



## **2009 End of Year Bonus Rate Review**

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Version 3.0 11th March 2010

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## Regular Bonus Rates

### Aviva Life & Pensions UK Limited Old & New With-Profits Sub Funds (formerly CGNU Fund) - Regular Bonus

#### Conventional Business

Yorkshire General, GA Life, CGU Life and CGNU Life Post-Fusion Policies	Declared Rates 31/12/2008		Declared Rates 31/12/2009		Interim Rates 2010	
	Sum Assured	Bonus to date	Sum Assured	Bonus to date	Sum Assured	Bonus to date
Series 6	0.50%	2.00%	0.00%	1.50%	0.00%	1.00%
Series 5	3.5% Simple		3.5% Simple		As declared for 2009	
<b>Yorkshire and Scottish Pre-Fusion Policies</b>						
	3.5% Simple		3.5% Simple		As declared for 2009	
<b>General Life and Yorkshire General Life Pre-Fusion</b>						
Whole Life: Series 2	3.35% Compound		3.35% Compound		As declared for 2009	
Whole Life: Series 3	3.35% Simple		3.35% Simple		As declared for 2009	
Whole Life: Series 4	2.70% Compound		2.70% Compound		As declared for 2009	
Other: Series 2	3.10% Compound		3.10% Compound		As declared for 2009	
Other: Series 3	3.10% Simple		3.10% Simple		As declared for 2009	
Other: Series 4	2.45% Compound		2.45% Compound		As declared for 2009	
<b>Assurances in Pensions Business Fund and Deferred Annuities</b>						
	Sum Assured	Bonus to date	Sum Assured	Bonus to date	Sum Assured	Bonus to date
Retirement Annuities	0.00%	0.00%	0.00%	0.00%	As declared for 2009	
Group Pension and Individual Pension Arrangements and Money Purchase Schemes (1974)	0.00%	0.00%	0.00%	0.00%	As declared for 2009	

<b>With Profits Immediate Annuities</b>		
	<b>Declared Rates 31/12/2008</b>	<b>Declared Rates 31/12/2009</b>
Annuity payments	2%	2% *

\*This bonus will apply to annuity payments on or after the 1st of February 2010

Old & New With-Profits Sub Funds (continued)

**Unitised Business**

	<b>Declared Rates 01/07/2009</b>	<b>Declared Rates 31/12/2009</b>
<b>Life Business – Implicitly charged</b>		
Units purchased on policies written pre February 1994 ( <b>excluding</b> Loyalty Fund switches)	3.00% g'teed	3.00% g'teed
Units purchased on policies written prior to October 1998 ( <b>excluding</b> Loyalty Fund switches)	1.75%	1.75%
Units purchased on policies written from October 1998 onwards (incl. Bond 2000)	1.75%	1.75%
Loyalty fund (units of pol's written pre Oct 98)	2.25%	2.25%
Loyalty fund (units of pol's written from Oct 98)	2.25%	2.25%
Swedish Personal Investment Plans	1.50%	1.50%
<b>Life Business - Explicitly charged</b>		
Life (from July 2003)	2.75%	2.75%

	<b>Declared Rates 31/12/2008</b>			<b>Declared Rates 31/12/2009</b>		
<b>Life Business - Implicitly charged - income fund</b>	Regular Bonus	Additional bonus	Total	Regular Bonus	Additional bonus	Total
Units purchased in 1998	1.25%	3.25%	4.50%	1.25%	3.25%	4.50%
Units purchased in 1999	1.25%	3.25%	4.50%	1.25%	3.25%	4.50%
Units purchased in 2000	1.25%	2.00%	3.25%	1.25%	1.00%	2.25%
Units purchased in 2001	1.25%	3.00%	4.25%	1.25%	2.00%	3.25%
Units purchased in 2002	1.25%	5.50%	6.75%	1.25%	3.50%	4.75%
Units purchased in 2003	1.25%	6.50%	7.75%	1.25%	4.50%	5.75%
Units purchased in 2004	1.25%	6.00%	7.25%	1.25%	3.75%	5.00%
Units purchased in 2005	1.25%	5.00%	6.25%	1.25%	2.75%	4.00%
Units purchased in 2006	1.25%	3.50%	4.75%	1.25%	1.25%	2.50%
Units purchased in 2007	1.25%	3.50%	4.75%	1.25%	1.25%	2.50%
Units purchased in 2008	1.25%	3.00%	4.25%	1.25%	1.25%	2.50%
Units purchased in 2009	1.25%	2.50%	3.75%	1.25%	1.25%	2.50%
Units purchased in 2010				1.25%	1.25%	2.50%

<b>Life Business - Implicitly charged Bond 2000 - income fund*</b>	Regular Bonus	Additional bonus	Total	Regular Bonus	Additional bonus	Total
Units purchased in 2000	1.25%	1.50%	2.75%	1.25%	1.00%	2.25%
Units purchased in 2001	1.25%	2.50%	3.75%	1.25%	1.50%	2.75%
Units purchased in 2002	1.25%	5.00%	6.25%	1.25%	3.00%	4.25%
Units purchased in 2003	1.25%	6.00%	7.25%	1.25%	4.00%	5.25%
Units purchased in 2004	1.25%	5.50%	6.75%	1.25%	3.25%	4.50%
Units purchased in 2005	1.25%	4.50%	5.75%	1.25%	2.25%	3.50%
Units purchased in 2006	1.25%	3.00%	4.25%	1.25%	0.75%	2.00%
Units purchased in 2007	1.25%	3.00%	4.25%	1.25%	0.75%	2.00%
Units purchased in 2008	1.25%	2.50%	3.75%	1.25%	0.75%	2.00%
Units purchased in 2009	1.25%	2.00%	3.25%	1.25%	0.75%	2.00%
Units purchased in 2010				1.25%	0.75%	2.00%

\*This fund has an additional 0.5% charge pa that can only be taken via the final/additional bonus levels

Old & New With-Profits Sub Funds (continued)

	Declared Rates 31/12/2008			Declared Rates 31/12/2009		
	Regular Bonus	Additional bonus	Total	Regular Bonus	Additional bonus	Total
<b>Life Business - Explicitly charged income fund</b>						
Units purchased in 2003	3.25%	5.50%	8.75%	2.50%	3.50%	6.00%
Units purchased in 2004	3.25%	5.50%	8.75%	2.50%	3.50%	6.00%
Units purchased in 2005	3.25%	4.50%	7.75%	2.50%	2.50%	5.00%
Units purchased in 2006	3.25%	3.00%	6.25%	2.50%	1.00%	3.50%
Units purchased in 2007	3.25%	3.00%	6.25%	2.50%	1.00%	3.50%
Units purchased in 2008	3.25%	2.00%	5.25%	2.50%	1.00%	3.50%
Units purchased in 2009	3.25%	1.00%	4.25%	2.50%	1.00%	3.50%
Units purchased in 2010				2.50%	1.00%	3.50%

	Declared Rates	Declared Rates
	01/07/2009	31/12/2009
<b>Pensions Business - Implicitly charged</b>		
Non-Stakeholder fund units purchased <b>prior to</b> 22/01/1996 (13/05/1996 for existing business regular premiums)	4.00% g'teed	4.00% g'teed
Non-Stakeholder fund units purchased <b>after</b> 22/01/1996 (13/05/1996 for existing business regular premiums) for policies sold before 01/10/1998.	2.25%	2.25%
Non-Stakeholder fund units purchased by policies sold after 01/10/1998.	1.75%	2.25%
<b>Pensions Business - Explicitly charged</b>		
Pensions business	3.25%	3.25%
UNISURE funds 1000 and 1001 *	2.35%	2.85%
<b>Pensions Business - Stakeholder</b>		
Stakeholder	2.75%	2.75%

\* new funds created following migration to Unisure

**Overseas Business**

	Declared Rates	Declared Rates
	01/07/2009	31/12/2009
France*	0.75%	0.75%
Germany	0.75%	0.75%
Ireland - Life	1.75%	1.75%
Ireland - Pensions	2.25%	2.25%

\*In France a 1% per annum fund management charge is deducted from the UWP fund. The annual bonus rates are shown net of this charge

**Aviva Life & Pensions UK Limited Old & New With-Profits Sub Funds  
(formerly NUL(RBS)) - Regular Bonus**

**Unitised Business**

	<b>Declared Rates 01/07/2009</b>	<b>Declared Rates 31/12/2009</b>
<b>Life (Implicit charge)</b>	1.75%	1.75%
<b>Life (Explicit charge)</b>	2.75%	2.75%

