

Participating Business Declared Bonus Rates

March 2026

Declared Bonus Rates

Products with Reversionary Bonus

The Simple Reversionary Bonus rates are provided below.

a)

Lifesurance Saving Insurance Plan UIN 135NO24VO1

PT	Bonus Rates as % of Sum Assured
15	4.75%
20	5.30%
25	5.90%

*PT – Policy Term & PPT – Premium Paying Term

b)

Lifesurance Suvridha Savings Insurance Plan UIN 135NO26VO1

PT	PPT	Annual Premium	Bonus Rates as % of Sum Assured
15	10	20,000	5.00%
20	15	20,000	5.60%
25	20	15,000	6.50%
18	12	10,000	5.25%
21	15	8,000	5.40%
25	20	6,000	5.60%

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



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c)

Lifesurance Savings Insurance Plan UIN 135NO29VO1

PT	Bonus Rates as % of Maturity Sum Assured
10	5.50%
15	5.80%
20	6.20%
25	6.20%

d)

Childsurance Savings Protection Insurance Plan UIN 135NO32VO1

PT	PPT	Bonus Rates as % of Maturity Sum Assured
10 to 14	5 to 9	4.40%
15 to 19	10 to 14	4.10%
20+	15+	4.25%
10 to 14	10 to 14	2.90%
15 to 19	15 to 19	3.00%
20+	20+	3.60%

e)

Lifesurance Whole Life Savings Insurance Plan UIN 135NO35VO1

PPT Bands	Bonus as a % of Guaranteed Sum Assured	
	Within PPT	Post PPT
12	11.90%	1%
13 to 15	8.60%	N.A.
16 to 20	6.70%	N.A.
21 to 30	5.90%	N.A.

f)

Secured Income Insurance Plan UIN 135NO45VO1 & UIN 135NO45VO2

4% of Guaranteed Sum Assured

Note: As per the product features, above bonus rate is applicable for all the policies within their PPT only.



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g) Life Insurance Life Advantage Plan UIN 135NO68VO1 & UIN 135NO68VO2

PT	PPT	Bonus Rates as % of Maturity Sum Assured
10	5	2.95%
15	10	2.95%
15	15	2.30%
20	10	2.95%
20	15	2.95%
25	10	3.50%
25	15	3.50%

h) Life Insurance Young Star Advantage Plan UIN 135NO7OVO1 & UIN 135NO7OVO2

PT	PPT	Bonus Rates as % of Maturity Sum Assured
11	6	2.75%
15	10	2.40%
20	15	2.75%
11	11	1.75%
15	15	1.75%
20	20	2.40%

i) Life Insurance Young Star Plus Plan UIN 135NO76VO1, 135NO76VO2 & 135NO76VO3

PT	PPT	Bonus Rates as % of Maturity Sum Assured
12	7	4.50%
12	12	2.95%
15	10	4.55%
15	15	3.10%
20	15	5.60%
20	20	4.35%



j)

Life Insurance Life Advantage Plus Plan UIN 135NO78VO1 & 135NO78VO2

PT	PPT	Bonus Rates as % of Maturity Sum Assured
11	6	3.85%
15	10	3.85%
15	15	2.90%
20	10	5.30%
20	15	4.30%

Products with Cash Bonus

The Cash Bonus rates are provided below.

a)

Life Insurance Super Cash Plan UIN 135NO99VO1 & 135NO99VO2

PT	Bonus Rates as % of Maturity Sum Assured
6	2.00%
8	2.00%
10	1.90%
12	1.70%
15	1.60%



Product with Reversionary and Cash Bonus

The Simple Reversionary and Cash Bonus rates are provided below.

a)

Life Insurance Super Cash Supreme Plan UIN 135N121VO1

Reversionary Bonus Rates as a % of Wealth Accumulation Goal Maturity Sum Assured		Policy Term				
		15-19	20-24	25-29	30-34	35-40
Premium Payment Term	6	2.00%	2.30%	2.60%	2.90%	3.30%
	8	1.80%	2.10%	2.40%	2.70%	3.10%
	10	1.60%	1.90%	2.20%	2.50%	2.90%
	12	1.50%	1.80%	2.20%	2.50%	3.00%

Cash Bonus Rates as a % of Easy Cash Goal Maturity Sum Assured		Policy Term				
		15-19	20-24	25-29	30-34	35-40
Premium Payment Term	6	1.50%	1.40%	1.30%	1.20%	1.00%
	8	1.30%	1.30%	1.20%	1.10%	1.00%
	10	1.20%	1.20%	1.10%	1.10%	1.00%
	12	1.10%	1.10%	1.10%	1.00%	0.90%

Terminal Bonus on Maturity

The Terminal Bonus rates are provided below.

a)

Lifesurance Saving Insurance Plan UIN 135NO24VO1

		Terminal Bonus as % of Sum Assured			
PT	PPT	1,00,000 to 2,00,000	2,00,001 to 3,00,000	3,00,001 to 5,00,000	More than 5,00,000
15	5 to 14	10.50%	12.00%	13.50%	19.00%
15	15	N.A.	8.00%	11.00%	12.50%



b)

Lifesurance Savings Insurance Plan UIN 135NO29VO1

Terminal Bonus as % of Maturity Sum Assured

PT	PPT	Terminal Bonus as % of Maturity Sum Assured					
		Less than 50,000	50,000 to 99,999	1,00,000 to 2,00,000	2,00,001 to 3,00,000	3,00,001 to 5,00,000	More than 5,00,000
10	5	Nil	4.00%	7.50%	10.50%	11.00%	13.00%

c)

Childsurance Savings Protection Insurance Plan UIN 135NO32VO1

Terminal Bonus as % of Maturity Sum Assured

PT	PPT	Terminal Bonus as % of Maturity Sum Assured					
		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 13	5 to 8	Nil	2.00%	5.00%	7.00%	9.50%	11.50%
10 to 13	10 to 13	N.A.	N.A.	2.00%	4.50%	7.00%	9.00%

The declared Reversionary Bonus and Terminal Bonus Rates will be applicable for policy year completing during the Financial Year 2026-27. The declared Cash Bonus Rates will be applicable for payouts due in the Financial Year 2026-27. The declared bonus rates will also be the Interim Bonus Rates and will remain effective until the next bonus declaration.

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, if any, 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.

