



Blue Dart/UW3/ICICI Pru Signature

Muralidharan Unnikrishnan . T6 VAISHNAVI APTS DHANALAKSHMI COLONY VADAPALANI

CHENNAI TAMIL NADU-600026

Mobile Number: 00971504431534 Email ID: UMURALIS@YAHOO.COM

Dear Sir/Madam,

This is your non-participating unit linked 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 Signature

Policy Number: 42404869

Your Mobile Number : 00971504431534

Email Id: umuralis@yahoo.com

Person insured in this policy : Muralidharan Unnikrishnan .

Sum Assured (Insurance Cover Amount): ₹40,00,000

Premium Instalment: ₹4,00,000

Payment Frequency: Yearly

Premium Payment Term : 5

Next Premium Due Date : June 30, 2020

Due Date of Last Premium : June 30, 2023

Policy Term: 25 Years

In case of any discrepancies in the above details please inform us immediately.

YOU HAVE PURCHASED THIS POLICY FROM

Name: Standard Chartered Bank Retail

Code/License No. : 01251151 Contact No. : 1860 266 7766

Address :Crescenzo Building C-38/ C-39 G Block Bandra Kurla Complex, Bandra E MUMBAI Maharashtra 400051

You may contact your advisor for any

2. YOU HAVE A REFUND (FREE LOOK) PERIOD

You have an option to review the policy within 15 days from the date you receive it, 30 days in case of electronic policies or policies sourced through Distance Mode. In this period if You are not satisfied with the policy terms and conditions, you can return the policy to us, with reasons for cancellation. We will cancel the policy and refund the fund value at the date of cancellation plus non-allocated premium plus charges levied by cancellation of units, after deduction of Stamp duty, proportionate risk premium, and the expenses borne by us on medical tests, if any.

3. MAKING A CLAIM

You can contact Us on 1-860-266-7766 for any claims to be made under the policy and we will assist the claimant through the entire process.

queries you have or any clarifications that you require in relation to the Policy Terms.

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,

Asking

Authorised Signatory

Visit us at www.iciciprulife.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@iciciprulife.com

Customer Service Helpline

1860 266 7766

ICICI Prudential Life Insurance Co Ltd. Registered Address: ICICI Pru Life Towers,1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Reg No:105. Unique Identification Number as specified by IRDAI 105L177V01. COMP/DOC/2019/63/2119. CIN: L66010MH2000PLC127837 Fax Number: +91-22-42058222

Features of ICICI Pru Signature - Advantage

ICICI Pru Signature - Advantage is a savings and protection oriented unit linked insurance plan, which is designed to help you grow your wealth, along with a life insurance cover to protect your family. This document has been designed to help you understand your policy better by explaining some of its key features.



How does this plan work?

ICICI Pru Signature - Advantage Plan is customized as per the premium amount, payment term, policy term, investment strategy and life insurance cover chosen by you



Step 1:

Premium you pay is invested as per the investment strategy chosen by you

Step 2:

Your policy grows as per the performance of the funds linked to your policy

Step 3:

Lump sum Maturity amount= Policy Fund value paid at the end of policy

Life Insurance cover through out your policy term

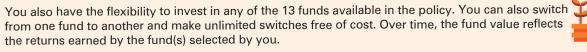
What you need to do?

For this plan to work for you

Pay your premium of $\uprec{7}{3}$ 4,00,000/- every month/ 6 months/ year for 5 years **Stay invested** till the end of policy term, i.e Jun 2044

How will the money be invested in my policy?

Your policy premium will be invested in the funds chosen by you. For details of the funds that you are currently invested in refer your Premium receipt.





You also have the option to choose any of the other investment strategies available in the policy. For details, refer Part E of your Policy Document.

What are the benefits of my policy?

Return of Premium Allocation Charges: Premium allocation charges of ₹1,00,000/- , deducted from your policy will be added back to your policy at the end of the 10th year, i.e. Jun 2029 . The same amount will be added again at the end of every 5th policy year thereafter (if applicable).



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Wealth Boosters: Additional units worth 0 % of average of Fund Values will be added to your policy at the end of 10th year, i.e. Jun 2029. If your policy term is equal to or more than 15 years, or if you increase your policy term, then starting from the end of the 15th year, units worth 1 % of average of fund values will be added to the policy once every 5 years. For details, refer Part C of your policy document.



Partial Withdrawal Benefit: In case of any sudden requirement of money, you can withdraw money from your Fund Value. This feature is called Partial Withdrawal. You can use this feature after 5 years, i.e. Jun 2024. For further details refer Part D - point 6 of your policy document.



Maturity Benefit: At the end of your policy term, i.e. in Jun 2044, you will get a lump sum maturity benefit equal to your policy fund value. This will also include the wealth boosters and charges that are added back to your policy.



Tax benefits: You can avail tax benefits on the premiums you pay towards this plan and the maturity benefit you receive subject to conditions under section 80C,10(10D) & other provisions of The Income Tax Act, 1961.



Income option: You have the flexibility to receive your maturity benefit as income for upto 5 years through the settlement option. With this facility you can continue to be invested in the funds as you withdraw your maturity benefit in parts as per your choice.



Life Insurance Benefit: If the person insured by this policy passes away, during the policy term, a lump sum amount will be paid to the person specified in your policy (the nominee). The amount paid will be the maximum of the following 3:

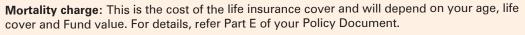


- A. Your Sum Assured which is ₹40,00,000/-
- B. Fund Value at the time of death
- C. 105% of total premiums paid till the time of death
- Your nominee can file a claim by visiting the claims section on our website www.iciciprulife.com



What are the charges on this policy?

Policy admin charges: Policy administration charge of 0.183% p.m. (2.196% p.a.) of your annual premium will be charged throughout the policy term. This charged is capped at ₹ 500 a month





Fund Management Charge (FMC): This is a percentage of your Fund Value. FMC for Money Market Fund is 0.75% p.a. For the remaining 12 funds in this policy, the FMC is 1.35% p.a.

Premium Allocation Charge: It is deducted from the premium amount before allocation of units to the funds linked to your policy. It is as per the premium payment frequency. For your policy the charges are as follows:

Year 1	Y	ear 2	Yea	ar 3-7	Year 8-9	Year 10	Year 11 onwards
5%	5	%	5	%	2%	1%	0%

What happens if I decide to close the policy?

If you stop paying premiums or close your policy, you will lose benefits such as return of charges, and Wealth Boosters, amongst others.



If you want to close your policy after completion of 5 years, your fund value will be paid out to you and your policy will be closed.

If you close your policy before 5 years, your money will be transferred to Discontinued Fund and paid to you or your nominee, as the case may be, on earlier of death or after completion of 5 years.





Policy Schedule ICICI Pru Signature UIN 105L177V01

(This is a unit linked non-participating life 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 to below.

This Policy is issued 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: Muralidharan Unnikrishnan.

Address:		DHANALAKSHMI, COLONY IENNAI, Tamil Nadu-600026	Category: Non-Medica	I	
Date of Birth :	May 07, 1970	Age in Years :	49	Age Admitted :	YES

Name of the Policyholder: Muralidharan Unnikrishnan.

Policy Number: 42404869	Risk Commencement Date: June 30, 2019
Sum Assured(Rs.): 40,00,000	Plan Option : Advantage
Instalment Premium (Rs.): 4,00,000	Periodicity of payment of premium(premium frequency) : Yearly
Premium Payment Option : Limited Pay	Premium Payment Term in years : 5
Due date of last premium payable : June 30, 2023	Policy Term in years : 25
Date of Maturity : June 30, 2044	Policy sourced by Distance Marketing(Y/N) : N

Nominee(Name) : Ms.Suganya Muralidharan	Appointee*(Name): NA
Nominee's Age (Years) : 44	Appointee's Relationship with the Nominee: NA
Nominee's Relationship with the Life Assured: Wife	

Rider Name: NA	Rider Sum Assured: NA
Rider Cover Ceasing Age: NA	

^{*}Applicable only if Nominee is less than 18 Years old

Benefits payable and other conditions: As specified in the policy document.

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.

Please immediately inform us about any change in address or contact details

The Policy shall stand cancelled by us, without any further notice, in the event of dishonour of the first premium deposit.

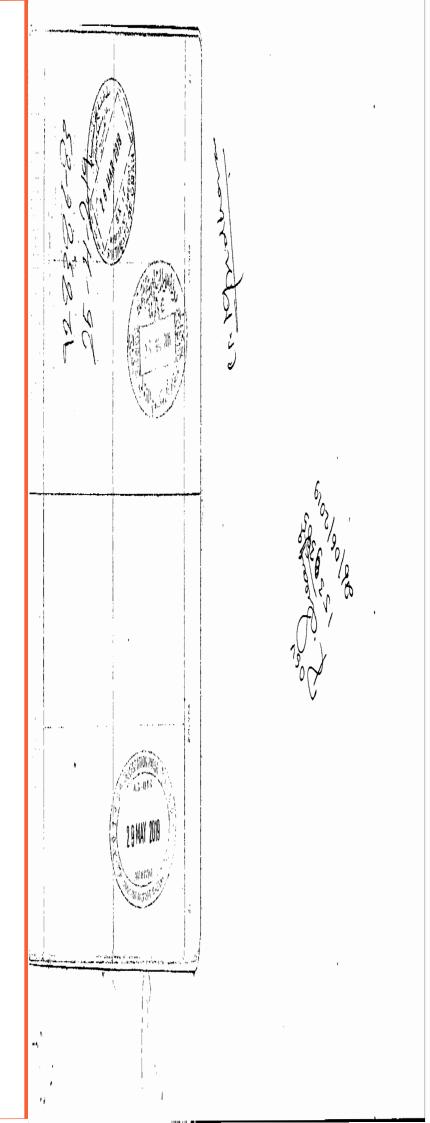
Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on June 30, 2019 (Issue Date).

Digitally signed by Ashish Ravindra Rao Date: 2019.07.10 11:30:14 IST Reason: Digitally Signed Location: Mumbai

Authorised Signatory

Stamp Duty of Rs.800 /- (EIGHT HUNDRED RUPEES) paid CSD/67/2019/2866/19 dated 27th June 2019.

This is an output of a digitally signed print file Please examine the policy and approach Us immediately in case of any discrepancies.