	<b>Declared Rates 31/12/2008</b>			<b>Declared Rates 31/12/2009</b>		
	Regular Bonus	Additional bonus	Total	Regular Bonus	Additional bonus	Total
<b>Life Business - Implicitly charged - income fund</b>						
Units purchased in 2002	2.00%	3.75%	5.75%	2.00%	2.75%	4.75%
Units purchased in 2003	2.00%	5.75%	7.75%	2.00%	3.75%	5.75%
Units purchased in 2004	2.00%	4.75%	6.75%	2.00%	2.75%	4.75%
Units purchased in 2005	2.00%	4.25%	6.25%	2.00%	2.00%	4.00%
Units purchased in 2006	2.00%	2.75%	4.75%	2.00%	0.50%	2.50%
Units purchased in 2007	2.00%	2.75%	4.75%	2.00%	0.50%	2.50%
Units purchased in 2008	2.00%	2.25%	4.25%	2.00%	0.50%	2.50%
Units purchased in 2009	2.00%	1.75%	3.75%	2.00%	0.50%	2.50%
Units purchased in 2010				2.00%	0.50%	2.50%

	Regular Bonus	Additional bonus	Total	Regular Bonus	Additional bonus	Total
<b>Life Business - Explicitly charged - income fund</b>						
Units purchased in 2003	3.25%	5.50%	8.75%	2.50%	3.50%	6.00%
Units purchased in 2004	3.25%	5.50%	8.75%	2.50%	3.50%	6.00%
Units purchased in 2005	3.25%	4.50%	7.75%	2.50%	2.50%	5.00%
Units purchased in 2006	3.25%	3.00%	6.25%	2.50%	1.00%	3.50%
Units purchased in 2007	3.25%	3.00%	6.25%	2.50%	1.00%	3.50%
Units purchased in 2008	3.25%	2.00%	5.25%	2.50%	1.00%	3.50%
Units purchased in 2009	3.25%	1.00%	4.25%	2.50%	1.00%	3.50%
Units purchased in 2010				2.50%	1.00%	3.50%

**Aviva Life & Pensions UK Limited Old & New With-Profits Sub Funds (formerly CULAC Fund) - Regular Bonus**

**Conventional Business**

	Declared Rates 31/12/2008		Declared Rates 31/12/2009	
<b>Conventional Life Business</b>	Sum Assured	Bonus to date	Sum Assured	Bonus to date
New Series <sup>1</sup>	0.00%	1.50%	0.00%	1.50%
Old Cash Bonus Series <sup>2</sup>	65% of Yearly Premium		65% of Yearly Premium	
Old Child's Deferred	3.5% of Sum Assured		3.5% of Sum Assured	
Equity Builder <sup>3</sup>	2.0% of Units		2.0% of Units	
<b>Conventional Pensions Business</b>	Sum Assured	Bonus to date	Sum Assured	Bonus to date
Pensions	0.00%	0.00%	0.00%	0.00%
Red Plan Deferred Annuity	0.5% of Annuity Purchased		0.5% of Annuity Purchased	
Sterling Group Plan (Deposit Admin)	3.50%		2.75%	

1 "New Series" applies to all conventional life assurances written since the 1st of January 1940 and includes British General policies and 'Old Code' pension policies

2 For the 'Old Cash Bonus Series' the cash bonus is converted into an equivalent regular bonus.

3 For Equity Builder, bonus is applied in relation to units currently allotted (including existing bonus units).

**Unitised Business**

	Declared Rates 31/12/2008	Declared Rates 31/12/2009
<b>Life</b>	2.50%	2.50%
<b>Pensions - implicit: units purchased up to 31/12/1992</b>	4.00% g'teed	4.00% g'teed
<b>Pensions - implicit: units purchased from 01/01/1993</b>	2.75%	2.75%
<b>Pensions – explicit: fund 1004 *</b>	5.00% g'teed	5.00% g'teed
<b>Pensions – explicit: funds 1005 *</b>	3.75%	3.75%
<b>Defined Benefit Pensions</b>	2.75%	2.75%

\* new funds created following migration to Unisure

**Aviva Life and Pensions UK Limited With Profits Sub Fund (formerly NULAP) - Regular Bonus**

**Conventional Business**

Compound	Declared Rates 31/12/2008		Declared Rates 31/12/2009	
	Sum Assured	Existing Bonuses	Sum Assured	Existing Bonuses
Life	0.00%	0.50%	0.00%	0.50%
Pensions	0.00%	0.00%	0.00%	0.00%
Simple	Declared Rates 31/12/2008		Declared Rates 31/12/2009	
Assurance Whole Life	16%		16%	
Assurance Endowment	13%		13%	
General Annuity Fund 10% Plan (SU & N Only)	8%		8%	
Pensions simple series	18%		18%	
Pensions whole life	21%		21%	
Pensions Endowment	18%		18%	

With Profits Annuity	Declared Rates 31/12/2008	Declared Rates 31/12/2009
Annuity	2%	2%*
Group Defined Benefits		
Old Premium Rates	0%	0%
New Premium Rates	0%	0%

\*To be added at policy anniversaries from February 2010

**Unitised Business**

	Declared Rates 31/12/2008	Declared Rates 31/12/2009
Life: units <u>without</u> regular bonus guarantee	1.25%	1.25%
Life: units <u>with</u> regular bonus guarantee	2.5% g'teed	2.5% g'teed
Pensions (including Jersey Investment Plan and Group Defined Benefits): <u>without</u> regular bonus guarantee	1.25%	1.25%
Pensions (including Jersey Investment Plan and Group Defined Benefits): <u>with</u> regular bonus guarantee	4% g'teed	4% g'teed

**Overseas Business**

	Declared Rates 31/12/2008	Declared Rates 31/12/2009
Belgium	0.00%	0.00%

## Aviva Life & Pensions UK Limited PM Sub Fund - Regular Bonus

### Conventional Business

Life	Declared Rates 31/12/2008		Declared Rates 31/12/2009	
	Sum Assured	Existing Bonuses	Sum Assured	Existing Bonuses
Endowment and Whole Life Assurances	0.00%	0.00%	0.00%	0.00%
Permanent Total Disability and Flightdeck policies	0.00%	0.00%	0.00%	0.00%
Lamont and CLICO policies (all versions)	0.00%	0.00%	0.00%	0.00%
Income Benefit (Old PM Class 75)	1% of periodic payment		1% of periodic payment	
Income Benefit (Old PM Class 79)	5% of periodic payment		5% of periodic payment	
Flexible Endowments (Old PM Class 55 Bonus Interest accounts past early option date)	0.40% per month compound		0.40% per month compound	
<b>Pensions</b>	<b>Declared Rates 31/12/2008</b>		<b>Declared Rates 31/12/2009</b>	
Retirement Annuity (PPP, SERA)	0% of benefit secured		0% of benefit secured	
Other Pensions Contracts (EPP,IPA,AVC,COMPACT,EPA)	0% of benefit secured		0% of benefit secured	
Deferred Allocation Funding (All Series)	0% of account balance		0% of account balance	
<b>With Profit Annuities</b>	<b>Declared Rates 31/12/2008</b>		<b>Declared Rates 31/12/2009</b>	
Annuitants from defined benefit schemes (except Air France)	3.5% of annuity		3.5% of annuity	
Annuitants from Air France	5% of annuity		5% of annuity	
Annuitants on 1999 series rates	4.5% of annuity		4.5% of annuity	
Other annuitants who retired:				
Before 1984	10% of annuity		10% of annuity	
1984 – 1992	4.5% of annuity		4.5% of annuity	
1993 – 1997	1% of annuity		1% of annuity	
1998 – 2002	0% of annuity		0% of annuity	
2003 and later	0% of annuity		0.5% of annuity	

### PM Additional Bonus

It is declared that an additional annual bonus of 0% is assumed for Deferred Allocation Funding contracts.

**Aviva Life International Limited Regular Bonus**

**Unitised Business**

	<b>Declared Rates 01/07/2009</b>	<b>Declared Rates 31/12/2009</b>
<b>Life – Sterling</b>	3.50%	3.50%
<b>Life – Dollar</b>	3.25%	3.25%
<b>Life - Euro</b>	3.25%	3.25%

# Special Bonus Rates

## Unitised Business

Units to the value of 3.6% have been credited to policies during 2009.

A third unit creation will take place in January 2010 to pass on the third and final special bonus to customers. This will be 3.16% of the value of the units (including final bonus and MVR) at 1st January 2010.

