



Jerrin Abraham Stanly DHANYA AUTOCARE CENTRE BMW ROAD PO BOX 22209

SHARJAH SHARJAH ..-999999

Mobile Number: 971565562299 Email ID: JERRINSTAN@GMAIL.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 Life Time Classic

Policy Number: 90093104

Your Mobile Number: 971565562299

Email Id: jerrinstan@gmail.com

Sum Assured (in Rs.): 10,00,000

Policy Term: 20 Years

Premium Instalment (Inclusive of taxes Rs.): 1,00,000

Payment Frequency: Yearly

Premium Paying Term: 5 Years

Next Premium Due Date : February 22, 2022

If any of these details are incorrect or not as per your expectations, please contact us immediately

YOU HAVE PURCHASED THIS POLICY FROM

Name: Cyril Jose

Address : Dummy Address-1 Dummy Address-2 Dummy Address-3 Mumbai Maharashtra 400101

Code/License No. : 01074811 Contact No. : 1860 266 7766

2. YOU HAVE A REFUND (FREE LOOK) PERIOD

You have a free look period of 15 days to review your policy document from the date you receive it (30 days in case of electronic policies or policies obtained through distance marketing). In this period if you are not satisfied with your policy terms and conditions, you may return the policy to us with reasons for cancellation. We will cancel the policy and pay you an amount which shall be equal to non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation, less proportionate risk premium, stamp duty expenses under the policy and the expenses borne by us on medical examination, if any.

3. MAKING A CLAIM

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

If your policy is Regular Pay or Limited Pay, for your convenience we recommend that you register for auto-debit to pay future premiums, if any. In order to do so we request you to please complete the attached ECS/ Direct Debit form, and send it to us and all your future premiums will be debited directly from your bank account electronically. In case of any queries or clarifications required, please feel free to contact your advisor or reach us at any of our service centres mentioned below. We will be happy to assist you.

Warm regards,



Authorised Signatory

Visit us at www.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: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Reg No:105. Unique Identification Number as specified by IRDAI 105L155V04. Comp/doc/May/2017/0148. CIN: L66010MH2000PLC127837 Fax Number: +91-22-42058222



Policy Certificate Life Time Classic UIN 105L155V04

Unit Linked Life Individual Product

This Policy is the evidence of a contract between ICICI Prudential Life Insurance Company Limited ("the Company") and the Policy holder 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.

Details of Policy Holder	
Jerrin Abraham Stanly	

Details of the Life Assured				
Name :	Jerrin Abraham S	Stanly		
Communication Address :	DHANYA AUTO(999999	CARE CENTRE, BMW RO	AD PO BOX 22209,, S	SHARJAH, SHARJAH,
Date of Birth: January 06, 1987	Age in Years :	34	Age Admitted :	YES

Details of the Nominee/Appointee	
Name of Nominee : Mr.Jonah Stanly	Name of Appointee* : Jebi Eleza John
Relationship with the life Assured: Son	Relationship with the Nominee : NA
Age of Nominee : 0	

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

Policy Details			
Policy Number	90093104	Total instalment premium (Rs.)	1,00,000
Policy Term (In Years)	20	Periodicity of Payment of Premium	Yearly
Risk Commencement Date	February 22, 2021	Premium Payment Term (In Years)	5
Maturity Date	February 22, 2041	Premium Payment Option	Limited Pay
Policy sourced by Distance Marketing	N	Due date of Last Premium	February 22, 2025
Category	Medical	Sum Assured (Rs.)	10,00,000

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.

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 February 22, 2021 (Issue Date).

Digitally signed by ASHISH RAVINDRA RAO Date: 2021.03.09 20:35:23 IST Reason: Digitally Signed Location: Mumbai

Authorised Signatory
Stamp Duty of Rs.200 /- (TWO HUNDRED RUPES) paid by CSD/256/2021/637 dated 20th Feb 2021.

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

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





PREMIUM RECEIPT

Name of Policy Holder	Jerrin Abraham Stanly			
Policy Name	Name ICICI Pru Life Time Classic			
Policy Number	Receipt Number	Date of Receipt		
90093104	L1712765	January 21, 2021		

Premium Details (₹)		
Premium Amount received	1,00,000	
Premium Installment	1,00,000	
Goods and Services tax / Cess	1,115.39	

Payment Details		
Frequency of Payment	Yearly	
Cheque / Transaction No .	034565	
Cheque / Transaction Date	January 11, 2021	
Bank Name	FEDERAL BANK LTD	

Balance Premium (₹)	
Balance in deposit	0

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	-6,000	
1,00,000	Mortality Charges	-101.62	
	Policy Administration Charges	-95.00	
	Total Charges (A)	6,196.62	
	Goods and Services tax / Cess(B)	1,115.39	
	Total Deductions (A+B)	7312.01	

Net Amount Invested (₹)	Fund Name	Units Allocated	NAV (₹)	Total Value
	Opportunities Fund	1188	31.2141	37075.2003
92688	Multi Cap Growth Fund	929	29.9247	27806.3900
	India Growth fund	2134	13.0292	27806.3999

^{*} Net Amount Invested is excluding Goods and Services Tax and/or cess(if any), Mortality Charges, Policy Administration Charges etc. CMGF:Multi Cap Growth Fund-085 24/11/09 LMCapGro 105

OPPF:Opportunities Fund-086 24/11/09 LOpport 105

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

Segregated Fund Identification Number (SFIN) Details for ICICI Pru Policy No.: 90093104 (above SFIN No.)

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

Income Tax Benefits:

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

Please note :

- The risk of the company under this policy starts with effect from the date of the issuance of this policy 22 February 2021 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 Life Time Classic 105L155V04

Policy Document - Terms and Conditions of your policy

ICICI Pru LifeTime Classic

In this Policy, the investment risk in investment portfolio is borne by the Policyholder.

(This is a unit linked life individual product)

PART B

Definitions Age means age at last birthday. Appointee means the person appointed by

You 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 grace period, whichever is earlier. The policy remains in force till the date of discontinuance of the policy. 6. Date of Maturity/Termination means the date specified in the policy schedule on which Maturity Benefit, if applicable, is payable. 7. Death Benefit means the benefit, which is payable on death as specified in the Policy document. 8. 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 grace 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. 9. Discontinuance Charge means a charge that can be levied upon discontinuance of the Policy. 10. 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. 11. 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. 12. Fund Value or Unit Fund Value means the total number of Units under the Policy multiplied by the NAV per Unit of that Fund. 13. 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 is considered to be inforce with risk cover without interruption as per the terms of the policy. 14. Insured event is death of the Life Assured during the term of the policy. 15. Life Assured is the person named in the Policy Schedule on whose life the Policy has been issued. 16. Limited Pay means premiums need to be paid regularly for a limited portion of the policy term. 17. 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. 18. 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. 19. Minimum Death Benefit will be 105% of the total premiums including Top up premiums, if any received up to the date of death. 20. Net Asset Value (NAV) means the price per Unit of the Fund. 21. Nominee means the person named in the Policy Schedule who has been nominated by You to receive the Death Benefit, 22. Policy means the contract of Insurance entered between the policyholder and the insurer as evidenced by the "Policy document" 23. 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. 24. Policy Schedule means the policy schedule and any endorsements attached to and forming part of this Policy. 25. Policy Term means the period between the Risk Commencement Date and the Date of Maturity specified in the Policy Schedule. 26. Premium means the instalment premium specified in the Policy Schedule which is payable/has been received under the Policy. 27. Premium Payment Term means the period specified in the Policy Schedule during which Premium is payable. 28. 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, 29, 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. 30. 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). 31. Regular Pay means premiums need to be paid regularly throughout the Policy term. 32. Revival of the Policy means restoration of Policy benefits. 33. Revival Period means the period of three consecutive years from the date of first unpaid premium, during which period You are entitled to revive the Policy. 34. Risk Commencement Date means the date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences. This date is same as date of commencement of the policy and date of issuance of policy. 35. Single Pay means premium needs to be paid once at the start of the Policy. 36. Sum Assured means the amount specified in the Policy Schedule. 37. Surrender means complete withdrawal/termination of the Policy by You. 38. Surrender Value means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of the Policy. 39. 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. 40. Units means a specific portion or part of an underlying unit linked Fund which is representative of Your entitlem

such Fund. **41. We or Us or Our or Company** means ICICI Prudential Life Insurance Company Limited. **42. You or Your** means the Policyholder/ Proposer of the Policy at any point of time.

PART C

Benefits available under the policy

1. Death Benefit

- i. Insured event is death of the Life Assured during the term of the policy. 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: • In case of all Single Pay policies and Limited Pay and Regular Pay policies for age at entry greater than or equal to 50 years, 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 Topup Fund Value, if any C = Minimum Death Benefit • In case of Limited Pay and Regular Pay policies, for age at entry less than 50 years, Death Benefit = (A+B) or C whichever is higher 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. Minimum Death Benefit will be 105% of the total premiums including Top-up premiums, if any received up to the date of death. vi. 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. vii. On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished, viii. 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 Loyalty Additions, Wealth Boosters and 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. iii. Maturity Benefit may be taxable as per prevailing tax laws.
- 3. Loyalty Additions and Wealth Boosters i. Loyalty Additions will be allocated as extra units at the end of each policy year, starting from the end of the sixth policy year, provided monies are not in the DP Fund. ii. Wealth Boosters will be allocated as extra units at the end of every fifth policy year starting from the end of the tenth policy year. iii. Each Loyalty Addition will be a percentage of the average of daily Fund Values including Top-up Fund Value, if any, in that same policy year as shown in the table below. iv. 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.

