

Bonus rates as a result of actuarial valuation as at 31st March 2025

Table A: Simple Reversionary, Interim and Terminal Bonus Rates for Participating Traditional Products:

S. No.	Product Name, UIN	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Terminal Bonus Rate
1	Sudarshan Plan A UIN: 111N008V01	Regular Premium	10 - 14	4.75%	NA
			15 - 19	4.75%	100%
			20 - 24	4.75%	70%
			25 & above	4.75%	NA
		Single Premium	10 - 14	5.75%	NA
			15 - 19	5.75%	125%
			20 - 24	5.75%	60%
			25 & above	5.75%	NA
2	Sudarshan Plan B UIN: 111N008V01	Regular Premium	10 - 14	4.75%	NA
			15 - 19	4.75%	90%
			20 - 24	4.75%	70%
			25 & above	4.75%	NA
		Single Premium	10 - 14	5.75%	NA
			15 - 19	5.75%	145%
			20 - 24	5.75%	180%
			25 & above	5.75%	NA
3	Scholar UIN: 111N004V01	Regular Premium	17 - 21	7.50%	110%
		Single Premium	17 - 21	NA	NA
4	Scholar II UIN: 111N020V01	Regular Premium	6 - 11	NA	NA
			12 - 16	5.75%	60%
			17 - 21	5.75%	120%
		Single Premium	6 - 11	NA	NA
			12 - 16	6.75%	90%
			17 - 21	6.75%	200%
5	Money Back UIN: 111N019V01	Regular Premium	10 (Plan-1)	4.70%	NA
			15 (Plan-2)	4.70%	55%
			20 (Plan-3)	4.70%	105%
			25 (Plan-4)	4.70%	NA
6	Sanjeevan Supreme UIN: 111N016V01	Regular Premium	15 (Plan-1)	6.75%	195%
			20 (Plan-2)	6.75%	270%
			20 (Plan-3)	6.75%	NA
			25 (Plan-4)	6.75%	NA
		Single Premium	15 (Plan-1)	7.25%	NA
			20 (Plan-2)	7.25%	260%
			20 (Plan-3)	7.25%	NA
			25 (Plan-4)	7.25%	NA
7	Shubh Nivesh UIN: 111N055V01 Plan 1 - Endowment Option	Regular Premium	5 - 9	NA	NA
			10 - 14	5.15%	65%
			15 - 19	5.20%	100%
			20 - 24	5.25%	NA
			25 & above	5.50%	NA

S. No.	Product Name, UIN	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Terminal Bonus Rate
		Single Premium	5 - 9	NA	NA
			10 - 14	5.65%	80%
			15 - 19	5.70%	130%
			20 - 24	5.75%	NA
			25 & above	6.00%	NA
8	Shubh Nivesh UIN: 111N055V01 Plan 2 - Whole Life Option	Regular Premium	5 - 9	NA	NA
			10 - 14	5.15%	130%
			15 - 19	5.20%	195%
			20 - 24	5.25%	NA
			25 & above	5.75%	NA
		Single Premium	5 - 9	NA	NA
			10 - 14	5.65%	135%
			15 - 19	5.70%	240%
			20 - 24	5.75%	NA
			25 & above	6.25%	NA
9	Shubh Nivesh UIN: 111N055V02 Plan 1 - Endowment Option	Regular Premium	7 - 9	4.60%	70%
			10 - 14	4.65%	80%
			15 - 19	4.70%	NA
			20 - 24	4.75%	NA
			25 & above	5.05%	NA
		Single Premium	5 - 9	5.10%	75%
			10 - 14	5.15%	105%
			15 - 19	5.20%	NA
			20 - 24	5.25%	NA
			25 & above	5.55%	NA
10	Shubh Nivesh UIN: 111N055V02 Plan 2 - Whole Life Option	Regular Premium	15 - 19	4.90%	NA
			20 - 24	4.95%	NA
			25 & above	5.30%	NA
		Single Premium	15 - 19	5.40%	NA
			20 - 24	5.45%	NA
			25 & above	5.80%	NA
11	Shubh Nivesh UIN: 111N055V03 Plan 1 - Endowment Option	Regular Premium	7 - 9	3.70%	50%
			10 - 14	3.75%	NA
			15 - 19	3.80%	NA
			20 - 24	3.95%	NA
			25 & above	4.25%	NA
		Single Premium	5 - 9	3.70%	85%
			10 - 14	4.25%	NA
			15 - 19	4.30%	NA
			20 - 24	4.45%	NA
			25 & above	4.75%	NA
12	Shubh Nivesh UIN: 111N055V03 Plan 2 - Whole Life Option	Regular Premium	15 - 19	3.80%	NA
			20 - 24	4.00%	NA
			25 & above	4.60%	NA
		Single Premium	15 - 19	4.30%	NA
			20 - 24	4.50%	NA
			25 & above	5.10%	NA

