

This leaflet provides information on regular bonus rates following the bonus announcement on 1 February 2012, as well as details of previous regular bonus rates.

Some bonus growth rates changed with effect from 1 February 2012. Reversionary bonus rates for the year 16 November 2010 to 15 November 2011 were implemented on 1 February 2012. Interim bonus rates have been set at the same rates as these reversionary rates.

Unitised Plans

Life With Profits Fund

Applicable to Homeplan			
Unit Price Growth Rates (annual equivalent)			
	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
01/02/11 - 31/01/12	0%	1.25%	1.25%
01/02/12 until further notice	0%	0.75%	0.75%

Life With Profits Fund & Life With Profits 2 Fund

Applicable to With Profits Bonds taken out before 10 July 2006			
Unit Price Growth Rates (annual equivalent)			
	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
01/02/11 - 31/01/12	0%	2.5%	2.5%
01/02/12 until further notice	0%	2.5%	2.5%

Life With Profits 2006 Fund & Life With Profits 2 2006 Fund

Applicable to With Profits Bonds taken out on or after 10 July 2006			
Unit Price Growth Rates (annual equivalent)			
	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
01/02/11 - 31/01/12	0%	2.5%	2.5%
01/02/12 until further notice	0%	2.5%	2.5%

S2 Life With Profits Fund

Applicable to Versatile Investment Plans & Variable Protection Plans taken out after 28 August 2001 and before 10 July 2006.

Unit Price Growth Rates (annual equivalent)

	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
01/02/11 - 31/01/12	0%	1.25%	1.25%
01/02/12 until further notice	0%	0.75%	0.75%

S2 Life With Profits 2006 Fund

Applicable to Versatile Investment Plans & Variable Protection Plans taken out on or after 10 July 2006 as part of a conversion option.

Unit Price Growth Rates (annual equivalent)

	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
01/02/11 - 31/01/12	0%	1.25%	1.25%
01/02/12 until further notice	0%	0.75%	0.75%

With Profits Fund

Applicable to all other unitised life assurance contracts that invest in with profits.

Unit Price Growth Rates (annual equivalent)

	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
01/02/11 - 31/01/12	3%	0%	3%
01/02/12 until further notice	3%	0%	3%

Traditional Style Conventional Plans

Reversionary Bonus Rates

Year to 15/11/10	On Sum Assured	0.25%	On Attaching Bonuses	0.35%
Year to 15/11/11	On Sum Assured	0.25%	On Attaching Bonuses	0.35%

Notes

Reversionary bonus rates are declared once a year. Any changes to interim bonus rates or bonus growth rates are normally made in February each year, although we may make changes at other times.

We may pay a final bonus on maturity, on death, or on surrender. We decide final bonus rates at least once a year. We do not use final bonus rates for the Life With Profits Fund, Life With Profits 2 Fund, Life With Profits 2006 Fund and Life With Profits 2 2006 Fund.

The final bonus payable on any plan may go up or down over time, and may be zero. The level of any final bonus payable depends on a number of factors, including how returns have built up over the years, the deductions that we make and the effects of any smoothing.

Smoothing aims to even out some of the fluctuations in investment returns to reduce the immediate impact of short-term changes in asset values on payouts under our with profits plans. For further details please see our Understanding With Profits booklets available on our website

www.standardlife.co.uk/withprofits

What have the regular bonuses been in the past?

Unitised Plans

Life With Profits Fund

Applicable to Homeplan			
Unit Price Growth Rates (annual equivalent)			
	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
From date of risk to 31/01/94	0.0%	8.5%	8.5%
01/02/94 - 31/01/96	0.0%	7.0%	7.0%
01/02/96 - 31/01/97	0.0%	6.5%	6.5%
01/02/97 - 31/01/98	0.0%	6.0%	6.0%
01/02/98 - 31/01/99	0.0%	5.5%	5.5%
01/02/99 - 31/01/02	0.0%	4.5%	4.5%
01/02/02 - 31/01/03	0.0%	4.0%	4.0%
01/02/03 - 31/01/04	0.0%	3.25%	3.25%
01/02/04 - 31/01/05	0.0%	2.5%	2.5%
01/02/05 - 31/01/06	0.0%	2.0%	2.0%
01/02/06 - 31/01/08	0.0%	1.5%	1.5%
01/02/08 - 31/01/09	0.0%	2.0%	2.0%
01/02/09 - 31/01/11	0.0%	1.5%	1.5%
01/02/11 - 31/01/12	0.0%	1.25%	1.25%
01/02/12 until further notice	0.0%	0.75%	0.75%

