

**Bonus Rates 2012:-** ( Bonus amount in Rs. per thousand S.A.) (Figure in bracket is variation over last year)

Plans.	Term	>=21Years	16 to 20Years	11 to 15 Years	6 to 10 Yrs	Up to 5 yrs
<b>Endowment type</b> 14,41,40,41,42,50,54,79,80,81,84,87, 90,91,92,95,101,102,103,109,110&121		<b>Rs.48</b>	<b>42</b>	<b>38</b>		<b>34</b>
<b>Jeevan Anand (149)</b>		<b>47</b>	<b>43</b>	<b>39</b>		<b>36</b>
<b>Jeevan Mitra/Sathi (88,89 &amp; 48)</b>		<b>48</b>	<b>44</b>		<b>40</b>	
<b>Jeevan Mitra (133)</b>		<b>50</b>	<b>45</b>		<b>40</b>	
<b>Jeevan Anurag (168)</b>		<b>44</b>	<b>42</b>	<b>40</b>		<b>38</b>
<b>Jeevan Tarang (178)</b>			<b>48 ppt 20</b>	<b>46 ppt 15</b>	<b>46 ppt 10</b>	
<b>Money Back (75,93,73,74,76.)</b>		<b>44</b>	<b>39</b>	<b>32</b>		<b>Nil</b>
<b>Jeevan Surbhi (106,107,108)</b>		<b>50</b>	<b>41</b>	<b>34</b>		<b>Nil</b>
<b>Jeevan Shree I (162)</b>		<b>50</b>	<b>46</b>	<b>42</b>		<b>Nil</b>
<b>Child Future (185)</b>		<b>44</b>	<b>42</b>	<b>38</b>		<b>Nil</b>
<b>Child Career (184)</b>		<b>40</b>	<b>38</b>	<b>34</b>		<b>Nil</b>
<b>Jeevan Bharti-I (192)</b>			<b>31</b>	<b>29</b>		<b>Nil</b>
<b>Jeevan Bharti (160)</b>			<b>40</b>	<b>38</b>		<b>Nil</b>
<b>Jeevan Rekha (152)</b>		<b>34</b>	<b>40</b>	<b>44</b>		<b>49</b>
<b>Jeevan Nidhi (169)</b>		<b>38</b>	<b>36</b>	<b>34</b>		<b>32</b>
<b>Jeevan Pramukh (167)</b>		<b>52(+2)</b>	<b>48</b>	<b>44</b>	<b>44</b>	
<b>Jeevan Amrit per Rs.1000 prem. paid</b>		<b>30</b>	<b>30</b>	<b>30</b>	<b>30</b>	
<b>Whole Life (1,2,5,8)</b>				<b>Rs.70</b>		
<b>New Jeevan Dhara-I (148)</b>		<b>Rs.32</b>		<b>28</b>	<b>25</b>	<b>20</b>
<b>New Jeevan Suraksha-I (147)</b>		<b>35</b>		<b>31</b>	<b>27</b>	<b>21</b>
<b>Jeevan Madhur (182)</b>		<b>Nil</b>		<b>26</b>		<b>21</b>

**Final Additional Bonus** (Small figure are of last year)

Term	Amt of Final (Addi.) Bonus per Rs. 1000/- S A for policies with sum assured							
	Up to 25,000		25,001 to 50,000		50,001 to 1,99,999		2,00,000 & above	
15	0	0	0	0	10	10	20	20
16	0	0	0	0	15	15	25	25
17	0	0	10	10	20	20	30	30
18	10	10	15	15	25	25	35	35
19	15	15	20	20	30	30	50	50
20	20	20	25	25	40	40	70	70
21	25	25	30	30	50	50	100	100
22	30	30	50	50	80	80	150	150
23	35	35	100	100	150	150	250	250
24	70	70	150	150	230	230	350	350
25	170	170	250	250	330	330	450	450
26	270	270	350	350	430	430	550	550
27	370	370	450	450	540	540	670	670
28	470	470	550	550	650	650	790	790
29	570	570	650	650	760	760	910	910
30	670	670	750	750	900	900	1100	1100
31	800	800	900	900	1100	1100	1300	1300
32	950	950	1050	1050	1300	1300	1550	1550
33	1100	1100	1200	1200	1550	1550	1800	1800
34	1250	1250	1350	1350	1700	1700	2050	2050
35	1400	1400	1500	1500	1850	1850	2300	2300
36	1550	1550	1650	1650	2050	2050	2550	2550
37	1700	1700	1800	1800	2250	2250	2800	2800
38	1850	1850	1950	1950	2500	2500	3050	3050
39	2000	2000	2100	2100	2750	2750	3300	3300
40 & above	2150	2150	2500	2500	3000	3000	3550	3550

