

Bonus rates declared as on 31st March 2026

The regular revisionary and cash bonus rates declared as on 31st March 2026 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 for eligible sum assured. Bonuses are also applicable to eligible policies in death status under IndusInd Nippon Life Child Plan (UIN: 121N003V01).

S. NO	UIN	Name of the Plan	Bonus Type	Regular Bonus Rates in (%)
1	121N001V01	IndusInd Nippon Life Cash Flow Plan	Simple	3.85
2	121N003V01	IndusInd Nippon Life Child Plan	Simple	4.65
3	121N004V01	IndusInd Nippon Life Whole Life Plan	Simple	4.18
4	121N002V01	IndusInd Nippon Life Special Endowment Plan	Compound	3.40
5	121N018V01	IndusInd Nippon Life Endowment Plan Regular Premium	Compound	1.98
6	121N019V01	IndusInd Nippon Life Connect 2 Life	Simple	5.50
7	121N002V02	IndusInd Nippon Life Super Five Plus Plan	Compound	3.52
8	121N096V01	IndusInd Nippon Life Smart Cash Plus Plan	Simple	3.30
9	121N003V02	IndusInd Nippon Life Child Plan	Simple	3.30
10	121N018V02	IndusInd Nippon Life Endowment Plan	Compound	2.20
11	121N103V01	IndusInd Nippon Life Bluechip Savings Insurance Plan	Simple	6.05
12	121N109V01	IndusInd Nippon Life Future Income	Simple	4.73
13	121N110V01	IndusInd Nippon Life Lifelong Savings	Simple	3.85
14	121N113V01	IndusInd Nippon Life Pension Builder	Simple	4.73
15	121N136V01	IndusInd Nippon Life Milestone Plan	Compound	3.85
16	121N103V02	IndusInd Nippon Life Bluechip Savings Insurance Plan	Simple	6.05
17	121N109V02	IndusInd Nippon Life Future Income	Simple	4.73
18	121N110V02	IndusInd Nippon Life Lifelong Savings	Simple	3.85
19	121N136V02	IndusInd Nippon Life Milestone Plan	Compound	3.85
20	121N143V01	IndusInd Nippon Life Smart Zindagi Plus Plan [#]	Compound	2.09
21	121N136V03	IndusInd Nippon Life Milestone Plan	Compound	3.85
22	121N136V04	IndusInd Nippon Life Milestone Plan	Compound	3.74

[#]For Smart Zindagi Plus Plan (121N143V01), compound reversionary bonus is declared only for deferred income variant of the plan, payable only till premium payment term.

Note:

- All regular reversionary bonuses rates declared as above, shall continue as interim bonus rates in respect of the policies that are eligible for regular reversionary bonus at time of claims/payouts as per specific product feature before next bonus declaration.
- **Bonus Type “Simple”** means reversionary bonus rates expressed as a percentage of “Sum assured” only.
- **Bonus Type “Compound”** means reversionary bonus rates expressed as a percentage of “Sum assured” plus “accrued bonus”.



The Cash Bonuses rates declared for FY 2026-27 are as follows:

- The declared cash bonus, payable at the end of policy anniversaries falling in FY26-27, for product IndusInd Nippon Life Whole Life Income (UIN: 121N112V01) plan is provided in table below:

Sr. No	Product Name	Bonus Type	Cash Bonus (%)
1	Whole Life Income Plan	Cash Bonus	6.38

- The declared cash bonus, payable at the end of policy anniversaries falling in FY26-27, for products IndusInd Nippon Life Smart Zindagi Plus Plan (UIN: 121N143V01), IndusInd Nippon Life Smart Zindagi Plus Plan (UIN: 121N143V02), IndusInd Nippon Life Smart Total Advantage Plan (UIN: 121N157V01) and IndusInd Nippon Life Smart Total Advantage Plan (UIN: 121N157V02) is provided in Annexure I.

Note: Cash Bonuses rates (mentioned above and in Annexure I), shall continue as interim bonus rates in respect of the policies that are eligible for regular cash bonus at time of claims/payouts as per specific product feature before next bonus declaration.

The Terminal Bonus rates declared for FY 2026-27 are as follows:

1) IndusInd 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	12	13
10	17.60	--	--	--
11	22.22	22.22	--	--
12	27.96	27.96	27.96	--
13	34.84	34.84	34.84	34.84
14	43.12	43.12	43.12	43.12
15	53.55	53.55	53.55	53.55

2) IndusInd Nippon Life 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	12
Pension Builder Plan	75.00	79.50	84.00

3) IndusInd 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	11	12
Lifelong Savings	5.00	6.25	7.50	8.75

4) IndusInd 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	11	12
Future Income	15.00	17.50	20.00	22.50	25.00



5) IndusInd Nippon Life Milestone Plan (UIN:121N136V01/121N136V02)

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

Policy Term/Policy Year	6	7	8
10	35.00	35.00	35.00
12	NA	NA	35.00

6) IndusInd Nippon Life Future Income (UIN:121N109V02)

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

Product Name/Policy Year	8
Future Income (V02)	15.00

Note: These terminal bonus rates shall continue as interim bonus rates in respect of policies that are eligible for terminal bonus at the time of claim before the next bonus declarations.

