

Bonus Rates

as on 31st March 2018



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Important Definitions

Simple Reversionary bonus

This type of bonus is calculated as a percentage of basic sum assured/maturity sum assured only which is mentioned under the policy. This bonus is declared annually and is accrued to be paid out at the time of a claim or maturity or as specified under the policy.

Compound Reversionary bonus

This is calculated as a percentage of the basic sum assured/maturity sum assured under the policy and all previously accrued bonuses. The bonus of each year is added to the sum assured and the next year's bonus is calculated on the enhanced amount.

Terminal Bonus:

Terminal bonus is not guaranteed and is a one-time bonus which, if declared, is payable on termination of the policy by way of death or maturity provided the policy is in-force as on the day of exit and on completion of certain number of years which differs from product to product. Policy becomes eligible for this bonus after remaining in force for a pre-determined time period. It's value is not guaranteed and is offered at discretion of insurer. It will be disclosed only at the time of policy maturity or death of life assured, whichever is earlier.

Cash Bonus

The insurance company may decide to give the bonus in cash provided it is mentioned under the policy, i.e. bonus accruing in a year will be paid to the policyholder at the end of the year rather being accrued till maturity.

Important Definitions

Guaranteed Interest Rate

This is the interest rate declared by the Company on the Interest Declaration Date applicable to the Premiums as well as on the Policyholder's Account Value, provided the Premiums are received within the Grace period. This interest rate is applied and credited to the Policyholder's Account Value at the end of each Policy Year.

Loyalty Interest Rate

This is a one-time interest rate applied and credited to the Policyholder's Account Value at the end of the First Policy Year on the date of receipt of the second year's Premium within the Grace Period.

Delayed Payment Interest Rate

The Company shall also on every Interest Declaration Date declare a Delayed Payment Interest Rate applicable for the Premiums received after the Grace Period for the applicable Policy Year

Bonus Interest Rate

Bonus Interest means the interest amount allocated by the Company and credited to the Individual Pension Account (IPA). At the end of each Financial Year, the Company shall declare the Bonus Interest for the relevant financial year based on the investment income, realized gains / losses earned or realized during the year, net of costs and expenses and applicable Taxes, if any, and subject to positive financial performance of the Capital Guaranteed Plan.



**Bonus Rates for Products
currently available for sale.**

Bonus Rates as on 31st March 2018

Products available for sale

Product	Bonus Type	Bonus Rates (p.a.) as % of Sum Assured				
		2018	2017	2016	2015	2014
Exide Life New Fulfilling Life (114N024V02)	Simple Reversionary Bonus	7.50%	7.50%	7.50%	7.50%	7.50%
Exide Life New Creating Life Insurance Plus (UIN:114N071V01)	Simple Reversionary Bonus	7.00%	7.00%	7.00%	7.00%	7.00%
Exide Life Secured Income Insurance Plus (UIN:114N061V02)	Simple Reversionary Bonus	7.00%	7.00%	7.00%	7.00%	7.00%
Exide Life Jeevan Uday (UIN: 114N074V01)	Simple Reversionary Bonus	7.00%	7.00%	7.00%	7.00%	NA
Exide Life New Creating Life Insurance Regular Pay (UIN:114N072V01)	Simple Reversionary Bonus	5.00%	5.00%	5.00%	5.00%	5.00%
Exide Life Secured Income Insurance RP (UIN:114N060V02)	Simple Reversionary Bonus	5.00%	5.00%	5.00%	5.00%	5.00%

Bonus Rates as on 31st March 2018

Products available for sale

Product	Bonus Type	Bonus Rates (p.a.) as % of Sum Assured				
		2018	2017	2016	2015	2014
Exide Life Assured Gain Plus (Limited and Single Pay) (UIN: 114N073V01)	Simple Reversionary Bonus	5.00%	5.00%	5.00%	5.00%	NA
Exide Life Income Advantage Plan* (UIN: 114N082V01)	Simple Reversionary Bonus	Option A: 4.5% Option B: 5%	Option A: 4.5% Option B: 5%	NA	NA	NA
Exide Life My Money Back Plan (UIN: 114N088V01)	Simple Reversionary Bonus	4.00%	NA	NA	NA	NA

