

## Bonus Rates declared for FY 2017 – 18

(Based on valuation as on March 31, 2017)

### 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	2.4%
15 yrs	2.6%
20 yrs	2.8%
25 yrs	2.9%

### Lifesurance Suvridha 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	2.4%
20 yrs	15	20,000	3.0%
25 yrs	20	15,000	3.6%
18 yrs	12	10,000	2.6%
21 yrs	15	8,000	2.8%
25 yrs	20	6,000	2.8%

### 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 to 25 yrs	20 to 25	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

These following rates are Interim Bonus Rates and it will be applicable on claims arising during FY 18-19 for the policies that have completed the 5 years Guaranteed Addition period (i.e. policies that have completed 5 policy years).

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

#### 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 during the inter valuation period.
- Inter valuation period means the period from 1st April of new Financial Year (FY) till the date of actual declaration of bonus for that particular FY.

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

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