

<b>Year units purchased</b>	<b>Average MVR rate as at 1/1/2010</b>
1988	2%
1989	12%
1990	4%
1991	1%
1992	1%
1993	1%
1994	1%
1995	1%
1996	2%
1997	5%
1998	12%
1999	14%
2000	18%
2001	10%
2002	2%
2003	1%
2004	1%
2005	6%
2006	13%
2007	16%
2008	7%
2009	0%

These figures are averages across all unitised products, including life and pensions, for that particular year. They are not indicative of the MVR that might apply to an individual policy.