



## Bonus Rate for Participating Policies

### 1. Reversionary Bonus

The Reversionary Bonus Rate for the financial year 2014-15 for the participating products is tabulated below:

| Product  | Simple Reversionary Bonus (as a % of Basic Sum Assured) |
|--|---|
| SUD Life Jeevan Safar<br>(UIN: 142N005V01)                   | 3%  |
| SUD Life's Instant Endowment Plan<br>(UIN: 142N016V01)       | 2%  |
| SUD Life Suraksha Kavach Insurance Plan<br>(UIN: 142N030V01) | 1.6%  |
| SUD Life Jeevan Safar Plus<br>(UIN: 142N043V01)              | 0.5%  |

The above bonuses are applicable to all the policies in-force as on 31<sup>st</sup> March, 2015. For the policies which are lapsed as on 31<sup>st</sup> March, 2015 the bonuses for the year 2014-15 will be added at the time of revival of such policies.

The above rates will also be applicable for **Interim Bonus**, if any, during intra-valuation period.

### 2. Terminal Bonus

The Terminal Bonus will be paid along with the Survival Benefits which are due to be paid in the financial year 2015-16. This is one of bonus and depending on the Asset share, the company may or may not declare such bonus in future.

The Terminal Bonus Rates declared are given in the table below:

| Product  | Terminal Bonus Rate |
|--|---------------------|
| SUD Life Jeevan Safar<br>(UIN: 142N005V01)             | 0.5%                |
| SUD Life's Instant Endowment Plan<br>(UIN: 142N016V01) | 1.0%                |

The above Terminal Bonus Rates will also be applied to those policies which result in to death claim during the financial year 2015-16 where **at least full five years' premium** have been received.

Terminal Bonus amount = Terminal Bonus Rate X Premium Payment Term X Basic Sum Assured