49	1.40	1.21	1.10	0.97
50	1.42	1.23	1.12	0.99
51	1.45	1.27	1.16	NA
52	1.47	1.30	1.18	NA
53	1.50	1.32	1.20	NA
54	1.52	1.34	1.21	NA
55	1.54	1.36	1.23	NA



Cash Bonus Rates for Policy Year 2 – IndusInd Nippon Life Smart Zindagi Plus (UIN: 121N143V01) (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 2	18	1.14	1.05	0.94	0.79	3.08	3.11	3.13	3.17	NA			
	19	1.14	1.05	0.92	0.79	3.08	3.11	3.13	3.16				
	20	1.14	1.05	0.92	0.79	3.10	3.13	3.14	3.17				
	21	1.13	1.03	0.92	0.79	3.10	3.12	3.14	3.16				
	22	1.13	1.03	0.92	0.79	3.14	3.14	3.18	3.18				
	23	1.13	1.05	0.94	0.79	3.17	3.19	3.20	3.23				
	24	1.13	1.05	0.94	0.80	3.19	3.21	3.22	3.24				
	25	1.13	1.05	0.94	0.80	3.24	3.26	3.27	3.26				
	26	1.14	1.05	0.95	0.80	3.28	3.30	3.30	3.32				
	27	1.14	1.06	0.95	0.81	3.50	3.48	3.49	3.50				
	28	1.14	1.06	0.96	0.81	3.50	3.51	3.52	3.50				
	29	1.16	1.07	0.96	0.83	3.49	3.50	3.50	3.49				
	30	1.16	1.07	0.97	0.83	3.52	3.50	3.50	3.49				
	31	1.17	1.08	0.97	0.84	3.51	3.52	3.51	3.51				
	32	1.18	1.09	0.98	0.85	3.50	3.51	3.51	3.51				
	33	1.19	1.09	0.99	0.85	3.53	3.51	3.51	3.52				
	34	1.19	1.10	1.00	0.86	3.53	3.54	3.51	3.52				
	35	1.21	1.12	1.01	0.87	3.53	3.53	3.51	3.53				
	36	1.21	1.12	1.02	0.88	3.55	3.53	3.54	3.54				
	37	1.22	1.13	1.02	0.89	3.56	3.54	3.55	3.56				
	38	1.23	1.14	1.03	0.89	3.56	3.54	3.56	3.57				
	39	1.24	1.16	1.05	0.90	3.57	3.59	3.57	3.59				
	40	1.25	1.17	1.06	0.91	3.58	3.60	3.59	3.61				
	41	1.27	1.18	1.07	0.92	3.63	3.62	3.61	3.64				
	42	1.29	1.19	1.07	0.94	3.64	3.63	3.63	3.66				
	43	1.31	1.20	1.09	0.94	3.66	3.66	3.66	3.70				
	44	1.33	1.20	1.10	0.95	3.69	3.69	3.70	3.74				
	45	1.36	1.21	1.10	0.95	3.72	3.72	3.73	3.72				
	46	1.38	1.22	1.11	0.96	3.76	3.76	3.78	3.77				
	47	1.41	1.23	1.11	0.98	3.80	3.81	3.82	3.82				
	48	1.44	1.24	1.12	0.99	3.85	3.85	3.87	3.87				
	49	1.46	1.27	1.14	1.01	3.90	3.91	3.93	3.94				
	50	1.49	1.29	1.17	1.03	3.96	3.97	3.94	4.01				

51	1.52	1.33	1.20	NA	4.00	4.02	3.99	NA
52	1.54	1.35	1.22	NA	4.05	4.06	4.03	NA
53	1.56	1.38	1.24	NA	4.11	4.07	4.10	NA
54	1.58	1.40	1.27	NA	4.16	4.12	4.15	NA
55	1.61	1.42	1.29	NA	4.15	4.17	4.21	NA



