

# STRENGTHENING YOUR FINANCIAL JOURNEY, YEAR AFTER YEAR

## ANNUAL REVERSIONARY BONUS DECLARED

FOR THE PERIOD FY 2025-26

Product	Annual reversionary bonus as a % of Sum Assured for FY 2025-26
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 (in yrs)	Flexi Edge - Annual reversionary bonus as a % of Guaranteed Sum Assured for FY 2025-26	
	Flexi Savings Option	Flexi Income Option
12-15	2.5% (Previous Year: 2.5%)	2.5% (Previous Year: 2.5%)
16-20	3.0% (Previous Year: 3.0%)	3.0% (Previous Year: 3.0%)
21-25	3.5% (Previous Year: 3.5%)	3.5% (Previous Year: 3.5%)
26-30	4.0% (Previous Year: 4.0%)	4.0% (Previous Year: 4.0%)
31-35	5.0% (Previous Year: 5.0%)	5.0% (Previous Year: 5.0%)
36-40	5.5% (Previous Year: 5.5%)	5.5% (Previous Year: 5.5%)

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

Policy Term (in yrs)	Promise4Future - Annual reversionary bonus as a % of Guaranteed Sum Assured on Maturity for FY 2025-26	
	Savings4Future Option	Income4Future Option
12/15	2.5% (Previous Year: 2.5%)	2.5% (Previous Year: 2.5%)
20	3.0% (Previous Year: 3.0%)	3.0% (Previous Year: 3.0%)
25	3.5% (Previous Year: 3.5%)	3.5% (Previous Year: 3.5%)
30	4.0% (Previous Year: 4.0%)	4.0% (Previous Year: 4.0%)
35	5.0% (Previous Year: 5.0%)	5.0% (Previous Year: 5.0%)
40	5.5% (Previous Year: 5.5%)	5.5% (Previous Year: 5.5%)

Promise4Life Century Milestone Option – Annual reversionary bonus as a % of Guaranteed Sum Assured on Maturity for FY 2025-26				
Entry Ages/ Premium Payment Term (PPT)	PPT=5	PPT=7	PPT=10	PPT=12
0-5	5.75%	5.75%	10.00%	10.00%
6-10	5.25%	5.25%	9.25%	9.25%
11-15	5.00%	5.00%	8.50%	8.50%
16-20	4.50%	4.50%	7.50%	7.50%
21-25	4.25%	4.25%	6.75%	6.75%
26-30	4.00%	4.00%	6.00%	6.00%
31-35	3.50%	3.50%	5.50%	5.50%
36-40	3.25%	3.25%	5.00%	5.00%
41-45	3.00%	3.00%	4.25%	4.25%
46-50	2.75%	2.75%	3.75%	3.75%
51-55	0.00%	2.50%	3.50%	3.50%
56-60	0.00%	2.25%	3.00%	3.00%
61-65	0.00%	0.00%	2.50%	2.50%

Note: Reversionary Bonuses are not applicable under the Assured Term Income Option & Forever Income Option of Promise4Life

## ANNUAL CASH BONUS DECLARED

FOR THE PERIOD FY 2025-26

### Flexi Edge - Annual cash bonus as a % of Guaranteed Sum Assured for FY 2025-26

Policy Term	Flexi Care Option
45-54	2.50% (Previous Year: 1.80%)
55-59	3.00% (Previous Year: 2.30%)
60-64	3.50% (Previous Year: 2.80%)
65-69	4.00% (Previous Year: 3.25%)
70-74	5.00% (Previous Year: 4.25%)
75-82	5.50% (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 FY2028-29

### Promise4Life Forever Income Option – Annual cash bonus as a % of Annualised Premium for FY 2025-26

Entry Ages/ Premium Payment Term (PPT)	PPT=5	PPT=7	PPT=10	PPT=12
0-20	10.00%	11.50%	19.00%	21.00%
21-30	10.00%	11.50%	19.00%	21.00%
31-40	10.00%	11.50%	19.00%	21.00%
41-50	9.50%	11.00%	19.00%	20.50%
51-60	0.00%	11.00%	18.50%	19.50%
61-65	0.00%	0.00%	17.50%	18.50%

Internal

## Promise4Life Assured Term Income Option – Annual cash bonus as a % of Annualised Premium for FY 2025-26

Entry Ages/ Premium Payment Term (PPT)	PPT=5	PPT=7	PPT=10	PPT=12
0-20	12.00%	18.00%	20.50%	23.00%
21-30	12.00%	18.00%	20.50%	23.00%
31-40	11.50%	17.50%	20.00%	22.50%
41-50	9.00%	15.00%	19.00%	21.50%
51-60	0.00%	12.00%	18.00%	20.50%
61-65	0.00%	0.00%	17.00%	19.50%

Note: Cash Bonuses are not applicable under the Century Milestone Option of Promise4Life

The interim reversionary/cash bonus payable on deaths\* from in-force (excluding reduced paid-up) policies during FY 2026-27 will be based on the annual reversionary/cash bonus rates for FY 2025 26.