*Option A: Pure Income Benefit | Option B: Income with Maturity Benefit



Bonus Rates - Interest Rates for withdrawn Products

Bonus Rates as on 31st March 2018

Withdrawn Products

Product	Bonus Type	Bonus Rates (p.a.) as % of Sum Assured					
		2018	2017	2016	2015	2014	2013
Exide Life Powering Life Limited Premium Endowment Plan (UIN:114N024V02)	Simple Reversionary Bonus	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
Exide Life Fulfilling Life Anticipated Whole Life Plan (UIN:114N024V01)	Simple Reversionary Bonus	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
Exide Life Secured Income Insurance Plus (UIN:114N061V01)	Simple Reversionary Bonus	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Exide Life Fulfilling Life Anticipated Whole Life Plan (UIN: 114N003V01)	Simple Reversionary Bonus	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
Exide Life Secured Income Insurance RP (UIN:114N060V01)	Simple Reversionary Bonus	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Exide Life New Creating Life Money Back (UIN:114N023V01)	Simple Reversionary Bonus	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%

Bonus Rates as on 31st March 2018

Withdrawn Products

Product	Bonus Type	Bonus Rates (p.a.) as % of Sum Assured					
		2018	2017	2016	2015	2014	2013
Exide Life Platinum Life (UIN:114N020V01)	Simple Reversionary Bonus over and above Simple Guaranteed Bonus rate of 5% p.a. The Guaranteed addition is applicable for first five policy years	0.5% p.a. over and above the guaranteed bonus rate of 5%	0.5% p.a. over and above the guaranteed bonus rate of 5%	0.5% p.a. over and above the guaranteed bonus rate of 5%	0.5% p.a. over and above the guaranteed bonus rate of 5%	0.5% p.a. over and above the guaranteed bonus rate of 5%	0.5% p.a. over and above the guaranteed bonus rate of 5%

Bonus Rates as on 31st March 2018

Withdrawn Products

Product	Bonus Type	Bonus Rates (p.a.) as % of Sum Assured					
		2018	2017	2016	2015	2014	2013
Exide Life Rewarding Life Whole of Life Plan (UIN:114N005V01)	Compound Reversionary Bonus	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Exide Life Reassuring Life Endowment Plan with Reversionary Bonus (UIN:114N009V01)	Compound Reversionary Bonus	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Exide Life Creating Life Child Protection Plan (UIN:114N011V01)	Compound Reversionary Bonus	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Exide Life Safal Jeevan Endowment Plan (UIN:114N015V01)	Compound Reversionary Bonus	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Exide Life Safal Jeevan Money Back Plan (UIN: 114N022V01)	Compound Reversionary Bonus	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

Bonus Rates as on 31st March 2018

Withdrawn Products

Product	Bonus Type	Bonus Rates (p.a.) as % of Sum Assured					
		2018	2017	2016	2015	2014	2013
Exide Life Reassuring Life Endowment Plan with Cash Bonus (UIN:114N001V01)	Cash Bonus	5% of annualized premium payable on 1 st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1 st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1 st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1 st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1 st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1 st Policy anniversary and thereafter increasing @ 15% p.a.
Exide Life Maximising Life Money Back Plan (UIN:114N002V01)	Cash Bonus	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.

Bonus Interest Rates

Withdrawn Products

Product	Bonus Type	Bonus Interest Rates (p.a.)					
		2018	2017	2016	2015	2014	2013
Exide Life Best Years Retirement Plans (UIN:114N014V01, 114N040V01)	Gross return on accumulated funds in Individual Pension Account	9.30%	9.40%	9.61%	9.90%	9.65%	9.34%

Interest Rates

Product	Interest Rate	Interest Rates (p.a.)					
		2018	2017	2016	2015	2014	2013
Exide Life Assured Returns (UIN:114N049V01)	Guaranteed Interest Rate	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
	Delayed Payment Interest Rate*	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
	Loyalty Interest Rate	NA	NA	NA	NA	NA	NA

*In case the premium is paid after the grace period. Interest Rates for Exide Life Assured Returns declared as on 15th Feb 2018.