Cash Bonus Rates for Policy Year 3 – IndusInd Nippon Life Smart Zindagi Plus (UIN: 121N143V01) (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 3	18	1.20	1.09	0.97	0.83	3.08	3.11	3.13	3.17	NA			
	19	1.20	1.09	0.97	0.83	3.08	3.11	3.13	3.16				
	20	1.19	1.09	0.97	0.83	3.10	3.13	3.14	3.17				
	21	1.19	1.09	0.97	0.83	3.12	3.15	3.16	3.19				
	22	1.19	1.09	0.98	0.84	3.18	3.18	3.21	3.21				
	23	1.19	1.09	0.98	0.84	3.20	3.22	3.23	3.25				
	24	1.19	1.09	0.98	0.84	3.23	3.24	3.25	3.27				
	25	1.20	1.10	0.99	0.85	3.29	3.31	3.31	3.30				
	26	1.20	1.10	0.99	0.85	3.48	3.49	3.50	3.52				
	27	1.20	1.11	1.00	0.86	3.51	3.50	3.50	3.51				
	28	1.21	1.11	1.00	0.86	3.50	3.51	3.52	3.50				
	29	1.21	1.12	1.01	0.87	3.50	3.51	3.51	3.50				
	30	1.22	1.13	1.01	0.87	3.52	3.50	3.50	3.49				
	31	1.23	1.13	1.02	0.88	3.52	3.53	3.53	3.52				
	32	1.24	1.14	1.03	0.89	3.52	3.52	3.52	3.52				
	33	1.24	1.16	1.05	0.89	3.54	3.52	3.52	3.53				
	34	1.25	1.16	1.05	0.90	3.54	3.55	3.52	3.53				
	35	1.28	1.18	1.07	0.91	3.54	3.54	3.52	3.54				
	36	1.28	1.19	1.07	0.92	3.58	3.55	3.56	3.56				
	37	1.29	1.20	1.08	0.94	3.57	3.55	3.57	3.57				
	38	1.30	1.20	1.09	0.95	3.58	3.56	3.58	3.59				
	39	1.31	1.22	1.10	0.96	3.59	3.61	3.60	3.61				
	40	1.32	1.22	1.11	0.96	3.60	3.62	3.61	3.64				
	41	1.33	1.24	1.12	0.97	3.65	3.64	3.64	3.66				
	42	1.35	1.25	1.13	0.98	3.67	3.66	3.67	3.70				
	43	1.38	1.27	1.14	0.98	3.70	3.69	3.70	3.73				
	44	1.40	1.27	1.16	0.99	3.73	3.72	3.73	3.77				
	45	1.43	1.28	1.16	1.00	3.77	3.77	3.78	3.77				
	46	1.45	1.28	1.17	1.00	3.81	3.81	3.82	3.82				
	47	1.47	1.29	1.17	1.02	3.85	3.85	3.87	3.87				
	48	1.51	1.30	1.18	1.05	3.90	3.91	3.93	3.93				
	49	1.53	1.33	1.20	1.07	3.96	3.97	3.99	4.00				
	50	1.55	1.35	1.22	1.08	4.00	4.01	3.98	4.05				
	51	1.58	1.39	1.25	NA	4.05	4.06	4.03	NA				

52	1.61	1.41	1.28	NA	4.11	4.12	4.09	NA
53	1.63	1.43	1.30	NA	4.15	4.11	4.14	NA
54	1.65	1.46	1.32	NA	4.20	4.16	4.20	NA
55	1.67	1.49	1.34	NA	4.19	4.21	4.25	NA



Cash Bonus Rates for Policy Year 4 – IndusInd Nippon Life Smart Zindagi Plus (UIN: 121N143V01) (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 4	18	1.25	1.14	1.01	0.87	3.08	3.11	3.13	3.17	NA			
	19	1.25	1.14	1.01	0.87	3.08	3.11	3.13	3.16				
	20	1.25	1.14	1.02	0.87	3.13	3.15	3.17	3.20				
	21	1.25	1.14	1.02	0.87	3.16	3.18	3.20	3.22				
	22	1.25	1.14	1.02	0.87	3.20	3.20	3.24	3.23				
	23	1.25	1.14	1.02	0.88	3.23	3.25	3.26	3.28				
	24	1.25	1.16	1.03	0.88	3.27	3.29	3.30	3.32				
	25	1.25	1.16	1.03	0.89	3.49	3.50	3.51	3.50				
	26	1.27	1.16	1.05	0.89	3.49	3.51	3.51	3.53				
	27	1.27	1.17	1.05	0.90	3.51	3.50	3.50	3.51				
	28	1.28	1.18	1.06	0.90	3.51	3.52	3.53	3.51				
	29	1.28	1.18	1.07	0.91	3.50	3.51	3.51	3.50				
	30	1.29	1.19	1.07	0.92	3.53	3.51	3.51	3.50				
	31	1.30	1.20	1.08	0.92	3.53	3.54	3.54	3.53				
	32	1.31	1.21	1.09	0.94	3.53	3.54	3.53	3.54				
	33	1.31	1.21	1.10	0.95	3.55	3.53	3.53	3.54				
	34	1.32	1.22	1.10	0.95	3.55	3.56	3.53	3.54				
	35	1.34	1.24	1.12	0.97	3.56	3.57	3.54	3.56				
	36	1.34	1.25	1.13	0.98	3.59	3.57	3.57	3.57				
	37	1.35	1.27	1.14	0.98	3.60	3.57	3.59	3.59				
	38	1.38	1.27	1.16	0.99	3.61	3.59	3.60	3.61				
	39	1.38	1.28	1.17	1.00	3.61	3.63	3.62	3.64				
	40	1.39	1.29	1.17	1.01	3.62	3.65	3.64	3.66				
	41	1.41	1.30	1.18	1.02	3.68	3.67	3.67	3.70				
	42	1.42	1.31	1.19	1.02	3.71	3.70	3.70	3.73				
	43	1.44	1.33	1.20	1.03	3.73	3.73	3.73	3.77				
	44	1.47	1.33	1.21	1.05	3.77	3.77	3.78	3.82				
	45	1.50	1.34	1.21	1.05	3.81	3.81	3.82	3.81				
	46	1.52	1.34	1.22	1.06	3.85	3.86	3.87	3.86				
	47	1.55	1.35	1.22	1.07	3.91	3.91	3.92	3.92				
	48	1.57	1.36	1.23	1.09	3.96	3.97	3.98	3.99				
	49	1.60	1.39	1.25	1.11	4.00	4.01	4.03	4.04				
	50	1.63	1.41	1.28	1.13	4.05	4.06	4.03	4.10				
	51	1.66	1.45	1.31	NA	4.11	4.12	4.09	NA				
	52	1.67	1.47	1.33	NA	4.15	4.17	4.14	NA				
	53	1.71	1.50	1.35	NA	4.20	4.16	4.19	NA				

