

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

VALUATION DATE :- **31/03/2011** >>>>>>>> VALUATION EFFECTIVE FROM 1/1/2012

	Whole Life	ENDOWMENT TYPE POLICY TERM				Plan 88,89,48 Policy term			Plan 133 Policy term			Money Back & Anticipated		
		10 & less s	11 to 15	16 to 20	21 & Above	15 & less s	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 Surbh Policy Term (106,107,108)			<u>JEEVAN ANAND (149)</u> PREMIUM PAYING TERM				<u>JEEVAN REKHA-152</u> Premium Paying Term				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	36	39	43	47	49	44	40	34	46	46	48

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

	<u>Jeevan Madhur- 182</u>		<u>Child Career Plan-Plan- 184</u> Policy term			<u>Child Future plan</u> Plan- 185 Policy term			<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	21	26	34	38	40	38	42	44	38	40	30	30	30	

	<u>JEEVAN SHREE-1</u> Plan no 162 Policy Term			<u>JEEVAN NIDHI</u> PLAN NO 169				<u>JEEVAN PRAMUKH-167</u> POLICY TERM *			<u>JEEVAN BHARATI-I</u> 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		

LOYALTY ADDITION AS PER VALUATION OF 31/3/2011→

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 1/1/2012 and ending 9 months from the date of next valuation where date of maturity /discount or death is on after 1/1/2012 to 31/12/2012.

FOR PLAN 135,136,142,143,158,171. RATES ARE PER 1000 SUM ASSURED PAYABLE ON MATURITY ONLY AND PAYABLE ON DEATH CLAIM IF DATE OF DEATH IS IN THE YEAR OF MATURITY.

(IF DEATH TAKES PLACE PRIOR TO YEAR OF MATURITY , THEN LOYALTY ADDITION IS NOT PAYABLE UNDER FOLLOWING TYPE OF PLANS) (UNDER FOLLOWING PLANS , DISCOUNTING OF MATURITY CLAIM IS NOT ALLOWED)

PAYABLE ON MATURITY CLAIM AND IF DATE OF DEATH IS IN THE YEAR OF MATURITY ONLY- PER 1000 SUM ASSURED.		
PLAN	TERM	LOYALTY ADDITION RATE
135- BAL VIDYA	11	250
135- BAL VIDYA	12	300
135- BAL VIDYA	13	350
135- BAL VIDYA	14	400
136- JEEVAN VISHWAS	ALL	40
137-NAV PRABHAT	ALL	90
142-NEW BIMA NIVESH	10	25
143-BIMA NIVESH TRIPLE	10	100
158- BIMA NIVESH 2002	10	100
171-BIMA NIVESH 2005	5	70

FOR PLAN 137- NAV PRABHAT ON DEATH CLAIM IN THE YEAR EXCLUDING THE YEAR OF MATURITY

PAYABLE ON DEATH CLAIM PER 1000 SUM ASSURED		
PLAN	TERM	LOYALTY ADDITION RATE
137- NAV PRABHAT	ALL	40

FOR PLAN 111- BIMA KIRAN ON MATURITY AND DEATH CLAIM BOTH (DISCOUNTED VALUE OF THE MATURITY CLAIM IS NOT ALLOWED

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 BIMA KIRAN LOYALTY ADDITION ON MATURITY AND DEATH CLAIM AS A PERCENTAGE OF PREMIUMS PAID (NOT TO BE APPLIED ON SUM ASSURED) (DISCOUNTED VALUE OF MATURITY CLAIM IS NOT ALLOWED)

[illegible]

FOR PLAN 113- CHILDREN MONEY BACK POLICY ON MATURITY AND DEATH CLAIM BOTH
(DISCOUNTED VALUE OF MATURITY CLAIM IS NOT ALLOWED)

PAYABLE ON MATURITY CLAIM ONLY AND DEATH CLAIM- PER 1000 SUM ASSURED.		
PLAN	DURATION ELAPSED	LOYALTY ADDITION RATE
113- CHILDREN MONEY BACK POLICY	UPTO 11	NIL
	12	10
	13	15
	14	20
	15	30
	16	40
	17	50
	18	65
	19	80

FOR PLAN 124,125,126- JEEVAN SANCHAY - LOYALTY ADDITION PAYABLE ON MATURITY OR DEATH PER 1000 SUM ASSURED (DISCOUNTED VALUE OF MATURITY CLAIM IS ALLOWED)

LOYALTY ADDITION PAYABLE ON MATURITY OR DEATH CLAIM RATE PER 1000 SUM ASSURED				
DURATION ON DEATH AND TERM ON MATURITY	JEEVAN SANCHAY PLAN NUMBERS			
	<u>124</u>	<u>125</u>	<u>126</u>	
13	10			
14	25	10	10	
15	50	20	15	
16		30	15	
17		40	20	

FOR PLAN 128- JEEVAN SNEHA- LOYALTY ADDITION PAYABLE ON MATURITY AND DEATH CLAIM
(DISCOUNTED VALUE OF MATURITY CLAIM IS ALLOWED)

