

| | |
|--------------|--|
| Proposal No: | |
|--------------|--|

| | | | |
|---|---|---|---|
| Name of the Prospect/Policyholder: Age & Gender: Name of the Life Assured: Age & Gender: Sum Assured: Policy Term & Premium Payment Term: Amount of Installment Premium: Mode of payment of premium: | Mr. SURYA 27 Years, Male Mr. SURYA 27 Years, Male ₹15,00,000 15 Years & 5 Years ₹1,20,426 Annual | Name of the Product: Tag Line: Policy Option: Unique Identification No: GST Rate: Max Life State: Policyholder Residential State: Investment Strategy Opted for: Funds opted for along with their risk level (Please specify the customer specific fund option): | Max Life Flexi Wealth Advantage Plan A Unit-Linked Non-Participating Individual Life Insurance Plan NA 104L121V03 18.00% Tamil Nadu Tamil Nadu Self Managed Portfolio Strategy High Growth Fund (Very High): 100% |
|---|---|---|---|

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8% p.a. or 4% p.a. These rates, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net Yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed break-up of the charges, and other values.

Note: Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked “guaranteed” in the illustration table on this page. If your policy offers variable benefits then the illustration on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including actual future investment performance.

| Other Benefit Details | | | |
|---------------------------------------|----|------------------------------------|----|
| Waiver of Premium | No | Waiver of Premium Coverage Term | NA |
| Smart Withdrawal | NA | Smart Withdrawal Percentage | NA |
| Opted Start Year for Smart Withdrawal | NA | Smart Withdrawal Payment Frequency | NA |

| Rider Details | | | | |
|--|-------------------|-------------------|------------|-----------------------|
| Rider Name | Variant | Rider Sum Assured | Rider Term | Rider Premium Payment |
| ^SUPR - Term booster with Accelerated Terminal Illness | NA | NA | NA | NA |
| ^SUPR - Accidental Death Benefit | Return of Premium | 15,00,000 | 15 | 5 |
| ^SUPR - Accidental Total & Permanent Disability | Return of Premium | 15,00,000 | 15 | 5 |
| ^SUPR - Payor Benefit | NA | NA | NA | NA |
| Critical Illness and Disability-Secure Rider | NA | NA | NA | NA |

| Premium Summary | | | | | | | |
|--|-----------|--|----------------------------------|---|-----------------------|---|---------------------------|
| | Base Plan | #SUPR - Term booster with Accelerated Terminal Illness | #SUPR - Accidental Death Benefit | #SUPR - Accidental Total & Permanent Disability | #SUPR - Payor Benefit | Max Life Critical Illness and Disability-Secure Rider | Total Installment Premium |
| Installment Premium without GST (in Rs.) | 1,00,000 | 0 | 8,610 | 8,700 | 0 | 0 | 1,17,310 |
| Installment Premium with first year GST (in Rs.) | 1,00,000 | 0 | 10,160 | 10,266 | 0 | 0 | 1,20,426 |
| Installment Premium with GST 2nd year onwards (in Rs.) | 1,00,000 | 0 | 10,160 | 10,266 | 0 | 0 | 1,20,426 |

Part A

(Amount in Rupees.)

