

Illustrative Terminal Bonuses applicable from 1st December 2006

It should be noted that these illustrative Terminal Bonus rates, published on 1 December 2006, and any policy value quotations based upon them are in no way guaranteed and are subject to fluctuation in either direction at any time without prior notice. Market Value Reductions are not set out here but are currently applicable in certain circumstances. Products purchased after 31 July 2001 are underwritten by Scottish Mutual International, and these terminal bonus rates vary according to the month in which the units were purchased.

SMI Unitised With-Profits

SPL Conventional With-Profits Terminal Bonuses

Units Purchased In	Pensions (Series 3)	Non-Pensions (Series 4)	Commencement Year	Life RP (Endowment Assurance)	Pensions (Regular Premium)	Pensions (Single Premium)
<i>no terminal bonus applied prior to June 2002</i>			2006	-	-	-
June 2002	2%	2%	2005	-	-	4%
July 2002	7%	8%	2004	-	-	16%
August 2002	7%	8%	2003	-	-	24%
September 2002	10%	11%	2002	-	5%	18%
October 2002	9%	10%	2001	33%	5%	-
November 2002	9%	9%	2000	29%	9%	-
December 2002	10%	11%	1999	27%	9%	-
January 2003	12%	12%	1998	24%	-	7%
February 2003	12%	13%	1997	18%	5%	30%
March 2003	12%	13%	1996	21%	9%	45%
April 2003	11%	11%	1995	22%	11%	55%
May 2003	11%	11%	1994	30%	16%	41%
June 2003	10%	11%	1993	22%	18%	87%
July 2003	10%	10%	1992	28%	27%	78%
August 2003	9%	9%	1991	31%	30%	75%
September 2003	10%	11%	1990	35%	34%	37%
October 2003	9%	10%	1989	34%	34%	44%
November 2003	10%	10%	1988	40%	34%	65%
December 2003	9%	10%	1987	40%	34%	63%
January 2004	6%	6%	1986	40%	36%	88%
February 2004	5%	6%	1985	40%	12%	62%
March 2004	5%	6%	1984	40%	14%	65%
April 2004	6%	6%	1983	50%	14%	96%
May 2004	6%	7%	1982	58%	15%	102%
June 2004	6%	6%	1981	66%	23%	104%
July 2004	6%	7%	1980	73%	26%	98%
August 2004	6%	6%	1979	83%	39%	99%
September 2004	6%	6%	1978	91%	45%	94%
October 2004	6%	6%	1977	94%	45%	118%
November 2004	5%	6%	1976	102%	49%	107%
December 2004	5%	5%	1975	92%	49%	193%
January 2005	5%	5%	1974	116%	52%	324%
February 2005	4%	5%	1973	134%	52%	193%
March 2005	4%	5%	1972	131%	65%	193%
April 2005	5%	5%	1971	135%	65%	193%
May 2005	3%	3%	1970	142%	67%	193%
June 2005	2%	3%	1969	156%	60%	193%
July 2005	2%	2%	1968	151%	67%	193%

August 2005	2%	2%	1967	143%	70%	265%
September 2005	1%	1%	1966	150%	90%	454%
October 2005	2%	2%	1965	162%	122%	448%
November 2005	1%	1%	1964	177%	133%	435%
December 2005	1%	1%	1963	159%	143%	438%
January 2006	-	-	1962	179%	154%	472%
February 2006	-	-	1961 and earlier	208%	165%	460%
March 2006	-	-				
April 2006	-	-				
May 2006	1%	1%				
June 2006	2%	2%				
July 2006	1%	1%				

A terminal bonus of 57% applies to maturing ten year Conventional With Profits (single premium) Bonds that commenced in 1996

SPL Unitised With-Profits	
Units Purchased In	Terminal Bonus
1996	57.0%
1997	34.5%
1998	12.5%
1999	3.0%
2000	15.5%
2001	16.5%
2002	27.5%
2003	33.0%
2004	23.5%
2005	11.0%
2006	-

"SPL" refers to Scottish Provident Ireland business underwritten by Scottish Provident Institution prior to 1st August 2001, and "SMI" refers to Scottish Provident Ireland brand business underwritten by Scottish Mutual International plc with effect from 1st August 2001

Scottish Provident and Scottish Provident Ireland are trading names used by Scottish Mutual International plc (with effect from 1st August 2001) Registered in Ireland No. 242244. Registered Office: 25-28 North wall Quay, Dublin 1) and Scottish Provident Limited (to which the business of the Scottish Provident Institution was transferred on 1st August 2001) (registered in Scotland No. 212709. Registered Office: 301 St Vincent Street Glasgow G2 H5N, United Kingdom. Irish branch registered No E4552). Both of these are Resolution companies and an up-to-date list of company directors, containing the particulars indicated in paragraphs (a), (b) and (c) of section 196 (1) of the Companies Act 1963, is available from each company's Registered office.

Scottish Mutual International plc is regulated by the Irish Financial Regulator. Scottish Provident Limited is regulated in the United Kingdom by the Financial Services Authority

The above table applies to pensions and non-pensions policies

For further information please telephone our customer service desk on 01 639 9859 between 9.00 am and 5.30 pm Monday to Friday, or email info@scotprov.ie