



Bonus Declaration for the FY 2017-18

Reversionary Bonus:

Simple Reversionary bonus rate for all the participating products for the year ending 31st March, 2018 are tabulated below:

Product	Simple Reversionary Bonus (as a % of Basic Sum Assured)
SUD Life Jeevan Safar (UIN:142N005V01)	3.25%
SUD Life Instant Endowment Plan (UIN:142N016V01)	2.0%
SUD Life Suraksha Kavach Insurance Plan (UIN:142N030V01)	1.6%
SUD Life Jeevan Safar Plus* (UIN:142N043V01)	0.5%

The above bonuses are applicable to all the policies in force as on 31st March, 2018. For policies that are in lapsed/paid-up status as on 31st March, 2018 and getting revived in future, the bonuses for the year 2017-18 will be added at the time of revival at the above mentioned rates.

Under participating policies, vested bonus is paid to the policyholder either at the end of premium payment term (for Jeevan Safar) / Maturity or at earlier death.

The Interim Bonus will be paid to those policies that will exit through death/surrender between policy anniversary and the end of financial year (31st March). The interim bonus rate will be same as the reversionary bonus rate for each product.

SUD Life Aayushman (UIN: 142N050V01) and SUD Life Samridhi (UIN: 142N057V01) are deferred participating products. Hence there is no declaration of bonus for these products for the FY 2017-18.

Terminal Bonus:

The Terminal Bonus will be paid in respect of each policy year until PPT/PT for the policies where survival benefit is due in the financial year 2018-19.

Product	Terminal Bonus Rate
SUD Life Jeevan Safar (UIN:142N005V01)	0.5%
SUD Life Instant Endowment Plan (UIN:142N016V01)	1.0%
SUD Life Suraksha Kavach Insurance Plan (UIN:142N030V01)	0.5%

The above terminal bonus rates will also be applicable for the policies which result into death claim during the financial year 2018-19 where at least full five years' premium have been received.

Terminal Bonus amount: Terminal Bonus rate X Premium Payment Term X Basic Sum Assured



Additional Terminal Bonus:

For the policies issued during FY 2008-09 and FY 2009-10, additional terminal bonus will be added to the policies where survival benefits are due in the financial year 2018-19.

Commencement Year	SUD Life Jeevan Safar (UIN:142N005V01)	SUD Life Instant Endowment Plan (UIN:142N016V01)
2008-09	6%	NA
2009-10	3%	2%

These terminal bonuses (both terminal bonus and additional bonus) are payable to the policies which are exiting by way of death or expiry of PPT during the financial year 2018-19 subject to the condition that at least full 5 years' premium have been received and the policies are in-force status at the time of exit.