

Bonus Rates for participating policies for FY 2019 – 20

Lifesurance Savings Insurance Plan UIN 135N024V01

Simple Revisionary Bonus rates as percentage of Sum Assured.

Policy Term (PT)	Bonus Rates as % of Sum Assured
10	2.8%
15	3.0%
20	3.0%
25	3.0%

Lifesurance Suvidha Savings Insurance Plan UIN 135N026V01

Simple Revisionary Bonus rates as a percentage of Sum Assured.

Policy Term (PT)	Premium Payment Term (PPT)	Annual Premium	Bonus Rates as % of Sum Assured
15	10	20,000	2.8%
20	15	20,000	3.2%
25	20	15,000	3.7%
18	12	10,000	2.8%
21	15	8,000	2.9%
25	20	6,000	2.9%

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

Childsurance Savings Protection Insurance Plan UIN 135N032V01

Simple Reversionary Bonus rates as a percentage of Maturity Sum Assured

Policy Term (PT)	Premium Payment Term (PPT)	Bonus Rates as % of Maturity Sum Assured
10 to 14	5 to 9	2.4%
15 to 19	10 to 14	2.3%
20+	15+	2.5%
10 to 14	10 to 14	1.7%
15 to 19	15 to 19	1.9%
20+	20+	2.2%

Secured Income Insurance Plan UIN 135N045V01 & UIN 135N045V02

3% of Guaranteed Sum Assured.

Lifesurance Savings Insurance Plan UIN 135N029V01

Policy Term (PT)	Bonus rates as % of Maturity Sum Assured
10	3.3%
15	3.8%
20 & 25	3.9%

Life Advantage Plan UIN 135N068V01 & UIN 135N068V02

PT	PPT	Bonus Rates as % of Maturity Sum Assured
10	5	2.30%
15	10	2.30%
15	15	1.70%
20	10	2.90%
20	15	2.30%
25	10 & 15	2.90%

Young Star Advantage Plan UIN 135N070V01 & UIN 135N070V02

PT	PPT	Bonus Rates as % of Maturity Sum Assured
11	6	2.6%
15	10	2.3%
20	15	2.5%
11	11	1.6%
15	15	1.6%
20	20	1.9%

Lifesurance Whole life Savings Insurance Plan - (UIN135N035V01)

PPT Bands	Bonus as a % of Guaranteed Sum Assured
12	6.30%
13 to 15	4.80%
16 to 20	3.80%
21 to 30	3.30%

A. Bonus Attachment

The above declared bonus will be applicable for policy year commencing during the financial year 2019-20.

The declared bonus rates will also serve as interim rates, and will remain effective until the reversionary bonus rates are declared as at 31st March, 2021.

Notes:

- Lapsed and paid-up policies will not be eligible for bonus. However, upon reinstatement, the Reversionary bonus shall be attached to such policies for the period of lapse/paid-up also.
- The attached 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.

The bonus rates shown are specific to the years mentioned and are not indicative of bonus rates that may be declared in future.

Bonus rates for future years are not guaranteed and may vary depending on the fund performance. IDBI Federal Life Insurance Company Limited is the name of the company and its products/funds do not in any way indicate the quality of the insurance contract and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.idbifederal.com carefully before concluding a sale.

IDBI Federal Life Insurance Company Limited (IRDAI Regn. No 135; Corporate Identity Number (CIN) - U66010MH2007PLC167164). Registered office: IDBI Federal Life Insurance Company Limited, 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel – East, Mumbai – 400013. Website: www.idbifederal.com. Toll Free: 18002090502. Trade Logo displayed above belongs to IDBI Bank Limited, The Federal Bank Limited and Ageas Insurance International N. V. and used by IDBI Federal Life Insurance Company Limited under license from respective partners.

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.