

## 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 Samridhhi (UIN – 140N033V01, 140N033V02)	Pramerica Life Premier Gain (UIN – 140N043V01, 140N043V02)	Pramerica Life Smart Money Back (UIN – 140N045V01, 140N045V02)
2025-2026	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%
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

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## Individual Products Terminal Bonus Rate

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

No of Premiums Paid for Paid Up and Completed Number of Years For Premium Paying Policies

Product Name	Term	PPT	1	2	3	4	5	6	7	8	9	10	11	12	13
Pramerica Life Sahaj Suraksha (UIN – 140N032V01, 140N032V02, 140N032V03)	ALL	15	N.A				12.25%	14.70%	17.15%	19.60%	22.05%	24.50%	26.95%	29.40%	31.85%
	ALL	20	N.A				16.50%	19.80%	23.10%	26.40%	29.70%	33.00%	36.30%	39.60%	42.90%
Pramerica Life Future Idols Gold+ (UIN – 140N036V01, 140N036V02)	ALL	ALL	N.A				N.A	N.A	N.A	N.A	N.A	9.00%	10.00%	11.00%	12.00%
Pramerica Life Aajeevan Samridhi (UIN – 140N033V01, 140N033V02)	ALL	15	N.A				N.A	N.A	N.A	N.A	N.A	12.87%	16.09%	19.31%	22.53%
	ALL	20	N.A				N.A	N.A	N.A	N.A	N.A	17.74%	22.17%	26.60%	31.04%
Pramerica Life Flexi Cash (UIN – 140N040V01, 140N040V02, 140N040V03)	ALL	5	N.A				N.A	N.A	N.A	N.A	N.A	5.62%	11.56%	17.83%	N.A
	ALL	Rest	N.A				N.A	N.A	N.A	N.A	N.A	5.62%	11.56%	17.83%	N.A
Pramerica Life Premier Gain (UIN – 140N043V01, 140N043V02)	10	5	N.A				N.A	N.A	N.A	N.A	N.A	7.50%	8.25%	9.00%	N.A
	10	7	N.A				N.A	N.A	N.A	N.A	N.A	9.50%	10.45%	11.40%	N.A
	15	7	N.A				N.A	N.A	N.A	N.A	N.A	9.50%	10.45%	11.40%	N.A
	20	7	N.A				N.A	N.A	N.A	N.A	N.A	9.50%	10.45%	11.40%	N.A
	15	10	N.A				N.A	N.A	N.A	N.A	N.A	12.50%	13.75%	15.00%	N.A
	20	10	N.A				N.A	N.A	N.A	N.A	N.A	12.50%	13.75%	15.00%	N.A
	25	10	N.A				N.A	N.A	N.A	N.A	N.A	12.50%	13.75%	15.00%	N.A
	20	15	N.A				N.A	N.A	N.A	N.A	N.A	14.00%	15.40%	16.80%	N.A
	25	15	N.A				N.A	N.A	N.A	N.A	N.A	14.00%	15.40%	16.80%	N.A
	25	20	N.A				N.A	N.A	N.A	N.A	N.A	11.00%	12.10%	13.20%	N.A
Pramerica Life Smart Money Back	ALL	ALL	N.A				N.A	N.A	N.A	N.A	N.A	N.A	11.00%	12.00%	N.A

PT= Policy Term

PPT = Premium Paying Term

N.A. = Not Applicable

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