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PREMIUM RECEIPT

Name of Policy Holder	Muralidharan Unnikrishnan .				
Policy Name	ICICI Pru Signature				
Policy Number	Receipt Number	Date of Receipt			
42404869	18599824	June 29, 2019			

Premium Details (₹)	
Premium Amount received	4,00,000
Premium Installment	4,00,000
Goods and Services tax	3,931.82

Paymo	ent Details
Frequency of Payment	Yearly
Cheque / Transaction No .	29062019
Cheque / Transaction Date	June 29, 2019
Bank Name	DUMMY CODE

Balance Premium (₹)		The amount indicate
Balance in deposit	0	next premium or ref

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

Details of your Premium Amount invested				
Premium Amount received (₹)	Charges & Taxes deducted (₹)			
	Premium Allocation Charges	-20,000		
	Mortality Charges	-1,343.43		
4,00,000	Policy Administration Charges	-500.00		
4,00,000	Total Charges (A)	21,843.43		
	Goods and Services tax (B)	3,931.82		
	Total Deductions (A+B)	25775.25		

Net Amount Invested (₹)	Fund Name	Units Allocated	NAV (₹)	Total Value
	India Growth fund	18652	10.0318	187112.3800
374225	Maximiser V	7532	24.8422	187112.3701

^{*} Net Amount Invested is excluding Goods and Services Tax and/or cess(if any), Mortality Charges, Policy Administration Charges etc. 5GTH:Maximiser V-114 15/03/11 LMaximis5 105

COPF:India Growth fund-ULIF 141 04/02/19 IndiaGrwth

Segregated Fund Identification Number (SFIN) Details for ICICI Pru Policy No.: 42404869 (above SFIN No.)

Consolidated revenue stamp duty paid: Notification No - Mudrank - V3.00CSD/336/2019/19 -15/02/2019 012

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

- The risk of the company under this policy starts with effect from the date of the issuance of this policy 30 June 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. In case of any discrepancies, kindly notify us within 15 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 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.
- Goods and Services tax and/or cess(if any). Tax laws are subject to amendments from time to time.

Other details

UIN - Unique Identification Number specified by ICICI Pru Signature 105L177V01

Policy Document - Terms and Conditions of your policy

ICICI Pru Signature

(This is a unit linked non-participating life insurance plan)

1. Age means age at last birthday. 2. Appointee means the person appointed by You

PART-B Definitions

and named in the Policy Schedule. This is applicable only where Nominee is minor. 3. Allocation means the process of creating Units at the prevailing Net Asset Value (NAV) such as when the premiums are received or when Switches are made. 4. Claimant means the person entitled to receive benefits as per the terms and conditions of the policy and applicable laws, and includes the policyholder, the nominee, the assignee, the legal heir, the legal representative(s) or the holder(s) of succession certificate as the case may be. 5. Date of Discontinuance of the Policy means the date on which We receive written notice from You about discontinuance of the Policy or surrender of the Policy or on the expiry of the notice period, whichever is earlier. The policy remains in force till the date of discontinuance of the policy. 6. Date of Inception is the Risk Commencement Date specified in the policy schedule. 7. Date of Maturity means the date specified in the policy schedule on which Maturity Benefit, if applicable, is payable. 8. Death Benefit means the benefit, which is payable on death as specified in the Policy document. 9. Discontinuance means the state of a Policy that could arise on account of surrender of the Policy or non-payment of the contractual premium due before the expiry of the notice period. Provided that, no Policy shall be treated as discontinued if premium has not been paid within the Grace Period, due to the death of the Life Assured or upon the happening of any other contingency covered under the Policy. 10. Discontinuance Charge means a charge that can be levied upon discontinuance of the Policy. 11. Discontinued Policy Fund (hereinafter referred to as "DP Fund") means Our fund that is set aside and is constituted by the fund value of all the discontinued life policies. 12. 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. 13. Fund Value or Unit Fund Value means the total number of Units under the Policy multiplied by the NAV per Unit of that Fund. 14. Grace Period means the time granted by Us from the due date for the payment of premium, without any penalty / late fee, during which time the policy continues with risk cover without interruption as per the terms of the policy. 15. Insured event is death of the Life Assured during the term of the policy. 16. Life Assured is the person named in the Policy Schedule on whose life the Policy has been issued. If the Policy has been taken on the life of a minor, on attaining the age of majority, the policy will not automatically vest on him/her, and the life assured (minor) will not become the policy holder. 17. Limited Pay means premiums need to be paid regularly for a limited portion of the policy term. 18. Lock-in-Period means the period of five consecutive years from the date of commencement of the Policy, during which period the proceeds of the discontinued policy cannot be paid by Us, except in the case of death of the Life Assured. 19. Maturity Benefit means the benefit which is payable on maturity i.e., at the end of the policy term, as specified in the policy document. 20. Minimum Death Benefit will be 105% of the total premiums paid including Top up premiums, if any. 21. Net Asset Value (NAV) means the price per Unit of the Fund. 22. Nominee means the person named in the Policy Schedule who has been nominated by You to receive the Death Benefit. Nomination can be effected only if Policyholder is same as Life Assured. 23. Notice Period means the period from the date of receiving the Notice from Us, during which the Policyholder is required to intimate the Company about his options available upon discontinuance of the Policy. 24. Policy means the contract of Insurance entered between the policyholder and the insurer as evidenced by the "Policy document" 25. Policy document means this document, the Proposal Form, the Policy Certificate and any additional information/document(s) provided to Us in respect of the Proposal Form, and any endorsement issued by Us. 26. Policy Schedule means the policy schedule and any endorsements attached to and forming part of this Policy. 27. Policy Term means the period between the Risk Commencement Date and the Date of Maturity specified in the Policy Schedule, 28. Premium means the instalment premium specified in the Policy Schedule which is payable/has been received under the Policy. 29. Premium Payment Term means the period specified in the Policy Schedule during which Premium is payable. 30. Proposal Form means a form to be filled in by You for availing an Insurance Policy, and to furnish all Material information required by Us to asses risk and 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 enable Us to take informed decision while underwriting the risk. 31. Redemption means cancellation of Units at the prevailing NAV of the Funds offered in this policy, in case of partial withdrawals, switches, surrender, maturity etc. 32. Regulator is the authority that has regulatory jurisdiction and powers over the Company. Currently the Regulator is Insurance Regulatory and Development Authority of India (IRDAI). 33. Regular Pay means premiums need to be paid regularly throughout the Policy term. 34. Revival of the Policy means restoration of Policy benefits. 35. Revival Period means the period of two consecutive years from the date of discontinuance of the Policy, during which period You are entitled to revive the Policy, 36, Risk Commencement Date means the date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences. 37. Single Pay means premium needs to be paid once at the start of the Policy. 38. Sum Assured means the amount specified in the Policy Schedule. 39. Surrender means complete withdrawal/termination of the Policy by You. 40. Surrender Value means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of the Policy. 41. Switches means a facility allowing You to change the investment pattern by moving from one Fund, either wholly or in part, to other Fund(s) amongst the Funds offered. 42. Units means a specific portion or part of an underlying unit linked Fund which is representative of Your entitlement in such Fund. 43. We or Us or Our or Company means ICICI Prudential Life Insurance Company Limited, 44. Whole Life policy means the coverage on the Life Assured will continue

till the age of 99 years. **45. You or Your** means the Policyholder/ Proposer of the Policy at any point of time.

Part C

Benefits available under the policy

This product offers 3 plan options based on the annualised premium as given in table below:

below.						
Annualised Premium	Plan					
Rs 2,00,000 – 4,99,999	Advantage					
Rs 5,00,000 – 9,99,999	Premier					
Rs 10,00,000 and above	Exclusive					

For the plan option chosen by you, please refer to the Policy Schedule

- 1. Death Benefit i. Insured event is death of the Life Assured during the term of the policy. The cover starts from the date of inception of the policy even for minor lives. ii. On the death of the Life Assured during the term of the policy, Death Benefit will be payable to the nominee. iii. On death of the Life Assured, provided monies are not in the Discontinued Policy Fund (DP Fund), Death Benefit will be: Death Benefit = A or B or C, whichever is highest Where, A = Sum Assured, including Top-up Sum Assured if any, B = Fund Value including Top-up Fund Value if any, C = Minimum Death Benefit. iv. For the purpose of this product, Sum Assured is deemed to include the Top-up Sum Assured, if any. v. On death of the Life Assured, before date of maturity, while monies are in the DP Fund, Death Benefit will be the DP Fund Value. vi. On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished. vii. Death Benefit may be taxable as per prevailing tax laws.
- 2. Maturity Benefit i. On survival of the Life Assured till the date of maturity, we will pay the Fund Value including Top-up Fund Value if any, provided the policy has not already been terminated. ii. On payment of Maturity Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.
- 3. Value Benefit i. Value Benefit is 5% of annual premium and is applicable only for Premier and Exclusive plan option and is not applicable for Advantage Plan option. For the plan chosen by you, please refer to the Policy Schedule. The benefit will be added to the fund value as extra units on receipt of 2nd year's premium for Premier Plan and on receipt of 2nd year and 6th year's premiums for Exclusive Plan. For non-annual modes of premium payment, value benefit will be added as and when modal premiums are received for Premier and Exclusive plan option.

	Plan option					
Policy Year	Premier	Exclusive				
2	5%	5%				
6	-	5%				

ii. Value Benefit will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. iii. The allocation of Value Benefit is guaranteed and shall not revoked by us under any circumstances. iv. Value Benefit in 6th policy year is not applicable for premium payment term of 5 years. v. Value Benefit is not applicable for Single Pay policies and on top-up premiums.

- 4. Return of Premium Allocation Charges i. The total of Premium Allocation Charges (excluding Top-up premium allocation charges) deducted in the policy net of taxes will be added to the Fund Value as extra units at the end of 10th policy year. The same amount will be added again to the Fund Value at the end of every 5th policy year thereafter. ii. The amount equal to total of Premium Allocation Charges deducted in the policy will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. iii. The allocation is quaranteed and shall not be revoked by us under any circumstances.
- 5. Wealth Boosters i. Wealth Boosters will be allocated as extra units at the end of every 5th policy year starting from the end of the 10th policy year. ii. Wealth Boosters are a percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters as shown in the table below.

Premium	Wealth Booster			
payment term	End of 10th year	End of 15th year onwards		
5 years	0%	1.00%		
7 years	0.50%	1.75%		
10 years and above	1.50%	2.75%		
Single Pay	1.50%	1.50%		

iii. Wealth Boosters will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. iv. If the premium payment is discontinued any time after 5 years but before 7 years, premium payment term of 5 years will be considered for the purpose of deciding Wealth Boosters to be paid for the rest of the policy term as per the table above. If premium payment is discontinued any time after 7 years but before 10 years, premium payment term of 7 years will be considered for the purpose of deciding Wealth Boosters to be paid for the rest of the policy term as per the table above. v. The allocation of Wealth Booster units is guaranteed and shall not be revoked by us under any circumstances.

6. Premium payment i. For Limited Pay and Regular Pay options, modes of premium payment permitted are: Annual, half-yearly or monthly. ii. You are required to pay premiums on the due dates. Your premium is set out in the policy Schedule. iii. For Limited Pay and Regular Pay options, collection of advance premium shall only be allowed in the following cases: a) Where the premium is collected within the same financial year or up to a maximum of three months from the due date. b) The premium so collected in advance shall only be adjusted on the due date of the premium. iv. For Limited Pay and Regular Pay options, the grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for

Date: 26/6/2019

Place: CHENNAR

Date: 26/6/2019

ICICI Prudential Life Insurance Company Limited.

