

LIC Bonus Rates for 2022 - 2023 - New Plans

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No	Plan	Term	SA less than or equal to 1,00,000	Sum Assured greater than 1,00,000		
1	New Endowment (814 & 914)	12 to 15	34	35		
		16 to 20	38	39		
		> 20	44	45		
2	New Jeevan Anand (815 and 915)	15	37	38		
		16 to 20	41	42		
		>20	45	46		
3	Single Premium Endowment (817)	10 to 15	37	38		
		16 to 20	42	43		
		> 20	47	48		
4	New Money back	820 & 920	20	35		
		821 & 921	25	40		
6	New Children Money Back Plan (832 & 932)	13 to 15	34	35		
		16 to 20	38	39		
		> 20	44	45		
7	Jeevan Lakshya (833 & 933)	13 to 15	37	38		
		16 to 20	41	42		
		> 20	45	46		
8	Jeevan Tarun (834 & 934)	13 to 15	34	35		
		16 to 20	38	39		
		> 20	44	45		
9	Jeevan Labh (836 & 936)	16	-	40		
		21	-	44		
		25	-	47		
12	Jeevan Umang (845)	Premium Paying Term	Bonus Rates for Policy Term			
			Up to 55	56 to 70	71 to 85	> 86
		15	48	57	64	NA
		20	47	52	59	67
		25	46	47	53	62
	30	NA	46	47	57	

LIC Bonus Rates - 2022 - 2023- Withdrawn Plans

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No	Plan	Term	SA less than or equal to 1,00,000	Sum Assured greater than 1,00,000
1	Whole life type (plans 2, 5, 6, 8, 10, 28 (Before Conversion), 35, 36, 37, 38, 49, 77, 78, 85 & 86)		65	66
2	Endowment type (Plans 14, 17, 27 (After Conversion), 34, 39, 40, 87, 90, 91, 92, 95, 101, 102, 103, 109, 110 & 121)	< 11	29	30
		11 to 15	33	34
		16 to 20	37	38
		> 20	43	44
3	Money Back Assurances (Plans 75 & 93)	Plan 75	20	34
		Plan 93	25	39
4	Jeevan Surabhi (Plans 106, 107, 108)	15	29	30
		20	36	37
		25	45	46
5	Jeevan Mithra (Double Cover) , Jeevan Sathi (Plans 88 & 89)	15	35	36
		16 to 20	39	40
		> 20	43	44
6	Jeevan Mithra (Tripple Cover) Plan 133	15	35	36
		16 to 20	40	41
		> 20	45	46
7	Limited Payment Endowment (Plan 48)	< 16	35	36
		16 to 20	39	40
		> 20	44	45
8	Jeevan Anand (Plan 149)	< 11	33	34
		11 to 15	36	37
		16 to 20	40	41
		> 20	44	45
9	Jeevan Rekha (Plan 152)	< 11	NA	45
		11 to 15	NA	40
		16 to 20	NA	36
		> 20	NA	30
10	Jeevan Anurag (Plan 168)	< 11	33	34
		11 to 15	35	36
		16 to 20	37	38
		> 20	39	40
	New Jeevan Suraksha -1 (Plan 147)	<11	22	23
		11 to 15	26	27
		> 15	30	31
	New Jeevan Dhara - 1 (Plan 148)	6 to 10	20	21
		11 to 15	23	24
		> 15	27	28
13	Jeevan Tarang (Plan	10	42	43
		15	43	44
		20	44	45
14	Jeevan Madhur (Plan 182)	< 11	16	NA
		11 to 15	21	NA
15	Child Career Plan (Plan 184)	11 to 15	29	30
		16 to 20	33	34
		> 20	35	36
16	Child Future Plan (Plan 185)	11 to 15	33	34
		16 to 20	37	38
		> 20	39	40
17	Jeevan Bharti (Plan 160)	15	33	34
		20	35	36
18	Jeevan Shree -1 (Plan 162)	10	NA	41
		15	NA	42
		20	NA	45
		25	NA	49
19	Jeevan Nidhi (Plan 169)	< 11	40	41
		11 to 15	42	43
		16 to 20	44	45
		> 20	46	47
20	Jeevan Pramukh (Plan 167)	10	NA	45
		15	NA	46
		20	NA	49
		20	NA	53
21	Jeevan Amrit (Plan 186)	10 to 15	27	28
		16 to 20	27	28
		> 20	27	28
22	Jeevan Bharti -1 (Plan 192)	15	24	25
		20	26	27
23	Jeevan Pragati (Plan 838)	12 to 15	NA	34
		16 to 20	NA	38