| Policy Year | Annualized Premium | At 4% p.a. Gross Investment Return | | | | | | | At 8% p.a. Gross Investment Return | | | | | | |
|-------------|--------------------|------------------------------------|----------------|-------|---------------------|--------------------------------|-----------------|---------------|------------------------------------|----------------|-------|---------------------|--------------------------------|-----------------|---------------|
| | | Mortality, Morbidity Charges | Other Charges* | GST | Fund at End of Year | Smart Withdrawals ⁵ | Surrender Value | Death Benefit | Mortality, Morbidity Charges | Other Charges* | GST | Fund at End of Year | Smart Withdrawals ⁵ | Surrender Value | Death Benefit |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 1 | 1,00,000 | 1,188 | 13,085 | 2,569 | 86,538 | - | 80,411 | 15,00,000 | 1,186 | 13,108 | 2,573 | 89,893 | - | 83,529 | 15,00,000 |
| 2 | 1,00,000 | 1,124 | 11,235 | 2,225 | 1,78,915 | - | 1,74,195 | 15,00,000 | 1,119 | 11,325 | 2,240 | 1,89,397 | - | 1,84,677 | 15,00,000 |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|----|----------|-------|--------|-------|----------|---|----------|-----------|-------|--------|-------|-----------|----|-----------|-----------|
| 3 | 1,00,000 | 1,053 | 8,474 | 1,715 | 2,78,492 | - | 2,74,952 | 15,00,000 | 1,040 | 8,683 | 1,750 | 3,00,396 | - | 2,96,856 | 15,00,000 |
| 4 | 1,00,000 | 989 | 9,745 | 1,932 | 3,80,604 | - | 3,78,244 | 15,00,000 | 963 | 10,129 | 1,997 | 4,18,602 | - | 4,16,242 | 15,00,000 |
| 5 | 1,00,000 | 918 | 10,309 | 2,021 | 4,89,227 | - | 4,89,227 | 15,00,000 | 875 | 10,930 | 2,125 | 5,48,433 | - | 5,48,433 | 15,00,000 |
| 6 | - | 948 | 10,994 | 2,150 | 4,94,426 | - | 4,94,426 | 15,00,000 | 883 | 11,894 | 2,300 | 5,76,643 | - | 5,76,643 | 15,00,000 |
| 7 | - | 984 | 11,298 | 2,211 | 4,99,424 | - | 4,99,424 | 15,00,000 | 892 | 12,499 | 2,410 | 6,06,358 | - | 6,06,358 | 15,00,000 |
| 8 | - | 1,029 | 11,611 | 2,275 | 5,06,711 | - | 5,06,711 | 15,00,000 | 906 | 13,136 | 2,528 | 6,40,839 | - | 6,40,839 | 15,00,000 |
| 9 | - | 1,071 | 11,966 | 2,347 | 5,13,846 | - | 5,13,846 | 15,00,000 | 912 | 13,847 | 2,657 | 6,77,383 | - | 6,77,383 | 15,00,000 |
| 10 | - | 1,132 | 12,332 | 2,424 | 5,20,786 | - | 5,20,786 | 15,00,000 | 928 | 14,599 | 2,795 | 7,16,102 | - | 7,16,102 | 15,00,000 |
| 11 | - | 1,188 | 6,633 | 1,408 | 5,34,877 | - | 5,34,877 | 15,00,000 | 932 | 9,316 | 1,845 | 7,64,661 | - | 7,64,661 | 15,00,000 |
| 12 | - | 1,257 | 6,812 | 1,453 | 5,49,305 | - | 5,49,305 | 15,00,000 | 935 | 9,949 | 1,959 | 8,16,586 | - | 8,16,586 | 15,00,000 |
| 13 | - | 1,323 | 6,996 | 1,497 | 5,64,083 | - | 5,64,083 | 15,00,000 | 924 | 10,625 | 2,079 | 8,72,129 | - | 8,72,129 | 15,00,000 |
| 14 | - | 1,405 | 7,184 | 1,546 | 5,79,205 | - | 5,79,205 | 15,00,000 | 911 | 11,348 | 2,207 | 9,31,543 | - | 9,31,543 | 15,00,000 |
| 15 | - | 1,492 | 7,376 | 1,596 | 6,25,035 | - | 6,25,035 | 15,00,000 | 883 | 12,122 | 2,341 | 10,22,666 | - | 10,22,666 | 15,00,000 |

**Other Charges includes all charges except Mortality on base benefit, Morbidity Charges on the policy. See Part B for details*

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

I, Vaishnavi G (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place

Date: 12/7/24

Signature / OTP Confirmation Date / Thumb
Impression / Electronic Signature of Agent/
Intermediary / Official of the insurer

This system generated benefit illustration shall be treated as signed by me.