1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025

www.iciciprulife.com

- Jueuga

XIV. THE INSURANCE LAWS (AMENDMENT) ACT. 2015

Section 41 Prohibition of rebates: (1) No person shall allow or offer to allow, either directly, or indirectly, as an indicement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurance relation and the prospectuses or tables of the insurance acceptance by an insurance pagent of commission in condom with a policy of life insurance lating out by himself on his own life shall not be deemed to be acceptance by an insurance agent of commission in condom with a policy of life insurance agent at sinks and the sinks and acceptance the insurance agent at sinks and be promised to ordinate and a short find insurance agent at ordinate and any ordinate and a short find insurance agent at ordinate and a short find insurance agent

Section 45 Policy not to be called in question on ground of mis statement after three years: (1) No policy of life insurance shall be called in question on any pround what spewer after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. (2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or normnees or assignees of the insured the grounds and materials on which such decision is based. Explanation 1. - For the purposes of this sub-section, the expression 'fraud' means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurence 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 specially declares to be fraudulent. Explanation II. - Mere silence as to facts likely to effect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that recard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak. (3) Notwithstanding anything contained in sub-section (2), no insurer shall regudiste a life insurence policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such miss statement of or suppression of a material fact are within the knowledge of the insurer. Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. Explanation. - A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer. (4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued; Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based Provided further that in case of repudiation of the policy on the ground of mis-statement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. Explanation - For the purposes of this sub-section, the mis-statement of or suppression of fact shall not he considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer bean aware of the said fact no life insurance policy would have been issued to the insured. (5) Nothing in this section shall prevent the insurer from calling 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 that the age of the life insured was incorrectly stated in the proposal.

FICICI PRUDENTIAL	Ý	Application No. WL00394961
ACKNOWLEDGEMENT SLIP		
Received from		
		y way of cash/ cheque/ DD No./credit.card/ IVR/ Net banking
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Commis ion/Broi rage ¹¹	Death Benefit ⁹	Surrende r Value [®] and 17	Fund et End	Wealth Booglers	Return of Premium Allocation Charges ⁸	Fund Manager ent Charge	Fund before FMC	Other Charges	Policy Admin Charge	Goods & Service Tax	Mortali ty Charge	value Benefiți	Amount evallables for investmen t (out of Premium)	Premium Allocatio n Charge ³	Annualise d Premium ²	Policy Year
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4,00	4,000,000	0	1,488,022	0	0	20,045	1,511,675	0	6,000	11,034	15,257	0	376,400	20,000	400,000	4
4.00	4,000,000	1,884,217	1,884,277	0	0	25,334	1,914,171	0	6,000	11,786	14,145	0	378,400	20,000	400,000	5
	4,000,000	1,903,219	1,903,219	0	0	25,596	1,933,422	0	6,000	8,442	15,302	0	. 0	0	0	6
	4,000,000	1,921,194	1,921,194	0	0	25,844	1,851,691	0	8,000	8,699	15,484	0	. 0	0	ð	_!
	4,000,000	1,938,124	1,938,124	0	0	26,080	1,968,898	0	6,000	8,963	17,713	0	0	0	0	. 8
	4,000,000	1,953,951	1,953,951	0	0	26,300	1,984,985	0	6,000	9,229	18,970	_ 0	0	0	0	g
	4,000,000	2,058,563	2,068,563	0	100,000	26,505	1,999,840	9	6,000	9,505	20,298	0	0	0	0	10
	4,000,000	2,085,504	2,085,504	0	. 0	28,071	2,115,628	0	8,000	9,342	20,609	. 0	0	0	0	11
	4,000,000	2,101,161	2,101,161	0	. 0	28,290	2,134,544	0	6,000	10,135	22,018	0	. 0	0	0	12
	4,000,000	2,115,358	2,115,358	. 0	0	28,491	2,148,978	0	6,000	10,447	23,549	0	0		0	13
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	4,000,000	2,259,777	2,259,777	21,288	100,000	28,826	2,172,504	0	5,000	11,144	27,084	0	0	0	. 0	15
	4,000,000	2,273,307	2,273,307	0	0	30,629	2,309,450	Q	6,000	11,495	27,234	0	0	0	0	16
_	4,000,000	2,284,695	2,294,695	0	0	30,796	2,321,035	0	6,000	11,896	29,293	0	. 0	0	0	17
	4,000,000	2,293,573	2,293,573	0	. 0	30,932	2,330,073	0	6,000	12,339	31,618	0	. 0	0	0	18
	4,000,000	2,299,559	2,299,569	0	. 0	31,031	2,336,188	6	6,000	12,823	34,205	0	0	0	0	19
	4,000,000	2,425,252	2,425,252	22,993	100,000	31,088	2,338,943	Đ	6,000	13,352	37,090	_0	0	0	0	20
	4,000,000	2,430,584	2,430,584	0	0	32,805	2,469,294	0	6,000	13,709	37,357	0	0	0	0	21
	4,000,000	2,432,188	2,432,188	Ô	. 0	32,850	2,470,952	0	6,000	14,298	40,562	0	0	_ 0	0	22
	4,000,000	2,429,506	2,429,508	0	0	32,841	2,488,258	Q	6,000	14,947	4,200	0	0	. 0	0	23
	4,000,000	2,421,853	2,421,853	0	0	32,769	2,480,520	0	6,000	15,674	48,307	0	0	. 0	<u>,</u>	24
	4,000,000	2,532,647	2,532,647	24,192	100,000	32,624	2,448,951	0	6,000	16,486	52,964	0	0	٥		25

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILL HISTRATION PHIRPOSE

ICICI Pru Signature is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.

Advantage, Premier and Exclusive are only names of the plan option and does not in any way indicate the quality of the policy, its future prospects or returns.

Multi Cap Growth Fund (ULIF 085 24/11/09 LMCapGro 105), Bluechip Fund (ULIF 087 24/11/09 LBluChip 105), Opportunities

Fund (ULIF 086 24/11/09 LOpport 105), Multi Cap Balanced Fund (ULIF 088 24/11/09 LMCapBal 105), Income Fund (ULIF 089 24/11/09 Lincome 105), Money Market Fund (ULIF 080 24/11/09 LMCapBal 105), Income Fund (ULIF 105), Active Saset Allocation Balanced Fund (ULIF 138 15/02/17 AAABF 105), Yalue Enhancer

Fund (ULIF 139 24/11/17 VEF 105), Secure Opportunitites Fund (ULIF 140 24/11/17 SOF 105), Focus 50 Fund (ULIF 142 04/02/19 Focus Fifty 105) and India Growth Fund (ULIF 141 04/02/19 IndiaGrwth 105) are the names of the different fund options and do not in any manner indicate the quality of the fund, its future prospects or returns.

Unit Linked Accidental Death Rider (UL ADR)(UIN: 105A025VB1) is the only name of the rider and does not in any way indicate the quality of the policy, its future prospects or returns.

- 1. Includes Top-up Sum Assured (if any).
- ² Includes Top-up premium (if any).
- 3 Includes allocation charge on Top-up premium (if any).
- *Allocated in year 2 and year 6 when due premiums are received depending on the plan option. Value Benefit will be made by allocation of units.
- 5. Includes rider charges (if any).
- 6. Allocated at the end of every 5th policy year starting from the end of the 10th policy year. Amount equal to total of Premium Allocation Charges (excluding top-up premium allocation charges) deducted in the policy net of taxes will be added to the fund value through allocation of units.
- 7. Allocated at the end of every 5th policy year starting from the end of the 10th policy year. Wealth Boosters paid at the end of the year will be a percentage of the average of the Fund Values including Top-up Fund Value, If any, on the last day of the last eight policy quarters. Wealth Boosters will be made by allocation of units.
- 8. Includes Top-up Fund Value (If any).
- ⁸ The Death Benefit and Surrender Values illustrated assume that the event occurs at the end of the policy year.
- 14. Lif a policy is surrendered during the first five policy years, the Fund Value including Top-up Fund Value, if any, after deduction of Discontinuance Charge, shall be transferred to Discontinued Policy Fund (DP Fund) and the risk cover shall cease. The Policyholder may revive the policy by paying overdue premiums within a two year revival period from the Date of Discontinuance. If the policy is not revived the nonlineague for the Policyholder as the case may be will be artified to the DB fund Value as the case may be will be artified to the DB fund Value as the case may be will be artified to the DB fund Value.

- death and expiry of the lock-in period. The Policyholder may choose to stay invested in the DP Fund till the end of the revival period or the expiry of the lock-in period, whichever is later.
- ii. On surrender of the policy after the completion of five policy years, the Policyholder is entitled to the Fund Value including Top-up Fund Value, if any.
- 11. Includes commissions for Top-ups (if any).

Disclaimers

- For the purpose of illustrations, we have used 4% and 8% as the lower and the higher rates of investment returns respectively, in the calculations. These returns in no way signify our expectations of investment return on the funds. For each of the funds, the actual investment return may be higher or lower than the above rates based on the asset classes and the risk taken.
- The net yield has been calculated after applying all the charges (except Service Tax and applicable cesses, mortality charges and rider charges).
- This document is for illustration purposes only.
- The investments in the units are subject to market and other risks and there can be no assurance that the objectives of any of the funds will be achieved.
- The unit value of the units of each of the funds can go up or down depending on the factors and forces affecting the financial markets from time to time and may also be affected by changes in the general level of interest rates.
- For policies other than Single Premium, in case you do not pay premiums for the full premium payment term, your Policy will be discontinued or will become paid-up depending on the premiums paid previously. Please read sales literature for more details.
- The Date of Discontinuance of the policy is the date on which the Company receives intimation from the Policyholder about discontinuance of the policy or surrender of the policy, or on expiry of the applicable notice period, whichever is earlier.
- Wealth Boosters, Return of Premium Allocation Charges and Fund at End are as at the end of the applicable policy year.
 No Wealth Boosters or Return of Premium Allocation Charges will be allocated if the policy is discontinued by any means during the year.
- Fund Value at start shall be: For 1st year, it is the amount available for investment; thereafter, it is previous year's end Fund Value plus the amount available for investment in the current year.
- 10. The funds do not offer a guaranteed or assured return.
- 11. Past performance of any plant fund of the Company is not necessarily indicative of the future performance of any of the plans.
- 12. The above information must be read in conjunction with the sales brochure and policy document.
- 13. In case of any conflict between this benefit illustration and your policy document, the latter shall prevail,
- For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a purchase.
- 15. This illustration is based on the terms and conditions of the life insurance policy as on date of the illustration.
- 16. This benefit illustration is merely an example and is based on the data provided by you in the application form. The illustration is based on the basic mortality charge. However the illustration could change in case we charge extra premium based on underwriting guidelines.
- 17. Commission/ Brokerage, as mentioned in the table above, reflects a fixed percentage payable to the agent/broker. This percentage may vary depending on various performance parameters. Commission/brokerage is not a seperate charge in the policy & this will not impact your illustrated benefits in any way.
- 19 Tax benefits under the policy are subject to conditions under Section 80C and 10(10D) of the Income Tax Act, 1961. Tax will be deducted at source on payouts made under all taxable policies subject to conditions as per Section 194DA (applicable on polices issued to resident Indian) or 195 (applicable for policies issued to Non-resident) of Income Tax Act, 1961, and other applicable taxes will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.
- 20. For any further clarifications, please feel free to contact your advisor or FSC or e-mail us on lifeline@iciciprulife.com.

