

Bonus Declaration under With Profit Business: Valuation as at 31 Mar 2013

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

A. Unitized With Profit (UWP) Business:

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate for units created in Year								
		2002	2003	2004	2005	2006	2007	2008	2009	2010
Unitized With Profit Products - Life	5.75% p.a.	30%	21%	17%	12%	10%	8%	6%	4%	3%
Unitized With Profit Products - Pension	6.25% p.a.	NA	23%	19%	15%	12%	9%	7%	5%	3%

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	Nil
Secure Pension	Rs. 30 per 1000 Sum Assured	Nil