I, SURYA (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 12/7/24

Signature / OTP Confirmation Date / Thumb
Impression / Electronic Signature of Prospect/
Policyholder

Part B

| Part B | | | | | | | Gross | 8% p.a. | Net Yield | 6.17% | | Amount in Rupees | | | | |
|-------------|-------------------------|---------------------------------|--|------------------|-------|----------------------|------------------|------------------------------------|------------------------|-------------------|-----------------|------------------|-------------------------|-------------------------------|--|---------------|
| Policy Year | Annualized Premium (AP) | Premium Allocation Charge (PAC) | Annualized Premium - Premium Allocation Charges - GST on PAC | Mortality Charge | GST | Policy Admin. Charge | Guarantee Charge | Other Charges including WOP charge | Additions to the fund* | Return of Charges | Fund before FMC | FMC | Fund at End of the Year | Smart Withdrawal ⁵ | Surrender Value(post smart withdrawal) | Death Benefit |
| 1 | 1,00,000 | 12,000 | 85,840 | 1,186 | 2,573 | - | - | - | - | - | 90,004 | 1,108 | 89,893 | - | 83,529 | 15,00,000 |
| 2 | 1,00,000 | 9,000 | 89,380 | 1,119 | 2,240 | - | - | - | - | - | 1,89,631 | 2,325 | 1,89,397 | - | 1,84,677 | 15,00,000 |
| 3 | 1,00,000 | 5,000 | 94,100 | 1,040 | 1,750 | - | - | - | - | - | 3,00,768 | 3,683 | 3,00,396 | - | 2,96,856 | 15,00,000 |
| 4 | 1,00,000 | 5,000 | 94,100 | 963 | 1,997 | - | - | - | - | - | 4,19,120 | 5,129 | 4,18,602 | - | 4,16,242 | 15,00,000 |
| 5 | 1,00,000 | 4,250 | 94,985 | 875 | 2,125 | - | - | - | 3,000 | - | 5,46,108 | 6,680 | 5,48,433 | - | 5,48,433 | 15,00,000 |
| 6 | - | - | - | 883 | 2,300 | 4,800 | - | - | - | - | 5,77,357 | 7,094 | 5,76,643 | - | 5,76,643 | 15,00,000 |
| 7 | - | - | - | 892 | 2,410 | 5,040 | - | - | - | - | 6,07,108 | 7,459 | 6,06,358 | - | 6,06,358 | 15,00,000 |
| 8 | - | - | - | 906 | 2,528 | 5,292 | - | - | 3,188 | - | 6,38,440 | 7,844 | 6,40,839 | - | 6,40,839 | 15,00,000 |
| 9 | - | - | - | 912 | 2,657 | 5,557 | - | - | 3,370 | - | 6,74,847 | 8,291 | 6,77,383 | - | 6,77,383 | 15,00,000 |
| 10 | - | - | - | 928 | 2,795 | 5,834 | - | - | 3,563 | - | 7,13,421 | 8,764 | 7,16,102 | - | 7,16,102 | 15,00,000 |
| 11 | - | - | - | 932 | 1,845 | - | - | - | 3,804 | - | 7,61,798 | 9,316 | 7,64,661 | - | 7,64,661 | 15,00,000 |
| 12 | - | - | - | 935 | 1,959 | - | - | - | 4,063 | - | 8,13,530 | 9,949 | 8,16,586 | - | 8,16,586 | 15,00,000 |
| 13 | - | - | - | 924 | 2,079 | - | - | - | 4,339 | - | 8,68,864 | 10,625 | 8,72,129 | - | 8,72,129 | 15,00,000 |

