

# Asian Life Insurance Co. Ltd.

## Policy Holder's Bonus rate

**1st: Bonus Rate: 35 upto 16/07/2010**

**2nd: 17/07/2010 to 15/07/2013**

| Term       | Asian End. &<br>Whole life | Child<br>End. | Asian<br>End. | Money Back |      |
|------------|----------------------------|---------------|---------------|------------|------|
|            |                            |               |               | Term       | Rate |
| 0-9        | 38                         | 28            | 25            |            |      |
| 10-14      | 40                         | 30            | 30            | 12         | 38   |
| 15-19      | 45                         | 35            | 35            | 15         | 40   |
| 20-24      | 50                         | 40            | 40            | 18         | 45   |
| 25 & above | 68                         | 60            | 50            | 20         | 55   |

**3rd: 16/07/2013 to 16/07/2014**

| Term       | Asian End. &<br>Whole life | Child<br>End. | Asian<br>End. | Money Back |      |
|------------|----------------------------|---------------|---------------|------------|------|
|            |                            |               |               | Term       | Rate |
| 0-14       | 45                         | 35            | 35            | 12         | 40   |
| 15-19      | 55                         | 45            | 45            | 15         | 45   |
| 20-24      | 65                         | 55            | 55            | 18         | 55   |
| 25 & above | 80                         | 70            | 70            | 20         | 65   |

**4th: 17/07/2014 to 16/07/2015**

| Term       | Asian End. &<br>Whole life | Child<br>End. | Asian<br>End. | Money Back |      |
|------------|----------------------------|---------------|---------------|------------|------|
|            |                            |               |               | Term       | Rate |
| 0-14       | 38                         | 30            | 30            | 10         | 30   |
| 15-19      | 48                         | 40            | 40            | 12         | 35   |
| 20-24      | 58                         | 50            | 50            | 15         | 40   |
| 25 & above | 73                         | 65            | 65            | 18         | 50   |
|            |                            |               |               | 20         | 60   |
|            |                            |               |               | 25         | 65   |

**5th: 17/07/2015 to 15/07/2016**

| Term       | Asian End. &<br>Whole life | Child<br>End. | Asian<br>End. | Money Back |      |
|------------|----------------------------|---------------|---------------|------------|------|
|            |                            |               |               | Term       | Rate |
| 0-14       | 47                         | 35            | 37            | 10         | 40   |
| 15-19      | 57                         | 45            | 47            | 12         | 45   |
| 20-24      | 67                         | 55            | 57            | 15         | 50   |
| 25 & above | 82                         | 70            | 72            | 18         | 60   |
|            |                            |               |               | 20         | 70   |
|            |                            |               |               | 25         | 75   |

**6th: 16/07/2016 to 15/07/2017**

| Term  | Asian End. &<br>Whole life | Child<br>End. | Asian<br>End. | Money Back |      |
|-------|----------------------------|---------------|---------------|------------|------|
|       |                            |               |               | Term       | Rate |
| 0-9   | 50                         | 41            | 41            | 10         | 43   |
| 10-14 | 50                         | 41            | 41            | 12         | 48   |

|            |    |    |    |    |    |
|------------|----|----|----|----|----|
| 15-19      | 60 | 53 | 53 | 15 | 53 |
| 20-24      | 70 | 63 | 63 | 18 | 63 |
| 25 & above | 85 | 74 | 74 | 20 | 73 |
|            |    |    |    | 25 | 78 |

| 7th: 16/07/2017 to 16/07/2018 FY 2074/75 |                         |            |            |            |      |
|------------------------------------------|-------------------------|------------|------------|------------|------|
| Term                                     | Asian End. & Whole life | Child End. | Asian End. | Money Back |      |
|                                          |                         |            |            | Term       | Rate |
| 0-9                                      | 51                      | 42         | 42         | 10         | 43   |
| 10-14                                    | 51                      | 42         | 42         | 12         | 48   |
| 15-19                                    | 62                      | 55         | 55         | 15         | 54   |
| 20-24                                    | 72                      | 65         | 65         | 18         | 64   |
| 25 & above                               | 87                      | 76         | 76         | 20         | 74   |
|                                          |                         |            |            | 25         | 79   |

| 8th: 17/07/2018 to 16/07/2019 FY 2075/76 |                         |            |            |                                                    |            |      |
|------------------------------------------|-------------------------|------------|------------|----------------------------------------------------|------------|------|
| Term                                     | Asian End. & Whole life | Child End. | Asian End. | Nawaratna, Jivan Sanjivani, Dampati Surakshya Plus | Money Back |      |
|                                          |                         |            |            |                                                    | Term       | Rate |
| 0-9                                      | 60                      | 50         | 45         | 43                                                 | 10         | 50   |
| 10-14                                    | 60                      | 50         | 45         | 43                                                 | 12         | 52   |
| 15-19                                    | 65                      | 60         | 60         | 56                                                 | 15         | 65   |
| 20-24                                    | 72                      | 70         | 70         | 66                                                 | 18         | 68   |
| 25 & above                               | 87                      | 81         | 81         | 77                                                 | 20         | 79   |
|                                          |                         |            |            |                                                    | 25         | 84   |