54	1.73	1.53	1.38	NA	4.25	4.21	4.24	NA
55	1.74	1.54	1.40	NA	4.23	4.24	4.29	NA



Cash Bonus Rates for Policy Year 5 – IndusInd Nippon Life Smart Zindagi Plus (UIN: 121N143V01) (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 5	18	1.31	1.20	1.07	0.90	3.08	3.11	3.13	3.17	NA			
	19	1.31	1.20	1.07	0.90	3.10	3.13	3.15	3.18				
	20	1.31	1.20	1.07	0.91	3.16	3.18	3.20	3.23				
	21	1.31	1.20	1.07	0.91	3.18	3.20	3.22	3.25				
	22	1.31	1.20	1.08	0.91	3.24	3.23	3.27	3.27				
	23	1.32	1.21	1.08	0.92	3.28	3.30	3.31	3.33				
	24	1.32	1.21	1.08	0.92	3.47	3.49	3.50	3.51				
	25	1.32	1.22	1.09	0.94	3.50	3.52	3.52	3.51				
	26	1.33	1.22	1.10	0.94	3.49	3.51	3.51	3.53				
	27	1.33	1.23	1.10	0.95	3.52	3.51	3.51	3.53				
	28	1.34	1.23	1.11	0.96	3.51	3.52	3.53	3.51				
	29	1.34	1.24	1.12	0.96	3.51	3.52	3.52	3.51				
	30	1.35	1.25	1.13	0.97	3.54	3.52	3.52	3.51				
	31	1.36	1.27	1.13	0.98	3.54	3.55	3.55	3.54				
	32	1.38	1.27	1.14	0.98	3.54	3.55	3.55	3.55				
	33	1.39	1.28	1.16	0.99	3.57	3.54	3.54	3.55				
	34	1.40	1.29	1.17	1.00	3.57	3.58	3.55	3.57				
	35	1.41	1.31	1.18	1.02	3.57	3.58	3.55	3.58				
	36	1.42	1.32	1.19	1.02	3.61	3.59	3.60	3.59				
	37	1.43	1.33	1.20	1.03	3.62	3.60	3.61	3.61				
	38	1.44	1.33	1.21	1.05	3.63	3.61	3.63	3.64				
	39	1.45	1.35	1.22	1.06	3.64	3.65	3.64	3.66				
	40	1.46	1.35	1.23	1.06	3.66	3.68	3.67	3.69				
	41	1.47	1.36	1.24	1.07	3.72	3.71	3.70	3.73				
	42	1.50	1.38	1.24	1.08	3.74	3.73	3.73	3.77				
	43	1.52	1.40	1.25	1.09	3.78	3.77	3.78	3.81				
	44	1.54	1.40	1.27	1.09	3.82	3.81	3.82	3.86				
	45	1.57	1.41	1.28	1.10	3.86	3.86	3.87	3.86				
	46	1.60	1.41	1.28	1.10	3.91	3.91	3.92	3.92				
	47	1.62	1.42	1.28	1.12	3.96	3.97	3.98	3.98				
	48	1.65	1.42	1.30	1.14	4.01	4.01	4.03	4.03				
	49	1.67	1.45	1.31	1.17	4.05	4.06	4.08	4.09				
	50	1.69	1.47	1.34	1.18	4.10	4.11	4.08	4.16				
	51	1.73	1.52	1.38	NA	4.15	4.16	4.13	NA				
	52	1.75	1.54	1.40	NA	4.20	4.21	4.18	NA				
	53	1.78	1.56	1.42	NA	4.25	4.20	4.23	NA				
	54	1.80	1.60	1.44	NA	4.28	4.24	4.28	NA				
	55	1.82	1.61	1.45	NA	4.26	4.28	4.32	NA				