## Conventional Business

The following rates pass the second special bonus to customers. Final bonus rates for 2010 will be enhanced by a further 3.16% to pass on the third special bonus to

### **Old & New With-Profits Sub Funds (formerly CGNU)**

Yorkshire General, GA Life, CGU Life and CGNU Life Post Fusion Policies	Regular Bonus Declared Rates 31/12/2009		Special Bonus Declared Rates 31/12/2009		Special & Regular Bonus Declared Rates 31/12/2009	
	Sum Assured	Bonus to date	Sum Assured	Bonus to date	Sum Assured	Bonus to date
Series 6	0.00%	1.50%	3.60%	3.60%	3.60%	5.10%
Series 5	3.5% Simple		13.0% Simple		16.5% Simple	
<b>Yorkshire and Scottish Pre-Fusion Policies</b>						
	3.5% Simple		13.0% Simple		16.5% Simple	
<b>General Life and Yorkshire General Life Pre-Fusion Policies</b>						
Whole Life: Series 2	3.35% Compound		27.0% Compound		30.35% Compound	
Whole Life: Series 3	3.35% Simple		27.0% Simple		30.35% Simple	
Whole Life: Series 4	2.70% Compound		3.60% Compound		6.30% Compound	
Other: Series 2	3.10% Compound		20.0% Compound		23.10% Compound	
Other: Series 3	3.10% Simple		20.0% Simple		23.10% Simple	
Other: Series 4	2.45% Compound		3.60% Compound		6.05% Compound	
<b>Assurances in Pensions Business Fund and Deferred Annuities</b>	Sum Assured	Bonus to date	Sum Assured	Bonus to date	Sum Assured	Bonus to date
Retirement Annuities	0.00%	0.00%	3.60%	3.60%	3.60%	3.60%
Group Pension and Individual Pension Arrangements and Money Purchase Schemes (1974)	0.00%	0.00%	3.60%	3.60%	3.60%	3.60%

<b>With Profits Immediate Annuities</b>			
	<b>Regular Bonus Declared Rates</b>	<b>Special Bonus Declared Rates</b>	<b>Special &amp; Regular Bonus Declared</b>
Annuity payments	2.0%	3.16%	5.16% *

\*This bonus will apply to annuity payments on or after the 1st of February 2010

**Old & New With-Profits Sub Funds (formerly CULAC)**

	Regular Bonus Declared Rates 31/12/2009		Special Bonus Declared Rates 31/12/2009		Special & Regular Bonus Declared Rates 31/12/2009	
	Sum Assured	Bonus to date	Sum Assured	Bonus to date	Sum Assured	Bonus to date
<b>Conventional Life Business</b>						
New Series 1	0.00%	1.50%	3.60%	3.60%	3.60%	5.10%
Old Cash Bonus Series 2	65% of Yearly Premium		130% of Yearly Premium		195% of Yearly Premium	
Old Child's Deferred	3.5% of Sum Assured		45.0% of Sum Assured		48.5% of Sum Assured	
Equity Builder 3	2.0% of Units		3.60% of Units		5.60% of Units	
<b>Conventional Pensions Business</b>	Sum Assured	Bonus to date	Sum Assured	Bonus to date	Sum Assured	Bonus to date
Pensions	0.00%	0.00%	3.60%	3.60%	3.60%	3.60%
Red Plan Deferred Annuity	0.5% of Annuity Purchased		4.50% of Annuity Purchased		5.00% of Annuity Purchased	
Sterling Group Plan (Deposit Admin)	2.75%		3.60%		6.35%	

1 "New Series" applies to all conventional life assurances written since the 1st of January 1940 and includes British General policies and 'Old Code' pension policies bonus.

3 For Equity Builder, bonus is applied in relation to units currently allotted (including existing bonus units).

## Final Bonus Scales

### Aviva Life & Pensions UK Limited Old & New With-Profits Sub Funds (formerly CGNU Fund) - Final Bonus

#### Conventional Business

Conventional Life: Post 31/12/1981 pols						
Issue year	% Sum Assured & Bonus					
	Declared Rates 01/07/2009	Special bonus	Combined	Declared Rates 31/12/2009	Special bonus	Combined
2009				6%	-	6.00%
2008	6%	-	6.0%	12%	-	12.00%
2007	12%	4.0%	16.0%	18%	3.73%	21.73%
2006	18%	4.2%	22.2%	25%	3.95%	28.95%
2005	25%	4.5%	29.5%	31%	4.14%	35.14%
2004	31%	4.7%	35.7%	37%	4.33%	41.33%
2003	37%	4.9%	41.9%	43%	4.52%	47.52%
2002	43%	5.1%	48.1%	43%	4.52%	47.52%
2001	42%	5.1%	47.1%	34%	4.23%	38.23%
2000	35%	4.9%	39.9%	24%	3.92%	27.92%
1999	22%	4.4%	26.4%	26%	3.98%	29.98%
1998	24%	4.5%	28.5%	26%	3.98%	29.98%
1997	23%	4.4%	27.4%	23%	3.89%	26.89%
1996	21%	4.4%	25.4%	20%	3.79%	23.79%
1995	17%	4.2%	21.2%	15%	3.63%	18.63%
1994	12%	4.0%	16.0%	13%	3.57%	16.57%
1993	10%	4.0%	14.0%	10%	3.48%	13.48%
1992	0%	3.6%	3.6%	0%	3.16%	3.16%
1991	0%	3.6%	3.6%	0%	3.16%	3.16%
1990	0%	3.6%	3.6%	0%	3.16%	3.16%
1989	0%	3.6%	3.6%	0%	3.16%	3.16%
1988	0%	3.6%	3.6%	0%	3.16%	3.16%
1987	0%	3.6%	3.6%	0%	3.16%	3.16%
1986	0%	3.6%	3.6%	0%	3.16%	3.16%
1985	4%	3.7%	7.7%	9%	3.44%	12.44%
1984	15%	4.1%	19.1%	9%	3.44%	12.44%
1983	15%	4.1%	19.1%	17%	3.70%	20.70%
1982	24%	4.5%	28.5%	26%	3.98%	29.98%

Old & New With-Profits Sub Funds (continued)

<b>Conventional Life: Pre 1/1/1982 pols</b>						
Issue year	% Sum Assured & Bonus					
	Declared Rates 01/07/2009	Special bonus	Combined	Declared Rates 31/12/2009	Special bonus	Combined
2009				6%	-	6.00%
2008	6%	-	6.0%	12%	-	12.00%
2007	12%	4.0%	16.0%	18%	3.73%	21.73%
2006	18%	4.2%	22.2%	25%	3.95%	28.95%
2005	25%	4.5%	29.5%	31%	4.14%	35.14%
2004	31%	4.7%	35.7%	37%	4.33%	41.33%
2003	37%	4.9%	41.9%	43%	4.52%	47.52%
2002	43%	5.1%	48.1%	43%	4.52%	47.52%
2001	42%	5.1%	47.1%	34%	4.23%	38.23%
2000	35%	4.9%	39.9%	24%	3.92%	27.92%
1999	22%	4.4%	26.4%	26%	3.98%	29.98%
1998	24%	4.5%	28.5%	26%	3.98%	29.98%
1997	23%	4.4%	27.4%	23%	3.89%	26.89%
1996	21%	4.4%	25.4%	20%	3.79%	23.79%
1995	17%	4.2%	21.2%	15%	3.63%	18.63%
1994	12%	4.0%	16.0%	13%	3.57%	16.57%
1993	10%	4.0%	14.0%	10%	3.48%	13.48%
1992	0%	3.6%	3.6%	0%	3.16%	3.16%
1991	0%	3.6%	3.6%	0%	3.16%	3.16%
1990	0%	3.6%	3.6%	0%	3.16%	3.16%
1989	0%	3.6%	3.6%	0%	3.16%	3.16%
1988	0%	3.6%	3.6%	0%	3.16%	3.16%
1987	0%	3.6%	3.6%	0%	3.16%	3.16%
1986	0%	3.6%	3.6%	0%	3.16%	3.16%
1985	4%	3.7%	7.7%	9%	3.44%	12.44%
1984	15%	4.1%	19.1%	9%	3.44%	12.44%
1983	15%	4.1%	19.1%	17%	3.70%	20.70%
1982	24%	4.5%	28.5%	26%	3.98%	29.98%
1981	24%	4.5%	28.5%	24%	3.92%	27.92%
1980	34%	4.8%	38.8%	33%	4.20%	37.20%
1979	42%	5.1%	47.1%	44%	4.55%	48.55%
1978	53%	5.5%	58.5%	86%	5.88%	91.88%
1977	98%	7.1%	105.1%	105%	6.48%	111.48%
1976	114%	7.7%	121.7%	103%	6.41%	109.41%
1975	106%	7.4%	113.4%	108%	6.57%	114.57%
1974	125%	8.1%	133.1%	108%	6.57%	114.57%
1973	125%	8.1%	133.1%	108%	6.57%	114.57%
1972	125%	8.1%	133.1%	108%	6.57%	114.57%
Pre 1972	125%	8.1%	133.1%	108%	6.57%	114.57%

Old & New With-Profits Sub Funds (continued)