I_MURALIDHARAN_UNNIKRISHNAN with respect to the above, have understood the above illustration before entaining into the contract.	ISARBNYA - R(Name), have explained the above illustration and the terms and conditions of this product to the Policyholder.
N A	Aarkeling officia's Signature ; Company Seal :

other frequencies of premium payment. v. You are required to pay premiums for the entire premium payment term. vi. We are not under any obligation to remind you about the premium due date, except as required by applicable regulations. vii. 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 us from time to time g. Electronic Clearing System / Direct Debit h. Credit or Debit cards held in your name viii. Amount and modalities will be subject to our rules and relevant legislation or regulation ix. 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. x. No person or individual or entity is authorized to collect cash or self cheque or bearer cheque on our behalf. xi. Cheque or demand drafts must be drawn only in favour of ICICI Prudential Life Insurance Company Limited. xii. Please ensure that you mention the policy number for the renewal premiums on the cheque or demand draft. xiii. 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. xiv. 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. xv. In case the payment made towards the first premium or renewal premium is not realized by us due to any reason whatsoever, we shall not be duty bound to intimate the same to you. In such cases, you shall be solely responsible for the verification of such realization and the consequences if the payment is not realized, xvi. In case the payment made towards the first premium is not realised by us due to any reason whatsoever, the policy, if issued, shall stand automatically cancelled without any intimation to you with regard to the same.

7. Grace Period If you are unable to pay Instalment Premium by the due date, you will be given a grace period of 15 days for payment of due instalment premium if You have chosen monthly frequency, and 30 days for payment of due instalment premium if You have chosen any other frequency. In case of Death of Life Assured during the grace period, We will pay the Death Benefit as per the terms and conditions of the Policy.

PART -

- 1. Freelook 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 with reasons for cancellation within 15 days from the date you received it 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, you shall be entitled to an amount which shall be equal to Fund Value at the date of cancellation plus non-allocated premium plus charges levied by cancellation of units less proportionate risk premium for the period of cover, stamp duty expenses under the policy and expenses borne by us on medical examination, if any in accordance with the IRDAI (Protection Of Policyholders' Interests) Regulations 2017. The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.
- 2. Non-negative clawback additions In the process to comply with the reduction in yield, we may arrive at specific non-negative claw-back additions, if any, to be added to the unit Fund Value, as applicable, at various durations of time after the first five years of the contract.
- 3. Switches i. If you select the Fixed Portfolio Strategy you have an option to switch units between the funds available under this plan. Switches are not available under other Portfolio Strategies. ii. This is done by redeeming units from the first Fund and allocating the units in the second Fund, based on the Net Asset Value (NAV) of the relevant Funds. iii. There is no restriction on the number of switches you can make and all switches will be free. iv. The minimum amount per switch is ₹ 2,000/-. v. Switches will not be allowed if monies are in the DP fund. vi. Switches are not applicable for other portfolio strategies
- 4. Top-ups i. You have an option to pay Top-up premiums any time during the term of the policy, except in the last five years before the date of maturity. ii. This will be subject to underwriting and provided you have paid all the due premiums under the policy. iii. The minimum Top-up premium is Rs. 2,000/-. iv. The minimum and maximum Sum Assured multiples for Top-up premiums will be same as that for the Single Pay Premium Payment Option. However, instead of age at entry, age at the time of paying the Top-up premium will be considered. v. There is a lock in period of five years for each Top-up premium from the date of payment of the Top-up premium for the purpose of partial withdrawals only. We may change the lock in period from time to time subject to the approval from the Regulator. vi. At any point during the term of the policy, the total Top-up premiums paid cannot exceed the sum of base premium(s) paid till that time. vii. The maximum number of top-ups allowed during the policy term is 99. viii. There will be an increase in the Sum Assured by the Top-up Sum Assured when the Policyholder avails of a Top-up.
- 5. Premium Redirection i. This facility is applicable only if you have opted for Fixed Portfolio Strategy, described in Part E clause 8. iv, and the monies are not in DP Fund. ii. This section is not applicable for Single Pay premium payment option. iii. You have an option to specify the Funds and the proportion in which the future premiums are to be invested. iv. At the time of subsequent premiums, you may change the proportion in which the said premiums are to be invested. Once you opt for this feature, the fund allocation will apply for all subsequent premiums. v. This option is available without any charge.
- 6. Partial Withdrawals i. Irrespective of the portfolio strategy you select, partial withdrawals will be allowed after completion of five policy years and subject to payment of five full years' premiums and the monies are not in DP Fund. You will be entitled to make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a year does not exceed 20% of the Fund Value in a policy year. There is no charge for partial withdrawal. ii. The minimum partial withdrawal amount is ₹ 2,000. iii. Partial withdrawals are allowed only if the Life Assured is at least 18 years of age. iv. Partial withdrawals will be made first from the Top-up Fund

Value which has completed the lock in period, as long as it supports the partial withdrawal, and then from the Fund Value built up from the base premium(s). v. For Limited and Regular Pay policies, partial withdrawal will be allowed till the Fund Value reaches two times of the annual premium. Please refer to the Part D, Clause 19 for further details. vi. Under Partial Withdrawal facility, you can choose to opt for Systematic Withdrawal Plan (SWP). This facility allows you to withdraw a predetermined percentage of your fund value regularly. Systematic Withdrawal Plan is allowed only after the first five policy years. Withdrawals will be made first from Topup Fund Value which has completed the lock in period and then from the Fund Value built up from the base premium(s). The payouts may be taken monthly, quarterly, half-yearly or yearly, on a specified date and are payable in advance. This specified date can be 1st or 15th of a month. The first payout is made on the withdrawal start date specified by you. This facility can be opted at policy inception or anytime during the policy term. You may modify or opt-out of the facility by notifying us. All conditions applicable for partial withdrawals such as minimum and maximum withdrawal amount, age, etc. will be applicable for Systematic Withdrawal Plan as well. Both SWP and partial withdrawal can be availed simultaneously.

- 7. Increase or Decrease in Premium Increase or decrease in premium is not allowed under this policy.
- 8. Increase or Decrease in premium payment term i. This section is not applicable for Single Pay premium payment option. ii. You will have the option to increase or decrease the Premium Payment Term by notifying us, provided all due premiums have been paid. iii. Increase or decrease in Premium Payment Term is allowed subject to the Premium Payment Terms allowed under the policy. iv. Increase or decrease in Premium Payment Term must always be in multiples of one year and available in this product. v. Decrease in Premium Payment Term will be allowed up to Premium Payment term of 7 years only.
- 9. Increase or Decrease in Sum Assured i. Increase or decrease in Sum Assured will be allowed provided all due premiums till date have been paid and provided monies are not in DP fund. ii. Increase in Sum Assured is allowed, subject to underwriting, before the policy anniversary on which the life assured is aged 60 years completed birthday. The cost of any medical reports and charges will be borne by you and deducted by redemption of units. iii. Such increases would be subject to maximum Sum Assured multiples available in this product. iv. Decrease in Sum Assured is allowed subject to the minimum Sum Assured restrictions under the product v. Notwithstanding anything contained above in relation to the increase of Sum Assured, once you have opted for decreasing the Sum Assured, any subsequent increase may be subject to underwriting. You will have to bear the cost of medical reports and any other charges, as applicable.
- 10. Increase or Decrease in Policy Term i. You have the option to increase or decrease the policy term by notifying the Company. ii. Increase or decrease in policy terms is allowed subject to the policy terms allowed under the policy. iii. An increase in policy term is allowed, subject to underwriting. Sum Assured may increase subject to the minimum sum assured conditions. iv. On decrease of policy term, Sum Assured will not reduce unless it is requested by you.
- 11. Settlement Option i. You have an option to receive the Maturity Benefit as a structured payout over a period of up to 5 years after maturity. This option has to be chosen on or before maturity. The payouts may be taken monthly (direct credits only), quarterly, half yearly or annually, all payable in advance. The first payout of the settlement option will be made on the date of maturity. ii. The life insurance cover and rider cover shall not be available during the settlement period. Other options such as switches, CIPS, partial withdrawals shall not be available in the settlement period. iii. The available number of units under the Policy shall be divided by the residual number of instalments to arrive at a number of units for each instalment. Further, in case of investment in more than one Fund, the number of units to be withdrawn shall be in the same proportion of the units held at the time of payment of each instalment. The value of the payments will depend on the number of units and the respective fund NAVs on the date of each payment. iv. In the event of death of the recipient of the Maturity Benefit during the settlement period, the claimant can continue to take the fund value as structured payout or take the remaining Fund Value as lump sum. The Policy shall terminate on the said payment. v. The recipient of the Maturity Benefit has the option to take the remaining Fund Value as a lump sum payment at any time during the settlement period. The Policy shall terxinate on the said payment. vi. During the settlement period the money remains invested in the respective funds and the investment risk in the investment portfolio is borne by the recipient of the Maturity Benefit. vii. Only the Fund Management Charge would be levied during the settlement period. 'Return of Premium Allocation charges', Wealth Boosters or Value Benefit will not be added during this period.
- 12. Riders i. ICICI Pru Unit Linked Accidental Death Rider is available under this Policy.

 ii. The benefit under the Rider shall become payable only if the same is opted for. Rider charges will be recovered by redemption of units. iii. The Riders can be chosen at the inception of the Policy or at any Policy anniversary during the policy term, subject to underwriting iv. The maximum amount of rider cover will be restricted to the Sum Assured of the base plan or maximum allowed as per the rider feature, whichever is lower. v. For minor lives, rider cover will be available only on the Life Assured reaching age 18 years last birthday.

13. Loans We will not provide loans under this policy.

- 14. Change in Portfolio Strategy (CIPS) i. You have the option to switch amongst the four available Portfolio Strategies-Target Asset Allocation Strategy, Trigger Portfolio Strategy 2, Fixed Portfolio Strategy and LifeCycle based Portfolio Strategy 2. The option to switch Portfolio Strategy can be exercised up to 4 times in a policy year provided the monies are not in DP Fund. This facility will be provided free of cost. Unutilized CIPS cannot be carried forward. ii. On moving to the Trigger Portfolio Strategy 2 or LifeCycle based Portfolio Strategy 2, the existing Funds as well as all future premiums will be allocated between Multi Cap Growth Fund and Income Fund as per the respective strategy details mentioned in Part E clause 8. iii. On moving to the Target Asset Allocation Strategy or Fixed Portfolio Strategy, you must specify the proportions among the choice of funds available in which the existing funds and future premium should be invested.
- 15. Surrender i. Surrender means voluntary termination of the policy by you. ii. Surrender during the first five policy years During the first five policy years, on our receipt of intimation that you wish to surrender the policy, the Fund Value after

deduction of applicable Discontinuance Charge, shall be transferred to the Discontinued Policy Fund (DP Fund). You or the nominee, as the case may be, will be entitled to receive the DP Fund Value, on the earlier of death of the Life Assured or the expiry of the lock-in period. Currently the lock-in period is five years from policy inception. iii. Surrender after completion of five policy years On surrender after the completion of the fifth policy year, you will receive the Fund Value including Top-up Fund Value, if any. No surrender penalty will be levied and policy surrender will extinguish all rights, benefits and interests under the policy.

