

Bonus Declaration under With Profit Business: 2020-21

1. Bonus Rates for Unitized With Profit Business (applicable w.e.f. 1st October 2021 to 30th September 2022)

Regular Bonus Rate		Unitized With Profit Products - Life	Unitized With Profit Products - Pension
		11.50% p.a.	10.50% p.a.
Final Additional (Terminal) Bonus Rate for units created year	2002	113%	NA
	2003	83%	72%
	2004	73%	63%
	2005	62%	53%
	2006	56%	47%
	2007	48%	40%
	2008	43%	36%
	2009	36%	30%
	2010	32%	27%
	2011	27%	23%
	2012	20%	17%
	2013	11%	14%
	2014	9%	7%
	2015	5%	5%
	2016	2%	2%
	2017	1%	1%
	2018	0%	0%
	2019	0%	0%
	2020	0%	0%

An additional Special Reversionary Bonus (SRB) of 3% p.a. has been declared under UWP (Life) and UWP (Pension) Lines of Business. As a result, the total reversionary bonus would be 14.50% p.a. (11.50% p.a. + 3.00% p.a.) for Life and 13.50% p.a. (10.50% p.a. + 3.00% p.a.) for Pension Line of Business.

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 2021 to 31st March 2022)

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate																					
Aviva Money Back Plan	INR 45 per 1000 Sum Assured	<table border="1"> <thead> <tr> <th data-bbox="899 451 1045 540">Policy Year of Exit</th> <th data-bbox="1062 451 1393 540">Terminal Bonus Rate (per 1000 Sum Assured)</th> </tr> </thead> <tbody> <tr><td data-bbox="899 540 1045 585">6</td><td data-bbox="1062 540 1393 585">170</td></tr> <tr><td data-bbox="899 585 1045 631">7</td><td data-bbox="1062 585 1393 631">185</td></tr> <tr><td data-bbox="899 631 1045 677">8</td><td data-bbox="1062 631 1393 677">200</td></tr> <tr><td data-bbox="899 677 1045 723">9</td><td data-bbox="1062 677 1393 723">215</td></tr> <tr><td data-bbox="899 723 1045 768">10</td><td data-bbox="1062 723 1393 768">230</td></tr> <tr><td data-bbox="899 768 1045 814">11</td><td data-bbox="1062 768 1393 814">245</td></tr> <tr><td data-bbox="899 814 1045 860">12</td><td data-bbox="1062 814 1393 860">260</td></tr> <tr><td data-bbox="899 860 1045 905">13</td><td data-bbox="1062 860 1393 905">275</td></tr> <tr><td data-bbox="899 905 1045 951">14</td><td data-bbox="1062 905 1393 951">290</td></tr> </tbody> </table>	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)	6	170	7	185	8	200	9	215	10	230	11	245	12	260	13	275	14	290	
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Aviva Secure Pension Plan	INR 35 per 1000 Sum Assured	<table border="1"> <thead> <tr> <th data-bbox="899 989 1045 1077">Policy Year of Exit</th> <th data-bbox="1062 989 1393 1077">Terminal Bonus Rate (per 1000 Sum Assured)</th> </tr> </thead> <tbody> <tr><td data-bbox="899 1077 1045 1123">6</td><td data-bbox="1062 1077 1393 1123">120</td></tr> <tr><td data-bbox="899 1123 1045 1169">7</td><td data-bbox="1062 1123 1393 1169">120</td></tr> <tr><td data-bbox="899 1169 1045 1214">8</td><td data-bbox="1062 1169 1393 1214">140</td></tr> <tr><td data-bbox="899 1214 1045 1260">9</td><td data-bbox="1062 1214 1393 1260">140</td></tr> <tr><td data-bbox="899 1260 1045 1306">10</td><td data-bbox="1062 1260 1393 1306">160</td></tr> <tr><td data-bbox="899 1306 1045 1352">11</td><td data-bbox="1062 1306 1393 1352">160</td></tr> <tr><td data-bbox="899 1352 1045 1397">12</td><td data-bbox="1062 1352 1393 1397">180</td></tr> <tr><td data-bbox="899 1397 1045 1443">13</td><td data-bbox="1062 1397 1393 1443">180</td></tr> <tr><td data-bbox="899 1443 1045 1489">14</td><td data-bbox="1062 1443 1393 1489">200</td></tr> </tbody> </table>	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)	6	120	7	120	8	140	9	140	10	160	11	160	12	180	13	180	14	200	
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Aviva Dhan Nirman	Policy Term	Regular Bonus Rate (per 1000 Sum Assured)	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)
	18 Years	42.5	6	50
	21 Years	45.0	7	50
	25 Years	45.0	8	50
	30 Years	47.5	9	50
Aviva Dhan Vridhhi Plus	Premium Payment Term	Regular Bonus Rate (per 1000 Sum Assured)	Policy Year of Exit	Terminal Bonus Rate (per 1000 Sum Assured)
	5 Years	33.0	6	60
	7 Years	37.0	7	60
	11 Years	41.5		

Terminal bonus rates for Aviva Money Back Plan, Aviva Secure Pension Plan and Aviva Dhan Nirman are applicable for policies exiting on account of death, maturity or surrender. Policies exiting from both in-force and paid-up status will be eligible for terminal bonus. 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.