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Illustrative Maturity Values

When providing illustrations for Life Insurance products, illustrative maturity values/estimated policy value at retirement are calculated using three different assumed future bonus rate scenarios where each scenario includes both a regular bonus and final bonus rate assumption for With Profits policies. Separately, three different levels of assumed investment returns (fund performance) are used for unit-linked policies. The most important factor that affects bonus rates on With Profits policies is the underlying investment performance.

The assumed bonus rates and assumed investment returns shown in the illustrative maturity values and estimated policy values at retirement are not guaranteed and they are not minimum or maximum rates or amounts. Investment returns can go up as well as down and therefore past performance is not necessarily a guide to future performance.

The illustrative maturity values and estimated policy value at retirement change from time to time depending on an assessment of various factors that influence the outlook for investment returns at a point in time. Any change in assumed bonus rates necessarily impacts the estimated maturity value of a policy.

The assumed bonus rates and assumed investment returns currently being used for illustrations are:

With Profits Policies

- Assumed Regular Bonus Rates – 1.00%, 2.25%, 3.50%
- Assumed Final Bonus Rates (illustration based on a scenario that a final bonus is paid for policies in force for over 10 years) – 0.00%, 1.00%, 2.00%

Unit Linked Policies

- Assumed Investment Returns – 2.25%, 3.75%, 5.50%

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