

BONUS HISTORY

Bonus rates per USD 1000 SA

	2025	2024	2023	2022
Endowment Type Plans (Plans 207, 210, 220)				
<=10 yrs	9.90	9.90	8.90	7.90
11 to 15 yrs	9.90	9.90	8.90	7.90
16 to 20 yrs	10.30	10.30	9.30	8.30
>20 yrs	10.30	10.30	9.30	8.30
Single Premium Participating Endowment Assurance (Plan 240)				
<=10 yrs	9.10	9.10	8.10	7.10
11 to 15 yrs	9.10	9.10	8.10	7.10
16 to 20 yrs	9.50	9.50	8.50	7.50
>20 yrs	0	9.50	8.50	7.50
Endowment Type Plans (Plans 202, 206, 209,215,218,225)				
<=10 yrs	10.90	10.90	9.90	8.90
11 to 15 yrs	10.90	10.90	9.90	8.90
16 to 20 yrs	11.30	11.30	10.30	9.30
>20 yrs	11.30	11.30	10.30	9.30
Participating Endowment Assurance Plan (Plan 202- Single Premium)				
<=10 yrs	10.10	10.10	9.10	8.10
11 to 15 yrs	10.10	10.10	9.10	8.10
16 to 20 yrs	10.50	10.50	9.50	8.50
>20 yrs	10.50	10.50	9.50	8.50
Deferred Annuity Plan (Plans 227 & 228)				
<=5 yrs	9.10	9.10	8.10	7.10
6 to 10 yrs	9.40	9.40	8.40	7.40
11 to 15 yrs	9.50	9.50	8.50	7.50
>15 yrs	9.80	9.80	8.80	7.80
SAHI (Plan 241- Regular Premium)				
	8.90	8.90	7.90	6.90
SAHI (Plan 241- Limited Premium)				
	9.40	9.40	8.40	7.40
Money Back Plans (Plans 203,212)				
<=15 yrs	10.00	10.00	9.00	8.00
16 to 20 yrs	10.30	10.30	9.30	8.30
25 yrs	10.50	10.50	9.50	8.50
Whole Life (Plan 201, 224)				
	10.30	10.30	9.30	8.30
Endowment Plan (Plan 256, 262)				
	0	13.00	12.00	11.00
Loyalty Addition				
Professional Education Plan (Plan 219)	10.50	10.50	10.50	10.50
Terminal Benefit				
Endowment Type (Plan 202,206,207,209,210,215,218,220 & 225)	20.00	20.00	20.00	20.00
Money Back (Plan 203,212)	10.00	10.00	10.00	10.00

Bonus rates per USD 1000 SA

	2021	2020	2019	2018
Endowment type of plans (Plans 202,206,207,209,210,215,218,220,225)				
<=10 yrs	7.90	9.30	9.30	31.00
11 to 15 yrs	7.90	9.75	9.75	32.50
16 to 20 yrs	8.30	9.75	9.75	32.50
> 20 yrs	8.30	10.05	10.05	33.50
Endowment type of plans (Single mode -202, 240)				
<=10 yrs	7.10	8.40	8.40	28.00
11 to 15 yrs	7.10	8.85	8.85	29.50
16 to 20 yrs	7.50	8.85	8.85	29.50
> 20 yrs	7.50	9.15	9.15	29.50
Plan 226	-	-	-	-
Plan 229	-	-	-	-
Plan 256 & 262	10.00	-	-	-
Deferred Annuity Plans (Plans 227& 228)				
<=5 yrs	7.10	8.40	8.40	28.00
6 to 10 yrs	7.40	8.70	8.70	29.00
11 to 15 yrs	7.50	8.85	8.85	29.50
> 15 yrs	7.80	9.15	9.15	30.50
Money Back Plan (Plan 203,204 & 205)				
Cash Back 12 yrs	8.00	9.45	9.45	31.5
Cash Back 15 yrs	8.00	9.45	9.45	31.5
Cash Back 16 to 20 yrs	8.30	9.75	9.75	32.5
Cash Back 25 yrs	8.50	10.05	10.05	33.5
Others				
Whole life policies (Plan 201, 224)	8.30	9.75	9.75	32.5
Loyalty Addition				
Professional Education Plan (Plan 219)	10.5	10.5	10.5	10.5
Final Additional Bonus				
Endowment- (202,206,207,209,210,215,218,220,225)	20.00	20.00	20.00	20.00
Cash back (Plan 203,212)	10.00	10.00	10.00	10.00
SAHI (Plan 241- Regular Premium)				
SAHI (Plan 241- Limited Premium)	5.90	6.90	6.90	23.00
	6.40	7.50	7.50	25.00
Special Terminal Bonus				
	7.00	10.00	-	-

