

Bonus Declaration under With Profit Business: 2023-24

1. Bonus Rates for Unitized with Profit Business (applicable w.e.f. 1st October 2024 to 30th September 2025)

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 in 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%
	2021	0%	0%
2022	0%	0%	
2023	0%	0%	

A Special Reversionary Bonus (SRB) of 10% p.a. has been declared under UWP (Life) and UWP (Pension) Lines of Business. As a result, the total reversionary bonus would be 21.50% p.a. (11.50% p.a. + 10.00% p.a.) for Life and 20.50% p.a. (10.50% p.a. + 10.00% 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 2024 to 31st March 2025)

Product Line	Regular Bonus Rate	Final Additional (Terminal) Bonus Rate	
Aviva Money Back Plan	INR 45 per 1000 Sum Assured	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
		15	305
		16	320
		17	335
Aviva Secure Pension Plan	INR 35 per 1000 Sum Assured	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
		15	200
		16	220
17	220		

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	60	
	21 Years	47.5	7	70	
	25 Years	52.5	8	80	
	30 Years	55.0	9	90	
			10	100	
			11	110	
			12	120	
	Apart from above, for policies terminating by surrender, death or maturity, a special terminal bonus of 50 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) shall also be payable.				
	Aviva Dhan Vriddhi 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	8	60	
			9	60	
			10	60	

A Special Reversionary Bonus (SRB) of Rs 50 per 1000 Sum Assured has been declared under Aviva Dhan Nirman. As a result, the total reversionary bonus for Aviva Dhan Nirman would be as per below table

Policy Term	Total Reversionary Bonus Rate (per 1000 Sum Assured)
18 Years	92.5 (42.5 + 50)
21 Years	97.5 (47.5 + 50)
25 Years	102.5 (52.5 + 50)
30 Years	105.0 (55.0 + 50)

Terminal bonus rates for Aviva Money Back Plan, Aviva Secure Pension Plan, Aviva Dhan Nirman and Aviva Dhan Vriddhi Plus 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. For Aviva Dhan Nirman, a special reversionary bonus of 50 per 1000 Sum Assured/Paid-up Sum Assured shall be payable for policies terminating by surrender, death or maturity in FY 2024-25. In respect of Aviva Dhan Nirman and Aviva Money Back product, a special terminal bonus of 50 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) and 25 per 1000 Sum Assured/Paid-up Sum Assured (as applicable) respectively shall also be payable for policies terminating by surrender, death or maturity in FY 2024-25.