

Bonus rates declared as on 31st March 2024

The regular revisionary and cash bonus rates declared as on 31st March 2024 are provided in the tables below. Bonus rates (both regular reversionary as well as cash bonus rates) are applicable for all the in-force participating policies (including policies under in death status under Reliance child plan UIN:121N003V01) for full sum assured.

S. NO	UIN	Name of the Plan	Bonus Type	Regular Bonus Rates in (%)
1	121N001V01	Reliance Cash Flow Plan	Simple	3.50
2	121N003V01	Reliance Child Plan	Simple	4.23
3	121N004V01	Reliance Whole Life Plan	Simple	3.80
4	121N002V01	Reliance Special Endowment Plan	Compound	3.60
5	121N018V01	Reliance Endowment Plan Regular Premium	Compound	1.80
6	121N019V01	Reliance Connect 2 Life	Simple	5.00
7	121N002V02	Reliance Super Five Plus Plan	Compound	3.20
8	121N096V01	Reliance Nippon Life Smart Cash Plus Plan	Simple	3.00
9	121N003V02	Reliance Nippon Life Child Plan	Simple	3.00
10	121N018V02	Reliance Nippon Life Endowment Plan	Compound	2.00
11	121N103V01	Reliance Nippon Life Bluechip Savings Insurance Plan	Simple	5.50
12	121N109V01	Reliance Nippon Life Future Income	Simple	4.30
13	121N110V01	Reliance Nippon Life Lifelong Savings	Simple	3.50
14	121N112V01	Reliance Nippon Life Whole Life Income	Cash Bonus ¹	5.80
15	121N136V01	Reliance Nippon Life Milestone Plan	Compound	3.50
16	121N113V01	Reliance Nippon Life Pension Builder	Simple	3.50
17	121N103V02	Reliance Nippon Life Bluechip Savings Insurance Plan	Simple	5.50
18	121N109V02	Reliance Nippon Life Future Income	Simple	4.30
19	121N110V02	Reliance Nippon Life Lifelong Savings**	Simple	3.50
20	121N136V02	Reliance Nippon Life Milestone Plan	Compound	3.50
21	121N143V01	Reliance Nippon Life Smart Zindagi Plus Plan	Compound [#]	1.90
			Cash Bonus ^{1&2}	Please refer Annexure
22	121N136V03	Reliance Nippon Life Milestone Plan	Compound	3.50

**For Lifelong Savings plan interim bonus is declared, as reversionary bonus will only be vested from 6th policy year.

[#]Deferred Income version of Smart Zindagi Plus Plan payable till premium payment term

Note:

- **Simple** means reversionary bonus rates which are expressed as a percentage of “Sum assured” only
- **Compound** means reversionary bonus rates which are expressed as a percentage of “Sum assured” plus “accrued bonus”
- **Cash Bonus¹** means Cash Bonus rates which are expressed as a percentage of the Base Sum Assured
- **Cash Bonus²** means Cash Bonus rates which are expressed as a percentage of Attached Paid Up Addition (PUA), if any

The Terminal Bonus rates declared for FY 2024-25 are as follows:

1) Reliance Nippon Life Bluechip Savings Insurance Plan (UIN: 121N103V01)

Terminal Bonus as a % of Sum Assured, payable on death and maturity are as follows:

Policy Term/Policy Year	10	11
10	17.60	--
11	22.22	22.22
12	27.96	27.96
13	34.84	34.84
14	43.12	43.12
15	53.55	53.55

2) Reliance Nippon Life Future Income (UIN:121N109V01)

Terminal Bonus as a % accrued Reversionary Bonus, payable on death and maturity are as follows:

Product Name/Policy Year	8	9	10
Reliance Nippon Life Future Income	15.0	17.5	20.0

3) Reliance Nippon Life Lifelong Savings (UIN:121N110V01)

Terminal Bonus as a % accrued Reversionary Bonus, payable on death and maturity are as follows:

Product Name/Policy Year	9	10
Reliance Nippon Life Lifelong Savings	5.0	6.25

4) Reliance Pension Builder Plan (UIN:121N113V01)

Terminal Bonus as a % accrued Reversionary Bonus, payable on death and maturity are as follows:

Product Name/Policy Year	10	11
Reliance Pension Builder Plan	50.0	53.0

5) Reliance Milestone Plan (UIN:121N136V01/121N136V02)

Terminal Bonus as a % accrued Reversionary Bonus, for events of deaths & surrenders of inforce policies:

Product Name/Policy Year	6	7
Reliance Milestone Plan	35.0	35.0

Note: These Regular Revisionary, Cash & Terminal bonus rates would also be used as interim bonus for claims, if applicable, till next bonus declaration.