| Policy Year | Annualized Premium (AP) | Premium Allocation Charge (PAC) | Annualized Premium - Premium Allocation Charges - GST on PAC | Mortality Charge | GST | Policy Admin. Charge | Guarantee Charge | Other Charges including WOP charge | Additions to the fund* | Return of Charges | Fund before FMC | FMC | Fund at End of the Year | Smart Withdrawal ⁵ | Surrender Value(post smart withdrawal) | Death Benefit |
|-------------|-------------------------|---------------------------------|--|------------------|-------|----------------------|------------------|------------------------------------|------------------------|-------------------|-----------------|--------|-------------------------|-------------------------------|--|---------------|
| 14 | - | - | - | 911 | 2,207 | - | - | - | 4,635 | - | 9,28,056 | 11,348 | 9,31,543 | - | 9,31,543 | 15,00,000 |
| 15 | - | - | - | 883 | 2,341 | - | - | - | 4,951 | 27,551 | 9,91,389 | 12,122 | 10,22,666 | - | 10,22,666 | 15,00,000 |

| | | | | | | | | | Gross | 4% p.a. | Amount in Rupees | | | | | |
|-------------|-------------------------|---------------------------------|--|------------------|-------|----------------------|------------------|----------------|------------------------|-------------------|------------------|-------|-------------------------|-------------------------------|--|---------------|
| Policy Year | Annualized Premium (AP) | Premium Allocation Charge (PAC) | Annualized Premium - Premium Allocation Charges - GST on PAC | Mortality Charge | GST | Policy Admin. Charge | Guarantee Charge | Other Charges* | Additions to the fund* | Return of charges | Fund before FMC | FMC | Fund at End of the Year | Smart Withdrawal ⁵ | Surrender Value(post smart withdrawal) | Death Benefit |
| 1 | 1,00,000 | 12,000 | 85,840 | 1,188 | 2,569 | - | - | - | - | - | 86,645 | 1,085 | 86,538 | - | 80,411 | 15,00,000 |
| 2 | 1,00,000 | 9,000 | 89,380 | 1,124 | 2,225 | - | - | - | - | - | 1,79,136 | 2,235 | 1,78,915 | - | 1,74,195 | 15,00,000 |
| 3 | 1,00,000 | 5,000 | 94,100 | 1,053 | 1,715 | - | - | - | - | - | 2,78,837 | 3,474 | 2,78,492 | - | 2,74,952 | 15,00,000 |
| 4 | 1,00,000 | 5,000 | 94,100 | 989 | 1,932 | - | - | - | - | - | 3,81,075 | 4,745 | 3,80,604 | - | 3,78,244 | 15,00,000 |
| 5 | 1,00,000 | 4,250 | 94,985 | 918 | 2,021 | - | - | - | 3,000 | - | 4,86,829 | 6,059 | 4,89,227 | - | 4,89,227 | 15,00,000 |
| 6 | - | - | - | 948 | 2,150 | 4,800 | - | - | - | - | 4,95,038 | 6,194 | 4,94,426 | - | 4,94,426 | 15,00,000 |
| 7 | - | - | - | 984 | 2,211 | 5,040 | - | - | - | - | 5,00,042 | 6,258 | 4,99,424 | - | 4,99,424 | 15,00,000 |
| 8 | - | - | - | 1,029 | 2,275 | 5,292 | - | - | 2,521 | - | 5,04,814 | 6,319 | 5,06,711 | - | 5,06,711 | 15,00,000 |