16. Premium Discontinuance This section is applicable only for Limited Pay and Regular Pay policies. If a due premium has not been paid, we shall send you a notice within a period of fifteen days from the date of expiry of the grace period, requesting you to choose from the options given below in (a) and (b) as applicable within a notice period of 30 days of receipt of such notice: a) Premium discontinuance during the first five policy years In case of premium discontinuance during first five policy years, You will have the following options to exercise.

Option	Description	Treatment
1	Exercise the option to revive the policy within revival period	Fund Value including Top-up Fund Value, if any, shall be credited to the DP Fund after deduction of applicable Discontinuance Charge and will continue to remain in the fund till the policy is revived by paying due premiums. The revival period is two years from the date of discontinuance of policy. In case the policy is not revived, the monies will remain in the DP fund till the end of the revival period or the lock in period, whichever is later, post which the monies will be paid out.
2	Exercise the option of complete withdrawal from the policy with monies moving to the Discontinued Policy Fund	Fund Value including Top-up Fund Value, if any, shall be credited to the DP Fund after deduction of applicable Discontinuance Charge and will be paid out at the end of the lock in period.
3	No option selected	Treatment will be as if option 2 were selected

b) Premium discontinuance after the first five policy years In case of premium discontinuance after the first five policy years, You will have the following options

ption	Description	Treatment
1	Exercise the option to revive the policy within revival period	You will have an option of reviving the policy within the revival period of two years. During this period, your policy wil continue with benefits as per the terms and conditions of the policy and the policy will remain in force during the revival period. Applicable charges shall be deducted from your fund value till the time you pay overdue premiums. On payment of overdue premiums before the end of this period, the policy will be revived. If the policy is not revived by you till the end of the two year period, the policy will be surrendered and the Fund Value, including the Top-up Fund Value, i any, will be paid to you. On payment of surrender value, all rights, benefits and interests under this policy shall be extinguished/terminated.
2	Exercise the option of complete withdrawal from the policy i.e., Surrender the policy without any risk cover	If You choose this option, the policy will be surrendered and the fund value, including top-up fund value, will be paid to You. Or payment of surrender value, all rights benefits and interests under this policy shall be extinguished/terminated.
3	Exercise the option to convert the policy into a paid-up policy	You will have an option to continue the policy without paying any future premiums, with the below mentioned options: a. Original Sum Assured, where risk cover for full Sum Assured will be available and full mortality and other charges will be deducted from the fund. This may cause rapid depletion of the fund value as there will be no payment of premiums in future. For a Whole Life policy, this option is not available if premiums have been paid for less than 7 years. b. Reduced Paid-up Sum Assured, where the risk cover will reduce proportionately as per the formula mentioned below: Reduced Paid-up Sum Assured = Original Sum Assured X (number of premiums paid till the date of discontinuance / the original number of premiums payable)
4	No option selected	If you do not choose any of these options your policy shall be treated as if option 2 were selected

17. Treatment of the policy while monies are in the DP Fund While monies are in the DI Fund: i. Risk Cover and Minimum Death Benefit will not apply. ii. A Fund Management Charge of 0.50% p.a. of the DP Fund will be made. No other charges will apply. iii.

From the date monies enter the DP Fund till the date they leave the DP Fund, a minimum guaranteed interest rate declared by IRDAI from time to time will apply. The current minimum guaranteed interest rate applicable to the DP Fund is $4\%\ p.a.$

- 18. Policy revival Revival will be based on the prevailing Board approved underwriting guidelines. In case of revival of a policy, We shall: 1. Collect from You, all due and unpaid premiums without charging any interest or fee, 2. Levy policy administration charge and premium allocation charges as applicable during the discontinuance period. No other charges shall be levied, 3. Shall add back to the fund, the discontinuance charges deducted, if any, at the time of discontinuance of the policy For the purpose of revival the following conditions are applicable: a. You, at your own expense, shall furnish satisfactory evidence of health of the Life Assured, as required by us; b. Revival of the policy may be on terms different from those applicable to the policy before the premiums were discontinued; Monies will be invested in the segregated fund(s) chosen by You at the NAV as on the date of such revival. On revival, the policy will continue with benefits and charges, as per the terms and conditions of the policy. Revival will take effect only on it being specifically communicated by us to you.
- 19. Foreclosure of the policy i. For Limited Pay and Regular Pay policies, after five policy years have elapsed and all due premiums have been paid, if the Fund Value including Top-Up Fund Value, if any, becomes nil, then the policy will terminate and no benefits will be payable. For Single Pay policies, after five policy years have elapsed and provided the monies are not in the DP Fund, if the Fund Value becomes nil, then the policy will terminate and no benefits will be payable. ii. On termination or foreclosure of the policy all rights, benefits and interests under the policy shall be extinguished iii. A policy cannot be foreclosed before completion of five policy years.

Part-E

Charges

1. Premium Allocation Charge Premiums are allocated to the Funds after deducting the Premium Allocation Charges shown below. The charges shown are as percentages of premium

Limited Pay and Regular Pay: For annual mode of premium payment:

Year 1-7	Year 8-9	Year 10	Thereafter		
5%	2%	1%	0%		
For other tha	an annual mod	le of premium	payment:		
Year 1	Year 2	Year 3-7	Year 8-9	Year 10	Thereafter
5%	3.75%	3.5%	2%	1%	0%

Single Pay: Single Premium: 3% Allocation charge of 2% is applicable on top-ups. 2. Policy Administration Charge Policy Administration Charge will be levied every month by redemption of units, subject to a maximum of ₹ 500 per month (₹ 6,000 p.a.) Limited Pay and Regular Pay: Policy administration charge (% of Annual Premium payable): 0.183% p.m. (2.196% p.a.) Policy administration charge will be charged throughout the policy term. Single Pay: ₹ 60 per month (₹ 720 p.a.) for the first five policy years.

3. Fund Management Charge (FMC)

Fund	FMC p.a. (% of Fund Value)
Focus 50 Fund	
India Growth Fund	
Multi Cap Growth Fund	
Multi Cap Balanced Fund	
Bluechip Fund	
Maximiser V	1.35%
Value Enhancer Fund	1.55 /0
Opportunities Fund	
Maximise India Fund	
Active Asset Allocation Balanced Fund	
Secure Opportunities Fund	
Income Fund	
Money Market Fund	0.75%
Discontinued Policy Fund (DP Fund)	0.50%

This will be charged daily by adjustment to the Net Asset Value (NAV).

4. Switching Charges Nil

ance Charge Discontinuance Charges are described below

Discontinuance Charge Discontinuance Charges are described below.						
Where the policy is discontinued in the policy year	Limited Pay and Regular Pay	Single Pay				
1	Lower of 6% (AP or FV), subject to a maximum of ₹ 6,000	Lower of 1% of (SP or FV), subject to a maximum of ₹ 6000				
2	Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000	Lower of 0.5% of (SP or FV), subject to a maximum of ₹ 5000				
3	Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000	Lower of 0.25% of (SP or FV), subject to a maximum of ₹ 4000				
4	Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000	Lower of 0.1% of (SP or FV), subject to a maximum of ₹ 2000				
5 and onwards	NIL	NIL				
ΛP· Annual Premium	SP: Single Premium FV is th	ne Fund Value on the Date of				

Discontinuance No discontinuance charge is applicable for Top-up premiums.

6. Mortality Charges Mortality Charge will be calculated on the Sum at Risk described below: Sum at Risk = Highest of, • Sum Assured, including Top-up Sum Assured,

XV. Advisor's Confidential Report (Mandatory for Advisor/AFSM to (III)):
Henchy decise that the customer has understood the retains of questions in the proposal form and their importance of dischosing all the material information. I decise that facts disclosed in the proposal form are mue and current to the best of my however, as well as for firm how, be written that is they of the Propose and Life Assential, numer of fund and addressed the customer and the groots pubmises after guitar this form with the original documents. *** *** *** ** ** ** ** ** *
1. Nature of Work SALARIED 2. How do you know the Proposed SCB CUSTOMER
3. How long have you known the Proposer!
5. Income details of Proposer/ Life to be Assured (Per sessin) 6000000 SCHNEIDER ELECRICS I NDUS 5. A
6. Personal Asset details: (A) House Volumed Rented Co. Provided (3) Vehicle V4 Wheeler 2 Wheeler NA
7. General Health details of Life to be Assured as observed/informed to you:
Physical Hardicept DeformityYes' Menual RetandationYes' History of any liness! SurgeryYes' Medical Investigations doneYes'
If answer to any of the above questions is yes, please provide details
8. Any other risk associated with Occupation. Sports Pusefit or Personal Habits of Life to be Assured/ Annuitant that could affect the risk in the insurance proposal, please provide details.
9. Any other material information or facts gavisards to the social/financial status and the source of funds of the proposer which might have any odverse impact on ecceptance of the proposer, please provide details
10. Is the Proposer a: Judge Member of Parliament Member of state legislature J political party
(Tick if applicable, default value No.)
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"91" or "00" before the number, International Customers can call +91-22-6193 0777. Charges as applicable.

Rani Sati Maro, Malad (East), Mumbai- 400097.

ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipoo Plaza,

Benefit Illustration for Iolici Pru Signature

A Unit Linked Non-Participating Life Insurance Plan

P:172.16.64.128 Benefit Illustration for ICICI Pru Signature Date: 26-Jun-2019 16:40:26 : Mr. MURALIDHARAN UNNIKRISHNAN Date Of Birth(Age) : 07-May-1970 (49 Years) Gender : Male Name of the Product(Unique : ICICI Pru Signature(105L177V01) Identification No.) Sum Assured¹ : Rs 4.000 000 Policy Term : 25 Years Portfolio Strategy : Fixed Amount of Base Installment : Rs 400.080

Premium Payment Option : Limited pay 5 Systematic Withdrawal Settlement Option Plan Option : Advantage SalesChannel : Standard Chartered Bank Funds Opted for :MaximIser Fund V:50% :India Growth Fund:50%

Mode Of Premium Payment : Yearly

Premium Payment Term

Annualised Base Premium

	Summary of cashfi	ows at 4% and 8% assume	d investment return	·	
	Assumed Invest	ment Return : 8%	Assumed Investment Return : 4%		
Policy Year	Fund at end	Death Benefit	Fund at end	Death Benefit	
1	373,056	4,000,000	358,784	4,000,000	
5	2,122,428	4,000,000	1,884,277	4,000,000	
10	2,845,187	4,000,000	2,068,563	4,000,000	
15	3,892,001	4,000,000	2,259,777	4,000,000	
20	5,388,252	5,388,252	2,425,252	4,000,000	
25	7,438,418	7,438,418	2,532,847	4,000,000	

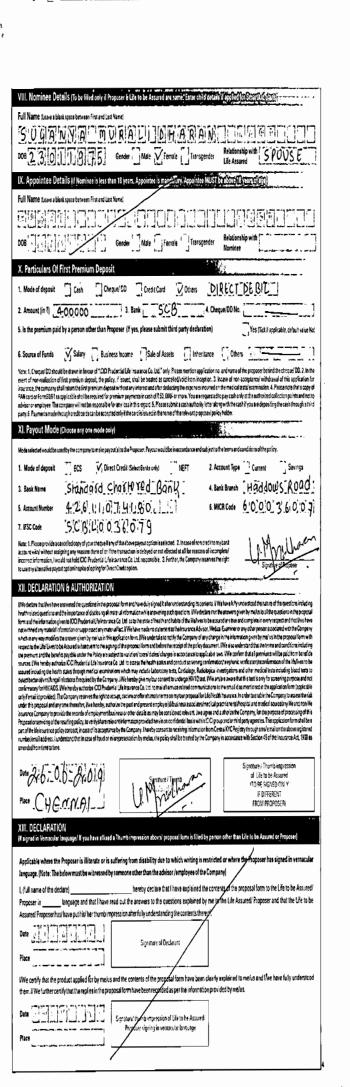
Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on Life insurance business. If your policy offers guaranteed returns then these will be clearly marked guaranteed in the illustration table on this page. If your policy offers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

Statement of various premiums, charges and commissions in respect of the unit linked benefits along with growth of the fund over the duration of the policy with assumed rate of interest (Gross Yield) as mentioned.

