BONUS HISTORY FOR PARTICIPATING PRODUCTS

Bharti AXA Life Child Advantage

Simple Reversionary Bonus (calculated as a percentage of Sum Assured)

Limited Pay / Regular Pay	Premium Payment Term	FY 2025-26	FY 2024-25	FY 2023-24	FY 2022-23	FY 2021-22	FY 2020-21	FY 2019-20	FY 2018-19	FY 2017-18	FY 2016-17	FY 2015-16
Limited Pay	6	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.2%	2.2%	2.2%
Limited Pay	7	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.3%	2.3%	2.3%
Limited Pay	8	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.4%	2.4%	2.4%
Limited Pay	9	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.5%	2.5%	2.5%
Limited Pay	10	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.7%	2.7%	2.7%
Limited Pay	11	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.8%	2.8%	2.8%
Limited Pay	12	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.9%	2.9%	2.9%
Limited Pay	13	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3%	3%	3%
Limited Pay	14	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.1%	3.1%	3.1%
Limited Pay	15	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.2%	3.2%	3.2%
Limited Pay	16	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.3%	3.3%	3.3%
Regular Pay	11	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2%	2%	2%
Regular Pay	12	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.1%	2.1%	2.1%
Regular Pay	13	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.2%	2.2%	2.2%
Regular Pay	14	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.3%	2.3%	2.3%
Regular Pay	15	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.5%	2.5%	2.5%
Regular Pay	16	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.6%	2.6%	2.6%
Regular Pay	17	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.7%	2.7%	2.7%
Regular Pay	18	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%	2.8%	2.8%	2.8%
Regular Pay	19	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.9%	2.9%	2.9%
Regular Pay	20	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3%	3%	3%
Regular Pay	21	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.1%	3.1%	3.1%

Financial Year in which bonus has been declared	Terminal Bonus
FY 2025-26	10%
FY 2026-27	
FY 2027-28	
FY 2028-29	
FY 2029-30	

Bharti AXA Life Samriddhi

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Sum Assured)								*Terminal Bonus
	Premium Payment Term								
	5 years	12 years	10 years	15 years	20 years	25 years	30 years	35 years	All years
2025-2026	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	10%
2024-2025	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	10%
2023-2024	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2022-2023	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2021-2022	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2020-2021	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2019-2020	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2018-2019	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2017-2018	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2016-2017	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2015-2016	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	
2014-2015	2.60%	3.90%	1.90%	2.70%	3.15%	3.55%	4.35%	5.15%	

* Terminal Bonus (Calculated as a percentage of accrued reversionary bonus)

Bharti AXA Life Monthly Income Plan

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Sum Assured)			Terminal Bonus
	7 years Premium Payment Term	10 years Premium Payment Term	15 years Premium Payment Term	All years
2025-2026	1.25%	2.10%	2.75%	120%
2024-2025	1.25%	2.10%	2.75%	
2023-2024	1.25%	2.10%	2.75%	
2022-2023	1.25%	2.10%	2.75%	
2021-2022	1.25%	2.10%	2.75%	
2020-2021	1.25%	2.10%	2.75%	
2019-2020	1.25%	2.10%	2.75%	
2018-2019	1.25%	2.10%	2.75%	
2017-2018	1.25%	2.10%	2.75%	
2016-2017	1.25%	2.10%	2.75%	
2015-2016	1.25%	2.10%	2.75%	
2014-2015	1.25%	2.10%	2.75%	

Bharti AXA Life Flexi Save

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Sum Assured)		
	5 years Premium Payment Term	7 years Premium Payment Term	12 years Premium Payment Term
2025-2026	1.5%	2.5%	3%
2024-2025	1.5%	2.5%	3%
2023-2024	1.5%	2.5%	3%
2022-2023	1.5%	2.5%	3%
2021-2022	1.5%	2.5%	3%
2020-2021	1.5%	2.5%	3%
2019-2020	1.5%	2.5%	3%
2018-2019	1.5%	2.5%	3%
2017-2018	1.5%	2.5%	3%
2016-2017	1.5%	2.5%	3%
2015-2016	1.5%	2.5%	3%
2014-2015	1.5%	2.5%	3%

*Flexi Save (Flexi Period maturity option, if opted): This product comprises of an option where the policyholder can avail the maturity benefit anytime during the Flexi Benefit period.

