

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

VALUATION DATE :- 31/03/2010 >>>>>>>> VALUATION EFFECTIVE FROM 1/1/2011

	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:- 2,5,8,28(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 Surbl Policy Term			<u>JEEVAN ANAND (149) PREMIUM PAYING TERM</u>				<u>JEEVAN REKHA-152 Premium Paying Term</u>				JEEVAN TARANG-178 Accumulation period		
	15	20	25	UPTO 10 yrs	11 to 15	16 to 20	21 & above	UPTO 10 yrs	11 to 15	16 to 20	21 & above	10	15	20
Reversionary & Interim Bonus	34	41	50	34	37	41	45	49	44	40	34	40	44	48

	<u>JEEVAN ANURAG-168 Policy term</u>				<u>New Jeevan Suraksha-1 Plan 147 (Deferment period)</u>				<u>New Jeevan Dhara-1 Plan 148 (Deferment period)</u>			
	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

	<u>Jeevan Madhur-182</u>		<u>Child Career Plan-Plan- 184 Policy term</u>			<u>Child Future plan Plan- 185 Policy term</u>			<u>Jeevan Bharati Plan160</u>		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	20	25	34	38	40	36	40	42	38	40	30	30	30

UNDER FOLLOWING PLANS, BONUS RATES ARE DECLARED ARE OF INTERIM BONUS ONLY. SINCE 5 YEARS HAVE NOT COMPLETED AS ON DATE OF THIS VALUATION. FOR FIRST 5 YEARS POLICIES ARE PARTICIPATING BY WAY OF GUARANTEED ADDITION.

	<u>JEEVAN SHREE-1 Plan no 162 Policy Term</u>			<u>JEEVAN NIDHI PLAN NO 169</u>				<u>JEEVAN PRAMUKH-167 POLICY TERM *</u>			<u>JEEVAN BHARATI-I TERM-192</u>	
	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	40	44	48	32	34	36	38	40	44	48	28	30

LOYALTY ADDITION AS PER VALUATION OF 31/3/2010→

The loyalty addition rates in respect of the plans given below will apply to all maturing policies after remaining in force for full sum assured and also to policies discounted (if eligible for discount)in the last policy year of the policy. The loyalty additions are payable in case of death claims (if allowed under the plan) also. These rates are applicable during the period commencing from 1/1/2011 and ending 9 months from the date of next valuation where date of maturity /discount or death is on after 1/1/2011 to 31/12/2011.

FOR PLAN 135,142,166,171. RATES ARE PER 1000 SUM ASSURED PAYABLE ON MATURITY ONLY AND NOT PAYABLE ON DEATH CLAIM.

PAYABLE ON MATURITY CLAIM ONLY PER 1000 SUM ASSURED. NOT PAYABLE ON DEATH CLAIM.		
PLAN	TERM	LOYALTY ADDITION RATE
135- BAL VIDYA	11 AND 12	200
142- NEW BIMA NIVESH	10	25
166- BIMA NIVESH 2004	5	60
171- BIMA NIVESH 2005	5	70

FOR PLAN 111- BIMA KIRAN ON MATURITY AND DEATH CLAIM BOTH

PAYABLE ON MATURITY AND DEATH CLAIM AS A PERCENTAGE OF PREMIUMS PAID EXCLUDING EXTRA PREMIUM		
PLAN	TERM	LOYALTY ADDITION RATE
111- BIMA KIRAN	15 TO 19	25%

FOR PLAN 150- NEW IMA KIRAN ON MATURITY AND DEATH CLAIM BOTH

PAYABLE ON MATURITY AND DEATH CLAIM AS A PERCENTAGE OF PREMIUMS PAID EXCLUDING EXTRA PREMIUM		
PLAN	TERM/ DURATION ON DEATH	LOYALTY ADDITION RATE
150- NEW BIMA KIRAN	5	2%
	6	2%
	7	3%
	8	4%
	9	5%
	10	25%

FOR PLAN 137- NAV PRABHAT

PAYABLE ON MATURITY AND DEATH CLAIM PER 1000 SUM ASSURED		
PLAN	TERM/ DURATION ON DEATH	LOYALTY ADDITION RATE
137- NAV PRABHAT	ALL TERMS	40/-

FOR PLAN 154 TO 157-JEEVAN SAMRIDHI, 159- KOMAL JEEVAN, 151- NEW JEEVAN SHREE, 112- JEEVAN SHREE (for regular premium policies)

PLAN	154 TO 157	159	NEW JEEVAN SHREE PLAN 151				JEEVAN SHREEPLAN- 112			
TERM OF PLAN	ALL	ALL	10	15	20	25	10	15	20	25
DURATION ON DEATH /TERM ON MATURITY										
2	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0
4	0	20	0	0	0	0	0	0	0	0
5	15	25	0	0	0	0	0	0	0	0
6	20	30	0	0	0	0	0	0	0	0
7	25	35	0	0	0	0	0	0	0	0
8	30	45	35	35	35	35	0	0	0	0
9	40	55	70	35	35	40	40	0	0	0
10			130	35	40	45	70	25	10	10
11								25	15	15
12								45	20	15
13								80	30	25
14								160	45	35
15								250	70	45
16									105	60

