

2025 Interim Bonus Rates (Effective from 01/01/25) and 2025 Bonus Rates (Effective from 01/04/25)

Scottish Amicable Life, Scottish Amicable Insurance Fund & Scottish Amicable Account

This document gives you information about the current and historic bonus rates for the Scottish Amicable Life, Scottish Amicable Insurance Fund & Scottish Amicable Account.

The Scottish Amicable Insurance Fund (SAIF) is closed to new business and all of the surplus of its assets over its liabilities is used to provide enhancements to pay-outs to the SAIF With-Profits Policies.

On 1st April 2021, the SAIF merged with the Prudential With Profits Sub Fund.

We can't predict the future. Past performance isn't a guide to future performance. Final bonus may vary and isn't guaranteed.

Regular (Reversionary) Bonus Rates

All new Regular (Reversionary) Bonus Rates are effective from 1 April 2025. 2024 rates were effective from 1 April 2024.

Scottish Amicable Insurance Fund (SAIF) & Scottish Amicable Account (SAA)

SAIF Bonus Series	2024	2025
Principal Bonus Series*	1.0/1.75%	1.0/1.75%
Flexidowment (Second Series)*	0.8/1.95%	0.8/1.95%
Superannuation (Second Series)*	0.1/0.25%	0.1/0.25%
Flexipension (First Series)*	0.1/0.25%	0.1/0.25%
Unitised With-Profits Pensions – Fund 1†	4.0%	4.0%
Unitised With-Profits Pensions – Fund 2†	4.0%	4.0%
Unitised With-Profits Pensions – Fund 3†	3.0%	3.0%
Unitised With-Profits Pensions – Funds 3a and 3b†**	4.0/3.0%	4.0/3.0%
Unitised With-Profits Pensions – Fund 4†**	4.0/3.0%	4.0/3.0%
Unitised With-Profits Life***	2.5/2.5%	2.5/2.5%

† Rates expressed as an increase to the unit bid price.

* Rates expressed as % of guaranteed basic benefit/% of attaching bonuses.

** Rates applying to pre-2006/post-2005 investments.

*** Rates expressed as % of basic units/% of bonus units.

Former Scottish Amicable Life (SAL)

SAL Bonus Series	2024	2025
Unitised With-Profits Pensions – Funds 5 and 6†	3.125%	3.125%
Unitised With-Profits Pensions – Funds 7 and 8†	3.00%	3.00%
Unitised With-Profits Pensions – Funds 9 and 10†	3.00%	3.00%
Unitised With-Profits Life – Fund 2***	2.25/2.25%	2.25/2.25%

† Rates expressed as an increase to the unit bid price.

*** Rates expressed as % of basic units/% of bonus units.

Maturity Value Final (Terminal) Bonus Rates

SAIF Principal Bonus Series

2025 Interim rates effective from 1 January 2025 and applicable to policies maturing from 1 January 2025 to 31 March 2025.

2024 rates were effective from 1 April 2024.

2025 Annual rates effective from 1 April 2025.

Final (Terminal) Bonus Rates			
Final Bonus	2024 (%)	2025 Interim (%)	2025 Annual (%)
2017 or later	0	0	0
2016	1	1	1
2015	2	2	2
2014	4	4	4
2013	6	6	6
2012	8	8	8
2011	10	10	10
2010	12	12	12
2009	14	14	14
2008	17	17	17
2007	18	18	18
2006	18	18	18
2005	18	18	18
2004	20	20	20
2003	22	22	22
2002	25	25	25
2001	26	26	26
2000	26	26	26
1999	25	25	25
1998	25	25	25
1997	25	25	25
1996	23	23	23
1995	50	61	52
1994	61	65	66
1993	65	66	69
1992	66	70	70
1991	70	76	74
1990	76	82	80
1989	82	89	88
1988	89	94	95
1987	94	97	101
1986	97	99	104
1985	99	103	106
1984	103	107	110
1983	107	107	115
1982	105	113	114
1981	113	113	122
1980	119	132	129
1979	132	149	142
1978	149	169	160
1977	169	191	181
1976	191	214	204
1975	221	245	235
1974	260	286	276
1973	323	352	342
1972	380	412	402
1971	412	436	436
1970	436	462	461
1969	462	485	488
1968	485	507	512
1967	507	507	535
1966	574	598	605
1965	598	622	630

SAIF Flexidowment (Second Series)

2025 Interim rates effective from 1 January 2025 and applicable to policies maturing from 1 January 2025 to 31 March 2025.

2024 rates were effective from 1 April 2024.

2025 Annual rates effective from 1 April 2025.

Final (Terminal) Bonus Rates			
Final Bonus	2024 (%)	2025 Interim (%)	2025 Annual (%)
1995 or later	74	80	86
1994	80	87	92
1993	87	93	99
1992	93	97	106
1991	97	101	110
1990	101	107	114
1989	107	112	119
1988	112	114	124
1987	114	114	126
1986	113	114	125
1985	114	115	125
1984	115	116	125
1983	116	116	127
1982	114	121	126
1981	121	129	133
1980	129	140	140
1979	140	153	152
1978	153	167	165
1977	167	184	180
1976	184	207	197
1975	207	207	221

SAIF Unitised With-Profits Pensions

Effective 1 April 2025.