| Policy Year | Annualized Premium (AP) | Premium Allocation Charge (PAC) | Annualized Premium - Premium Allocation Charges - GST on PAC | Mortality Charge | GST | Policy Admin. Charge | Guarantee Charge | Other Charges* | Additions to the fund* | Return of charges | Fund before FMC | FMC | Fund at End of the Year | Smart Withdrawal ⁵ | Surrender Value(post smart withdrawal) | Death Benefit |
|-------------|-------------------------|---------------------------------|--|------------------|-------|----------------------|------------------|----------------|------------------------|-------------------|-----------------|-------|-------------------------|-------------------------------|--|---------------|
| 9 | - | - | - | 1,071 | 2,347 | 5,557 | - | - | 2,556 | - | 5,11,922 | 6,409 | 5,13,846 | - | 5,13,846 | 15,00,000 |
| 10 | - | - | - | 1,132 | 2,424 | 5,834 | - | - | 2,591 | - | 5,18,836 | 6,498 | 5,20,786 | - | 5,20,786 | 15,00,000 |
| 11 | - | - | - | 1,188 | 1,408 | - | - | - | 2,661 | - | 5,32,875 | 6,633 | 5,34,877 | - | 5,34,877 | 15,00,000 |
| 12 | - | - | - | 1,257 | 1,453 | - | - | - | 2,733 | - | 5,47,249 | 6,812 | 5,49,305 | - | 5,49,305 | 15,00,000 |
| 13 | - | - | - | 1,323 | 1,497 | - | - | - | 2,806 | - | 5,61,972 | 6,996 | 5,64,083 | - | 5,64,083 | 15,00,000 |
| 14 | - | - | - | 1,405 | 1,546 | - | - | - | 2,882 | - | 5,77,036 | 7,184 | 5,79,205 | - | 5,79,205 | 15,00,000 |
| 15 | - | - | - | 1,492 | 1,596 | - | - | - | 2,959 | 30,363 | 5,92,446 | 7,376 | 6,25,035 | - | 6,25,035 | 15,00,000 |

Notes:

1. Refer the sales literature for explanation of terms used in this illustration.
2. Fund management charge is based on the specific fund option(s) chosen.
3. In case rider charges are collected explicitly through collection of rider premium, and not by way of cancellation of units, then, such charges are not considered in this illustration. In other cases, rider charges are included in other charges.
4. *The 'Additions to Fund' column is a sum of Guaranteed Loyalty Additions and Auto Debit Booster. It assumes addition of Auto Debit Booster at the end of five years which will be payable on premiums of first five policy years (excluding the first premium). Only the premiums that are paid via auto debit mode of premium payment will be eligible for this additional booster.
5. The smart withdrawal amount chosen by you will vary between the % of fund chosen and zero, due to the variability of the actual fund returns and that the fund value has to be maintained at least equal to minimum death benefit for the withdrawals. Where the frequency of the Smart Withdrawal may be other than Annual (Semi-Annual, Quarterly or Monthly),

#Premium calculated for Accidental Death Benefit/ Accidental Total & Permanent Disability for SURYA is considering underwriting class as standard.

^ Max Life Smart Ultra Protect Rider (A Unit Linked Individual Health Insurance Rider)

I, Vaishnavi G (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place

Date: 12/7/24

Signature / OTP Confirmation Date / Thumb
Impression / Electronic Signature of Agent/
Intermediary / Official of the insurer

This system generated benefit illustration shall be treated as signed by me.

I, SURYA (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 12/7/24

Signature / OTP Confirmation Date / Thumb
Impression / Electronic Signature of Prospect/
Policyholder

Need analysis for SURYA PRAKASH S

Age: 27 years

Occupation: Salaried (Salaried/ Self employed/ others)

Risk Profile : High

(Details of prospect are mandatory)

| Life stage: Select basis personal information of the customer (mandatory) | | | | |
|---|--------------------------|----------------------|-----------------------|--|
| Single | Married with no children | Single with Children | Married with children | Close to retirement or retired (Prospect age >= 45 years) |
| | ✓ | | | |

| | |
|--------------------------------------|------------|
| Gross annual income(Rs.) (mandatory) | Rs.1000000 |
|--------------------------------------|------------|

| Purpose of Insurance (mandatory, maximum 1 goal at a time) | | | | | |
|--|------------|--------------------------------|------------|---------------------------------|----------------|
| Insurance need / Investment objective | Protection | Children's marriage/ education | Retirement | Wealth accumulation/ Investment | Regular Income |
| Tick the one applicable | | | | ✓ | |

