

Regulated by IRDAI | Registration Number 111

Bonus Rates declared as on 31st March 2018

Table A: Simple Reversionary, Interim and Terminal Bonus Rates

Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
			5-9	Run Off	Run Off	Run Off
			10-14	2.00%	2.00%	30.00%
		Regular Premium	15 - 19	2.00%	2.00%	30.00%
		Tremain	20 - 24	1.75%	1.75%	-
	Sudarshan Plan A		25 & above	1.55%	1.55%	-
1	UIN: 111N008V01		5-9	Run Off	Run Off	Run Off
			10-14	3.00%	3.00%	30.00%
		Single Premium	15 - 19	3.00%	3.00%	40.00%
		Tremain	20 - 24	2.50%	2.50%	-
			25 & above	2.25%	2.25%	-
	Sudarshan Plan B UIN: 111N008V01		5-9	Run Off	Run Off	Run Off
		Regular Premium	10-14	2.00%	2.00%	30.00%
			15 - 19	2.00%	2.00%	30.00%
			20 - 24	1.75%	1.75%	-
2			25 & above	1.55%	1.55%	-
2		Single Premium	5-9	Run Off	Run Off	Run Off
			10-14	3.50%	3.50%	30.00%
			15 - 19	3.50%	3.50%	40.00%
			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
			6-11	Run Off	Run Off	Run Off
		Regular Premium	12-16	3.25%	3.25%	30.00%
3	Scholar	Tremium	17 - 21	3.25%	3.25%	30.00%
3	UIN: 111N004V01		6-11	Run Off	Run Off	Run Off
		Single Premium	12-16	3.75%	3.75%	30.00%
		. remain	17 - 21	3.75%	3.75%	30.00%
			6-11	3.25%	3.25%	30.00%
		Regular Premium	12-16	3.25%	3.25%	30.00%
4	Scholar II	i i Cilliulii	17 - 21	3.25%	3.25%	-
"	UIN: 111N020V01		6-11	4.25%	4.25%	30.00%
		Single Premium	12-16	4.25%	4.25%	30.00%
		TEIIIIIIII	17 - 21	4.25%	4.25%	-



Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
		Regular	10 (Plan-1)	2.00%	2.00%	30.00%
F	Money Back		15 (Plan-2)	1.75%	1.75%	30.00%
5	UIN: 111N019V01	Premium	20 (Plan-3)	1.75%	1.75%	-
			25 (Plan-4)	1.75%	1.75%	-
			15 (Plan-1)	4.00%	4.00%	30.00%
		Regular	20 (Plan-2)	3.75%	3.75%	-
		Premium	20 (Plan-3)	3.75%	3.75%	-
	Sanjeevan Supreme		25 (Plan-4)	3.50%	3.50%	-
6	UIN: 111N016V01		15 (Plan-1)	4.25%	4.25%	30.00%
		Single	20 (Plan-2)	4.00%	4.00%	-
		Premium	20 (Plan-3)	4.00%	4.00%	-
			25 (Plan-4)	3.75%	3.75%	-
	Shubh Nivesh UIN: 111N055V01 Plan 1 - Endowment 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	3.50%	3.50%	45.00%
			10-14	3.50%	3.50%	-
			15 - 19	3.50%	3.50%	-
			20 - 24	3.50%	3.50%	-
_			25 & above	3.50%	3.50%	-
7			5-9	3.50%	3.50%	45.00%
			10-14	3.50%	3.50%	-
		Regular Premium	15 - 19	3.50%	3.50%	-
		Fremium	20 - 24	3.50%	3.50%	-
	Shubh Nivesh		25 & above	3.50%	3.50%	-
	UIN: 111N055V01 Plan 2 - Whole Life Option		5-9	3.50%	3.50%	45.00%
			10-14	3.50%	3.50%	-
		Single Premium	15 - 19	3.50%	3.50%	-
		i remium	20 - 24	3.50%	3.50%	-
			25 & above	3.50%	3.50%	-



Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
			7-9	3.00%	3.00%	-
			10-14	3.00%	3.00%	-
		Regular Premium	15 - 19	3.00%	3.00%	-
		Tremium	20 - 24	3.00%	3.00%	-
	Shubh Nivesh		25 & above	3.00%	3.00%	-
	UIN: 111N055V02 Plan 1 - Endowment Option		5-9	3.00%	3.00%	30.00%
			10-14	3.00%	3.00%	-
		Single Premium	15 - 19	3.00%	3.00%	-
8			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
	Shubh Nivesh UIN: 111N055V02 Plan 2 - Endowment Option with Whole Life		15 - 19	3.00%	3.00%	-
		Regular Premium	20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
		Single Premium	15 - 19	3.00%	3.00%	-
			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
			7-9	3.00%	3.00%	-
			10-14	3.00%	3.00%	-
		Regular Premium	15 - 19	3.00%	3.00%	-
		riemani	20 - 24	3.00%	3.00%	-
	Shubh Nivesh		25 & above	3.00%	3.00%	-
	UIN: 111N055V03 Plan 1 - Endowment Option		5-9	3.00%	3.00%	-
	•		10-14	3.00%	3.00%	-
		Single Premium	15 - 19	3.00%	3.00%	-
			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	=
			15 - 19	3.00%	3.00%	=
	Shubh Nivesh	Regular Premium	20 - 24	3.00%	3.00%	=
	UIN: 111N055V03	cimani	25 & above	3.00%	3.00%	=
	Plan 2 - Endowment Option		15 - 19	3.00%	3.00%	1
	with Whole Life	Single Premium	20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-



Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
			20 (Plan 1)	1.50%	1.50%	-
10	Sanjeevan UIN: 111N001V01	Single Premium	15 (Plan 2)	1.50%	1.50%	30.00%
	01111 12111001701		10 (Plan 3)	Run Off	Run Off	Run Off
11	Young Sanjeevan UIN: 111N002V01	Single Premium	All	Run Off	Run Off	Run Off
			10 (Plan-1)	3.25%	3.25%	-
12	Saral Life	Regular	15 (Plan-2)	3.25%	3.25%	-
12	UIN: 111N071V01	Premium	20 (Plan-3)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-
	Smart Money Back Insurance UIN: 111N082V01	Regular Premium	12 (Plan-1)	3.25%	3.25%	-
13			15 (Plan-2)	3.25%	3.25%	-
13			20 (Plan-3)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-
	Smart Income Protect UIN: 111N085V01	Regular Premium	5 (Plan-1)	3.25%	3.25%	30.00%
14			10 (Plan-2)	3.25%	3.25%	-
			15 (Plan-3)	3.25%	3.25%	-
	Smart Income Protect UIN: 111N085V02	Regular Premium	7 (Plan-1)	2.85%	2.85%	-
15			12 (Plan-2)	2.85%	2.85%	-
			15 (Plan-3)	2.85%	2.85%	-
			7 (Plan-1)	2.85%	2.85%	-
16	Smart Income Protect UIN: 111N085V03	Regular Premium	12 (Plan-2)	2.85%	2.85%	-
			15 (Plan-3)	2.85%	2.85%	-
17	Saral Pension	Regular Premium	All	3.25%	3.25%	-
	UIN: 111N088V01	Single Premium	All	3.25%	3.25%	15.00%
18	Saral Pension	Regular Premium	All	3.00%	3.00%	-
10	UIN: 111N088V02	Single Premium	All	3.25%	3.25%	15.00%



Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
		Regular	12 (Plan-1)	2.50%	2.50%	-
19	Smart Money Back Gold		15 (Plan-2)	2.50%	2.50%	-
	UIN: 111N096V01	Premium	20 (Plan-3)	2.50%	2.50%	-
			25 (Plan-4)	2.50%	2.50%	-
			12 (Plan-1)	2.50%	2.50%	-
20	Smart Money Back Gold	Regular	15 (Plan-2)	2.50%	2.50%	-
20	UIN: 111N096V02	Premium	20 (Plan-3)	2.50%	2.50%	-
			25 (Plan-4)	2.50%	2.50%	-
		_	8-11	2.75%	2.75%	-
		Regular Premium	12-16	2.75%	2.75%	-
21	Smart Champ Insurance	Tremani	17 - 21	2.75%	2.75%	-
21	UIN: 111N098V01		8-11	3.25%	3.25%	-
		Single Premium	12-16	3.25%	3.25%	-
			17 - 21	3.25%	3.25%	-
	Smart Champ Insurance UIN: 111N098V02	Regular Premium	8-11	2.75%	2.75%	-
			12-16	2.75%	2.75%	-
22			17 - 21	2.75%	2.75%	-
22		Single Premium	8-11	3.25%	3.25%	-
			12-16	3.25%	3.25%	-
			17 - 21	3.25%	3.25%	-
	Smart Money Planner UIN: 111N101V01	Regular Premium	15 (Plan-1)	3.25%	3.25%	-
			20 (Plan-2)	3.25%	3.25%	-
			20 (Plan-3)	3.25%	3.25%	-
22			25 (Plan-4)	3.25%	3.25%	-
23			15 (Plan-1)	3.25%	3.25%	-
		Single	20 (Plan-2)	3.25%	3.25%	-
		Premium	20 (Plan-3)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-
			15 (Plan-1)	3.25%	3.25%	-
		Regular	20 (Plan-2)	3.25%	3.25%	-
	Smart Money Planner	Premium	20 (Plan-3)	3.25%	3.25%	-
24			25 (Plan-4)	3.25%	3.25%	-
24	UIN: 111N101V02		15 (Plan-1)	3.25%	3.25%	-
		Single	20 (Plan-2)	3.25%	3.25%	-
		Premium	20 (Plan-3)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-



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Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
			10 - 14	2.75%	2.75%	-
25	Smart Humsafar	Regular	15 - 19	2.75%	2.75%	-
25	UIN: 111N103V01	Premium	20 - 24	2.75%	2.75%	-
			25 & above	2.75%	2.75%	-
	Smart Humsafar UIN: 111N103V02 Smart Woman Advantage UIN: 111N106V01	Regular Premium	10 - 14	2.75%	2.75%	-
26			15 - 19	2.75%	2.75%	-
20			20 - 24	2.75%	2.75%	-
			25 & above	2.75%	2.75%	-
27		Regular Premium	10	2.75%	2.75%	-
27			15	2.75%	2.75%	-
	Smart Bachat UIN: 111N108V01		10 - 14	2.50%	2.50%	-
28		Regular	15 - 19	2.75%	2.75%	-
20		Premium	20 - 24	2.75%	2.75%	-
			25	2.75%	2.75%	-

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.



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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	Regular Premium	All	7.25%	7.00%	7.50%
	(UIN: 111N011V01)	Single Premium	All	7.25%	7.00%	7.50%
2	Life Long Pension Plan — Group	Regular Premium	All	7.25%	7.00%	7.50%
	(UIN: 111N012V01)	Single Premium	All	7.25%	7.00%	7.50%

Table B2 - VIP Products

S. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Minimum Guaranteed Bonus Interest Rate	Regular Bonus interest Rate	Interim Bonus Interest Rate	Terminal Bonus Rate
1	Flexi Smart Plus - Individual (UIN: 111N093V01)	Regular Premium	All	1.00%	6.50%	6.25%	2.25%