S. No.	Product Name, UIN	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Terminal Bonus Rate
13	Shubh Nivesh UIN: 111N055V04 Plan 1 - Endowment Option	Regular Premium	10 - 14	3.35%	NA
			15 - 19	3.40%	NA
			20 - 24	3.50%	NA
			25 & above	4.00%	NA
		Single Premium	5 - 9	3.50%	40%
			10 - 14	4.00%	NA
			15 - 19	4.25%	NA
			20 - 24	4.50%	NA
14	Shubh Nivesh UIN: 111N055V04 Plan 2 - Whole Life Option	Regular Premium	15 - 19	3.55%	NA
			20 - 24	3.80%	NA
			25 & above	4.30%	NA
		Single Premium	15 - 19	4.55%	NA
			20 - 24	4.80%	NA
			25 & above	5.30%	NA
15	Saral Life UIN: 111N071V01	Regular Premium	10 (Plan-1)	6.00%	NA
			15 (Plan-2)	6.00%	115%
			20 (Plan-3)	6.00%	NA
			25 (Plan-4)	6.00%	NA
16	Smart Money Back Insurance UIN: 111N082V01	Regular Premium	12 (Plan-1)	6.00%	65%
			15 (Plan-2)	6.00%	NA
			20 (Plan-3)	6.00%	NA
			25 (Plan-4)	6.00%	NA
17	Smart Income Protect UIN: 111N085V01	Regular Premium	10 (Plan-2)	6.25%	NA
			15 (Plan-3)	6.25%	NA
18	Smart Income Protect UIN: 111N085V02	Regular Premium	7 (Plan-1)	5.75%	NA
			12 (Plan-2)	5.75%	NA
			15 (Plan-3)	5.75%	NA
19	Smart Income Protect UIN: 111N085V03	Regular Premium	7 (Plan-1)	4.45%	60%
			12 (Plan-2)	4.45%	NA
			15 (Plan-3)	4.45%	NA
20	Smart Income Protect UIN: 111N085V04	Regular Premium	7 (Plan-1)	4.00%	NA
			12 (Plan-2)	4.00%	NA
			15 (Plan-3)	4.00%	NA
21	Saral Pension UIN: 111N088V01	Regular Premium	10 - 14	4.55%	80%
			15 - 19	4.60%	NA
			20 - 24	4.65%	NA
			25 & above	5.25%	NA
		Single Premium	9 - 14	5.05%	NA
			15 - 19	5.10%	NA
			20 - 24	5.15%	NA
			25 & above	5.75%	NA
22	Saral Pension UIN: 111N088V02	Regular Premium	10 - 14	3.90%	80%
			15 - 19	4.20%	NA
			20 - 24	4.35%	NA
			25 & above	4.75%	NA
		Single Premium	5 - 9	4.35%	NA

