



Traditional With-Profit Pension Policies Terminal Bonus Rates

Deferred Annuity – Funded for Pension

Age at Retirement	Effective Date	% of Sum Assured	% of Reversionary Bonus
70	28/06/2010	18%	18%
69	28/06/2010	16%	16%
68	28/06/2010	15%	15%
67	28/06/2010	13%	13%
66	28/06/2010	12%	12%
65	28/06/2010	10%	10%
64	28/06/2010	8%	8%
63	28/06/2010	8%	8%
62	28/06/2010	8%	8%
61	28/06/2010	8%	8%
60 and earlier	28/06/2010	8%	8%

Deferred Annuity – Funded for Cash

Age at Retirement	Effective Date	% of Sum Assured	% of Reversionary Bonus
75	28/06/2010	0%	62%
74	28/06/2010	0%	58%
73	28/06/2010	0%	54%
72	28/06/2010	0%	50%
71	28/06/2010	0%	47%
70	28/06/2010	0%	43%
69	28/06/2010	0%	40%
68	28/06/2010	0%	36%
67	28/06/2010	0%	33%
66	28/06/2010	0%	29%
65	28/06/2010	0%	26%
64	28/06/2010	0%	22%
63	28/06/2010	0%	20%
62	28/06/2010	0%	17%
61	28/06/2010	0%	13%
60 and earlier	28/06/2010	0%	12%



EPP

Qualifying Year	Effective Date	% of Sum Assured	% of Reversionary Bonus
1992 and later	28/06/2010	0%	51%
1991	28/06/2010	0%	49%
1990	28/06/2010	0%	47%
1989	28/06/2010	0%	46%
1988	28/06/2010	0%	41%
1987	28/06/2010	0%	37%
1986	28/06/2010	0%	33%
1985	28/06/2010	0%	31%
1984	28/06/2010	0%	29%
1983	28/06/2010	0%	28%
1982	28/06/2010	0%	28%
1981	28/06/2010	0%	29%
1980	28/06/2010	0%	34%
1979	28/06/2010	0%	39%
1978	28/06/2010	0%	39%

SEPP Old Series – effective date 28/06/2010

Qualifying Year	Age at Retirement										
	60	61	62	63	64	65	66	67	68	69	70
1979	15%	18%	20%	24%	29%	34%	41%	48%	55%	64%	73%
1980	13%	16%	18%	21%	24%	30%	36%	42%	49%	57%	67%
1981	7%	11%	14%	17%	21%	25%	32%	38%	44%	53%	64%
1982	2%	7%	11%	16%	19%	23%	25%	32%	41%	51%	62%
1983	2%	7%	11%	16%	20%	24%	27%	35%	44%	54%	65%
1984 & later	2%	7%	12%	17%	22%	25%	30%	39%	48%	58%	68%

SEPP New Series – effective date 28/06/2010

Qualifying Year	Age at Retirement										
	60	61	62	63	64	65	66	67	68	69	70
1984	0%	0%	3%	8%	12%	16%	20%	25%	29%	37%	45%
1985	0%	0%	2%	6%	11%	15%	22%	27%	31%	38%	47%
1986	0%	0%	1%	6%	12%	18%	25%	30%	34%	42%	51%
1987	0%	0%	1%	7%	14%	20%	28%	33%	36%	45%	53%
1988	0%	0%	0%	7%	15%	22%	30%	35%	37%	47%	58%
1989	0%	0%	2%	11%	19%	27%	35%	40%	46%	56%	66%
1990	0%	0%	1%	10%	19%	28%	36%	42%	46%	53%	64%
1991	0%	0%	0%	1%	12%	22%	31%	41%	48%	52%	62%