Duanium novement	Loyalty additions		Wealth	
Premium payment term	(End of year 6 and 7)	(End of year 8 and onwards)	Boosters	
5 years – 6 years	0.10%	0.10%	1%	
7 years – 9 years	0.15%	0.30%	1%	
10 years and above	0.15%	0.30%	2%	
Single Pay	0.25%	0.25%	1.50%	

- v. For Single Pay policies with a term of 5 years, a loyalty addition of 0.25% of the average of daily Fund Values, including Top-up Fund Value, if any, in that same policy year, will be payable at the end of the fifth policy year. vi. Loyalty Additions and 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. vii. The allocation of Loyalty Addition units and Wealth Booster units is guaranteed and shall not be revoked by us under any circumstances. viii. If the premium payment is discontinued any time after 5 years, the number of years for which premiums have been paid will be considered as the premium paying term for the purpose of deciding the Loyalty Additions & Wealth Boosters to be paid for the rest of the policy term as per the table above.
- 4. 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 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 ordemand 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

etanichte Stationichterbileraties betrachtsbet			
The new proposed the consensation and conservation of go proposed that proposed the consensation of desired of desired proposed the consensation and desired to the despoted the proposed the fact that the proposed the proposed the fact that the proposed the proposed the fact that the f	railes cato Assistanto accessoria	होंका, ने दंशकेरेल पिक विद्यांकरी जे पिकनी कार्य क्रांटी बढ़ब के एक	Sectiones by the expension seed
1, Nature of Work CENT Comments Persposer	"XReke	YJNDY	
4. How tong have you known the Proposite? Life to be Associated for the Proposition to be Associated for point. MARY 1997 to a related to point.		Secretary of the	SAME.
6. Income details of Processes: One to be Accorded for accorded SOCOOD Accorded Society (SOCOOD Accorded Society)	iko.		
	Mote A Anthones	े अभिन्यकार	NA.
The course with decrease of the at at at a second of the course with the course with the course of t		1	•
Figurian Handsopi Defoundly : You' themes Better driver (1) Year History of any Special Borg	ery 🐪 year Meak	१२३ आस्ट्रह्मा दूराहेटराङ शहर	40c*
Branding to any of the shows guarations is per, disease provide details			
h. Any affect that accomplaint with Compating, Sporth Purnels of Paracold States of Ulasto ke Assumation personal, phone provide default.	PARAMILIAN THAT ISSUE	वं अधिकार संदर्भ श्री की	o impercoso
Note after manifely teleprotection in facts at regions to the goods' teleprotection accurated the science of the entered to prove provide display Note the Proposition Comments of Manifely of Conference (Conference of Academics of Academics)		i National collections of	
NO 10 CHAIN MAN AND AND AND AND AND AND AND AND AND A	್ಷ ್ಯ. ಶಿರಭಿಗೆಲಾ ಕಿಲುಕ	*`	hadaaaa aa
Other Seconds:		design is constitution, and	
1 1	tioin :	1012	150
CYRICURY OISTALL	Posts :		200
0001459	4:369 : .	And Society and Additional Control	Transport Control
, ,			
		*	

		~	***************************************		
VERTOCK PERMICA (1878)	Islandana and an inches	/////////////////////////////////////	***************************************	1	*****
The freelook periods to policies.	de seguin des cocos	usa receiva tiso resióny dominaco. It i	o 15 depole cosa es oen Dinanco escribativa o	chains and Stadions to come of Training	ા <u>કાર્યા કે </u>
Doging Sils period year Company alexagnished	ing sylver to test series Repress to test series	llenugi desament Saat (ayoò le i Konalisasin sin saat dalah kalik non	ng negrepantekk. Il yezh seur e ez eo delip di erkik ele Bionek	s species, proceed notices does profilely closes	দ্বাহ্যটোও ই ভ
With Separate Pose	entarte en Darpot	enplant state is est from English and absorbed	У ресяния в сени разуни осладоры вы месуля (to deliverable force year C. editerior accordance	88K
अंदिए इन्हर्माधिक एक एके के के	ර පැලසි කිරීමට කිරීමට විද්යාවේ සහ සංකෝෂ යනු කිරීමට පිටුවේ	ኔያ እንደተፈርያ ነጻ ነጻ አውርተ ይህ ነውን ይመርወንደብ ነገ ከ. Vou sto group bud to do ed anh st Co	a negotia fölkliftnebärke kila distocker för. Lad.	रेट्ड क्योरिस्टेंस के के देशकार देखें हैं <i>का का</i> स्टाइन की	
office provide this risk should now above to p some matrix day fished Tole authorities and selection original to the	e angli difere seritorillo. Se posmitum by Carl I Brapotoppi (i seritori I Carlo difere seritori Seritorillo.	এই বিকাৰীয়া বিকিন্ত কৰি বিকাশ কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব	common Calle Processes Description of the College Coll	Brancos de signaria el colòdico qui statuagunt, colòdico delcontina signaca. Etilo sta pour politic se providero.	ecutions
office provide this real should now above to a some provide day fairled This materials are provide action designs a real free provide areas a real	e angli difere seritorillo. Se posmitum by Carl I Brapotoppi (i seritori I Carlo difere seritori Seritorillo.	এই বিকাৰীয়া বিকিন্ত কৰি বিকাশ কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব	o oceania PSESP reclarate Life Pourence PCo. Los, dua Busco eny bo hado nonoce Pois for any fosci in co est construencement of this traver for a for proceding accessorate destratorement for proceding accessorate destratorement processora- institute and have one and a department to a primit to oll your requirements, jideasa septendent on a co-	Brancos de signaria el colòdico qui statuagunt, colòdico delcontina signaca. Etilo sta pour politic se providero.	etc.Hettise
office provide this risk should now above to p some matrix day fished Tole authorities and selection original to the	e angli difere seritorillo. Se posmitum by Carl I Brapotoppi il seritori I Carlo difere seritori Seritorillo. Seritorillo.	of Receipt for Receipt for the Construction, in Appendix and Receipt for the control of the engineer determined was filled Company and large communication acceptate was acceptate, Take and acceptate the Company acceptate a thick on you manifestation of Takey and acceptation of Takey and acceptate of the Company Company acceptate and acceptation of Takey and acceptation of Takey and acceptation of Takey and Takey and acceptation of Takey acceptation of the Takey acceptation of Takey acceptation of Takey and Acceptation of Takey acceptation	s oceania MESP reclarate les Reusencerite. Les, dus leuce eny los lado nonces Ris fine sey cost le ce et commencement et dis la traiser des le les encodrocaleures départablement fine present les encodrocaleures départablement les parants metits codrès une sont departeul le copiant re oil your respirancement diseau septiad es on co- CATACT US	Baccarron le actionised entition activities activities activities described described de year. Philosophic activities act	ecutions
office provide this risk should now above to p and matrix any fairles Tole authorised point action of all many and a tree provide many along	tongli after smothed in polemium by famili- fampaby yel di shidi shio oblish shidi lo oblish tenam premi oblish tenam premi oblish tenam premi oblish tenam premi oblish tenam premi	এই বিকাৰীয়া বিকিন্ত কৰি বিকাশ কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব	o oceania PSESP reclarate Life Pourence PCo. Los, dua Busco eny bo hado nonoce Pois for any fosci in co est construencement of this traver for a for proceding accessorate destratorement for proceding accessorate destratorement processora- institute and have one and a department to a primit to oll your requirements, jideasa septendent on a co-	Brancos de signaria el colòdico qui statuagunt, colòdico delcontina signaca. Etilo sta pour politic se providero.	array as

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.

5. 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 D

- 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, in case of electronic policy or if your Policy 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 non-allocated premium plus charges levied by cancellation of units plus Fund Value at the date of cancellation less proportionate risk premium, 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 2002. The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.
- 2. 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. The first four switches in any policy year are free of cost. Additional switches will be charged at Rs. 100 per switch by redemption of units. iv. Any unutilized switch cannot be carried forward. v. The minimum amount per switch is Rs. 2,000/. vi. Switches will not be allowed if monies are in the DP fund.
- 3. 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.
- 4. 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 in the Funds at the inception of the policy. 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.
- 5. 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 all due premiums provided 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 Rs. 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, as long as it supports the partial withdrawal, and then from the Fund Value built up from the base premium(s). v. Partial withdrawal will not be allowed if it results in termination of the policy.
- Increase or Decrease of Premium Increase or decrease of premium is not allowed under this policy.
- 7. Increase in premium payment term i. This section is not applicable for Single Pay premium payment option. ii. You will have the option to increase the Premium Payment Term by notifying us, provided all due premiums have been paid, iii. Increase in Premium Payment Term must always be in multiples of one year. iv. Decrease in Premium Payment Term is not allowed.
- 8. Increase or Decrease of Sum Assured i. Increase or decrease in Sum Assured will be allowed only on policy anniversaries, 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 allowed in multiples of Rs. 1,000 subject to maximum Sum Assured multiples available in this product. The multiple of Rs. 1,000 referred above may be changed from time to time as per the rules of the Company, subject to prior approval from the Regulator, iv. Decrease in Sum Assured is allowed subject to the minimum Sum Assured restrictions under the product. Such decreases would be allowed in multiples of Rs. 1,000. The multiple of Rs. 1,000 referred above may be changed from time to time as per the rules of the Company, subject to prior approval from the Regulator. 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.
- 9. Increase / 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 given policy. iii. An increase in policy term is allowed, subject to underwriting.