2024 rates were effective from 1 April 2024.

Final (Terminal) Bonus Rates								
Year of Unit Purchase	(%)							
	WP Fund 1		WP Fund 2		WP Fund 3		WP Funds 3A, 3B & 4	
	2024	2025	2024	2025	2024	2025	2024	2025
2025 or later	7	7	7	7	7	7	7	7
2024	7	7	7	8	7	8	7	8
2023	5	8	5	14	7	11	7	11
2022	4	6	3	16	8	12	8	12
2021	2	5	9	15	9	13	9	13
2020	3	4	11	14	11	15	11	15
2019	6	9	15	18	19	23	19	23
2018	5	8	14	17	21	25	21	25
2017	11	17	23	25	35	39	35	39
2016	17	23	29	31	46	50	46	50
2015	16	22	28	30	48	52	48	53
2014	16	22	28	30	51	55	51	56
2013	15	21	26	28	52	56	52	57
2012	14	20	25	27	54	58	54	59
2011	12	18	23	25	54	58	54	59
2010	15	19	25	27	60	64	60	65
2009	14	18	24	26	62	66	62	67
2008	13	17	22	25	62	66	62	67
2007	12	15	22	23	63	67	63	68
2006	13	17	22	24	68	72	68	73
2005	69	75	75	79	152	161	73	78
2004	80	86	85	89	173	181	84	89
2003	87	93	91	95	188	197	91	96
2002	86	92	90	94	188	197	90	95
2001	82	88	86	91	182	191	85	91
2000	73	79	77	82	168	177	76	82
1999	78	84	82	87	176	184	81	87
1998	82	88	86	91	182	191	85	91
1997	94	92	86	94	200	197	98	89
1996	65	70	66	74	156	163	69	75
1995	73	78	74	81	168	175	77	80
1994	80	83	78	86	179	183	84	85
1993	71	76	71	79	165	172	75	78
1992	122	128	113	128	242	252	126	130
1991	87	92	80	94	189	197	91	94
1990	112	118	103	108	227	236	116	120
1989	69	77	63	69	n/a	n/a	n/a	n/a
1988	98	101	90	92	n/a	n/a	n/a	n/a
1987	45	48	n/a	n/a	n/a	n/a	n/a	n/a
1986	88	91	n/a	n/a	n/a	n/a	n/a	n/a
1985	110	113	n/a	n/a	n/a	n/a	n/a	n/a
1984	98	101	n/a	n/a	n/a	n/a	n/a	n/a

SAIF Unitised With-Profits Life

2025 Interim rates effective from 1 January 2025 and applicable to policies maturing from 1 January 2025 to 31 March 2025.

2024 rates were effective from 1 April 2024.

2025 Annual rates effective from 1 April 2025.

Final (Terminal) Bonus Rates			
Currency year	2024 (%)	2025 Interim (%)	2025 Annual (%)
2025 or later	6	6	6
2024	6	7	7
2023	7	8	10
2022	8	8	11
2021	8	9	11
2020	9	10	12
2019	10	12	13
2018	12	13	15
2017	13	15	16
2016	15	17	18
2015	17	19	20
2014	19	21	22
2013	21	23	24
2012	23	26	26
2011	26	28	29
2010	28	31	31
2009	31	34	34
2008	34	38	37
2007	38	39	41
2006	39	41	43
2005	41	43	44
2004	43	46	46
2003	46	50	50
2002	50	56	54
2001	56	58	60
2000	58	62	62
1999	62	64	66
1998	64	66	68
1997	82	86	87
1996	86	89	91
1995	89	100	94
1994	100	109	106
1993	109	114	115
1992	114	122	120
1991	122	130	129

SAL Unitised With-Profits Life

Effective 1 April 2025.
2024 rates were effective from 1 April 2024.

Final (Terminal) Bonus Rates		
Currency Year	2024 (%)	2025 Annual (%)
2025 or later	6	6
2024	6	6
2023	6	6
2022	6	6
2021	6	6
2020	6	6
2019	6	7
2018	7	9
2017	8	10
2016	10	12
2015	12	15
2014	15	17
2013	18	20
2012	20	22
2011	23	25
2010	26	28
2009	29	31
2008	33	35
2007	36	38
2006	37	39
2005	39	41
2004	42	44
2003	45	47
2002	48	50
2001	51	53
2000	54	57
1999	56	59
1998	59	62
1997	61	64

SAL Unitised With-Profits Pensions

Effective 1 April 2025.
2024 rates were effective from 1 April 2024.