Term	Money Back Plans Group 3 24, 25, 26, 73, 74, 75, 76 & 93				Term	Money Back Plans Group 4 106, 107 & 108			
	Up to 25000	25001 to 50000	50001 to 19999	2 lac & above		Up to 25000	25001 to 50000	50001 to 199999	2 lac & above
15 to 19	0	0	15	20	<15	0	0	0	0
20	0	10	30	40	15-19	0	0	20	30
20 to 24	10	20	30	40	20	40	50	75	100
25	40	150	175	225	21-22	40	80	100	125

For detailed version please refer to circular issued by the Corporation.

## Loyalty Additions Rates:

Plan	Term	L A per 1000 SA	Plan	Term	L A (1000 SA/MSA)			
135 Bal Vidya	11	250 (200)	158	10	100			
135 Bal Vidya	12	300 (200)	165 J Saral	10	250 (on death)			
135 Bal Vidya	13	350	165	11	300 Maturity/SV			
135 Bal Vidya	14	400	165	10	250 Maturity/SV			
136	All	40	166 B.Nivesh 04	5	60	PI	Tr	LA
137 Nav Prabhat	All	40	171 B.Nivesh 05	5	70	113	16	40
142 B. Nivesh	10	25	113 CMB	11	Nil	113	17	50
143 B Nivesh	10	100	113 CMB	12	10	113	18	65
111 Bima Kiran	15 to 19	25% of prem. Paid	113 CMB	13	15	113	19	80
			113 CMB	14	20			
			113 CMB	15	30			

Plan 195 Duration on death 5 years					
S A	Up to 99999	100000 to 149999	150000 to 249999	250000 to 349999	Above 349999
L A	Nil	300	600	1000	2000

Table 150 Death term		LA	Table 150 Death term	LA	Table 150 Death term	LA	Table 150 Death term	LA
6 years	all term	6%	8 years	4%	9 years	5%	10 years	20%
7 years	all term	7%	>8 yrs	3%	>9 yrs	4%	>10 yrs	5%

Jeevan Shree	112-10(9)	112-10(10)	112-11(9)	112-11(10)	112-11(11)	112-12(9)	112-12(10)	112-12(11)	112-12(12)	112-25(8)	112-25(9)	112-25(9)	112-10(9)	112-10(10)
L A Rate	35	70	130	35	35	40	35	35	40	35	40	45	40	70
Jeevan Shree	112-15(10)	112-15(11)	112-15(12)	112-15(13)	112-15(14)	112-15(15)	112-20(10)	112-20(11)	112-20(12)	112-20(13)	112-20(14)	112-20(15)	112-20(16)	
L A Rate	25	25	45	80	160	250	10	15	20	30	45	70	105	
Jeevan Shree	112-10(8)	112-10(9)	112-10(10)	112-15(8)	112-15(9)	112-15(10)	112-20(8)	112-20(9)	112-20(10)	112-25(8)	112-25(9)	112-25(9)	112-10(9)	112-10(10)
L A Rate	35	70	130	35	35	40	35	35	40	35	40	45	40	70
Jeevan Shree	112-15(10)	112-15(11)	112-15(12)	112-15(13)	112-15(14)	112-15(15)	112-20(10)	112-20(11)	112-20(12)	112-20(13)	112-20(14)	112-20(15)	112-20(16)	
L A Rate	25	25	45	80	160	250	10	15	20	30	45	70	105	

Loyalty Addition Payable on Maturity or Death per ` 1000/- Sum Assured											
Death duration→	2	3	4	5	6	7	8	9	10	11	12
Plan & term ↓											
151-10							35	70	130		
151-15							35	40	45	50	60
151-20							35	40	45	50	55
151-25							30	35	40	45	50
159			25	30	35	40	45	55	65	75	

Death duration→	13	14	15	16	17
Plan & term ↓					
Plan 124	10	25	50		
Plan 125		10	20	30	40
Plan 126		10	15	15	20
Plan 128		10	15	20	30

Death duration→	6	7	8	9	10	11
Plan & term ↓						
Plan 154	20	25	30	40	50	80
Plan 155	20	25	30	40	50	70
Plan 156	20	25	30	40	50	60
Plan 157	25	30	35	40	50	60