



Girish P
78 K E B COLONY,
32ND CROSS 19TH MAIN 2ND BLOCK,
RAJAJI NAGAR,
BANGALORE,
KARNATAKA-560010

MOBILE NUMBER: 9845695717

EMAIL ID: DGIRISH_BUD@YAHOO.CO.IN

PLEASE NOTE
Read this document carefully to understand
your policy details.

Dear Sir/Madam,

This is your life insurance policy. It is a legal document. Please read it carefully. We have highlighted some important points regarding your policy that you should keep in mind.

1. YOUR POLICY DETAILS

Name of your plan : ICICI Pru iProtect Smart

Policy Number : 32220568

Your Mobile Number : 9845695717

Email Id : dgirish_bud@yahoo.co.in

Person insured in this policy : Girish P

Sum Assured(Insurance Cover Amount) : ₹ 50,00,000

Premium Instalment* : ₹ 15,727

Payment Frequency : Every year

Next Premium Due Date : January 15, 2021

You need to pay premiums for : 29 years

Policy Term : 29 years

Policy end date : January 15, 2048

In case of any discrepancies in the above details please inform us immediately. *Tax and cess(if any) will have to be paid in addition to premium amount as per prevailing tax laws.

YOU HAVE PURCHASED THIS POLICY FROM

Name : Murthy P.

Address : ICICI Prudential Life Insurance Company LTD,
1089, Appasaheb Marathe Marg, Prabhadevi,
Mumbai-400025

Code/License No. : 01347966

Contact No. : 18602667766

2. YOUR FREE LOOK PERIOD

You have a period of 15/30 days* to review your policy from the date you receive it. In this period you can return the policy to us with reasons for cancellation. We will refund the premium paid after deduction of Stamp duty, proportionate risk premium and expenses for medical tests if any.

*30 days free look period is applicable only for electronic policies or policies sourced through distance marketing. For complete definition of Distance Marketing, please refer to Part B of the policy document.

3. MAKING A CLAIM

The claimant can speak to us on 1860-266-7766 and we will assist the claimant through the entire process.

In case of any queries or clarifications required, please feel free to contact your advisor or reach us at any of our service centres mentioned below. We will be happy to assist you.

Warm regards,

Authorised Signatory

Visit us at

www.icicprulife.com

Write to us at:

ICICI Prudential Life Insurance Co. Ltd.
Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg,
Malad (East), Mumbai- 400097.

Email us at

lifeline@icicprulife.com

Customer Service Helpline

1860 266 7766

Features of ICICI Pru iProtect Smart

ICICI Pru iProtect Smart is a plan which is designed to provide a life insurance cover and cover against Terminal Illness. This plan also provides a premium waiver in case of Permanent Disability due to an accident.

This document has been designed to help you understand your policy better by explaining some of its features.



What are the benefits of this policy?

The following benefits are available in this policy:

1

Life Insurance Benefit:

In case of death or detection of Terminal illness during the policy term of 29 years, i.e. till Jan 2048 , we will pay ₹ 50,00,000/- which is the life insurance cover chosen by you. Your insurance amount will be paid as a lump sum as that is the payout option chosen by you.



Permanent Disability Benefit:

If Permanent Disability occurs due to an accident, the future premiums of the policy will be waived off and the life cover and other benefits of the policy will continue till the end of the policy term.



To initiate the process of receiving the benefit amount, you or your nominee can visit www.icicprulife.com/insurance-claim.html

2

What is the premium amount that I need to pay for this plan?

You have to pay a premium of ₹ 18,559/- every month/ 6 months/ year for 29 years. Additional tax and cess (if any) will have to be paid in addition to the premium amount as per prevailing tax laws.



Policy Schedule of ICICI Pru iProtect Smart UIN 105N151V04

This is a Non-Participating Non Linked Term insurance plan

This Policy is the evidence of a contract between ICICI Prudential Life Insurance Company Limited(Us/We/Company) and the Policyholder(You) referred below.

We have issued this Policy on the basis of the details provided by You in the Proposal Form submitted along with the required declarations, personal statement, applicable medical reports, the first premium deposit and any other information and documentation which constitute evidence of the insurability of the Life Assured for the issuance of the Policy.

We agree to provide the benefits set out in this Policy subject to its terms and conditions.

Name of the Life Assured: Girish P

Address:	78 K E B Colony, 32nd Cross 19th Main 2nd Block, .., Rajaji Nagar, Bangalore, Karnataka-560010		Category: Non-Medical		
Date of Birth :	May 21, 1972	Age(in years) :	46	Age Admitted :	YES

Name of the Policyholder : Girish P

Policy Number : 32220568	Benefit Option : Life								
Policy Commencement Date : January 15, 2019	Policy Term in years : 29								
Risk Commencement Date : January 15, 2019	Date of Maturity : January 15, 2048								
Premium payment option : REGULAR PAY	Premium Payment Term in years : 29								
Total instalment premium(Rs.) : 15,727	Periodicity of payment of premium(premium frequency) : Yearly								
Due date of last premium payable : January 15, 2047	Sum Assured(Rs.) : 50,00,000								
Policy sourced by Distance Mode : N	Death Benefit Payout Option : Lump Sum <table><tr><td>Option</td><td>Sum Assured payable</td></tr><tr><td>Lump sum(Rs.)</td><td>50,00,000</td></tr><tr><td>Income(Rs.)</td><td>NA</td></tr><tr><td>Increasing Income(Rs.)</td><td>NA</td></tr></table>	Option	Sum Assured payable	Lump sum(Rs.)	50,00,000	Income(Rs.)	NA	Increasing Income(Rs.)	NA
Option	Sum Assured payable								
Lump sum(Rs.)	50,00,000								
Income(Rs.)	NA								
Increasing Income(Rs.)	NA								
Appointee(Name)* : NA	Nominee(Name) : Ms.Prema J K								
Nominee's Relationship with the Life Assured : Wife	Nominee age(in years) : 41								

*Applicable only if Nominee is less than 18 Years old

Please note :

- Applicable taxes would be charged extra, as applicable.
- Policy Schedule, terms and conditions of the policy and the endorsements by us, if any, shall form an integral part of this contract and shall be binding on us and you.
- The policy shall stand cancelled by the Company, without any further notice, in the event of dishonour of the first premium deposit.
- Please immediately inform us about any change in address or contact details.

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on January 15, 2019 (the issuance date).

Authorised Signatory
(Stamp Duty of Rs.1 /- (ONE RUPEES) paid by CSD/256/2021/637 dated 20th Feb 2021.)

Please examine the policy and approach Us immediately in case of any discrepancies.

PREMIUM RECEIPT

Name of Policy Holder	Girish P
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Policy Name	ICICI Pru iProtect Smart
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Policy Number	Receipt Number	Date of Receipt
32220568	I2425559	January 14, 2019

Premium Details (₹)	
Premium Installment(A)	15,727
Goods and Services tax(B)	2,830
Premium Amount received(A+B)	18,557

Payment Details	
Frequency of Payment	Yearly
Cheque / Transaction No	000249
Cheque / Transaction Date	January 14, 2019
Bank Name	HDFC BANK

Balance Premium (₹)		The amount indicated as 'balance in deposit' (if any) will be adjusted towards the next premium or refunded to you as applicable
Balance in deposit	0	

Consolidated revenue stamp duty paid: Notification No - Mudrank - V3.00CSD/336/2019 649/19 -15/02/2019

Income Tax Benefits :

Tax benefits on Life Insurance policy would be available u/s 80C, on Pension Policy u/s 80CCC & on Health riders (if any) u/s 80D

Please note :

- For premium payments (including top-ups) aggregating Rs.50,000 or more in a year, updating PAN details is mandatory. Option of submitting Form 60/61 is available in case of no PAN.
- The risk of the company under this policy starts with effect from the date of the issuance of this policy January 15,2019 or the date of encashment of the first premium deposit, whichever is later.
- In any case, the policy shall stand cancelled in case of non-encashment of the First Premium Deposit by the Company.
- This is an authenticated Receipt/Intimation/Statement of premium. In case of any discrepancies, kindly notify us within 14 working days through any of our touch points mentioned on page 1 of the policy document.
- NRI customers are requested to retain a copy of the instrument/proof of transaction of the payment of premium. Such copy of instrument/proof of transaction would be required to be produced at the time of any payments request from you. It would help us in confirming the source/form of receipt of premium , which could aid the process of repatriation at the Authorized dealer's end.
- Applicable taxes would be charged extra, as applicable.