LOYALTY ADDITION FOR PLAN 112- JEEVAN SHREE- ONLY FOR SINGLE PREMIUM POLICIES.(AS PER CO/ACT/2191/4 DT 22/12/2010) rates for 10,15,20 and 25 years will be as per valuation circular of co/act/2189 dt 29/10/2010)

DURATION *	POLICY TERM UNDER PLAN 112- JEEVAN SHREE- SINGLE PREMIUM															
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
9	40	30	20	10	0	25	0	0	0	0	0	0	0	0	0	0
10	70	55	45	35	30	25	20	15	15	15	10	10	10	10	10	10
11	0	105	70	55	40	45	25	20	20	20	15	15	15	15	15	15
12		0	140	90	65	80	40	35	30	25	20	20	20	20	15	15
13			0	175	105	160	70	60	50	40	30	30	30	30	25	25
14				0	210	250	120	90	70	55	45	45	40	40	35	35
15					0		180	150	120	90	70	65	60	55	50	45
16							345	250	190	140	105	90	80	70	65	60

* DURATION ON DEATH AND TERM ON MATURITY

NOTES→

- 1) A loyalty addition is NOT payable for policies which are surrendered. But it is payable if policy is discounted in last policy year provided last year's premiums have remained to be unpaid.
- 2) In the case of policies with mode of payment of premiums other than yearly, unpaid premiums if any, falling due before the policy anniversary are deducted from the claim amount. Hence they should be treated to have been received for this purpose and accordingly loyalty addition will be paid taking the new duration.
- 3) In case of maturity claims, if no premiums have been paid during the last policy year, but the policy was in force for full sum assured on the policy anniversary prior to the maturity date. The claim is paid for full sum assured on the maturity date along with guaranteed addition, reversionary bonus and interim bonus sub to the deduction of the unpaid instalment of premiums with interest, if any, for the last year of policy. Such policies will be eligible for payment of loyalty additions for full sum assured if other qualifying conditions stated herein are satisfied.
- 4) Where a policyholder discounts the policy within one year preceding the date of maturity, the policy will be eligible for loyalty additions provided policy is in force as on date of discount or policy is in force on last policy anniversary prior to date of maturity and o/s premiums are deducted, PROVIDED PLAN IS ALLOWED FOR DISCOUNT.
- 5) The policies for which death claim is payable as per claims concession clause, the loyalty additions would be payable provided other qualifying conditions are satisfied.
- 6) In case of Komal Jeevan plan, the duration elapsed is reckoned from the date of commencement of risk. In short, loyalty addition is payable, if risk has commenced under the policy.

- 7) In case of Bima Kiran plan-111, if death occurs in 15th policy year i.e duration of 14 year and 1 day onwards, loyalty addition is payable provided policy is in force for full sum assured and premiums are recovered for 15th policy year.

**FINAL (ADDITIONAL) BONUS PER 1000 SUM ASSURED FOR POLICIES
AS PER 31/3/2010 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 1/1/2011 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- 2,5,8,28,35,36,37,38,49,77,78,85,86,14,17,34,39,40, 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 31/03/2010			
	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 above	2150	2500	3000	3550

No. of years means term in respect of maturity/ 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 31/3/2010 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 31/3/2010 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

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.

- Where a policyholder discounts the policy within 1 year preceding the date of maturity, the policy will be eligible for FAB provided other qualifying conditions are satisfied.
- In the case of policies with mode of payment of premiums other than yearly, unpaid premiums if any, falling due before the policy anniversary are deducted from the claim amount. Hence they should be treated to have been received for this purpose and accordingly loyalty addition will be paid taking the new duration.
- In case of progressive protection plan -79 which are in full force, the FAB will be based on the sum assured in force on the date of death/ maturity.
- For payment of final additional bonus under CDA plans like 41,50,80,81, the term/ duration at death will be reckoned from the deferred date. In case of new CDA plan -92, the term/duration at death will be reckoned from the risk commencement date.
- In case of Jeevan balya plan-101, the term / duration for paying final additional bonus would be reckoned from the vesting date.
- In case of Jeevan Kishore plan -102 and Jeevan Sukanya plan- 109, the term or duration at death for payment of final additional bonus would be reckoned from the date of commencement of the policy.
- In case of multi- purpose policies in respect of death claims, the FAB will be paid only at the end of the original term along with the reversionary bonus.
- Where a non- participating policy has been altered to a participating policy, the period of FAB both as regards death claim and maturity claims will be reckoned from the date of such alteration i.e policy anniversary from which alteration has taken place.
- In case of convertible whole life policy plan 27 converted to with profit endowment policy after 5 years, the period for FAB will be reckoned from the scheduled date of conversion. Under plan 28, the period will be reckoned from the date of commencement of the policy.
- In case of marriage endowment plan- 90 and Jeevan Chhaya plan- 103, in respect of death claim, the FAB will be paid at the end of the original term along with reversionary bonus. FAB will be paid as per rate of original term.
- The policies for which death claim is payable as per claim concession clause, the final bonus would be payable provided in respect of number of years premiums recovered from claim amount.
- In case of maturity claims, if premiums have not been paid during the last policy year, but the policy was in force for full sum assured on the policy anniversary prior to the maturity date, the claim is paid for full sum assured on Maturity date with reversionary and interim bonus subject to recovery of unpaid instalments of premium with interest for the last policy year. In such case, FAB is also payable for full sum assured.