Bonus under with profit business

VALUATION DATE:- 31/03/2017

1. **Traditional With Profit Products**

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| Product | Simple Reversionary Bonus | Terminal Bonus |
| Aviva Money Back  (UIN : 122N060V01) | Rs. 40 (per 1000 Sum Assured) | Rs. 120 (per 1000 Sum Assured) |
| Aviva Secure Pension  (UIN: 122N055V01) | Rs. 30 (per 1000 Sum Assured) | Rs. 90 (per 1000 Sum Assured) |

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| Aviva Dhan Nirman  (UIN : 122N105V01) | 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 |

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| Aviva Dhan Vriddhi Plus  (UIN: 122N110V01) | Premium Payment Term | Regular Bonus Rate  (per 1000 Sum Assured) |
| 5 years | 30.0 |
| 7 years | 34.0 |
| 11 years | 38.5 |

1. **Unitized With Profit Products (applicable for the period from 1st Oct 2017 to 30th Sep 2018)**

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| **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 | 2014 |
| Unitized With Profit Products – Life | 9.75% p.a. | 100% | 73% | 64% | 54% | 48% | 41% | 38% | 32% | 29% | 25% | 18% | 11% | 9% |
| Unitized With Profit Products - Pension | 9.75% p.a. | NA | 64% | 55% | 46% | 41% | 35% | 32% | 27% | 25% | 22% | 16% | 14% | 7% |

**#** The terminal bonus rates are payable to the unitized with profit policyholders on the redemption of eligible units due to any reason – maturity, surrender, partial withdrawal, charge deduction etc.

An additional Special Reversionary Bonus (SRB) of 2% p.a. has been declared under UWP (Life & Pension) Lines of Business for the period from 1st Oct 2017 to 30th Sep 2018. As a result, the total regular bonus would be 11.75% (9.75% p.a. + 2% p.a.) for the aforesaid period.