10. Settlement Option for Maturity Benefit 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 rider cover shall cease on the original date of maturity. You may avail facility of switches as per the terms and conditions of the policy. Other options such as 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 Life Assured during the settlement period. Death Benefit payable to the nominee as lump sum will be: Death Benefit during the settlement period = A or B whichever is highest

A = Fund Value including Top-up Fund Value, if any

B = 105% of total premiums paid

On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished. v. 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, vi. 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 terminate on the said payment. vii. 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. viii. Only the Fund Management Charge, switch charge and mortality charge, if any, would be levied during the settlement period. Loyalty Additions, Additional Loyalty Additions or Wealth Boosters will not be added during this period. ix. On payment of last instalment of the settlement option, the policy will terminate and all rights, benefits and interests under the policy will be extinguished. x. If the fund value becomes nil, the policy will terminate and no benefits will be payable

- 11. 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 and premiums for the same are duly paid. These 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. v. For minor lives, rider cover will be available only on the Life Assured reaching age 18 last birthday.
- 12. Loans We will not provide loans under this policy.
- 13. 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 Life Cycle 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 Life Cycle 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.
- 14. 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.
- 15. Premium Discontinuance This section is applicable only for Limited Pay and Regular Pay policies. a) Premium discontinuance during the first five policy years In case of discontinuance of policy due to non-payment of premiums during the first five policy years, upon the expiry of grace period, the Fund Value including Top-up Fund Value, if any, shall be credited to the DP Fund after deduction of applicable discontinuance charges and the risk cover and rider cover, if any, shall cease. It will continue to remain in the DP fund till the policy is revived by paying due premiums. We will communicate the status of the policy to you within three months of first unpaid premium providing you the option to revive the policy within the revival period. The revival period is three years from date of first unpaid premium. i. If you opt to revive but do not revive the policy during the revival period, the monies will remain in the DP fund till the end of the revival period or the lock in period, whichever is later, after which the monies will be paid out and thereafter the policy shall terminate and all rights, benefits and interests will stand extinguished. ii. If you do not exercise the option to revive the policy, the monies will remain in the DP fund and will be paid out at the end of lock-in period and thereafter the policy shall terminate and all rights, benefits and interests will stand extinguished. iii. However, you have an option to surrender the policy anytime and monies in the DP fund will be paid out at the end of lock-in period or date of surrender whichever is later.
- b) Premium discontinuance after the first five policy years. In case of discontinuance of policy due to non-payment of premium after the first five policy years, upon expiry of the grace period, the policy will be converted into a reduced paid-up policy with paid-up sum assured. The rider cover, if any, shall cease. Reduced paid-up Sum Assured = Original Sum Assured X (Total number of

premiums paid till the date of discontinuance/ Original number of premiums payable). All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only, unless you choose option 3 as detailed below, in which case mortality charges shall be deducted as per the Original Sum Assured. We will communicate the status of the policy to you within three months of first unpaid premium providing you the following options to exercise:

1. Revive the policy within the revival period of three years 2. Complete withdrawal of the policy 3. Continue the policy till the revival period with Original Sum Assured. If you choose option 1 and do not revive the policy during the revival period, the Fund Value, including the Top-up Fund Value, if any, will be paid to you at the end of the revival period or maturity, whichever is earlier, and the policy shall terminate and all rights, benefits and interests will stand extinguished. If you choose option 2, the policy will be surrendered and the Fund Value, including the Top-up Fund Value, if any, will be paid to you. On payment of surrender value, the policy shall terminate and all rights, benefits and interests will stand extinguished. If you choose option 3, the policy will continue with Original Sum Assured till the end of the revival period or maturity, whichever is earlier. This may cause rapid depletion of the fund value as there will be no payment of premiums in future. The Fund Value, including the Top-up Fund Value, if any, shall be paid to you at the end of the revival period or maturity, whichever is earlier, and the policy shall terminate and all rights, benefits and interests will stand extinguished. If you do not choose any of these options, the policy shall continue to be in reduced paid up status. At the end of the revival period or maturity, whichever is earlier, the Fund Value, including the Top-up Fund Value, if any, shall be paid to you and the policy shall terminate and all rights, benefits and interests will stand extinguished. You will have an option to surrender the policy anytime. On surrender, the Fund Value, including the Top-up Fund Value, if any, shall be paid to you and the policy shall terminate and all rights, benefits and interests will stand extinguished.

- 16. Treatment of the policy while monies are in the DP Fund While monies are in the DP 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.
- 17. Policy revival The revival period is three years from the date of first unpaid premium. 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, furnish satisfactory evidence of health of the Life Assured, as required by us; ${\bf b}.$ Revival of the policy may be on terms different from those applicable to the policy before the premiums were discontinued; On payment of overdue premiums before the end of revival period, the policy will be revived. On revival, the policy will continue with benefits and charges, as per the terms and conditions of the policy. You shall have an option to revive the policy without or with rider, if any. Monies will be invested in the segregated fund(s) chosen by You at the NAV as on the date of such revival. Revival will take effect only on it being specifically communicated by us to you.
- 18. 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 becomes nil, then the policy will terminate and no benefits will be payable. ii. 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. iii. On termination of the policy all rights, benefits and interests under the policy shall be extinguished iv. 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:

I	Year 1-5	Year 6-7	Thereafter
ı	6%	4%	2%

For other than annual mode of premium payment

Year 1	Year 2-3	Year 4	Year 5-7	Thereafter
6%	5%	4.5%	4%	2%

A discount of 1% in the premium allocation charge in Year 1 is given to customers who buy directly from the Company's website. **Single Pay**: Single Premium: 3% A discount of 0.5% in the premium allocation charge is given to customers who buy directly from the Company's website. All Top-up premiums are subject to an allocation charge of 2%.

Policy Administration Charge Policy administration Charge will be levied every month by redemption of units. The policy administration charges are set out below: Limited Pay and Regular Pay:

	-
Policy year	Policy Administration Charge (% of Annual Premium payable)
Year 1 to 5	0.095% p.m. (1.14% p.a.)
Thereafter	0.20% p.m. (2.40% p.a.)

Policy administration charge is subject to a maximum ₹ 500 p.m. (₹ 6,000 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 Name	FMC per annum (% of Fund Value)
Multi Cap Growth Fund	
Multi Cap Balanced Fund	
Bluechip Fund	
Maximiser V	
Focus 50 Fund	
India Growth Fund	
Value Enhancer Fund	
Opportunities Fund	1.35%
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. Switch Charges** ₹ 100 per switch (After the first 4 free switches in a policy year
- 5. Discontinuance Charge Discontinuance Charges are described below: Single Pay:

Where the policy	Discontinuance Charge		
is discontinued in	Single premium ≤₹3,00,000	Single premium > ₹3,00,000	
the policy year			
1	Lower of 2% of (SP or FV),	Lower of 1% (SP or FV), subject	
	subject to a maximum of ₹3,000		
2	Lower of 1.5% of (SP or FV),	Lower of 0.70% of (SP or FV),	
_	subject to a maximum of ₹2,000	subject to a maximum of ₹ 5,000	
3	Lower of 1% of (SP or FV),	Lower of 0.50% of (SP or FV),	
Ü	subject to a maximum of ₹ 1,500	subject to a maximum of ₹4,000	
4	Lower of 0.50% of (SP or FV),	Lower of 0.35% of (SP or FV),	
- -	subject to a maximum of ₹ 1000	subject to a maximum of ₹ 2,000	
5 and onwards	NIL	NIL	

Limited Pay and Regular Pay:

Where the policy	Discontinuance Charge		
is discontinued in	Annual premium ≤₹50,000	Annual premium > ₹50,000	
the policy year	-		
1	Lower of 20% of (AP or FV), subject to a maximum of ₹3000	Lower of 6% of (AP or FV), subject to a maximum of ₹6000	
2	Lower of 15% of (AP or FV), subject to a maximum of ₹2000	Lower of 4% of (AP or FV), subject to a maximum of ₹5000	
3	subject to a maximum of ₹ 1500		
4	Lower of 5% of (AP or FV), subject to a maximum of ₹ 1000	Lower of 2% of (AP or FV), subject to a maximum of ₹2000	
5 and onwards	NIL	NIL	

AP: Annual Premium SP: Single Premium FV is the 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 which depends on Premium Payment Option and age at entry described below: For all Single Pay and Limited Pay and Regular Pay policies with age at entry greater than or equal to 50 years Sum at Risk = Highest of, • Sum Assured, including Top-up Sum Assured, if any • Fund Value (including Top-up Fund Value, if any), • Minimum Death Benefit Less • Fund Value (including Top-up Fund Value, if any) For Limited Pay and Regular Pay policies with age at entry less than 50 years Sum at Risk = Highest of, • Sum Assured, including Top-up Sum Assured, if any • Minimum Death Benefit 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.

