

Appendix 1: Former-NMLA Bonus rate tables for Annual and End bonus rates

The following tables provide the Annual and End bonus rates applicable from 1 April 2024 for the former-NMLA whole of life and endowment policies for various types of business and bonus scales.

Annual bonus rates: Australia Ordinary business

Type	Bonus Scale	Bonus Rate per \$1,000	
		Bonus on Sum insured	Bonus on Bonus
NM Business	O1 [O2]	13.4	18
	O4 [O0,O3,O9]	12.4	16.9
	O6 [O7]	9.2	14.4
	O8 [O5]	11.9	15.7
	OA [OB,OC]	12.9	17.4
	OD	12.9	18
	OS	11.8	14.6
	OJ	12.2	13.8
	OK	13.9	16.9
	OL	12.9	15.7
	OP [OM,ON]	13.9	15.4
	OT	12.6	12.4
	OU	14.5	17.4
	OV	12.9	17.4
	OW [OQ,OY]	13	15.4
	OR	14.5	19
	OE	9.9	12.5
	OG	10.2	11.1
	OX	13	17.3
OZ	13	17.3	
O%,O#	13	18.5	
EX T&G Business	T1 [T2]	13.4	18
	T4 [T0,T3,T8,T9,TA,TB]	12.4	16.9
	T6 [T7,TC,TD]	9.2	14.4
	TK [TL,TP]	13.9	16.9
	TN	14.5	17.4
	TS,TU	12.4	11.7
EX AC&L Business	TX	30.4	28.6

Additional notes:

- Annual bonus on sum insured is applied per \$1,000 of sum insured, paid in full on claim or maturity, and discounted value paid on surrender.
- Annual bonus on bonus is applied per \$1,000 of existing bonus, paid in full on claim or maturity, and discounted value paid on surrender.

Annual bonus rates: Australia Superannuation business

Type	Bonus Scale	Bonus Rate per \$1,000	
		Bonus on Sum Insured	Bonus on Bonus
PSC NM Business	E4 [E0,E1,E2,E3,E5,E8,E9,EC,EG,EJ,EK, EL,EU,EV]	23.5	30.1
	E6 [E7]	19.9	26
ESC NM Business	S4 [A3,A4,S1,S2,S3,SJ,SK]	32	47
	S6 [A6,A7,S7]	25.2	39
	S8 [A8,AL,SC,SL]	28.1	42.1
EX T&G Business	U2 [U1,UN]	24.3	30.7
	U3[UP]	21.4	28.4
	U0	22	29
	U8,UB	23.5	30.1
	U4 [U9,UK]	23.5	30.1
	U6 [U7,UC]	19.9	26
EX AC&L Business	UX	63.3	59.5

Additional notes:

- Annual bonus on sum insured is applied per \$1,000 of sum insured, paid in full on claim or maturity, and discounted value paid on surrender.
- Annual bonus on bonus is applied per \$1,000 of existing bonus, paid in full on claim or maturity, and discounted value paid on surrender.

End bonus rates:

Group	Policy Type	Series	Demutualisation	Bonus Rate per \$1,000
1	KPP/KPS (N/S)	2	Post	6.1
	BPDP (N/S)	2		
	BSIO	3		
2	KPP/KPS (N/S)	1	Pre	9.3
	BPDP (N/S)	1		
	BSIO	2		
3	KPP/KPS	1, 2 and 3	Pre	10.9
	KEP/KES	1, 2 and 3		
	BSP/EXP	2		
	BSDP	2		
	LEA	2		
4	BSIO	1	Pre	10.9
	BEDP	3		
	BPDP	3		
	LEA	3		
5	Superannuation	Not applicable	Pre	25.0
6	LPOE(N/S)	2	Post	9.9
	LPDP(N/S)	2		
	LPIO	6		
	PLP (N/S)	1		
7	LPOE(N/S)	1	Pre	13.9
	LPDP(N/S)	1		
	LPIO	5		
8	LPOE	2 and 3	Pre	12.4
	LPDP	2 and 3		
	LPIO	2, 3 and 4		
9	EX AC&L Business	Not applicable	Pre	0.0
10	All other Ordinary policies not specifically referred to above or below	Not applicable	Pre	12.4
	LPIO	1		
	EX T&G	Not applicable		
11	BSP	1	Pre	8.4
	LEA	1		
	EXP	1		

Additional notes:

- End bonus is applied per \$1,000 of claim amount multiplied by a value based on the number of years that the cover has been in force, paid on claim or maturity, and discounted value paid on surrender.