Other details :

UIN - Unique Identification Number specified for ICICI Pru iProtect Smart is 105N151V04

Annexure II – Section 39 – Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The extant provisions in this regard are as follows: **1.** The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death. **2.** Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer. **3.** Nomination can be made at any time before the maturity of the policy. **4.** Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy. **5.** Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be. **6.** A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer. **7.** Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations. **8.** On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change there of. **9.** A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan. **10.** The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination. **11.** In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate. **12.** In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s). **13.** Where the policyholder whose life is insured nominates his a. parents or b. spouse or c. children or d. spouse and children e. or any of them the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title. **14.** If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s). **15.** If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy. **16.** The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply. Disclaimer: This is a simplified version of Section 39 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The policyholders are advised to refer to The Insurance Laws (Amendment) Act, 2015 as amended from time to time for complete and accurate details.

Annexure III – Section 38 – Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The extant provisions in this regard are as follows: **1.** This policy may be transferred/assigned, wholly or in part, with or without consideration. **2.** An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer. **3.** The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made. **4.** The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness. **5.** The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer. **6.** Fee to be paid for assignment or transfer can be specified by the Authority through Regulations. **7.** On receipt of notice with fee, the insurer should Grant a written acknowledgment of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice. **8.** If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced. **9.** The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is **a.** not bonafide or **b.** not in the interest of the policyholder or **c.** not in public interest or **d.** is for the purpose of trading of the insurance policy. **10.** Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment. **11.** In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer. **12.** The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority. **13.** Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that i. the proceeds under the policy shall

become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR ii. the insured surviving the term of the policy Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position. **14.** In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person **a.** shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and **b.** may institute any proceedings in relation to the policy **c.** obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings Disclaimer: This is a simplified version of Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The policyholders are advised to refer to The Insurance Laws (Amendment) Act, 2015 as amended from time to time for complete and accurate details

Annexure IV – Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Laws (Amendment) Act, 2015, as amended from time to time are as follows: **1.** No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from **a)** the date of issuance of policy or **b)** the date of commencement of risk or **c)** the date of revival of policy or **d)** the date of rider to the policy whichever is later. **2.** On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from **a)** the date of issuance of policy or **b)** the date of commencement of risk or **c)** the date of revival of policy or **d)** the date of rider to the policy whichever is later. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based. **3.** Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy: **a)** The suggestion, as a fact of that which is not true and which the insured does not believe to be true; **b)** The active concealment of a fact by the insured having knowledge or belief of the fact; **c)** Any other act fitted to deceive; and **d)** Any such act or omission as the law specifically declares to be fraudulent. **4.** Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak. **5.** No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries. **6.** Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based. **7.** In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation. **8.** Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured. **9.** The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

Policy Document - Terms and Conditions of your policy

8. Whole Life 10 pay option:

[illegible]

ICICI Pru iProtect Smart

(This is a non-participating non-linked plan)

PART-B

Definitions

1. Age means age at last birthday. **2. Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means. **3. Appointee** means the person appointed by You to receive the benefits payable under the Policy till Your Nominee is a minor. **4. Death Benefit** means the benefit, which is payable on death or diagnosis of Terminal Illness as specified in the Policy Document. **5. Death Benefit Payment** means the manner in which the Nominee receives the Death Benefit payable under the Policy. **6. Claimant** means the person entitled to receive the Policy benefits and includes the You, the nominee, the assignee, the legal heir, the legal representative(s) or the holder(s) of succession certificate as the case may be. **7. Date of Inception** is the Risk Commencement Date or the Policy Commencement Date whichever is later. **8. Date of Maturity** means the date specified in the Policy Schedule on which the term of the Policy ends. **9. Distance Marketing** means every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) voice mode, which includes telephone-calling (ii) short messaging service (SMS) (iii) electronic mode which includes e-mail, internet and interactive television (DTH) (iv) physical mode which includes direct postal mail and newspaper and magazine inserts and (v) solicitation through any means of communication other than in person. **10. Insured event** is the event on the happening of which, benefits under Your policy become payable. **11. Life Assured** means the person named in the Policy Schedule on whose life the Policy has been issued. **12. Limited Pay** means premiums need to be paid regularly for a limited portion of the Policy Term. **13. Medical Practitioner** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence The Medical Practitioner should neither be the insured person(s) himself nor related to the insured person(s) by blood or marriage. **14. Nominee** means the person named in the Policy Schedule who has been nominated by You to receive benefits in respect of this Policy. **15. Policy** means the contract of Insurance entered into between You and Us as evidenced by the "Policy document". **16. Policy document** means this document, the Proposal Form, the Policy Schedule and any additional information/document(s) provided to Us in respect of the Proposal Form, and any endorsement issued by Us. **17. Policyholder or the Proposer or You or Your** means the owner of the Policy at any point of time. **18. Policy Term** means the period between the Risk Commencement Date and the Date of Maturity specified in the Policy Schedule. **19. Policy Schedule** means the policy schedule and any endorsements attached to and forming part of this Policy. **20. Premium** means the instalment premium in case of Regular Pay and Limited Pay or single premium in case of Single Pay specified in the Policy Schedule which is payable/has been received under the Policy. **21. Premium Payment Term** means the period specified in the Policy Schedule during which Premium is payable. **22. Proposal Form** means a form to be completed by You for availing an insurance policy, and to furnish all Material information required by Us to assess risk and to decline or to undertake the risk, and in the event of acceptance of risk, to determine the rates, advantages, terms and conditions of a cover to be granted. Explanation: "Material" shall mean and include all important, essential and relevant information that enables Us to take an informed decision while underwriting the risk. **23. Regulator** means the authority that has regulatory jurisdiction and powers over Us. Currently the Regulator is the Insurance Regulatory and Development Authority of India (IRDAI). **24. Regular Pay** means premiums need to be paid regularly throughout the Policy Term. **25. Revival of the Policy** means restoration of Policy benefits. **26. Revival period** means the period of two consecutive years from the due date of the first unpaid premium and before the termination date of the Policy, during which period You are entitled to revive the policy. **27. Risk Commencement Date** means the date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences. **28. Single Pay** means premium needs to be paid once at the start of the Policy. **29. Sum Assured** means the amount specified in the Policy Schedule. **30. Surrender** means complete withdrawal/termination of the Policy by You. **31. Surrender Value** means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of the Policy. **32. Unexpired risk premium value** means an amount, if any, that becomes payable in case of discontinuance of premium in limited pay policies in accordance with the terms and conditions of the Policy. **33. You or Your** means the Policyholder of the Policy at any point of time. **34. We or Us or Our or Company** means ICICI Prudential Life Insurance Company Limited.

PART- C

1. Benefits available under the policy:

1.1 Death Benefit We shall pay the Death Benefit as per the Death Benefit Payout Option stated on Your Policy Schedule upon diagnosis of Terminal Illness or death of the Life Assured whichever is earlier provided the Policy is in force as on the date of diagnosis of Terminal Illness or the date of death of the Life Assured. A Life Assured shall be regarded as "Terminally Ill" only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent Medical Practitioners, specializing in treatment of such illness, is highly likely to lead to death within 6 months. The terminal illness must be diagnosed and confirmed by Medical Practitioners registered with Indian Medical Association and approved by Us. We reserve the right for independent assessment of the Terminal Illness. For

Limited Pay and Regular Pay policies the Death Benefit = A, B, C or D whichever is highest depending on the age at entry of the Life Assured.

Death Benefit		
	Age at entry less than 45 years	Age at entry 45 years and above
Where the Policy Term is less than 10 years	<p>A = Sum Assured</p> <p>B = 5 times the annualised premium</p> <p>C = 105% of all the premiums paid as on date of death</p> <p>D = Minimum guaranteed Sum Assured on maturity</p>	<p>A = Sum Assured</p> <p>B = 5 times the annualised premium</p> <p>C = 105% of all the premiums paid as on date of death</p> <p>D = Minimum guaranteed Sum Assured on maturity</p>
Where the Policy Term is greater than or equal to 10 years	<p>A = Sum Assured</p> <p>B = 10 times the annualised premium</p> <p>C = 105% of all the premiums paid as on date of death</p> <p>D = Minimum guaranteed Sum Assured on maturity</p>	<p>A = Sum Assured</p> <p>B = 7 times the annualised premium</p> <p>C = 105% of all the premiums paid as on date of death</p> <p>D = Minimum guaranteed Sum Assured on maturity</p>

For Single Pay

Sum Assured on death		
	Age at entry less than 45 years	Age at entry 45 years and above
Single Pay	Highest of 125% of the single premium or or minimum guaranteed sum assured on maturity or Sum Assured	Highest of 110% of the single premium or or minimum guaranteed sum assured on maturity or Sum Assured

a. The guaranteed sum assured on maturity is zero. **b.** The Policy shall terminate on payment of the benefit and all rights, benefits and interests under the Policy shall stand extinguished. **c.** The benefit amount may be taxable as per the prevailing tax laws.

