

Bonus Rates for the Year 2018-19

Under All in force Plans

Endowment Plans	Bonus Rate Per 1000 Basic SA		
	Term	Term	Term
	21 & above	16 to 20	10 to 15
New Endowment - Plan 814	₹ 48	₹ 42	₹ 38
New Jeevan Anand - Plan 815 & Jeevan Lakshya - Plan 833	₹ 49	₹ 45	₹ 41
Limited Payment Endowment - Plan 830	₹ 50	₹ 45	₹ 40
New Children Money Back - Plan 832 & Jeevan Tarun – Plan 834	₹ 48	₹ 42	₹ 38
Jeevan Pragati - Plan 838		₹ 41	₹ 37
Single Premium Endowment - Plan 817	₹ 51	₹ 46	₹ 41

Jeevan Labh - Plan 836	25 Years	21 Years	16 Years
	₹ 50	₹ 47	₹ 43

Money Back Plans	820-20	821-25
	₹ 39	₹ 44

Jeevan Nidhi – Plan 818	21 & Above	16 to 20	11 to 15	5 to 10
	₹ 52	₹ 50	₹ 48	₹ 46

Jeevan Umang Plan 845	Bonus During Premium Paying Term			
	15 years	20 years	25 years	30 years
Age at Entry				
0-14	NA	₹ 70	₹ 65	₹ 60
15-29	₹ 67	₹ 62	₹ 56	₹ 50
30-44	₹ 60	₹ 55	₹ 50	₹ 49
45-55	₹ 51	₹ 50	₹ 49	NA

(Interim Bonus Rates for the year 2019-20 will be same as per above rates)

Bonus Rates for the Year 2018-19

Under All Withdrawn Plans

Plans	Bonus Rate Per 1000 Basic SA			
	Term	Term	Term	Term
	21 & above	16 to 20	11 to 15	< 11
Whole Life Plans – 2, 5, 6, 8, 10, 28 (Before Conversion), 35, 36, 37, 38, 49, 77, 78, 85 & 86	₹ 70			
Endowment 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	₹ 48	₹ 42	₹ 38	₹ 34
Limited Payment Endowment – Plan 48	₹ 49	₹ 44	₹ 40	₹ 40
Jeevan Mitra (Double Cover) – Plan 88 & Jeevan Saathi Plan 89	₹ 48	₹ 44	₹ 40	
Jeevan Mitra (Triple Cover) – Plan 133	₹ 50	₹ 45	₹ 40	
Jeevan Anand - Plan 149	₹ 49	₹ 45	₹ 41	₹ 38
Jeevan Rekha – Plan 152	₹ 34	₹ 40	₹ 44	₹ 49
Jeevan Anurag – Plan 168	₹ 44	₹ 42	₹ 40	₹ 38
Jeevan Nidhi – Plan 169	₹ 51	₹ 49	₹ 47	₹ 45
Jeevan Madhur – Plan 182			₹ 26	₹ 21
Child Career – Plan 184	₹ 40	₹ 38	₹ 34	
Child Future – Plan 185	₹ 44	₹ 42	₹ 38	
Jeevan Amrit – Plan 186	₹ 32	₹ 32	₹ 32	
New Jeevan Nidhi – 812	₹ 52	₹ 50	₹ 48	₹ 46

Plans	Term	Term	Term	Term
	16 & above	11 to 15	6 to 10	< 6
New Jeevan Suraksha – Plan 147	₹ 35	₹ 31	₹ 27	₹ 21
New Jeevan Dhara – Plan 148	₹ 32	₹ 28	₹ 25	₹ 20

Fixed Term Plans	25 Years	20 Years	15 Years	10 Years
Money Back: 75-20, 93-25	₹ 44	₹ 39		
Jeevan Surabhi: 106-15, 107-20, 108-25	₹ 50	₹ 41	₹ 34	
Jeevan Bharati: Plan 160		₹ 40	₹ 38	
Jeevan Shree -I: Plan 162	₹ 53	₹ 49	₹ 46	₹ 45
Jeevan Pramukh: Plan 167	₹ 57	₹ 53	₹ 50	₹ 49
Jeevan Tarang: Plan 178		₹ 49	₹ 48	₹ 47
Jeevan Bharati – I: Plan 192		₹ 31	₹ 29	