Appendix 2: Former-AMP Life Bonus rate tables for Annual and Terminal bonus rates

The following tables provide the Annual bonus rates applicable from 1 May 2024 for former-AMP Life whole of life and endowment policies.

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
Australian Ordinary & Non-complying Employer Superannuation:		
A, Q, QM, ASPL, AI, G, B, AE	21.5	21.5
AQ, AQF, AQM	21.5	21.5
AL, ALF, ALM	19.5	19.5
NL, NLT	19	19
AU, QU, AUF, GU	19	19
AP, AK, APF, P	16.5	16.5
N	20.5	20.5
ZN	21	21
NB	20.5	20.5
ZNB	21	21
NJ40-65, ZNJ40-65	21	21
NBK	19	19
DK, DL, EBS (incl COMP)	22	22
JN	16.5	16.5
GIFT	17.5	17.5
ALX, ALXF	17.5	17.5
DLX	17.5	17.5
DBA	17.5	17.5
APL, APLF	18	18
NK, NKT	17.5	17.5
J35(40/F)	14.5	14.5
J40(45/F)	15	15
J45(50/F)	16	16
J50(55/F), JM50	16.5	16.5
J55(60/F), JM55	17.5	17.5
J60(65/F)	18	18
J65(70/F)	19.5	19.5
J70	20.5	20.5
NJ35, ZNJ35, NE, NF, DE	14.5	14.5
DES, GES	15	15
NS	16	16
NZ	19	19
S	14	14
NAU	16.5	16.5
NU	19.5	19.5
JU, GRU, GJU, TU	17	17
NLZ	16.5	16.5
NSZ, NZA	12	12
ALA, ALAF	19.5	19.5
SL, SLM	14	14
ALU, ALUF, AJLU, NBU	17.5	17.5
APLU, APLUF	15.5	15.5
QP	17	17
PP	17	17
NSU	16.5	16.5
DP, DPE	16.5	16.5
NQU	16.5	16.5
QSP	17	17
JSP	14.5	14.5
APLA, APLAF	21	21
PAC	22	22
ALB, ALBF	17.5	17.5
APLX, APLXF	16.5	16.5
APLB, APLBF	21	21
ALC, ALCF, ALCA, ALCAF	17.5	17.5
DLB	17.5	17.5
DLC, DLCA	17.5	17.5
JP	13.5	13.5
DLBA	17.5	17.5
ALBA, ALBAF	17.5	17.5

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
Australian SEP & PSF Superannuation:		
A, Q, QM, ASPL, AI, G, B, AE	19.5	28.3
AQ, AQF, AQM	19.5	28.3
AL, ALF, ALM	17.5	26.3
NL, NLT	17	25.8
AU, QU, AUF, GU	17	25.8
AP, AK, APF, P	14.5	23.3
N	18.5	27.3
ZN	19	27.8
NB	18.5	27.3
ZNB	19	27.8
NJ40-65, ZNJ40-65	19	27.8
NBK	17	25.8
DK, DL, EBS (incl COMP)	20	28.8
JN	14.5	23.3
GIFT	15.5	24.3
ALX, ALXF	15.5	24.3
DLX	15.5	24.3
DBA	15.5	24.3
APL, APLF	16	24.8
NK, NKT	15.5	24.3
J35(40/F)	12.5	21.3
J40(45/F)	13	21.8
J45(50/F)	14	22.8
J50(55/F), JM50	14.5	23.3
J55(60/F), JM55	15.5	24.3
J60(65/F)	16	24.8
J65(70/F)	17.5	26.3
J70	18.5	27.3
NJ35, ZNJ35, NE, NF, DE	12.5	21.3
DES, GES	13	21.8
NS	14	22.8
NZ	17	25.8
S	12	20.8
NAU	14.5	23.3
NU	17.5	26.3
JU, GRU, GJU, TU	15	23.8
NLZ	14.5	23.3
NSZ, NZA	10	18.8
ALA, ALAF	17.5	26.3
SL, SLM	12	20.8
ALU, ALUF, AJLU, NBU	15.5	24.3
APLU, APLUF	13.5	22.3
QP	19.2	21.5
PP	19.2	21.5
NSU	14.5	23.3
DP, DPE	14.5	23.3
NQU	14.5	23.3
QSP	19.2	21.5
JSP	16.7	19
APLA, APLAF	19	27.8
PAC	20	28.8
ALB, ALBF	15.5	24.3
APLX, APLXF	14.5	23.3
APLB, APLBF	19	27.8
ALC, ALCF, ALCA, ALCAF	15.5	24.3
DLB	15.5	24.3
DLC, DLCA	15.5	24.3
JP	15.7	18
DLBA	15.5	24.3
ALBA, ALBAF	15.5	24.3