| | |
|--|---|
| Any existing life insurance cover already held(mandatory) | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Total sum assured (if answer to the above question is yes) | |

| Recommended products (as per standard product suitability matrix) |
|---|
| [Max Life - Max Life Smart Wealth Plan, Max Life Smart Wealth Income Plan, Max Life Smart Wealth Advantage Growth PAR Plan, Max Life Smart Wealth Advantage Guarantee Elite Plan, Max Life Smart Wealth Advantage Guarantee Plan, Max Life Smart Capital Guarantee Solution, Max Life Savings Advantage Plan, Max Life Platinum Wealth Plan, Max Life Online Savings Plan, Max Life Flexi Wealth Plus Plan, Max Life Flexi Wealth Advantage Plan, Max Life Fast Track Super Plan; Bajaj Allianz - Bajaj Allianz Life Smart Wealth Goal IV, Bajaj Allianz Life Invest Protect Goal II, Bajaj Allianz Life Magnum Fortune Plus II, Bajaj Allianz Life ACE; LIC - LIC's SIIP - 852, LIC's Nivesh Plus - 849, LIC's New Endowment Plus - 935, LIC's Jeevan Umang - 945, LIC's Jeevan Shiromani - 947, LIC's Jeevan Labh - 936, LIC's New Jeevan Anand - 915, LIC's Dhan Rekha - 863, LIC's Bima Shree - 948, LIC's Bima Jyoti - 860;] |

| |
|--------------------------------------|
| Selected product |
| Max Life Flexi Wealth Advantage Plan |

| | | |
|---------------------------------------|--|--------------------------------|
| Nature of the selected product | | |
| <input type="checkbox"/> Traditional | <input checked="" type="checkbox"/> ULIP | <input type="checkbox"/> Combo |

| Premium payment term (recommended for selected product) | Policy term (recommended for selected product) | Mode of premium payment (recommended for selected product) |
|--|---|---|
| 5 | 15 | Annual |

Mandatory field for all customers

| | | | |
|---|-----------------|--|------------|
| Customer Name | SURYA PRAKASH S | | |
| Proposal no(s) (If proposal is applied) | | PSM Date | 2024-12-07 |
| I / We are aware that suitability information has been collected from me/us and recommendation on purchase of life insurance product has been made only basis such information and any product selected by me/us that differs from such recommendation is on the basis of my/our personal choice. | | | |
| Customer signature (OTP confirmation date / Thumb impression / Electronic signature of prospect/ policyholder) | | Seller signature (This system generated form shall be treated as signed by me) Vaishnavi G SP0069434631 | |

INVESTOR RISK PROFILE - REPORT

(Mandatory for unit linked insurance plans)

The objective of this exercise is to help you assess your risk appetite so that we may suggest appropriate fund types for you.

Risk assessment

| | | | |
|----------|---|-------------------------------------|--|
| A | As an investor, how do you describe your willingness to take financial risk? | | |
| a | I am comfortable taking on a higher level of risk, knowing it may mean higher returns | <input checked="" type="checkbox"/> | |
| b | I am willing to take calculated risks, knowing it may mean higher returns | <input type="checkbox"/> | |
| c | I am happy with a moderate level of risk | <input type="checkbox"/> | |
| d | I am fairly conservative, but can take on a small level of risk | <input type="checkbox"/> | |
| e | I am a conservative investor and I am completely risk-averse | <input type="checkbox"/> | |
| Score | | 5 | |

| | | | |
|-----------------|---|---|-------------------------------------|
| B | Which of the following mix of investments do you find most appealing for your portfolio? | | |
| | Expected higher risk & return (e.g. Equity market) | Expected lower risk & return (e.g. PF, FD) | |
| (a) Portfolio 1 | 100% | 0% | <input checked="" type="checkbox"/> |
| (b) Portfolio 2 | 75% | 25% | <input type="checkbox"/> |
| (c) Portfolio 3 | 50% | 50% | <input type="checkbox"/> |
| (d) Portfolio 4 | 25% | 75% | <input type="checkbox"/> |
| (e) Portfolio 5 | 0% | 100% | <input type="checkbox"/> |
| Score | | | 5 |

