

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

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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.