| 9th: 17/07/2019 to 15/07/2020 FY 2076/77 |                         |            |            |                                     |            |      |
|------------------------------------------|-------------------------|------------|------------|-------------------------------------|------------|------|
| Term                                     | Asian End. & Whole life | Child End. | Asian End. | Nawaratna, Jivan Sanjivani, Dampati | Money Back |      |
|                                          |                         |            |            |                                     | Term       | Rate |
| 0-14                                     | 50                      | 38         | 35         | 32                                  | 10         | 44   |
|                                          |                         |            |            |                                     | 12         | 44   |
| 15-19                                    | 55                      | 45         | 45         | 42                                  | 15         | 55   |
| 20-24                                    | 60                      | 53         | 53         | 50                                  | 18         | 58   |
| 25 & above                               | 75                      | 60         | 60         | 58                                  | 20         | 65   |
|                                          |                         |            |            |                                     | 25         | 70   |

| 10th: 16/07/2020 to 15/07/2021 FY 2077/78 |                         |            |            |                             |            |      |
|-------------------------------------------|-------------------------|------------|------------|-----------------------------|------------|------|
| Term                                      | Asian End. & Whole life | Child End. | Asian End. | Nawaratna, Jivan Sanjivani, | Money Back |      |
|                                           |                         |            |            |                             | Term       | Rate |
| 0-14                                      | 50                      | 40         | 40         | 40                          | 10         | 50   |
|                                           |                         |            |            |                             | 12         | 50   |
| 15-19                                     | 55                      | 45         | 45         | 42                          | 15         | 55   |
| 20-24                                     | 60                      | 53         | 53         | 50                          | 18         | 60   |

|            |    |    |    |    |    |    |
|------------|----|----|----|----|----|----|
| 25 & above | 75 | 60 | 60 | 60 | 20 | 65 |
|            |    |    |    |    | 25 | 70 |

| 11th: 16/07/2021 to 15/07/2022 FY 2078/79 |                         |            |            |                             |            |      |
|-------------------------------------------|-------------------------|------------|------------|-----------------------------|------------|------|
| Term                                      | Asian End. & Whole life | Child End. | Asian End. | Nawaratna, Jivan Sanjivani, | Money Back |      |
|                                           |                         |            |            |                             | Term       | Rate |
| 0-14                                      | 61                      | 44         | 45         | 42                          | 10         | 50   |
|                                           |                         |            |            |                             | 12         | 50   |
| 15-19                                     | 61                      | 50         | 50         | 42                          | 15         | 60   |
| 20-24                                     | 61                      | 53         | 55         | 45                          | 18         | 60   |
| 25 & above                                | 75                      | 60         | 60         | 50                          | 20         | 65   |
|                                           |                         |            |            |                             | 25         | 70   |

| 12th: 17/07/2022 to 16/07/2023 (to till date) FY 2079/80 |                         |            |            |                                     |            |      |
|----------------------------------------------------------|-------------------------|------------|------------|-------------------------------------|------------|------|
| Term                                                     | Asian End. & Whole life | Child End. | Asian End. | Samarjit Sawadhik, Nawaratna, Jivan | Money Back |      |
|                                                          |                         |            |            |                                     | Term       | Rate |
| 0-14                                                     | 61                      | 44         | 45         | 42                                  | 10         | 50   |
|                                                          |                         |            |            |                                     | 12         | 50   |
| 15-19                                                    | 62                      | 50         | 50         | 42                                  | 15         | 60   |
| 20-24                                                    | 64                      | 53         | 57         | 45                                  | 18         | 65   |
| 25 & above                                               | 75                      | 60         | 65         | 50                                  | 20         | 70   |
|                                                          |                         |            |            |                                     | 25         | 70   |

| 13th: 17/07/2023 to 15/07/2024 (to till date) FY 2080/81 |                                 |                             |                                  |                                                                  |                                                                  |                |                             |                         |      |
|----------------------------------------------------------|---------------------------------|-----------------------------|----------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|----------------|-----------------------------|-------------------------|------|
| Term                                                     | Asian End. & Whole life(Plan 4) | Child End.(Plan 5, 7,26,33) | Asian End.(Plan 1, 10,11,12, 14) | Samarjit Sawadhik, Nawaratna, Jivan Sanjivani, Dampati Surakshya | Years Moneyback Plus, Sukhijiwan Plus,Annual Pay Moneyback (Plan |                | Bal Uchha Sikchha (Plan 25) | Back Endowment (Plan 2, |      |
|                                                          |                                 |                             |                                  |                                                                  | Reversio nery Bonus                                              | Terminal Bonus |                             | Term                    | Rate |
| 0-14                                                     | 61                              | 42                          | 45                               | 44                                                               | 38                                                               | 6              | 42                          | 10                      | 50   |
|                                                          |                                 |                             |                                  |                                                                  |                                                                  |                |                             | 12                      | 50   |
| 15-19                                                    | 62                              | 45                          | 50                               | 44                                                               | 42                                                               | 6              | 42                          | 15                      | 60   |
|                                                          |                                 |                             |                                  |                                                                  |                                                                  |                |                             | 18                      | 65   |
| 20-24                                                    | 64                              | 48                          | 57                               | 46                                                               | 44                                                               | 6              | 44                          | 20                      | 70   |
| 25 & above                                               | 75                              | 52                          | 65                               | 55                                                               | 56                                                               | 6              | 50                          | 25                      | 70   |