FINAL ADDITION BONUS RATES PER 1000 SUM ASSURED

Term for maturity claims / Premium paid year for death claims	Up to 25,000	25,001 to 50,000	50000 to 1,99,999	2,00,000 and above
15	0	0	10	20
16	0	0	15	25
17	0	10	20	30
18	10	15	25	35
19	15	20	30	50
20	20	25	40	70
21	25	30	50	100
22	30	50	80	150
23	35	100	150	250
24	70	150	230	350
25	170	250	330	450
26	270	350	430	550
27	370	450	540	670
28	470	550	650	790
29	570	650	760	910
30	670	750	900	1100
31	800	900	1100	1300
32	950	1050	1300	1550
33	1100	1200	1550	1800
34	1250	1350	1700	2050
35	1400	1500	1850	2300
36	1550	1650	2050	2550
37	1700	1800	2250	2800
38	1850	1950	2500	3050
39	2000	2100	2750	3300
40& above	2150	2500	3000	3550

FINAL ADDITION BONUS RATES				
Money Back (75/20 & 93/25)				
Policy term for maturities and duration elapsed for death claims	Amount of FAB per 1000 Sum Assured			
	up to 25,000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 and above
Below 15	0	0	0	0
15 -19	0	0	15	20
20	0	10	30	40
21-24	10	20	30	40
25	40	150	175	225
Jeevan Surabhi (106,107,108)				
Term/duration elapsed*	Amount of FAB per 1000 Sum Assured			
	up to 25,000	25,001 to 50,000	50,001 to 1,99,999	2,00,000 and above
Below 15	0	0	0	0
15 -19	0	0	20	30
20	40	50	75	100
21-24	40	80	100	125
25	100	375	450	560
Jeevan Anand (149)				
Term/duration elapsed*	Amount of FAB per 1000 Sum Assured			
	1,00,000 to 1,99,999	200000 and above		
Below 15	0	0		
15	10	20		
16	20	35		
17	35	50		
18	50	75		
19	75	100		
20	110	135		
21	115	140		
22	125	160		
Jeevan Bharti (160)				
Term/duration*	Amount of FAB per 1000 Sum Assured			
	50,000 to 1,99,999	2,00,000 and above		
Below 15	0	0		
15-19	25	40		
20	40	60		
Jeevan Rekha (152)				
Term/duration*	Amount of FAB per 1000 Sum Assured			
	All Sum Assured			
15 and above	20			
Jeevan Shree - 1 (162)				
Term/duration*	Amount of FAB per 1000 Sum Assured			
	All Sum Assured			
15 and above	125			
Jeevan Pramugh (167)				
Term/duration*	Amount of FAB per 1000 Sum Assured			
	All Sum Assured			
15 and above	125			
Jeevan Nidhi (169)				
Term/duration*	Amount of FAB per 1000 Sum Assured			
	All Sum Assured			
15 and above	125			
Jeevan Anurag (168)				
Term/duration*	Amount of FAB per 1000 Sum Assured			
	All Sum Assured			
15 and above	50			
Child Career-184 & Child Future - 185				
15 and above	40			
Jeevan Amrit - 186				
Term/duration*	Amount of FAB per 1000 Sum Assured			
15 years	100			

Loyalty Addition Rates - Popular Plans

Jeevan Shree (Plan 112)								
Term	18	19	20	21	22	23	24	25
Term / policy year on death	Loyalty addition payable on maturity or death per Rs. 1000 Sum Assured							
20			550	210	195	130	105	105
21				650	220	190	130	110
22					800	250	220	140
23						1000	270	240
24							1050	300
25								1100
Children's Money Back Plan (113)								
Policy year on death or maturity from commencement of risk	Loyalty Addition							
18	65							
19	80							
Jeevan Sanchay								
Policy year on death or maturity from	Jeevan Sanchay (Plan 125)	Jeevan Sanchay (Plan 126)						
20	50	10						
21		15						
22		20						
23		25						
24		40						
25		120						
Plan	Term/ Policy Year On Death	Loyalty Addition						
Jeevan Sneha	20	90						
Bima Gold (Money back Plan)								
Bima Gold (Plan 174) 16 Year	130							
Bima Gold (Plan 179) 12 Year	100							

Loyalty Addition Rates for Jeevan Saral (Plan 165)

Paid for Rs 1000 Maturity Sum Assured for the duration for policy was Inforce

Premium Band (Monthly Basic Premium)	Up to 5000	5001 to 20000	20001 to 50000	Above 50000
Duration	2021	2021	2021	2021
10	300	360	425	475
11	350	415	475	515
12	375	450	500	550
13	400	475	550	600
14	430	500	570	625
15	465	525	605	655
16	495	565	645	695
17	540	610	690	740
18	580	650	740	790
19	610	680	775	830
20	670	750	840	930
21	730	820	905	1025

How bonus is calculated in LIC

Sum Assured - 10,00,000

Bonus rate - Rs 45 per 1000 SA

Policy Term - 21 Years

FAB rate - 100 per 1000 SA

Maturity benefit Calculation

Sum Assured = 10,00,000

Bonus for 21 years $\frac{(10,00,000 \times 45)}{1,000} \times 21 = 9,45,000$

Final Addition Bonus $\frac{(10,00,000 \times 100)}{1,000} = 1,00,000$

Total maturity benefit = 20,45,000