

For the below policies, the simple reversionary bonus, based on policy term, is declared on sum assured

POLICY NAME: ICICI PRU FUTURE SECURE

Policy Term	FY11	FY12	FY13	FY 14	FY 15	FY 16
up to 15 years	3.60%	3.60%	3.60%	3.60%	3.60%	3.35%
16 years and above	4.00%	4.00%	4.00%	4.00%	4.00%	3.75%

TERMINAL BONUS

Terminal bonus is an additional bonus, which may be declared at the time of maturity or a death claim. For the below participating policies, the terminal bonus is declared as a percentage of the Sum Assured.

FY 09

Product Name	UIN	Terminal Bonus
ICICI Pru Forever Life Regular Premium, Series II	105N001V02	5%
ICICI Pru Forever Life Single Premium	105N002V01	10%

FY 10

Product Name	UIN	Terminal Bonus
ICICI Pru Forever Life Regular Premium, Series I	105N001V01	15%
ICICI Pru Forever Life Regular Premium, Series II	105N001V02	20%
ICICI Pru Forever Life Single Premium	105N002V01	25%
ICICI Pru Save 'n' Protect Series I	105N004V01	15%

FY 11

Product Name	UIN	Terminal Bonus Rate
ICICI Pru Save 'n' Protect Series I	105N004V01	20%
ICICI Pru Save 'n' Protect Series II	105N004V02	15%
Smart kid Series I	105N014V01	20%
ICICI Pru Forever Life Regular Premium Series-I	105N001V01	20%
ICICI Pru Forever Life Regular Premium Series-II	105N001V02	
Policy Term:		
up to 7 years		10%
8 years		20%
9 years and above		25%
ICICI Pru Forever Life Single Premium	105N002V01	25%

FY 12

Product Name	UIN	Recommended Terminal Bonus
ICICI Pru Forever Life Regular Premium, Series I	105N001V01	20%
ICICI Pru Forever Life Regular Premium, Series II	105N001V02	15%
ICICI Pru Forever Life Single Premium	105N002V01	25%
ICICI Pru Smartkid Series I	105N014V01	20%
ICICI Pru Smartkid Series II	105N014V02	15%
ICICI Pru Save 'n' Protect Series I	105N004V01	20%
ICICI Pru Save 'n' Protect Series II	105N004V02	15%

FY 13

Product Name	UIN	Term (in years)	Terminal Bonus Rate
ICICI Pru Save 'n' Protect Series I	105N004V01	11 to 12	25%
ICICI Pru Save 'n' Protect Series I	105N004V01	13 and above	30%
ICICI Pru Save 'n' Protect Series II	105N004V02	8 to 10	15%
ICICI Pru Save 'n' Protect Series II	105N004V02	11 and above	20%

ICICI Pru Smartkid Series I	105N014V01	11 to 12	25%
ICICI Pru Smartkid Series II	105N014V02	10	15%
ICICI Pru Smartkid Series II	105N014V02	11 and above	20%
ICICI Pru Forever Life Regular Premium Series-I	105N001V01	11 to 12	25%
ICICI Pru Forever Life Regular Premium Series-II	105N001V02	5 to 11	20%
ICICI Pru Forever Life Single Premium	105N002V01	11 to 12	30%

FY 14

Product	UIN	Term (in years)	Terminal Bonus Rate
Save 'n' Protect Series I	105N004V01	11 to 12	25%
Save 'n' Protect Series I	105N004V01	13 and above	30%
Save 'n' Protect Series II	105N004V02	8 to 10	15%
Save 'n' Protect Series II	105N004V02	11 and above	20%
Smartkid Series I	105N014V01	11 and above	25%
Smartkid Series II	105N014V02	10	15%
Smartkid Series II	105N014V02	11 and above	20%
Forever Life Regular Premium Series-I	105N001V01	12 to 13	25%
Forever Life Regular Premium Series-II	105N001V02	5 to 12	20%
Forever Life Single Premium	105N002V01	13 and above	30%

FY 15

Product	UIN	Term (in years)	Terminal Bonus Rate
Save 'n' Protect Series I	105N004V01	10	30%
Save 'n' Protect Series I	105N004V01	11 and above	40%
Save 'n' Protect Series II	105N004V02	8 to 10	25%
Save 'n' Protect Series II	105N004V02	11 and above	25%
Smartkid Series I	105N014V01	13 and above	35%
Smartkid Series II	105N014V02	10	20%
Smartkid Series II	105N014V02	11 and above	25%
Cashbak Series I	105N005V01	15 and above	35%
Forever Life Regular Premium Series-I	105N001V01	13 and above	35%
Forever Life Regular Premium Series-II	105N001V02	5 to 9	20%
Forever Life Regular Premium Series-II	105N001V02	10 and above	35%
Forever Life Single Premium	105N002V01	13 and above	40%

FY 16

Product	UIN	Term (in years)	Terminal Bonus Rate
Save 'n' Protect Series I	105N004V01	10	20%
Save 'n' Protect Series I	105N004V01	11 and above	30%
Save 'n' Protect Series II	105N004V02	10 & 11	20%
Save 'n' Protect Series II	105N004V02	12 and above	25%
Smartkid Series I	105N014V01	14 and above	35%
Smartkid Series II	105N014V02	10	15%
Smartkid Series II	105N014V02	11	20%
Smartkid Series II	105N014V02	12 and above	25%
Cashbak Series I	105N005V01	15 and above	35%
Forever Life Regular Premium Series-I	105N001V01	14 and above	35%
Forever Life Regular Premium Series-II	105N001V02	5 to 9	20%
Forever Life Regular Premium Series-II	105N001V02	10 & 11	30%
Forever Life Regular Premium Series-II	105N001V02	12 and above	35%
Forever Life Single Premium	105N002V01	14 and above	35%

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