(Interim Bonus Rates for the year 2019-20 will be same as per above rates)

FINAL ADDITIONAL BONUS RATES: 2018-19

Under Whole life Type (2, 5, 6, 8, 10, 28(Before Conversion), 35, 36, 37, 38, 49, 77, 78, 85 & 86, Endowment Type (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) , and Plans 48, 88, 89 & 133

Terms in respect of maturities / number of years premiums paid in respect of claim by death.	Final Additional Bonus per ₹1000 sum assured for policies with sum assured			
	Upto 25,000	25,001 to 50,000	50,001 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& above	2150	2500	3000	3550

FINAL ADDITIONAL BONUS RATES: 2018-19

Under other Plans

Plan	Terms in respect of maturities / number of years premiums paid in respect of claim by death.	Final Additional Bonus per ₹1000 sum assured for policies with sum assured			
		Upto 25,000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 & above
Money Back Plan 75 & 93		Upto 25,000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 & above
	15 to 19	0	0	15	20
	20	0	10	30	40
	21 to 24	10	20	30	40
	25	40	150	175	225
Jeevan Surabhi Plan 106, 107 and 108		Upto 25,000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 & above
	15 to 19	0	0	20	30
	20	40	50	75	100
	21 to 24	40	80	100	125
	25	100	375	450	560
Jeevan Anand Plan 149		1,00,000 to 1,99,999		2,00,000 & above	
	15	10		20	
	16	20		35	
	17	35		50	
	18	50		75	
	19	75		100	
	20	110		135	
Jeevan Rekha Plan 152		All Sum Assured			
	15 & Above	20			
Jeevan Bharati Plan 160		50,001 to 1,99,999		2,00,000 & above	
	15 to 19	25		40	
Jeevan Shree - I Plan 162		All Sum Assured			
	15 & Above	125			

Plan	Terms in respect of maturities / number of years premiums paid in respect of claim by death.	Final Additional Bonus per ₹1000 sum assured for policies with sum assured
Jeevan Pramukh Plan 167		All Sum Assured
	15 & Above	125
Jeevan Anurag Plan 168		All Sum Assured
	15 & Above	50
Jeevan Nidhi Plan 169		All Sum Assured
	15 & Above	125

Note:

1. No Final Additional Bonus has been declared under following Plans:
 - i. Plan 96 – Jeevan Dhara (both on Vesting and on death after vesting)
 - ii. Plan 97 – Jeevan Akshay
 - iii. Plan 115 – Immediate Annuity
 - iv. Plan 116 – Deferred Annuity
 - v. Plan 122 – Jeevan Surraksha
 - vi. Plan 147 – New Jeevan Surraksha - I
 - vii. Plan 148 – New Jeevan Dhara – I
2. Policy Term / Duration at Death under Children Plans for Payment of FAB:
 - i. Plan 35 to 42, 49, 50, 80 & 81 – CDA Plans - From Deferred Date
 - ii. Plan 92 – New CDA Plan - From Risk Commencement Date
 - iii. Plan 101 – Jeevan Balya - From Vesting Date
 - iv. Plan 102 – Jeevan Kishore - From DOC
 - v. Plan 109 – Jeevan Sukanya - From DOC
3. Policy Term / Duration at Death under Convertible Whole life Plans for Payment of FAB:
 - i. Plan 27 – From Scheduled Date of Conversion
 - ii. Plan 28 - From DOC
4. In case of Maturity Claims, if no premium have been paid during the last policy year, but policy was inforce for full Sum assured on policy anniversary prior to date of maturity date, the claim will be paid for Full SA + Bonuses for Full Term + FAB subject to deduction of the unpaid premiums of last year with interest.
5. In case policyholder opts for Discounted Claim within one year of Maturity, policy will be eligible for FAB for applicable term.
6. For policies where death claim is payable as per Claim Concessions Clause, FAB would be payable for applicable term of policy.