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if any • Fund Value (including Top-up Fund Value, if any), • Minimum Death Benefit Less • Fund Value (including Top-up Fund Value, if any) Mortality Charge will be deducted on a monthly basis by redemption of units. Mortality Charges will be deducted until the earlier of intimation of death of the Life Assured and the end of the policy term. The Mortality Charges are given in Annexure I. Some of the charges may be revised from time to time, subject to Regulatory approval. For details, please refer to Annexure II.

7. Fund details and name The accumulated premiums, less charges, will be invested in the following funds:

Fund	Segregated Fund Identification Number (SFIN)
Focus 50 Fund	ULIF 142 04/02/19 FocusFifty 105
India Growth Fund	ULIF 141 04/02/19 IndiaGrwth 105
Multi Cap Growth Fund	ULIF 085 24/11/09LMCapGro 105
Multi Cap Balanced Fund	ULIF 088 24/11/09LMCapBal 105
Bluechip Fund	ULIF 087 24/11/09LBluChip 105
Maximiser V	ULIF 114 15/03/11 LMaximis5 105
Value Enhancer Fund	ULIF 139 24/11/17 VEF 105
Opportunities Fund	ULIF 086 24/11/09LOpport 105
Maximise India Fund	ULIF 136 11/20/14 MIF 105
Active Asset Allocation BalancedFund	ULIF 138 15/02/17 AAABF 105
Secure Opportunities Fund	ULIF 140 24/11/17 SOF 105
Income Fund	ULIF 089 24/11/09Llncome 105
Money Market Fund	ULIF 090 24/11/09LMoneyMkt 105

i) Focus 50 Fund

Objective	To provide long-term capital appreciation from equity portfolio
	invested predominantly in top 50 stocks

Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	90
Debt Instruments	10	0
Money market & Cash	10	0

Potential Risk- Reward profile of the fund: High

ii) India Growth Fund

To generate superior long-term capital appreciation by investing at least 80% in a diversified portfolio of equity and equity related securities of companies whose growth is propelled by India's rising power in domestic consumption and services sectors such as Automobiles, Retail, Information Technology, Services and Energy.

Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

iii) Multi Cap Growth Fund

Objective To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies.

Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

iv) Multi Cap Balanced Fund

Objective | To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments.

Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	60	0
Debt Instruments	70	20
Money market & Cash	50	0

Potential Risk- Reward profile of the fund: Moderate

v) Bluechip Fund

Objective To provide long-term capital appreciation from equity portfolio predominantly invested in large cap stocks.

Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

vi) Maximiser V

To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments of large and mid cap stocks.

Portfolio Allocation	Max (%)	Min (%)	
Equity & equity related securities	100	75	
Debt Instruments	25	0	
Money market & Cash	25	0	

Potential Risk- Reward profile of the fund: High

vii) Value EnhancerFund

Objective To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments in sectors that are emerging or witnessing a inflection in growth trajectory.

Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	85
Debt Instruments	15	0
Money market & Cash	15	0

Potential Risk- Reward profile of the fund: High

viii) OpportunitiesFund

Objective | To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of companies operating in four important types of industries viz., Resources, Investmentrelated, Consumption-related and Human Capital leveraged industries.

Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

ix) Maximise India Fund

Objective To offer long term wealth maximization by managing a diversified equity portfolio, predominantly comprising of companies in NIFTY 50 & NIFTY Junior indices.

Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

x) Active Asset Allocation Balanced Fund

Objective To provide capital appreciation by investing in a suitable mix of cash, debt and equities. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

Max (%)	Min (%)
70	30
70	30
40	0
	70 70

Potential Risk- Reward profile of the fund: Moderate

xi) Secure Opportunities Fund

Objective | To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.

Portfolio Allocation	Max (%)	Min (%)
Debt Instruments	100	60
Money market & Cash	40	0

Potential Risk- Reward profile of the fund: Low

xii) Income Fund

To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.

Portfolio Allocation	Max (%)	Min (%)
Debt Instruments	100	40
Money market & Cash	60	0

Potential Risk- Reward profile of the fund: Low

xiii) Money Market Fund

To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund.
capital deployed in the fullo.

Portfolio Allocation	Max (%)	Min (%)
Debt Instruments	50	0
Money market & Cash	100	50

Potential Risk- Reward profile of the fund: Low

In addition, on premium discontinuance or surrender, during the first five policy years, as described in Part D clause 16.a, the monies will be moved to the Discontinued Policy Fund (DP Fund).

xiv) Discontinued Policy Fund: (SFIN: ULIF 100 01/07/10 LDiscont 105)

Portfolio Allocation	Max (%)	Min (%)
Money Market instruments	40	0
Government securities	100	60

8. Portfolio Strategy You can choose among the following four asset allocation strategies: i. Target Asset Allocation Strategy ii. Trigger Portfolio Strategy 2 iii. LifeCycle-based Portfolio Strategy 2 iv. Fixed Portfolio Strategy You may opt into or out of a Portfolio Strategy during the policy term. You can only have your funds in one of the Portfolio strategies at any point in time. i. Target Asset Allocation Strategy Under this strategy, You can allocate the premiums between any two funds available with this policy in a proportion of Your choice. Every quarter, units shall be rebalanced as necessary to maintain the proportions of the Funds as chosen at strategy inception. The re-balancing of units shall be done on the last day of each Policy quarter. You can avail this option at inception or at any time later during the Policy Term. If the last day of the Policy quarter is a non-valuation date then the next working day's NAV will be applicable. ii. Trigger Portfolio Strategy 2 Under this strategy, your investments will initially be distributed between two funds Multi Cap Growth Fund, an equity oriented fund, and Income Fund, a debt oriented fund - in a 75:25 proportion. The fund allocation may subsequently get altered due to market movement. We will re-allocate funds in the portfolio based on a pre-defined trigger event. Working of the strategy: a. The trigger event is defined as a 10% upward or downward movement in NAV of Multi Cap Growth Fund, since the previous rebalancing. For determining the first trigger event, the movement of 10% in NAV of Multi Cap Growth Fund will be measured vis-à-vis the NAV at the inception of the strategy in your policy. b. On the occurrence of the trigger event, any fund value in Multi Cap Growth Fund which is in excess of three times the Income Fund value is considered as gains and is transferred to the liquid fund - Money Market Fund. This ensures that gains are capitalized, while maintaining the asset allocation between Multi Cap Growth Fund and Income Fund in the proportion of 75:25. c. In case there are no gains to be capitalized, funds in Multi Cap Growth Fund, Income Fund and Money Market Fund are redistributed in Multi Cap Growth Fund and Income Fund in 75:25 proportion. iii. LifeCycle-based Portfolio Strategy 2 a. Under this strategy, the Company's Multi Cap Growth Fund will be used for equity exposure and the Income Fund for debt exposure. b. The Fund Value will be allocated to the Multi Cap Growth and Income Fund as per the Life Assured's age as described in the following schedule

	_	
Age (Last birthday)	Multi Cap Growth Fund	Income Fund
0 – 25	80%	20%
26 – 35	75%	25%
36 - 45	65%	35%
46 – 55	55%	45%
56 – 65	45%	55%
66+	35%	65%

Under this strategy, you have the option to make Partial Withdrawals. Partial Withdrawals and different growth rates of the Multi Cap Growth and Income Fund may cause the actual fund weightings to differ from the above schedule. Since the objective is to allocate assets based on risk appetite at the current age, the Policyholder funds will be regularly rebalanced to achieve the above allocations. This will be done by automatic switching of units between the two funds at every policy quarter. During the last ten quarters of the Policy term, the exposure in the Multi Cap Growth Fund will be systematically reduced as per the Life Assured's age as described in the table below by automatic switches to the Income Fund. This is done so that the Fund Value at the time of maturity is not adversely affected by short term volatility in the equity market that Multi Cap Growth Fund invests in.

Aç (La birth	ast	Multi Cap Growth Fund	ı	Exposure in the last ten quarters prior to maturity								
From	То		10	9	8	7	6	5	4	3	2	1
0	25	80%	72.0%	64.0%	56.0%	48.0%	40.0%	32.0%	24.0%	16.0%	8.0%	0.0%
26	35	75%	67.5%	60.0%	52.5%	45.0%	37.5%	30.0%	22.5%	15.0%	7.5%	0.0%
36	45	65%	58.5%	52.0%	45.5%	39.0%	32.5%	26.0%	19.5%	13.0%	6.5%	0.0%
46	55	55%	49.5%	44.0%	38.5%	33.0%	27.5%	22.0%	16.5%	11.0%	5.5%	0.0%
56	65	45%	40.5%	36.0%	31.5%	27.0%	22.5%	18.0%	13.5%	9.0%	4.5%	0.0%
66+		35%	31.5%	28.0%	24.5%	21.0%	17.5%	14.0%	10.5%	7.0%	3.5%	0.0%

iv. Fixed Portfolio Strategy Under this strategy, the Policyholder may choose to invest his or her money in any of the funds offered and in proportions of his or her choice. The available funds are described in section 7 above. A Policyholder who chooses the Fixed Portfolio Strategy may avail of the Automatic Transfer Strategy described below. There would be no additional charge for selecting the Automatic Transfer Strategy Under this strategy you can invest all or some part of your

investment in Money Market Fund or Income Fund and transfer a fixed amount in regular monthly instalments into any one of the following funds: Bluechip F und, Maximiser V, Multi Cap Growth Fund, Maximise India Fund, Opportunities Fund, Value Enhancer Fund, Focus 50 Fund or India Growth Fund. This transfer will be done in equal instalments in not more than 12 monthly instalments. The Policyholder can opt for a transfer date of either 1st or 15th of every month. If the date is not mentioned, the funds will be switched on the 1st of every month. If the 1st or 15th of the month is a non-valuation date then the next working day's NAV will be applicable. At the time of transfer, the required number of units will be allocated in the chosen destination fund. The minimum transfer amount is Rs. 2,000. The Automatic Transfer Strategy will be renewed and will be regularly processed for the Policyholder till the Company is notified, through a written communication, to discontinue the same. The Automatic Transfer Strategy will not be applicable if the source Fund Value is less than the amount nominated for transfer.

