

Individual Products Bonus Rate

(Bonus Rate (p.a.) as % of Sum Assured & previously accrued reversionary bonuses)

Financial Year	Pramerica Life Future Idols Gold+ (UIN – 140N036V01, 140N036V02)	Pramerica Life Sahaj Suraksha (UIN – 140N032V01, 140N032V02, 140N032V03)	Pramerica Life Smart Cash Protect (UIN – 140N037V01, 140N037V02, 140N037V03)	Pramerica Life Flexi Cash (UIN – 140N040V01, 140N040V02, 140N040V03)	Pramerica Life Aajeevan Samridhi (UIN – 140N033V01, 140N033V02)	Pramerica Life Premier Gain (UIN – 140N043V01, 140N043V02)	Pramerica Life Smart Money Back (UIN – 140N045V01, 140N045V02)
2024-2025	3.30%	2.95%	PPT12: 2.30% PPT15: 2.40% PPT20: 2.45%	PPT5: 1.35% PPT10: 3.25% PPT15: 3.25%	3.80%	PT10: 1.70% Other PTs: 1.90%	2.60%
2023-2024	3.30%	2.95%	PPT12: 2.30% PPT15: 2.40% PPT20: 2.45%	PPT5: 1.35% PPT10: 3.25% PPT15: 3.25%	3.80%	PT10: 1.70% Other PTs: 1.90%	2.60%
2022-23	3.15%	2.85%	PPT12: 2.10% PPT15: 2.20% PPT20: 2.30%	PPT5: 1.25% PPT10: 3.10% PPT15: 3.10%	3.55%	PT10: 1.55% Other PTs: 1.75%	2.50%
2021-22	3.15%	2.85%	PPT12: 2.10% PPT15: 2.20% PPT20: 2.30%	PPT5: 1.25% PPT10: 3.10% PPT15: 3.10%	3.55%	PT10: 1.55% Other PTs: 1.75%	2.50%
2020-21	3.15%	2.85%	PPT12: 2.10% PPT15: 2.20% PPT20: 2.30%	PPT5: 1.25% PPT10: 3.10% PPT15: 3.10%	3.55%	PT10: 1.55% Other PTs: 1.75%	2.50%
2019-20	3.30%	2.95%	PPT12: 2.30% PPT15: 2.40% PPT20: 2.45%	PPT5: 1.35% PPT10: 3.25% PPT15: 3.25%	3.80%	PT10: 1.70% Other PTs: 1.90%	2.60%
2018-19	3.45%	3.15%	PPT12: 2.55% PPT15: 2.60% PPT20: 2.70%	PPT5: 1.45% PPT10: 3.40% PPT15: 3.40%	4.10%*	PT10: 1.90% Other PTs: 2.10%	2.75%
2017-18	3.45%	3.15%	PPT12: 2.55% PPT15: 2.60% PPT20: 2.70%	PPT5: 1.45% PPT10: 3.40% PPT15: 3.40%	Annual Guaranteed Addition (AGA) is guaranteed for the first 5 years at 4% of Sum Assured	PT10: 1.90% Other PTs: 2.10%	2.75%
2016-17	3.35%	3.05%	PPT12: 2.40% PPT15: 2.50% PPT20: 2.60%	PPT5: 1.40% PPT10: 3.30% PPT15: 3.30%		PT10: 1.80% Other PTs: 2.0%	2.65%
2015-16	3.50%	3.25%	PPT12: 2.65% PPT15: 2.75% PPT20: 2.85%	PPT5: 1.50% PPT10: 3.50% PPT15: 3.50%		PT10: 1.95% Other PTs: 2.20%	2.80%
2014-15	3.55%	3.35%	PPT12: 2.85% PPT15: 2.95% PPT20: 3.05%	PPT5: 1.60% PPT10: 3.55% PPT15: 3.55%		NA	NA
2013-14	3.90%	3.70%	PPT12: 3.2% PPT15: 3.3% PPT20: 3.4%	NA		NA	NA

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 future fund performance. Bonus payout will depend on the investment period. Pramerica Life Insurance Limited, Registered Office & Communication Address: 4th Floor, Building No. 9, Tower B, Cyber City, DLF City Phase III, Gurgaon – 122002, Haryana. CIN: U66000HR2007PLC052028. Customer Service Helpline: 1860 560 7070 (Local charges apply), IRDAI Registration Number 140. All rights reserved. E-Mail: contactus@pramericalife.in. Website: www.pramericalife.in. The Pramerica Mark displayed belongs to “The Prudential Insurance Company of America” and is used by Pramerica Life Insurance Limited under license.

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Individual Products Terminal Bonus Rate

(to be applied on Sum Assured + Bonus (Reversionary & Interim Bonus))

Product Name	Term	PPT	No of Premiums Paid for Paid Up and Completed Number of Years For Premium Paying Policies											
			1	2	3	4	5	6	7	8	9	10	11	12
Pramerica Life Sahaj Suraksha (UIN – 140N032V01, 140N032V02, 140N032V03)	ALL	15	N.A				8.000%	9.600%	11.200%	12.800%	14.400%	16.000%	17.600%	19.200%
	ALL	20	N.A				10.750%	12.900%	15.050%	17.200%	19.350%	21.500%	23.650%	25.800%
Pramerica Life Future Idols Gold+ (UIN – 140N036V01, 140N036V02)	ALL	ALL	N.A									9.000%	10.000%	11.000%
Pramerica Life Aajeevan Samridhi (UIN – 140N033V01, 140N033V02)	ALL	15	N.A									11.400%	14.250%	17.090%
	ALL	20	N.A									16.940%	21.170%	25.400%
Pramerica Life Flexi Cash (UIN – 140N040V01, 140N040V02, 140N040V03)	ALL	5	N.A									1.100%	2.200%	NA
	ALL	Rest	N.A									1.100%	2.200%	NA
Pramerica Life Premier Gain (UIN – 140N043V01, 140N043V02)	10	5	N.A									7.500%	8.250%	NA
	10	7	N.A									9.500%	10.450%	NA
	15	7	N.A									9.500%	10.450%	NA
	20	7	N.A									9.500%	10.450%	NA
	15	10	N.A									12.500%	13.750%	NA
	20	10	N.A									12.500%	13.750%	NA
	25	10	N.A									12.500%	13.750%	NA
	20	15	N.A									14.000%	15.400%	NA
	25	15	N.A									14.000%	15.400%	NA
	25	20	N.A									11.000%	12.100%	NA

PT= Policy Term

PPT = Premium Paying Term

N.A. = Not Applicable

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