

Bonus Rates declared as on 31st March 2011

Table A: Simple Reversionary, Interim and Terminal Bonus Rates

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate #	Interim Bonus Rate #	Terminal Bonus Rate ##
1.	Sudarshan Plan A	Regular Premium	5 - 9	2.50%	2.50%	5%
			10 - 14	1.80%	1.80%	5%
			15 - 19	1.65%	1.65%	---
			20 - 24	1.55%	1.55%	---
			25 & above	1.45%	1.45%	---
		Single Premium	5 - 9	3.00%	3.00%	5%
			10 - 14	2.50%	2.50%	5%
			15 - 19	2.25%	2.25%	---
			20 - 24	2.00%	2.00%	---
			25 & above	1.75%	1.75%	---
2.	Sudarshan Plan B	Regular Premium	5 - 9	2.00%	2.00%	5%
			10 - 14	1.70%	1.70%	5%
			15 - 19	1.55%	1.55%	---
			20 - 24	1.55%	1.55%	---
			25 & above	1.55%	1.55%	---
		Single Premium	5 - 9	2.75%	2.75%	5%
			10 - 14	2.75%	2.75%	5%
			15 - 19	2.75%	2.75%	---
			20 - 24	2.75%	2.75%	---
			25 & above	2.75%	2.75%	---
3.	Scholar	Regular Premium	6 - 11	2.75%	2.75%	5%
			12 - 16	2.50%	2.50%	---
			17 - 21	2.50%	2.50%	---
		Single Premium	6 - 11	3.25%	3.25%	5%
			12 - 16	3.25%	3.25%	---
			17 - 21	3.25%	3.25%	---
4.	Scholar II	Regular Premium	6 - 11	3.00%	3.00%	5%
			12 - 16	2.75%	2.75%	---
			17 - 21	2.75%	2.75%	---
		Single Premium	6 - 11	3.75%	3.75%	5%
			12 - 16	4.00%	4.00%	---
			17 - 21	4.00%	4.00%	---

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate #	Interim Bonus Rate #	Terminal Bonus Rate ##
5.	Money Back	Regular Premium	10 (Plan-1)	1.80%	1.80%	---
			15 (Plan-2)	1.30%	1.30%	---
			20 (Plan-3)	1.30%	1.30%	---
			25 (Plan-4)	1.75%	1.75%	---
6.	Sanjeevan Supreme	Regular Premium	15 (Plan-1)	2.75%	2.75%	---
			20 (Plan-2)	2.75%	2.75%	---
			20 (Plan-3)	2.75%	2.75%	---
			25 (Plan-4)	2.75%	2.75%	---
		Single Premium	15 (Plan-1)	3.00%	3.00%	---
			20 (Plan-2)	3.00%	3.00%	---
			20 (Plan-3)	3.00%	3.00%	---
7.	Shubh Nivesh	Regular Premium	5 - 9	2.85%	2.85%	---
			10 - 14	2.85%	2.85%	---
			15 - 19	2.85%	2.85%	---
			20 - 24	2.85%	2.85%	---
			25 & above	2.85%	2.85%	---
		Single Premium	5 - 9	3.25%	3.25%	---
			10 - 14	3.25%	3.25%	---
			15 - 19	3.25%	3.25%	---
			20 - 24	3.25%	3.25%	---
			25 & above	3.25%	3.25%	---
8.	Saral Life	Regular Premium	5 - 9	2.50%	2.50%	---
			10 - 14	2.50%	2.50%	---
			15 - 19	2.50%	2.50%	---
			20 - 24	2.50%	2.50%	---
			25 & above	2.50%	2.50%	---
9.	Sanjeevan	Single Premium	All	1.25%	1.25%	5%
10.	Young Sanjeevan	Single Premium	All	1.25%	1.25%	5%

→ Bonus Rates are a %age of Sum Assured

→ The rate of Terminal Bonus is a %age of the total amount of bonuses allocated (i.e. Special, Simple Reversionary and Interim bonuses) and not a %age of Sum Assured.