

2021 BONUS ALLOCATION

Historical \$32,300,000

Despite the effects of the global pandemic, BSP Life celebrates a historical Bonus allocation of \$32.3 million for the 2021 financial year. This bonus will be shared amongst eligible life insurance customers.

2.5% STANDARD LIFE INSURANCE POLICY
*REVERSIONARY BONUS RATE

SINGLE PREMIUM POLICY **2.0%**
*REVERSIONARY BONUS RATE

*Calculated on the sum insured of the policy.

The declared Reversionary Bonus is 2.5% for standard policies and 2% for single premium policies. The Terminal Bonus, which is an additional Bonus for policies terminating in 2022 is 0.85%

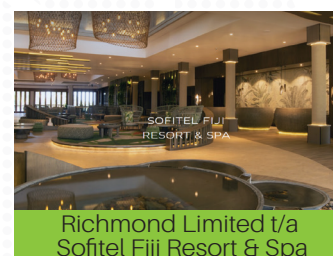
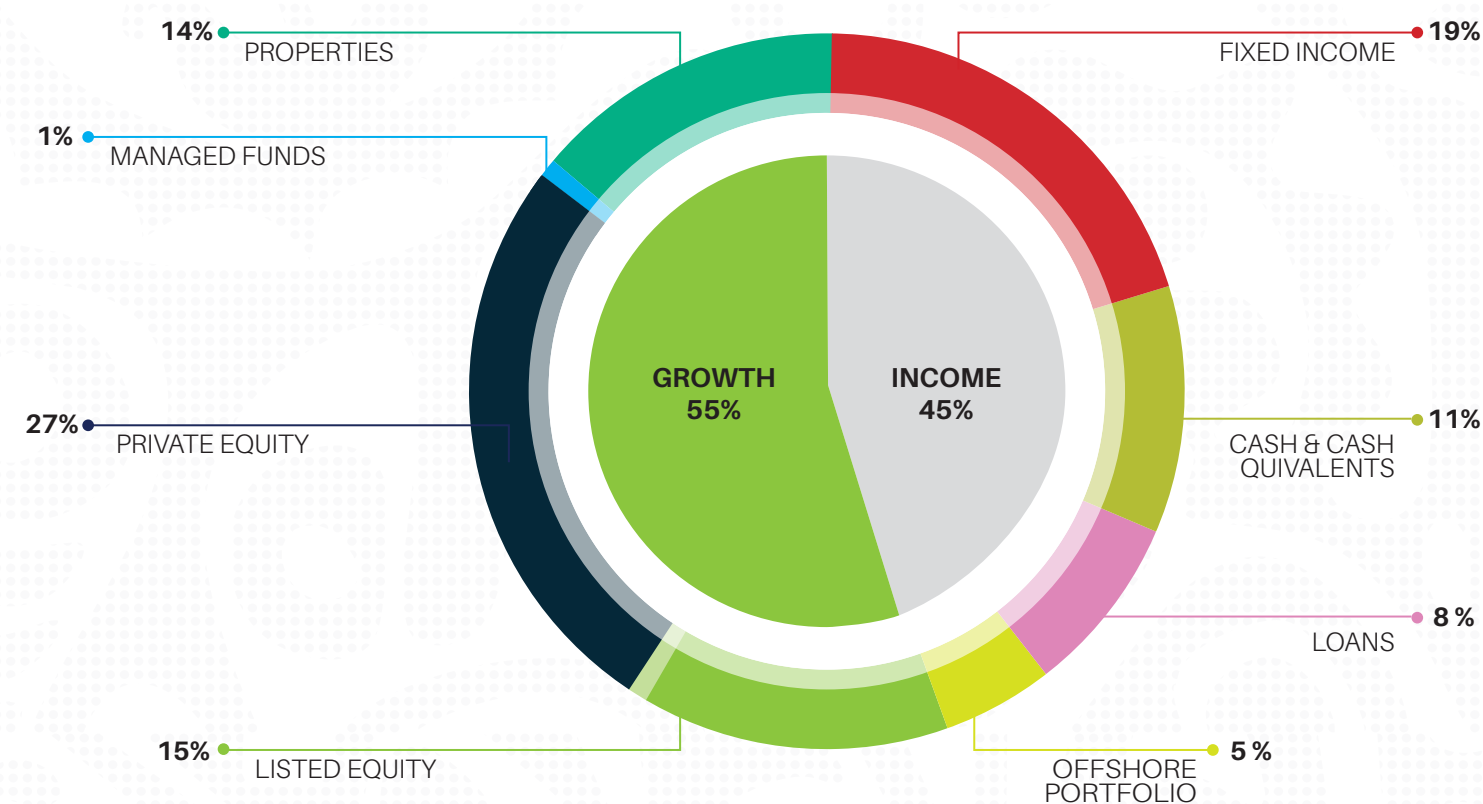
How are Bonuses earned?

Bonuses are earned from the returns of BSP Life's Investment Portfolio (IP). Our investments are well diversified to ensure we build sustainable value for customers.