Bharti AXA Life Flexi Save

Financial Year in which bonus has been declared	Terminal Bonus (Calculated as a percentage of accrued reversionary bonus)		
	5 years Premium Payment Term	7 years Premium Payment Term	12 years Premium Payment Term
2025-2026	14.5% *{11-(Policy Term – Flexi Year)}	11%*{11-(Policy Term – Flexi Year)}	11%*{11-(Policy Term – Flexi Year)}
2024-2025	14.5% *{11-(Policy Term – Flexi Year)}	11%*{11-(Policy Term – Flexi Year)}	11%*{11-(Policy Term – Flexi Year)}

*Policies with Premium payment term 7 & 12 year have not entered in the Flexi year option period and hence no terminal bonus will be paid in the upcoming financial year for these options.

Bharti AXA Life Future Champs

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Sum Assured)	Terminal Bonus (Calculated as a percentage of cumulative vested reversionary bonuses)
2025-2026	3.25%	100%
2024-2025	3.25%	90%
2023-2024	3.25%	
2022-2023	3.25%	
2021-2022	3.25%	
2020-2021	3.25%	
2019-2020	3.25%	
2018-2019	3.25%	
2017-2018	3.25%	
2016-2017	3.25%	
2015-2016	3.25%	
2014-2015	3.25%	

Bharti AXA Life Wonder Years Retirement Plan

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Guaranteed Retirement Amount)		One-time Special Simple Reversionary Bonus (Calculated as a percentage of Guaranteed Retirement Amount)	Terminal Bonus (Calculated as a percentage of Guaranteed Retirement Amount)
	10 year Term	To age 60 Term	All variants	All
2025-2026	4%	3.25%		40%
2024-2025	4%	3.25%		
2023-2024	4%	3.25%		
2022-2023	4%	3.25%		
2021-2022	4%	3.25%		
2020-2021	4%	3.25%	11%	40%
2019-2020	4%	3.25%		10%
2018-2019	4%	3.25%		
2017-2018	2%	3.75%		
2016-2017	2%	3.75%		
2015-2016	2%	3.75%		
2014-2015	2%	3.75%		
2013-2014	2%	3.75%		
2012-2013	2%	3.75%		
2011-2012	2%	3.75%		
2010-2011	2%	3.75%		

Bharti AXA Life Save Confident

Financial Year in which bonus Compound reversionary bonus	Compound reversionary bonus (calculated as a percentage of Sum Assured)	Terminal Bonus (calcuated as a percentage of accrued reversionary bonus)
2025-2026	2.75%	60%
2024-2025	2.75%	60%
2023-2024	2.75%	60%
2022-2023	2.75%	55%
2021-2022	2.75%	55%
2020-2021	2.75%	
2019-2020	2.75%	
2018-2019	2.75%	
2017-2018	2.75%	
2016-2017	2.75%	
2015-2016	2.75%	
2014-2015	2.75%	
2013-2014	2.75%	
2012-2013	2.75%	
2011-2012	2.75%	
2010-2011	2.75%	
2009-2010	2.75%	
2008-2009	2.75%	

Bharti AXA Life Aajeevan Anand

Financial Year in which bonus has been declared	Cash bonus (calculated as a percentage of Sum Assured)	
	Premium Payment Term of 10 years	Premium Payment Term of 15 years
2025-2026	0.6%	0.6%
2024-2025	0.6%	0.6%
2023-2024	0.6%	0.6%
2022-2023	0.6%	0.6%
2021-2022	0.6%	0.6%
2020-2021	0.6%	0.6%
2019-2020	0.6%	0.6%
2018-2019	0.6%	0.6%
2017-2018	0.6%	0.6%
2016-2017	0.6%	0.6%
2015-2016	0.6%	0.6%

Bharti AXA Life Monthly Advantage

Financial Year in which bonus Simple reversionary bonus	Simple reversionary bonus (calculated as a percentage of Sum Assured)		
	6 year Premium Payment Term	8 year Premium Payment Term	12 year Premium Payment Term
2025-2026	3.0%	3.25%	3.75%
2024-2025	3.0%	3.25%	3.75%
2023-2024	3.0%	3.25%	3.75%
2022-2023	3.0%	3.25%	3.75%
2021-2022	3.0%	3.25%	3.75%
2020-2021	3.0%	3.25%	3.75%
2019-2020	3.0%	3.25%	3.75%
2018-2019	3.0%	3.25%	3.75%
2017-2018	3.0%	3.25%	3.75%
2016-2017	3.0%	3.25%	3.75%