<b>Conventional Pensions</b>						
Year of issue	Individual Pension Arrangement (IPA)					
	% of basic annuity & bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
	SP	SP	SP	SP	SP	SP
2009				10%	-	10.00%
2008	0%	-	0.0%	0%	-	0.00%
2007	0%	3.6%	3.6%	1%	3.19%	4.19%
2006	10%	4.0%	14.0%	9%	3.44%	12.44%
2005	19%	4.3%	23.3%	6%	3.35%	9.35%
2004	17%	4.2%	21.2%	17%	3.70%	20.70%
2003	26%	4.5%	30.5%	26%	3.98%	29.98%
2002	20%	4.3%	24.3%	20%	3.79%	23.79%
2001	7%	3.9%	10.9%	7%	3.38%	10.38%
2000	0%	3.6%	3.6%	6%	3.35%	9.35%
1999	16%	4.2%	20.2%	18%	3.73%	21.73%
1998	23%	4.4%	27.4%	32%	4.17%	36.17%
1997	36%	4.9%	40.9%	30%	4.11%	34.11%
1996	34%	4.8%	38.8%	50%	4.74%	54.74%
1995	54%	5.5%	59.5%	41%	4.46%	45.46%
1994	43%	5.1%	48.1%	40%	4.42%	44.42%
1993	36%	4.9%	40.9%	25%	3.95%	28.95%
1992	24%	4.5%	28.5%	32%	4.17%	36.17%
1991	28%	4.6%	32.6%	24%	3.92%	27.92%
1990	22%	4.4%	26.4%	15%	3.63%	18.63%
1989	12%	4.0%	16.0%	17%	3.70%	20.70%
1988	14%	4.1%	18.1%	37%	4.33%	41.33%
1987	34%	4.8%	38.8%	25%	3.95%	28.95%
1986	22%	4.4%	26.4%	23%	3.89%	26.89%
1985	20%	4.3%	24.3%	26%	3.98%	29.98%
1984	33%	4.8%	37.8%	20%	3.79%	23.79%
1983	17%	4.2%	21.2%	21%	3.82%	24.82%
1982	19%	4.3%	23.3%	39%	4.39%	43.39%
1981	37%	4.9%	41.9%	74%	5.50%	79.50%
1980	74%	6.3%	80.3%	177%	8.75%	185.75%
1979	179%	10.0%	189.0%	77%	5.59%	82.59%
1978	79%	6.4%	85.4%	125%	7.11%	132.11%
1977	147%	8.9%	155.9%	139%	7.55%	146.55%
1976	144%	8.8%	152.8%	144%	7.71%	151.71%
1975	150%	9.0%	159.0%	144%	7.71%	151.71%
1974	150%	9.0%	159.0%	144%	7.71%	151.71%
1973	150%	9.0%	159.0%	144%	7.71%	151.71%
1972	150%	9.0%	159.0%	144%	7.71%	151.71%
1971	150%	9.0%	159.0%	144%	7.71%	151.71%

Old & New With-Profits Sub Funds (continued)

<b>Conventional Pensions</b>						
Year of issue	Individual Pension Arrangement (IPA)					
	% of basic annuity & bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
	RP	RP	RP	RP	RP	RP
2009				0%	-	0.0%
2008	0%	-	0.0%	0%	-	0.0%
2007	0%	3.6%	3.6%	0%	3.16%	3.16%
2006	0%	3.6%	3.6%	0%	3.16%	3.16%
2005	0%	3.6%	3.6%	0%	3.16%	3.16%
2004	0%	3.6%	3.6%	0%	3.16%	3.16%
2003	7%	3.9%	10.9%	3%	3.25%	6.25%
2002	11%	4.0%	15.0%	9%	3.44%	12.44%
2001	15%	4.1%	19.1%	10%	3.48%	13.48%
2000	15%	4.1%	19.1%	14%	3.60%	17.60%
1999	12%	4.0%	16.0%	11%	3.51%	14.51%
1998	9%	3.9%	12.9%	8%	3.41%	11.41%
1997	11%	4.0%	15.0%	4%	3.29%	7.29%
1996	7%	3.9%	10.9%	13%	3.57%	16.57%
1995	15%	4.1%	19.1%	9%	3.44%	12.44%
1994	11%	4.0%	15.0%	0%	3.16%	3.16%
1993	0%	3.6%	3.6%	0%	3.16%	3.16%
1992	0%	3.6%	3.6%	0%	3.16%	3.16%
1991	0%	3.6%	3.6%	2%	3.22%	5.22%
1990	2%	3.7%	5.7%	0%	3.16%	3.16%
1989	0%	3.6%	3.6%	0%	3.16%	3.16%
1988	0%	3.6%	3.6%	0%	3.16%	3.16%
1987	0%	3.6%	3.6%	0%	3.16%	3.16%
1986	0%	3.6%	3.6%	0%	3.16%	3.16%
1985	0%	3.6%	3.6%	0%	3.16%	3.16%
1984	5%	3.8%	8.8%	0%	3.16%	3.16%
1983	0%	3.6%	3.6%	0%	3.16%	3.16%
1982	0%	3.6%	3.6%	0%	3.16%	3.16%
1981	0%	3.6%	3.6%	0%	3.16%	3.16%
1980	0%	3.6%	3.6%	0%	3.16%	3.16%
1979	0%	3.6%	3.6%	0%	3.16%	3.16%
1978	0%	3.6%	3.6%	0%	3.16%	3.16%
1977	16%	4.2%	20.2%	13%	3.57%	16.57%
1976	17%	4.2%	21.2%	26%	3.98%	29.98%
1975	31%	4.7%	35.7%	24%	3.92%	27.92%
1974	31%	4.7%	35.7%	24%	3.92%	27.92%
1973	31%	4.7%	35.7%	24%	3.92%	27.92%
1972	31%	4.7%	35.7%	24%	3.92%	27.92%
1971	31%	4.7%	35.7%	24%	3.92%	27.92%

Old & New With-Profits Sub Funds (continued)

Conventional Pensions						
Year of issue	Retirement Annuities					
	% of basic annuity & bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
	SP	SP	SP	SP	SP	SP
2009				2%	-	2.00%
2008	0%	-	0.0%	0%	-	0.00%
2007	0%	3.6%	3.6%	0%	3.16%	3.16%
2006	0%	3.6%	3.6%	2%	3.22%	5.22%
2005	11%	4.0%	15.0%	2%	3.22%	5.22%
2004	11%	4.0%	15.0%	6%	3.35%	9.35%
2003	16%	4.2%	20.2%	17%	3.70%	20.70%
2002	3%	3.7%	6.7%	3%	3.25%	6.25%
2001	0%	3.6%	3.6%	0%	3.16%	3.16%
2000	0%	3.6%	3.6%	0%	3.16%	3.16%
1999	0%	3.6%	3.6%	0%	3.16%	3.16%
1998	0%	3.6%	3.6%	0%	3.16%	3.16%
1997	0%	3.6%	3.6%	0%	3.16%	3.16%
1996	0%	3.6%	3.6%	0%	3.16%	3.16%
1995	1%	3.6%	4.6%	0%	3.16%	3.16%
1994	0%	3.6%	3.6%	9%	3.44%	12.44%
1993	9%	3.9%	12.9%	4%	3.29%	7.29%
1992	3%	3.7%	6.7%	7%	3.38%	10.38%
1991	5%	3.8%	8.8%	3%	3.25%	6.25%
1990	1%	3.6%	4.6%	20%	3.79%	23.79%
1989	18%	4.2%	22.2%	18%	3.73%	21.73%
1988	4%	3.7%	7.7%	21%	3.82%	24.82%
1987	19%	4.3%	23.3%	30%	4.11%	34.11%
1986	27%	4.6%	31.6%	28%	4.04%	32.04%
1985	25%	4.5%	29.5%	48%	4.68%	52.68%
1984	46%	5.3%	51.3%	44%	4.55%	48.55%
1983	36%	4.9%	40.9%	61%	5.09%	66.09%
1982	58%	5.7%	63.7%	51%	4.77%	55.77%
1981	50%	5.4%	55.4%	32%	4.17%	36.17%
1980	32%	4.8%	36.8%	74%	5.50%	79.50%
1979	126%	8.1%	134.1%	91%	6.04%	97.04%
1978	94%	7.0%	101.0%	140%	7.58%	147.58%
1977	145%	8.8%	153.8%	127%	7.17%	134.17%
1976	133%	8.4%	141.4%	202%	9.54%	211.54%
1975	179%	10.0%	189.0%	143%	7.68%	150.68%
1974	85%	6.7%	91.7%	71%	5.40%	76.40%
1973	69%	6.1%	75.1%	97%	6.23%	103.23%
1972	104%	7.3%	111.3%	92%	6.07%	98.07%
1971	99%	7.2%	106.2%	83%	5.78%	88.78%
1970	99%	7.2%	106.2%	108%	6.57%	114.57%
1969	99%	7.2%	106.2%	108%	6.57%	114.57%
1968	99%	7.2%	106.2%	108%	6.57%	114.57%
1967	99%	7.2%	106.2%	108%	6.57%	114.57%

Old & New With-Profits Sub Funds (continued)