Cash Bonus Rates for Policy Year 1 – IndusInd Nippon Life Smart Zindagi Plus (UIN: 121N143V02) (in %)

Plan Option		Immediate Income - Cash Bonus ¹				Cash Bonus ² on PUA			
PPT (Years)		10	12	15	20	10	12	15	20
Age At Entry									
Policy Year 1	18	1.10	1.01	0.90	0.78	NA			
	19	1.10	1.01	0.90	0.78				
	20	1.10	1.01	0.90	0.78				
	21	1.10	1.01	0.90	0.78				
	22	1.10	1.01	0.90	0.78				
	23	1.10	1.01	0.90	0.78				
	24	1.10	1.01	0.90	0.78				
	25	1.10	1.01	0.90	0.78				
	26	1.10	1.01	0.90	0.78				
	27	1.10	1.01	0.90	0.78				
	28	1.10	1.01	0.90	0.78				
	29	1.10	1.01	0.90	0.78				
	30	1.10	1.01	0.90	0.78				
	31	1.10	1.01	0.90	0.78				
	32	1.10	1.01	0.90	0.78				
	33	1.10	1.01	0.90	0.78				
	34	1.10	1.01	0.90	0.78				
	35	1.20	1.11	1.00	0.87				
	36	1.20	1.11	1.00	0.87				
	37	1.20	1.11	1.00	0.87				
	38	1.20	1.11	1.00	0.87				
	39	1.20	1.11	1.00	0.87				
	40	1.20	1.11	1.00	0.87				
	41	1.20	1.11	1.00	0.87				
	42	1.20	1.11	1.00	0.87				
	43	1.20	1.11	1.00	0.87				
	44	1.20	1.11	1.00	0.87				
	45	1.42	1.24	1.13	0.99				
	46	1.42	1.24	1.13	0.99				
	47	1.42	1.24	1.13	0.99				
	48	1.42	1.24	1.13	0.99				
	49	1.42	1.24	1.13	0.99				
	50	1.42	1.24	1.13	0.99				
	51	1.42	1.24	1.13	NA				
	52	1.42	1.24	1.13	NA				
	53	1.42	1.24	1.13	NA				
	54	1.42	1.24	1.13	NA				
	55	1.42	1.24	1.13	NA				

Cash Bonus Rates for Policy Year 2 – IndusInd Nippon Life Smart Zindagi Plus (UIN: 121N143V02) (in %)

Plan Option		Immediate Income - Cash Bonus ¹				Cash Bonus ² on PUA			
PPT (Years)		10	12	15	20	10	12	15	20
Age At Entry									
Policy Year 2	18	1.16	1.06	0.95	0.81	3.06	3.06	3.06	3.06
	19	1.16	1.06	0.95	0.81	3.09	3.09	3.09	3.09
	20	1.16	1.06	0.95	0.81	3.13	3.13	3.13	3.13
	21	1.16	1.06	0.95	0.81	3.15	3.15	3.15	3.15
	22	1.16	1.06	0.95	0.81	3.19	3.19	3.19	3.19
	23	1.16	1.06	0.95	0.81	3.20	3.20	3.20	3.20
	24	1.16	1.06	0.95	0.81	3.24	3.24	3.24	3.24
	25	1.16	1.06	0.95	0.81	3.28	3.28	3.28	3.28
	26	1.16	1.06	0.95	0.81	3.30	3.30	3.30	3.30
	27	1.16	1.06	0.95	0.81	3.34	3.34	3.34	3.34
	28	1.16	1.06	0.95	0.81	3.36	3.36	3.36	3.36
	29	1.16	1.06	0.95	0.81	3.41	3.41	3.41	3.41
	30	1.16	1.06	0.95	0.81	3.43	3.43	3.43	3.43
	31	1.16	1.06	0.95	0.81	3.47	3.47	3.47	3.47
	32	1.16	1.06	0.95	0.81	3.50	3.50	3.50	3.50
	33	1.16	1.06	0.95	0.81	3.52	3.52	3.52	3.52
	34	1.16	1.06	0.95	0.81	3.56	3.56	3.56	3.56
	35	1.25	1.17	1.06	0.91	3.59	3.59	3.59	3.59
	36	1.25	1.17	1.06	0.91	3.64	3.64	3.64	3.64
	37	1.25	1.17	1.06	0.91	3.66	3.66	3.66	3.66
	38	1.25	1.17	1.06	0.91	3.69	3.69	3.69	3.69
	39	1.25	1.17	1.06	0.91	3.74	3.74	3.74	3.74
	40	1.25	1.17	1.06	0.91	3.76	3.76	3.76	3.76
	41	1.25	1.17	1.06	0.91	3.79	3.79	3.79	3.79
	42	1.25	1.17	1.06	0.91	3.84	3.84	3.84	3.84
	43	1.25	1.17	1.06	0.91	3.87	3.87	3.87	3.87
	44	1.25	1.17	1.06	0.91	3.90	3.90	3.90	3.90
	45	1.49	1.30	1.18	1.03	3.96	3.96	3.96	3.96
	46	1.49	1.30	1.18	1.03	3.99	3.99	3.99	3.99
	47	1.49	1.30	1.18	1.03	4.02	4.02	4.02	4.02
	48	1.49	1.30	1.18	1.03	4.05	4.05	4.05	4.05
	49	1.49	1.30	1.18	1.03	4.08	4.08	4.08	4.08
	50	1.49	1.30	1.18	1.03	4.14	4.14	4.14	4.14
	51	1.49	1.30	1.18	NA	4.17	4.17	4.17	NA
	52	1.49	1.30	1.18	NA	4.21	4.21	4.21	NA
	53	1.49	1.30	1.18	NA	4.24	4.24	4.24	NA
	54	1.49	1.30	1.18	NA	4.27	4.27	4.27	NA
	55	1.49	1.30	1.18	NA	4.31	4.31	4.31	NA

