

Bonus Rates for participating policies for FY 2018 – 19

(Based on valuation as on March 31, 2019)

Lifesurance Savings Insurance Plan UIN 135N024V01

Simple Revisionary Bonus rates (without compounding effect) as percentage of Sum Insured.

Policy Term	Bonus Rates as % of Sum Insured
10 yrs	2.8%
15 yrs	3.0%
20 yrs	3.0%
25 yrs	3.0%

Lifesurance Suvidha Savings Insurance Plan UIN 135N026V01

Simple Revisionary Bonus rates (without compounding effect) as a percentage of Sum Insured.

Policy Term	Premium Payment Term	Annual Premium	Bonus Rates as % of Sum Insured
15 yrs	10	20,000	2.8%
20 yrs	15	20,000	3.2%
25 yrs	20	15,000	3.7%
18 yrs	12	10,000	2.8%
21 yrs	15	8,000	2.9%
25 yrs	20	6,000	2.9%

*Annual Premium is fixed for the given PT - PPT combinations

Childsurance Savings Protection Insurance Plan UIN 135N032V01

Simple Reversionary Bonus rates (without compounding effect) as a percentage of Maturity Sum Assured

Policy Term	Premium Payment Term	Bonus Rates as % of Maturity Sum Assured
10 to 14 yrs	5 to 9	2.4%
15 to 19 yrs	10 to 14	2.3%
20 to 25 yrs	15+	2.5%
10 to 14 yrs	10 to 14	1.7%
15 to 19 yrs	15 to 19	1.9%
20+	20+	2.2%

Secured Income Insurance Plan UIN 135N045V01

Simple Revisionary Bonus (without compounding effect) will be **3% of Guaranteed Sum Assured**.

Lifesurance Savings Insurance Plan UIN 135N029V01

Policy Term	Bonus rates as % of Maturity Sum Insured
10 yrs	3.3%
15 yrs	3.8%
20 & 25 yrs	3.9%

Life Insurance Life Advantage Plan UIN 135N068V01

PT	PPT	Bonus Rates as % of Maturity Sum Assured
10 yrs	5	2.30%
15 yrs	10	2.30%
15 yrs	15	1.70%
20 yrs	10	2.90%
20 yrs	15	2.30%
25 yrs	10 & 15	2.90%

Interim Bonus Rates

Lifesurance Whole life Savings Insurance Plan - (UIN135N035V01)

PPT Bands	Interim Bonus as a % of Guaranteed Sum Assured
12	6.30%
13 to 15	4.80%
16 to 20	3.80%
21 to 30	3.30%

A. Bonus Attachment

The above declared bonus will be attached to all applicable policies on their respective policy anniversaries during FY 19-20.

The declared simple reversionary bonus rates will also serve as interim rates, and will remain effective until the reversionary bonus rates are declared as at 31st March 2020.

Notes:

- Lapsed and paid-up policies will not be eligible for bonus. However, upon reinstatement, the Reversionary bonus shall be attached to such policies for the period of lapse/paid-up also.
- The attached bonuses for paid-up policies shall be payable at maturity, death or surrender as applicable.
- Interim Bonus will be payable for all policies resulting into death/maturity until the reversionary bonus rates are declared as at 31st March 2020.

The bonus rates shown are specific to the years mentioned and are not indicative of bonus rates that may be declared in future.

Bonus rates for future years are not guaranteed and may vary depending on the fund performance. IDBI Federal Life Insurance Company Limited is the name of the company and its products/funds do not in any way indicate the quality of the insurance contract and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.idbifederal.com carefully before concluding a sale.

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