<b>Conventional Pensions</b>						
Year of issue	Group Contracts					
	% of basic annuity & bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
	SP	SP	SP	SP	SP	SP
2009				0%	-	0.00%
2008	0%	-	0.0%	0%	-	0.00%
2007	0%	3.6%	3.6%	0%	3.16%	3.16%
2006	0%	3.6%	3.6%	2%	3.22%	5.22%
2005	11%	4.0%	15.0%	2%	3.22%	5.22%
2004	11%	4.0%	15.0%	8%	3.41%	11.41%
2003	16%	4.2%	20.2%	16%	3.67%	19.67%
2002	9%	3.9%	12.9%	11%	3.51%	14.51%
2001	0%	3.6%	3.6%	0%	3.16%	3.16%
2000	0%	3.6%	3.6%	0%	3.16%	3.16%
1999	0%	3.6%	3.6%	0%	3.16%	3.16%
1998	0%	3.6%	3.6%	0%	3.16%	3.16%
1997	4%	3.7%	7.7%	4%	3.29%	7.29%
1996	10%	4.0%	14.0%	10%	3.48%	13.48%
1995	16%	4.2%	20.2%	15%	3.63%	18.63%
1994	11%	4.0%	15.0%	20%	3.79%	23.79%
1993	10%	4.0%	14.0%	5%	3.32%	8.32%
1992	6%	3.8%	9.8%	8%	3.41%	11.41%
1991	6%	3.8%	9.8%	4%	3.29%	7.29%
1990	1%	3.6%	4.6%	16%	3.67%	19.67%
1989	6%	3.8%	9.8%	7%	3.38%	10.38%
1988	4%	3.7%	7.7%	22%	3.86%	25.86%
1987	19%	4.3%	23.3%	30%	4.11%	34.11%
1986	27%	4.6%	31.6%	28%	4.04%	32.04%
1985	25%	4.5%	29.5%	43%	4.52%	47.52%
1984	40%	5.0%	45.0%	26%	3.98%	29.98%
1983	24%	4.5%	28.5%	47%	4.65%	51.65%
1982	45%	5.2%	50.2%	51%	4.77%	55.77%
1981	50%	5.4%	55.4%	32%	4.17%	36.17%
1980	32%	4.8%	36.8%	74%	5.50%	79.50%
1979	126%	8.1%	134.1%	91%	6.04%	97.04%
1978	94%	7.0%	101.0%	140%	7.58%	147.58%
1977	145%	8.8%	153.8%	127%	7.17%	134.17%
1976	133%	8.4%	141.4%	202%	9.54%	211.54%
1975	179%	10.0%	189.0%	143%	7.68%	150.68%
1974	85%	6.7%	91.7%	71%	5.40%	76.40%
1973	69%	6.1%	75.1%	97%	6.23%	103.23%
1972	104%	7.3%	111.3%	92%	6.07%	98.07%
1971	99%	7.2%	106.2%	83%	5.78%	88.78%
1970	83%	7.2%	106.2%	108%	6.57%	114.57%
1969	83%	7.2%	106.2%	108%	6.57%	114.57%
1968	83%	7.2%	106.2%	108%	6.57%	114.57%
1967	83%	7.2%	106.2%	108%	6.57%	114.57%

Old & New With-Profits Sub Funds (continued)

<b>Conventional Pensions</b>						
Year of issue	Group Contracts					
	% of basic annuity & bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
	RP	RP	RP	RP	RP	RP
2009				0%	-	0.00%
2008	0%	-	0%	0%	-	0.00%
2007	0%	3.6%	3.6%	0%	3.16%	3.16%
2006	0%	3.6%	3.6%	0%	3.16%	3.16%
2005	0%	3.6%	3.6%	0%	3.16%	3.16%
2004	0%	3.6%	3.6%	0%	3.16%	3.16%
2003	7%	3.9%	10.9%	3%	3.25%	6.25%
2002	11%	4.0%	15.0%	9%	3.44%	12.44%
2001	15%	4.1%	19.1%	9%	3.44%	12.44%
2000	15%	4.1%	19.1%	7%	3.38%	10.38%
1999	12%	4.0%	16.0%	4%	3.29%	7.29%
1998	9%	3.9%	12.9%	7%	3.38%	10.38%
1997	11%	4.0%	15.0%	4%	3.29%	7.29%
1996	7%	3.9%	10.9%	3%	3.25%	6.25%
1995	5%	3.8%	8.8%	0%	3.16%	3.16%
1994	1%	3.6%	4.6%	0%	3.16%	3.16%
1993	0%	3.6%	3.6%	0%	3.16%	3.16%
1992	0%	3.6%	3.6%	0%	3.16%	3.16%
1991	0%	3.6%	3.6%	0%	3.16%	3.16%
1990	0%	3.6%	3.6%	2%	3.22%	5.22%
1989	0%	3.6%	3.6%	0%	3.16%	3.16%
1988	0%	3.6%	3.6%	0%	3.16%	3.16%
1987	0%	3.6%	3.6%	0%	3.16%	3.16%
1986	0%	3.6%	3.6%	0%	3.16%	3.16%
1985	0%	3.6%	3.6%	0%	3.16%	3.16%
1984	0%	3.6%	3.6%	0%	3.16%	3.16%
1983	0%	3.6%	3.6%	0%	3.16%	3.16%
1982	0%	3.6%	3.6%	0%	3.16%	3.16%
1981	0%	3.6%	3.6%	0%	3.16%	3.16%
1980	0%	3.6%	3.6%	0%	3.16%	3.16%
1979	0%	3.6%	3.6%	0%	3.16%	3.16%
1978	0%	3.6%	3.6%	0%	3.16%	3.16%
1977	16%	4.2%	20.2%	13%	3.57%	16.57%
1976	17%	4.2%	21.2%	26%	3.98%	29.98%
1975	31%	4.7%	35.7%	24%	3.92%	27.92%
1974	31%	4.7%	35.7%	24%	3.92%	27.92%
1973	31%	4.7%	35.7%	24%	3.92%	27.92%
1972	31%	4.7%	35.7%	24%	3.92%	27.92%
1971	31%	4.7%	35.7%	24%	3.92%	27.92%

Old & New With-Profits Sub Funds (continued)

<b>With-Profit Annuity</b>		
Commencement Date	Declared Rates	Declared Rates
	31/12/2008	31/12/2009
1999	0%	0%
2000	0%	0%
2001	0%	0%

**Money Purchase Schemes (1974)**

0% of sum assured and attaching bonus (unaltered)

**Unitised Business**

<b>UWP Life: Implicit Charge</b>		
Year of unit purchase *	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		0%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	0%
2003	7%	11%
2002	0%	2%
2001	0%	0%
2000	0%	0%
1999	0%	0%
Oct 1998 +	0%	0%
Pre Oct 1998	0%	0%
1997	0%	0%
1996	0%	0%
1995	6%	9%
1994	6%	10%
1993	10%	14%
1992	23%	27%
1991	13%	18%
1990	26%	31%

\*For UWP units switched to the Loyalty fund, the year of unit purchase is that of the original units.

We have split the bonds invested in 1998 into two groups. This represents the differing bond versions pre and post merger (of CGU and CULAC). More recently these bonds have had differing regular bonus rates and we are now following this with a separate final bonus to ensure that all policyholders receive a fair value.

Old & New With-Profits Sub Funds (continued)

<b>UWP Life: Implicit Charge Bond 2000</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		0%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	0%
2003	3%	6%
2002	0%	0%
2001	0%	0%
2000	0%	0%

<b>UWP Life: Explicit Charge</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2010		1.75%*
2009	1.75%*	2%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	2%
2003	2%	6%

\*Rate to be applied on a pro-rata basis in first year

Old & New With-Profits Sub Funds (continued)

<b>UWP Pensions: Implicit Charge</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		2%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	3%
2003	5%	9%
2002	0%	1%
2001	0%	0%
2000	0%	0%
1999	0%	0%
1998	0%	0%
1997	0%	0%
1996	0%	0%
1995	2%	4%
1994	0%	0%
1993	0%	2%
1992	8%	10%
1991	3%	5%
1990	0%	2%
1989	0%	2%

The above rates also apply to Swedish Personal Investment Plans

<b>UWP Pensions: Explicit Charge</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		3%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	1%	5%
2003	9%	13%
2002	2%	6%
2001	0%	0%
2000	0%	0%

<b>UWP Pensions: Stakeholder</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		3%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	2%	6%
2003	10%	14%
2002	3%	7%
2001	0%	0%

## Overseas Business

<b>France UWP</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		6%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	6%
2003	5%	16%
2002	0%	4%
2001	0%	0%
2000	0%	0%
1999	0%	0%
1998	0%	0%
1997	8%	19%
1996	29%	33%

<b>Ireland UWP - Life</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
1998	0%	0%
1999	0%	0%
2000	0%	0%

