

Summary of approved participating policy bonus rates

Year	Product Name	Compound Revisionary Bonus Rate	Simple Special Bonus Rate
FY01-02	Save Care-RP, Cash Care, Life Time Care, Child Care	0.75%	0.50%
	Investgain, CashGain, Child Gain & Swarna Visharanti	2.0%	0.50%
	Save Care SP	1.0%	0%
FY02-03	Save Care-RP, Cash Care, Life Time Care, Child Care	0.75%	0.50%
	Investgain, CashGain, Child Gain & Swarna Visharanti	2.0%	0.50%
	Save Care SP	1.0%	0%
FY03-04	Save Care-RP, Cash Care, Life Time Care, Child Care	0.70%	0.50%
	Investgain, CashGain, Child Gain & Swarna Visharanti	1.80%	0.50%
	Save Care SP	1.0%	0%
FY04-05	Save Care-RP, Cash Care, Life Time Care, Child Care	0.70%	0%
	Investgain, CashGain, Child Gain & Swarna Visharanti	1.80%	0%
	Save Care SP	1.0%	0%
FY05-06	Save Care-RP, Cash Care, Life Time Care, Child Care	0.75%	0%
	Investgain, CashGain, Child Gain & Swarna Visharanti	1.90%	0%
	Save Care SP	1.0%	0%
FY06-07	Save Care-RP, Cash Care, Life Time Care, Child Care	0.85%	0%
	Investgain, CashGain, Child Gain & Swarna Visharanti	2.10%	0%
	Save Care SP	1.0%	0%

FY07-08	Save Care-RP, Cash Care, Life Time Care, Child Care	0.85%	0%
	Investgain, CashGain, Child Gain & Swarna Visharanti	2.10%	0%
	Alpa Nivesh, Super Saver	1.00%	0%
	Save Care SP	1.0%	0%
FY08-09	Investgain, CashGain, Child Gain & Swarna Visharanti	2.10%	-
	Save Care-RP, Cash Care, Life Time Care, Child Care	0.85%	-
	Alpa Nivesh, Super Saver	1.00%	-
	Save Care SP	1.00%	-
FY09-10	Invest Gain, Cash Gain, Swarna Vishranti	2.10%	-
	Child Care	2.10%	-
	Child Gain	2.50%	-
	Life Time Care	2.50%	-
	Cash care, Save care	0.85%	-
	Super saver	1.25%	-
	Alpa Nivesh	1.00%	-
	Save Care SP	1.00%	-

Note: -

(i) Terminal bonus of **0.50%** shall be payable on Sum Assured and for each completed policy year on the policies(**except Alp Nivesh and Save Care SP**) which have completed at least 5 years and which are maturing or where life assured dies during the financial year 2010-11

(ii) Interim Bonus (the rates of which shall be the same as of Compound Reversionary Bonus) shall also be payable for Financial Year 2008-09 and 2009-10