

Bonus Declaration under With Profit Business: 2013-14

1. Bonus Rates for Unitized With-Profit Business

Regular bonus rates for unitized with profit policies shall be applicable for the period from 1st October 2014 to 30th September 2015.

| Product Line | Regular Bonus Rate | Final Additional (Terminal) Bonus Rate for units created in Calendar Year | | | | | | | | | |
|---|--------------------|---|------|------|------|------|------|------|------|------|------|
| | | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 |
| Unitized With Profit Products - Life | 6.75% p.a. | 50% | 36% | 32% | 27% | 25% | 22% | 21% | 18% | 17% | 16% |
| Unitized With Profit Products - Pension | 7.25% p.a. | NA | 38% | 33% | 27% | 24% | 21% | 19% | 16% | 15% | 13% |

2. Bonus Rates for Traditional With-Profit Products

The bonus rates shall be applicable to all those traditional par policies which are in-force as at 31Mar-2014.

| Product Line | Regular Bonus Rate | |
|--------------------|-----------------------------|---------------------------------------|
| Aviva's Money Back | INR 40 per 1000 Sum Assured | |
| Secure Pension | INR 30 per 1000 Sum Assured | |
| Aviva Dhan Nirman | Policy Term | Regular Bonus Rate (% of Sum Assured) |
| | 18 Years | 3.75% |
| | 21 Years | 4.00% |
| | 25 Years | 4.00% |
| | 30 Years | 4.25% |