1.2 Waiver of Premium on Permanent Disability due to accident a. Upon the diagnosis of Permanent Disability (as defined below) of the Life Insured which arises due to an Accident, We shall waive all future premiums payable for all benefits under the Policy during the remaining Premium Payment Term of the Policy, provided the Policy is in force as on the date of diagnosis of Permanent Disability of the Life Assured. The Policy will continue for the Death Benefit. **b.** For the purpose of this benefit, "Permanent Disability" means the inability of the Life Assured to perform at least 3 of the following 6 activities of daily work: • Mobility: The ability to walk a distance of 200 meters on flat ground. • Bending: The ability to bend or kneel to touch the floor and straighten up again and the ability to get into a standard saloon car, and out again. • Climbing: The ability to climb up a flight of 12 stairs and down again, using the handrail if needed. • Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table. • Writing: The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard. • Blindness: The permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart. **c.** Provided that the disability should have lasted for at least 180 days without interruption and must be deemed permanent by a Company empanelled Medical Practitioner. This Benefit is not applicable for Single Pay policies.

1.3 Death Benefit Payout Options The Death Benefit will be payable as per one of the below options chosen by You at the inception of Your policy and mentioned in Your Policy Schedule. 1. Lump Sum Option- Entire Benefit amount is payable as lump sum. 2. Income Option- 10% of the benefit amount is payable every year for 10 years. This will be payable in equal monthly instalments in advance at the rate of 0.83333% of death benefit amount. The beneficiary can also advance the first year's income as a lump sum. The monthly income will then continue from the subsequent month for next 9 years at the rate of 0.80% of death benefit amount. 3. Lump sum and Income - The part of the Death Benefit amount to be paid out as lump sum is chosen at inception. The balance Death Benefit amount will be paid out in equal monthly instalments in advance at the rate of 0.83333% per month over 10 years. 4. Increasing Income Option- Benefit amount is payable in monthly instalments for 10 years starting with 10% of the benefit amount per annum in the first year. The income amount will increase at 10% p.a. simple interest every year thereafter. For options 2, 3 and 4, You or the nominee as the case may be, will have an option to take the discounted value of the future payouts anytime during the payout term by informing Us of this decision in writing. The present value will be derived using the discount rate of 4% p.a.

1.4 Life Stage Protection You can choose to increase the Death Benefit at the key milestones of marriage and child birth/ adoption of child, provided no claim has been admitted for any benefits under the policy and the policy is in force. The Death Benefit can be increased without any medicals on any one or all of the below events during the term of the Policy. This feature is available to a Life Assured underwritten as a standard life at the time of inception of the Policy per the Board Approved Underwriting Policy.

Event	Additional Death Benefit (percentage of original Sum Assured)	Subject to maximum additional Death Benefit
Marriage	50%	₹ 50,00,000
Birth / Legal adoption of 1st child	25%	₹ 25,00,000
Birth / Legal adoption of 2nd child	25%	₹ 25,00,000

On exercising the option, You will have to pay an additional premium for the additional Sum Assured for the outstanding term of the policy based on your then age. Hence the future premium payable by You on exercising this option will be the sum of original premium and additional premium. No fee is chargeable for this option. This feature is available only with Regular premium payment option. Such increase in sum assured is only applicable to base death benefit. The AD Benefit will remain unchanged. Premium will be recalculated based on the increased Death Sum Assured and outstanding policy term. This is subject to: 1. Minimum policy term (which is 5 years) available at the time of the exercising this feature. 2. The Life Assured being less than 50 years of age at the time of the event. Such increase needs to be exercised within 6 months of the event and will be effective from the next policy anniversary. The additional premium will also be payable from next policy anniversary.

1.5 You have an option to add Accidental Death(AD) Benefit anytime during the policy term except in last 5 years, for which the following conditions apply: • It can be opted in Regular Pay Policies only • The policy must be in-force at the time of adding the Benefit • There must not have been any claim in the policy till the time of opting of AD Benefit • The availability of the AD benefit will be subject to underwriting, as per the prevailing board approved underwriting policy • The AD Benefit will commence from subsequent policy anniversary for the remaining policy term or till age 80, whichever is lower. You will have to pay an additional premium corresponding to this Benefit. Life Assured’s then age must be less than or equal to 55 years (age last birthday) • The Benefit once added, cannot be removed.

2. Premium payment:

i. You are required to pay Premiums on the due dates and for the amount mentioned in the Policy Schedule. ii. The grace period for payment of premium is 15 days for monthly frequency of premium payment and 30 days for other frequencies of premium payment. In case of occurrence of the covered events during the grace period, We will pay the benefits as per the terms and conditions of the Policy. iii. If any premium instalment is not paid within the grace period then the Policy shall lapse and all cover under the Policy will cease. iv. You are required to pay Premiums for the entire Premium Payment Term. v. If Single Pay option has been chosen by You, only one Premium is to be paid and no future Premiums are payable. vi. We are not under any obligation to remind You about the premium due date, except as required by applicable regulations. vii. The loading based on premium paying modes are mentioned below:

Premium frequency	Loading as a % of Premium
Yearly	NA
Half-yearly	1.25%
Monthly	2.50%

viii. You may pay Premium through any of the following modes: a) Cash b) Cheque c) Demand Draft d) Pay Order e) Banker’s cheque f) Internet facility as approved by the Company from time to time g) Electronic Clearing System / Direct Debit h) Credit or Debit cards held in your name ix. Amount and modalities will be subject to our rules and relevant legislation or regulation x. Any payment made towards first or renewal premium is deemed to be received by Us only when it is received at any of Our branch offices or authorized collection points and after an official printed receipt is issued by Us. xi. No person or individual or entity is authorized to collect cash or self-cheque or bearer cheque on Our behalf. xii. Cheque or demand drafts must be drawn only in favour of ICICI Prudential Life Insurance Company Limited. xiii. Please ensure that You mention the application number for the first premium deposit and the policy number for the renewal premiums on the cheque or demand draft. xiv. Where Premiums have been remitted otherwise than in cash, the application of the Premiums received will be conditional on the realization of the proceeds of the instrument of payment, including electronic mode. xv. If You suspend payment of premium for any reason whatsoever, We will not be held liable. In such an event, benefits, if any, will be available only in accordance with the Policy terms and conditions. xvi. Premiums need to be paid only for the chosen premium payment term. Once premiums have been paid for the premium payment term, the policy benefits will continue for the term of the policy.

3. Maturity / Survival Benefit:

No benefit will be payable on maturity. At the end of the Policy Term, the Policy will automatically terminate and all rights, benefits and interests under the Policy will stand extinguished.

PART - D

1. Free look Period (15 / 30 days refund policy)

You have an option to review the Policy following receipt of the Policy Document. If you are not satisfied with the terms and conditions of this Policy, please return the Policy Document to Us for cancellation with reasons within i. 15 days from the date you received it, if your Policy is not purchased through Distance Marketing ii. 30 days from the date you received it, if your Policy is an electronic policy or is purchased through Distance Marketing On cancellation of the Policy during the free look period, We will return the premium paid subject to the following deductions: i. Proportionate risk premium for the period of cover ii. Stamp duty under the Policy iii. Expenses borne by the Company on medical examination, if any The Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.

2. Paid-up Value There is no paid-up value under this Policy.

3. Surrender Value/ Unexpired risk premium value

A. Single Pay: i. Surrender means voluntary termination of the Policy by you. ii. The Policy will terminate on surrender and all the rights / title and interest under the Policy shall stand extinguished. iii. Surrender value may be taxable as per the prevailing tax laws. iv. The bases for computing Surrender Value factors will be

reviewed from time to time and the factors applicable to existing business may be revised subject to the prior approval of the IRDAI. v. Surrender Value will be calculated as given below. Surrender Value = (Surrender Value Factor/100) X Single Premium Surrender Value factors are given in Annexure I **B. Limited Pay:** i. Unexpired risk premium value, if any, will be payable if the policy holder voluntarily terminates the policy during the policy term Or for lapsed policies on earlier of: • Death of the Life Assured within the revival period, or • At the end of the revival period. Unexpired risk premium value = (Unexpired risk premium value Factor/100) X Annual Premium Unexpired risk premium value Factors are given in Annexure I ii. The Policy will terminate on payment of this amount and all the rights / title and interest under the Policy shall stand extinguished. iii. Unexpired risk premium value may be taxable as per the prevailing tax laws. **C. Regular Pay:** No surrender value or unexpired risk premium value is payable for Regular Pay policies.

4. Exclusions

For Waiver of Premium on Permanent Disability the following exclusions shall apply: i. We will not be liable to provide the Waiver of Premium on Permanent Disability benefit if the Permanent Disability due to accident is directly or indirectly due to or caused, occasioned, accelerated or aggravated by, any one of the following: • Attempted suicide or self-inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor except under the direction of a medical practitioner; or • Engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or • The Life Assured with criminal intent committing any breach of law; or • Due to war, whether declared or not or civil commotion; or • Engaging in hazardous sports / pastimes, i.e. taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport. • PD due to accident must be caused by violent, external and visible means. ii. The accident shall result in bodily injury or injuries to the Life Assured independently of any other means. Such injury or injuries shall, within 180 days of the occurrence of the accident, directly and independently of any other means cause the PD of the Life Assured. In the event of PD of the Life Assured after 180 days of the occurrence of the accident, the Company shall not be liable to pay this benefit. iii. The Company shall not be liable to pay this benefit in case PD of the Life Assured occurs after the date of termination of the policy.

