

### Reversionary Bonus rates for Participating plans

Participating plans from Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd. are eligible to get Annual Bonus which is expressed as a percentage of Sum Assured. Bonuses are added provided the policy premiums are paid as and when due. Annual Bonus will be declared at the end of every financial year based on the company's experience in the 'with-profit' fund managed by the company. Once added to the policy the Annual Bonus is guaranteed to be payable either on death of life assured or on policy maturity, whichever is earlier.

The table below shows year on year history of Annual Bonus declared (as percentage of Sum Assured) by the company, for our participating plans:

Financial Year	Smart Monthly Income Plan	Smart Stage Money Back Plan	Smart Future Income Plan	Assured Nivesh Plan (15 year Policy Term)	Assured Nivesh Plan (20 year Policy Term)	Smart Junior Plan	Jeevan Nivesh Plan	Money Back Advantage Plan
FY 2013-14	3%	2.5%	N/A	N/A	N/A	N/A	N/A	N/A
FY 2014-15	3%	2.5%	N/A	N/A	N/A	N/A	N/A	N/A
FY 2015-16	3%	2.5%	3%	N/A	N/A	N/A	N/A	N/A
FY 2016-17	3%	2.5%	3%	2.7%	2.4%	2.5%	N/A	N/A
FY 2017-18	3%	2.5%	3%	2.7%	2.4%	2.5%	2.0%	2.5%

Note:

1. There is no guarantee on the amount of future bonuses and these will be declared at the sole discretion of the company. Hence, the bonuses in our participating plans may vary from time to time.
2. The Annual Bonus amount will be allocated in the policy on a pro-rata basis varying with the numbers of months the policy has been in-force in the given Financial Year.
3. An interim bonus for the part of the year in which Life Assured's death occurs may also be payable.
4. Over and above the Annual Bonus, your policy may also receive Final Bonus (if any), expressed as a percentage of Sum Assured, on death or maturity whichever is earlier.