

Bonus Rates for Participating Policies for FY 2024-25

Simple Reversionary Bonus:

Simple Reversionary Bonus rates are provided below:

a) Lifesurance Saving Insurance Plan UIN 135N024V01

Policy Term	Bonus Rates as % of Sum Assured
15	4.00%
20	4.50%
25	5.00%

b) Lifesurance Suvidha Savings Insurance Plan UIN 135N026V01

Policy Term	Premium Payment Term	Annual Premium	Bonus Rates as % of Sum Assured
15	10	20,000	4.50%
20	15	20,000	4.90%
25	20	15,000	5.60%
18	12	10,000	4.50%
21	15	8,000	4.60%
25	20	6,000	4.80%

*Annual Premium is fixed for the given PT – PPT combinations

c) Lifesurance Savings Insurance Plan UIN 135N029V01

Policy Term	Bonus Rates as % of Maturity Sum Assured
10	4.70%
15	5.10%
20	5.40%
25	5.40%

d) Childsurance Savings Protection Insurance Plan UIN 135N032V01

Policy Term	Premium Payment Term	Bonus Rates as % of Maturity Sum Assured
10 to 14	5 to 9	4.00%
15 to 19	10 to 14	3.80%
20+	15+	3.80%
10 to 14	10 to 14	2.70%
15 to 19	15 to 19	2.80%
20+	20+	3.30%

e) Lifesurance Whole Life Savings Insurance Plan UIN 135N035V01

Premium Payment Term Bands	Bonus as a % of Guaranteed Sum Assured
12	10.00%
13 to 15	7.30%
16 to 20	5.70%
21 to 30	5.00%

f) Secured Income Insurance Plan UIN 135N045V01 & UIN 135N045V02

3.60% of Guaranteed Sum Assured

g) Life Insurance Life Advantage Plan UIN 135N068V01 & UIN 135N068V02

Policy Term	Premium Payment Term	Bonus Rates as % of Maturity Sum Assured
10	5	2.70%
15	10	2.70%
15	15	2.10%
20	10	2.90%
20	15	2.70%
25	10	3.20%
25	15	3.20%

h) Life Insurance Young Star Advantage Plan UIN 135N070V01 & UIN 135N070V02

Policy Term	Premium Payment Term	Bonus Rates as % of Maturity Sum Assured
11	6	2.70%
15	10	2.40%
20	15	2.65%
11	11	1.70%
15	15	1.70%
20	20	2.20%

i) Life Insurance Young Star Plus Plan UIN 135N076V01, 135N076V02 & 135N076V03

Policy Term	Premium Payment Term	Bonus Rates as % of Maturity Sum Assured
12	7	4.10%
12	12	2.80%
15	10	4.10%
15	15	2.80%
20	15	5.00%
20	20	3.90%

j) Life Insurance Life Advantage Plus Plan UIN 135N078V01 & 135N078V02

Policy Term	Premium Payment Term	Bonus Rates as % of Maturity Sum Assured
11	6	3.50%
15	10	3.50%
15	15	2.70%
20	10	4.75%
20	15	3.90%

Cash Bonus

The recommended Cash Bonus rates are provided below:

a) Life Insurance Super Cash Plan UIN 135N099V01 & 135N099V02

Premium Payment Term	Bonus as a % of Maturity Sum Assured
6	1.90%
8	1.90%
10	1.80%
12	1.60%
15	1.50%

Terminal Bonus on Maturity

The recommended Terminal Bonus rates are provided below:

a) Lifesurance Savings Insurance Plan UIN 135N029V01

		Terminal Bonus as % of Maturity Sum Assured				
Policy Term	Premium Payment Term	Less than 50,000	50,000 to 99,999	1,00,000 to 2,00,000	2,00,001 to 3,00,000	More than 3,00,000
10	5	Nil	3.50%	7.00%	10.00%	11.50%

b) Childsurance Savings Protection Insurance Plan UIN 135N032V01

		Terminal Bonus as % of Maturity Sum Assured					
Policy Term	Premium Payment Term	Less than 50,000	50,000 to 74,999	75,000 to 99,999	1,00,000 to 2,00,000	2,00,001 to 3,00,000	More than 3,00,000
10 to 12	5 to 7	Nil	2.00%	5.00%	7.00%	9.00%	11.00%
10 to 12	10 to 12	Nil	Nil	2.00%	5.00%	6.50%	8.00%

The declared Reversionary Bonus, Cash Bonus and Terminal Bonus Rates will be applicable for policy year commencing during the Financial Year 2024-25. The declared bonus rates will also be the Interim Bonus Rates and will remain effective until the Reversionary Bonus, Cash Bonus and Terminal Bonus Rates are declared as at 31st March 2026.

Lapsed and paid-up policies will not be eligible for Reversionary Bonus, Cash Bonus and Terminal Bonus. However, upon reinstatement, the Reversionary / Cash Bonus shall be attached / paid to such policies for the period of lapse/paid-up also. The attached Reversionary Bonuses for paid-up policies shall be payable at maturity and/or at death as applicable. At the time of surrenders the cash value of vested Bonus, if any, will be payable as per the product File and Use document