

Bonus Rates declared as on 31st March 2017

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 UIN: 111N008V01	Regular Premium	5-9	2.50%	2.50%	30.00%
			10-14	1.80%	1.80%	30.00%
			15 - 19	1.80%	1.80%	30.00%
			20 - 24	1.55%	1.55%	-
			25 & above	1.55%	1.55%	-
		Single Premium	5-9	3.00%	3.00%	30.00%
			10-14	2.50%	2.50%	40.00%
			15 - 19	2.25%	2.25%	40.00%
	Sudarshan Plan B UIN: 111N008V01	Regular Premium	5-9	2.00%	2.00%	30.00%
			10-14	1.80%	1.80%	30.00%
			15 - 19	1.55%	1.55%	30.00%
			20 - 24	1.55%	1.55%	-
			25 & above	1.55%	1.55%	-
		Single Premium	5-9	3.00%	3.00%	30.00%
10-14			3.00%	3.00%	40.00%	
15 - 19			3.00%	3.00%	40.00%	
2	Scholar UIN: 111N004V01	Regular Premium	6-11	3.00%	3.00%	30.00%
			12-16	3.00%	3.00%	30.00%
			17 - 21	3.00%	3.00%	-
		Single Premium	6-11	3.25%	3.25%	40.00%
			12-16	3.25%	3.25%	40.00%
			17 - 21	3.25%	3.25%	-
3	Scholar II UIN: 111N020V01	Regular Premium	6-11	3.00%	3.00%	30.00%
			12-16	3.10%	3.10%	30.00%
			17 - 21	3.10%	3.10%	-
		Single Premium	6-11	4.00%	4.00%	30.00%
			12-16	4.00%	4.00%	30.00%
			17 - 21	4.00%	4.00%	-
4	Money Back UIN: 111N019V01	Regular Premium	10 (Plan-1)	1.80%	1.80%	30.00%
			15 (Plan-2)	1.50%	1.50%	-
			20 (Plan-3)	1.50%	1.50%	-
			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
5	Sanjeevan Supreme UIN: 111N016V01	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)	3.50%	3.50%	-
			20 (Plan-2)	3.50%	3.50%	-
			20 (Plan-3)	3.50%	3.50%	-
			25 (Plan-4)	3.50%	3.50%	-
6	Shubh Nivesh UIN: 111N055V01 Plan 1 - Endowment Option	Regular Premium	5-9	3.00%	3.00%	45.00%
			10-14	3.00%	3.00%	-
			15 - 19	3.00%	3.00%	-
			20 - 24	3.25%	3.25%	-
			25 & above	3.25%	3.25%	-
		Single Premium	5-9	3.25%	3.25%	25.00%
			10-14	3.25%	3.25%	-
			15 - 19	3.25%	3.25%	-
			20 - 24	3.25%	3.25%	-
			25 & above	3.25%	3.25%	-
	Shubh Nivesh UIN: 111N055V01 Plan 2 - Whole Life Option	Regular Premium	5-9	3.25%	3.25%	45.00%
			10-14	3.25%	3.25%	-
			15 - 19	3.25%	3.25%	-
			20 - 24	3.25%	3.25%	-
			25 & above	3.25%	3.25%	-
		Single Premium	5-9	3.25%	3.25%	35.00%
			10-14	3.25%	3.25%	-
			15 - 19	3.25%	3.25%	-
			20 - 24	3.25%	3.25%	-
			25 & above	3.25%	3.25%	-

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
7	Shubh Nivesh UIN: 111N055V02 Plan 1 - Endowment Option	Regular Premium	7-9	3.00%	3.00%	-
			10-14	3.00%	3.00%	-
			15 - 19	3.00%	3.00%	-
			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
		Single Premium	5-9	2.90%	2.90%	-
			10-14	2.90%	2.90%	-
			15 - 19	2.90%	2.90%	-
			20 - 24	2.90%	2.90%	-
			25 & above	2.90%	2.90%	-
	Shubh Nivesh UIN: 111N055V02 Plan 2 - Whole Life Option	Regular Premium	15 - 19	3.00%	3.00%	-
			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
		Single Premium	15 - 19	2.90%	2.90%	-
20 - 24			2.90%	2.90%	-	
25 & above			2.90%	2.90%	-	
8	Shubh Nivesh UIN: 111N055V03 Plan 1 - Endowment Option	Regular Premium	7-9	3.00%	3.00%	-
			10-14	3.00%	3.00%	-
			15 - 19	3.00%	3.00%	-
			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
		Single Premium	5-9	2.90%	2.90%	-
			10-14	2.90%	2.90%	-
			15 - 19	2.90%	2.90%	-
			20 - 24	2.90%	2.90%	-
			25 & above	2.90%	2.90%	-
	Shubh Nivesh UIN: 111N055V03 Plan 2 - Whole Life Option	Regular Premium	15 - 19	3.00%	3.00%	-
			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
		Single Premium	15 - 19	2.90%	2.90%	-
20 - 24			2.90%	2.90%	-	
25 & above			2.90%	2.90%	-	