5. Loan

We will not provide loans under this Policy.

6. Riders

No riders are available under this Policy.

7. Revival

A Policy which has lapsed for non-payment of premium within the grace period may be revived subject to underwriting and the following conditions: **a)** The application for revival is made within 2 years from the due date of the first unpaid premium and before the termination date of the Policy. Revival will be based on the prevailing Board approved underwriting policy. **b)** You furnish, at your own expense, satisfactory evidence of health as required by Us. **c)** The arrears of Premiums together with interest at such rate as We may charge for late payment of premiums are paid. **d)** The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed for example, extra mortality premiums or charges may be applicable subject to our Board approved underwriting policy. **e)** We reserve the right to not revive the Policy. In that case, only the premiums paid towards the revival of the policy shall be refunded without any interest. **f)** The revival will take effect only if it is specifically communicated by Us to You.

8. To whom benefits are payable

Benefits are payable to the Policyholder or to the assignee(s) where an endorsement has been recorded in accordance with Section 38 of the Insurance Laws (Amendment) Act, 2015 and as amended from time to time. In case of death of the Policyholder or assignee(s) as mentioned above, benefits are payable either to the Nominee(s) where a valid nomination has been registered by the Company (in accordance with section 39 of the Insurance Laws (Amendment) Act, 2015 and as amended from time to time), or to the executors, administrators or other legal representatives who obtain representation to the estate of the Policyholder or to such person or persons as directed by a court of competent jurisdiction in India, limited at all times to the monies payable under this Policy. We hereby agree to pay the appropriate benefits under the Policy subject to: **a)** Our satisfaction of the benefits having become payable on the happening of an event as per the Policy terms and conditions, **b)** The title of the said person or persons claiming payment.

PART-E – Not Applicable

PART-F

General Conditions

1. Age: We have calculated the premiums under the Policy on the basis of the Age of the Life Assured as declared by You in the Proposal Form. In case if the age proof of the Life Assured was not submitted at the time of Proposal, You will be required to submit such an Age proof of the Life Assured acceptable to Us, and have the Age admitted. If the Age of the life assured has been misstated, We will take one of the following actions: **a)** If the Correct Age of the Life Assured makes him ineligible for this product, We will offer a suitable plan as per Our underwriting norms. If You do not wish to opt for the alternative plan or if it is not possible for Us to grant any other plan, We will cancel the Policy and refund the premiums paid (without interest)

7. Whole Life (60 - age at entry)

Policy Year\ Benefit Term	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	110	40	40	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	155	80	80	80	80	80	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	155	120	120	120	120	120	40	40	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	155	160	160	160	160	160	75	75	75	75	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	155	200	200	200	200	200	110	110	110	110	110	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	155	240	240	240	240	240	140	140	140	140	140	60	60	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	150	280	280	280	280	280	175	175	175	175	175	85	85	85	85	85	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	150	275	275	275	275	275	205	205	205	205	205	110	110	110	110	110	35	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	150	275	275	275	275	275	235	235	235	235	235	135	135	135	135	135	60	60	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	150	275	275	275	275	275	270	270	270	270	270	165	165	165	165	165	80	80	80	80	80	15	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	
14	150	275	275	275	275	275	305	305	305	305	305	190	190	190	190	190	100	100	100	100	100	35	35	35	35	35	35	-	-	-	-	-	-	-	-	-	-	
15	150	275	275	275	275	275	335	335	335	335	335	215	215	215	215	215	120	120	120	120	120	50	50	50	50	50	-	-	-	-	-	-	-	-	-	-	-	
16	145	270	270	270	270	270	335	335	335	335	335	240	240	240	240	240	140	140	140	140	140	70	70	70	70	70	15	15	15	15	15	15	-	-	-	-	-	-
17	145	270	270	270	270	270	335	335	335	335	335	265	265	265	265	265	160	160	160	160	160	85	85	85	85	85	30	30	30	30	30	30	5	5	5	5	5	5
18	145	270	270	270	270	270	335	335	335	335	335	295	295	295	295	295	180	180	180	180	180	100	100	100	100	100	45	45	45	45	45	45	5	5	5	5	5	5
19	145	270	270	270	270	270	330	330	330	330	330	320	320	320	320	320	205	205	205	205	205	115	115	115	115	115	55	55	55	55	55	55	15	15	15	15	15	15
20	140	265	265	265	265	265	330	330	330	330	330	350	350	350	350	350	225	225	225	225	225	135	135	135	135	135	70	70	70	70	70	70	25	25	25	25	25	25
21	140	265	265	265	265	265	330	330	330	330	330	350	350	350	350	350	245	245	245	245	245	150	150	150	150	150	80	80	80	80	80	80	35	35	35	35	35	35
22	140	265	265	265	265	265	325	325	325	325	325	345	345	345	345	345	265	265	265	265	265	165	165	165	165	165	95	95	95	95	95	95	45	45	45	45	45	45
23	135	260	260	260	260	260	325	325	325	325	325	345	345	345	345	345	290	290	290	290	290	180	180	180	180	180	105	105	105	105	105	105	55	55	55	55	55	55
24	135	260	260	260	260	260	325	325	325	325	325	345	345	345	345	345	310	310	310	310	310	195	195	195	195	195	195	115	115	115	115	115	65	65	65	65	65	65
25	135	255	255	255	255	255	320	320	320	320	320	345	345	345	345	345	335	335	335	335	335	215	215	215	215	215	130	130	130	130	140	140	80	80	80	80	80	80
26	130	255	255	255	255	255	320	320	320	320	320	340	340	340	340	340	335	335	335	335	335	230	230	230	230	230	140	140	140	140	140	140	80	80	80	80	80	80
27	130	250	250	250	250	250	320	320	320	320	320	340	340	340	340	340	330	330	330	330	330	245	245	245	245	245	155	155	155	155	100	90	90	90	90	90	90	
28	125	250	250	250	250	250	315	315	315	315	315	315	315	315	315	315	340	340	340	340	340	265	265	265	265	265	165	165	165	165	165	165	100	100	100	100	100	100
29	120	245	245	245	245	245	315	315	315	315	315	335	335	335	335	335	330	330	330	330	330	285	285	285	285	285	180	180	180	180	110	110	110	110	110	110	110	
30	120	240	240	240	240	240	310	310	310	310	310	335	335	335	335	335	330	330	330	330	330	305	305	305	305	305	190	190	190	190	115	115	115	115	115	115	115	
31	115	235	235	235	235	235	310	310	310	310	310	335	335	335	335	335	325	325	325	325	325	300	300	300	300	300	205	205	205	205	205	125	125	125	125	125	125	
32	110	230	230	230	230	230	305	305	305	305	305	330	330	330	330	330	325	325	325	325	325	300	300	300	300	300	235	235	235	235	235	145	145	145	145	145	145	
33	105	225	225	225	225	225	300	300	300	300	300	330	330	330	330	330	325	325	325	325	325	300	300	300	300	300	235	235	235	235	235	145	145	145	145	145	145	
34	100	220	220	220	220	220	295	295	295	295	295	325	325	325	325	325	320	320	320	320	320	300	300	300	300	300	250	250	250	250	250	155	155	155	155	155	155	
35	90	215	215	215	215	215	290	290	290	290	290	320	320	320	320	320	320	320	320	320	320	295	295	295	295	295	265	265	265	265	265	175	175	175	175	175	175	
36	85	205	205	205	205	205	285	285	285	285	285	320	320	320	320	320	320	320	320	320	320	295	295	295	295	295	265	265	265	265	265	175	175	175	175	175	175	
37	75	195	195	195	195	195	280	280	280	280	280	315	315	315	315	315	315	315	315	315	315	295	295	295	295	295	260	260	260	260	260	200	200	200	200	200	200	
38	70	190	190	190	190	190	275	275	275	275	275	310	310	310	310	310	310	310	310	310	310	290	290	290	290	290	260	260	260	260	260	200	200	200	200	200	200	
39	60	175	175	175	175	175	265	265	265	265	265	310	310	310	310	310	310	310	310	310	310	290	290	290	290	290	260	260	260	260	260	220	220	220	220	220	220	
40	50	165	165	165	165	165	260	260	260	260	260	305	305	305	305	305	305	305	305	305	305	290	290	290	290	290	260	260	260	260	260	220	220	220	220	220	220	
41	40	155	155	155	155	155	250	250	250	250	250	295	295	295	295	295	300	300	300	300	300	290	290	290	290	290	260	260	260	260	260	220	220	220	220	220	220	
42	25	140	140	140	140	140	240	240	240	240	240	290	290	290	290	290	300	300	300	300	300	285	285	285	285	285	255	255	255	255	255	220	220	220	220	220	220	
43	15	125	125	125	125	125	225	225	225	225	225	285	285	285	285	285	300	300	300	300	300	285	285	285	285	285	255	255	255	255	255	220	220	220	220	220	220	
44	-	110	110	110	110	110	215	215																														

