

Reversionary Bonus:

Simple Reversionary bonus rate for all the participating products for the year ending 31st March, 2016 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, 2016.

The **Interim Bonus** will be paid to those policies that will exit through death 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.

* An additional reversionary bonus of 0.5% will be added to the policies issued in the financial year 2013-14 to compensate for the bonus not declared at 31st March 2014 in respect of the product Jeevan Safar Plus. Thus for such policies the reversionary bonus rate declared this year will be 1%.

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 2016-17

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 in to death claim during the financial year 2016-17 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:

Additional terminal bonus will be added to the policies where survival benefits are due in the financial year 2016-17.

Commencement Year	SUD Life Jeevan Safar (UIN:142N005V01)
2008-09	6%
2009-10	3%
Commencement Year	SUD Life Instant Endowment Plan (UIN:142N016V01)
2009-2010	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 2016-17 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.