Note- No terminal bonus for Plan 202, Single Premium

Bonus rates per USD 1000 SA

	2017	2016	2015	2014
Endowment type of plans (Regular- 202,206,207,209,210,215,218,220,225)				
<=10 yrs	31.00	31.00	30.5	30.50
11 to 15 yrs	32.50	32.50	32.00	32.00
16 to 20 yrs	32.50	32.50	32.00	32.00
> 20 yrs	33.50	33.50	33.00	33.00
Endowment type of plans (Single -202, 240)				
<=10 yrs	28.00	28.00	27.50	27.50
11 to 15 yrs	29.50	29.50	29.00	29.00
16 to 20 yrs	29.50	29.50	29.00	29.00
> 20 yrs	30.50	30.50	30.00	30.00
Plan 226	-	-	-	-
Plan 229	-	-	-	-
Plan 256 & 262	-	-	-	-
Deferred Annuity Plans (Plans 227& 228)				
<=5 yrs	28.00	28.00	27.50	27.50
6 to 10 yrs	29.00	29.00	28.50	28.50
11 to 15 yrs	29.50	29.50	29.00	29.00
> 15 yrs	30.50	30.50	30.00	30.00
Money Back Plan				
Cash Back 12 yrs	31.50	31.50	31.00	31.00
Cash Back 15 yrs	31.50	31.50	31.00	31.00
Cash Back 16 to 20 yrs	32.50	32.50	32.00	32.00
Cash Back 25 yrs	33.50	33.50	33.00	33.00
Others				
Whole life policies (Plans 201, 224)	32.50	32.50	32.00	32.00
Loyalty Addition				
Bima Nivesh 2 (Plan 221)	-	-	-	13.50
Professional Education Plan (Plan 219)	10.50	10.50	10.50	10.50
Final Additional Bonus				
Endowment- (Plans 202,206,207,209,210,215,218,220,225)	20.00	20.00	20.00	20.00
Cash back (Plans 203,212)	10.00	10.00	10.00	10.00
SAHI (Plan 241- Regular Premium)	23.00	-	-	-
SAHI (Plan 241- Limited Premium)	25.00	-	-	-

Note- No terminal bonus for Plan 202, Single Premium

Bonus rates per USD 1000 SA

	2013	2012	2011	2010
Endowment type of plans (Regular- 202,206,207,209,210,215,218,220,225)				
<=10 yrs	29.5	30.5	30	29
11 to 15 yrs	31	32	31	30
16 to 20 yrs	31	32	31	30
> 20 yrs	32	33	32	31
Endowment type of plans (Single -202, 240)				
<=10 yrs	27.5	30.5	30	29
11 to 15 yrs	29	32	31	30
16 to 20 yrs	29	32	31	30
> 20 yrs	30	33	32	31
Plan 226	-	24.5	24	23
Plan 229	-	24.5	24	23
Plan 256 & 262	-	-	-	-
Deferred Annuity Plans (Plan 227& 228)				
<=5 yrs	26.5	27.5	27	26
6 to 10 yrs	27.5	28.5	28	27
11 to 15 yrs	28	29	28	27
> 15 yrs	28	30	29	28
Money Back Plan				
Cash Back 12 yrs	30	31	30	29
Cash Back 15 yrs	30	31	30	29
Cash Back 16 to 20 yrs	31	32	31	30
Cash Back 25 yrs	32	33	32	
Others				
Whole life policies (Plans 201, 224)	31	32	31	30
Loyalty Addition				
Bima Nivesh 2 (Plan 221)	13.5	13.5	13	12
Professional Education Plan (Plan 219)	10.5	10.5	25	5
Final Additional Bonus				
Endowment- (Plans 202,206,207,209,210,215,218,220,225)	20	20	20	20
Cash back (Plans 203,212)	10	10	10	10

Bonus rates per USD 1000 SA

	2009	2008	2007	2006
Endowment type of plans (Regular- 202,206,207,209,210,215,218,220,225)				
<=10 yrs	29	28	26	25
11 to 15 yrs	29	28	26	25
16 to 20 yrs	29	28	26	25
> 20 yrs	29	28	26	25
Endowment type of plans (Single -202, 240)				
<=10 yrs	29	28	26	25
11 to 15 yrs	29	28	26	25
16 to 20 yrs	29	28	26	25
> 20 yrs	29	28	26	25
Plan 226	22	21	19	18
Plan 229	22	21	17	14
Plan 256 & 262	-	-	-	-
Deferred Annuity Plans (Plan 227& 228)				
<=5 yrs	26	25	23	22
6 to 10 yrs	26	25	23	22
11 to 15 yrs	26	25	23	22
> 15 yrs	26	25	23	22
Money Back Plan				
Cash Back 12 yrs	28	27	25	24
Cash Back 15 yrs	29	28	26	25
Cash Back 16 to 20 yrs	29	28	26	25
Cash Back 25 yrs	-	-	-	-
Final Additional Bonus				
Endowment- (Plans 202,206,207,209,210,215,218,220,225)	20	20	20	20
Cash back (Plans 203,212)	10	10	10	10

Bonus rates per USD 1000 SA

	2005	2004	2003	2002	2001	2000-98
Endowment type of plans (Regular- 202,206,207,209,210,215,218,220,225)						
<=10 yrs	24	23	22	21	20	17
11 to 15 yrs	24	23	22	21	20	17
16 to 20 yrs	24	23	22	21	20	17
> 20 yrs	24	23	22	21	20	17
Endowment type of plans (Single -202, 240)						
<=10 yrs	24	23	22	21	20	17
11 to 15 yrs	24	23	22	21	20	17
16 to 20 yrs	24	23	22	21	20	17
> 20 yrs	24	23	22	21	20	17
Plan 226		-	-	-	-	17
Plan 229	-	-	-	-	-	17
Plan 256 & 262	-	-	-	-	-	-
Money Back Plan						
Cash Back 12 yrs	22	22	21	20	19	17
Cash Back 15 yrs	24	22	21	20	19	17
Cash Back 16 to 20 yrs	24	22	21	20	19	17
Cash Back 25 yrs	-	22	21	20	19	17
Final Additional Bonus						
Endowment- (Plans 202,206,207,209,210,215,218,220,225)	20	20	20	20	20	
Cash back (Plans 203,212)	10	10	10	15	19	