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
Australian Complying Employer Superannuation:		
A, Q, QM, ASPL, AI, G, B, AE	23.8	27.7
AQ, AQF, AQM	23.8	27.7
AL, ALF, ALM	21.8	25.7
NL, NLT	21.3	25.2
AU, QU, AUF, GU	21.3	25.2
AP, AK, APF, P	18.8	22.7
N	22.8	26.7
ZN	23.3	27.2
NB	22.8	26.7
ZNB	23.3	27.2
NJ40-65, ZNJ40-65	23.3	27.2
NBK	21.3	25.2
DK, DL, EBS (incl COMP)	24.3	28.2
JN	18.8	22.7
GIFT	19.8	23.7
ALX, ALXF	19.8	23.7
DLX	19.8	23.7
DBA	19.8	23.7
APL, APLF	20.3	24.2
NK, NKT	19.8	23.7
J35(40/F)	16.8	20.7
J40(45/F)	17.3	21.2
J45(50/F)	18.3	22.2
J50(55/F), JM50	18.8	22.7
J55(60/F), JM55	19.8	23.7
J60(65/F)	20.3	24.2
J65(70/F)	21.8	25.7
J70	22.8	26.7
NJ35, ZNJ35, NE, NF, DE	16.8	20.7
DES, GES	17.3	21.2
NS	18.3	22.2
NZ	21.3	25.2
S	16.3	20.2
NAU	18.8	22.7
NU	21.8	25.7
JU, GRU, GJU, TU	19.3	23.2
NLZ	18.8	22.7
NSZ, NZA	14.3	18.2
ALA, ALAF	21.8	25.7
SL, SLM	16.3	20.2
ALU, ALUF, AJLU, NBU	19.8	23.7
APLU, APLUF	17.8	21.7
QP	18.7	21
PP	18.7	21
NSU	18.8	22.7
DP, DPE	18.8	22.7
NQU	18.8	22.7
QSP	18.7	21
JSP	16.2	18.5
APLA, APLAF	23.3	27.2
PAC	24.3	28.2
ALB, ALBF	19.8	23.7
APLX, APLXF	18.8	22.7
APLB, APLBF	23.3	27.2
ALC, ALCF, ALCA, ALCAF	19.8	23.7
DLB	19.8	23.7
DLC, DLCA	19.8	23.7
JP	15.2	17.5
DLBA	19.8	23.7
ALBA, ALBAF	19.8	23.7

Terminal bonus rates paid on claims from 1 May 2024

Terminal bonus rates per \$1,000 of existing Annual bonus								
Year of issue								
	Before 1959	1959 – 1963	1964 – 1968	1969 – 1973	1974 – 1978	1979 – 1983	1984 – 1988	After 1988
Ordinary	870	765	710	660	555	450	450	580
Superannuation	1035	920	865	840	725	605	605	750

How to read the table:

Example – a policy under the class of business Superannuation commenced in 1956 will have a Terminal bonus rate of \$1035 per \$1,000 (103.5%) of existing Annual bonuses. Accrued Annual bonuses can be found on the customer’s annual statement.

Notes:

- Terminal bonus rates can change without notice at any time.
- Adjustments to Terminal bonus apply to policies which have transferred between countries and/or classes of business.
- Terminal bonus rates for non-complying superannuation are the same as for ordinary business.
- Terminal bonus is only payable where the policy is at least 5 years in force at the date of claim.