**Bonus under with profit business**

**VALUATION DATE:- 31/03/2018**

1. **Traditional With Profit Products**

|  |  |  |
| --- | --- | --- |
| **Product** | **Simple Reversionary Bonus** | **Terminal Bonus** |
| Aviva Money Back(UIN : 122N060V01) | Rs. 45 (per 1000 Sum Assured) |

|  |  |
| --- | --- |
| Policy Year of Exit  | Terminal Bonus Rate (per 1000 Sum Assured)  |
| 6 | 150 |
| 7 | 150 |
| 8 | 150 |
| 9 | 170 |
| 10 | 170 |
| 11 | 170 |

 |
| Aviva Secure Pension(UIN: 122N055V01) | Rs. 35 (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 |

 |
| Aviva Dhan Nirman(UIN : 122N105V01) | Policy Term | Regular Bonus Rate(per 1000 Sum Assured) | Policy Year of Exit  | Terminal Bonus Rate (per 1000 Sum Assured) |
| 18 years | 42.5 | 6 | 45 |
| 21 years | 45.0 |  |
| 25 years | 45.0 |
| 30 years | 47.5 |
| Aviva Dhan Vriddhi Plus(UIN: 122N110V01) | Premium Payment Term | Regular Bonus Rate(per 1000 Sum Assured) | NIL  |
| 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)**

|  |  |  |
| --- | --- | --- |
| **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 | 2015 | 2016 | 2017 |
| Unitized With Profit Products – Life | 11.5% p.a. | 113% | 83% | 73% | 62% | 56% | 48% | 43% | 36% | 32% | 27% | 20% | 11% | 9% | 5% | 2% | 0% |
| Unitized With Profit Products - Pension | 10.50% p.a. p.a. | NA | 72% | 63% | 53% | 47% | 40% | 36% | 30% | 27% | 23% | 17% | 14% | 7% | 5% | 2% | 0% |

An additional one-off Special Reversionary Bonus (SRB) of 5% p.a. has been declared under UWP (Life & Pension) Lines of Business. As a result, the total reversionary bonus would be 16.50% p.a. (11.50% p.a. + 5.00% p.a.) for Life and 15.50% p.a. (10.50% p.a. + 5.00% p.a.) for Pension Line of Business. It should be ensured that the customers are communicated in such a way that they are clearly and explicitly informed that the regular simple reversionary bonus declared is 11.50% and 10.50% for Life and Pension lines of busfness respectively, and an additional 5% special reversionary bonus is for one year only for the period from 1" Oct 2018 to 30th Sep 2019.

The regular bonus rates for unitized with profit policies will be applicable for the period from 1" Oct 2018 to 30th Sep 2019. The declared rates will also be applicable for the policy terminations after 30th Sep 2019, as interim bonus rates, if the next year's bonus rates are not declared till that date.

#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.

Special Reversionary Bonus Rates for unitized with profit policies will be applicable for the period from 1" Oct 2018 to 30th Sep 2019.

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