PAYABLE ON MATURITY AND DEATH CLAIM - RATE IS PER 1000 SUM ASSURED		
DURATION ON DEATH OR TERM ON MATURITY		LOYALTY ADDITION RATE
13		
14		10
15		15
16		20
17		30

FOR PLAN 159- LIC'S KOMAL JEEVAN PAYABLE ON MATURITY OR DEATH CLAIM
(DISCOUNTED VALUE OF MATURITY CLAIM IS NOT ALLOWED)

PAYABLE ON MATURITY OR DEATH CLAIM - RATE IS PER 1000 SUM ASSURED		
DURATION ON DEATH AND TERM ON MATURITY		LOYALTY ADDITION RATE ON SUM ASSURED
4		25
5		30
6		35
7		40
8		45
9		55
10		65
11		75

FOR PLAN 165- LIC'S JEEVAN SARAL PAYABLE ON DEATH CLAIM ONLY
(DISCOUNTED VALUE OF MATURITY CLAIM IS NOT ALLOWED)

PAYABLE ON DEATH CLAIM ONLY - RATE IS PER 1000 MATURITY SUM ASSURED (NOT DEATH SUM ASSURED)		
PLAN	DURATION	LOYALTY ADDITION RATE ON MATURITY SUM ASSURED
165- JEEVAN SARAL	10	250

FOR PLAN 154,155,156,157- JEEVAN SAMRIDHI - LOYALTY ADDITION PAYABL ON MATURITY OR DEATH
PER 1000 SUM ASSURED (discounted value of maturity claim is allowed)

LOYALTY ADDITION PAYABLE ON MATURITY OR DEATH CLAIM RATE PER 1000 SUM ASSURED				
DURATION ON DEATH TERM ON MATURITY	JEEVAN SAMRIDHI PLAN NUMBERS			
	154	155	156	157
6	20	20	20	25
7	25	25	25	30
8	30	30	30	35
9	40	40	40	40
10	50	50	50	50
11	80	70	60	60

PLAN 151- NEW JEEVAN SHREE - LOYALTY ADDITION PAYABL ON MATURITY OR DEATH PER 1000 SUM ASSURED (DISCOUNTED VALUE OF MATURITY CLAIM IS ALLOWED)

LOYALTY ADDITION PAYABLE ON MATURITY OR DEATH CLAIM RATE PER 1000 SUM ASSURED				
DURATION ON DEATH TERM ON MATURITY	NEW JEEVAN SHREE PLAN NUMBERS			
	151-10	151-15	151-20	151-25
8	35	35	35	30
9	70	40	40	35
10	130	45	45	40
11		50	50	45
12		60	55	50

PLAN 112- JEEVAN SHREE- LOYALTY ADDITION PAYABLE ON MATURITY OR DEATH PER 1000 SUM ASSURED FOR REGULAR AND SINGLE PREMIUM POLICIES (DISCOUNTED VALUE OF MATURITY CLAIM IS ALLOWED)

DURATION ON DEATH TERM ON MATURITY	POLICY TERM UNDER PLAN 112- JEEVAN SHREE- SINGLE PREMIUM AND REGULAR PREMIUM BOTH															
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
9	40	30	20	10	10	10	10	10	10	10	10	10	10	10	10	10
10	70	55	45	35	30	25	20	15	15	15	15	10	10	10	10	10
11	0	105	70	55	40	25	25	20	20	20	20	15	15	15	15	15
12		0	140	90	65	45	40	35	30	25	25	20	20	20	20	20
13			0	175	105	80	70	60	50	40	40	30	30	30	30	25
14				0	210	160	120	90	70	55	50	45	40	40	40	40
15					0		180	150	120	90	70	65	60	55	50	50
16							345	250	190	140	105	90	80	70	65	60
17								450	300	200	145	120	100	85	70	70
18									560	350	200	150	125	105	85	85
19										680	260	200	150	125	105	105

FOR PLAN 195- JEEVAN AASHTA - LOYALTY ADDITION PAYABLE IN DEATH CLAIM ONLY AS PER PREMIUM BAND (DISCOUNTED VALUE OF MATURITY CLAIM IS ALLOWED)

PAYABLE ON DEATH CLAIM - RATE IS AS PER PREMIUM BAND		
DURATION OF POLICY AS ON DEATH	SINGLE PREMIUM BAND	AMOUNT OF LOYALTY ADDITION
5 YEARS	UPTO 99999	NIL
	1,00,000 TO 1,49,999	300
	1,50,000 TO 2,49,999	600
	2,50,000 TO 3,49,999	1000
	4,00,000 AND ABOVE	2000

NOTES→

- 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.
- 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 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.
- 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.
- 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.
- 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.
- 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 inforce for full sum assured and premiums are recovered for 15th policy year.

**FINAL (ADDITIONAL) BONUS PER 1000 SUM ASSURED FOR POLICIES
AS PER 31/3/2011 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 1/1/2012 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 31/03/2011			
	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 31/3/2011 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 31/3/2011

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 yrs	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.

- 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.