

**Bonus Rates declared as on 31<sup>st</sup> March 2012**

**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                | 2.25%                     | 2.25%                | -                      |
|         |                  |                 | 25 & above             | 2.25%                     | 2.25%                | -                      |
| 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                    | 3.00%                     | 3.00%                | 5%                     |
|         |                  |                 | 10-14                  | 3.00%                     | 3.00%                | 5%                     |
|         |                  |                 | 15 - 19                | 3.00%                     | 3.00%                | -                      |
|         |                  |                 | 20 - 24                | 3.00%                     | 3.00%                | -                      |
|         |                  |                 | 25 & above             | 3.00%                     | 3.00%                | -                      |
| 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                  | 3.00%                     | 3.00%                | -                      |
|         |                  |                 | 17 - 21                | 3.00%                     | 3.00%                | -                      |
|         |                  | Single Premium  | 6-11                   | 4.00%                     | 4.00%                | 5%                     |
|         |                  |                 | 12-16                  | 4.00%                     | 4.00%                | -                      |
|         |                  |                 | 17 - 21                | 4.00%                     | 4.00%                | -                      |
| 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%                | -                      |

| Sr. No. | Product Name      | Premium Type    | Policy Term (in years) | Reversionary Bonus Rate # | Interim Bonus Rate # | Terminal Bonus Rate ## |
|---------|-------------------|-----------------|------------------------|---------------------------|----------------------|------------------------|
| 6       | Sanjeevan Supreme | Regular Premium | 15 (Plan-1)            | 3.00%                     | 3.00%                | -                      |
|         |                   |                 | 20 (Plan-2)            | 3.00%                     | 3.00%                | -                      |
|         |                   |                 | 20 (Plan-3)            | 3.00%                     | 3.00%                | -                      |
|         |                   |                 | 25 (Plan-4)            | 3.00%                     | 3.00%                | -                      |
|         |                   | Single Premium  | 15 (Plan-1)            | 3.00%                     | 3.00%                | -                      |
|         |                   |                 | 20 (Plan-2)            | 3.25%                     | 3.25%                | -                      |
|         |                   |                 | 20 (Plan-3)            | 3.50%                     | 3.50%                | -                      |
|         |                   |                 | 25 (Plan-4)            | 3.50%                     | 3.50%                | -                      |
| 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                | 3.00%                     | 3.00%                | -                      |
|         |                   |                 | 25 & above             | 3.00%                     | 3.00%                | -                      |
|         |                   | 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       | Sanjeevan         | Single Premium  | 20 (Plan 1)            | 1.25%                     | 1.25%                | -                      |
|         |                   |                 | 15 (Plan 2)            | 1.25%                     | 1.25%                | -                      |
|         |                   |                 | 10 (Plan 3)            | 1.25%                     | 1.25%                | 5%                     |
| 9       | Young Sanjeevan   | Single Premium  | All                    | 1.25%                     | 1.25%                | 5%                     |
| 10      | Saral Life        | Regular Premium | All                    | 2.75%                     | 2.75%                | -                      |
| 11      | Smart Money Back  | Regular Premium | 12 (Plan-1)            | 2.75%                     | 2.75%                | -                      |
|         |                   |                 | 15 (Plan-2)            | 2.75%                     | 2.75%                | -                      |
|         |                   |                 | 20 (Plan-3)            | 2.75%                     | 2.75%                | -                      |
|         |                   |                 | 25 (Plan-4)            | 2.75%                     | 2.75%                | -                      |

# → 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.