Annexure I

Cash Bonus Rates for Policy Year 1 – Reliance Nippon Life Smart Zindagi Plus (in %)

Plan Option	Immediate Income - Cash Bonus ¹				Cash Bonus ² on PUA				Deferred Income - Cash Bonus ¹				
	PPT (Years)	10	12	15	20	10	12	15	20	10	12	15	20
Age At Entry													
Policy Year 1	18	1.00	0.91	0.81	0.69								
	19	1.00	0.91	0.81	0.69								
	20	0.99	0.91	0.81	0.69								
	21	0.99	0.90	0.81	0.69								
	22	0.99	0.90	0.81	0.69								
	23	0.99	0.90	0.81	0.69								
	24	0.98	0.90	0.81	0.69								
	25	0.99	0.91	0.81	0.70								
	26	0.99	0.91	0.82	0.70								
	27	0.99	0.91	0.82	0.70								
	28	0.99	0.92	0.82	0.71								
	29	1.00	0.92	0.83	0.71								
	30	1.00	0.93	0.83	0.72								
	31	1.01	0.93	0.84	0.72								
	32	1.02	0.94	0.85	0.73								
	33	1.02	0.94	0.85	0.73								
	34	1.03	0.95	0.86	0.74								
	35	1.04	0.97	0.87	0.75								
	36	1.05	0.97	0.88	0.76								
	37	1.06	0.98	0.89	0.77	NA				NA			
	38	1.07	0.99	0.90	0.77								
	39	1.07	1.00	0.91	0.78								
	40	1.09	1.01	0.91	0.79								
	41	1.10	1.02	0.92	0.80								
	42	1.11	1.03	0.93	0.80								
	43	1.13	1.04	0.94	0.81								
	44	1.15	1.04	0.95	0.82								
	45	1.18	1.05	0.95	0.82								
	46	1.20	1.06	0.96	0.83								
	47	1.22	1.07	0.97	0.85								
	48	1.25	1.08	0.98	0.86								
	49	1.27	1.10	1.00	0.88								
50	1.29	1.12	1.02	0.90									
51	1.32	1.15	1.05	NA									
52	1.34	1.18	1.07	NA									
53	1.36	1.20	1.09	NA									
54	1.38	1.22	1.10	NA									
55	1.40	1.24	1.12	NA									

Cash Bonus Rates for Policy Year 2 – Reliance Nippon Life Smart Zindagi Plus (in %)

Plan Option	Immediate Income - Cash Bonus ¹				Cash Bonus ² on PUA				Deferred Income - Cash Bonus ¹				
	10	12	15	20	10	12	15	20	10	12	15	20	
Age At Entry													
Policy Year 2	18	1.04	0.95	0.85	0.72	3.08	3.11	3.13	3.17	NA			
	19	1.04	0.95	0.84	0.72	3.08	3.11	3.13	3.16				
	20	1.04	0.95	0.84	0.72	3.10	3.13	3.14	3.17				
	21	1.03	0.94	0.84	0.72	3.10	3.12	3.14	3.16				
	22	1.03	0.94	0.84	0.72	3.14	3.14	3.18	3.18				
	23	1.03	0.95	0.85	0.72	3.17	3.19	3.20	3.23				
	24	1.03	0.95	0.85	0.73	3.19	3.21	3.22	3.24				
	25	1.03	0.95	0.85	0.73	3.24	3.26	3.27	3.26				
	26	1.04	0.95	0.86	0.73	3.28	3.30	3.30	3.32				
	27	1.04	0.96	0.86	0.74	3.50	3.48	3.49	3.50				
	28	1.04	0.96	0.87	0.74	3.50	3.51	3.52	3.50				
	29	1.05	0.97	0.87	0.75	3.49	3.50	3.50	3.49				
	30	1.05	0.97	0.88	0.75	3.52	3.50	3.50	3.49				
	31	1.06	0.98	0.88	0.76	3.51	3.52	3.51	3.51				
	32	1.07	0.99	0.89	0.77	3.50	3.51	3.51	3.51				
	33	1.08	0.99	0.90	0.77	3.53	3.51	3.51	3.52				
	34	1.08	1.00	0.91	0.78	3.53	3.54	3.51	3.52				
	35	1.10	1.02	0.92	0.79	3.53	3.53	3.51	3.53				
	36	1.10	1.02	0.93	0.80	3.55	3.53	3.54	3.54				
	37	1.11	1.03	0.93	0.81	3.56	3.54	3.55	3.56				
	38	1.12	1.04	0.94	0.81	3.56	3.54	3.56	3.57				
	39	1.13	1.05	0.95	0.82	3.57	3.59	3.57	3.59				
	40	1.14	1.06	0.96	0.83	3.58	3.60	3.59	3.61				
	41	1.15	1.07	0.97	0.84	3.63	3.62	3.61	3.64				
	42	1.17	1.08	0.97	0.85	3.64	3.63	3.63	3.66				
	43	1.19	1.09	0.99	0.85	3.66	3.66	3.66	3.70				
	44	1.21	1.09	1.00	0.86	3.69	3.69	3.70	3.74				
	45	1.24	1.10	1.00	0.86	3.72	3.72	3.73	3.72				
	46	1.25	1.11	1.01	0.87	3.76	3.76	3.78	3.77				
	47	1.28	1.12	1.01	0.89	3.80	3.81	3.82	3.82				
48	1.31	1.13	1.02	0.90	3.85	3.85	3.87	3.87					
49	1.33	1.15	1.04	0.92	3.90	3.91	3.93	3.94					
50	1.35	1.17	1.06	0.94	3.96	3.97	3.94	4.01					
51	1.38	1.21	1.09	NA	4.00	4.02	3.99	NA					
52	1.40	1.23	1.11	NA	4.05	4.06	4.03	NA					
53	1.42	1.25	1.13	NA	4.11	4.07	4.10	NA					
54	1.44	1.27	1.15	NA	4.16	4.12	4.15	NA					
55	1.46	1.29	1.17	NA	4.15	4.17	4.21	NA					

