

**** RATES OF BONUS PER 1000 SUM ASSURED ****

VALUATION DATE :- 31/03/2012 >>>>>>> VALUATION EFFECTIVE FROM 1/1/2013

	Whole Life	ENDOWMENT TYPE POLICY TERM				Plan 88,89,48 Policy term			Plan 133 Policy term			Money Back & Anticipated		
		10 & less	11 to 15	16 to 20	21 & Above	15 & less	16 to 20	21 & more	15 & less	16 to 20	21 & more	12 & 15	20	25
Reversionary & Interim Bonus	70	34	38	42	48	40	44	48	40	45	50	32	39	44

Whole life plans:- 2,5,6,8,10,28(before conversion), 35,36,37,38,49,77,78,85,86

Endowment type plans:- 14,17,27& 28(After conversion), 34, 39, 40, 41, 42, 50, 54, 79, 80, 81, 84, 87,90,91,92,95,101,102, 103,109,110,121.

Money back & Anticipated Endowment :- 24,25,26,73,74,75,76 & 93.

	Jeevan Surbhi Policy Term (106,107,108)			JEEVAN ANAND (149) PREMIUM PAYING TERM				JEEVAN REKHA-152 Premium Paying Term				JEEVAN TARANG-178 Accumulation period		
	15	20	25	UPT O 10 yrs	1 1 to 1 5	1 6 to 2 0	21 & abov e	UPT O 10 yrs	1 1 to 1 5	1 6 to 2 0	21 & abov e	10	15	20
Reversionar y & Interim Bonus	34	41	50	36	39	43	47	49	44	40	34	46	46	48

	JEEVAN ANURAG-168 Policy term				New Jeevan Suraksha- 1 Plan 147 (Deferment period)				New Jeevan Dhara-1 Plan 148 (Deferment period)			
	UPTO 10 yrs	11 to 15	16 to 20	21 & above	UPTO 5 yrs	6 to 10	11 to 15	16yrs & above	UPTO 5 yrs	6 to 10	11 to 15	16yrs & above
Reversionary & Interim Bonus	38	40	42	44	21	27	31	35	20	25	28	32

	Jeevan Madhur- 182		Child Career Plan-Plan- 184 Policy term			Child Future plan Plan- 185 Policy term			Jeevan Bharati Plan160		JEEVAN AMRUT Plan no 186 Policy Term			
	Up to 10 yrs	11 to 15 yrs	11 to 15 yrs	16 to 20 yrs	21 yrs & above	11 to 15 yrs	16 to 20 yrs	21 yrs & above	15 yrs	20 yrs	10 TO 15	16 TO 20	21 YRS ABOVE	
Reversionary & Interim Bonus	21	26	34	38	40	38	42	44	38	40	30	30	30	

	JEEVAN SHREE-1 Plan no 162	JEEVAN NIDHI PLAN NO 169				JEEVAN PRAMUKH-167				JEEVAN BHARATI-I			
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	Policy Term							POLICY TERM *			TERM-192			
	10 & 15	20 yrs	25 yrs	UPTO 10 yrs	11 to 15	16 to 20	21 & above	10 & 15	20	25	15	20		
Interim Bonus	42	46	50	32	34	36	38	44	48	52	29	31		

**FINAL (ADDITIONAL) BONUS PER 1000 SUM ASSURED FOR POLICIES AS PER
31/3/2012 VALUATION**

In addition to simple reversionary bonus and interim bonus, FAB is also payable in respect of participating policies resulting into claims by maturity or claim discounted or death claims during the period commencing from 1/1/2013 and ending 9 months from the date of next valuation, provided they are kept in force for full sum assured till the date of maturity or the date of discounting or the date of death as the case may be.

For plans- 2,5,6,8,10,28,35,36,37,38,49,77,78,85,86,14,17,27 after conversion 34,39,40, 41, 42, 50, 54, 79, 80, 81, 84, 87,90,91,92,95,101,102 ,103, 109, 110, 121, 88,89,48,133

No of years #	Year of valuation 31/03/2012			
	Up to 25,000	25,001 to 50,000	50001 to 1,99,999	2,00,000 & above
15	0	0	10	20
16	0	0	15	25
17	0	10	20	30
18	10	15	25	35
19	15	20	30	50
20	20	25	40	70
21	25	30	50	100
22	30	50	80	150
23	35	100	150	250
24	70	150	230	350
25	170	250	330	450
26	270	350	430	550
27	370	450	540	670
28	470	550	650	790
29	570	650	760	910
30	670	750	900	1100
31	800	900	1100	1300
32	950	1050	1300	1550
33	1100	1200	1550	1800
34	1250	1350	1700	2050
35	1400	1500	1850	2300
36	1550	1650	2050	2550
37	1700	1800	2250	2800
38	1850	1950	2500	3050
39	2000	2100	2750	3300
40 yrs and	2150	2500	3000	3550

above					# No. of years means term in respect of maturity/
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discounted maturity claim. In case Death claim, no of years means premiums paid or recovered.

1) FAB is payable on maturity, discounted claim or in case of death claim provided policy is in full force and premiums have been paid/ recovered for 15 years or more.

2) FAB is not payable under policies where guaranteed addition is payable.

3) in case of death claims under single premium/ fully paid up limited premium payment policies the number of years in the first column means the no of policy years elapsed inclusive of the policy year in which the death takes place.

FINAL ADDITIONAL BONUS AS PER 31/3/2012 FOR PLANS→

24,25,26,73,74,75,76,93

No of Years #	Amount of final additional bonus per 1000 S.A.			
	Up to 25000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 & above
Upto 14 yrs	0	0	0	0
15 to 19 yrs	0	0	15	20
20 yrs	0	10	30	40
21 to 24 yrs	10	20	30	40
25 yrs	40	150	175	225

No. of years means term in respect of maturity/ discounted maturity claim. In case Death claim, no of years means premiums paid or recovered. In case of fully paid up policies duration elapsed means policy anniversary following date of claim - DOC.

FINAL ADDITIONAL BONUS FOR PLANS 106,107,108- JEEVAN SURBHI AS PER 31/3/2012 VALUATION

No of Years #	Amount of final additional bonus per 1000 S.A.			
	Up to 25000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 & above
Up to 14 yrs	0	0	0	0
15 to 19 yrs	0	0	20	30
20 yrs	40	50	75	100
21-22	40	80	100	125

No. of years means term in respect of maturity/ discounted maturity claim. In case Death claim, no of years means premiums paid or recovered. In case of fully paid up policies duration elapsed means policy anniversary following date of claim – DOC.