

Bonus Declaration under With Profit Business: 2014-15

1. Bonus Rates for Unitized With-Profit Business

Regular bonus rates for unitized with profit policies shall be applicable for the period from 1st October 2015 to 30th September 2016.

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate for units created in Year										
		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Unitized With Profit Products - Life	7.75% p.a.	63%	45%	39%	33%	30%	25%	23%	19%	17%	16%	11%
Unitized With Profit Products - Pension	8.00% p.a.	NA	38%	33%	27%	24%	21%	19%	16%	15%	13%	8%

2. Bonus Rates for Traditional With-Profit Products

The bonus rates shall be applicable to all those traditional par policies which are in-force as at 31st Mar-2015.

Product Line	Regular Bonus Rate		
Aviva's Money Back	INR 40 per 1000 Sum Assured		
Secure Pension	INR 30 per 1000 Sum Assured		
Aviva Dhan Nirman	Policy Term	Regular Bonus Rate (per 1000 Sum Assured)	Regular Bonus Rate (% of Sum Assured)
	18 Years	37.5	3.75%
	21 Years	40.0	4.00%
	25 Years	40.0	4.00%
	30 Years	42.5	4.25%