Cash Bonus¹ Rates for Policy Year 1 - IndusInd Nippon Life Smart Total Advantage Return (UIN: 121N157V01) (in %)

Premium Paying Term (PPT)	Policy Term (PT)	Policy Year	Age At Entry					
			0-10	11-20	21-30	31-40	41-50	51-55
8	20	1	0.44	0.44	0.44	0.44	0.44	0.44
8	25	1	0.41	0.41	0.41	0.41	0.42	0.42
8	30	1	0.39	0.39	0.39	0.39	0.40	0.41
8	35	1	0.35	0.35	0.35	0.36	0.37	0.40
8	40	1	0.33	0.33	0.33	0.34	0.36	0.40
10	20	1	0.40	0.40	0.40	0.40	0.40	0.36
10	25	1	0.37	0.37	0.37	0.37	0.37	0.35
10	30	1	0.34	0.34	0.34	0.35	0.35	0.33
10	35	1	0.32	0.32	0.32	0.33	0.34	0.33
10	40	1	0.30	0.30	0.30	0.31	0.33	0.33
10	WL	1	0.19	0.21	0.24	0.29	0.32	0.33
12	20	1	0.34	0.34	0.33	0.34	0.34	0.31
12	25	1	0.31	0.31	0.31	0.31	0.32	0.30
12	30	1	0.29	0.29	0.29	0.30	0.30	0.29
12	35	1	0.28	0.28	0.28	0.28	0.29	0.28
12	40	1	0.25	0.25	0.25	0.26	0.28	0.28
12	WL	1	0.15	0.18	0.21	0.24	0.28	0.28
15	20	1	0.28	0.28	0.28	0.28	0.28	0.25
15	25	1	0.25	0.25	0.25	0.25	0.26	0.24
15	30	1	0.24	0.24	0.24	0.24	0.24	0.23
15	35	1	0.22	0.22	0.22	0.23	0.23	0.22
15	40	1	0.21	0.21	0.21	0.21	0.23	0.22
15	WL	1	0.13	0.14	0.17	0.20	0.22	0.22

The above rates are applicable for both the Variants (Life Option and Life Plus Option)

Cash Bonus¹ Rates for Policy Year 2 - IndusInd Nippon Life Smart Total Advantage Return (UIN: 121N157V01) (in %)

Premium Paying Term (PPT)	Policy Term (PT)	Policy Year	Age At Entry					
			0-10	11-20	21-30	31-40	41-50	51-55
8	20	2	0.89	0.89	0.89	0.89	0.89	0.89
8	25	2	0.83	0.83	0.83	0.84	0.84	0.85
8	30	2	0.77	0.77	0.77	0.78	0.79	0.81
8	35	2	0.72	0.72	0.72	0.74	0.76	0.80
8	40	2	0.67	0.67	0.67	0.69	0.74	0.79
10	20	2	0.80	0.80	0.80	0.80	0.80	0.74
10	25	2	0.75	0.75	0.75	0.75	0.76	0.69
10	30	2	0.69	0.69	0.69	0.70	0.72	0.67
10	35	2	0.65	0.65	0.65	0.66	0.68	0.66
10	40	2	0.61	0.61	0.61	0.63	0.66	0.65
10	WL	2	0.37	0.43	0.50	0.57	0.65	0.65
12	20	2	0.68	0.67	0.67	0.67	0.68	0.62
12	25	2	0.63	0.63	0.63	0.63	0.64	0.58
12	30	2	0.58	0.58	0.58	0.59	0.61	0.56
12	35	2	0.55	0.54	0.55	0.56	0.57	0.55
12	40	2	0.51	0.51	0.52	0.53	0.56	0.55
12	WL	2	0.32	0.36	0.42	0.48	0.54	0.55
15	20	2	0.55	0.55	0.55	0.55	0.55	0.50
15	25	2	0.52	0.52	0.52	0.52	0.52	0.47
15	30	2	0.48	0.47	0.47	0.48	0.50	0.46
15	35	2	0.44	0.44	0.44	0.45	0.47	0.45
15	40	2	0.42	0.42	0.42	0.43	0.45	0.44
15	WL	2	0.26	0.30	0.34	0.39	0.44	0.44