Loyalty Addition Rates as on 31/03/2019

Plan	Term / Policy Year on Death	Loyalty Addition per ₹1000 Sum Assured / MSA	Payable on
Children Money Back – Plan 113	14	20	Maturity / Death (Duration will be determined from commencement of risk.)
	15	30	
	16	40	
	17	50	
	18	65	
	19	80	
Jeevan Sanchay – Plan 125	18	30	Maturity / Death
	19	40	
	20	60	
Jeevan Sanchay – Plan 126	20	10	Maturity / Death
	21	15	
	22	20	
	23	25	
	24	40	
	25	120	
Jeevan Sneha – Plan 128	19	30	Maturity / Death, When Deferment of Survival Benefits is not opted for.
	20	100	
Bal Vidya - Plan 135	17	1000	Maturity Only
	18	1200	
	19	1400	
	20	1500	
	21	1500	
Jeevan Vishwas – Plan 136	6 to 22	40	Maturity / Death
Nav Prabhat – Plan 137	20 to 22	130	Maturity / Death in Year of Maturity
	20 to 22	65	Death in other Policy Year
Komal Jeevan – Plan 159	5	30	Maturity / Death (Duration will be determined from commencement of risk.)
	6	35	
	7	40	
	8	45	
	9	55	
	10	65	
	11	75	
	12	90	
	13	110	
	14	130	
	15	140	
	16	150	
	17	165	

Plan	Term / Policy Year on Death	Loyalty Addition per ₹1000 Sum Assured / MSA	Payable on
Jeevan Samridhi – Plan 155	15	200	Maturity / Death
Jeevan Samridhi – Plan 156	15 to 19	100	
Jeevan Samridhi – Plan 157	15 to 19	100	
Bima Nivesh 2005 – Plan 171	10	120	Maturity Only
Bima Bachat – Plan 175	9	110	Maturity Only
	12	200	
	15	300	
Jeevan Tarang – Plan 178	15 & Above	60	Death after Accumulation Period
New Bima Gold – Plan 179	12	100	Maturity Only
Jeevan Varsha – Plan 196	12	200	Maturity / Death
Jeevan Nischay – Plan 199	10	50	Maturity / Death in year of Maturity
Jeevan Ankur – Plan 807	8	90	Maturity Only
	9	100	
Jeevan Deep – Plan 810	7 to 9	40	Maturity / Death
Jeevan Sugam – Plan 813	6	10	On Death
	7	15	
	8	20	
	9	25	
New Bima Bachat – Plan 816	6	20	On Death
	7	30	
	8	35	
Jeevan Shagun – Plan 826	5 - 7	5	On Death or Surrender
Jeevan Rakshak – Plan 827	6 - 7	10	On Death
Jeevan Sangam – Plan 831	5 - 7	5	On Death or Surrender
Jeevan Shikhar – Plan 837	5 - 7	5	On Death or Surrender

Bima Kiran Plans – Plan 111 & Plan 150

Plan	Term / Policy Year on Death	Loyalty Addition as % of Premiums Paid	
		Maturity / Death in the Year of Maturity	Death in other Policy Year
Bima Kiran – Plan 111	18 to 19	35%	25%
	20 to 24	45%	35%
	25 to 27	60%	45%
New Bima Kiran – Plan 150	15	35%	7%
	16	40%	8%
	17	45%	8%
	18	50%	8%
	19	55%	8%
	20	60%	8%

Jeevan Shree - Plan 112

Term / Policy Year on Death	Loyalty Additions per ₹1000 Sum Assured Payable on Maturity or Death							
	Policy Term							
	18	19	20	21	22	23	24	25
18	560	350	200	150	125	105	85	85
19		680	260	200	150	125	105	105
20			810	260	200	150	125	125
21				950	250	190	150	150
22					1090	300	250	200
23						1200	325	275
24							1250	350
25								1300

New Jeevan Shree - Plan 151

Policy Year on Death	Loyalty Additions per ₹1000 Sum Assured Payable on Maturity or Death	
	Plan 151 -20	Plan 151-25
16	120	115
17	140	135
18	160	135
19	170	135
20	350	135

Jeevan Saral - Plan 165

Payable on exit by Maturity / Death/ Surrender per ₹ 1,000 of Maturity Sum Assured for the Corresponding Duration for which the policy is in force.				
Annual Premium Band	Up to ₹ 5,000	₹5,001 to ₹20,000	₹20,001 to ₹50,000	Above ₹50,000
Duration in Years				
10	300	360	425	475
11	350	415	475	515
12	375	450	500	550
13	400	475	550	600
14	430	500	570	625
15	465	525	605	655
16	495	565	645	695
17	540	610	690	740
18	580	650	740	790