

## Bonus Declaration under With Profit Business: 2016-17

### 1. Bonus Rates for Unitized With Profit Business (applicable w.e.f. 1st October 2017 to 30th September 2018)

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate for units created in year												
		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Unitized With Profit Products - Life	9.75% p.a.	100%	73%	64%	54%	48%	41%	38%	32%	29%	25%	18%	11%	9%
Unitized With Profit Products - Pension	9.75% p.a.	NA	64%	55%	46%	41%	35%	32%	27%	25%	22%	16%	14%	7%

An additional one-off Special Reversionary Bonus (SRB) of 2% p.a. has been declared under UWP (Life & Pension) Lines of Businesses. As a result, the total reversionary bonus would be 11.75% p.a. (9.75% p.a. + 2.00% p.a.).

For UWP business, all the policies (in-force and paid-up) will be eligible for the declared bonuses.

### 2. Bonus Rates for Traditional with Profit Products (applicable w.e.f. 1st April 2017 to 30th March 2018)

Product Line	Regular Bonus Rate		Final Additional (Terminal) Bonus Rate
Aviva Money Back Plan	INR 40 per 1000 Sum Assured		INR 120 per 1000 Sum Assured
Aviva Secure Pension Plan	INR 30 per 1000 Sum Assured		INR 90 per 1000 Sum Assured
Aviva Dhan Nirman	Policy Term	Regular Bonus Rate (per 1000 Sum Assured)	Nil
	18 Years	37.5	
	21 Years	40.0	
	25 Years	40.0	
	30 Years	42.5	
Aviva Dhan Vriddhi Plus	Premium Payment Term	Regular Bonus Rate (per 1000 Sum Assured)	Nil
	5 Years	30.0	
	7 Years	34.0	
	11 Years	38.5	

Terminal bonus will only be paid on exit from policy year 6 and higher. No Terminal, bonus is payable on exit during the first 5 policy years..