

Bonus Rates Declaration

Product	Bonus Type	Bonus Rates					
		2011	2010	2009	2008	2007	2006
Creating Life Child Protection Plan	Compound Reversionary Bonus	2.00%	2.00%	1.70%	2.00%	2.00%	2.00%
Creating Life Money Back Plan	Simple Reversionary Bonus	4.00%	4.00%	3.60%	4.00%	4.00%	4.00%
Fulfilling Life Anticipated Whole Life Plan	Simple Reversionary Bonus	6.50%	6.50%	5.25%	6.50%	6.50%	6.50%
Maximising Life Money back Plan	Cash Bonus	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 10.5% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.
New Fulfilling Life Anticipated Whole Life Plan	Simple Reversionary Bonus	7.50%	7.50%	6.00%	7.50%	7.50%	7.50%
Platinum Life	Simple Reversionary Bonus over and above simple guaranteed bonus rate of 5% p.a. The guaranteed addition is applicable for first five policy years.	0.5% pa over and above the guaranteed bonus rate of 5%	0.5% p.a. over and above the simple guaranteed bonus rate of 5%	-	0.5% p.a. over and above the simple guaranteed bonus rate of 5%	-	-
Powering Life Limited Premium Endowment Plan	Simple Reversionary Bonus	7.50%	7.50%	6.75%	7.50%	7.50%	7.50%
Reassuring Life Endowment Plan	Cash Bonus	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 14.7% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 15% p.a.
Reassuring Life Endowment Plan with reversionary bonus	Compound Reversionary Bonus	2.00%	2.00%	1.70%	2.00%	2.00%	2.00%
Rewarding Life Whole of Life Plan	Compound Reversionary Bonus	4.00%	4.00%	3.60%	4.00%	4.00%	4.00%
Safal Jeevan Endowment Plan	Compound Reversionary Bonus	2.00%	2.00%	1.70%	2.00%	2.00%	2.00%
Safal Jeevan Money Back Plan	Compound Reversionary Bonus	2.00%	2.00%	1.70%	2.00%	2.00%	2.00%

Disclaimer: The bonus rates shown are only for the years mentioned above and are not indicative of the bonus rates that may be declared in future. Bonus declaration for the future years is not guaranteed but may vary depending on the fund performance