Terminal Bonus

Terminal Bonus for annual mode policies as on 31st March 2018

Product	Bonus Type	Targeted Terminal Bonus Rates (% per 100 Sum Assured)								
		10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years
Exide Life Reassuring Life Endowment Plan with Cash Bonus (UIN:114N001V01)	Terminal Bonus	11.5%	12.5%	13.5%	14.5%	15.5%	17.5%	18.5%	19.5%	21.5%
Exide Life Powering Life Limited Premium Endowment Plan (UIN:114N010V01)	Terminal Bonus	7%	8%	9%	10%	11%	12%	14%	16%	18%
Exide Life Reassuring Life Endowment Plan with Reversionary Bonus (UIN:114N009V01)	Terminal Bonus	4%	5%	6%	7%	8%	11%	12%	13%	14%
Exide Life Safal Jeevan Endowment Plan (UIN:114N015V01)	Terminal Bonus	7%	7.5%	8%	8.5%	9%	9.5%	10%	10.5%	11%
Exide Life Creating Life Child Protection Plan (UIN:114N011V01)	Terminal Bonus	4.5%	5.5%	6.5%	8.5%	10.5%	12.5%	13.5%	14.5%	15.5%
Exide Life Maximising Life Money Back Plan (UIN:114N002V01)	Terminal Bonus	N/A	N/A	N/A	N/A	N/A	8.5%	9%	9.5%	10%
Exide Life Platinum Life (UIN:114N020V01)	Terminal Bonus	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Important: The terminal bonus declared on 31st March 2018 as a percentage of Sum Assured and it is subject to change in future.

Terminal Bonus for half yearly mode policies as on 31st March 2018

Product	Bonus Type	Targeted Terminal Bonus Rates (% per 100 Sum Assured)								
		10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years
Exide Life Reassuring Life Endowment Plan with Cash Bonus (UIN:114N001V01)	Terminal Bonus	13.23%	14.38%	15.53%	16.68%	17.83%	19.25%	20.35%	21.45%	23.6%
Exide Life Powering Life Limited Premium Endowment Plan (UIN:114N010V01)	Terminal Bonus	8.05%	9.2%	10.35%	11.5%	12.65%	13.2%	15.4%	17.6%	19.8%
Exide Life Reassuring Life Endowment Plan with Reversionary Bonus (UIN:114N009V01)	Terminal Bonus	4.6%	5.75%	6.9%	8.05%	9.2%	12.1%	13.2%	14.3%	15.4%
Exide Life Safal Jeevan Endowment Plan (UIN:114N015V01)	Terminal Bonus	8.05%	8.625%	9.2%	9.76%	10.35%	10.45%	11%	11.55%	12.1%
Exide Life Creating Life Child Protection Plan (UIN:114N011V01)	Terminal Bonus	5.18%	6.33%	7.48%	9.78%	12.08%	13.8%	14.9%	15.95%	17.05%
Exide Life Maximising Life Money Back Plan (UIN:114N002V01)	Terminal Bonus	N/A	N/A	N/A	N/A	N/A	9.35%	9.9%	10.45%	11%
Exide Life Platinum Life (UIN:114N020V01)	Terminal Bonus	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Important: The terminal bonus declared on 31st March 2018 as a percentage of Sum Assured and it is subject to change in future.

