

BONUS HISTORY (%)

	2021	2020	2019	2018	2017	2016	2015
DKK	0.00	0.00	0.00	0.00	0.00	0.00	0.50
EUR	0.50	0.50	1.00	1.00	1.50	1.50	1.00
NOK	2.00	2.00	2.00	2.00	2.50	3.00	3.00
GBP	2.50	2.50	2.50	2.50	1.50	2.00	0.00
SEK	1.75	1.75	1.75	2.00	2.25	2.00	1.25
CHF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
USD	2.75	2.75	2.75	3.25	2.75	2.50	1.00

	2014	2013	2012	2011	2010	2009	2008
DKK	1.75	1.75	1.75	2.00	5.00	3.00	0.00
EUR	2.25	2.25	1.75	1.45	3.75	1.00	0.00
NOK	3.00	0.00	1.50	3.00	3.50	0.00	0.00
GBP	2.75	0.75	3.25	6.00	5.00	0.00	0.00
SEK	0.75	0.75	0.50	4.50	3.25	2.00	1.00
CHF	0.00	0.00	0.00	0.50	0.00	0.00	0.00
USD	2.75	2.25	2.25	0.75	3.00	1.00	2.00

	2007	2006	2005	2004	2003	2002
DKK	3.00	4.00	2.50	2.50	1.00	0.00
EUR	4.00	4.00	2.50	2.50	1.00	0.00
NOK	2.00	4.50	2.00	3.00	1.00	0.00
GBP	4.00	4.50	2.00	2.00	1.00	0.00
SEK	4.00	3.50	3.50	4.00	3.00	0.00
CHF	2.00	2.50	2.00	1.00	0.00	0.00
USD	5.00	4.00	4.00	3.00	3.00	0.00

	2001	2000	1999	1998
DKK	3.50	5.00	5.50	4.50
EUR	3.50	5.00	4.00	4.50*
NOK	3.50	5.50	5.00	5.00
GBP	3.50	6.00	4.00	6.50
SEK	4.50	6.00	4.00	4.00
CHF	3.00	4.00	4.00	3.00
USD	4.00	5.00	5.50	4.50

*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 (%) AND CPI COMPARISON (%)

	Annualised bonus applied over the most recent 10 years, excluding the effect of guaranteed bonus	Annualised increase in consumer price index for the most recent ten years ending September 2022
DKK	0.40	1.66
EUR	1.20	1.87
NOK	2.15	2.96
GBP	1.95	2.38
SEK	1.60	1.99
CHF	0.00	0.33
USD	2.55	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.