

In 2014 – 15 we expanded our traditional participating product portfolio by launching diverse products to meet different customer outcomes – savings, retirement, children’s future, etc.

We understand the significance of bonuses in a participating plan. Where bonuses offer healthy returns to the customer, it also needs to be competitive vis-à-vis the market.

BSLI is happy to declare the bonus rates applicable for financial year ending 31st March 2015. This bonus rate will be attached to the customer’s policy on the policy anniversary that falls during 1st July 2015 to 30th June 2016.

BSLI Vision Endowment Plus Plan (UIN 109N092V01)

Sum Assured (in Rs.)	less than 199,999	200,000 to 399,999	400,000 to 799,999	800,000 & above
Bonus Rate (per 1000 of Sum Assured)	35	40	40	40

BSLI Vision LifeIncome Plan (UIN 109N079V01) & (UIN 109N079V02)

Premium Paying Term (in years)	15 to 19	20 to 24	25+
Bonus Rate (per 1000 of Sum Assured)	46	48	50

BSLI Vision LifeSecure Plan (UIN 109N087V01)

Premium Paying Term (in years)	15 to 19	20 to 29	30 to 34	35
Bonus Rate (per 1000 of Sum Assured)	44	50	54	56

BSLI Vision MoneyBack Plus Plan (UIN 109N093V01)

Sum Assured (in Rs.)	less than 199,999	200,000 to 399,999	400,000 to 799,999	800,000 & above
Bonus Rate (per 1000 of Sum Assured)	40	42	42	42

BSLI Vision Star Plan (UIN 109N096V01)

Sum Assured (in Rs.)	less than 199,999	200,000 to 399,999	400,000 to 799,999	800,000 & above
Bonus Rate (per 1000 of Sum Assured)	40	42	42	42

BSLI Vision Endowment Plan (UIN 109N080V01) & (UIN 109N080V02)

Sum Assured (in Rs.)	less than 199,999	200,000 to 399,999	400,000 to 799,999	800,000 & above
Bonus Rate (per 1000 of Sum Assured)	35	40	40	40

BSLI Vision Regular Returns Plan (UIN 109N081V01) & (UIN 109N081V02)

Sum Assured (in Rs.)	All Bands
Bonus Rate (per 1000 of Sum Assured)	30

BSLI Savings Plan (UIN 109N088V01)

Sum Assured (in Rs.) / Premium Paying Term (in years)	10	15	20
SA < 50,000	5	13	20
SA : 0.5lac -1.5lac	10	17	25
SA>= 1.5 lacs	20	25	35

Note:

- Simple regular reversionary bonus rate is applied on the sum assured only (all plans except BSLI Vision Regular Returns Plan)
- Compound regular reversionary bonus rate is applied on the sum assured plus the accrued regular reversionary bonus till previous valuation (only on BSLI Vision Regular Returns Plan)