<b>Ireland UWP - Pensions</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
1998	0%	0%
1999	0%	0%
2000	0%	0%
2001	0%	0%
2002	0%	0%
2003	0%	3%
2004	0%	0%
2005	0%	0%
2006	0%	0%
2007	0%	0%
2008	0%	0%
2009		8%

<b>Germany UWP</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
All years	0%	0%

**Aviva Life & Pensions UK Limited Old & New With-Profits Sub Funds (formerly NUL(RBS)) - Final Bonus**

**Unitised Business**

<b>UWP Life: Implicit Charge</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		0%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	0%
2003	0%	2%
2002	0%	0%

<b>UWP Life: Explicit Charge</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2010		1.75%*
2009	1.75%*	2%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	2%
2003	2%	6%

\*Rates to be applied on a pro-rata basis in first year

**Aviva Life & Pensions UK Limited Old & New With-Profits Sub Funds (formerly CULAC Fund) - Final Bonus**

**Conventional Business**

<b>Conventional Life</b>						
(Excluding Homemakers from 1987 to 1995 inc.)						
Issue year	% Sum Assured & Bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
Post 1999	25%	4.5%	29.5%	27%	4.01%	31.01%
1999	25%	4.5%	29.5%	26%	3.98%	29.98%
1998	24%	4.5%	28.5%	24%	3.92%	27.92%
1997	22%	4.4%	26.4%	22%	3.86%	25.86%
1996	19%	4.3%	23.3%	20%	3.79%	23.79%
1995	17%	4.2%	21.2%	17%	3.70%	20.70%
1994	14%	4.1%	18.1%	14%	3.60%	17.60%
1993	11%	4.0%	15.0%	10%	3.48%	13.48%
1992	7%	3.9%	10.9%	6%	3.35%	9.35%
1991	3%	3.7%	6.7%	2%	3.22%	5.22%
1990	0%	3.6%	3.6%	0%	3.16%	3.16%
1989	0%	3.6%	3.6%	0%	3.16%	3.16%
1988	0%	3.6%	3.6%	0%	3.16%	3.16%
1987	0%	3.6%	3.6%	0%	3.16%	3.16%
1986	0%	3.6%	3.6%	0%	3.16%	3.16%
1985	0%	3.6%	3.6%	0%	3.16%	3.16%
1984	3%	3.7%	6.7%	13%	3.57%	16.57%
1983	16%	4.2%	20.2%	14%	3.60%	17.60%
1982	18%	4.2%	22.2%	19%	3.76%	22.76%
1981	23%	4.4%	27.4%	19%	3.76%	22.76%
1980	23%	4.4%	27.4%	33%	4.20%	37.20%
1979	37%	4.9%	41.9%	36%	4.30%	40.30%
1978	41%	5.1%	46.1%	47%	4.65%	51.65%
1977	52%	5.5%	57.5%	81%	5.72%	86.72%
1976	72%	6.2%	78.2%	80%	5.69%	85.69%
1975	87%	6.7%	93.7%	93%	6.10%	99.10%
1974	91%	6.9%	97.9%	82%	5.75%	87.75%
1973	91%	6.9%	97.9%	82%	5.75%	87.75%
1972	91%	6.9%	97.9%	82%	5.75%	87.75%
Pre 1972	91%	6.9%	97.9%	82%	5.75%	87.75%

<b>Conventional Life Homemaker</b>						
Issue year	% Sum Assured & Bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
1995	40%	5.0%	45.0%	35%	4.27%	39.27%
1994	32%	4.8%	36.8%	34%	4.23%	38.23%
1993	30%	4.7%	34.7%	31%	4.14%	35.14%
1992	27%	4.6%	31.6%	26%	3.98%	29.98%
1991	23%	4.4%	27.4%	20%	3.79%	23.79%
1990	18%	4.2%	22.2%	14%	3.60%	17.60%
1989	14%	4.1%	18.1%	16%	3.67%	19.67%
1988	16%	4.2%	20.2%	18%	3.73%	21.73%
1987	18%	4.2%	22.2%	18%	3.73%	21.73%

Homemaker rates post 1995 are the same as for conventional life above.  
Old & New With-Profits Sub Funds (continued)

<b>Conventional Pensions: SP</b>						
Issue year	% Sum Assured & Bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
Post 1994	8%	3.9%	11.9%	0%	3.16%	3.16%
1994	2%	3.7%	5.7%	8%	3.41%	11.41%
1993	10%	4.0%	14.0%	11%	3.51%	14.51%
1992	12%	4.0%	16.0%	3%	3.25%	6.25%
1991	5%	3.8%	8.8%	8%	3.41%	11.41%
1990	8%	3.9%	11.9%	16%	3.67%	19.67%
1989	16%	4.2%	20.2%	19%	3.76%	22.76%
1988	18%	4.2%	22.2%	28%	4.04%	32.04%
1987	28%	4.6%	32.6%	47%	4.65%	51.65%
1986	45%	5.2%	50.2%	69%	5.34%	74.34%
1985	66%	6.0%	72.0%	75%	5.53%	80.53%
1984	72%	6.2%	78.2%	84%	5.81%	89.81%
1983	80%	6.5%	86.5%	104%	6.45%	110.45%
1982	101%	7.2%	108.2%	110%	6.64%	116.64%
1981	107%	7.5%	114.5%	248%	11.00%	259.00%
1980	246%	12.5%	258.5%	287%	12.23%	299.23%
1979	286%	13.9%	299.9%	313%	13.05%	326.05%
1978	311%	14.8%	325.8%	335%	13.75%	348.75%
1977	258%	12.9%	270.9%	178%	8.78%	186.78%
1976	194%	10.6%	204.6%	147%	7.81%	154.81%
1975	149%	9.0%	158.0%	135%	7.43%	142.43%
1974	122%	8.0%	130.0%	115%	6.79%	121.79%
1973	114%	7.7%	121.7%	110%	6.64%	116.64%
1972	114%	7.7%	121.7%	109%	6.60%	115.60%
1971	114%	7.7%	121.7%	108%	6.57%	114.57%
pre1971	114%	7.7%	121.7%	97%	6.23%	103.23%

Old & New With-Profits Sub Funds (continued)

<b>Conventional Pensions: RP</b>						
Issue year	% Sum Assured & Bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
Post 1994	16%	4.2%	20.2%	9%	3.44%	12.44%
1994	15%	4.1%	19.1%	9%	3.44%	12.44%
1993	15%	4.1%	19.1%	7%	3.38%	10.38%
1992	12%	4.0%	16.0%	11%	3.51%	14.51%
1991	15%	4.1%	19.1%	11%	3.51%	14.51%
1990	16%	4.2%	20.2%	12%	3.54%	15.54%
1989	16%	4.2%	20.2%	10%	3.48%	13.48%
1988	14%	4.1%	18.1%	12%	3.54%	15.54%
1987	16%	4.2%	20.2%	13%	3.57%	16.57%
1986	16%	4.2%	20.2%	13%	3.57%	16.57%
1985	16%	4.2%	20.2%	13%	3.57%	16.57%
1984	16%	4.2%	20.2%	8%	3.41%	11.41%
1983	10%	4.0%	14.0%	11%	3.51%	14.51%
1982	14%	4.1%	18.1%	24%	3.92%	27.92%
1981	27%	4.6%	31.6%	25%	3.95%	28.95%
1980	28%	4.6%	32.6%	23%	3.89%	26.89%
1979	26%	4.5%	30.5%	27%	4.01%	31.01%
1978	30%	4.7%	34.7%	48%	4.68%	52.68%
1977	49%	5.4%	54.4%	56%	4.93%	60.93%
1976	43%	5.1%	48.1%	31%	4.14%	35.14%
1975	32%	4.8%	36.8%	33%	4.20%	37.20%
1974	29%	4.6%	33.6%	27%	4.01%	31.01%
1973	29%	4.6%	33.6%	24%	3.92%	27.92%
1972	29%	4.6%	33.6%	24%	3.92%	27.92%
1971	29%	4.6%	33.6%	23%	3.89%	26.89%
pre1971	29%	4.6%	33.6%	19%	3.76%	22.76%

<b>Sterling Group Plan – Deposit Admin</b>						
Year of Unit Purchase	% of Growth					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
All years	0%	7.0%	7.0%	0%	6.1%	6.1%

<b>Old Cash Bonus Series and Child's Deferred Series</b>						
Year of Unit Purchase	% Sum Assured & Bonus					
	Declared Rates 01/07/2009	Special Bonus	Combined	Declared Rates 31/12/2009	Special Bonus	Combined
All years	30%	4.7%	34.7%	30%	4.1%	34.1%

Old & New With-Profits Sub Funds (continued)

**Unitised Business**

<b>UWP Life</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		0%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	0%
2003	7%	11%
2002	0%	2%
2001	0%	0%
2000	0%	0%
1999	0%	0%
1998	0%	0%
1997	0%	0%
1996	0%	1%
1995	9%	11%
1994	11%	14%
1993	7%	10%
1992	22%	25%

