

Tata AIA Life Insurance Bonus Rates for FY 2016-17

Sr. No.	Participating Products	Type of Bonus	Bonus Rates	For FY 2016-17					
			FY 2016-17	Terminal Bonus as% of Vested reversionary bonus for policies completing 10 years in 2016-17	Terminal Bonus as% of Vested reversionary bonus for policies completing 11 years in 2016-17	Terminal Bonus as% of Vested reversionary bonus for policies completing 12 years in 2016-17	Terminal Bonus as% of Vested reversionary bonus for policies completing 13 years in 2016-17	Terminal Bonus as% of Vested reversionary bonus for policies completing 14 years in 2016-17	Terminal Bonus as% of Vested reversionary bonus for policies completing 15 years in 2016-17
1	Assure EduCare 18	Compound	3.75%	78%	86%	86%	85%	41%	n/a
2	Assure EduCare 21	Compound	3.75%	71%	85%	85%	82%	26%	n/a
3	Assure 10 years Security & Growth Plan	Compound	3.75%	58%	n/a	n/a	n/a	n/a	n/a
4	Assure 20 years Security & Growth Plan	Compound	3.75%	19%	31%	32%	45%	38%	34%
3	Assure 30 years Security & Growth Plan	Compound	3.75%	11%	38%	32%	45%	41%	26%
4	Assure Golden Year Plan	Compound	3.75%	58%	104%	83%	93%	57%	67%
5	Assure Money Saver Plan	Compound	3.75%	24%	20%	14%	23%	18%	27%
6	Assure Career Builder Plan	Compound	3.75%	16%	20%	65%	73%	37%	n/a
7	Nirvana	Compound	3.50%	187%	150%	114%	118%	123%	n/a
8	Nirvana Plus	Compound	5.00%	30%	27%	31%	44%	n/a	n/a
9	MahaLife	Cash dividend	21.7 per1000 SA	n/a	n/a	n/a	n/a	n/a	n/a
10	MahaLife Gold version 1	Cash dividend	33.0 per 1000 SA	n/a	n/a	n/a	n/a	n/a	n/a
11	StarKid	Simple	10.00%	19%	28%	14%	n/a	n/a	n/a
12	Nirbhay Life*	Terminal Bonus only	n/a	n/a	n/a	n/a	n/a	n/a	n/a
13	ShubhLife (10 year term)	Simple	7.50%	n/a	n/a	n/a	n/a	n/a	n/a
14	ShubhLife (15 year term)	Simple	5.00%	n/a	n/a	n/a	n/a	n/a	n/a
15	ShubhLife (20 year term)	Simple	5.00%	n/a	n/a	n/a	n/a	n/a	n/a
16	ShubhLife (25 year term)	Simple	5.00%	n/a	n/a	n/a	n/a	n/a	n/a
17	ShubhLife (30 year term)	Simple	4.00%	n/a	n/a	n/a	n/a	n/a	n/a
18	Money Maxima (12 to 20 year term)	Simple	4.60%	n/a	n/a	n/a	n/a	n/a	n/a
19	Money Maxima (21 to 30 year term)	Simple	5.10%	n/a	n/a	n/a	n/a	n/a	n/a
20	MahaLife Magic	Compound	4.25%	n/a	n/a	n/a	n/a	n/a	n/a
21	Money Back Plus	Compound	2.75%	n/a	n/a	n/a	n/a	n/a	n/a
22	Smart 7 (Basic Sum Assured less than INR 5 Lac)	Compound	3.55%	n/a	n/a	n/a	n/a	n/a	n/a
23	Smart 7 (Basic Sum Assured between 5Lac to INR 9.99 Lac)	Compound	3.60%	n/a	n/a	n/a	n/a	n/a	n/a
24	Smart 7 (Basic Sum Assured greater than or equal to INR 10 Lac)	Compound	3.65%	n/a	n/a	n/a	n/a	n/a	n/a
25	Insta Wealth Plan	Compound	3.25%	n/a	n/a	n/a	n/a	n/a	n/a
26	Freedom (for premium paying term of 7 Years)	Compound	3.50%	n/a	n/a	n/a	n/a	n/a	n/a
27	Freedom (for premium paying term of 10 Years)	Compound	2.85%	n/a	n/a	n/a	n/a	n/a	n/a
28	Freedom (for premium paying term of 15 Years)	Compound	2.65%	n/a	n/a	n/a	n/a	n/a	n/a
29	Monthly Insurance Plan (for premium paying term of 7 Years)	Compound	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Monthly Insurance Plan (for premium paying term of 10 Years)	Compound	n/a	n/a	n/a	n/a	n/a	n/a	n/a
31	Good Kid	Compound	n/a	n/a	n/a	n/a	n/a	n/a	n/a

n/a - Not Applicable

*The Terminal Bonus Rate for Nirbhay Life is expressed as a percentage of the Sum Assured.