

BONUS HISTORY (%)

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
DKK	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
EUR	1.88	1.88	2.00	2.00	1.50	2.50	3.75	3.75	3.75	3.75
NOK	2.98	2.98	2.50	2.50	1.50	1.50	3.00	4.25	4.25	0.50
GBP	1.09	1.09	1.00	1.25	0.00	0.50	2.75	1.75	2.00	2.25
SEK	2.80	2.80	2.25	2.25	2.00	1.25	2.25	3.50	2.50	1.50
CHF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
USD	0.73	0.73	0.75	1.75	0.75	0.50	2.75	1.75	1.50	1.25
	2011	2009	2009	2008	2007	2006	2005	2004	2003	2002
DKK	N/A*	N/A*	N/A*	0.00	1.00	2.00	1.50	0.50	0.00	0.00
EUR	3.00	0.00	0.00	0.00	2.00	2.00	1.50	0.50	0.00	0.00
NOK	2.00	0.00	0.00	0.00	0.00	2.50	1.00	0.50	0.00	0.00
GBP	2.00	0.00	0.00	0.00	2.00	2.50	1.00	0.50	0.00	0.00
SEK	3.20	0.00	0.00	0.00	2.00	1.50	2.50	1.50	0.00	0.00
CHF	0.50	0.00	0.00	0.00	1.00	0.50	1.00	0.50	0.00	0.00
USD	0.00	0.00	0.00	0.00	3.00	2.00	3.00	0.50	0.00	0.00

	2001	2000	1999	1998	1997	1996	1995	1994	1993
DKK	0.50	2.00	2.50	1.50	2.50	2.50	2.00	N/A*	N/A*
EUR	0.50	2.00	1.00	1.5**	2.5**	2.0**	2.5**	2.5**	3.0**
NOK	0.50	2.50	2.00	2.00	2.50	1.50	2.50	2.00	2.00
GBP	0.50	3.00	1.00	3.50	3.50	2.00	4.00	2.50	2.00
SEK	1.50	3.00	1.00	1.00	6.00	4.50	2.00	3.00	8.00
CHF	0.00	1.00	1.00	0.00	0.50	0.50	2.00	0.50	3.50
USD	1.00	2.00	2.50	1.50	2.00	3.00	2.50	3.00	2.50

	1992	1991	1990	1989	1988	1987
USD	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
EUR	3.50**	5.0**	6.0**	N/A*	N/A*	N/A*
NOK	2.50	3.50	4.00	N/A*	N/A*	N/A*
GBP	3.50	5.00	11.00	7.50	6.00	5.00
SEK	5.50	5.50	6.50	6.50	6.00	5.00
CHF	3.50	5.50	6.00	3.50	2.00	1.50
USD	3.00	4.00	6.00	5.00	5.00	5.00

*N/A is shown where no relevant policies were in-force at the specified period.

**This figure represents the bonus declared for 1998 for policies denominated in the European Currency Unit. On 1 January 1999, the European Currency Unit was replaced by the Euro (EUR) on a 1:1 basis.

Past performance should not be seen as a guide to future bonus declarations.

AVERAGE ANNUALISED BONUS (%)/CPI COMPARISON (%)

	Annualised bonus applied over the most recent ten years	Annualised increase in consumer price index for the most recent ten years ending September 2022
DKK	N/A*	N/A*
EUR	2.49	1.87
NOK	2.84	2.96
GBP	1.25	2.38
SEK	2.44	1.99
CHF	0.00	0.33
USD	1.19	2.53

The above is shown for information purposes. The latest and future annual bonus declarations are not linked to CPI in the relevant currency, and whilst Monument International still applies discretion when determining annual bonus rates, the reduction in volatility of profits due to the described reinsurance actions ([please click here](#)) means that the applicable level of bonus is unlikely to change other than in exceptional circumstances.