	A CONTRACTOR OF THE CONTRACTOR		
Part fore sent recovered acque sincide events there and that	# None4		
TO WARD STA	PERMITTEN	nekijering.	
™200 C2020	Gendor Lattio Female Trans	Andrea Baldella in	An a little of the control of the co
			A Company of the Company of the Company
IX. Appedatus Datethrift to teorifyee blanest	gen in a franchischer gegen ge	THE PARTY OF THE P	the same of the sa
Built Marrier above a triant accommission from and con		and the same of	Node vir salvos
JEBICELEZI	his contain and the		Process March 1984
000 04 05 1989	Cander More Landing Trans	reastur Retudenable wi Numbree	* MOTHER
		ක්රීම් කරන කරන කියල් කරන කරන වන කරන කරන කරන කරන කරන කරන කරන කරන කරන කර	\$2.00 P. \$2
55555555555555555555555555555555555555	ared CO Credit Card Others	And the second of the second o	The state of the property of the state of
in the state of th			Marie Alexander San
E Amount 100000 /	· +	6	
S. In the premium past by a posses offer than Fr	oposov (ti pes, plansk aukmis trand party doctor	octom)	es (fiel à anothmhlu, Adaut, estac hei
a Rousea of Fuods — Solvey Busine	ausa brooming - 👶 Salio of Arkens - 🔗 brown	stradik) ocean	are the way
Note: 1. ("Separal SID elected had all all his foreign for "SIDE Per event of morroughestern of Sees are shown deposit, the 1909	commit tribles ones the boat week treasurements are	ම්දෙක් දින අත්, කරම සහපත ද්විත සු කර පත්තය කී. වියද කොලේ ආකාල කලෙනවා	prosect ceptant the epopular SSL 2. In the
ት መስፈርብ ብር ሲቀር ነው	እንደርብ እንደነብ የሚያስፈብ መንስት ይገን የአርር የአንድን መለመ የመጀመር የመጀመር መጀመር የመጀመር የመጀመር የመጀመር የመጀመር የመጀመር የመጀመር የመጀመር የመጀመር የ መመስ መመጣ መስጠር የመጀመር የ	registrop entere me establishe teath in 1800. Talan analysis establishe teath establishe in 1800.	MERTERNA A PROBES POR DRANCES PROCESO. SATURBO OTO DIO DIO DIO DEL POR DRANCESO.
විරදාම වී. වැන් යාවදේවල යන්දේ ඇතුව වීදා සොමුදු දින පළමුණු දුන කොඩව අවදේවල වර වර්ගල් කිරුවේ 'දුන්න දෙන 20කට', පොළ වැන් දුන් යා ස්වැඩදාලවේ අයත් එර්ම කිරී සම්බුත්ත වීම අතර අයත් අතර අතර අතර සම්බන්ධ පාලන් අතර	වෙන කුතුලේ වල පාර්තිවරයා සහවාද කි. සිට පාර්ති සමාව වලින මෙන් විට මින්වේමක් විට "ද ක් අතුල් වෙන විට පාර්තිවේම මහතු අතුල් මෙන්ඩ සහවාර පත් විට මෙන්ඩෙන්ට විට එරෙන්	አር የሚያው ያለያቸውን ያስነው አንድ አር ነው ነው ነው ነው ነው ነው ነው ነው ነው። የአር የሚያውን የተመሰጥ ያስነው ነው ነ	पन्त केन् रक देविता है ज कहारे सामक्रम् करेन्टन
Xit Payout Mode Charge any our mode as			and the second of the second o
энцен монаро жонай боровойну бул городжууча тайы учег	eni speriment katolingo topper kanandara na nakardara		
	es Conditional Books with		ioreco Calinga TURA
	Betrikkin virtaki	4. Stands Smorth 194	DOMPANAL
2 VIII 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0145 1878	7.41	10049918
Company of the Compan		an anatom and an anatom an	Same and the second
Name of Management of a committed converted and converted	no d'ilitian in consequent au limite de l'access si mate	Anadom at Steens	
The formation of the formation specified under the year properties of the specified and the specified specified the specified specified the specified specified the specified sp	किन हाम जाते हेस होते के क्षेत्र कर हैने हैं के से बहुत के हैं कि जाते हैं है है है है है है है है	or red transfer contractor	
carred the properties properties and the characterized on the	oor Crest cooker	;	Regressive of Property
XII. DECLARATION & AUTHORIZATION		The second second	
With challest that the transmission of the challest the color of the c	ለም የቀር ነው! ትለቤት በተለከተ ነው	estato Shekichi berchenii Genii Sereii	ويريف المراجع المناجر والرواء الماران والمناجر والمناه المناه المناجرة وتجامك
Firms and the infrared continues the COO Breaking the Infrared	ያታም ርጉራ ቢያ ነው, ከዕድር ያገው ከእነዚህ ነው ከመመጠናቸው አመርብ እንደ እንደው ላይ መነሳ የአካባት የነገር እንዲያ መለም ነፃ የምርስ ከተለያዩ የነገር ነው የአስተለያዩ ነው የአካባት የነገር ነው ነው።	i in ggarounni portuin sent comp Nas-Madicil Sandinas as anvente	n adheatain ta tagagaig nigh ga gga adams Aist de annail aiteant farail ann buin teach
which a new risk interference colored grade by the both in No. Inspect to the Life Same to be desired in the new to the state parties and resolved framewise society is a new both interference in the state parties and resolved framewise society is a new both in the state parties and resolved framewise society is a new both in the state The state of the			
(CDC) Prophysical Mar September Car. Seed On Others On Prophysical Company of	สรราช เพราะ สรราช สรราช อยู่เพราะที่กุรและเหตุการเกลาและเหตุกรรษาการการการ พระพรราช เพราะ เพราะ เพราะที่เพราะ เป็นที่รับโดยได้เพื่อในเพราะได้เพราะ	edan wanasakanaka ke nie sisy: edan wanasakanaka beka	ed (age to state of Backstale of the reason
్ ప్రావాణి ప్రావాణి ప్రావాణి ప్రావాణి ప్రావాణి మాయి గ్రామంలో అంది. మాయ్లి ప్రావాణి ప్రావాణి ప్రావాణి సాహ్యవేస్ మార్గాలు మాయ్లి మాయ్లు మాయ	රුම ලදාලය ලබු වල වැටලුවලට පිටුව TEXTO II, "WYSE MEDICE BACKETETO I I De band in Statement colonials d'abbreviation (1906) and I to the picture (1906)	COSTONIA DE SERVICIO CONTRACTO E DE CONTRACTO DE CONTRACT	n is the property of the party
भागा दिवसम्बद्धाः स्थापन्यकेताः विकास स्थापना अस्ति । स्थापना स्थापना स्थापना स्थापना । स्थापना स्थापना स्थापन	ቶ-2 ዓመብ ያለት ሁለት ያለ ማስመለት መመስከት ለመስከታይን ማህ ስታማን ታርክ ነው ታርስ የ1 4225 በዩ መጀመር መስከተለ መመስ ያለመውውንን ለመስከታይን ለመስከታይ ነው ከመስከታዊ ነው	ድድርታሪያት የአርር ውን ህይንት የሚፈርርያቸውን ያ ተራካው ነው የመስከር የመስከተለው የተ	र्कत करान्य प्रत्यानकार के प्रत्यानकार का क्ष्या करान्य करान्य करान्य करान्य करान्य करान्य करान्य करान्य करान् इस्तर करान्य प्रत्यानकार करान्य क
Andreway which provides the services of the se	መን የመጀርት መመስ እንዲያ ነገር ነው የሚያስከት የሚያስከት መስመ ነው ነው። መን የመጀርት መመስ እንዲያ መመስ ነው እንዲያስከት የሚያስከት ለመመስ ነው	g en um kundaget i gegaget gegen pa e en um kundaget i gegen page	energengen overskipping gegannerge energischen meneralisationer von eine Con
Surfamentipes; ja asse apperator população es grá apporação Surfastamenta guerras regimencoportos polipor guarções y júl Buoles conflituendo es se a forma popular politica e mentinar trans-			
Landard Andrew State Control Control	~ * * * * * * * * * * * * * * * * * * *		ordina and thinking at works to
tus 12012021			Control of the Control of Control
Flace of the Same of the Same	***************************************		Pilitari kurikanika (d.) Pilitari kurikanika
		enned minden en e	en de la companya de La companya de la co
25			
Applicable return the Propuser's littlewide in fea- tionscape (Mean: Tee before musicle referenced by	el collins diches at each geliedeeth mad gedeetha Atternational vanleinsedt meds weden assumen	rodorkátek ar veháza 150 filo m Carresonal	Figure of the angle of the section of the
9. No. 3) someone and below of websered	Separation attacking that I have accordinged t	NA SERIORNE DE MOS TRUBOSS.	Home हेव shart शिक्ष रेक रेक Assoradi
Francisco la language and that I have a	end out the scenary to the speedure explained	ay are to the Use Assumed i	endona succession was easiers of
Assembly Kopings has have partitled but the objects	propolition after high randers having the anticipies (be	10002.	
Date To	من من المراد الله الله الله الله الله الله الله ال		
Marie Jan			
Mybrocomby ababation constrone affects promposed from the	aportoppo microty englishesida mogice and five has a	eractivismontanand thermula for	e fanction sweetly distribut confins in
shopmipood food harved see recommed as pay their	जिलाकर्षका प्रत्यार्थको वेषु नागरेकाः		
Date No. 18 18 18 18 18 18 18 18 18 18 18 18 18			•
The state of the s	్లో ప్రాక్టులు ప్రాక్టులు ఇంట్లు ప్రాక్టిక్ సాక్ట్ ప్రాక్టింది. ప్రాక్టి ప్రాక్టింది. ప్రాక్టింది. ప్రాక్టించి తెలుగా కార్యంలో కార్	1	•

