

Bonus Declaration under With Profit Business: 2024-25

I. Bonus Rates for Unitized with Profit Business (applicable w.e.f. 1st October 2025 to 30th September 2026)

The following bonus rates have been declared.

Regular Bonus Rate		Unitized With Profit Products – Life	Unitized With Profit Products - Pension
		11.50% p.a.	10.50% p.a.
Final Additional (Terminal) Bonus Rate for units created in calendar year	2002	113%	NA
	2003	83%	72%
	2004	73%	63%
	2005	62%	53%
	2006	56%	47%
	2007	48%	40%
	2008	43%	36%
	2009	36%	30%
	2010	32%	27%
	2011	27%	23%
	2012	20%	17%
	2013	11%	14%
	2014	9%	7%
	2015	5%	5%
	2016	2%	2%
	2017	1%	1%
	2018	0%	0%
	2019	0%	0%
	2020	0%	0%
	2021	0%	0%
	2022	0%	0%
	2023	0%	0%
	2024	0%	0%

A Special Reversionary Bonus (SRB) of 20% p.a. has been declared under UWP (Life) and UWP (Pension) Lines of Business. As a result, the total reversionary bonus would be 31.50% p.a. (11.50% p.a. + 20.00% p.a.) for Life and 30.50% p.a. (10.50% p.a. + 20.00% p.a.) for Pension Line of Business.

For UWP business, all the policies (in-force and paid-up) will be eligible for the declared bonuses.

II. Bonus Rates for Traditional with Profit Products (Applicable w.e.f 1st April 2025 to 31st March 2026)

The following bonus rates have been declared.

The following bonus rates have been declared:

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate											
Aviva Money Back Plan	Regular Bonus rate: INR 45 per 1000 Sum Assured	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)										
		6	170										
		7	185										
		8	200										
		9	215										
		10	230										
		11	245										
		12	260										
		13	275										
		14	290										
		15	305										
		16	320										
		17	335										
		18	375										
		Apart from above, for policies terminating by surrender, death or maturity, a special terminal bonus of 50 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) shall also be payable.											
Aviva Secure Pension Plan	Regular Bonus rate: INR 45 per 1000 Sum Assured A Special Reversionary Bonus (SRB) of Rs 25 per 1000 Sum Assured has been declared under Aviva Secure Pension. As a result, the total reversionary bonus for Aviva Secure Pension would be 70 per 1000 Sum Assured.	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)										
		6	120										
		7	120										
		8	140										
		9	140										
		10	160										
		11	160										
		12	180										
		13	180										
		14	200										
		15	200										
		16	220										
		17	220										
		18	275										
		Aviva Dhan Nirman	<table><tr><th>Policy Term</th><th>Regular Bonus Rate (per 1000 Sum Assured)</th></tr><tr><td>18 Years</td><td>42.5</td></tr><tr><td>21 Years</td><td>47.5</td></tr><tr><td>25 Years</td><td>55.0</td></tr><tr><td>30 Years</td><td>65.0</td></tr></table>	Policy Term	Regular Bonus Rate (per 1000 Sum Assured)	18 Years	42.5	21 Years	47.5	25 Years	55.0	30 Years	65.0
Policy Term	Regular Bonus Rate (per 1000 Sum Assured)												
18 Years	42.5												
21 Years	47.5												
25 Years	55.0												
30 Years	65.0												
A Special Reversionary Bonus (SRB) of Rs 50 per 1000 Sum Assured has been declared under Aviva Dhan Nirman for													
6	60												
7	70												
8	80												
9	90												
10	100												
11	110												
12	120												
13	130												

Product Line	Regular Bonus Rate		Final Additional (Terminal) Bonus Rate	
	policies with 30-year term. As a result, the total reversionary bonus for Aviva Dhan Nirman for policies with 30-year term would be 115 per 1000 Sum Assured.		Apart from above, for policies terminating by surrender, death or maturity, a special terminal bonus of 50 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) shall also be payable.	
Aviva Dhan Vriddhi Plus	Premium Payment Term	Regular Bonus Rate (per 1000 Sum Assured)	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)
	5 Years	33.0	6	60
	7 Years	37.0	7	60
	11 Years	41.5	8	60
			9	60
			10	60
			11	60
			Apart from above, for policies terminating by surrender, death or maturity, a special terminal bonus of 20 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) shall also be payable.	
Bharat Vikas Parivar Yojana	Policy Term	Regular Bonus Rate (per 1000 Sum Assured)	Policy Term	Terminal Bonus Rate (per 1000 Sum Assured)
	15 Years	30.0	15	60
	20 Years	31.0	20	70
	25 Years	32.0	25	80
	30 Years	33.0	30	90

* A special terminal bonus of Rs 50 per 1000 sum assured is declared for all Aviva Money Back policies exiting during the FY 2025-26.

**A special terminal bonus of Rs 50 per 1000 sum assured is declared for all Aviva Dhan Nirman policies exiting during the FY 2025-26.

*** A special terminal bonus of Rs 20 per 1000 sum assured is declared for all Aviva Dhan Vriddhi Plus Plan policies exiting during the FY 2025-26.

For Aviva Bharat Parivar Vikas Yojana, launched in Nov'2024, the terminal bonuses are declared for exits by way of deaths only from 1st policy year onwards.