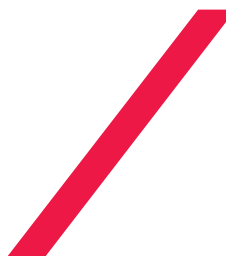


BONUS HISTORY FOR PARTICIPATING PRODUCTS

Bharti AXA Life Child Advantage

Simple Reversionary Bonus (calculated as a percentage of Sum Assured)					
Limited Pay / Regular Pay	Premium Payment Term	FY 2018-19	FY 2017-18	FY 2016-17	FY 2015-16
Limited Pay	6	2.20%	2.2%	2.2%	2.2%
Limited Pay	7	2.30%	2.3%	2.3%	2.3%
Limited Pay	8	2.40%	2.4%	2.4%	2.4%
Limited Pay	9	2.50%	2.5%	2.5%	2.5%
Limited Pay	10	2.70%	2.7%	2.7%	2.7%
Limited Pay	11	2.80%	2.8%	2.8%	2.8%
Limited Pay	12	2.90%	2.9%	2.9%	2.9%
Limited Pay	13	3.00%	3%	3%	3%
Limited Pay	14	3.10%	3.1%	3.1%	3.1%
Limited Pay	15	3.20%	3.2%	3.2%	3.2%
Limited Pay	16	3.30%	3.3%	3.3%	3.3%
Regular Pay	11	2.00%	2%	2%	2%
Regular Pay	12	2.10%	2.1%	2.1%	2.1%
Regular Pay	13	2.20%	2.2%	2.2%	2.2%
Regular Pay	14	2.30%	2.3%	2.3%	2.3%
Regular Pay	15	2.50%	2.5%	2.5%	2.5%
Regular Pay	16	2.60%	2.6%	2.6%	2.6%
Regular Pay	17	2.70%	2.7%	2.7%	2.7%
Regular Pay	18	2.80%	2.8%	2.8%	2.8%
Regular Pay	19	2.90%	2.9%	2.9%	2.9%
Regular Pay	20	3.00%	3%	3%	3%
Regular Pay	21	3.10%	3.1%	3.1%	3.1%

Please note that the declared bonus will be applicable from Policy Anniversary date.



Bharti AXA Life Samridhhi

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Sum Assured)							
	Premium Payment Term							
	5 years	12 years	10 years	15 years	20 years	25 years	30 years	35 years
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%

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 year Premium Payment Term	10 year Premium Payment Term	15 year Premium Payment Term
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 year Premium Payment Term	7 year Premium Payment Term	12 year Premium Payment Term
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%
2013-2014	1.5%	2.5%	3%

Please note that the declared bonus will be applicable from Policy Anniversary date.



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 year Premium Payment Term (Base Premium less than 1 lac)	7 year Premium Payment Term (Base Premium equal to or more than 1 lac)	10 year Premium Payment Term	15 year Premium Payment Term
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	1.72%	2.02%	3%	4.5%
2014-2015	1.70%	2.0%	3%	4.5%
2013-2014	1.70%	2.0%	3%	4.5%

Bharti AXA Life Future Champs

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Sum Assured)
2018-2019	3.25%
2017-2018	3.25%
2016-2017	3.25%
2015-2016	3.25%
2014-2015	3.25%
2013-2014	3.25%

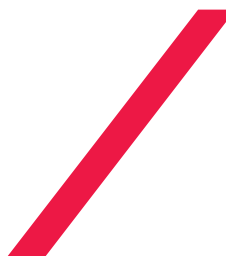
Bharti AXA Life Wonder Years Retirement Plan

Financial Year in which bonus has been declared	Simple reversionary bonus (calculated as a percentage of Guaranteed Retirement Amount)	
	10 year Term	To age 60 Term
2018-2019	4%	3.25%
2017-2018	2%	2.75%
2016-2017	2%	2.75%
2015-2016	2%	2.75%
2014-2015	2%	2.75%
2013-2014	2%	2.75%
2012-2013	2%	2.75%
2011-2012	2%	2.75%
2010-2011	2%	2.75%

Please note that the declared bonus will be applicable from Policy Anniversary date.



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Bharti AXA Life Save Confident

Financial Year in which bonus has been declared	Compound reversionary bonus (calculated as a percentage of Sum Assured)
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
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 has been declared	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
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

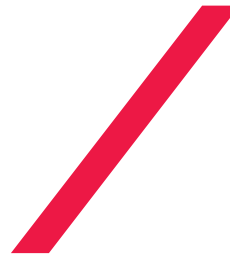
Financial Year in which bonus has been declared	Cash bonus (calculated as a percentage of Sum Assured)	
	Premium Payment Term of 10 years	Premium Payment Term of 15 years
2018-2019	3.0%	2.5%
2017-2018	3.0%	2.5%
2016-2017	3.0%	2.5%

Please note that the declared bonus will be applicable from Policy Anniversary date.

Bharti AXA Life Insurance Company Limited, [IRDAI Regd. No. 130] Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai -400051, Maharashtra



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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
2018-2019	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
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
2018-2019	4.15%	4.80%	4.95%	5.25%	5.80%	6.25%

Please note that the declared bonus will be applicable from Policy Anniversary date.

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