<b>UWP Pensions</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		3%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	1%	5%
2003	7%	11%
2002	3%	6%
2001	0%	0%
2000	0%	0%
1999	0%	0%
1998	0%	0%
1997	0%	0%
1996	0%	0%
1995	2%	6%
1994	1%	4%
1993	3%	7%
1992	10%	13%
1991	11%	14%
1990	2%	5%
1989	0%	3%

Old & New With-Profits Sub Funds (continued)

<b>UWP Pensions – Sterling Group</b>		
Year of unit purchase	% of Growth	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
All years	0%	0%

<b>UWP Defined Benefit Pensions</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2002	0%	2%
2003	5%	8%
2004	0%	3%
2005	0%	0%
2006	0%	0%
2007	0%	0%
2008	0%	0%
2009		4%

**Aviva Life and Pensions UK Limited With Profits Sub Fund  
(formerly NULAP) - Final Bonus**

**Conventional Business**

Year of Purchase	Declared Rates 01/07/2009			Declared Rates 31/12/2009		
	Savings	Pensions: RP	Pensions: SP	Savings	Pensions: RP	Pensions: SP
2009				19	-	-
2008	0	-	-	37	0	0
2007	0	0	0	56	0	0
2006	0	0	0	75	0	0
2005	0	0	5	93	0	0
2004	0	0	10	112	0	0
2003	0	45	0	131	0	0
2002	0	80	0	149	35	0
2001	0	100	0	168	70	0
2000	47	100	0	107	80	0
1999	215	100	0	235	75	0
1998	210	105	65	230	75	90
1997	200	115	165	220	65	220
1996	190	140	305	205	110	225
1995	175	185	310	195	140	325
1994	160	220	420	175	185	490
1993	135	265	600	155	290	550
Post Jun 92	115	375	665	130	370	520
Pre Jul 92	115	130	10	130	85	0
1991	115	115	0	80	20	0
1990	125	40	0	50	0	0
1989	95	0	0	50	0	0
1988	100	0	0	40	0	10
1987	90	0	35	55	0	185
1986	110	0	230	85	0	230
1985	150	0	280	130	0	530
1984	210	0	610	200	0	685
1983	290	190	1,195	305	335	1,595
1982	415	410	1,785	435	505	2,000
1981	560	365	1,765	590	735	2,595
1980	630	755	2,780	680	895	3,400
1979	750	935	3,675	700	1,050	4,015
1978	750	1,910	7,265	865	2,260	7,845
1977	935	2,355	8,435	1,085	2,655	10,430
1976	1,220	2,760	11,220	1,635	3,570	8,275

continued

With-Profits Sub Fund (continued)

Year of Purchase	Declared Rates 01/07/2009			Declared Rates 31/12/2009		
	Savings	Pensions: RP	Pensions: SP	Savings	Pensions: RP	Pensions: SP
1975	2,230	3,805	9,230	2,625	4,400	9,510
1974	3,010	4,765	9,915	2,965	4,445	9,755
1973	3,355	4,790	6,475	3,120	4,625	5,775
1972	3,545	5,950	14,755	3,290	5,745	13,835
1971	3,760	6,375	15,180	3,970	6,170	14,260
1970	4,530	6,800	15,605	4,340	6,595	14,685
1969	4,860	7,225	16,030	4,560	7,020	15,110
1968	5,135	7,650	16,455	5,680	7,445	15,535
1967	6,635	8,075	16,880	6,250	7,870	15,960
1966	7,085	8,500	17,305	6,615	8,295	16,385
1965	7,535	8,925	17,730	7,065	8,720	16,810
1964	7,985	9,350	18,155	7,515	9,145	17,235
1963	8,435	9,775	18,580	7,965	9,570	17,660
1962	8,885	10,200	19,005	8,415	9,995	18,085
1961	9,335	10,625	19,430	8,865	10,420	18,510
1960	9,785	11,050	19,855	9,315	10,845	18,935
1959	10,235	11,475	20,280	9,765	11,270	19,360
1958	10,685	11,900	20,705	10,215	11,695	19,785
1957	11,135	12,325	21,130	10,665	12,120	20,210
1956	11,585	12,750	21,555	11,115	12,545	20,635
1955	12,035	13,175	21,980	11,565	12,970	21,060
1954	12,485	13,600	22,405	12,015	13,395	21,485
1953	12,935	14,025	22,830	12,465	13,820	21,910
1952	13,385	14,450	23,255	12,915	14,245	22,335
1951	13,835	14,875	23,680	13,365	14,670	22,760
1950	14,285	15,300	24,105	13,815	15,095	23,185
1949	14,735	15,725	24,530	14,265	15,520	23,610
1948	15,185	16,150	24,955	14,715	15,945	24,035
1947	15,635	16,575	25,380	15,165	16,370	24,460
1946	16,085	17,000	25,805	15,615	16,795	24,885
1945	16,535	17,425	26,230	16,065	17,220	25,310
1944	16,985	17,850	26,655	16,515	17,645	25,735
1943	17,435	18,275	27,080	16,965	18,070	26,160
1942	17,885	18,700	27,505	17,415	18,495	26,585
1941	18,335	19,125	27,930	17,865	18,920	27,010
1940	18,785	19,550	28,355	18,315	19,345	27,435
1939	19,235	19,975	28,780	18,765	19,770	27,860
1938	19,685	20,400	29,205	19,215	20,195	27,860
1937	20,135	20,825	29,205	19,665	20,195	27,860
Pre 1937	20,135	20,825	29,205	19,665	20,195	27,860

Values are amounts of final bonus per £1000 of sum insured for bonuses

With-Profits Sub Fund (continued)

**Conventional Group Defined Benefit**

Very few schemes now remain and any transfer values paid will be directly related to the asset share of each scheme. It is therefore recommended that we set bonus and surrender values on a scheme-by-scheme basis and that bonuses should remain at the previously declared 0% until such time.

<b>Conventional With-Profit Annuity</b>		
Commencement Date	FB%	
	Declared Rates 31/12/2008	Declared Rates 31/12/2009
2009		0%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	2%	0%
2004	5%	3%
2003	7%	5%
2002	10%	8%
2001	0%	0%
2000	0%	0%
1999	0%	0%

*To be applied at policy anniversaries from February 2010*

With-Profits Sub Fund (continued)

**Unitised Business**

<b>UWP Life - With Guaranteed Bonus Rate</b>		
Year of unit purchase	% of Unit Value	
	Declared Rates	Declared Rates
	01/07/2009	31/12/2009
1998	0%	0%
1997	0%	0%
1996	0%	2%
1995	5%	9%
1994	2%	6%
1993	6%	9%
1992	13%	16%
1991	7%	11%
1990	0%	2%
1989	0%	0%

<b>UWP Life - Without Guaranteed Bonus Rate</b>		
Year of unit purchase	% of Unit Value	
	Declared Rates	Declared Rates
	01/07/2009	31/12/2009
2009		3%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	3%
2003	4%	8%
2002	0%	4%
2001	0%	0%
2000	0%	0%
1999	0%	0%
1998	0%	0%
1997	0%	0%
1996	1%	5%
1995	8%	12%

For units purchased prior to 1995 then the appropriate rate from the 'With Guarantee' table should be used

<b>UWP Life – Bond 2000</b>		
Year of unit purchase	% of Unit Value	
	Declared Rates	Declared Rates
	01/07/2009	31/12/2009
2001	0%	0%
2000	0%	0%

With-Profits Sub Fund (continued)

<b>UWP Pensions – With Guaranteed Bonus Rate</b>		
Year of unit purchase	% of Unit Value	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
1998	0%	0%
1997	0%	0%
1996	0%	0%
1995	0%	2%
1994	0%	0%
1993	0%	3%
1992	8%	11%
1991	2%	4%
1990	0%	0%
1989	0%	0%
1988	0%	0%
1987	0%	0%

<b>UWP Pensions – Without Guaranteed Bonus Rate</b>		
Year of unit purchase	% of Unit Value	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		3%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	2%
2003	3%	7%
2002	0%	2%
2001	0%	0%
2000	0%	0%
1999	0%	0%
1998	0%	0%
1997	0%	0%
1996	0%	3%
1995	7%	11%

Aviva Life & Pensions UK Ltd With-Profits Sub Fund (continued)

<b>UWP Pensions – Group Defined Benefit</b>		
Year of unit purchase	% of Unit Value	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009
2009		3%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	2%
2003	3%	7%
2002	0%	2%
2001	0%	0%
2000	0%	0%
1999	0%	0%
1998	0%	0%
1997	0%	0%
1996	0%	0%
1995	0%	0%
1994	0%	0%
1993	0%	0%
1992	0%	0%
1991	0%	0%
1990	0%	0%
1989	0%	0%

