

LIC Bonus Rates for 2022 - 2023 for LIC's closed Plans

Plan	Term	Sum Assured ≤ Rs.1 Lakh	Sum Assured > Rs.1 Lakh
Whole Life type (Plans 2, 5, 6, 8, 10, 28 (Before Conversion), 35, 36, 37, 38, 49,77,78, 85 & 86)		65	66
Endowment type (Plans 14, 17, 27 (After Conversion), 28 (After Conversion), 34, 39 40, 41, 42, 50, 54, 79, 80, 81, 84, 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
Money Back Plans No.75 and 93	20	34	35
	25	39	40
Jeevan Surabhi Money Back	15	29	30
	20	36	37
	25	45	46
Jeevan Mitra (Double Cover) No.88 and Jeevan Saathi No.89	< 16	35	36
	16 to 20	39	40
	>20	43	44
Jeevan Mitra (Triple Cover) No.133	<16	35	36
	16 to 20	40	41
	> 20	45	46
Limited Payment Endowment Plan No.48	< 16	35	36
	16 to 20	39	40
	> 20	44	45
Jeevan Anand (149)	< 11	33	34
	11 to 15	36	37
	16 to 20	40	41
	> 20	44	45
Jeevan Anurag (168)	< 11	33	34
	11 to 15	35	36
	16 to 20	37	38
	> 20	39	40
Jeevan Shree 1 (Plan 162)	10	NA	41
	15	NA	42
	20	NA	45
	25	NA	49
New Jeevan Suraksha – I (Plan 147)	< 11	22	23
	11 to 15	26	27
	> 15	30	31
New Jeevan Dhara - I (Plan 148)	< 11	20	21
	11 to 15	23	24
	>15	27	28
Child Career (Plan 184)	11 to 15	29	30
	16 to 20	33	34
	> 20	35	36

Child Future (Plan 185)	11 to 15	33	34
	16 to 20	37	38
	> 20	39	40
Jeevan Tarang (Plan 178)	10	42	43
	15	43	44
	20	44	45

LIC Final Additional Bonus Rates – 2022- 2023

As explained above, Final Addition Bonus (FAB) is a one-time additional bonus paid along with the final payment of the policy. The minimum term required for the eligibility of the Final Additional Bonus as per the current valuation is 15 years also, FAB rates increase with the increase in the sum assured of the policy.

These Final (Additional) Bonuses are applicable In the case of Plans of Groups 1, 2, 8, 9, and 10 mentioned below.

(Group 1) Whole Life type	(Plans 2, 5, 6, 8, 10, 28 (Before Conversion), 35, 36, 37, 38, 49,77,78, 85 & 86)
(Group 2) Endowment type	(Plans 14, 17, 27 (After Conversion), 28 (After Conversion), 34, 39 40, 41, 42, 50, 54, 79, 80, 81, 84, 87, 90, 91, 92, 95, 101, 102, 103, 109, 110 & 121)
(Group 8) Jeevan Mitra	Triple Cover Plan: Plan 133)(Double Cover plan), Jeevan Saathi (Plans 88 & 89)
(Group 9) Jeevan Mitra	(Plan 48)
(Group 10)	Limited Payment Endowment Let us now see the FAB rates for special plans where the FAB is different from the above rates.

Term	Up to Rs.25,000 SA	Up to Rs.25,001 to Rs.50,000 SA	Up to Rs.50,001 to Rs.1,99,999 SA	Rs.2,00,000 and above SA
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 and above	2150	2500	3000	3550

LIC Final Addition Bonus Rates 2022 - 2023 for Money Back, Jeevan Surabhi, Jeevan Anand, Jeevan Shree and Jeevan Anurag

Money Back Plan (75/20 and 93/25)				
Term	FAB per Rs.1,000 Sum Assured			
	Up to Rs.25,000	Rs.25,001 to Rs.50,000	Rs.50,001 to Rs.1,99,999	Rs.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	FAB per Rs.1,000 Sum Assured			
	Up to Rs.25,000	Rs.25,001 to Rs.50,000	Rs.50,001 to Rs.1,99,999	Rs.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	FAB per Rs.1,000 Sum Assured			
	1,00,000 to 1,99,999	2,00,000 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 Shree 1 (162)			
Term	FAB per Rs.1,000 Sum Assured		
	For all Sum assured		
15 Yrs and above	125		
Jeevan Anurag (168)			
Term	FAB per Rs.1,000 Sum Assured		
	For all Sum assured		
15 Yrs and above	50		