The above rates are applicable for both the Variants (Life Option and Life Plus Option)

Cash Bonus¹ Rates for Policy Year 3 - IndusInd Nippon Life Smart Total Advantage Return (UIN: 121N157V01) (in %)

Premium Paying Term (PPT)	Policy Term (PT)	Policy Year	Age At Entry					
			0-10	11-20	21-30	31-40	41-50	51-55
8	20	3	1.34	1.34	1.34	1.34	1.35	1.35
8	25	3	1.25	1.25	1.25	1.25	1.27	1.29
8	30	3	1.17	1.17	1.17	1.18	1.20	1.24
8	35	3	1.08	1.08	1.09	1.11	1.16	1.21
8	40	3	1.00	1.01	1.02	1.06	1.12	1.21
10	20	3	1.21	1.21	1.21	1.21	1.21	1.11
10	25	3	1.12	1.12	1.12	1.13	1.14	1.06
10	30	3	1.05	1.05	1.05	1.06	1.08	1.02
10	35	3	0.98	0.97	0.98	1.00	1.03	1.00
10	40	3	0.90	0.91	0.91	0.95	1.00	0.99
10	WL	3	0.57	0.65	0.75	0.86	0.98	0.99
12	20	3	1.02	1.02	1.02	1.02	1.02	0.94
12	25	3	0.96	0.95	0.95	0.96	0.97	0.89
12	30	3	0.88	0.88	0.88	0.89	0.91	0.86
12	35	3	0.83	0.83	0.83	0.85	0.87	0.84
12	40	3	0.77	0.77	0.77	0.80	0.85	0.83
12	WL	3	0.48	0.55	0.63	0.73	0.83	0.83
15	20	3	0.84	0.84	0.84	0.84	0.84	0.76
15	25	3	0.78	0.77	0.77	0.78	0.78	0.72
15	30	3	0.73	0.72	0.73	0.73	0.75	0.69
15	35	3	0.67	0.67	0.67	0.68	0.72	0.68
15	40	3	0.63	0.63	0.63	0.65	0.69	0.67
15	WL	3	0.40	0.45	0.52	0.59	0.67	0.67

The above rates are applicable for both the Variants (Life Option and Life Plus Option)



The above rates are applicable for both the Variants (Life Option and Life Plus Option)

Cash Bonus¹ Rates for Policy Year 1 - IndusInd Nippon Life Smart Total Advantage Return (UIN: 121N157V02) (in %)

Premium Paying Term (PPT)	Policy Term (PT)	Policy Year	Age At Entry					
			0-10	11-20	21-30	31-40	41-50	51-55
8	20	1	0.44	0.44	0.44	0.44	0.44	0.44
8	25	1	0.41	0.41	0.41	0.41	0.42	0.42
8	30	1	0.39	0.39	0.39	0.39	0.40	0.41
8	35	1	0.35	0.35	0.35	0.36	0.37	0.40
8	40	1	0.33	0.33	0.33	0.34	0.36	0.40
10	20	1	0.40	0.40	0.40	0.40	0.40	0.36
10	25	1	0.37	0.37	0.37	0.37	0.37	0.35
10	30	1	0.34	0.34	0.34	0.35	0.35	0.33
10	35	1	0.32	0.32	0.32	0.33	0.34	0.33
10	40	1	0.30	0.30	0.30	0.31	0.33	0.33
10	WL	1	0.19	0.21	0.24	0.29	0.32	0.33
12	20	1	0.34	0.34	0.33	0.34	0.34	0.31
12	25	1	0.31	0.31	0.31	0.31	0.32	0.30
12	30	1	0.29	0.29	0.29	0.30	0.30	0.29
12	35	1	0.28	0.28	0.28	0.28	0.29	0.28
12	40	1	0.25	0.25	0.25	0.26	0.28	0.28
12	WL	1	0.15	0.18	0.21	0.24	0.28	0.28
15	20	1	0.28	0.28	0.28	0.28	0.28	0.25
15	25	1	0.25	0.25	0.25	0.25	0.26	0.24
15	30	1	0.24	0.24	0.24	0.24	0.24	0.23
15	35	1	0.22	0.22	0.22	0.23	0.23	0.22
15	40	1	0.21	0.21	0.21	0.21	0.23	0.22
15	WL	1	0.13	0.14	0.17	0.20	0.22	0.22

