

Final Bonuses / MVRs applicable from 10th October 2008

It should be noted that these Final Bonus rates and Market Value Reductions 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 Final Bonus rates vary according to the month in which the units were purchased. Market Value Reductions for SMI are reviewed monthly.

SMI Unitised With-Profits

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

SPL Conventional With-Profits Terminal Bonuses

Commencement Year	Life RP (Endowment Assurance)	Pensions E-Type (Regular Premium)	Pensions E-Type (Single Premium)	Pensions SEDA (Regular Premium)	Pensions SEDA (Single Premium)
2007	0% (0%)	0% (0%)	0% (0%)	15% (17%)	47% (56%)
2006	0% (0%)	0% (0%)	0% (8%)	30% (36%)	62% (72%)
2005	0% (0%)	0% (0%)	4% (12%)	41% (48%)	71% (82%)
2004	0% (0%)	0% (0%)	22% (28%)	53% (59%)	103% (115%)
2003	11% (20%)	5% (10%)	25% (33%)	5% (0%)	32% (29%)
2002	11% (20%)	9% (16%)	24% (30%)	13% (8%)	32% (29%)
2001	11% (20%)	9% (16%)	0% (0%)	6% (1%)	0% (0%)
2000	13% (22%)	9% (16%)	0% (0%)	3% (0%)	0% (0%)
1999	16% (20%)	10% (17%)	0% (0%)	0% (0%)	0% (0%)
1998	18% (20%)	7% (0%)	6% (10%)	0% (0%)	0% (0%)
1997	18% (28%)	13% (10%)	29% (29%)	0% (0%)	1% (12%)
1996	21% (31%)	14% (10%)	48% (43%)	0% (0%)	13% (25%)
1995	24% (34%)	13% (10%)	58% (53%)	0% (0%)	26% (33%)
1994	27% (37%)	18% (14%)	42% (40%)	0% (0%)	25% (33%)
1993	30% (41%)	20% (16%)	82% (85%)	0% (1%)	46% (61%)
1992	32% (42%)	28% (25%)	92% (86%)	4% (9%)	57% (66%)
1991	33% (43%)	33% (29%)	79% (73%)	3% (12%)	48% (56%)
1990	37% (47%)	36% (32%)	57% (53%)	9% (15%)	24% (33%)
1989	37% (47%)	38% (33%)	47% (42%)	8% (16%)	12% (24%)
1988	45% (54%)	36% (32%)	68% (63%)	8% (15%)	33% (42%)
1987	45% (54%)	36% (32%)	69% (64%)	11% (15%)	44% (47%)
1986	46% (55%)	39% (34%)	92% (86%)	12% (17%)	60% (64%)
1985	46% (55%)	15% (11%)	80% (77%)	0% (0%)	28% (39%)
1984	46% (55%)	17% (13%)	94% (91%)	0% (0%)	38% (53%)
1983	53% (65%)	17% (13%)	124% (120%)	0% (0%)	54% (70%)
1982	60% (73%)	17% (15%)	124% (120%)	0% (0%)	69% (80%)
1981	68% (82%)	30% (28%)	150% (146%)	0% (7%)	69% (87%)
1980	76% (90%)	30% (28%)	136% (132%)	3% (8%)	62% (72%)
1979	86% (101%)	43% (41%)	139% (135%)	14% (20%)	67% (85%)
1978	94% (110%)	54% (51%)	137% (133%)	20% (27%)	63% (80%)
1977	99% (115%)	56% (53%)	154% (150%)	22% (28%)	70% (88%)
1976	102% (118%)	62% (59%)	156% (152%)	27% (33%)	83% (94%)
1975	104% (120%)	62% (59%)	245% (239%)	24% (33%)	128% (152%)
1974	116% (134%)	63% (60%)	331% (324%)	48% (56%)	235% (270%)
1973	131% (150%)	65% (64%)	136% (155%)	53% (60%)	107% (126%)
1972	138% (157%)	82% (79%)	127% (145%)	65% (75%)	91% (131%)
1971	143% (163%)	82% (79%)	127% (145%)	73% (76%)	98% (133%)
1970	150% (170%)	82% (79%)	127% (145%)	75% (77%)	128% (132%)
1969	156% (177%)	82% (79%)	127% (145%)	68% (77%)	183% (199%)
1968	159% (180%)	82% (79%)	127% (145%)	75% (80%)	179% (186%)
1967	164% (182%)	82% (79%)	127% (145%)	96% (83%)	285% (283%)
1966	165% (184%)	82% (79%)	127% (145%)	122% (127%)	494% (517%)
1965	170% (192%)	82% (79%)	127% (145%)	134% (140%)	488% (498%)
1964	178% (200%)	82% (79%)	127% (145%)	146% (153%)	473% (501%)
1963	191% (209%)	82% (79%)	127% (145%)	156% (164%)	476% (483%)
1962	193% (212%)	82% (79%)	127% (145%)	156% (164%)	476% (483%)
1961	212% (235%)	82% (79%)	127% (145%)	156% (164%)	476% (483%)
1960	213% (235%)	-	-	-	-
1959	220% (235%)	-	-	-	-
1958	231% (235%)	-	-	-	-

A terminal bonus of 23% (33%) applies to maturing ten year Conventional With Profits (single premium) Bonds

Figures in brackets relate to bonuses declared Jan 2008

SPL Unitised With-Profits

Units Purchased In	Terminal Bonus	MVR
1996	50.5%	0.0%
1997	28.5%	0.0%
1998	7.5%	0.0%
1999	0.0%	17.0%
2000	16.0%	0.0%
2001	17.5%	0.0%
2002	28.0%	0.0%

April 2007	-12%	-11%
May 2007	-13%	-13%
June 2007	-12%	-12%
July 2007	-10%	-10%
August 2007	-11%	-11%
September 2007	-12%	-11%
October 2007	-12%	-12%
November 2007	-11%	-11%
December 2007	-11%	-11%
January 2008	-7%	-6%
February 2008	1%	1%
March 2008	2%	2%
April 2008	1%	1%

Terminal Bonus of 1% applies for units purchased after April 2008

2003	34.0%	0.0%
2004	24.5%	0.0%
2005	12.0%	0.0%
2006	1.5%	0.0%
2007	0.0%	16.0%

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

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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@resolutionireland.com