Final (Terminal) Bonus Rates		
Year of Unit Purchase	2024 (%)	2025 Annual (%)
2025 or later	7	7
2024	7	7
2023	6	9
2022	6	9
2021	8	12
2020	12	16
2019	20	24
2018	23	27
2017	34	38
2016	37	41
2015	43	48
2014	47	52
2013	54	59
2012	60	65
2011	64	69
2010	67	72
2009	73	78
2008	76	81
2007	73	78
2006	75	80
2005	84	89
2004	97	102
2003	113	118
2002	158	166
2001	130	137
2000	92	98
1999	105	111
1998	132	138
1997	108	114

SAIF Superannuation (Second Series)
Bonus Series – Regular Premiums

Effective 1 April 2025.
2024 rates were effective from 1 April 2024.

Maturity Final (Terminal) Bonus Rates		
Currency Year	2024 (%)	2025 Annual (%)
1987 or later	38	35
1986	36	33
1985	36	33
1984	27	24
1983	30	28
1982	26	24
1981	36	34
1980	49	48
1979	81	81
1978	106	106
1977 or earlier	126	126

SAIF Superannuation (Second Series)
Bonus Series – Single Premiums

Effective 1 April 2025.
2024 rates were effective from 1 April 2024.

Maturity Final (Terminal) Bonus Rates		
Currency Year	2024 (%)	2025 Annual (%)
1987 or later	1	1
1986	1	1
1985	12	10
1984	8	6
1983	22	21
1982	45	43
1981	65	64
1980	81	79
1979	203	198
1978	216	210
1977 or earlier	254	247

SAIF Flexipension (First Series) Bonus
Series – Regular Premiums Age 65

Effective 1 April 2025.
2024 rates were effective from 1 April 2024.

Maturity Final (Terminal) Bonus Rates		
Currency Year	2024 (%)	2025 Annual (%)
1987 or later	61	64
1986	61	64
1985	59	63
1984	62	66
1983	56	57
1982	66	66
1981	81	83
1980	88	89
1979	145	150
1978	165	169
1977	228	236
1976	228	236

SAIF Flexipension (First Series) Bonus
Series –Single Premiums Age 65

Effective 1 April 2025.
2024 rates were effective from 1 April 2024.

Maturity Final (Terminal) Bonus Rates		
Currency Year	2024 (%)	2025 Annual (%)
1987 or later	32	34
1986	47	49
1985	66	70
1984	82	87
1983	79	82
1982	127	130
1981	171	176
1980	189	194
1979	262	268
1978	274	280
1977	312	320
1976	312	320

SAIF Flexipension (First Series) – Regular Premiums (including paid-up) Maturity Final (Terminal) Bonus Rate %

Effective 1 April 2025.

Age on birthday at retirement 2025 (%)																
Year of entry	75	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60
1987 or later	58	59	60	60	61	62	62	63	63	64	64	64	64	65	65	65
1986	58	59	60	60	61	62	62	63	63	64	64	64	64	65	65	65
1985	56	57	58	58	59	60	61	61	62	62	63	63	63	64	64	64
1984	59	60	61	62	63	64	64	65	65	66	66	66	66	67	67	67
1983	21	25	30	34	39	43	46	49	51	54	57	59	61	63	65	67
1982	27	32	36	41	45	50	53	56	60	63	66	68	70	73	75	77
1981	40	45	50	56	61	66	69	73	76	80	83	86	88	91	93	96
1980	44	49	55	60	66	71	75	78	82	85	89	92	95	99	102	105
1979	90	97	104	110	117	124	129	134	140	145	150	155	160	164	169	174
1978	103	111	118	126	133	141	147	152	158	163	169	173	176	180	183	187
1977	152	162	171	181	190	200	207	214	222	229	236	239	242	245	248	251
1976	152	162	171	181	190	200	207	214	222	229	236	239	242	245	248	251

SAIF Flexipension (First Series) – Single Premiums Maturity Final (Terminal) Bonus Rate %

Effective 1 April 2025.

Age on birthday at retirement 2025 (%)																
Year of entry	75	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60
1987 or later	21	23	25	27	29	31	32	32	33	33	34	35	35	36	36	37
1986	37	39	40	42	43	45	46	47	47	48	49	50	50	51	51	52
1985	60	61	63	64	66	67	68	68	69	69	70	70	71	71	72	72
1984	79	80	81	82	83	84	85	85	86	86	87	87	88	88	89	89
1983	30	36	42	48	54	60	64	69	73	78	82	85	88	90	93	96
1982	64	72	80	87	95	103	108	114	119	125	130	134	138	141	145	149
1981	97	106	115	125	134	143	150	156	163	169	176	181	186	190	195	200
1980	109	119	129	139	149	159	166	173	180	187	194	199	204	209	214	219
1979	160	174	188	202	216	230	238	245	253	260	268	281	293	306	318	331
1978	161	177	193	208	224	240	248	256	264	272	280	295	311	326	342	357
1977	182	201	220	239	258	277	286	294	303	311	320	328	336	343	351	359
1976	182	201	220	239	258	277	286	294	303	311	320	328	336	343	351	359

We might change our charges in the future.

If you'd like a copy of the full terms and conditions please write to **Prudential, Lancing BN15 8GB**.

We can change bonus rates at any time and without notice. Bonus rates will be reviewed at least every year.