Terminal Bonus for quarterly mode policies as on 31st March 2018

Product	Bonus Type	Targeted Terminal Bonus Rates (% per 100 Sum Assured)								
		10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years
Exide Life Reassuring Life Endowment Plan with Cash Bonus (UIN:114N001V01)	Terminal Bonus	14.95%	16.25%	17.55%	18.85%	20.15%	21%	22.2%	23.4%	25.8%
Exide Life Powering Life Limited Premium Endowment Plan (UIN:114N010V01)	Terminal Bonus	9.1%	10.4%	11.7%	13%	14.3%	14.4%	16.8%	19.2%	21.6%
Exide Life Reassuring Life Endowment Plan with Reversionary Bonus (UIN:114N009V01)	Terminal Bonus	5.2%	6.5%	7.8%	9.1%	10.4%	13.2%	14.4%	15.6%	16.8%
Exide Life Safal Jeevan Endowment Plan (UIN:114N015V01)	Terminal Bonus	9.1%	9.75%	10.4%	11.05%	11.7%	11.4%	12%	12.6%	13.2%
Exide Life Creating Life Child Protection Plan (UIN:114N011V01)	Terminal Bonus	5.85%	7.15%	8.45%	11.05%	13.65%	15%	16.2%	17.4%	18.6%
Exide Life Maximising Life Money Back Plan (UIN:114N002V01)	Terminal Bonus	N/A	N/A	N/A	N/A	N/A	10.2%	10.8%	11.4%	12%
Exide Life Platinum Life (UIN:114N020V01)	Terminal Bonus	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Important: The terminal bonus declared on 31st March 2018 as a percentage of Sum Assured and it is subject to change in future.

Terminal Bonus for monthly mode policies as on 31st March 2018

Product	Bonus Type	Targeted Terminal Bonus Rates (% per 100 Sum Assured)								
		10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years
Exide Life Reassuring Life Endowment Plan with Cash Bonus (UIN:114N001V01)	Terminal Bonus	17.25%	18.75%	20.25%	21.75%	23.25%	22.75%	24.05%	25.35%	27.95%
Exide Life Powering Life Limited Premium Endowment Plan (UIN:114N010V01)	Terminal Bonus	10.5%	12%	13.5%	15%	16.5%	15.6%	18.2%	20.8%	23.4%
Exide Life Reassuring Life Endowment Plan with Reversionary Bonus (UIN:114N009V01)	Terminal Bonus	6%	7.5%	9%	10.5%	12%	14.3%	15.6%	16.9%	18.2%
Exide Life Safal Jeevan Endowment Plan (UIN:114N015V01)	Terminal Bonus	10.5%	11.25%	12%	12.75%	13.5%	12.35%	13%	13.65%	14.3%
Exide Life Creating Life Child Protection Plan (UIN:114N011V01)	Terminal Bonus	6.75%	8.25%	9.75%	12.75%	15.75%	16.25%	17.55%	18.85%	20.15%
Exide Life Maximising Life Money Back Plan (UIN:114N002V01)	Terminal Bonus	N/A	N/A	N/A	N/A	N/A	11.05%	11.7%	12.35%	13%
Exide Life Platinum Life (UIN:114N020V01)	Terminal Bonus	0%	0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Important: The terminal bonus declared on 31st March 2018 as a percentage of Sum Assured and it is subject to change in future.

EXIDE Life Insurance

Lamba saath, bharose ki baat.

Note:

- Bonuses for policies which get paid up before policy year end will be allotted a pro rate bonus.
- Reversionary bonuses are paid at the happening of a contingency event which is the date of maturity of a policy or death of the life assured if earlier. Simple Reversionary bonus rate shown above is applied on the Basic Sum Assured on the policy. Compound reversionary bonus rate is applied on Sum Assured and vested bonus.
- Cash bonuses are paid at the end of each policy anniversary. The policy holder has an option to offset the cash against future premiums or accumulate as a deposit with the company and withdraw the same on maturity. Cash bonus rates are applied on premiums received in a policy year.
- Applicable interest rate for Cash bonus products where the policyholder has opted to accumulate the bonus as a deposit with the company is 7.6% for the financial year.
- The terminal bonus declared on 31st March 2018 as a percentage of Sum Assured and it is subject to change in future.
- Duration at exit is defined as the completed year on exit from the commencement date of the policy.

Disclaimer: The bonus rates shown are only for the years mentioned above and are not indicative of the bonus rates that may be declared in the future. Bonus rates for future years is not guaranteed and may vary depending on the fund performance. Bonus payout will depend on the investment period. For more details on risk factors, terms and conditions, please read the sales brochure of the product carefully before concluding a sale. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No.3/1, Millers Road, Bengaluru - 560 001. Toll Free No: 1800 419 8228, visit: exidelife.in.

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