Life With Profits Fund & Life With Profits 2 Fund

Applicable to With Profits Bonds taken out before 10 July 2006			
Unit Price Growth Rates (annual equivalent)			
	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
From date of risk to 31/01/02	0.0%	4.5%	4.5%
01/02/02 - 31/01/03	0.0%	4.0%	4.0%
01/02/03 - 31/01/04	0.0%	3.25%	3.25%
01/02/04 - 31/01/05	0.0%	2.5%	2.5%
01/02/05 - 31/01/08	0.0%	2.0%	2.0%
01/02/08 - 31/01/12	0.0%	2.5%	2.5%
01/02/12 until further notice	0.0%	2.5%	2.5%

Life With Profits 2006 Fund & Life With Profits 2 2006 Fund

Applicable to With Profits Bonds taken out on or after 10 July 2006			
Unit Price Growth Rates (annual equivalent)			
	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
From date of risk to 31/01/08	0.0%	2.0%	2.0%
01/02/08 - 31/01/12	0.0%	2.5%	2.5%
01/02/12 until further notice	0.0%	2.5%	2.5%

S2 Life With Profits Fund

Applicable to Versatile Investment Plans & Variable Protection Plans taken out after 28 August 2001 and before 10 July 2006			
Unit Price Growth Rates (annual equivalent)			
	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
From date of risk to 31/01/02	0.0%	4.5%	4.5%
01/02/02 - 31/01/03	0.0%	4.0%	4.0%
01/02/03 - 31/01/04	0.0%	3.25%	3.25%
01/02/04 - 31/01/05	0.0%	2.5%	2.5%
01/02/05 - 31/01/06	0.0%	2.0%	2.0%
01/02/06 - 31/01/08	0.0%	1.5%	1.5%
01/02/08 - 31/01/09	0.0%	2.0%	2.0%
01/02/09 - 31/01/11	0.0%	1.5%	1.5%
01/02/11 - 31/01/12	0.0%	1.25%	1.25%
01/02/12 until further notice	0.0%	0.75%	0.75%

S2 Life With Profits 2006 Fund

Applicable to Versatile Investment Plans & Variable Protection Plans taken out on or after 10 July 2006 – available only as part of a conversion option
Unit Price Growth Rates (annual equivalent)

	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
From date of risk to 31/01/08	0.0%	1.5%	1.5%
01/02/08 - 31/01/09	0.0%	2.0%	2.0%
01/02/09 - 31/01/11	0.0%	1.5%	1.5%
01/02/11 - 31/01/12	0.0%	1.25%	1.25%
01/02/12 until further notice	0.0%	0.75%	0.75%

With Profits Fund

Applicable to all other unitised life contracts that invest in with profits
Unit Price Growth Rates (annual equivalent)

	Guaranteed Growth Rate	Bonus Growth Rate	Total Growth Rate
From date of risk to 31/01/92	3.0%	6.5%	9.5%
01/02/92 - 31/01/94	3.0%	5.5%	8.5%
01/02/94 - 31/01/96	3.0%	4.0%	7.0%
01/02/96 - 31/01/97	3.0%	3.5%	6.5%
01/02/97 - 31/01/98	3.0%	3.0%	6.0%
01/02/98 - 31/01/99	3.0%	2.5%	5.5%
01/02/99 - 31/01/02	3.0%	1.5%	4.5%
01/02/02 - 31/01/03	3.0%	1.0%	4.0%
01/02/03 - 31/01/04	3.0%	0.25%	3.25%
01/02/04 - 31/01/12	3.0%	0.0%	3.0%
01/02/12 until further notice	3.0%	0.0%	3.0%

Conventional Life Assurance Plans

Reversionary bonus rates applicable to traditional endowment & whole of life policies

Bonus Year(s) ending 15/11	% sum assured	% attaching bonuses
1969 - 1973	3.50%	5.00%
1974	3.65%	5.00%
1975 - 1976	3.75%	5.00%
1977	4.00%	5.00%
1978	4.25%	5.00%
1979	4.40%	5.25%
1980	4.40%	5.60%
1981	4.50%	5.75%
1982 - 1991	4.75%	6.00%
1992 - 1993	4.25%	5.50%
1994 - 1995	3.50%	4.75%
1996	3.25%	4.50%
1997	3.00%	4.25%
1998	2.75%	4.00%
1999 - 2001	2.25%	3.50%
2002	1.00%	1.50%
2003	0.50%	1.00%
2004 - 2007	0.25%	0.50%
2008 - 2011	0.25%	0.35%
2012 Interim	0.25%	0.35%