Bharti AXA Life Aajeevan Sampatti

Financial Year in which bonus has been declared	Cash bonus (calculated as a percentage of Sum Assured)	
	Premium Payment Term of 10 years	Premium Payment Term of 15 years
2025-2026	3.0%	2.5%
2024-2025	3.0%	2.5%
2023-2024	3.0%	2.5%
2022-2023	3.0%	2.5%
2021-2022	3.0%	2.5%
2020-2021	3.0%	2.5%
2019-2020	3.0%	2.5%
2018-2019	3.0%	2.5%
2017-2018	3.0%	2.5%
2016-2017	3.0%	2.5%

Bharti AXA Life Aajeevan Sampatti +

Financial Year in which bonus has been declared	Cash bonus (calculated as a percentage of Sum Assured)		
	Premium Payment Term of 7 years	Premium Payment Term of 10 years	Premium Payment Term of 15 years
2025-2026	8.10%	7.00%	6.35%
2024-2025	8.10%	7.00%	6.35%
2023-2024	NA	7.00%	6.35%
2022-2023	NA	7.00%	6.35%
2021-2022	NA	7.00%	6.35%
2020-2021	NA	7.00%	6.35%
2019-2020	NA	7.00%	6.35%
2018-2019	NA	7.00%	6.35%

Bharti AXA Life eAajeevan Sampatti +

Financial Year in which bonus has been declared	Cash bonus (calculated as a percentage of Sum Assured)	
	Premium Payment Term of 10 years	Premium Payment Term of 15 years
2025-2026	7.00%	6.35%
2024-2025	7.00%	6.35%
2023-2024	7.00%	6.35%
2022-2023	7.00%	6.35%
2021-2022	7.00%	6.35%
2020-2021	7.00%	6.35%
2019-2020	7.00%	6.35%
2018-2019	7.00%	6.35%

Bharti AXA Life Assure Benefit Plan

Financial Year in which bonus has been declared	Simple Reversionary Bonus (calculated as a percentage of Sum Assured plus the Guaranteed Additions accrued till the beginning of the applicable Policy year)					
	Premium Payment Term of 7 years	Premium Payment Term of 8 years	Premium Payment Term of 9 years	Premium Payment Term of 10 years	Premium Payment Term of 11 years	Premium Payment Term of 12 years
2025-2026	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%
2024-2025	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%
2023-2024	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%
2022-2023	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%
2021-2022	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%
2020-2021	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%
2019-2020	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%
2018-2019	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%

Bharti AXA Life Young India

Financial Year in which bonus has been declared	Simple Reversionary Bonus (calculated as a percentage of Sum Assured)
2025-2026	7.00%
2024-2025	7.00%
2023-2024	7.00%
2022-2023	7.00%
2021-2022	7.00%

Bharti AXA Life Dhan Varsha

Financial Year in which bonus has been declared	Cash bonus (calculated as a percentage of Sum Assured)	
	Premium Payment Term 10 years	Premium Payment Term 15 years
2025-26	5.50%	4.50%
2024-25	5.50%	4.50%
2023-24	5.50%	4.50%
2022-23	NA	NA

Bharti AXA Life Unnati (Moneyback)

Financial Year in which bonus has been declared	Simple Reversionary Bonus (calculated as a percentage of Sum Assured)		
	Premium Payment Term 8 years	Premium Payment Term 10 years	Premium Payment Term 12 years
2025-26	1.69%	2.13%	2.75%
2024-25	1.69%	2.13%	2.75%
2023-24	NA	NA	NA
2022-23	NA	NA	NA

Note: Terminal Bonus under Bharti AXA Life Save Confident, Bharti AXA Life Samriddhi and Bharti AXA Life Flexi Save is declared only for policies maturing in FY24-25

Bharti AXA Life Monthly Income Plan+

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Sum Assured)			
	7 years Premium Payment Term (Base Premium less than 1 lac)	7 years Premium Payment Term (Base Premium equal to or more than 1 lac)	10 years Premium Payment Term	15 years Premium Payment Term
2025-2026	1.72%	2.02%	3%	4.5%
2024-2025	1.72%	2.02%	3%	4.5%
2023-2024	1.72%	2.02%	3%	4.5%
2022-2023	1.72%	2.02%	3%	4.5%
2021-2022	1.72%	2.02%	3%	4.5%
2020-2021	1.72%	2.02%	3%	4.5%
2019-2020	1.72%	2.02%	3%	4.5%
2018-2019	1.72%	2.02%	3%	4.5%
2017-2018	1.72%	2.02%	3%	4.5%
2016-2017	1.72%	2.02%	3%	4.5%
2015-2016	1.70%	2.0%	3%	4.5%
2014-2015	1.70%	2.0%	3%	4.5%

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