



Bonus rates for the LG With-Profits fund

The simplest way to find out about the bonuses that apply your policy is to look at your most recent annual statement. The bonuses applied to your with-profits fund will depend on a number of things:

The kind of policy you're invested in

Some policies are intended to provide an income over time, some are designed to provide a lump sum at the end. Depending on which policy type you have will depend on whether your bonuses tend to be paid annually ('regular' bonuses), or right at the end of the policy's life ('final' bonus), or a mixture of the two.

Whether or not you have any guaranteed increases

Typically, the guaranteed increases are greater than the bonuses available from the fund, so what you receive may be the guaranteed increase only.

When you paid your money into your policy

Depending on when you paid into your policy depends on which 'pool' your money is added to. There is a different pool for each year (or sometimes each quarter of a year) and each pool may have a different bonus rate.

For example, you could have paid £100 into your policy in the year 1999 and another £100 in 2000, but as these are in different pools, they have bonuses of 2% and 2.5% respectively. This means that your total bonuses are a blend of all the pools that you're invested in.

We work out the blended bonus rate for each customer when bonuses are announced and we include this information in your annual statement.

If you want more information about the bonuses that apply to your policy you can send us a message [here](#).