

# With-profits



## International Core Funds Bond and International With-Profit Bond

### January 2025 bonus update

This update gives details of the with-profits bonus rates effective from 1 January 2025.

#### Regular bonus rates

Regular bonus rates have been increased by 0.5%.

	Declared Rates 31/12/2023	Declared Rates 31/12/2024
Aviva Sterling With-Profit Fund International	4.75%	5.25%
Aviva Dollar With-Profit Fund International	4.75%	5.25%
Aviva Euro With-Profit Fund International	4.75%	5.25%

#### Market value reductions

No market value reductions currently apply on investments in the Sterling, Dollar and Euro with-profit funds.  
Regular reviews of market value reductions are part of our fund management strategy and reflect our commitment to treating our customers fairly.

#### Final bonus rates

Most final bonus rates have increased since the last declaration.

Year of unit purchase	Sterling		Dollar		Euro	
	% Bid Value of Units		% Bid Value of Units		% Bid Value of Units	
	Declared Rates 01/07/2024	Declared Rates 31/12/2024	Declared Rates 01/07/2024	Declared Rates 31/12/2024	Declared Rates 01/07/2024	Declared Rates 31/12/2024
2024	0%	2%	0%	6%	0%	3%
2023	5%	8%	5%	12%	5%	10%
2022	3%	4%	5%	12%	5%	7%
2021	3%	3%	0%	3%	0%	3%
2020	8%	11%	7%	15%	10%	15%
2019	5%	7%	12%	20%	5%	10%
2018	5%	8%	14%	22%	5%	10%
2017	7%	10%	20%	29%	5%	10%
2016	16%	20%	31%	40%	8%	13%
2015	19%	23%	28%	37%	5%	10%
2014	26%	30%	32%	41%	15%	20%
2013	31%	35%	45%	55%	26%	32%
2012	38%	43%	58%	69%	39%	45%
2011	38%	43%	61%	73%	39%	45%
2010	42%	47%	71%	83%	35%	41%
2009	58%	64%	101%	116%	57%	64%
2008	39%	44%	73%	85%	37%	43%
2007	21%	26%	42%	52%	12%	17%
2006	29%	33%	54%	65%	16%	21%
2005	42%	47%	64%	76%	27%	33%
2004	56%	62%	71%	83%	38%	44%
2003	65%	71%	82%	95%	47%	54%
2002	66%	73%				