

Bonus Rates for participating policies for FY 2015 – 16

(Based on valuation as on March 31, 2016)

Childsurance Savings Protection Insurance Plan – UIN 135N032V01

Simple Reversionary Bonus rates (without compounding effect) as a percentage of Maturity Sum Assured

Policy Term (in Yrs.)	Premium Payment Term (in Yrs.)	Bonus Rates as % of Maturity Sum Assured
10 to 14	5 to 9 (Limited Premium Payment)	3.50%
15 to 25	10 to 20 (Limited Premium Payment)	3.00%
10 to 25	10 to 25 (Regular Premium Payment)	2.30%

Lifesurance Suvridha Savings Insurance Plan – UIN 135N026V01

Simple Reversionary Bonus rates (without compounding effect) as a percentage of Sum Insured

Policy Term (in Yrs.)	Premium Payment Term (in Yrs.)	Annual Premium (in Rs.)	Bonus Rates as % of Sum Assured
15	10	20,000	2.9%
20	15	20,000	3.5%
25	20	15,000	3.7%
18	12	10,000	3.0%
21	15	8,000	3.0%
25	20	6,000	2.8%

Lifesurance Savings Insurance Plan – UIN 135N024V01

Interim Bonus rates as percentage of Sum Insured

Policy Term (in Yrs.)	Premium Payment Term (in Yrs.)	Bonus Rates as % of Sum Assured
10	6 to 10	3.2%
15	5 to 15	3.3%
20	5 to 20	3.4%
25	5 to 25	3.4%

The interim bonus rate (Simple Reversionary Bonus) will remain effective until the next bonus rates are declared for this product.

This bonus rate is applicable for claims arising during FY 2016-17 from the policies that have completed the 5 years guaranteed addition period.

Note

- The above declared bonus will be attached to all applicable policies for the listed products on their respective policy anniversaries during FY 16-17.
- The declared rates will also be the interim rates and will remain effective until the next bonus rates are declared.
- Lapsed and paid-up policies will not be eligible for bonus. However, upon reinstatement, the regular bonus rate 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, death or surrender as applicable.

Disclaimer:

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

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