र्थकार्थक्रिक्ट्र श्रीकाव प्राप्त राज्यक्रिक्ट्रिक्ट्र	कार्यातीय ज्ञान्त्र १९८१ वर्षे	प्रमुख ेल दे ता	7010000	Cade Asi							, ,				3.9766474	
Falcy/ S	nessus No		A STATE OF THE STATE OF	gautend 	Mark Mark		\$ 9560 () 	44t 45 44144455	ইবাল ইবলা A কাট	Name &	COPPENDIC	in.	gasa k		रह्मान्ड १४३५	Luxen
	********	AZ	*****	·****************			-	*		No.			1		4×	
	٠٠	<u> </u>	*******			**********	n de en sin rie	Ti dereradore	A Tark Control	# + + + + + + + + + + + + + + + + + + +	, å		1			<u> </u>
					please pro design of rea		Ruch Sefe	क्षेत्र व्यक्ष	rg programi	NEWS PROPERTY	Suide.					
A STATE OF THE PARTY OF THE PAR					*********			*****	***************************************							
		ana ranan		2012 10012 1	HILLING		200000	Section 1		Marie II					2552	
Section (Sec	a revealed	er ekkeres er ekkeres		<u> </u>	erica Vica	Sec. State	artista artista	A Sala	HERITANISA.	96 % 2532003	ions Secure	der Si		47.0% 47.0%		errana Santa
Afade (for					-	XXX 64000		7.7	Yearfy	15 Mg		24.0	erent en	10.14/40.0	ards, des	Articles Section
Shedn Me	-					Street D	oSdt 💲	200	Checuse	276.1		C ilitai	ja 🎘			466
Product	,,,,,,,,,,	2222222	reduce.	None	•••••		seral Seguntaria	Pyropobrija Pozips	विकासमारकार वे कार्य	THE'S	105°		214 A220	oest	2500	M.Pyresson
Unially.	1768	eriin	7.5	\$4.W	Ceir		t A		MEN V	34 7			Ŷ'n		100	one?
Assidoos Assidoos Sissansa f	al Doain Ind Cilli Indiani	grander Grander Grander	September 1		, 2454 255 C 1560		25. 24 25. 24	अस्तर्वकारक. व्यक्तिकृत्यक	ayaan desimb di gestin ban di Eddin 1818 o 1 locotra S	ент соцыя поэх Сино	rožini bipujo rifo biografij	i in	* 8**			emant Silling
.शहरवाकशहर इ.स.च्या	r	d Boscoci	X-MKS	668				र त ब∉ रं च बबंच ह ।	rrigio estada esta	FM:	President	rararara bi			ىدىدىدىدىد ئامادىداۋا	agannon Magan
वीवंदर क्रिकारी	Hoder No.				San Na	3306			Sides Fee		neek Yesen	Dψ	ر تولید از	risid.		្រីក្រសួងរប មាន
955						ar and a second			recu)		A1257C		1		,	
Kolomi ordani Sol Ambusi Obe musik	ne s sia Ek	ntonia lix	2013		Ö.	on rescrip			geroor base		delo)		a non	4 (96.90)		F cey has
Kolomi ordani Gol Andousi Gol Andousi Goldani Bankayi Kangle Pr	nesantik Pen Deta Pen Deta	ndeedis be 1884 frips Perobase	een soud Seobrio (Kalsobi)	leadan (SS) Sobytas P Bert	O (Nelsasya grudos pil	or accept	141 (286)	reduction when	ds took, plass	niya Pabby si Tanga	delo Servicione		ļ.,		ve Soons	
Koloni ordani dal Andoni dal munite Annuagi Kangle Pr	nessie En Pen Data Spisoso (I Copisoso (nconie bo 1824 Supp Perchaso Please th	een soud Seobrio (Kalsobi)	leadan (SS) Sobytas P Bert	O (Nelsasya grudos pil	on rescrip	141 (286)	relative was	ds Con, places secon places of practice Arross	nije Pakky e ne telebu pi	dale na kontana ud tin ti		ļ.,		ve Soons	
entanti dal Anaust the marke Anautay I Bingle Pr Anautay I Preduct th Anautay Ca	nessa Ek Pen Data Makan H Cathana (Macan Macan	recent bo Vist Vipp Perchase Please th	en Jord Beoble Kolsoli Korte a	lahon sen day for P da T) galacon uni	O (, notasore urados prio sy to the s	privacely (Cash)	D4x	retafare with Rin. An Itali	ds dan, plates secon plates of product Arnous	niķa Paliky a na Laukai ķi	dale na kontana ud tin ti		ļ.,		ve Soons	
Kolomi ordani dai Andusi dai manka Anmidigi I Kaligla Pr Anmidigi Praduci ili Praduci ili	nessee En Plan Date enciona (I Chiebran (ence: Sala encon (Sala encon (Sala e	recent bo 18x* fram Perchaso Floore th	een look Beocho Kolsob Korre a	repair (SS) onderfoor P (se T) gelican uni	O	praecty inst: ppraymete	tion)	PER AN	discon, place exict place of product Arrows expect Product Marrode	niķa Paliky a na Laukai ķi	dale na kontana ud tin ti		ļ.,		ve Soons	
Molecularia col Ambust the mentic participal Moraphy (Production participal Production participal Production participal	nedset Ek Plan Daar spekken fl Ceptebaar f Lanse: woon sy of Ant incollect	recent be like that Perchaso Please th rully bost Therethy	est som Seosto (Kolsoli Kossii a Kossii a Kossii a	enten Set only for P he T) gelizor uni You	O Contraction of the state of t	praecty propurete propurete	See Str.	PERSONAL STREET	distant, places refect places of production Account consistent Account Controls On	nha Padisy a na talada di idi appoténti	ctole ctole on kertisans sid (in t				ne Soons	
Kiloni ordeni soi Annual sta made Annual Biogle Pr Annual Prenas Si remos Si remos Si remos Si remos Si remos Si	neddet Ek Plen Datt espelare (laptioner (enac: evan	record be 1884 Supp Perchase Flyane th rully post Record &	edi soni Georgia Palsola Propin Propi	ratuch (SSI) cody-for P (SKI) (policus uni You or quod no	O/ I, restance gradeer pris by to the s	of lasting that is a second of the second of	tion)	PERSONAL SERVICES	distant, places on processor Arcoau proc	nte Paine e ne cada d prespotents	tole				ne Soens	
Michael Annous Continues C	nedant Ex Pten Date encouse il Explanat i expensional expensional expensional expensional	receive being the processes of the proce	een stare Betselv Keisselv Keessev Keensev Keensev	retion SSI only for P (in T) spelicen uni You or specimen	O/ I, restance gradeer pris by to the s	of lasting that is a second of the second of	tion)	PERSONAL SERVICES	distant, places refect places of production Account consistent Account Controls On	nte Paine e ne cada d prespotents	tole				ne Soens	
Michael Andread the mention of the m	nedant En Plan Date enchare (I Capitioner I ence: ey of Ace inconitoral inconitoral inconitoral inconitoral inconitoral	econic be like frame Perobaso Please th mally post Complex Complex money Ana	edi Suri Seoblo (Friso): K orte a K orte a K orte a K orte a	retion Salt only for P (in T) primor uni You or good an	O (Notace of oradose printing of the state o	praecij inuš: ppropinate machany incohenci	tons Society Society Society	edition who see an arrangement of the see and see arrangement of the see and see arrangement of the see arrangement o	distan, pleas scient pleas on bracky Arobu Districts Dr.	nhe d'adies es ne se du de jet experience	delle ne kartisant sid tier ti		move		ne Soons	index
Michael Andread Chamberland Ch	nedant Eken Date on Da	receive be seen to be	editorio de la contra del contra de la contra del la contra d	report Still Conference	Octobers of the same of the court of the cou	cute table is a second most table in a second	tons One Silve Sounder	Parket No. And State No. And S	distant, places and process for a consultational and a consultational an	nter salar e	delle sidd fin to	SN Fee	Section 2	a doceri	re Sopra	nder Ng. Ince
isoloni sol Andread ite mentic paradispi isologia pr Antropispi peradispi produce peradispi pera	nedant Eken Date on Da	receive be seen to be	edicione de la contra del contra de la contra del la contra d	report Still poly for P poly for	O (Nelsacra prados print y to the s Nelsacra produce print y to the s Nelsacra produce print Nelsacra print Nelsac	cate take to	Store Str.	State of the State	distant, pleas on process plans on brackety Arrops blancoty. Dr. Dr. Salve Arrops blancoty blancoty.	nter salar e	delle se del	Fee printer	ocean inforce	a doccei	re Sopra	index
isoloni soli Ambusi soli Ambus	nedant Ele Plan Date encolore (I Christone (I Rose: Ay of Am incultant incultant with Pak with Pak incolored (Carrell for the o	receive being the process of the pro	edicione di feronico di feroni	report Sall and For Pickers an	Octobers of the same of the court of the cou	cate take to	tons One Silve Sounder	State of the State	distant, places and process for a consultational and a consultational an	niger sping of an artist of a production of a	delle se del	The state of the s	marke marker or	a descri	re Sopra	nder No. Itera loot share or Ponteth
isoloni soli Ambusi soli Ambus	nedant Ele Plan Date encolore (I Christone (I Rose: Ay of Am incultant incultant with Pak with Pak incolored (Carrell for the o	receive being the process of the pro	edicione di feronico di feroni	report Sall and For Pickers an	Ordinary oradors pite by to the a sity non-to-the or oradiscrete oradiscrete put for second	prisectly in a sectly in a sec	toon) She start of the start o	State of the State	distion, places on process places on the control of	niger sping of an artist of a production of a	delle si del	The state of the s	marke marker or	a descri	the foots of the proof of the proof	nder No. Itera loot share or Ponteth
Existent contains and a contains and a contains a conta	nedant Ekiten Date entaine fillen Date entaine fillen East entaine fillen Ekiten fillen fille	receive to the process of the proces	est contraction for the contraction of the contract	report Sall and For Pickers an	O Consider of the same of the	properties of a second control of the second	toons of the control	See And State of the See And S	distion, plans on process plans p	niger spinor of the properties	delle	The second secon	make spokets sincody	a descri	The Social State of the Social State of Social	nder No, bera leet shake one if
isolonia contonia con	nedant Ekiten Date entaine fillen Date entaine fillen East entaine fillen Ekiten fillen fille	receive being the process of the pro	est contraction for the contraction of the contract	report Sall and Foundation and Found	O Consider of the same of the	properties of a second control of a second con	toons of the control	Park And State of the State of	distant, press rescel plans of process Arrow Warrons Or Or Some Arrowski entered to a b month officer and pone process and pone process and pone process and pone process and pone process and pone process and pone process	nte Paños e ne socialis planostrato esta esta e conse (1840 estatojo	delle se de la company de la c	The second secon	Sincerity of	o docen	the Sound New York State	nodes notes notes are considered and services and services and services and services are considered and services and services and services are services and services and services are services are services and services are services are services are services and services are servi
Michael Col Andread Col Andread Col Andread Col Andread Col Andread Col Andread Coloration Produce Produce Produce Produce Produce Produce Coloration Produce Coloration Produce Coloration Produce Coloration Colora	nedant Ekiten Date encourse fill Captions of Captions of American Action of Captions of Ca	research be- place through processes Flyano the Parechase through processes Parechase through processes Research be- processes through po- processes t	est contraction for the contraction of the contract	report Sall and Foundation and Found	O Consider of the same of the	properties of a second control of the second	toons of the control	relation who have a starting at the starting a	distant, press rescel plans of process Arrow Warrons Or Or Some Arrowski entered to a b month officer and pone process and pone process and pone process and pone process and pone process and pone process and pone process	niger spinor of the properties	delle se del	The second secon	make spokets sincody	Sany National	the Sound New York State	notes No. bees leet share or parkethous 2
Michael Coll Andread Coll An	nedant Ekiten Daste encourse fill Captions of Captions of American Action of American Action of Captions of Captio	receive to the process of the proces	ent Control of Principle Contr	report St. St. St. St. St. St. St. St. St. St	Oxformer or adopting the state of the state	properties of a second	State of the state	relation who state of the state	distant plans on second plans	ne radio e ne radio e proprieto prop	delle se bertanni el delle se bertanni el delle se bertanni el delle se per tra el regione el regio	Fed and State of Stat	Section Sectio	Easy Street	The Source of the Source of Source o	nder No. bers leet shake ser contail ser ?
Michael Control of the market	medical Elementary of Committees of American State of American Sta	receive being the process of the pro	and Court of the C	report Sall report	On Jasera orados principal de la constanta de	process consists of the process of t	Specification of the control of the	Park And State of the State of	distant pages on process pages of the process of th	nte Paños es es estado en	delle significant del control	Fed and State of Stat	Section Sectio	Easy Street	The Source of the Source of Source o	nder No. bers leet shake ser contail ser ?
Michael Sol Andread Sol Andre	necessa Ethican Data of Capa State of American S	receive to the process of the proces	ent Control of Price of the Control	report Set only for the first of the first o	Oxformation of the second of t	por equinate of the control of the c	of the state of th	Park And State of the State of	distant plans on second plans	nte Paños es es estado en	delle significant del control	Fed and State of Stat	Section Sectio	Easy Street	The Source of the Source of Source o	nder No. bers leet shake ser contail ser ?
Science of the market of the process of the market of the process of the market of the process of the market of th	necessa Ethican Data of Capa State of American S	receive to the process of the proces	ent Control of Price of the Control	report Set only for the first of the first o	Oxformation of the control of the co	South Copy Ballsocold with a million and a m	of the state of th	relation who can be a series with the can be a	distant pages on process pages of the process of th	nte Paños es es estado en	delle se de la constante de la	Fed and State of Stat	Section Sectio	Easy Street	The Source of the Source of Source o	nder No. bers leet shake ser contail ser ?
Science of the market of the process of the market of the process of the market of the process of the market of th	medical Elementaria (Capability Capability C	receive to the process of the proces	ent Control of Price of the Control	report St. The Parison was Spreason as Spreason Lecture Lectu	Oxformation of the control of the co	South Copy Ballsocold with a million and a m	of the state of th	relation who can be a series with the can be a	distant plans on process plans on process plans on the process plans on the process plans on the process plans plans process plans p	ne succession de la constante	delle se de la constante de la	Fee	move position of the party of t	Easy Street	The Source of the Source of Source o	nder No. bers leet shake ser contail ser ?
Science of the market of the process of the market of the process of the market of the process of the market of th	necessa Ekiten Dasir encessa I in Capital and American American I in Capital and American I in Capital I in C	receive to the process of the proces	and Court of Price of the Court	report Sall report	Oxformation of the control of the co	South Copy Ballsocold with a million and a m	of the state of th	relation who can be a series with the can be a	distant plans on process plans on process plans on the process plans on the process plans on the process plans plans process plans p	ne radio de la continue de la contin	delle se de la constant de la consta	Fee	move position of the party of t	Easy Street	The Source of the Source of Source o	nder No. bers leet shake ser contail ser ?

