

Appendix: Annual and Terminal/End Bonus Rates

Former-NMLA Policies:

The following bonus rates apply to former-NMLA participating Whole of Life, Endowment, Pure Endowment and Pre-Lifestyle Endowment policies on policy anniversaries, claims, and maturities from 1 April 2024 to 31 March 2025.

Product (Business Code)	Product Group	Bonus on Sum Insured Per \$1,000	Bonus on Bonus Per \$1,000	End Bonus per \$1000
Policies that commenced after 21/6/95				
LPOE	Lifestyle	18.3	24.8	14.5
LPDP, LPIO	Lifestyle	14.9	18.9	14.5
BPDP, KPP	Business Lifestyle	16.4	23.1	12.0

Product (Business Code)	Product Group	Bonus on Sum Insured Per \$1,000	Bonus on Bonus Per \$1,000	End Bonus per \$1000
Policies that commenced on or prior to 21/6/95				
LPOE	Lifestyle	18.7	22.5	16.55
LPDP, LPIO	Lifestyle	15.2	17.6	16.55
BPDP, KPP	Business Lifestyle	22.5	34.1	22.95
BSIO	Business Lifestyle	24.5	26.9	22.95
Lifebuilder (LN)				
- Premier	Pre Lifestyle	21.7	22.8	16.55
- Standard	Pre Lifestyle	18.7	22.8	16.55
Endowment (LEA)				
- Premier	Pre Lifestyle	19.3	20.7	16.55
- Standard	Pre Lifestyle	17.2	20.7	16.55
KPP	Business Pre Lifestyle	27.7	34.0	22.95

Note: For Pure Endowment Policies, bonuses are only paid if the life insured survives to maturity.

Former-AMP Life Policies:

The following bonus rates apply to former-AMP Life participating Whole of Life, Endowment and Pure Endowment policies on policy anniversaries, claims, and maturities from 1 May 2024 to 30 April 2025.

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
New Zealand:		
A, Q, G	24	24
AQ, AQF, AQM	24	24
AL, ALF, ALM	22	22
NL, NLT	21.5	21.5
AU, AUF	22.3	22.3
AP, AK, APF	19.8	19.8
N	23	23
ZN	23.5	23.5
NB	23	23
ZNB	23.5	23.5
NJ40-65, ZNJ40-65	24.3	24.3
JN	17.7	17.7
APL, APLF	21.3	21.3
NK, NKT	20.8	20.8
J35(40/F)	17	17
J40(45/F)	17.5	17.5
J45(50/F)	18.5	18.5
J50(55/F), JM50	19	19
J55(60/F), JM55	20	20
J60(65/F)	21.3	21.3
J65(70/F)	22.8	22.8
J70	23.8	23.8
NJ35, ZNJ35, NE, NF, DE*	17.8	17.8
NS	18.5	18.5
NZ	22.3	22.3
S	17.3	17.3
NLZ	19.8	19.8
NSZ, NZA	15.3	15.3
ALA, ALAF	22.8	22.8
ALU, ALUF, AJLU, NBU	20.8	20.8
QP	19	19
PP	19.8	19.8
NSU	19.8	19.8
APLA, APLAF	24.3	24.3
APLB, APLBF	24.3	24.3
JP	16.3	16.3

*For Pure Endowment policies, bonuses are only paid if the life insured survives to maturity.

Terminal Bonus Rate (effective 1 May 2024) on Accrued Annual Bonus (applies to all table codes)	
Based on Risk Commencement Date (RCD)	
RCD prior to 01/01/1965	86.0%
RCD from 1/1/65 to 31/12/1984	75.5%
RCD on/after 01/01/1985	65.0%

Quotation tool

The quotation tool will be updated shortly to reflect the declared bonus rates. We will notify you when the updated version becomes available to download. In the meantime, the current version of the tool can continue to be used. **If you have any further questions, please talk to your Adviser Relationship Manager.**