

**Bonus Rates declared as on 31<sup>st</sup> 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
1	<b>Sudarshan Plan A</b> <b>UIN: 111N008V01</b>	Regular Premium	5-9	Run Off	Run Off	Run Off
			10-14	2.00%	2.00%	30.00%
			15 - 19	2.00%	2.00%	30.00%
			20 - 24	1.75%	1.75%	-
			25 & above	1.55%	1.55%	-
		Single Premium	5-9	Run Off	Run Off	Run Off
			10-14	3.00%	3.00%	30.00%
			15 - 19	3.00%	3.00%	40.00%
			20 - 24	2.50%	2.50%	-
			25 & above	2.25%	2.25%	-
2	<b>Sudarshan Plan B</b> <b>UIN: 111N008V01</b>	Regular Premium	5-9	Run Off	Run Off	Run Off
			10-14	2.00%	2.00%	30.00%
			15 - 19	2.00%	2.00%	30.00%
			20 - 24	1.75%	1.75%	-
			25 & above	1.55%	1.55%	-
		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%	-
3	<b>Scholar</b> <b>UIN: 111N004V01</b>	Regular Premium	6-11	Run Off	Run Off	Run Off
			12-16	3.25%	3.25%	30.00%
			17 - 21	3.25%	3.25%	30.00%
		Single Premium	6-11	Run Off	Run Off	Run Off
			12-16	3.75%	3.75%	30.00%
			17 - 21	3.75%	3.75%	30.00%
4	<b>Scholar II</b> <b>UIN: 111N020V01</b>	Regular Premium	6-11	3.25%	3.25%	30.00%
			12-16	3.25%	3.25%	30.00%
			17 - 21	3.25%	3.25%	-
		Single Premium	6-11	4.25%	4.25%	30.00%
			12-16	4.25%	4.25%	30.00%
			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
5	<b>Money Back</b> UIN: 111N019V01	Regular Premium	10 (Plan-1)	2.00%	2.00%	30.00%
			15 (Plan-2)	1.75%	1.75%	30.00%
			20 (Plan-3)	1.75%	1.75%	-
			25 (Plan-4)	1.75%	1.75%	-
6	<b>Sanjeevan Supreme</b> UIN: 111N016V01	Regular Premium	15 (Plan-1)	4.00%	4.00%	30.00%
			20 (Plan-2)	3.75%	3.75%	-
			20 (Plan-3)	3.75%	3.75%	-
			25 (Plan-4)	3.50%	3.50%	-
		Single Premium	15 (Plan-1)	4.25%	4.25%	30.00%
			20 (Plan-2)	4.00%	4.00%	-
			20 (Plan-3)	4.00%	4.00%	-
			25 (Plan-4)	3.75%	3.75%	-
7	<b>Shubh Nivesh</b> 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%	-	
	<b>Shubh Nivesh</b> UIN: 111N055V01 Plan 2 - Whole Life Option	Regular 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%	-	
		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%	-			

Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
8	<b>Shubh Nivesh UIN: 111N055V02 Plan 1 - Endowment Option</b>	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	3.00%	3.00%	30.00%
			10-14	3.00%	3.00%	-
			15 - 19	3.00%	3.00%	-
			20 - 24	3.00%	3.00%	-
			25 & above	3.00%	3.00%	-
	<b>Shubh Nivesh UIN: 111N055V02 Plan 2 - Endowment Option with Whole Life</b>	Regular Premium	15 - 19	3.00%	3.00%	-
			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%	-	
	<b>Shubh Nivesh UIN: 111N055V03 Plan 1 - Endowment Option</b>	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	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%	-
	<b>Shubh Nivesh UIN: 111N055V03 Plan 2 - Endowment Option with Whole Life</b>	Regular Premium	15 - 19	3.00%	3.00%	-
			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%	-

Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
10	<b>Sanjeevan</b> <b>UIN: 111N001V01</b>	Single Premium	20 (Plan 1)	1.50%	1.50%	-
			15 (Plan 2)	1.50%	1.50%	30.00%
			10 (Plan 3)	Run Off	Run Off	Run Off
11	<b>Young Sanjeevan</b> <b>UIN: 111N002V01</b>	Single Premium	All	Run Off	Run Off	Run Off
12	<b>Saral Life</b> <b>UIN: 111N071V01</b>	Regular Premium	10 (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	<b>Smart Money Back Insurance</b> <b>UIN: 111N082V01</b>	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%	-
14	<b>Smart Income Protect</b> <b>UIN: 111N085V01</b>	Regular Premium	5 (Plan-1)	3.25%	3.25%	30.00%
			10 (Plan-2)	3.25%	3.25%	-
			15 (Plan-3)	3.25%	3.25%	-
15	<b>Smart Income Protect</b> <b>UIN: 111N085V02</b>	Regular Premium	7 (Plan-1)	2.85%	2.85%	-
			12 (Plan-2)	2.85%	2.85%	-
			15 (Plan-3)	2.85%	2.85%	-
16	<b>Smart Income Protect</b> <b>UIN: 111N085V03</b>	Regular Premium	7 (Plan-1)	2.85%	2.85%	-
			12 (Plan-2)	2.85%	2.85%	-
			15 (Plan-3)	2.85%	2.85%	-
17	<b>Saral Pension</b> <b>UIN: 111N088V01</b>	Regular Premium	All	3.25%	3.25%	-
		Single Premium	All	3.25%	3.25%	15.00%
18	<b>Saral Pension</b> <b>UIN: 111N088V02</b>	Regular Premium	All	3.00%	3.00%	-
		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
19	<b>Smart Money Back Gold</b> 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%	-
20	<b>Smart Money Back Gold</b> 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%	-
21	<b>Smart Champ Insurance</b> 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	3.25%	3.25%	-
			12-16	3.25%	3.25%	-
			17 - 21	3.25%	3.25%	-
22	<b>Smart Champ Insurance</b> 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	3.25%	3.25%	-
			12-16	3.25%	3.25%	-
			17 - 21	3.25%	3.25%	-
23	<b>Smart Money Planner</b> 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%	-
			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)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-
24	<b>Smart Money Planner</b> UIN: 111N101V02	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)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-

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

**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: 111N012V01)	Regular Premium	All	7.25%	7.00%	7.50%
		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%