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

From J. Names Objective and CEIN	Indicative Portfolio	0/_	0/_	Potential
Fund Name, Objective and SFIN	Allocation	% (Max)	% (Min)	Potential Risk- Reward Profile
Multi Cap Growth Fund:	E 9 (E 9 B 1 1 1	1000	000/	Hiele
To generate superior long-term	Equity & Equity Related Securities	100%	80%	High
returns from a diversified portfolio of equity & equity related instruments of	Debt Instruments,	20%	0%	
large, mid and small cap companies.	Money Market & Cash		0%	
SFIN : ULIF 085 24/11/09 LMCapGro 105	Wioney Warker a Gaon	20 /0	0 / 0	
Multi Cap Balanced Fund:				
To achieve a balance between capital	Equity & Equity Related	60%	0%	Moderate
appreciation and stable returns by	Securities	00,0		
investing in a mix of equity and	Debt Instruments,	70%	20%	
equity related instruments of large,	Money Market & Cash	50%	0%	
mid and small cap companies and	•			
debt and debt related instruments.				
SFIN: ULIF 088 24/11/09 LMCapBal 105				
Bluechip Fund: To provide long-term capital appreciation	Equity & Equity Related	100%	80%	
from equity portfolio predominantly	Securities	.00,0		High
invested in large cap stocks.	Debt Instruments,	20%	0%	
SFIN: ULIF 087 24/11/09 LBluChip 105	Money Market & Cash	20%	0%	
Maximiser V:				
To achieve long-term capital	Equity & Equity Related	100%	75%	High
appreciation through investments	Securities			High
primarily in equity and equity-related	Debt Instruments,	25%	0%	
instruments of large and mid cap stocks.	Money Market & Cash	25%	0%	
SFIN: ULIF 114 15/03/11 LMaximis5 105				
Focus 50 Fund:				
To provide long-term capital	Equity & Equity	100%	90%	High
appreciation from equity portfolio	Related Securities	400/	00/	
invested predominantly in top 50 stocks. SFIN: ULIF 142 04/02/19 FocusFifty 105	Debt Instruments	10%	0%	
	Money Market & Cash	10%	0%	
India Growth Fund:	E 9 6 E	1000/	000/	Llimb
To generate superior long-term capital	Equity & Equity	100%	80%	High
appreciation by investing at least 80% in a diversified portfolio of equity and	Related Securities Debt Instruments	20%	0%	
equity related securities of companies	Money Market & Cash		0%	
whose growth is propelled by India's	Wioney Warker a Cash	20 /0	0 / 0	
rising power in domestic consumption				
and services sectors such as				
Automobiles, Retail, Information				
Technology, Services and Energy.				
SFIN: ULIF 141 04/02/19 IndiaGrwth 105				
Value Enhancer Fund:				
To achieve long-term capital appreciation	Equity & Equity Related	100%	85%	High
through investments primarily in equity	Securities	450/	00/	
and equity-related instruments in sectors that are emerging or witnessing a	Debt Instruments	15%	0%	
inflection in growth trajectory.	Money Market & Cash	15%	0%	
SFIN: ULIF 139 24/11/17 VEF 105				
Opportunities Fund:				
To generate superior long-term returns	Equity & Equity Related	1000	000/	
from a diversified portfolio of equity &	Securities	100%	80%	High
equity related instruments of companies	Debt Instruments,	20%	0%	
operating in four important types of	Money Market & Cash	20%	0%	
industries viz., Resources, Investment-	,	20 /0	J /0	
related, Consumption-related & Human				
Capital leveraged industries.				
SFIN: ULIF 086 24/11/09 LOpport 105 Maximise India Fund:				
To offer long term wealth maximization	Equity & Equity Related	100%	80%	High
by managing a diversified equity portfolio,	Securities			
predominantly comprising of companies	Debt Instruments,	20%	0%	
in NIFTY 50 & NIFTY Junior indices.	Money Market & Cash	20%	0%	
SFIN: ULIF 136 11/20/14 MIF 105.				
Active Asset Allocation Balanced Fund:			_	
To provide capital appreciation by	Equity & Equity Related	70%	30%	Moderate
investing in a suitable mix of cash, debt	Securities			
6 M. Th. C. C. Caralles and C. Miller	Debt Instruments,	70%	30%	
& equities. The investment strategy will			00/	I
involve a flexible policy for allocating	Money Market & Cash	40%	0%	
	Money Market & Cash	40%	0%	

Secure Opportunities Fund:				
To provide accumulation of income			60% 0%	Low
through investment in various fixed income securities. The fund seeks to	Money Market & Cash	40%	0%	
provide capital appreciation while				
maintaining a suitable balance				
between return, safety and liquidity.				
SFIN: ULIF 140 24/11/17 SOF 105				
Income Fund:				
To provide accumulation of income	Debt Instruments	100%		Low
through investment in various fixed	Money Market & Cash	60%	0%	
income securities. The fund seeks to				
provide capital appreciation while maintaining a suitable balance between				
return, safety and liquidity.				
SFIN: ULIF 089 24/11/09 Lincome 105				
Money Market Fund:				
To provide suitable returns through low	Debt Instruments	50%	0%	Low
risk investments in debt and money	Money Market & Cash	100%	50%	
market instruments while attempting to	Wildliey Warket a Casii			
protect the capital deployed in the fund.				
SFIN: ULIF 090 24/11/09 LMoneyMkt 105				

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).

Discontinucar oney rana (Br. rana).				
Discontinued Policy Fund:	Money Market	40	0	
SFIN: ULIF 100 01/07/10 LDiscont 105	instruments			
	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-balance or 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 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.