The above rates are applicable for both the Variants (Life Option and Life Plus Option)

Cash Bonus¹ Rates for Policy Year 2 - IndusInd Nippon Life Smart Total Advantage Return (UIN: 121N157V02) (in %)

Premium Paying Term (PPT)	Policy Term (PT)	Policy Year	Age At Entry					
			0-10	11-20	21-30	31-40	41-50	51-55
8	20	2	0.89	0.89	0.89	0.89	0.89	0.89
8	25	2	0.83	0.83	0.83	0.84	0.84	0.85
8	30	2	0.77	0.77	0.77	0.78	0.79	0.81
8	35	2	0.72	0.72	0.72	0.74	0.76	0.80
8	40	2	0.67	0.67	0.67	0.69	0.74	0.79
10	20	2	0.80	0.80	0.80	0.80	0.80	0.74
10	25	2	0.75	0.75	0.75	0.75	0.76	0.69
10	30	2	0.69	0.69	0.69	0.70	0.72	0.67
10	35	2	0.65	0.65	0.65	0.66	0.68	0.66
10	40	2	0.61	0.61	0.61	0.63	0.66	0.65
10	WL	2	0.37	0.43	0.50	0.57	0.65	0.65
12	20	2	0.68	0.67	0.67	0.67	0.68	0.62
12	25	2	0.63	0.63	0.63	0.63	0.64	0.58
12	30	2	0.58	0.58	0.58	0.59	0.61	0.56
12	35	2	0.55	0.54	0.55	0.56	0.57	0.55
12	40	2	0.51	0.51	0.52	0.53	0.56	0.55
12	WL	2	0.32	0.36	0.42	0.48	0.54	0.55
15	20	2	0.55	0.55	0.55	0.55	0.55	0.50
15	25	2	0.52	0.52	0.52	0.52	0.52	0.47
15	30	2	0.48	0.47	0.47	0.48	0.50	0.46
15	35	2	0.44	0.44	0.44	0.45	0.47	0.45
15	40	2	0.42	0.42	0.42	0.43	0.45	0.44
15	WL	2	0.26	0.30	0.34	0.39	0.44	0.44

The above rates are applicable for both the Variants (Life Option and Life Plus Option)

Cash Bonus¹ Rates for Policy Year 3 - IndusInd Nippon Life Smart Total Advantage Return (UIN: 121N157V02) (in %)

Premium Paying Term (PPT)	Policy Term (PT)	Policy Year	Age At Entry					
			0-10	11-20	21-30	31-40	41-50	51-55
8	20	3	1.34	1.34	1.34	1.34	1.35	1.35
8	25	3	1.25	1.25	1.25	1.25	1.27	1.29
8	30	3	1.17	1.17	1.17	1.18	1.20	1.24
8	35	3	1.08	1.08	1.09	1.11	1.16	1.21
8	40	3	1.00	1.01	1.02	1.06	1.12	1.21
10	20	3	1.21	1.21	1.21	1.21	1.21	1.11
10	25	3	1.12	1.12	1.12	1.13	1.14	1.06
10	30	3	1.05	1.05	1.05	1.06	1.08	1.02
10	35	3	0.98	0.97	0.98	1.00	1.03	1.00
10	40	3	0.90	0.91	0.91	0.95	1.00	0.99
10	WL	3	0.57	0.65	0.75	0.86	0.98	0.99
12	20	3	1.02	1.02	1.02	1.02	1.02	0.94
12	25	3	0.96	0.95	0.95	0.96	0.97	0.89
12	30	3	0.88	0.88	0.88	0.89	0.91	0.86
12	35	3	0.83	0.83	0.83	0.85	0.87	0.84
12	40	3	0.77	0.77	0.77	0.80	0.85	0.83
12	WL	3	0.48	0.55	0.63	0.73	0.83	0.83
15	20	3	0.84	0.84	0.84	0.84	0.84	0.76
15	25	3	0.78	0.77	0.77	0.78	0.78	0.72
15	30	3	0.73	0.72	0.73	0.73	0.75	0.69
15	35	3	0.67	0.67	0.67	0.68	0.72	0.68
15	40	3	0.63	0.63	0.63	0.65	0.69	0.67
15	WL	3	0.40	0.45	0.52	0.59	0.67	0.67

The above rates are applicable for both the Variants (Life Option and Life Plus Option)

[illegible]

- **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

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