

**Bonus Rates declared as on 31<sup>st</sup> March 2015**

**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%	12.00%
			10-14	1.80%	1.80%	12.00%
			15 - 19	1.80%	1.80%	-
			20 - 24	1.55%	1.55%	-
			25 & above	1.45%	1.45%	-
		Single Premium	5-9	3.00%	3.00%	12.00%
			10-14	2.50%	2.50%	12.00%
			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%	12.00%
			10-14	1.80%	1.80%	12.00%
			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%	12.00%
			10-14	3.00%	3.00%	12.00%
			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%	12.00%
			12-16	2.75%	2.75%	12.00%
			17 - 21	2.75%	2.75%	-
		Single Premium	6-11	3.25%	3.25%	12.00%
			12-16	3.25%	3.25%	12.00%
			17 - 21	3.25%	3.25%	-
4	Scholar II	Regular Premium	6-11	3.00%	3.00%	12.00%
			12-16	3.10%	3.10%	-
			17 - 21	3.10%	3.10%	-
		Single Premium	6-11	4.00%	4.00%	12.00%
			12-16	4.00%	4.00%	-
			17 - 21	4.00%	4.00%	-
5	Money Back	Regular Premium	10 (Plan-1)	1.80%	1.80%	12.00%
			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)	3.25%	3.25%	-
			20 (Plan-2)	3.25%	3.25%	-
			20 (Plan-3)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-
		Single Premium	15 (Plan-1)	3.25%	3.25%	-
			20 (Plan-2)	3.25%	3.25%	-
			20 (Plan-3)	3.50%	3.50%	-
		25 (Plan-4)	3.50%	3.50%	-	
7	Shubh Nivesh (UIN: 111N055V01)	Regular Premium	5-9	3.00%	3.00%	12.00%
			10-14	3.00%	3.00%	-
			15 - 19	3.00%	3.00%	-
			20 - 24	3.10%	3.10%	-
			25 & above	3.10%	3.10%	-
		Single Premium	5-9	3.25%	3.25%	12.00%
			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	Shubh Nivesh (UIN: 111N055V02)	Regular Premium	7-9	2.75%	2.75%	-
			10-14	2.75%	2.75%	-
			15 - 19	2.75%	2.75%	-
			20 - 24	2.75%	2.75%	-
			25 & above	2.75%	2.75%	-
		Single Premium	5-9	2.75%	2.75%	-
			10-14	2.75%	2.75%	-
			15 - 19	2.75%	2.75%	-
			20 - 24	2.75%	2.75%	-
		25 & above	2.75%	2.75%	-	
9	Sanjeevan	Single Premium	20 (Plan 1)	1.25%	1.25%	-
			15 (Plan 2)	1.25%	1.25%	12.00%
			10 (Plan 3)	Run Off	Run Off	Run Off
10	Young Sanjeevan	Single Premium	All	Run Off	Run Off	Run Off
11	Saral Life	Regular Premium	10 (Plan-1)	2.75%	2.75%	-
			15 (Plan-2)	2.75%	2.75%	-
			20 (Plan-3)	3.00%	3.00%	-
			25 (Plan-4)	3.00%	3.00%	-

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
12	Smart Money Back	Regular Premium	12 (Plan-1)	3.00%	3.00%	-
			15 (Plan-2)	3.00%	3.00%	-
			20 (Plan-3)	3.00%	3.00%	-
			25 (Plan-4)	3.00%	3.00%	-
13	Smart Income Protect (UIN: 111N085V01)	Regular Premium	5 (Plan-1)	2.75%	2.75%	-
			10 (Plan-2)	2.75%	2.75%	-
			15 (Plan-3)	2.75%	2.75%	-
14	Smart Income Protect (UIN: 111N085V02)	Regular Premium	7 (Plan-1)	2.50%	2.50%	-
			12 (Plan-2)	2.50%	2.50%	-
			15 (Plan-3)	2.50%	2.50%	-
15	Saral Pension (UIN: 111N088V01)	Regular Premium	All	2.75%	2.75%	-
		Single Premium	All	2.75%	2.75%	-
16	Saral Pension (UIN: 111N088V02)	Regular Premium	All	2.75%	2.75%	-
		Single Premium	All	2.75%	2.75%	-
17	Smart Money Back Gold	Regular Premium	12 (Plan-1)	2.50%	2.50%	-
			15 (Plan-2)	2.50%	2.50%	-
			20 (Plan-3)	2.50%	2.50%	-
			25 (Plan-4)	2.50%	2.50%	-
18	Smart Champ Insurance	Regular Premium	8-11	2.50%	2.50%	-
			12-16	2.50%	2.50%	-
			17 - 21	2.50%	2.50%	-
		Single Premium	8-11	2.50%	2.50%	-
			12-16	2.50%	2.50%	-
			17 - 21	2.50%	2.50%	-

Reversionary and Interim Bonus Rates are a percentage of Sum Assured.

Terminal Bonus is a percentage of the total amount of bonuses allocated including Simple Reversionary, Interim and Special bonuses, if any.