Age (Last birthda	:	Multi Cap Growth Fund		Expo	sure ir	the la	st ten (quarter	s prior	to mat	turity	
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 Fund, Maximiser V, Multi Cap Growth Fund, Maximise India Fund, Value Enhancer fund, Focus 50 Fund, India Growth Fund or Opportunities 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 withdrawn from the fund chosen, at the applicable unit value, and new 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. Units The nominal value of the Units is Rs.10 each. We allocate the Units in the manner described below and the allocations may be made up to 1/1000th of a Unit or such other fraction as per Board approved policy.
- 10. Net Asset Value (NAV) The Net Asset Value for the different Segregated Funds shall be declared on all Business Days 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 by

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

- 11. 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.
- $\textbf{12. Valuation date} \ \mathsf{Valuation} \ \mathsf{date} \ \mathsf{is} \ \mathsf{any} \ \mathsf{date} \ \mathsf{on} \ \mathsf{which} \ \mathsf{the} \ \mathsf{NAV} \ \mathsf{is} \ \mathsf{declared} \ \mathsf{by} \ \mathsf{us}.$
- 13. 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.
- **14. 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.
- 15. 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.
- 16. 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.
- 17. Applicability of NAV i. The allocation and redemption of Units for various transactions will be at the NAV as described below:

Type of transaction	Applicable NAV (Where transaction is received before cut-off time)
First premium deposit received by way of local cheque or pay order or demand drafts payable at par	NAV of the risk commencement date of the policy
First premium deposit received by way of outstation cheque or pay order or demand drafts	
Renewal premiums received by way of direct debit, Electronic Clearing System (ECS), credit card, etc.	
Renewal premiums received by way of local Cheque or pay order or demand draft payable at par	NAV of the date of our receipt of instrument or the due date, whichever is later
Renewal premiums received by way of outstation cheque or pay order or demand draft	
Partial withdrawal	NAV of the date of our receipt of the request
i. Free look cancellation	NAV of the date of our receipt of the request
ii. Death claim	or intimation of claim (Intimation for the 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
Loyalty Additions, Wealth Boosters	NAV of the date of allocation
Transfer to the Discontinued Policy Fund	NAV of the Date of Discontinuance

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.

PARTF

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 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 chargeand the policy will terminate thereafter. b) If the Correct Age of the Life Assured makes him 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.
- Nomination: Nomination will be as per Section 39 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure IV for details on this section.
- 3. Assignment Assignment will be as per Section 38 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure V 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 VI for more details on this section.
- 5. 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 VI 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 centres, tele-service operations, computer, automated machines network or through other means of communication will be valid and legally binding on Us as well as You. This will be subject to the relevant guidelines and terms and conditions as may be 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

