Bonus Declaration under With Profit Business: 2025-26

I. Bonus Rates for Unitized with Profit Business (applicable w.e.f. 1st October 2026 to 30th September 2027)

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 onwards	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) are eligible for the declared bonuses.

II. Bonus Rates for Traditional with Profit Products (Applicable w.e.f 1st April 2026 to 31st March 2027)

<table>
<tr><th>Product Line</th><th>Simple Revisionary (Regular) Bonus Rate*</th><th>Final Additional (Terminal) Bonus Rate^</th></tr>
<tr><td>Aviva Money Back Plan</td><td>Regular Bonus rate: INR 45 per 1000 Sum Assured</td><td>
<table>
<tr><th>Policy Year of Exit</th><th>Terminal Bonus Rate (per 1000 Sum Assured)</th></tr>
<tr><td>6</td><td>170</td></tr>
<tr><td>7</td><td>185</td></tr>
<tr><td>8</td><td>200</td></tr>
<tr><td>9</td><td>215</td></tr>
<tr><td>10</td><td>230</td></tr>
<tr><td>11</td><td>245</td></tr>
<tr><td>12</td><td>260</td></tr>
<tr><td>13</td><td>275</td></tr>
<tr><td>14</td><td>290</td></tr>
<tr><td>15</td><td>305</td></tr>
<tr><td>16</td><td>320</td></tr>
<tr><td>17</td><td>335</td></tr>
<tr><td>18</td><td>375</td></tr>
<tr><td>19</td><td>400</td></tr>
</table>
Apart from above, for policies terminating by surrender, death or maturity, a special terminal bonus of 100 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) shall also be payable.</td></tr>
<tr><td>Aviva Secure Pension Plan</td><td>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.</td><td>
<table>
<tr><th>Policy Year of Exit</th><th>Terminal Bonus Rate (per 1000 Sum Assured)</th></tr>
<tr><td>6</td><td>120</td></tr>
<tr><td>7</td><td>120</td></tr>
<tr><td>8</td><td>140</td></tr>
<tr><td>9</td><td>140</td></tr>
<tr><td>10</td><td>160</td></tr>
<tr><td>11</td><td>160</td></tr>
<tr><td>12</td><td>180</td></tr>
<tr><td>13</td><td>180</td></tr>
<tr><td>14</td><td>200</td></tr>
<tr><td>15</td><td>200</td></tr>
<tr><td>16</td><td>220</td></tr>
<tr><td>17</td><td>220</td></tr>
<tr><td>18</td><td>275</td></tr>
<tr><td>19</td><td>300</td></tr>
</table>
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.</td></tr>
<tr><td>Aviva Dhan Nirman</td><td>
<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>
</table></td><td>
<table>
<tr><th>Policy Year of Exit</th><th>Terminal Bonus Rate (per 1000 Sum Assured)</th></tr>
<tr><td>6</td><td>60</td></tr>
<tr><td>7</td><td>70</td></tr>
</table></td></tr>
</table>

<table>
<tr><th>Product Line</th><th>Simple Revisionary (Regular) Bonus Rate*</th><th>Final Additional (Terminal) Bonus Rate^</th></tr>
<tr><td></td><td>
<table>
<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>
A Special Reversionary Bonus (SRB) of Rs 50 per 1000 Sum Assured has been declared under Aviva Dhan Nirman for 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.
</td><td>
<table>
<tr><td>8</td><td>80</td></tr>
<tr><td>9</td><td>90</td></tr>
<tr><td>10</td><td>100</td></tr>
<tr><td>11</td><td>110</td></tr>
<tr><td>12</td><td>120</td></tr>
<tr><td>13</td><td>130</td></tr>
<tr><td>14</td><td>140</td></tr>
</table>
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.
</td></tr>
<tr><td>Aviva Dhan Vriddhi Plus</td><td>
<table>
<tr><th>Premium Payment Term</th><th>Regular Bonus Rate (per 1000 Sum Assured)</th></tr>
<tr><td>5 Years</td><td>33.0</td></tr>
<tr><td>7 Years</td><td>37.0</td></tr>
<tr><td>11 Years</td><td>41.5</td></tr>
</table>
</td><td>
<table>
<tr><th>Policy Year of Exit</th><th>Terminal Bonus Rate (per 1000 Sum Assured)</th></tr>
<tr><td>6</td><td>60</td></tr>
<tr><td>7</td><td>60</td></tr>
<tr><td>8</td><td>60</td></tr>
<tr><td>9</td><td>60</td></tr>
<tr><td>10</td><td>60</td></tr>
<tr><td>11</td><td>60</td></tr>
<tr><td>12</td><td>60</td></tr>
</table>
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.
</td></tr>
<tr><td>Bharat Vikas Parivar Yojana</td><td>
<table>
<tr><th>Policy Term</th><th>Regular Bonus Rate (per 1000 Sum Assured)</th></tr>
<tr><td>15 Years</td><td>30.0</td></tr>
<tr><td>20 Years</td><td>31.0</td></tr>
<tr><td>25 Years</td><td>32.0</td></tr>
<tr><td>30 Years</td><td>33.0</td></tr>
</table>
</td><td>
<table>
<tr><th>Policy Term</th><th>Terminal Bonus Rate (per 1000 Sum Assured)</th></tr>
<tr><td>15</td><td>60</td></tr>
<tr><td>20</td><td>70</td></tr>
<tr><td>25</td><td>80</td></tr>
<tr><td>30</td><td>90</td></tr>
</table>
</td></tr>
</table>

*The declared simple revisionary bonus rates and special simple revisionary bonus rates (if any) shall vest on the policy anniversaries, provided that the policies are in in-force status on the date of vesting.

^The declared terminal bonus rates and special terminal bonus rates (if any) are applicable for policies exiting during the period between 1st April 2026 and 31st March 2027. The terminal bonus rates and special terminal bonus rates (if any) are applicable for in-force / paid-up policies exiting on account of death, surrenders or maturity.

Please refer the policy documents for detailed Terms & Conditions.

Disclaimer: Past performance not indicative of future performance.