

Bonus Declaration under With Profit Business: 2015-16

1. Bonus Rates for Unitized With Profit Business (applicable w.e.f. 1st October 2016 to 30th September 2017)

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	2013
Unitized With Profit Products - Life	9.75% p.a.	76%	54%	47%	39%	35%	29%	26%	21%	19%	16%	11%	9%
Unitized With Profit Products - Pension	9.75% p.a.	NA	46%	39%	32%	28%	23%	21%	17%	15%	13%	9%	7%

2. Bonus Rates for Traditional with Profit Products (applicable w.e.f. 1st April 2016 to 30th March 2017)

Product Line	Regular Bonus Rate	
Aviva Money Back Plan	INR 40 per 1000 Sum Assured	
Aviva Secure Pension Plan	INR 30 per 1000 Sum Assured	
Aviva Dhan Nirman	Policy Term	Regular Bonus Rate (per 1000 Sum Assured)
	18 Years	37.5
	21 Years	40.0
	25 Years	40.0
	30 Years	42.5
Aviva Dhan Vriddhi Plus	Premium Payment Term	Regular Bonus Rate (per 1000 Sum Assured)
	5 Years	30.0
	7 Years	34.0
	11 Years	38.5