| | | | |
|----------|---|-------------------------------------|--|
| C | Investments can go up or down in value. By how much could the total value of your investments go down before you begin to feel uncomfortable? (Investments include stocks, mutual funds, property, etc.) | | |
| a | 35% or more | <input checked="" type="checkbox"/> | |
| b | 30% | <input type="checkbox"/> | |
| c | 20% | <input type="checkbox"/> | |
| d | 10% | <input type="checkbox"/> | |
| e | Any fall would make me uncomfortable | <input type="checkbox"/> | |
| Score | | 5 | |

Add up the scores against questions A, B & C to get the total score

| | | | | |
|---------------------|-------------------|----------------|-------------------|------------------------|
| Total score: | 3-6: Conservative | 7-11: Balanced | 12-13: Aggressive | 14-15: Very aggressive |
|---------------------|-------------------|----------------|-------------------|------------------------|

| | |
|--------------------|-----------------------------|
| Total score | 15 : Very aggressive |
|--------------------|-----------------------------|

| | | |
|----------|--|-------------------------------------|
| D | How best would you describe your saving habits over the years? | |
| a | After covering living expenses, I am able to save substantial amounts regularly. | <input checked="" type="checkbox"/> |
| b | After covering living expenses, I am able to save some amount regularly. | <input type="checkbox"/> |
| c | After covering living expenses, I am only able to save some amount on an ad hoc basis. | <input type="checkbox"/> |
| d | After covering living expenses, I am hardly able to save. | <input type="checkbox"/> |
| e | I am not able to save at all. | <input type="checkbox"/> |

Fund options and investment strategy (mandatory for all ULIPs)

| Risk profile (Circle customer risk profile) | Investment strategy / Funds chosen | Selection | Chosen allocation % |
|--|--|-------------------------------------|---------------------|
| Very aggressive | Systematic Transfer Plan | <input type="checkbox"/> | NA |
| | Dynamic Fund Allocation | <input type="checkbox"/> | NA |
| | Lifecycle Based Portfolio (Only for FWP & FWAP) | <input type="checkbox"/> | As per proposal |
| | Trigger Based Portfolio (Only for FWP & FWAP) | <input type="checkbox"/> | As per proposal |
| | High Growth Fund | <input checked="" type="checkbox"/> | 100 |
| | Diversified Equity Fund (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |
| | Growth Super Fund | <input type="checkbox"/> | 0 |
| | Sustainable Equity Fund (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |
| | Pure Growth Fund (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |
| | NIFTY Smallcap Quality Index Fund | <input type="checkbox"/> | 0 |
| | Midcap Momentum Index Fund | <input type="checkbox"/> | 0 |
| | Nifty Alpha 50 Fund | <input type="checkbox"/> | 0 |
| | Nifty 500 Momentum 50 Fund | <input type="checkbox"/> | 0 |
| | Nifty Momentum Quality 50 Fund | <input type="checkbox"/> | 0 |
| Aggressive | Systematic Transfer Plan | <input type="checkbox"/> | NA |
| | Dynamic Fund Allocation | <input type="checkbox"/> | NA |
| | Lifecycle Based Portfolio (Only for FWP & FWAP)* | <input type="checkbox"/> | As per proposal |
| | Trigger Based Portfolio (Only for FWP & FWAP)* | <input type="checkbox"/> | As per proposal |
| | Growth Super Fund | <input type="checkbox"/> | 0 |
| | Diversified Equity Fund (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |
| | Growth Fund | <input type="checkbox"/> | 0 |
| | Sustainable Equity Fund (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |
| | Pure Growth Fund (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |
| Balanced | Growth Fund | <input type="checkbox"/> | 0 |
| | Balanced Fund | <input type="checkbox"/> | 0 |
| | Conservative Fund (Only for SPS, FWP, FWAP, FTS, PWP) | <input type="checkbox"/> | 0 |
| | Systematic Transfer Plan | <input type="checkbox"/> | NA |
| | Dynamic Bond Fund (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |
| Conservative | Balanced Fund | <input type="checkbox"/> | 0 |
| | Conservative Fund (Only for SPS, FWP, FWAP, FTS, PWP) | <input type="checkbox"/> | 0 |
| | Secure Fund | <input type="checkbox"/> | 0 |
| | Money Market Fund II (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |
| | Dynamic Bond Fund (Only for FWP, FWAP, PWP, OSP & FTS) | <input type="checkbox"/> | 0 |