Cash Bonus Rates for Policy Year 3 – Reliance Nippon Life Smart Zindagi Plus (in %)

Plan Option	Immediate Income - Cash Bonus ¹				Cash Bonus ² on PUA				Deferred Income - Cash Bonus ¹				
	10	12	15	20	10	12	15	20	10	12	15	20	
Age At Entry													
Policy Year 3	18	1.09	0.99	0.88	0.75	3.08	3.11	3.13	3.17	NA			
	19	1.09	0.99	0.88	0.75	3.08	3.11	3.13	3.16				
	20	1.08	0.99	0.88	0.75	3.10	3.13	3.14	3.17				
	21	1.08	0.99	0.88	0.75	3.12	3.15	3.16	3.19				
	22	1.08	0.99	0.89	0.76	3.18	3.18	3.21	3.21				
	23	1.08	0.99	0.89	0.76	3.20	3.22	3.23	3.25				
	24	1.08	0.99	0.89	0.76	3.23	3.24	3.25	3.27				
	25	1.09	1.00	0.90	0.77	3.29	3.31	3.31	3.30				
	26	1.09	1.00	0.90	0.77	3.48	3.49	3.50	3.52				
	27	1.09	1.01	0.91	0.78	3.51	3.50	3.50	3.51				
	28	1.10	1.01	0.91	0.78	3.50	3.51	3.52	3.50				
	29	1.10	1.02	0.92	0.79	3.50	3.51	3.51	3.50				
	30	1.11	1.03	0.92	0.79	3.52	3.50	3.50	3.49				
	31	1.12	1.03	0.93	0.80	3.52	3.53	3.53	3.52				
	32	1.13	1.04	0.94	0.81	3.52	3.52	3.52	3.52				
	33	1.13	1.05	0.95	0.81	3.54	3.52	3.52	3.53				
	34	1.14	1.05	0.95	0.82	3.54	3.55	3.52	3.53				
	35	1.16	1.07	0.97	0.83	3.54	3.54	3.52	3.54				
	36	1.16	1.08	0.97	0.84	3.58	3.55	3.56	3.56				
	37	1.17	1.09	0.98	0.85	3.57	3.55	3.57	3.57				
	38	1.18	1.09	0.99	0.86	3.58	3.56	3.58	3.59				
	39	1.19	1.11	1.00	0.87	3.59	3.61	3.60	3.61				
	40	1.20	1.11	1.01	0.87	3.60	3.62	3.61	3.64				
	41	1.21	1.13	1.02	0.88	3.65	3.64	3.64	3.66				
	42	1.23	1.14	1.03	0.89	3.67	3.66	3.67	3.70				
	43	1.25	1.15	1.04	0.89	3.70	3.69	3.70	3.73				
	44	1.27	1.15	1.05	0.90	3.73	3.72	3.73	3.77				
	45	1.30	1.16	1.05	0.91	3.77	3.77	3.78	3.77				
	46	1.32	1.16	1.06	0.91	3.81	3.81	3.82	3.82				
	47	1.34	1.17	1.06	0.93	3.85	3.85	3.87	3.87				
48	1.37	1.18	1.07	0.95	3.90	3.91	3.93	3.93					
49	1.39	1.21	1.09	0.97	3.96	3.97	3.99	4.00					
50	1.41	1.23	1.11	0.98	4.00	4.01	3.98	4.05					
51	1.44	1.26	1.14	NA	4.05	4.06	4.03	NA					
52	1.46	1.28	1.16	NA	4.11	4.12	4.09	NA					
53	1.48	1.30	1.18	NA	4.15	4.11	4.14	NA					
54	1.50	1.33	1.20	NA	4.20	4.16	4.20	NA					
55	1.52	1.35	1.22	NA	4.19	4.21	4.25	NA					

CIN: U66010MH2001PLC167089

Registered & Corporate Office: Reliance Nippon Life Insurance Company Limited, Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai - 400051

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