

ANNUAL REVERSIONARY AND CASH BONUS RATES FY 2024-25 PARTICIPATING PRODUCTS

Annual reversionary bonus rates for the financial year 2024-25

Product	Annual reversionary bonus as a % of Sum Assured for FY 2024-25
Smart Monthly Income Plan	3.0% (Previous Year: 3.0%)
Smart Future Income Plan	3.0% (Previous Year: 3.0%)
Smart Stage Money Back Plan	2.5% (Previous Year: 2.5%)
Assured Nivesh Plan (15 year Policy Term)	2.7% (Previous Year: 2.7%)
Assured Nivesh Plan (20 year Policy Term)	2.4% (Previous Year: 2.4%)
Smart Junior Plan	2.5% (Previous Year: 2.5%)
Money Back Advantage Plan	2.5% (Previous Year: 2.5%)
Jeevan Nivesh Plan	2.0% (Previous Year: 2.0%)

Policy Term	Flexi Edge - Annual reversionary bonus as a % of Guaranteed	
	Flexi Savings Option	Flexi Income Option
12-15	2.5% (Previous Year: 2.50%)	2.5% (Previous Year: 2.50%)
16-20	3.0% (Previous Year: 3.00%)	3.0% (Previous Year: 3.00%)
21-25	3.5% (Previous Year: 3.50%)	3.5% (Previous Year: 3.50%)
26-30	4.0% (Previous Year: 4.00%)	4.0% (Previous Year: 4.00%)
31-35	5.0% (Previous Year: 5.00%)	5.0% (Previous Year: 5.00%)
36-40	5.5% (Previous Year: 5.50%)	5.5% (Previous Year: 5.50%)

Note - Reversionary bonuses are not applicable under Flexi Care Option of Flexi Edge Plan.

Policy Term	Promise4Future - Annual reversionary bonus as a % of Guaranteed Sum Assured on Maturity for FY 2024-25	
	Flexi Savings Option	Flexi Income Option
12/15	2.5%	2.5%
20	3.0%	3.0%
25	3.5%	3.5%
30	4.0%	4.0%
35	5.0%	5.0%
40	5.5%	5.5%

Flexi Edge – Annual cash bonus as a % of Sum Assured for FY 2024-25	
Policy Term	Flexi Care Option
45-54	1.8% (Previous Year: 1.80%)
55-59	2.3% (Previous Year: 2.30%)
60-64	2.8% (Previous Year: 2.80%)
65-69	3.25% (Previous Year: 3.25%)
70-74	4.25% (Previous Year: 4.25%)
75-82	4.7% (Previous Year: 4.70%)

Note - Cash bonuses are not applicable under Flexi Savings Option of Flexi Edge and Savings4Future option of Promise4Future. Company has not proposed Cash bonuses for Flexi Income option under Flexi Edge and Income4Future option under Promise4Future as these are payable after end of Premium Payment Term (PPT). The earliest PPT is expected to complete in FY2027-28.



The interim reversionary/cash bonus payable on deaths during FY 2024-25 will be same as the annual reversionary/cash bonus rates for FY 2024-25. Please note that these rates will continue to apply for deaths in FY 2026-27 till next years' rates are formally approved by the Board.