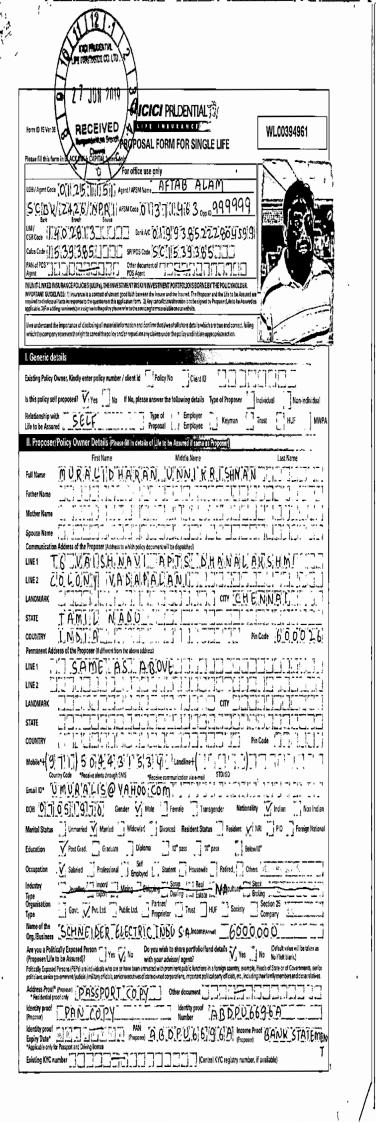
9. Net Asset Value (NAV) The Net Asset Value for the different Segregated Funds shall be declared on all Business Days (as per Investment Regulations). The Net Asset Value of each Segregated Fund shall be computed as follows or by such other method as may be prescribed by regulation:

[Market value of investment held by the Fund plus value of current assets less value of current liabilities and provisions]

Divided b

Number of units existing under the Fund at valuation date, before any new units are created or redeemed

- 10.Risks of investment in the Funds i. Any investment in any of the Funds available under the policy is subject to market and other risks. ii. The investment risk in the investment portfolio is borne by you. iii. There is no assurance that the objectives of any of the Funds will be achieved. iv. The NAV of any of the Funds may increase or decrease as per the performance of financial markets. v. The past performance of any of the Funds does not indicate the future performance of these Funds. vi. The name of the product and the Funds do not in any manner indicate the quality or their future prospects or the returns that can be expected from these Funds. vii. The Funds, except for DP Fund, do not offer a guaranteed or assured return.
- 11.Valuation date Valuation date is any date on which the NAV is declared by us.
- 12. Valuation of the Funds Valuation of Funds is the determination of the value of the underlying assets of the Funds. The valuation of the assets will be made as per the valuation norms prescribed by the Regulator and implemented by us.
- 13.Investment of the Funds We will select the investments, in accordance with its board approved investment policy, including derivatives and units of mutual Funds, of the Fund at our sole discretion subject to the investment objectives of the Fund and the applicable regulations in this regard.
- 14. Your rights with respect to the Funds This policy enables you to participate only in the investment performance of the Funds, to the extent of allocated units. It does not in any way confer any right whatsoever on you or on the Life Assured to share in our profits or surplus of the business in any manner whatsoever or make any claim in relation to our assets. All assets relating to the Fund shall be and shall remain in our absolute beneficial ownership and control. There is no trust created, whether express or implied, by us in respect of the investments in your favour or assignee or nominee of the policy or any other person.
- 15. Fund closure Although the Funds are open ended, we may, as per Board approved policy and subject to prior approval from the Regulator, completely close any of the Funds on the happening of any event, which in our sole opinion requires the said Fund to be closed. You shall be given at least three months' prior written notice of our intention to close any of the Funds completely or partially except in 'Force Majeure' conditions as mentioned in Part F clause 10, where we may give a shorter notice. In case of complete closure of a Fund, on and from the date of such closure, we shall cease to issue and cancel units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the units are not switched to another Fund by you, we will switch the said units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the Regulator. However, no fee would be charged by us for switching to another Fund or exiting from the policy in the event of complete closure of Funds.
- **16. Applicability of NAV** i. The allocation and redemption of Units for various transactions will be at the NAV as described below:



III. Proposer/Policy Owner Electronic Insurance Account (el/	2		9 .56			
Do you wish to open Electronic Insurance Account and convert your period	es into electronic	policies	Yes No (Default va	lut wiš be taken a	s No f l	eft blani
2. Select your preferred insurance repository to NSDL insurance open Electronic Insurance Account: Repository	CDSL Insurance Repository Limit		CAMS Repository Services Limited	Karvy Insuran Limited	се Вер	ository
	توروا	•	Ott Figgs Citimote	Latino		
4. Do you wish to convert your ICICI Prudantial policies into electronic polici		-	uit value will be taken as No if Is	elt b'lank.)		
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for in point no. 3. Also e A will be operated only I Email, Mobile and PAN(Asshaur's provided in			China China China			
IV. Details of the Life to be Assured (Please fill section II only it I	ile to be Assured	IS ORIGINAL STATES	nt from Proposar)	P&+****	~	٠
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Name of the Org /Business		4	Income/Annai			
V. Personal Details of the Life to be Assured (This section nee	not be filled if	you have	object (of Object of Mail) to	MISSIN .		
Simple Medical Questionnaire						
	FLY (UNAPPE NA	AFFIE O	r voun ci aisa			
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Cancer or turnor or any kind intV/ AIDS related ailment Liver related ailment		• Diabe				
Mental or Nervous disorders related ailments Kidney related ail Any liness requiring leave from work or hospitalization for more than 7 core.		Hype: anv dieshil		in the feet 10 we	9T	
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b. Weight (Klograms) 12	Substance Consumed	Yes/No	Consumed as	Quantity	Noc	Year
	Tobacco Alcohol	NO	Bus-Washington	Quantina		
	Any Narcotics	ND		Τ.		
3. Lifestyle details of the Life to be Assured					Yes	Vo
 Is your occupation associated with any specific hazard or do you take parties. e.g. occupation, chemical factory, mines, explosives, radiation, comosive che 			-		٦	V
mountaineening, eny form of recingeto.)					~	. 12
 b. Are you employed in the armed, para military or police forces? Of yes, please provide Rank, Department/Division, Date of last medicate. 	category after me	dical exan	nt /	/		. 1
4. Family details of the life to be assured[include parents/sibling] Are any of					-1	V.
heart disease, Diabetes Mellitus, cancer, or any other hereditary/familial of	isorder, before 5	Syears of	age? if yes plaase provide de	atails below,		<u></u>
5. Have you lost weight of 10 kgs or more in the last six months?					•••	,V
Do you have any congenital defect/abnormality/physical deformity/hand	•	14 . 17	1		ايد	V
Have you undergone or been advised to undergo any tests/investigations Did you have any ailment/injury/accident requiring treatment/medicatio			/		1	V.
on medical grounds in the last two years?	1107 more unan a	Weekord	ave you availed leave for m	ore than 3 days	-	Ň
9. Have you ever suffered or been diagnosed with or been treated for any of t	he following?	None	f the below			
] Hypertension/High 8P/high chalesterol	Chestpa	in/Hearta	ttack/any other heart disease	or problem		
Undergone angioplasty, bypass surgery, heart surgery	/ hai	Ţ	od sugar/sugar in urine			
Asthma, Tuberculosis or any other respiratory disorder	••		/stroke/paralysis/epilepsy			
Any Gastro intestinal disorders like Pancreatitis, colitis stc.	_		undice/Hepatitis Bor C			
Genitourinary disorders related to kidney, prostate, underly system 1 HV infection/AIDS or positive test for HIV			irowth or cyst of any kind rs like anaemia, Thalessemia	ielc		
Psychiatric ormental disorders	<u>.</u>		rotmentioned above	1414		
10. To be answered by female lives only	anyone					
a. Have you ever suffered/arg suffering from or have undergone any inv	estigation or trea	tment for	any gynecological complica	ations such as ,	7	V.
disorder of cervix, uterus, ovaries, breast, breast lump/cystetc.? b. Are you pregnant appresent?						-
					***	7/
If yes, please prention number of weeks						V.
· · · / ·	Details if	marked Y	es'		1	,V.
If yes, please mention number of weeks	Details if	marked Y	'es'	,		,V.

XII. DECLARATION & AUTHORIZATION

We declare that I/we have answered the questions in the proposal form and have duly signed it after understanding its contents. If We have fully understood the nature of the questions including health related questions and the importance of disclosing all material information while answering such questions. We declare that the answers given by me/us to all the questions in the proposal form and the information given to ICICI Prudential Life Insurance Co. Ltd. as to the state of health and habits of the life/lives to be assured are true and complete in every respect and that I/we have not withheld any material information or suppressed any material fact. I/We have made no statement to the Insurance Advisor, Medical Examiner or any other person associated with the Company which in any way modifies the answer given by me/ us in this application form. We undertake to notify the Company of any change in the information given by me/ us in the proposal form with respect to the Life/Lives to be Assured subsequent to the signing of this proposal form and before the receipt of the policy document. We also understand that the terms and conditions including the propriet payable under the Policy are subject to variation/ taxes/ durings/ charges in accordance to applicable laws. We confirm that all premiums will be natif from honefide

Type of transaction	Applicable NAV (where transaction
	is received before cut-off time)
First premium deposit received by	NAV of the risk commencement date of the
way of local cheque or pay order or	policy
demand drafts payable at par	
First premium deposit received by	NAV of the risk commencement date of
way of outstation cheque or pay	policy or date of realization of the amount
order or demand drafts	by us, whichever is later
Renewal premiums received by way	NAV of the date of our receipt of instruction
of direct debit, Electronic Clearing	or the due date, whichever is later
System (ECS), credit card, etc.	
Renewal premiums received by way	NAV of the date of our receipt of instrument
of local Cheque or pay order or	or the due date, whichever is later
demand draft payable at par	
Renewal premiums received by way	NAV of the date of our receipt of instrument
of outstation cheque or pay order or	or the due date or date of realization of the
demand draft	amount by us, whichever is later
Partial withdrawal	NAV of the date of our receipt of the request
	NAV of the date of our receipt of the request
i. Free look cancellation	or intimation of claim (Intimation for the
ii. Death claim	purpose of claim must be in writing. The free
	look cancellation request must be in writing
	or in the electronic mode or in any other
	manner as decided by us from time to time)
Surrender after first five policy years	NAV of the date of our receipt of the request
Value Benefit (Premier and Exclusive	NAV of the date of allocation
plan options), Return of Premium	
Allocation charges, Wealth Boosters	
Transfer to the Discontinued Policy	NAV of the Date of Discontinuance
Fund	

ii. Currently, the cut-off time is 3.00 p.m. The cut-off time may be changed as per the Regulator's prevailing guidelines. iii. If the transaction request is received before the cut off time, the NAV declared at close of business that day will be applicable. iv. If the transaction request is received after the cut-off time then the NAV of the next Valuation Date will be applicable. v. The Units allocated will be reversed in case of non realization of the premium amount. We will follow the norms stated above for any transactions, which are not specifically mentioned herein but involve Allocation and redemption of Units.