BSP Life (Fiji) Limited
Investment Portfolio
as at December, 2021

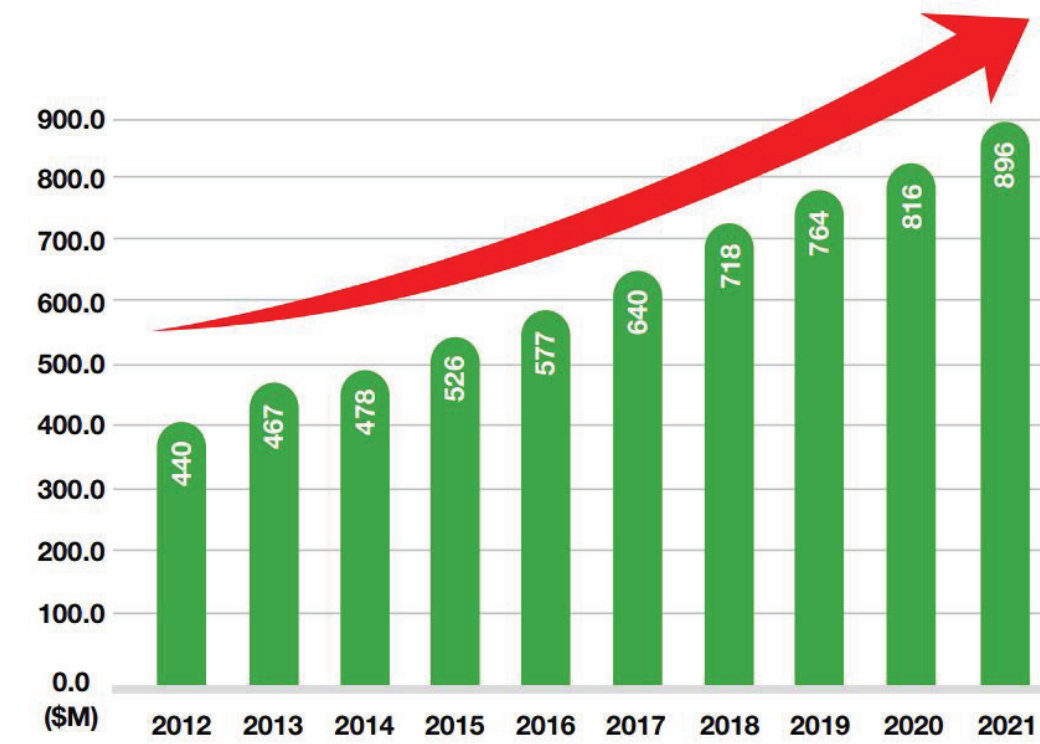
Portfolio Size: \$896 Million



IP Growth

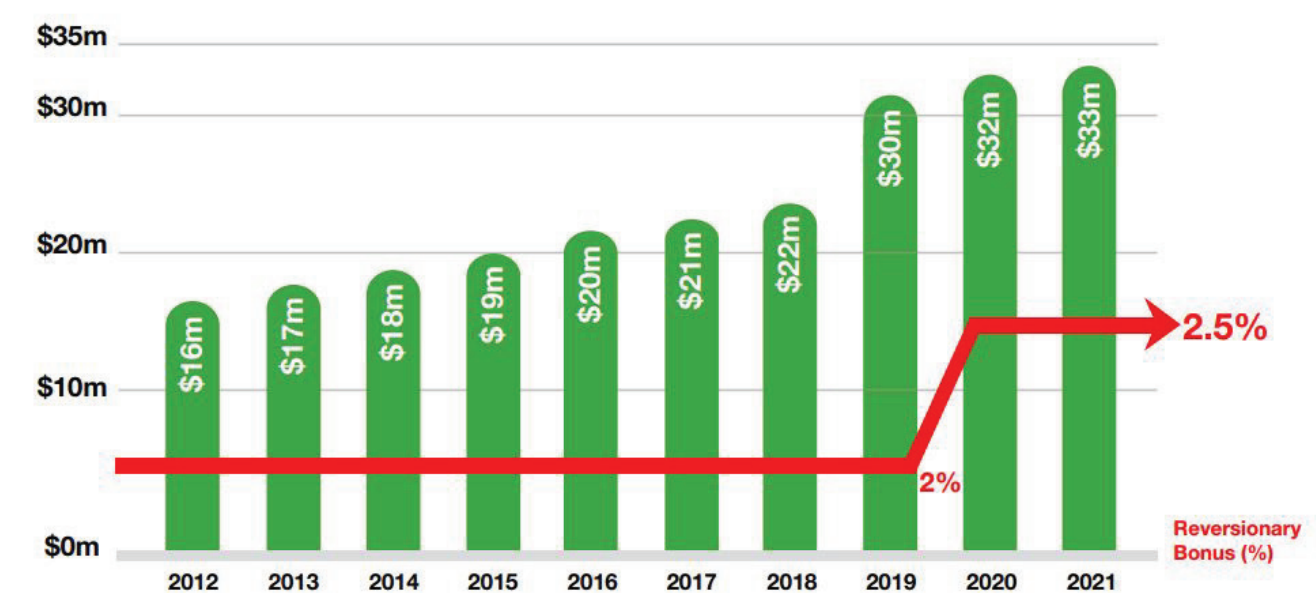
BSP Life's IP stands at \$896 million as at December, 2021 - an increase of \$80 million over 2020. In the last 10 years, BSP Life's IP has more than doubled from \$440m in 2012 to \$896m as at December, 2021, an increase of \$456m.

BSP LIFE INVESTMENT PORTFOLIO - PAST 10 YEARS (\$M)



As the IP grew so did the Bonuses for our customers.

BSP LIFE BONUS PAYOUT - PAST 10 YEARS (\$M)



Talk to us for your Life insurance needs.

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