

# Declared Bonus Rates up to 31<sup>st</sup> March 2019

## Individual Products – Bonus Rates

Product	Bonus Rate (p.a.) as % of Sum Assured					
	2018-19	2017-18	2016-17	2015-16	2014-15	2013-14
DHFL Pramerica Future Idols Gold+ (UIN – 140N036V01, 140N036V02)	3.45%	3.45%	3.35%	3.50%	3.55%	3.90%
DHFL Pramerica Sahaj Suraksha (UIN – 140N032V01, 140N032V02, 140N032V03)	3.15%	3.15%	3.05%	3.25%	3.35%	3.70%
DHFL Pramerica Smart Cash Protect (UIN – 140N037V01, 140N037V02)	PPT12: 2.55% PPT15: 2.60% PPT20: 2.70%	PPT12: 2.55% PPT15: 2.60% PPT20: 2.70%	PPT12: 2.40% PPT15: 2.50% PPT20: 2.60%	PPT12: 2.65% PPT15: 2.75% PPT20: 2.85%	PPT12: 2.85% PPT15: 2.95% PPT20: 3.05%	PPT12: 3.2% PPT15: 3.3% PPT20: 3.4%
DHFL Pramerica Flexi Cash (UIN – 140N040V01, 140N040V02)	PPT5: 1.45% PPT10: 3.40% PPT15: 3.40%	PPT5: 1.45% PPT10: 3.40% PPT15: 3.40%	PPT5: 1.40% PPT10: 3.30% PPT15: 3.30%	PPT5: 1.50% PPT10: 3.50% PPT15: 3.50%	PPT5: 1.60% PPT10: 3.55% PPT15: 3.55%	NA
DHFL Pramerica Aajeevan Samridhi (UIN – 140N033V01, 140N033V02)	4.10%*	Annual Guaranteed Addition (AGA) is guaranteed for the first 5 years at 4% of Sum Assured				
DHFL Pramerica Premier Gain (UIN – 140N043V01, 140N043V02)	PT10: 1.90% Remaining PTs: 2.10%	PT10: 1.90% Remaining PTs: 2.10%	PT10: 1.80% Remaining PTs: 2.0%	PT10: 1.95% Remaining PTs: 2.20%	NA	NA
DHFL Pramerica Smart Money Back (UIN – 140N045V01, 140N045V02)	2.75%	2.75%	2.65%	2.80%	NA	NA

\*No reversionary bonus is declared for the first five policy years under this product

**Disclaimer:** The bonus rates shown are only for the years mentioned above and are not indicative of the bonus rates that may be declared in the future. Bonus rates for future years is not guaranteed and may vary depending on the future fund performance. Bonus payout will depend on the investment period. DHFL Pramerica Life Insurance Company Limited, Registered Office & Communication Address: 4<sup>th</sup> Floor, Building No. 9, Tower B, Cyber City, DLF City Phase III, Gurgaon – 122002, Haryana. CIN: U66000HR2007PLC052028. Customer Service Helpline: 1800 102 7070 (Toll Free), IRDAI Registration Number 140. All rights reserved. E-Mail: [contactus@dhflpramerica.com](mailto:contactus@dhflpramerica.com), Website: [www.dhflpramerica.com](http://www.dhflpramerica.com). The DHFL and Pramerica Marks displayed belong to “Dewan Housing Finance Corporation Limited” and “The Prudential Insurance Company of America” respectively and are used by DHFL Pramerica Life Insurance Company Limited under license.

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