6.9 60 – Age at entry option: Age 54-55

Policy Year \ Benefit Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
3	-	10	10	10	10	10	25	25	25	25	25	35	35	35	35	35	45	45	45	45	45	50
4	15	50	50	50	50	50	65	65	65	65	65	80	80	80	80	80	90	90	90	90	90	95
5	50	85	85	85	85	85	105	105	105	105	105	120	120	120	120	130	130	130	130	130	130	140
6	40	80	80	80	80	80	100	100	100	100	100	115	115	115	115	115	130	130	130	130	130	140
7	35	70	70	70	70	70	95	95	95	95	95	115	115	115	115	115	125	125	125	125	125	135
8	25	65	65	65	65	65	90	90	90	90	90	110	110	110	110	110	125	125	125	125	125	135
9	10	60	60	60	60	60	90	90	90	90	90	110	110	110	110	110	120	120	120	120	120	135
10	-	50	50	50	50	50	85	85	85	85	85	105	105	105	105	105	120	120	120	120	120	135
11	-		40	40	40	40	75	75	75	75	75	100	100	100	100	100	120	120	120	120	120	130
12	-			30	30	30	70	70	70	70	70	100	100	100	100	100	115	115	115	115	115	130
13	-				25	25	65	65	65	65	65	95	95	95	95	95	110	110	110	110	110	130
14	-					10	60	60	60	60	60	90	90	90	90	90	110	110	110	110	110	125
15	-	-	-	-	-	-	50	50	50	50	50	85	85	85	85	85	105	105	105	105	105	125
16	-	-	-	-	-	-		40	40	40	40	80	80	80	80	80	105	105	105	105	105	120
17	-	-	-	-	-	-			35	35	35	75	75	75	75	75	100	100	100	100	100	120
18	-	-	-	-	-	-				25	25	65	65	65	65	65	95	95	95	95	95	115
19	-	-	-	-	-	-					10	60	60	60	60	60	90	90	90	90	90	110
20	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	85	85	85	85	85	110
21	-	-	-	-	-	-	-	-	-	-	-		45	45	45	45	80	80	80	80	80	105
22	-	-	-	-	-	-	-	-	-	-	-			35	35	35	70	70	70	70	70	100
23	-	-	-	-	-	-	-	-	-	-	-				25	25	65	65	65	65	65	95
24	-	-	-	-	-	-	-	-	-	-	-					10	60	60	60	60	60	90
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	85
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		40	40	40	40	80
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			30	30	30	70
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				20	20	65
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					10	55
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

- under the Policy after adjustment against the paid benefits. The Policy will terminate on the said payment. **b)** If the Correct Age of the Life Assured makes him eligible for this Policy, revised Premium depending upon the Correct Age will be payable. Difference of premium from inception will be collected with interest, if age declared is higher and excess premium collected will be refunded without interest, if age is found to be lower. The provisions of Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time shall be applicable.
- 2. Nomination:** Nomination under the Policy will be governed by Section 39 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure II for details on this section.
- 3. Assignment:** Assignment of the Policy will be governed by Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure III for details on this section.
- 4. Incontestability:** Incontestability will be as per Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time.. Please refer to Annexure IV for details on this section.
- 5. Non-Disclosure & Fraud:** Non-disclosure and Fraud terms and conditions will be as per Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure IV for details on this section. The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the Laws of India.
- 6. Communication address:** Our communication address is: Address: **Customer Service Desk** ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097 Maharashtra. Telephone/ Facsimile: 022 67100803 / 805 E-mail: lifeline@icicprulife.com We expect You to immediately inform Us about any change in Your address or contact details.
- 7. Electronic transactions:** All transactions carried out by You through Internet, electronic, call centres, tele-service operations, computer, automated machines network or through other means of communication will be valid and legally binding on Us as well as You. This will be subject to the relevant guidelines and terms and conditions as may be specified by Us
- 8. Jurisdiction:** The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over all differences or disputes arising in relation to this Policy.
- 9. Legislative changes:** All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The Policy terms and conditions may be altered based on any future legislative or regulatory changes.
- 10. Payment of claim:** For processing a claim under this Policy, We will require the following documents (as may be relevant): **a)** Claimant’s Statement **b)** Original Policy Document **c)** Death Certificate of the Life Assured issued by the local municipal authority **d)** Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death **e)** Cancelled Cheque for processing electronic payment Claim payments are made only in Indian currency in accordance with the prevailing Exchange control regulations and other relevant laws and regulations in India. In case the Claimant is unable to provide any or all of the above documents, in exceptional circumstances such as a natural calamity, the Company may at its own discretion conduct an investigation and may subsequently settle the claim.
- 11. Suicide:** If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of inception of this Policy, We will refund 80% of the premium paid provided the policy is in force. In the case of a revived Policy, if the Life Assured, whether sane or insane, commits suicide within 12 months of the date of revival of the Policy, higher of 80% of the premiums paid till date of death or surrender value will be payable by Us. The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished.
- 12. Issue of duplicate policy:** We shall issue a duplicate of Policy document, on receipt of a written request for the same from You along with the necessary documents as may be required by Us and at such charges as may be applicable from time to time. Free look option is not available on issue of duplicate Policy document.
- 13. Amendment to policy document** Any variations, modifications or amendment of any terms of the Policy document shall be communicated to you in writing.

PART - G

Grievance Redressal Mechanism & List of Ombudsman

- 1. Customer service** For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m., Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.icicprulife.com. Alternatively You may communicate with Us at the customer service desk whose details are mentioned above. For updated contact details, We request You to regularly check Our website. **i) Grievance Redressal Officer:** If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@icicprulife.com or 1860 266 7766. Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097. For more details please refer to the “Grievance Redressal” section on www.icicprulife.com. **ii) Senior Grievance Redressal Officer:** If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may write to Our senior grievance redressal officer (SGRO) at smgro@icicprulife.com or 1860 266 7766. Address: ICICI Prudential Life Insurance Co. Ltd., ICICI Pru Life Towers, 1089,

Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. For more details please refer to the “Grievance Redressal” section on www.icicprulife.com. **iii) Grievance Redressal Committee:** If You do not receive any resolution or if You are not satisfied with the resolution provided by the SGRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097. Maharashtra. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details: IRDAI Grievance Call Centre (IGCC) Toll Free No: 1800 4254 732. Email ID: complaints@irda.gov.in You can also register your complaint online at <http://www.igms.irda.gov.in/> Address for communication for complaints by fax/paper: Consumer Affairs Department, Insurance Regulatory and Development Authority of India, Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad -500032.

2. Insurance Ombudsman: The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Insurance Ombudsman Rules, 2017, the Ombudsman shall receive and consider complaints or disputes relating to: **a.** delay in settlement of claims, any partial or total repudiation of claims; **b.** disputes over premium paid or payable in terms of insurance policy; **c.** misrepresentation of policy terms and conditions at any time in the policy document or policy contract; **d.** legal construction of insurance policies in so far as the dispute relates to claim; **e.** policy servicing related grievances against insurers and their agents and intermediaries; **f.** issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer; **g.** non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; **h.** any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f).

Manner in which complaint to be made (1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located. **(2)** The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. **(3)** No complaint to the Insurance Ombudsman shall lie unless- **(a)** the complainant makes a written representation to the insurer named in the complaint and- **i.** either the insurer had rejected the complaint; or **ii.** the complainant had not received any reply within a period of one month after the insurer received his representation; or **iii.** the complainant is not satisfied with the reply given to him by the insurer; **(b)** The complaint is made within one year- **(i)** after the order of the insurer rejecting the representation is received; or **(ii)** after receipt of decision of the insurer which is not to the satisfaction of the complainant; **(iii)** after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant. **(4)** The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules. **(5)** No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator. We have given below the details of the existing offices of the Insurance Ombudsman. We request You to regularly check our website at www.icicprulife.com or the website of the IRDAI at www.irdai.gov.in for updated contact details.