## Aviva Life & Pensions UK Limited PM Sub Fund - Final Bonus

### Conventional Business

#### Endowments (NOT redirecting investment into CGNU) and Whole Life assurances

Commencement Year	% Sum Assured & Bonus		Commencement Year	% Sum Assured & Bonus	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009		Declared Rates 01/07/2009	Declared Rates 31/12/2009
1996	14%	17%	1964	88%	74%
1995	14%	15%	1963	92%	78%
1994	13%	14%	1962	96%	82%
1993	9%	11%	1961	100%	86%
1992	8%	8%	1960	104%	90%
1991	8%	12%	1959	108%	94%
1990	7%	12%	1958	112%	98%
1989	11%	11%	1957	116%	102%
1988	13%	7%	1956	120%	106%
1987	4%	4%	1955	124%	110%
1986	7%	3%	1954	128%	114%
1985	7%	12%	1953	132%	118%
1984	7%	16%	1952	136%	122%
1983	13%	35%	1951	140%	126%
1982	40%	27%	1950	144%	130%
1981	20%	35%	1949	148%	134%
1980	44%	26%	1948	152%	138%
1979	32%	31%	1947	156%	142%
1978	36%	30%	1946	160%	146%
1977	28%	31%	1945	164%	150%
1976	38%	42%	1944	168%	154%
1975	47%	48%	1943	172%	158%
1974	55%	43%	1942	176%	162%
1973	47%	68%	1941	180%	166%
1972	56%	45%	1940	184%	170%
1971	60%	46%	1939	188%	174%
1970	64%	50%	1938	192%	178%
1969	68%	54%	1937	196%	182%
1968	72%	58%	1936	200%	186%
1967	76%	62%	1935	204%	190%
1966	80%	66%	1934	208%	194%
1965	84%	70%	1933	212%	198%

The rates for Lamont reassurances will be one half of the corresponding rate for Endowment and Whole Life Assurances, based upon a year of commencement of 1979.

For CLICO reinsurance the rates are as for Endowment and Whole Life Assurances, based upon a year of commencement of 1979.

It is declared that the final bonus of 10% of bonus interest on Flexible Endowments be maintained.

PM Sub Fund (continued)

**Endowments (WITH redirected investment into CGNU)**

Commencement Year	% Sum Assured & Bonus		Commencement Year	% Sum Assured & Bonus	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009		Declared Rates 01/07/2009	Declared Rates 31/12/2009
1996	15%	18%	1964	71%	70%
1995	14%	15%	1963	75%	74%
1994	13%	14%	1962	79%	78%
1993	11%	10%	1961	83%	82%
1992	11%	8%	1960	87%	86%
1991	10%	8%	1959	91%	90%
1990	12%	16%	1958	95%	94%
1989	21%	7%	1957	99%	98%
1988	9%	9%	1956	103%	102%
1987	13%	9%	1955	107%	106%
1986	13%	5%	1954	111%	110%
1985	9%	12%	1953	115%	114%
1984	16%	32%	1952	119%	118%
1983	37%	22%	1951	123%	122%
1982	27%	24%	1950	127%	126%
1981	28%	35%	1949	131%	130%
1980	45%	24%	1948	135%	134%
1979	31%	39%	1947	139%	138%
1978	38%	35%	1946	143%	142%
1977	45%	50%	1945	147%	146%
1976	55%	52%	1944	151%	150%
1975	59%	47%	1943	155%	154%
1974	54%	46%	1942	159%	158%
1973	53%	50%	1941	163%	162%
1972	39%	41%	1940	167%	166%
1971	43%	42%	1939	171%	170%
1970	47%	46%	1938	175%	174%
1969	51%	50%	1937	179%	178%
1968	55%	54%	1936	183%	182%
1967	59%	58%	1935	187%	186%
1966	63%	62%	1934	191%	190%
1965	67%	66%	1933	195%	194%

**Retirement Annuities – Group SERA**

Term since Commencement in years *	% Bonus		Term since Commencement in years *	% Bonus	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009		Declared Rates 01/07/2009	Declared Rates 31/12/2009
10 or less	54%	99%	21	76%	115%
11	56%	101%	22	78%	115%
12	58%	103%	23	80%	115%
13	60%	105%	24	82%	115%
14	62%	107%	25	84%	115%
15	64%	109%	26	86%	115%
16	66%	111%	27	96%	115%
17	68%	113%	28	101%	115%
18	70%	115%	29	106%	115%
19	72%	115%	30 and over	106%	115%
20	74%	115%			

\* Interpolate for non-integral terms, based on complete months.

The above scale applies to bonuses added prior to age 65.

The above scale less 15% is declared to apply to any bonuses accrued after age 65.

**Retirement Annuities - PPP**

Term since Commencement in years *	% Bonus		Term since Commencement in years *	% Bonus	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009		Declared Rates 01/07/2009	Declared Rates 31/12/2009
10 or less	0%	25%	24	77%	95%
11	0%	30%	25	82%	100%
12	0%	35%	26	87%	105%
13	0%	40%	27	92%	110%
14	0%	45%	28	92%	115%
15	0%	50%	29	93%	115%
16	37%	55%	30	94%	115%
17	42%	60%	31	95%	115%
18	47%	65%	32	96%	115%
19	52%	70%	33	120%	155%
20	57%	75%	34	135%	155%
21	62%	80%	35	150%	155%
22	67%	85%	36	165%	155%
23	72%	90%			

\* Interpolate for non-integral terms, based on complete months.

The above scale applies to bonuses added prior to age 65.

The above scale less 15% (min. rate of 0%) is declared to apply to any bonuses accrued after age 65.

PM Sub Fund (continued)

**Deferred Annuities such as AVC, COMPACT, EPP and IPA**

Term since Commencement in years *	% Bonus		Term since Commencement in years *	% Bonus	
	Declared Rates 01/07/2009	Declared Rates 31/12/2009		Declared Rates 01/07/2009	Declared Rates 31/12/2009
0	15%	29%	15	15%	29%
1	15%	29%	16	15%	29%
2	15%	29%	17	30%	29%
3	15%	29%	18	30%	29%
4	15%	29%	19	30%	29%
5	15%	29%	20	30%	29%
6	15%	29%	21	30%	29%
7	15%	29%	22	30%	29%
8	15%	29%	23	30%	33%
9	15%	29%	24	30%	37%
10	15%	29%	25	30%	41%
11	15%	29%	26	35%	45%
12	15%	29%	27	35%	49%
13	15%	29%	28	35%	53%
14	15%	29%	29	35%	70%
			30	35%	75%

\*Interpolate for non-integral terms, based on complete months.

## Aviva Life International Limited - Final Bonus

### Unitised Business

<b>Life – Sterling</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates	Declared Rates
	01/07/2009	31/12/2009
2010		1.75%*
2009	1.75%*	3%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	2%
2003	5%	8%
2002	0%	1%

<b>Life – Dollar</b>		
Year of unit purchase	% Bid Value of Units	
	Declared Rates	Declared Rates
	01/07/2009	31/12/2009
2010		1.75%*
2009	1.75%*	5%
2008	0%	0%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	1%
2003	0%	6%

<b>Life – Euro</b>		
Year of unit purchase	% Bid Value	
	Declared Rates	Declared Rates
	01/07/2009	31/12/2009
2010		1.75%*
2009	1.75%*	4%
2008	0%	1%
2007	0%	0%
2006	0%	0%
2005	0%	0%
2004	0%	7%
2003	0%	12%

\*Rate to be applied on a pro-rata basis in first year

## Appendix A - Income Rates

The following rates are applicable for 2010 investment in the With-Profit Income Fund.

### **Aviva Life & Pensions UK Limited Old & New With-Profits Sub Funds (formerly CGNU Fund)**

#### **Natural Income**

##### **Explicit Business – Portfolio Stepdown**

Based on a bonus rate of 3.50%

Income Frequency	Initial Investment up to £10,000	Initial Investment £10,000 or more
Monthly	1.42%	1.93%
Quarterly	1.42%	1.93%
Termly	1.42%	1.93%
Half Yearly	1.42%	1.93%
Yearly	1.43%	1.94%

##### **Explicit Business – Portfolio Level Option**

Based on a bonus rate of 3.50%

Income Frequency	Initial Investment up to £10,000	Initial Investment £10,000 to £24,999	Initial Investment £25,000 to £49,999	Initial Investment £50,000 or more
Monthly	1.67%	2.08%	2.13%	2.18%
Quarterly	1.67%	2.08%	2.13%	2.18%
Termly	1.67%	2.08%	2.13%	2.19%
Half Yearly	1.68%	2.09%	2.14%	2.19%
Yearly	1.68%	2.10%	2.15%	2.20%

#### **Fixed Income**

Fixed income on level and stepdown products can be between 25% to 100% of the bonus rate.