

With-profits

International Core Funds Bond and International With-Profit Bond

January 2026 bonus update

This update gives details of the with-profits bonus rates effective from 1 January 2026.

Regular bonus rates

Regular bonus rates have been increased by 1%.

	Declared Rates 31/12/2024	Declared Rates 31/12/2025
Aviva Sterling With-Profit Fund International	5.25%	5.75%
Aviva Dollar With-Profit Fund International	5.25%	5.75%
Aviva Euro With-Profit Fund International	5.25%	5.75%

Final bonus rates

The average increase to final bonus rates is between 3.6% and 4.8%.

Year of unit purchase	Sterling		Dollar		Euro	
	% Bid Value of Units		% Bid Value of Units		% Bid Value of Units	
	Declared Rates 01/07/2025	Declared Rates 01/01/2026	Declared Rates 01/07/2025	Declared Rates 01/01/2026	Declared Rates 01/07/2025	Declared Rates 01/01/2026
2026	0%	0%	0%	0%	0%	0%
2025	0%	3%	0%	5%	0%	1%
2024	1%	6%	1%	6%	1%	4%
2023	6%	11%	12%	17%	9%	13%
2022	2%	7%	9%	14%	5%	9%
2021	1%	6%	0%	5%	1%	4%
2020	9%	14%	16%	21%	15%	19%
2019	5%	10%	22%	28%	9%	13%
2018	6%	11%	24%	30%	8%	12%
2017	8%	13%	31%	37%	8%	12%
2016	18%	23%	42%	49%	13%	17%
2015	21%	27%	39%	45%	8%	12%
2014	27%	33%	43%	50%	20%	24%
2013	32%	38%	58%	65%	32%	36%
2012	40%	47%	71%	79%	45%	50%
2011	41%	48%	75%	83%	46%	51%
2010	44%	51%	85%	94%	41%	46%

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	% Bid Value of Units		% Bid Value of Units		% Bid Value of Units	
	Declared Rates 01/07/2025	Declared Rates 01/01/2026	Declared Rates 01/07/2025	Declared Rates 01/01/2026	Declared Rates 01/07/2025	Declared Rates 01/01/2026
2009	61%	69%	117%	127%	64%	70%
2008	41%	48%	87%	96%	43%	48%
2007	24%	30%	55%	62%	17%	21%
2006	30%	36%	67%	75%	21%	26%
2005	44%	51%	78%	86%	32%	37%
2004	59%	66%	85%	94%	44%	49%
2003	68%	76%	97%	106%	53%	59%
2002	69%	77%				

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.

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