- 1. AHMEDABAD:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 - 25501201/02/05/06

7. **DELHI:** Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., 110002, New Delhi - 110 002. Tel.: 011-23237532/23239633 Fax: 011-23230858. Email: bimalokpal.delhi@ecoi.co.in **Jurisdiction:** Delhi.
8. **ERNAKULAM:** Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building, Opp. Cochín Shipyard, M.G. Road, Ernakulam-682 015. Tel: 0484-2358759/2359338. Fax: 0484-2359336. Email: bimalokpal.ernakulam@ecoi.co.in **Jurisdiction:** Kerala, Lakshadweep, Mahe—a part of Pondicherry.
9. **GUWAHATI:** Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Near BazarOverbridge, S.S. Road, Guwahati-781 001. Tel.: 0361-2322204/2322005. Fax: 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.in **Jurisdiction:** Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10. **HYDERABAD:** Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004. Tel : 040-65504123/23312122. Fax: 040-23376599. Email: bimalokpal.hyderabad@ecoi.co.in **Jurisdiction:** Andhra Pradesh, Telangana, UT of Yanam& part of the UT of Pondicherry.
11. **JAIPUR:** Office of Insurance Ombudsman, Jeevan Nidhi - II, Ground floor, Bhawani Singh Road, Ambedkar circle, Jaipur- 302005. Tel : 0141 -2740363. Email: bimalokpal.jaipur@ecoi.co.in **Jurisdiction:** Rajasthan.
12. **KOLKATA:** Office of the Insurance Ombudsman, 4th Floor, Hindusthan Building Annex, 4, C.R.Avenue, Kolkatta – 700 072. Tel : 033- 22124339/22124340. Fax : 033-22124341. Email: bimalokpal.kolkata@ecoi.co.in **Jurisdiction:** West Bengal, Sikkim and Andaman & Nicobar Islands.
13. **LUCKNOW:** Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 - 2231331/2231330. Fax : 0522-2231310. Email: bimalokpal.lucknow@ecoi.co.in **Jurisdiction:** Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gaziapur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14. **MUMBAI:** Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S.V. Road, Santacruz(W), Mumbai - 400 054. Tel : 022 -26106960/26106552. Fax : 022-26106052. Email: bimalokpal.mumbai@ecoi.co.in **Jurisdiction:** Goa and Mumbai Metropolitan region (excluding Navi Mumbai & Thane)
15. **NOIDA:** Office of Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt - Gautam Buddh Nagar, U.P - 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: bimalokpal.noida@ecoi.co.in **Jurisdiction:** State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, Mainpur, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16. **PATNA:** Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel : 0612-2680952. Email: bimalokpal.patna@ecoi.co.in **Jurisdiction:** Bihar, Jharkhand.
17. **PUNE:** Office of Insurance Ombudsman, II Floor, JeevanDarshan, N C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in **Jurisdiction:** State of Maharashtra, Area of Navi Mumbai & Thane (excluding Mumbai Metropolitan region).

Policy Schedule, terms and conditions of the policy and all the endorsements by the Company, if any, will form an integral part of this contract and will be binding on the parties.

Annexure I – Surrender Value Factors and Unexpired risk premium value factors

1. For Single Pay:

[illegible]

6.8 60 – Age at entry option: Age 51-53

Policy Year \ Benefit Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	5	5	5	5	5	20	20	20	20	20	25	25	25	25	25	30	30	30	30
5	20	20	20	20	40	40	40	40	40	55	55	55	55	55	65	65	65	65	65	70	70	70	70
6	50	50	50	50	70	70	70	70	70	90	90	90	90	90	105	105	105	105	105	110	110	110	110
7	80	80	80	80	105	105	105	105	105	125	125	125	125	125	140	140	140	140	140	150	150	150	150
8	70	70	70	70	100	100	100	100	100	120	120	120	120	120	140	140	140	140	140	150	150	150	150
9	65	65	65	65	95	95	95	95	95	120	120	120	120	120	135	135	135	135	135	145	145	145	145
10	55	55	55	55	90	90	90	90	90	115	115	115	115	115	135	135	135	135	135	145	145	145	145
11	45	45	45	45	85	85	85	85	85	110	110	110	110	110	130	130	130	130	130	145	145	145	145
12		35	35	35	75	75	75	75	75	105	105	105	105	105	130	130	130	130	130	140	140	140	140
13			25	25	70	70	70	70	70	100	100	100	100	100	125	125	125	125	125	140	140	140	140
14				15	65	65	65	65	65	100	100	100	100	100	120	120	120	120	120	135	135	135	135
15	-	-	-	-	55	55	55	55	55	90	90	90	90	90	120	120	120	120	120	135	135	135	135
16	-	-	-	-		45	45	45	45	85	85	85	85	85	115	115	115	115	115	130	130	130	130
17	-	-	-	-			35	35	35	80	80	80	80	80	110	110	110	110	110	130	130	130	130
18	-	-	-	-				25	25	75	75	75	75	75	105	105	105	105	105	125	125	125	125
19	-	-	-	-					15	65	65	65	65	65	100	100	100	100	100	120	120	120	120
20	-	-	-	-	-	-	-	-	-	55	55	55	55	55	95	95	95	95	95	120	120	120	120
21	-	-	-	-	-	-	-	-	-		45	45	45	45	85	85	85	85	85	115	115	115	115
22	-	-	-	-	-	-	-	-	-			35	35	35	80	80	80	80	80	110	110	110	110
23	-	-	-	-	-	-	-	-	-				25	25	75	75	75	75	75	105	105	105	105
24	-	-	-	-	-	-	-	-	-					15	65	65	65	65	65	100	100	100	100
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55	55	55	55	55	90	90	90	90
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-		45	45	45	45	85	85	85	85
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-			35	35	35	80	80	80	80
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-				25	25	70	70	70	70
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-					15	65	65	65	65
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55	55	55	55
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		45	45	45
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			35	35
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				25
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-</	

6.7 60 – Age at entry option: Age 46-50

Policy Year \ Benefit Term	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	5	5	5	5	5	20	20	20	20	20	25	25	25	25	25	30	30	30	30
6	-	15	15	15	15	15	40	40	40	40	40	50	50	50	50	50	60	60	60	60	60	65	65	65	65
7	10	45	45	45	45	45	70	70	70	70	70	85	85	85	85	85	95	95	95	95	95	100	100	100	100
8	30	70	70	70	70	70	95	95	95	95	95	115	115	115	115	115	125	125	125	125	125	135	135	135	135
9	50	95	95	95	95	95	125	125	125	125	125	145	145	145	145	145	160	160	160	160	160	170	170	170	170
10	70	115	115	115	115	115	155	155	155	155	155	180	180	180	180	180	195	195	195	195	195	205	205	205	205
11	60	105	105	105	105	105	150	150	150	150	150	175	175	175	175	175	195	195	195	195	195	205	205	205	205
12	45	100	100	100	100	100	145	145	145	145	145	175	175	175	175	175	190	190	190	190	190	200	200	200	200
13	35	90	90	90	90	90	140	140	140	140	140	170	170	170	170	170	185	185	185	185	185	200	200	200	200
14	15	80	80	80	80	80	130	130	130	130	130	165	165	165	165	165	185	185	185	185	185	200	200	200	200
15	-	70	70	70	70	70	125	125	125	125	125	160	160	160	160	160	180	180	180	180	180	195	195	195	195
16	-		60	60	60	60	115	115	115	115	115	155	155	155	155	155	175	175	175	175	175	195	195	195	195
17	-			45	45	45	110	110	110	110	110	150	150	150	150	150	175	175	175	175	175	190	190	190	190
18	-				35	35	100	100	100	100	100	140	140	140	140	140	170	170	170	170	170	185	185	185	185
19	-					15	90	90	90	90	90	135	135	135	135	135	165	165	165	165	165	185	185	185	185
20	-	-	-	-	-	-	75	75	75	75	75	125	125	125	125	125	160	160	160	160	160	180	180	180	180
21	-	-	-	-	-	-		65	65	65	65	120	120	120	120	120	155	155	155	155	155	175	175	175	175
22	-	-	-	-	-	-		60	50	50	50	110	110	110	110	110	145	145	145	145	145	165	170	170	170
23	-	-	-	-	-	-				35	35	100	100	100	100	100	140	140	140	140	140	165	165	165	165
24	-	-	-	-	-	-					20	90	90	90	90	90	130	130	130	130	130	160	160	160	160
25	-	-	-	-	-	-				-	-	75	75	75	75	75	125	125	125	125	125	155	155	155	155
26	-	-	-	-	-	-	-	-	-	-	-		60	60	60	60	115	115	115	115	115	150	150	150	150
27	-	-	-	-	-	-	-	-	-	-	-			50	50	50	105	105	105	105	105	145	145	145	145
28	-	-	-	-	-	-	-	-	-	-	-				35	35	95	95	95	95	95	135	135	135	135
29	-	-	-	-	-	-	-	-	-	-	-					15	85	85	85	85	85	130	130	130	130
30	-	-	-	-	-	-	-	-	-	-	-		-			75	75	75	75	75	75	120	120	120	120
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		60	60	60	60	115	115	115	115
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			45	45	45	105	105	105	105
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30	30	95	95	95	95
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					15	85	85	85	85
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70	70	70	70
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		60	60	60
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			45	45
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Limited Pay Options:

