

## Terminal Bonus Rates applicable from 1 July 2007

It should be noted that these Terminal Bonus rates and any policy value quotations based upon them are not guaranteed and may be changed at any time without prior notice. 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. Market Value Reductions for SMI are not set out here but are currently applicable on SMI Unithised With-Profits values for months of unit purchase where no terminal bonus is shown. MVR's are reviewed monthly.

### SMI Unithised With-Profits

Units Purchased In	Pensions (Series 3)	Non-Pensions (Series 4)
August 2001	-	-
September 2001	3%	5%
October 2001	0%	1%
November 2001	-	-
December 2001	-	-
January 2002	-	0%
February 2002	-	1%
March 2002	-	0%
April 2002	1%	3%
May 2002	3%	5%
June 2002	7%	9%
July 2002	13%	15%
August 2002	13%	15%
September 2002	19%	20%
October 2002	17%	19%
November 2002	16%	18%
December 2002	20%	21%
January 2003	23%	24%
February 2003	23%	25%
March 2003	24%	25%
April 2003	21%	22%
May 2003	20%	22%
June 2003	19%	20%
July 2003	18%	19%
August 2003	17%	18%
September 2003	19%	21%
October 2003	18%	19%
November 2003	18%	19%
December 2003	18%	19%
January 2004	16%	17%
February 2004	15%	16%
March 2004	16%	17%
April 2004	16%	17%
May 2004	17%	18%
June 2004	16%	17%
July 2004	17%	18%
August 2004	17%	18%
September 2004	16%	17%
October 2004	16%	17%
November 2004	15%	16%
December 2004	15%	16%
January 2005	14%	15%
February 2005	13%	14%
March 2005	14%	14%
April 2005	14%	15%
May 2005	11%	12%
June 2005	9%	10%
July 2005	7%	8%
August 2005	8%	8%
September 2005	7%	7%
October 2005	9%	9%
November 2005	7%	7%
December 2005	5%	6%
January 2006	5%	5%
February 2006	4%	4%
March 2006	4%	4%
April 2006	4%	5%
May 2006	7%	8%
June 2006	7%	8%
July 2006	6%	7%
August 2006	5%	5%
September 2006	4%	4%
October 2006	3%	3%
November 2006	3%	3%
December 2006	2%	2%
January 2007	2%	2%
February 2007	3%	3%
March 2007	3%	3%
April 2007	1%	1%

No bonuses or MVRs currently apply on units purchased after April 2007

### SPL Conventional With-Profits Terminal Bonuses

Commencement Year	Life RP (Endowment Assurance)	Pensions (Regular Premium)	Pensions (Single Premium)
2007	0%	0%	0%
2006	0%	0%	0%
2005	0%	0%	4%
2004	0%	0%	16%
2003	22%	0%	24%
2002	22%	5%	18%
2001	22%	5%	0%
2000	22%	9%	0%
1999	22%	9%	0%
1998	22%	0%	0%
1997	22%	0%	17%
1996	25%	0%	30%
1995	26%	0%	39%
1994	31%	4%	27%
1993	31%	5%	68%
1992	32%	14%	69%
1991	33%	17%	57%
1990	37%	20%	39%
1989	37%	21%	29%
1988	43%	20%	48%
1987	43%	20%	49%
1986	44%	22%	69%
1985	44%	1%	45%
1984	44%	3%	59%
1983	54%	3%	77%
1982	61%	3%	84%
1981	69%	11%	95%
1980	77%	13%	78%
1979	87%	25%	93%
1978	95%	32%	87%
1977	100%	33%	96%
1976	103%	39%	92%
1975	105%	39%	163%
1974	118%	45%	285%
1973	141%	49%	163%
1972	141%	63%	163%
1971	145%	64%	165%
1970	151%	65%	163%
1969	158%	65%	178%
1968	160%	67%	168%
1967	162%	70%	256%
1966	164%	111%	474%
1965	172%	123%	456%
1964	187%	135%	459%
1963	188%	146%	442%
1962	191%	157%	488%
1961 and earlier	212%	165%	488%

A terminal bonus of 43% applies to maturing ten year Conventional With Profits (single premium) Bonds

### SPL Unithised With-Profits

Units Purchased In	Terminal Bonus
1996	61.0%
1997	37.5%
1998	15.5%
1999	5.5%
2000	21.5%
2001	23.0%
2002	34.0%
2003	40.5%
2004	30.5%
2005	17.0%
2006	6.0%
2007	0.0%

The above table applies to pensions and non-pensions policies

"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 Ltd with effect from 1st August 2001. Scottish Provident and Scottish Provident Ireland are trading names used by Scottish Mutual International Ltd (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 Ltd is regulated by the Irish Financial Regulator.  
Scottish Provident Limited is regulated in the United Kingdom by the Financial Services Authority

For further information please telephone our customer service desk on 01 639 9859 between 9.00 am and 5.00 pm Monday to Friday, or email [info@scotprov.ie](mailto:info@scotprov.ie)

## SEDA Personal Pension Maturity Bonuses and Cash Commutation Factors applicable from 1st July 2007

Pension Age	Maturity Bonuses				Cash Commutation Factors	
	In/After Dec 1999		01 Apr 1986 - 30 Nov 1999		Male	Female
	Male	Female	Male	Female		
60	82.0%	86.0%	5.0%	7.0%	18.48	20.76
61	81.4%	85.2%	4.6%	6.6%	17.97	20.23
62	80.8%	84.4%	4.2%	6.2%	17.47	19.70
63	80.2%	83.6%	3.8%	5.8%	16.96	19.17
64	79.6%	82.8%	3.4%	5.4%	16.46	18.64
65	79.0%	82.0%	3.0%	5.0%	15.96	18.10
66	77.9%	81.4%	2.4%	4.6%	15.46	17.56
67	76.8%	80.8%	1.8%	4.2%	14.97	17.02
68	75.7%	80.2%	1.2%	3.8%	14.48	16.48
69	74.6%	79.6%	0.6%	3.4%	14.00	15.95
70	73.5%	79.0%	0.0%	3.0%	13.52	15.41
71	73.5%	77.9%	n/a	n/a	13.05	14.88
72	73.5%	76.8%	n/a	n/a	12.59	14.35
73	73.5%	75.7%	n/a	n/a	12.13	13.82
74	73.5%	74.6%	n/a	n/a	11.68	13.30
75	73.5%	73.5%	n/a	n/a	11.24	12.79

*Different scales of maturity bonus apply to policies depending on when they commenced*

*No maturity bonuses apply to policies that commenced before April 1986*

*The same cash commutation factors apply regardless of when a policy commenced*

***This sheet refers solely to the Classic Conventional With-Profits Personal Pension Policy***

*On retirement, the pension payable comprises the basic pension per annum increased by the relevant proportionate reversionary bonuses, maturity bonuses and terminal bonuses as appropriate. Some or all of this pension amount can be commuted to a cash fund using the relevant cash commutation factor.*

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