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. You are required to submit the Age proof of the Life Assured and have the Age admitted, in case if the Age was not admitted at the time of proposal. You will be required to furnish such proof of age of the Life Assured as is acceptable to us and have the age admitted. If the Age admitted (the "Correct Age") during the Policy term is found to be different from the Age declared in the Proposal Form. We will take one of the following actions: a) If the Correct Age of the Life Assured makes him/her 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 by paying the Fund Value less premium discontinuance charge, if anyand the policy will terminate thereafter. b) If the Correct Age of the Life Assured makes him/her eligible for this Policy, revised Mortality Charges as per Part E will be payable as per the Correct Age from the next Policy anniversary. There could be a revision in the Sum Assured also depending on the correct age of the Life Assured. This section will be as per the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time
- 2. Nomination Nomination will be as per Section 39 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure III for details on this section.
- Assignment Assignment will be as per Section 38 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure IV for details on this section.
- 4. Incontestability Incontestability will be as per Section 45 of the Insurance Act, 1938, as amended from time to time. Please refer Annexure V for more details on this section.
- Non-Disclosure & Fraud Non-disclosure and Fraud will be as per Section 45 of the Insurance Act, 1938, as amended from time to time. Please refer Annexure V for more 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: 1860 266 7766. Facsimile: +91-22-42058222. E-mail: lifeline@iciciprulife.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 centers, 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 made applicable 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 any and 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.Force Majeure The Company will value the funds on each day that the financial markets are open however the company may value the funds less frequently in extreme circumstances external to the Company where the value of the asset is too uncertain. In such circumstance the company may defer the valuation of assets for up to 30 days until the company feels that certainty to the value of assets has been resumed. The deferment of the valuation of the assets will be with prior approval from IRDAI. • The Company will make investments as per the fund mandates given in Part E.7 however the company reserves the right to change the exposure of all/any fund to money market to 100% in extreme situation external to the Company keeping in view market conditions/political situations/economic situations/war like situations/terror situations. The same will be put back as per the base mandate once the situation has corrected. • Some examples of such circumstance in above sections are: - When one or more stock exchange which provided basis for valuation for substantial portion of the assets of the fund are closed otherwise than for ordinary holiday - When as a result of political economi monetary or any circumstances out of the control of the company, the disposal of the assets of the fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining policyholder. - During periods of extreme market volatility during which surrenders and switches would be detrimental to the interests of the remaining policyholders - In the case of natural calamities/strikes/war/civil unrest and riots - In the event of any unforeseen accident beyond Company's control or Act of God or disaster that effects the normal functioning of the company - If so directed by IRDAI The policyholder will be notified of such a situation if it arises
- 11. Payment of claim procedure For processing a death 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) Cancelled Cheque for processing electronic payment e) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death. For processing a maturity claim under this Policy, We will require the following documents: a) Payout mandate b) 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.
- 12. Suicide If the Life Assured, whether sane or insane, commits suicide for any reason whatsoever within 12 Months of the date of inception of the policy, the policy shall be void and only the Fund Value including Top up Fund Value, if any, as available on the date of death, will be payable. No charges will apply after the date of death. The policy will terminate on the said payment and all rights, benefits and interests will stand extinguished. If the Life Assured, whether sane or insane, commits suicide within 12 Months from the date of revival, the policy shall be void and only the Fund Value including Top up Fund Value, if any, as available on the date of death, will be payable. No charges will apply after the date of death. The policy will terminate on the said payment and all rights, benefits and interests will stand extinguished. If the Life Assured, whether sane or insane, commits suicide within 12 Months from the effective date of any increase in the Sum Assured, then the amount of increase shall not be considered in the calculation of the Death Benefit.
- 13. 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. Freelook option is not available on issue of duplicate Policy document.
- 14. Amendment to policy document Any variations, modifications or amendment or any terms of the Policy document shall be communicated to you in writing.

PART -

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.iciciprulife.com. Alternatively You may communicate with Us at the customer service desk whose details are mentioned in the Welcome Letter. 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@iciciprulife.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.iciciprulife.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 get in touch with Our senior grievance redressal officer (SGRO)at smgro@iciciprulife.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 Maharashtra. For more details please refer to the "Grievance Redressal" section on www.iciciprulife.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 e Insurance Co. Ltd. Ground Floor & Upper Basement, Unit No. 1A & 2A, RahejaTipco 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:155255 or 1800 4254 732 Email ID: complaints@irda.gov.in You can also register your complaint online at http://www.igms.irda.gov.in/ Communication address to share complaints by post or courier: Consumer Affairs Department Insurance Regulatory and

- Development Authority of India Survey No. 115/1, Financial District, Nanakramguda, Hyderabad Telangana State 500032 Ph. No: 040 20204000
- 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 Rule 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if: • The grievance has been rejected by the grievance redressal machinery of the Insurance Company; • A period of one year from the date of rejection by the Insurance Company has passed; and • If any other judicial authority has not been approached. In case if You do not receive any reply or if You are not satisfied with Our decision/ resolution, You may approach the Insurance Ombudsman if the grievance pertains to: • Any partial or total repudiation of claims; • The premium paid or payable in terms of the Policy; • Any claim related dispute on the legal construction of the Policy in so far as such dispute relate to claims; . Delay in settlement of claims; or . Non-issue of Policy document to customers after receipt of premiums. A complaint is required to be made in writing to the office of the Insurance Ombudsman giving full details of the complaint and the contact information of complainant. We have given below the details of the existing offices of the Insurance Ombudsman. You may approach the respective Ombudsman as per Your location. We request You to regularly check Our website at www.iciciprulife.com or the website of the IRDAI at www.irdai.gov.in for updated contact details.
- AHMEDABAD: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 - 25501201/02/05/06. Email: bimalokpal.ahmedabad@ecoi.co.in Jurisdiction: Gujarat, Dadra & Nagar Haveli, Daman and Diu.
- BENGALURU: Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru-560078. Tel No: 080 26652048 / 26652049. Email: bimalokpal.bengaluru@ecoi.co.inJurisdiction: Karnataka.
- 3. BHOPAL: Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal 462 003. Tel.:- 0755-2769201, 2769202. Fax: 0755-2769203. Email: bimalokpal.bhopal@ecoi.co.in Jurisdiction: Madhya Pradesh & Chhattisgarh.
- 4. BHUBANESHWAR: Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneshwar-751 009. Tel.:- 0674-2596455/2596461. Fax: 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.inJurisdiction: Orissa.
- 5. CHANDIGARH: Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh 160 017. Tel.:- 0172-2706468/2706196. Fax: 0172-2708274. Email: bimalokpal.chandigarh@ecoi.co.in Jurisdiction: Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh.
- 6. CHENNAI: Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai -600 018. Tel.: -044-24333668/24335284. Fax: 044-24333664. Email: bimalokpal.chennai@ecoi.co.inJurisdiction: Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
- DELHI: Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi -110 002. Tel.:- 011-23237532/23239633 Fax: 011-23230858. Email: bimalokpal.delhi@ecoi.co.inJurisdiction: Delhi.
- 8. ERNAKULAM: Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building, Opp. Cochin 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.
- GUWAHATI: Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Panbazar Overbridge, S.S. Road, Guwahati -781 001. Tel.:- 0361- 2132204/2132205. Fax: 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.inJurisdiction: Assam, Meghalava, 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 Annexe, 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 Andeman & Nicobar Islands.
- 13. LUCKNOW: Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase II, Nawal Kishore Road, Hazaratganj, 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, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, 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, Bhagwan Sahai 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, Kanooj, Mainpuri, 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.inJurisdiction: Bihar, Jharkhand.
- 17. PUNE: Office of Insurance Ombudsman, Il Floor, Jeevan Darshan, 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).

1. Annexure I – Mortality Charges

Age last birthday (years)	Mortality Charge per thousand Sum at Risk	Age last birthday (years)	Mortality Charge per thousand Sum at Risk 5.49	
0	4.45	51		
1	3.90 52		6.06	
2	2.94	53	6.65	
3	2.22	54	7.26	
4	1.67	55	7.89	
5	1.27	56	8.55	
6	0.97	57	9.23	
7	0.75	58	9.95	
8	0.59	59	10.71	
9	0.50	60	11.54	
10	0.44	61	12.44	
11	0.43	62	13.42	
12	0.45	63	14.50	
	0.50	64	15.70	
13				
14	0.55	65 66	17.01 18.47	
15	0.62			
16	0.68	67	20.07	
17	0.75	68	21.82	
18	0.80	69	23.75	
19	0.85	70	25.86	
20	0.89	71	28.16	
21	0.92	72	30.68	
22	0.95	73	33.42	
23	0.97	74	36.40	
24	0.98	75	39.64	
25	0.99	76	43.17	
26	1.00	77	47.00	
27	1.01	78	51.15	
28	1.02	79	55.67	
29	1.04	80	60.56	
30	1.06	81	65.87	
31	1.09	82	71.63	
32	1.12	83	77.88	
33	1.17	84	84.65	
34	1.22	85	91.99	
35	1.29	86	99.93	
36	1.36	87	108.54	
37	1.45	88	117.87	
38	1.55	89	127.97	
39	1.67	90	138.90	
40	1.81	91	150.73	
	1.81	92	163.54	
41		93	177.39	
42	2.14			
43	2.35	94	192.38	
44	2.60	95	208.59	
45	2.88	96	226.12	
46	3.20	97	245.07	
47	3.57	98	265.56	
48	3.99	99	287.70	
49	4.45			

The above mortality charges are for male lives. For female lives the mortality charge is charge for age less 2 years of that of male lives.

Annexure II - Revision of Charges

We reserve the right to revise the following charges at any time during the term of the Policy. Any revision will apply with prospective effect and will be subject to prior approval from the Regulator and if so permitted by the then prevailing rules, after giving a notice to the policyholders. The following limits are applicable: • The Fund Management Charges may be increased up to the maximum allowable as per applicable regulation. • The Policy Administration Charge may be increased to a maximum of Rs. 500 per month subject to the maximum permitted by IRDAI, currently a maximum of Rs. 6000 p.a. applies. • Switching charge may be increased to a maximum of Rs. 200 per switch. If you do not agree with an increase, you shall be allowed to surrender the Policy and no discontinuance charge will be applicable on surrender of such policy. The Premium Allocation Charges, Discontinuance Charges and Mortality Charges are quaranteed for the term of the policy.

Annexure III - Section 39 - Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 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 thereof. 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 Act, 1938 as amended from time to time. The policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.

Annexure IV - Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 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 acknowledgement 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 Act, 1938 as amended from time to time. The policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.

Annexure V - 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 Act, 1938, 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 misstatement 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.