2. (Policy term - 5)

[illegible][illegible]

Policy Year \ Benefit Term	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	25	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	30	30	30	30	-	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	40	40	40	40	10	15	15	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	45	45	45	45	15	20	20	15	15	15	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-
21	55	55	55	55	20	25	25	20	20	20	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-
22	60	60	60	60	25	35	35	25	25	25	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-
23	65	65	65	65	30	40	40	30	30	30	20	20	20	20	20	-	-	-	-	-	-	-	-	-	-	-	-
24	70	70	70	70	35	45	45	35	35	35	25	25	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-
25	75	75	75	75	35	50	50	35	35	35	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-
26	75	75	75	75	40	50	50	40	40	40	30	30	30	30	30	5	5	5	5	5	-	-	-	-	-	-	-
27	80	80	80	80	45	55	55	40	40	40	35	35	35	35	35	5	5	5	5	5	-	-	-	-	-	-	-
28	80	80	80	80	45	60	60	45	45	45	35	35	35	35	35	10	10	10	10	10	5	5	5	5	5	5	5
29	85	85	85	85	45	60	60	45	45	45	35	35	35	35	35	15	15	15	15	15	10	10	10	10	10	10	10
30	85	85	85	85	50	65	65	45	45	45	40	40	40	40	40	15	15	15	15	15	10	10	10	10	10	10	10
31	90	90	90	90	50	65	65	45	45	45	40	40	40	40	40	20	20	20	20	20	15	15	15	15	15	15	15
32	90	90	90	90	50	70	70	50	50	50	40	40	40	40	40	20	20	20	20	20	15	15	15	15	15	15	15
33	90	90	90	90	50	70	70	50	50	50	40	40	40	40	40	25	25	25	25	25	15	15	15	15	15	15	15
34	90	90	90	90	45	70	70	50	50	50	45	45	45	45	45	25	25	25	25	25	20	20	20	20	20	20	20
35	90	90	90	90	45	70	70	50	50	50	45	45	45	45	45	25	25	25	25	25	20	20	20	20	20	20	20
36	85	85	85	85	45	70	70	45	45	45	45	45	45	45	45	25	25	25	25	25	20	20	20	20	20	20	20
37	80	80	80	80	45	70	70	45	45	45	45	45	45	45	45	25	25	25	25	25	25	25	25	25	25	25	25
38	70	70	70	70	40	75	75	45	45	45	40	40	40	40	40	30	30	30	30	30	25	25	25	25	25	25	25
39	65	65	65	65	40	75	75	45	45	45	40	40	40	40	40	30	30	30	30	30	25	25	25	25	25	25	25
40	55	55	55	55	35	75	75	40	40	40	40	40	40	40	40	30	30	30	30	30	25	25	25	25	25	25	25
41		45	45	45	30	70	70	40	40	40	40	40	40	40	40	30	30	30	30	30	25	25	25	25	25	25	25
42			35	35	25	60	60	40	40	40	40	40	40	40	40	30	30	30	30	30	25	25	25	25	25	25	25
43				25	15	55	55	35	35	35	35	35	35	35	35	30	30	30	30	30	25	25	25	25	25	25	25
44					10	50	50	35	35	35	35	35	35	35	35	30	30	30	30	30	25	25	25	25	25	25	25
45		-	-	-	-	45	45	30	30	30	35	35	35	35	35	30	30	30	30	30	25	25	25	25	25	25	25
46	-	-	-	-	-		35	25	25	25	30	30	30	30	30	30	30	30	30	30	25	25	25	25	25	25	25
47	-	-	-	-	-			20	20	20	30	30	30	30	30	25	25	25	25	25	25	25	25	25	25	25	25
48	-	-	-	-	-				15	15	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
49	-	-	-	-	-					10	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
50	-	-	-	-	-						20	20	20	20	20	25	25	25	25	25	25	25	25	25	25	25	25
51	-	-	-	-								20	20	20	20	25	25	25	25	25	25	25	25	25	25	25	25
52	-	-	-	-									15	15	15	20	20	20	20	20	20	20	20	20	20	20	20
53	-	-	-	-										10	10	20	20	20	20	20	20	20	20	20	20	20	20
54	-	-	-	-											5	20	20	20	20	20	20	20	20	20	20	20	20
55	-	-	-	-							-	-	-	-	-	15	15	15	15	15	20	20	20	20	20	20	20
56	-	-	-	-													15	15	15	15	20	20	20	20	20	20	20
57	-	-	-	-														10	10	10	15	15	15	15	15	15	15
58	-	-	-	-															10	10	15	15	15	15	15	15	15
59	-	-	-	-																	5	15	15	15	15	15	15
60	-	-	-	-												-	-	-	-	-	10	10	10	10	10	10	10
61	-	-	-	-																			10	10	10	10	10
62	-	-	-	-																				10	10	10	10
63	-	-	-	-																					5	5	5
64	-	-	-	-																						5	5
65	-	-	-	-																						-	5
66																											

6.6 60 – Age at entry option: Age 41-45

Policy Year \ Benefit Term	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	5	5	5	5	5	5	5	5	5	5	10	10	10	10	10	15	15	15	15	15	15	15	15	15
7	-	25	25	25	25	25	30	30	30	30	30	35	35	35	35	35	45	45	45	45	45	45	45	45	45
8	-	45	45	45	45	45	55	55	55	55	55	65	65	65	65	65	70	70	70	70	70	70	70	70	70
9	-	65	65	65	65	65	75	75	75	75	75	90	90	90	90	90	100	100	100	100	100	100	100	100	100
10	15	80	80	80	80	80	80	100	100	100	100	100	110	110	110	110	125	125	125	125	125	125	125	125	125
11	30	95	95	95	95	95	120	120	120	120	120	135	135	135	135	135	150	150	150	150	150	150	150	150	150
12	40	110	110	110	110	110	135	135	135	135	135	160	160	160	160	160	175	175	175	175	175	175	175	175	175
13	55	125	125	125	125	125	155	155	155	155	155	180	180	180	180	180	205	205	205	205	205	205	205	205	205
14	65	140	140	140	140	140	175	175	175	175	175	205	205	205	205	205	230	230	230	230	230	230	230	230	230
15	75	155	155	155	155	155	195	195	195	195	195	225	225	225	225	225	255	255	255	255	255	255	255	255	255
16	65	145	145	145	145	145	185	185	185	185	185	220	220	220	220	220	250	250	250	250	250	250	250	250	250
17	50	130	130	130	130	130	180	180	180	180	180	215	215	215	215	215	250	250	250	250	250	250	250	250	250
18	35	120	120	120	120	120	170	170	170	170	170	210	210	210	210	210	245	245	245	245	245	245	245	245	245
19	20	105	105	105	105	105	160	160	160	160	160	205	205	205	205	205	240	240	240	240	240	240	240	240	240
20	-	90	90	90	90	90	150	150	150	150	150	195	195	195	195	195	235	235	235	235	235	235	235	235	235
21	-		75	75	75	75	140	140	140	140	140	190	190	190	190	190	230	230	230	230	230	230	230	230	230
22	-			60	60	60	130	130	130	130	130	185	185	185	185	185	225	225	225	225	225	225	225	225	225
23	-				40	40	115	115	115	115	115	175	175	175	175	175	220	220	220	220	220	220	220	220	220
24	-					20	105	105	105	105	105	165	165	165	165	165	215	215	215	215	215	215	215	215	215
25	-						90	90	90	90	90	155	155	155	155	155	210	210	210	210	210	210	210	210	210
26	-							75	75	75	75	145	145	145	145	145	205	205	205	205	205	205	205	205	205
27	-								60	60	60	135	135	135	135	135	195	195	195	195	195	195	195	195	195
28	-									40	40	125	125	125	125	125	190	190	190	190	190	190	190	190	190
29	-										20	110	110	110	110	110	180	180	180	180	180	180	180	180	180
30	-											100	100	100	100	100	170	170	170	170	170	170	170	170	170
31	-												85	85	85	85	165	165	165	165	165	165	165	165	165
32	-													65	65	65	150	150	150	150	150	150	150	150	150
33	-														45	45	140	140	140	140	140	140	140	140	140
34	-															25	125	125	125	125	125	125	125	125	125
35	-																110	110	110	110	110	110	110	110	110
36	-																	90	90	90	90	90	90	90	90
37	-																		75	75	75	75	75	75	75
38	-																			50	50	50	50	50	50
39	-																				25	25	25	25	25
40	-																					25	25	25	25
41	-																						25	25	25
42	-																							25	25
43	-																								25
44	-																								
45	-																								
46	-																								
47	-																								
48	-																								
49	-																								
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51	-																								
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63	-																								
64	-																								
65	-																								
66	-																								
67	-																								

