

Bonus Declaration under With Profit Business

The following bonus rates are applicable for various lines of participating products:

A. Unitised With Profit (UWP) Business:

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate							
		2002	2003	2004	2005	2006	2007	2008	2009
Unitized With Profit Products - Life	5.50% p.a.	23%	17%	14%	10%	8%	6%	5%	3%
Unitized With Profit Products - Pension	6.00% p.a.	NA	21%	17%	13%	10%	8%	6%	4%

B. Traditional With Profit Business:

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate
Aviva's Money Back	Rs. 40 per 1000 Sum Assured	None
Secure Pension	Rs. 30 per 1000 Sum Assured	None

Unitised With Profit Business

Regular Bonus Rates - Declared in Past

The following table lists the history of regular bonus rates declared since inception and the last row highlights the current regular bonus rates:

Period	PUWP (Pension)	UWP Fund (Life)
01.06.2002 to 31.03.2003	6.25%	6.00%
01.04.2003 to 31.03.2004	5.25%	5.00%
01.04.2004 to 30.09.2004	5.25%	5.00%
01.10.2004 to 30.09.2005	4.25%	4.00%
01.10.2005 to 30.09.2006	4.50%	4.25%
01.10.2006 to 30.09.2007	5.00%	4.50%
01.10.2007 to 30.09.2008	5.75%	5.25%
01.10.2008 to 30.09.2009	5.75%	5.25%
01.10.2009 to 30.09.2010	5.25%	4.75%
01.10.2010 to 30.09.2011	5.25%	4.75%
01.10.2011 to 30.09.2012	5.75%	5.25%
01.10.2012 to 30.09.2013	6.00% (Proposed)	5.50% (Proposed)

The regular bonus rates for unitized with profit policies will be applicable for the period from 1st October 2012 to 30th September 2013.

Final (Terminal) Additional Bonus Rates – Declared in Past

The following table lists the last year's declared and the current year's final (Terminal) additional bonus rates:

Calendar year of unit allocation	PUWP (Pension)		UWP Fund (Life)	
	Current Rate (1-Oct 11 to 30 Sept 12)	Proposed Rate (1 Oct 12 to 30 Sept 13)	Current Rate (1 Oct 11 to 30 Sept 12)	Proposed Rate (1 Oct 12 to 30 Sept 13)
2002	Not Applicable	Not Applicable	23%	23%
2003	17%	21%	13%	17%
2004	13%	17%	10%	14%
2005	9%	13%	7%	10%
2006	6%	10%	5%	8%
2007	5%	8%	3%	6%
2008	2%	6%	2%	5%
2009	-	4%	-	3%
2010 & thereafter	-	-	-	-