S. No.	Product Name, UIN	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Terminal Bonus Rate
			10 - 14	4.40%	120%
			15 - 19	4.70%	NA
			20 - 24	4.85%	NA
			25 & above	5.25%	NA
23	Saral Retirement Saver UIN: 111N088V03	Regular Premium	10 - 14	3.50%	NA
			15 - 19	3.80%	NA
			20 - 24	4.30%	NA
			25 & above	4.50%	NA
		Single Premium	5 - 9	3.70%	75%
			10 - 14	4.40%	NA
			15 - 19	4.90%	NA
			20 - 24	5.30%	NA
24	Smart Money Back Gold UIN: 111N096V01	Regular Premium	12 (Plan-1)	4.25%	60%
			15 (Plan-2)	4.25%	NA
			20 (Plan-3)	4.25%	NA
			25 (Plan-4)	4.25%	NA
25	Smart Money Back Gold UIN: 111N096V02	Regular Premium	12 (Plan-1)	3.50%	NA
			15 (Plan-2)	3.50%	NA
			20 (Plan-3)	3.50%	NA
			25 (Plan-4)	3.50%	NA
26	Smart Money Back Gold UIN: 111N096V03	Regular Premium	15 (Plan-1)	3.50%	NA
			20 (Plan-2)	3.50%	NA
			25 (Plan-3)	3.50%	NA
		Single Premium	15 (Plan-1)	4.25%	NA
			20 (Plan-2)	4.25%	NA
			25 (Plan-3)	4.25%	NA
27	Smart Champ Insurance UIN: 111N098V01	Regular Premium	8 - 11	5.25%	150%
			12 - 16	5.25%	NA
			17 - 21	5.25%	NA
		Single Premium	8 - 11	6.75%	220%
			12 - 16	6.75%	NA
			17 - 21	6.75%	NA
28	Smart Champ Insurance UIN: 111N098V02	Regular Premium	8 - 11	4.00%	130%
			12 - 16	4.00%	NA
			17 - 21	4.00%	NA
		Single Premium	8 - 11	5.50%	235%
			12 - 16	5.50%	NA
			17 - 21	5.50%	NA
29	Smart Champ Insurance UIN: 111N098V03	Regular Premium	8 - 11	4.00%	NA
			12 - 16	4.00%	NA
			17 - 21	4.00%	NA
		Single Premium	8 - 11	6.00%	NA
			12 - 16	6.00%	NA
			17 - 21	6.00%	NA
30	Smart Money Planner UIN: 111N101V01	Regular Premium	15 (Plan-1)	6.25%	NA
			20 (Plan-2)	7.00%	NA

S. No.	Product Name, UIN	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Terminal Bonus Rate
		Single Premium	20 (Plan-3)	6.25%	NA
			25 (Plan-4)	6.75%	NA
			15 (Plan-1)	6.50%	NA
			20 (Plan-2)	NA	NA
			20 (Plan-3)	NA	NA
			25 (Plan-4)	7.00%	NA
31	Smart Money Planner UIN: 111N101V02	Regular Premium	15 (Plan-1)	5.75%	NA
			20 (Plan-2)	6.00%	NA
			20 (Plan-3)	5.75%	NA
			25 (Plan-4)	5.85%	NA
		Single Premium	15 (Plan-1)	6.00%	NA
			20 (Plan-2)	6.25%	NA
			20 (Plan-3)	6.00%	NA
			25 (Plan-4)	NA	NA
32	Smart Money Planner UIN: 111N101V03	Regular Premium	15 (Plan-1)	5.00%	NA
			20 (Plan-2)	5.50%	NA
			20 (Plan-3)	5.00%	NA
			25 (Plan-4)	5.25%	NA
		Single Premium	15 (Plan-1)	5.25%	NA
			20 (Plan-2)	5.75%	NA
			20 (Plan-3)	NA	NA
			25 (Plan-4)	5.50%	NA
33	Smart Humsafar UIN: 111N103V01	Regular Premium	10 - 14	4.75%	85%
			15 - 19	5.20%	NA
			20 - 24	5.25%	NA
			25 & above	5.75%	NA
34	Smart Humsafar UIN: 111N103V02	Regular Premium	10 - 14	3.95%	NA
			15 - 19	4.20%	NA
			20 - 24	4.55%	NA
			25 & above	5.20%	NA
35	Smart Humsafar UIN: 111N103V03	Regular Premium	10 - 14	3.25%	NA
			15 - 19	3.65%	NA
			20 - 24	4.20%	NA
			25 & above	5.00%	NA
36	Smart Woman Advantage UIN: 111N106V01	Regular Premium	10	6.00%	100%
			15	6.00%	NA
37	Smart Bachat UIN: 111N108V01	Regular Premium	10 - 14	4.40%	NA
			15 - 19	4.45%	NA
			20 - 24	4.50%	NA
			25	4.50%	NA
38	Smart Bachat UIN: 111N108V02	Regular Premium	10 - 14	4.00%	NA
			15 - 19	4.05%	NA
			20 - 24	4.15%	NA
			25	4.15%	NA
39	Smart Bachat UIN: 111N108V03	Regular Premium	12 - 14	3.50%	NA
			15 - 19	3.80%	NA