6.5 60 – Age at entry option: Age 36-40

Policy Year \ Benefit Term	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	10	10	10	10	10	10	10	10	10
9	-	25	25	25	25	25	25	25	25	25	25	30	30	30	30	30	30	30	30	30	30	30	30	30	30
10	-	40	40	40	40	40	45	45	45	45	45	50	50	50	50	50	55	55	55	55	55	55	55	55	55
11	10	55	55	55	55	55	60	60	60	60	60	70	70	70	70	70	75	75	75	75	75	75	75	75	75
12	20	70	70	70	70	70	80	80	80	80	80	90	90	90	90	90	100	100	100	100	100	100	100	100	100
13	35	80	80	80	80	80	95	95	95	95	95	105	105	105	105	105	120	120	120	120	120	120	120	120	120
14	45	90	90	90	90	90	110	110	110	110	110	125	125	125	125	125	140	140	140	140	140	140	140	140	140
15	50	100	100	100	100	100	125	125	125	125	125	140	140	140	140	140	160	160	160	160	160	160	160	160	160
16	60	110	110	110	110	110	135	135	135	135	135	160	160	160	160	160	180	180	180	180	180	180	180	180	180
17	65	120	120	120	120	120	150	150	150	150	150	175	175	175	175	175	195	195	195	195	195	195	195	195	195
18	70	130	130	130	130	130	165	165	165	165	165	190	190	190	190	190	215	215	215	215	215	215	215	215	215
19	75	140	140	140	140	140	175	175	175	175	175	205	205	205	205	205	235	235	235	235	235	235	235	235	235
20	80	145	145	145	145	145	190	190	190	190	190	225	225	225	225	225	255	255	255	255	255	255	255	255	255
21	65	135	135	135	135	135	180	180	180	180	180	220	220	220	220	220	255	255	255	255	255	255	255	255	255
22	55	125	125	125	125	125	175	175	175	175	175	215	215	215	215	215	250	250	250	250	250	250	250	250	250
23	40	115	115	115	115	115	165	165	165	165	165	210	210	210	210	210	245	245	245	245	245	245	245	245	245
24	20	100	100	100	100	100	155	155	155	155	155	200	200	200	200	200	240	240	240	240	240	240	240	240	240
25	-	85	85	85	85	85	145	145	145	145	145	195	195	195	195	195	240	240	240	240	240	240	240	240	240
26	-		70	70	70	70	135	135	135	135	135	190	190	190	190	190	235	235	235	235	235	235	235	235	235
27	-			55	55	55	125	125	125	125	125	180	180	180	180	180	230	230	230	230	230	230	230	230	230
28	-				40	40	115	115	115	115	115	175	175	175	175	175	225	225	225	225	225	225	225	225	225
29	-					20	100	100	100	100	100	165	165	165	165	165	220	220	220	220	220	220	220	220	220
30	-	-				-	85	85	85	85	85	155	155	155	155	155	210	210	210	210	210	210	210	210	210
31	-	-	-	-	-	-		70	70	70	70	145	145	145	145	145	205	205	205	205	205	205	205	205	205
32	-	-	-	-	-	-			55	55	55	135	135	135	135	135	200	200	200	200	200	200	200	200	200
33	-	-	-	-	-	-				40	40	125	125	125	125	125	190	190	190	190	190	190	190	190	190
34	-	-	-	-	-	-					20	110	110	110	110	110	180	180	180	180	180	180	180	180	180
35	-	-	-	-	-	-	-			-	-	95	95	95	95	95	175	175	175	175	175	175	175	175	175
36	-	-	-	-	-	-	-	-	-	-	-		80	80	80	80	165	165	165	165	165	165	165	165	165
37	-	-	-	-	-	-	-	-	-	-	-			65	65	65	150	150	150	150	150	150	150	150	
38	-	-	-	-	-	-	-	-	-	-	-	-	-		45	45	140	140	140	140	140	140	140	140	
39	-	-	-	-	-	-	-	-	-	-	-	-	-			25	125	125	125	125	125	125	125	125	
40	-	-	-	-	-	-	-	-	-	-	-	-	-		-	110	110	110	110	110	110	110	110	110	
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		95	95	95	95	95	95	95	95	
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			75	75	75	75	75	75	75	
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				50	50	50	50	50	50	
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	25	25	25	25	
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	25	25	25	25	
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

3.5 pay option:

[illegible]

4.7 pay option:

[illegible]

6.4 60 – Age at entry option: Age 31-35

Policy Year \ Benefit Term	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
12	5	30	30	30	30	30	35	35	35	35	35	35	35	35	35	35	35	40	40	40	40	40	40	40	40
13	15	45	45	45	45	45	50	50	50	50	50	50	50	50	50	50	55	55	55	55	55	55	55	55	55
14	25	55	55	55	55	55	60	60	60	60	60	65	65	65	65	65	70	70	70	70	70	70	70	70	70
15	35	65	65	65	65	65	75	75	75	75	75	80	80	80	80	80	90	90	90	90	90	90	90	90	90
16	45	75	75	75	75	75	85	85	85	85	85	95	95	95	95	95	105	105	105	105	105	105	105	105	105
17	50	85	85	85	85	85	100	100	100	100	100	110	110	110	110	110	120	120	120	120	120	120	120	120	120
18	55	95	95	95	95	95	110	110	110	110	110	120	120	120	120	120	135	135	135	135	135	135	135	135	135
19	60	100	100	100	100	100	120	120	120	120	120	135	135	135	135	135	150	150	150	150	150	150	150	150	150
20	65	105	105	105	105	105	125	125	125	125	125	145	145	145	145	145	165	165	165	165	165	165	165	165	165
21	65	110	110	110	110	110	135	135	135	135	135	160	160	160	160	160	180	180	180	180	180	180	180	180	180
22	70	115	115	115	115	115	145	145	145	145	145	170	170	170	170	170	195	195	195	195	195	195	195	195	195
23	70	120	120	120	120	120	155	155	155	155	155	180	180	180	180	180	210	210	210	210	210	210	210	210	210
24	70	125	125	125	125	125	165	165	165	165	165	195	195	195	195	195	225	225	225	225	225	225	225	225	225
25	65	130	130	130	130	130	170	170	170	170	170	205	205	205	205	205	240	240	240	240	240	240	240	240	240
26	55	120	120	120	120	120	165	165	165	165	165	200	200	200	200	200	235	235	235	235	235	235	235	235	235
27	45	110	110	110	110	110	160	160	160	160	160	195	195	195	195	195	235	235	235	235	235	235	235	235	235
28	30	100	100	100	100	100	150	150	150	150	150	190	190	190	190	190	230	230	230	230	230	230	230	230	230
29	15	90	90	90	90	90	140	140	140	140	140	185	185	185	185	185	225	225	225	225	225	225	225	225	225
30	-	75	75	75	75	75	135	135	135	135	135	180	180	180	180	180	220	220	220	220	220	220	220	220	220
31	-		65	65	65	65	125	125	125	125	125	175	175	175	175	175	220	220	220	220	220	220	220	220	220
32	-			50	50	50	115	115	115	115	115	165	165	165	165	165	215	215	215	215	215	215	215	215	215
33	-				35	35	105	105	105	105	105	160	160	160	160	160	210	210	210	210	210	210	210	210	210
34	-	-				20	90	90	90	90	90	150	150	150	150	150	205	205	205	205	205	205	205	205	205
35	-		-	-	-	-	80	80	80	80	80	145	145	145	145	145	200	200	200	200	200	200	200	200	200
36	-	-	-	-	-	-		65	65	65	65	135	135	135	135	135	190	190	190	190	190	190	190	190	190
37	-	-	-	-	-	-			50	50	50	125	125	125	125	125	185	185	185	185	185	185	185	185	185
38	-	-	-	-	-	-				35	35	115	115	115	115	115	180	180	180	180	180	180	180	180	180
39	-	-	-	-	-	-					20	100	100	100	100	100	170	170	170	170	170	170	170	170	170
40	-	-	-	-	-	-		-	-	-	-	90	90	90	90	90	160	160	160	160	160	160	160	160	160
41	-	-	-	-	-	-		-	-	-	-		75	75	75	75	155	155	155	155	155	155	155	155	155
42	-	-	-	-	-	-	-	-	-	-	-	-		60	60	60	140	140	140	140	140	140	140	140	140
43	-	-	-	-	-	-	-	-	-	-	-	-			40	40	130	130	130	130	130	130	130	130	130
44	-	-	-	-	-	-	-	-	-	-	-	-				20	115	115	115	115	115	115	115	115	115
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	105	105	105	105	105	105	105	105	105
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		85	85	85	85	85	85	85	85
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			70	70	70	70	70	70	70
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				50	50	50	50	50	50
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	25	25	25	25
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			25	25	25	25	25
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			25	25	25	25
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			25	25	25
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			25	25
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