****Please get in touch with your sales representative for the fund options available under Trigger Portfolio Strategy and Lifecycle Portfolio Strategy.***

Following are the descriptions of the investment strategies.

Dynamic Fund Allocation

This is a standardized & systematic approach of maintaining debt-equity ratio throughout the policy term. It strikes right balance between risk & return with respect to years remaining to maturity in your policy and a hassle free investment (Allocation, Switches, Redirection are taken care of automatically). It also hedges against capital erosion in later years & is ideal for less savvy investors. It is Available only with Shiksha Plus Super, Fast Track Super, Platinum Wealth Plan, Online Savings Plan and Flexi Wealth Plus.

Systematic Transfer Plan

Systematic Transfer Plan helps you replicate a rupee cost averaging method on your Annualized Premium. Where you have chosen the “Systematic Transfer Plan” option, the Annualized/Single Premium received net of Premium Allocation Charge shall be allocated first to the Secure Plus Fund to purchase Units. Immediately thereafter and on each subsequent monthly anniversary, Fund Value of [1/(13-month number in the policy year)] of the Units available at the beginning of the month shall be Switched to Growth Super Fund automatically by cancelling Units in the Secure Plus Fund till availability of Units in the Secure Plus Fund, and purchasing Units in the Growth Super Fund. It is Available only with Shiksha Plus Super, Fast Track Super, Platinum Wealth Plan and Flexi Wealth Plus.

Lifecycle Portfolio

This is a standardized & systematic approach of maintaining debt-equity ratio throughout the policy term. It rebalances the portfolio with the changing age of policy holder on annual basis. It offers hassle free investment (Allocation, Switches, Redirection are taken care of automatically). It also has an inbuilt fund conservation while approaching maturity to safeguard your invested and grown money. It is available only with Flexi Wealth Plus.

Trigger Based Portfolio

This strategy works on the principle of securing your gains upon a market rise by rebalancing your portfolio upon a trigger chosen by you. On occurrence of the trigger event, any Equity fund which is in excess of three times the Debt fund is considered as gains and is switched to the Debt fund. This ensures that your gains are capitalized, while maintaining the asset allocation between Equity:Debt in the proportion of 75:25. This is available only with Flexi Wealth Plus.

Customer declaration (If fund opted is different from risk profile)

I have gone through the risk profiler and understood the risks associated with investments in the above funds. Basis my financial goals and needs, I have made a conscious decision to allocate premium as given above.

| | | |
|---------------|---|--|
| Customer name | Customer signature (Confirmation date / Thumb impression / Electronic signature of prospect/ policyholder) | |
|---------------|---|--|

Mandatory field for all customers

| | | | |
|--|-----------------|---|------------|
| Customer name | SURYA PRAKASH S | | |
| Proposal no(s) (If proposal is applied) | | IRP Date | 2024-12-07 |
| Customer signature (OTP confirmation date / Thumb impression / Electronic signature of prospect/ policyholder) | | Seller signature (This system generated investor risk profiler shall be treated as signed by me) | |