S. No.	Product Name, UIN	Premium Type	Policy Term, in years	Reversionary Bonus Rate	Terminal Bonus Rate
40	Smart Bachat Plus UIN: 111N170V01	Regular Premium	20 - 24	4.00%	NA
			25	4.00%	NA
			15 - 19	3.85%	NA
			20 - 24	4.25%	NA
			25 & above	4.55%	NA
41	Smart Future Star UIN: 111N172V01	Regular Premium	15 - 19	3.90%	NA
			20 - 24	4.35%	NA
			25	4.70%	NA

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

The above reversionary bonus rates will continue as interim bonus rate for policies resulting into claims by death or maturity or surrender till next bonus declaration.

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

The above terminal bonus rates are applicable to policies maturing / surrendering / exiting by death claims, provided:

- The policy is in-force and has completed a minimum period of 15 years as on the date of surrender
- The policy is in-force and has completed a minimum period of 15 years or the minimum policy term allowed under that product, whichever is lower, as on the date of death

In respect of products where the terminal bonus has not been declared, a terminal Bonus of 15% would be payable in case of death/surrender, subject to the above conditions.

Table B: Accumulating, Interim and Terminal Bonus Rates for participating accumulating/ variable insurance products:

Table B1- Accumulating Pension Products

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Regular Accumulating 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	7.50%	12.50%
		Single Premium	All	7.50%	12.50%
2	Life Long Pension Plan – Group (UIN: 111N012V01)	Regular Premium	All	7.50%	12.50%

PFA: Policyholder Fund Account

The above accumulating bonus rates will continue as interim bonus rate for policies resulting into claims by death or maturity or surrender till next bonus declaration.

Table B2 - VIP Products

Sr. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Minimum Guaranteed Bonus Interest Rate as % of PAV	Regular Bonus interest Rate as % of PAV	Terminal Bonus Rate as % of PAV
1	Flexi Smart Plus - Individual (UIN: 111N093V01)	Regular Premium	All	1.00%	7.00%	4.00%

PAV: Policy Account Value

The above regular bonus rates will continue as interim bonus rate for policies resulting into claims by death or maturity or surrender till next bonus declaration.

The above terminal bonus rates for participating accumulating/ variable insurance products are applicable to policies maturing / surrendering / exiting by death claims provided:

- The policy is in-force and has completed a minimum period of 15 years as on the date of surrender
- The policy is in-force and has completed a minimum period of 15 years or the minimum policy term allowed under that product, whichever is lower, as on the date of death

Table C: Cash Bonus rate, Interim cash bonus rate and Terminal Bonus declared in respect of participating policies issued by the Company are as given in the Table below:

S. No.	Product Name, UIN, Plan Type	Premium Type	Policy Term, in years	Cash Bonus Rate	Terminal Bonus Rate
1	Smart Future Choice UIN: 111N127V01	Regular Premium	12 (PPT 7 years)	2.75%	NA
			15 (PPT 7 years)	2.80%	NA
			20 - 25 (PPT 7 years)	2.85%	NA
			15 (PPT 10 years)	2.60%	NA
			20 - 30 (PPT 10 years)	2.65%	NA
			20 - 30 (PPT 12 years)	2.55%	NA
			20 (PPT 15 years)	2.50%	NA
			25 (PPT 15 years)	2.55%	NA
			30 (PPT 15 years)	2.60%	NA

For details of the applicability of the bonus rates, please refer to the policy document.

The above cash bonus rates will continue as interim bonus rate till next bonus declaration.