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
9	Sanjeevan UIN: 111N001V01	Single Premium	20 (Plan 1)	1.25%	1.25%	-
			15 (Plan 2)	1.25%	1.25%	40.00%
			10 (Plan 3)	Run Off	Run Off	Run Off
10	Young Sanjeevan UIN: 111N002V01	Single Premium	All	Run Off	Run Off	Run Off
11	Saral Life UIN: 111N071V01	Regular Premium	10 (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%	-
12	Smart Money Back Insurance UIN: 111N082V01	Regular Premium	12 (Plan-1)	3.25%	3.25%	-
			15 (Plan-2)	3.25%	3.25%	-
			20 (Plan-3)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-
13	Smart Income Protect UIN: 111N085V01	Regular Premium	5 (Plan-1)	3.00%	3.00%	40.00%
			10 (Plan-2)	3.00%	3.00%	-
			15 (Plan-3)	3.00%	3.00%	-
14	Smart Income Protect UIN: 111N085V02	Regular Premium	7 (Plan-1)	2.85%	2.85%	-
			12 (Plan-2)	2.85%	2.85%	-
			15 (Plan-3)	2.85%	2.85%	-
15	Smart Income Protect UIN: 111N085V03	Regular Premium	7 (Plan-1)	2.85%	2.85%	-
			12 (Plan-2)	2.85%	2.85%	-
			15 (Plan-3)	2.85%	2.85%	-
16	Saral Pension UIN: 111N088V01	Regular Premium	All	3.00%	3.00%	-
		Single Premium	All	3.00%	3.00%	-
17	Saral Pension UIN: 111N088V02	Regular Premium	All	3.00%	3.00%	-
		Single Premium	All	3.00%	3.00%	-
18	Smart Money Back Gold UIN: 111N096V01	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%	-
19	Smart Money Back Gold UIN: 111N096V02	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%	-

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
20	Smart Champ Insurance UIN: 111N098V01	Regular Premium	8-11	2.75%	2.75%	-
			12-16	2.75%	2.75%	-
			17 - 21	2.75%	2.75%	-
		Single Premium	8-11	3.00%	3.00%	-
			12-16	3.00%	3.00%	-
			17 - 21	3.00%	3.00%	-
21	Smart Champ Insurance UIN: 111N098V02	Regular Premium	8-11	2.75%	2.75%	-
			12-16	2.75%	2.75%	-
			17 - 21	2.75%	2.75%	-
		Single Premium	8-11	3.00%	3.00%	-
			12-16	3.00%	3.00%	-
			17 - 21	3.00%	3.00%	-
22	Smart Money Planner UIN: 111N101V01	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)	3.00%	3.00%	-
			20 (Plan-3)	3.00%	3.00%	-
			25 (Plan-4)	3.00%	3.00%	-
23	Smart Money Planner UIN: 111N101V02	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)	3.00%	3.00%	-
			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
24	Smart Humsafar UIN: 111N103V01	Regular Premium	10 - 14	2.75%	2.75%	-
			15 - 19	2.75%	2.75%	-
			20 - 24	2.75%	2.75%	-
			25 & above	2.75%	2.75%	-
25	Smart Humsafar UIN: 111N103V02	Regular Premium	10 - 14	2.75%	2.75%	-
			15 - 19	2.75%	2.75%	-
			20 - 24	2.75%	2.75%	-
			25 & above	2.75%	2.75%	-
26	Smart Woman Advantage UIN: 111N106V01	Regular Premium	10	2.50%	2.50%	-
			15	2.50%	2.50%	-
27	Smart Bachat UIN: 111N108V01	Regular Premium	10 - 14	2.50%	2.50%	-
			15 - 19	2.50%	2.50%	-
			20 - 25	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.

Table B: Accumulating, Interim and Terminal Bonus Rates

Table B1- Pension Products

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Regular Accumulating Bonus Rate as % of PFA	Interim Bonus Rate as % of PFA	Terminal Bonus Rate as % of Total Bonus Allocated to PFA
1	Life Long Pension Plan – Individual (UIN: 111N011V01)	Regular Premium	All	7.25%	7.00%	7.50%
		Single Premium	All	7.25%	7.00%	7.50%
2	Life Long Pension Plan – Group (UIN: 111N011V01)	Regular Premium	All	7.25%	7.00%	7.50%
		Single Premium	All	7.25%	7.00%	7.50%

Table B2 - VIP Products

Sr. No.	Product Name	Bonus Type	Policy Term (in years)	Regular Accumulating Bonus Rate as % of PFA	Interim Bonus Rate as % of PFA	Terminal Bonus Rate as % of Total Bonus Allocated to PFA
1	Flexi Smart Plus – VIP Individual (UIN: 111N093V01) Regular Premium	(A) Min. Guaranteed Bonus Interest Rate	All	1.00%	1.00%	-
		(B) Regular Bonus interest Rate	5 - 9	6.50%	6.25%	-
			10 & above	6.50%	6.25%	-
		(C) Residual Bonus Rate from 5th policy year onwards	All	-	-	-

PFA: Policyholder Fund Account