

VALUATION RESULTS FOR THE YEAR 2007-2008

VALUATION DATE :- **31/03/2008** >>>>>>> VALUATION EFFECTIVE FROM 1/1/2009

	Whole Life	<u>ENDOWMENT TYPE</u> POLICY TERM				<u>Plan 88,89,48</u> Policy term			<u>Plan 133</u> Policy term			Money Back & Anticipated		
		10 & less	11 to 15	16 to 20	21 & Above	15 & less	16 to 20	21 more	15 & less	16 to 20	21 more	12 & 15	20	25
Reversionary & Interim Bonus	70	34	38	42	48	40	44	48	40	45	50	32	39	44

Whole life plans:- 2,5,8,28(before conversion), 35,36,37,38,49,77,78,85,86

Endowment type plans:-14,17,27& 28(After conversion), 34, 39, 40, 41, 42, 50, 54, 79, 80, 81, 84, 87,90,91,92,95,101,102, 103,109,110,121.

Money back & Anticipated Endowment :- 24,25,26,73,74,75,76 & 93.

	Jeevan Surbhi Policy Term			<u>JEEVAN ANAND (149)</u> PREMIUM PAYING TERM				<u>JEEVAN REKHA-152</u> Premium Paying Term				<u>JEEVAN TARANG-178</u> Accumulation period		
	15	20	25	UPTO 10 yrs	11 to 15	16 to 20	21 & above	UPTO 10 yrs	11 to 15	16 to 20	21 & above	10	15	20
Reversionary & Interim Bonus	34	41	50	34	37	41	45	49	44	40	34	40	44	48

	<u>JEEVAN ANURAG-168</u> Policy term				<u>New Jeevan Suraksha-1</u> Plan 147 (Deferment period)				<u>New Jeevan Dhara-1</u> Plan 148 (Deferment period)			
	UPTO 10 yrs	11 to 15	16 to 20	21 & above	UPTO 5 yrs	6 to 10	11 to 15	16yrs & above	UPTO 5 yrs	6 to 10	11 to 15	16yrs & above
Reversionary & Interim Bonus	38	40	42	44	21	27	31	35	20	25	28	32

	<u>Jeevan Madhur-182</u>		<u>Child Career Plan-Plan- 184</u> Policy term			<u>Child Future plan Plan- 185</u> Policy term			<u>Jeevan Bharati Plan160</u>		<u>JEEVAN AMRUT Plan no 186</u> Policy Term		
	Up to 10 yrs	11 to 15 yrs	11 to 15 yrs	16 to 20 yrs	21 yrs & above	11 to 15 yrs	16 to 20 yrs	21 yrs & above	15 yrs	20 yrs	10 TO 15	16 TO 20	21 YRS ABOVE
Reversionary & Interim Bonus	20	25	34	38	40	36	40	42	38	40	30	30	30

UNDER FOLLOWING PLANS, BONUS RATES ARE DECLARED ARE OF INTERIM BONUS ONLY. SINCE 5 YEARS HAVE NOT COMPLETED AS ON DATE OF THIS VALUATION. FOR FIRST 5 YEARS POLICIES ARE PARTICIPATING BY WAY OF GUARANTEED ADDITION.

	<u>JEEVAN SHREE-1</u> Plan no 162 Policy Term			<u>JEEVAN NIDHI</u> PLAN NO 169				<u>JEEVAN PRAMUKH</u> POLICY TERM *						
	10	20	25	UPTO	11	16	21	10	20	25				
	10	20	25	UPTO	11	16	21	10	20	25				

	& 15	yrs	yrs	10 yrs	to 15	to 20	& above	& 15						
Interim Bonus	40	44	48	32	34	36	38	40	44	48				

LOYALTY ADDITION→

The loyalty addition rates in respect of the plans given below will apply to all **maturing policies after remaining in force for full sum assured and also to all policies discounted in the last policy year of the policy. The loyalty additions are payable in case of death claims also.** These rates are applicable during the period commencing from 1/1/2009 and ending 9 months from the date of next valuation where date of maturity /discount or death is on after 1/1/2009 to 31/12/2009.

Name Of Plan	Plan	Duration elapsed /Term	Loyalty Addition per 1000 sum assured	
Jeevan shree	112	5 to 9	75	
		10 & more	150	
Nav prabhat	137		40	
New Jeevan Shree	151	5 & more	45	
Jeevan Samridhi	154,155, 156,157	5 & More	20	
Bima nivesh-2002	158	5 yrs	45	
Komal Jeevan	159	All terms	20	
Bima Nivesh-2004	166	5 yrs	45	
Bima kiran	111	15 to 19 yrs	25% of premiums paid less any extra premiums paid	

NOTES→

- 1) A loyalty addition is NOT payable for policies which are surrendered. But it is payable if policy is discounted in last policy year provided last year's premiums have remained to be unpaid.
- 2) In the case of policies with mode of payment of premiums other than yearly, unpaid premiums if any, falling due before the policy anniversary are deducted from the claim amount. Hence they should be treated to have been received for this purpose and accordingly loyalty addition will be paid taking the new duration.
- 3) In case of maturity claims, if no premiums have been paid during the last policy year, but the policy was in force for full sum assured on the policy anniversary prior to the maturity date. The claim is paid for full sum assured on the maturity date along with guaranteed addition, reversionary bonus and interim bonus sub to the deduction of the unpaid instalment of premiums with interest, if any, for the last year of policy. Such policies will be eligible for payment of loyalty additions for full sum assured if other qualifying conditions stated herein are satisfied.
- 4) Where a policyholder discounts the policy within one year preceding the date of maturity, the policy will be eligible for loyalty additions provided policy is in force as on date of discount or policy is in force on last policy anniversary prior to date of maturity and o/s premiums are deducted.
- 5) The policies for which death claim is payable as per claims concession clause ,the loyalty additions would be payable provided other qualifying conditions are satisfied.
- 6) In case of Komal Jeevan plan, the duration elapsed is reckoned from the date of commencement of risk. In short, loyalty addition is payable ,if risk has commenced under the policy.

FINAL (ADDITIONAL) BONUS PER 1000 SUM ASSURED FOR POLICIES

In addition to simple reversionary bonus and interim bonus, FAB is also payable in respect of participating policies resulting into claims by maturity or claim discounted or death claims

during the period commencing from 1/1/2009 and ending 9 months from the date of next valuation, provided they are kept in force for full sum assured till the date of maturity or the date of discounting or the date of death as the case may be.

For plans- 2,5,8,28,35,36,37,38,49,77,78,85,86,14,17,34,39,40, 41, 42, 50, 54, 79, 80, 81, 84, 87,90,91,92,95,101, 102,103,109,110,88,89,48

No of years #	Year of valuation 31/03/2008			
	Up to 25,000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 & above
15	0	0	20	40
16	0	0	40	60
17	0	20	55	90
18	20	35	80	110
19	35	55	110	165
20	50	120	200	300
21	90	196	280	390
22	130	272	360	480
23	170	348	440	570
24	210	424	520	660
25	250	500	600	750
26	345	600	700	860
27	440	700	800	970
28	535	800	900	1080
29	630	900	1000	1190
30	725	1000	1100	1300
31	830	1120	1220	1420
32	935	1240	1340	1540
33	1040	1360	1460	1660
34	1145	1480	1580	1780
35	1250	1600	1700	1900
36	1375	1700	1820	2040
37	1500	1800	1940	2180
38	1625	1900	2060	2320
39	1750	2000	2180	2460
40 yrs and above	1875	2100	2300	2600

No. of years means term in respect of maturity/ discounted maturity claim. In case Death claim, no of years means premiums paid or recovered.

1) FAB is payable on maturity, discounted claim or in case of death claim provided policy is in full force and premiums have been paid/ recovered for 15 years or more.

2) FAB is not payable under policies where guaranteed addition is payable.

3) in case of death claims under single premium/ fully paid up limited premium payment policies the number of years in the first column means the no of policy years elapsed inclusive of the policy year in which the death takes place.

FOR PLANS →

24,25,26,73,74,75,76,93,106,107,108

No of Years #	Amount of final additional bonus per 1000 S.A.			
	Up to 25000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 & above
Upto 14 yrs	0	0	0	0
15 to 19 yrs	0	0	20	30
20 to 24 yrs	40	50	75	100
25 yrs	75	100	150	200

No. of years means term in respect of maturity/ discounted maturity claim. In case Death claim, no of years means premiums paid or recovered.

In case of fully paid up policies duration elapsed means policy anniversary following date of claim – DOC.

1) Where a policyholder discounts the policy within 1 year preceding the date of maturity , the policy will be eligible for FAB provided other qualifying conditions are satisfied.