2,							ويحودونها ويطعونون ليطاوه والونجلون	A CONTRACTOR OF THE PARTY OF THE		
	Die ysin minis is open Alestroni	क प्रावधानसम्बद्धाः स्थापनामा क	क्ष्री हराइस्ट्रास्ट्रास्ट्राइ	politica fato d	ios simple	useo () X	क्षेत्र क्षेत्र क्षेत्र क्षेत्र	ুঁটি প্রায়ক করে উঠ ক্রিকর :	is Start)	et Stole
ł .	Behick puspeječenski nestoni 1918 automosi vipostasi sump	STANDS	SBL forstrolar Aprollogy	AUSCON	olychologod Rodrodo	S DAN	S Repostory fon Ususet	Similar de Sastratu Similar		
	Mastrania inagerrage decembly (Dogymu robiolog occupatycom)					Jih danbendia	n and the same and the same of	on dala adama		
No.	en de la company de la comp	_i w kateroleka Nebebihatesi	(ኢትዮጵያ መስተ መስተ የተመሰቀ ነው ነው።	المتزمر فتلهم بالعجام	is she bird trid				702000	ing grades
(5) (8)	den Berger Steel American de la compresentation de la compresentat	igast ja viil ist ja paulija, viid ist kaleid kaleid kaja, viid ist. Anna anna anna anna anna anna anna anna	Aldria (kalani irani indiba) Kalania (kalani	ቀያላቸው የተመሰው የሚያስከት ያቸውን ነ ነገር። የመንያ የተመሰው የሚያስከት ያቸውን ነገር ነው።	ومانيكا دا دخر الاحاضات			2022252525252525	800000	85388 .
	strause such examples	independence seed			: ::::::::::::::::::::::::::::::::::::	2002343			2535	10.6
FN	it) Minerani iliyofani pisanik siperitika	পুঁজেনের উচিতাই কালের ইওমেট পিতান	ist.	Wer.	885.	(B):	100			
	S. D. Salan S.				\$\$ 3 8.7	\$ \$ x				3.3
p.	ON THE STATE OF THE	\$\$.45 600	r 65 \$5%	Famole	See See	100005030	y bloom to 12	Sign Bullion 5	130	। विकित्स
52	enter Station 250 Commission	Si Marine	With a south	S Charles	Most	ರಂಭ ಕರಾಗ್ರಕ	St. Resident	SS NHC	$S_{ijk}^{(2)}$,	PRIX
8.4	lupotino 🤾 Post Gissi;		capieses.	32,4000	1 10 to		Beline H	i Britania series de series	الأمدول	w811
₹\$	engadum 🧀 Sabeled 🔆	Professional Set	देशविश्वयत् 🎉 अ	Budan 🔍	Souseolla	No.	d: 🔆 Sideens		- 30	
182	ilya og lyan fylik ilynistisess 💯	数据的数据的			<u> </u>	tico piaco	Same Noted		int (sign	10 00
	decesso (Petellication	CONTRACTOR OF		neri deder i	01000					13.
- 33	Sample Made and S		ere Gra					•		
1242 2273	Software facts on give	ans mascanns isreinneal	9777588 (0007) - \$692) 2777588 (0007) - \$692)	NEGOCIECTO DUISS	สถาวารเคลื่อสว	ሚግብ ር ሃ ው፡፡	PARA CAR			
	there you ever children of man							इ.स.च्याच्याच्याची प्रदेश	Yas	150
	Jumphedientiem fan: - Campor as fanner est een king	ż	- Long rebried a	ត្តពីក្រភ សករនេ <u>ត</u>	- \$	lpact relation	ağmente		3.75	
	अस्तर करतेत हिन्दास्तर द्वरातिक अस्ति । अस्तर करतेत		- Lisas-rodotecii e	othoonto		Malootoo Nyoorlangian				
	 Mordel im Nichtwee dispirate Mord inche histoling tealig fe 		- Richery relation Content trees to see					\$0440 for \$500 \$000 \$500 and	Se.	,
2.	Howe only evoposeds on year t	සීල් ඒ අපුලාලියක්වනය විශා නේ	nama daganastecai	gainst trobitses	ud or c audh	100k			255	1
	A CONTRACTOR OF THE PROPERTY O		Š							
33	ыная ери се учоре органа эку						. 2 (2000)			*** *****
١.	Age Proof Streets	Driving Chase	oo 🎊 Reba	දට අදුරුවරට වසය සහ කරා ස		බවදිට ඉදල අදහස් දිය	as torquis binarise	a foSmetos?		1
		S. S		Site	30-20	We .	Consequent sa.	Beautip	465 et	Year
١	b. Wildy in Managramore Bi-A	L		En c						
				80575			aliga — tropica territoria de la comencia de la co Comencia de la comencia del comencia de la comencia de la comencia del comencia de la comencia del la comencia de la comencia del la comencia de la co	20.4.3000		
3.	Lifertyja riesella eithodiidese b									
,	a danaman anaman and base and analysis a	ত ইনিচ্চতৰপ্ৰী		tecasio	السمعاءة المقتدة	-			***	Na.
,	en di bronder en collecte de la coll	si quith anny bannoù la Naz-	enel optier gan trike eneloptier gan trike	Bredistal prings	es su libris in	abidosiidika San edhar b	කෙරේ දිය වුණෙලු දියකු ගෙ සහ දේ දියකු කෙරේ	eri in serp richyt on massermen, distre	12	Na Com
	gergi, auguspaliani ekspaticul luot pokukikinaphanjangkatakati seki	gi anith ancy bancaithe hans any, arisma, maphairma, e appears	estociené aduative	Special in a special in a special in a straightful in a straightful in a straightful in a special in a specia	es su libris in	objektyoningi n essen estent is	कराति हैत ही धंने हुई उस्त	ak ini saga ni iniyit ng pananangan, aliang,	12	
4	pegi, mempakan semakat in m penganah penganah penganah di penganah penganah penganah penganah penganah sebagai penganah	d oddh am ybgnedila kaar ary, missan, asplasioos, i apetal eed, paar military am yel Dopumaneed/Division; S	ensielien, eennaaks Koortenaas Coores in ar modiky	i de stadioante i Egyoggenen d'leg	es su libris in obblica — arti steranocipal	oution) oution)	neal new a securi bushe	op passenger, duing,	ं अ	A Property of the Parks
atu:	nad budensis endlegen signed for production (production) sections of the production	el edilh amy bancolifa hear any, minor, september, montel ned, passimilitany amy in Department/Division; i montel ilinatesia pasemi	व्यवस्थातिकाः, व्यवस्थातिक विकासीयस्थातिकाः विकासीयस्थातिकाः विकासीयस्थातिकाः	e almanicate de é pilos carregoryo	es to libra in outles - aris stirmodical ly marabases	etan rehat bi oution) adibedog by	nampana eengani na ee eesta inde	ng passengen, shinay. Begangingsan dipolosi	ं **,	
4 0.5	දෙලු. ගයෙනුවේගෙන සමහන්සේ එයේ අතරවරණයෙන්නේ දෙන් ව. එම පුදුය පොදුදේ දෙනුවේගේ මිනියේගේ දිරිපුදේ දුර්ගත්ත පුදුයේ එම සිත්තේද දිරිපුදේ දුර්ගත්ත පුදුයේ එම විය විධ විය ද	gi adilh an ybqacolibi haar any, misaa, asplasivas, i asolad eed, pääs military sir yid Dopumamardi Division, i acces aljostocia paacol a, caacaston ang sidset a, caacaston ang sidset	व्यवस्थातिकः, व्यवस्थातेन विवासीयस्थात्वर्थे विवासीयस्थातिकः विवासीयस्थातिकः विवासीयस्थितिकः	e almanicate de é pilos carregoryo	es to libra in outles - aris stirmodical ly marabases	etan rehat bi oution) adibedog by	nampana eengani na ee eesta inde	ng passengen, shinay. Begangingsan dipolosi	ं अ	
4.1 4.1 4.1	na humanda variologues gara incentration garante garante incentration production and production (Princip production production production) and the production of the production of the production and production of the production of the production of the production of the production of the production o	glodik ang bajacètik kan ang mitana, angkathan, i ang angkathan, i ang angkathan angkathan Bajacamandi Dhibaipan, S angkathan ang antara ang angkathan ang antara ang angkathan ang antara ang angkathan ang antara ang angkathan ang antara angkathan ang antara angkathan ang antara angkathan ang antara	glealdalean) tyfk poetheans Dorost fost medig poethean Doration poethean	g astroposty. Oct alganistych is Oct alganistych is Oct alministych is	ee to libre in obbbe - arb thirmedical ly marchina diana bibyon	acer wher is estimal estimated by	na ne v tere men nastronn coldina nastronni provinci	ag passenger, sturny. Eteorogiaanse stigebod In steathwistel over,	ं अ	
4.1 4.1 4.1 4.1	pog, ocanpalon i decidad had movalaboshop horderiad soci b. Aregyna stasbogud fodbalore, (figsig, planta procidad larior (figsig, planta procidad larior (figsig, planta procidad larior ku und larior (liberator) bacco year (convolghas) de ga Da yan bawalony ocageatal die Rievo yan inidogo na octoo o	glodik ang bajacilik kan ang mitau, angkainan, i ang angkainan, i ang angkainan angkainan, i ang angkainan ang ardian ang angkainan ang ardian ang angkainan ang ardian angkainan ang ardian angkainan ang ardian angkainan ang ardian angkainan ang angkainan angkainan ang angkainan angkainan ang angkainan ang angkainan ang angkainan angkainan ang angkainan angkain	ecatation, conceive finaliseaned Device fost modific polytical and modific consideral polytical device formations device formations device formations	a dimensionia di si Sala distantino di Sala distantino di Sala distantino di Sala distantino di Sala di sala di sala Sala di sala di sala Sala di sala di sala Sala di sala di sala di sala Sala di sala di sala di sala di sala Sala di sala	newyczky cię	ctor where to calledny to calledny to calledny to	na ne v tore papi vontioner coldina rati protomprevis observisitori et i	ag passerger, strong, Electroficación discipal de describation our, confrontitivipación	ं अ	
表: 表: 表: 表:	peg, ocanpolom iscendud har mocalationing, and contestination, b. And grain anticopy and of the lace (Prysig, plants procedule lace), (Prysig, plants of the lace and oc to anticle in acception to about the contestination of the lace than of the lace of the lace of your basecony ocay and the lace of the lace of the lace of the lace of the lace of the lace of the lace of the lace of the la	di adith any bancaithe han any, minas, asplaninas, i secondi pedi, pasa mattany en yiel Depumament Christian, i en, consultan any minas en, consultan any minas ori mana hantanina lity fahy dideed to lundongui any yi mattana tangui hang ti luna managa.	endation, earneaise floorium ann à Dosse of te at me disp ing sibbling i due ner i bernedi borg i facel i bernedi de l'entre i gissal de l'entre i tyrit ritu et et i berneti puil seadon retti in me l'entre i	a dinastinata de la la Estata dispensación de la di	en eu liane in eubbar - ara stir modbad ly marelinan eliane bisyca energych cei shout is while	ester ester b estitudes tr estitudes tr estitudes tr estitudes tr estitudes tr	na es e son per controva collien na procemprovi chaministor es i chaministor es i	ag passerger, strong, Electroficación discipal de describation our, confrontitivipación	ं अ	
表: 表: 表: 表:	pog, ocanpalon i decidad had movalaboshop horderiad soci b. Aregyna stasbogud fodbalore, (figsig, planta procidad larior (figsig, planta procidad larior (figsig, planta procidad larior ku und larior (liberator) bacco year (convolghas) de ga Da yan bawalony ocageatal die Rievo yan inidogo na octoo o	di adith any bancaithe han any, minas, asplaninas, i secondi pedi, pasa mattany en yiel Depumament Christian, i en, consultan any minas en, consultan any minas ori mana hantanina lity fahy dideed to lundongui any yi mattana tangui hang ti luna managa.	endation, earneaise floorium ann à Dosse of te at me disp ing sibbling i due ner i bernedi borg i facel i bernedi de l'entre i gissal de l'entre i tyrit ritu et et i berneti puil seadon retti in me l'entre i	e distribute de la constante d	en to livre in obtain a chi a	enter eter e	en es e tor aux contones coltina ran pronomprent chan mistore est a manife d'iname i	eg passengen, sluing, Elegensfaann diigeisel In desallaide loon, Tables et land en desallaide loon, Tables et land en desallaide et	ं अ	
表: 表: 表: 表:	peg, ocampadon usena de monación en conclusiono approventación de monación conclusiono de monación de	glodik ang bancolia kan ang minas, anglasinas, a ang minas, anglasinas, a ang minas madilandan, a papanas militaka papang ang apasas, an ang artico ang apasas, an ang artico ang apasas, ang ang ang apasas ang	containing conceives from the containing of the	e destrante de los contratos de los contratos de los contratos en los contratos de los cont	en eu liand fri nobblea - aria steinmeidheal ly marabhana nama biliyana nama a warei shana a warei naga ' ' ' ' ' ' ' ' ' ' '	entern einer be enterne enterget für eine enterget für eine enteren per eine entre eine	na es e tor auto conticon collina ran precomprani consumidiar es i n marite d'Isanc i tran	eg passengen, sluing, Elegensfaann diigeisel In desallaide loon, Tables et land en desallaide loon, Tables et land en desallaide et	ं अ	
表: 表: 表: 表:	peg, ocanpalon identical tori movalatoral ped, movalatoral ped, and providence and ped (identical ped). A program a stationary and other according to the later (identical ped) and a stational provides and a stationary accordinate and a per transfer and per per ped (identical ped). A per per ped (identical ped) and ped)	di edith ancybanceith host any, minus, esplanica, i secondi ned, passi redicary en yell popularimonification o social en, concession my refere en recession time took etc. facili aboverna lithy johy district a sundengra enry yere district to sundengra enry time yeare? district years of the sundengraph inclusive to sundengraph in the sundengraph.	containing concession of the second containing of the second contraction of the second containing the second c	e disease e e e e e e e e e e e e e e e e e	en to livre in obtain and the control of the contro	ctor, return to entited my tre entitled my tre entitled my tre entitled my entitled my ent	en es e tor aux contones coltina ran pronomprent chan mistore est a manife d'iname i	eg passengen, diving, Elegensfassen divelopt In dieseltwisplann vastennist trippolit In strans titaus Schalps made de produkt di	ं अ	
表	pege occupation intermed had mountained in provident and be also your actual and to the literal (if your plants provided that it the artist is acceptively and to the the artist is acceptively as the theory was independent and the large your and objects to the flavor your and objects to the artist of the theory was the delivered or they are to the they are to the they are to the they are and the they are and the they are and they are and they are and they are and they are and and and and and and and and	di adith any bancaithe han any, minas, applicance, i secondi pedi, pasa mattany en yiel Depursament Christian, i en consultan any minas en, consultan ang minas en manashani matiky fahy didenatra lundangur any yian didenat, majali kang di lung yan eti diang matuka walibian ban diang matuka walibian ban hisiantangany, kunas alah okoon majalimbany titoky okoon majalimbany titoky okoon majalimbany titoky	inaction, conceive four function for the conceive modify for a service providing the a service providing the aservice providing the conceive function of the conceive funct	e distribution of the control of the	er eu laire in outlie en eu laire in outlie en eu laire in outlie	canteri e catteria e catteria e catteria e catteria e cateria e ca	en es e tor par conton estament par process provi- chamentifore est a enside d'ouveri- tione y enlant registric tiongrafié d'ouver- trengrafié d'ouver- trengrafié d'ouver-	en passengen, diving, dispersion	ं अ	
在 2	peg, orangodon isteratud had moustainening, anderstand had a. And your actual and list literatud (if you, gloome proof de black, handly anded and the life is lose to and lences plicitude and list list hand your lences plicitude and hand your landers on a street of literature and lences of foot of your your past of the list list hyper your past of lights of lost the angelous angle place, by list the angelous angle place, by list the angelous angle place, by a Angleous, but this social of Angleous angle place, by a Angleous, but this social of angleous angle place, by Angleous, but this social of angleous angle place, and angleous angle place, and for glooms angle place, and angleous angle place, and angleous angle place, and angleous angle place, and and and and and and and and	di adith any bancaith han any, minas, asplaninas, i secondi pedi, pasa maticary en yiel Deparament Christian, i secondi dipaliada pasant en, consum on any minas en manahanantradity/phy- dideced to lundongui any yi medidant radity/phy- dideced to lundongui any yi medidant radity/phy- dideced to lundongui any ilimay consil diagnasingany, innon aiveg otto angguiropay (toos of the hidrony, panting, and	inaction, conceive four function for the conceive modify for a service providing the a service providing the aservice providing the conceive function of the conceive funct	control of the contro	er to livre in obbies - eris firmodical in management in m	cantent to cantent califeders for califeders for the properties the califeders the califeders th	en es e son man controva collina ren procemperadi chamerical jameri chamerical jameri chamerical jameri chamerical jamerical proportion and the	en passengen, diving, diconstruction of diconstruction out, continued to post as an ana than 6 days continued problem continued continued problem continued problem continued con	ं अ	
表	per, occupation intended in inconsistence of section in proceedings and the inconsistence of section in the consistence of the period of the inconsistence of the period of the inconsistence of the period of the inconsistence of the period o	di adith any bancaith had any, minas, aspinamen, i second pedi, pasa maticary en yiel Depumament Christian, i second diplosfood pasant en, consum on any states or manahant maticy fair, distantian maticy fair, distantian maticy fair, when yours? discounted withour boo historials i discounted withour boo historials in the second discounted withour boo historials in the second discounted withour boo historials in the second discounted with the	inaction, conceive four function for the conceive modify for a service providing the a service providing the aservice providing the conceive function of the conceive funct	to decimals and the statements of the statements	er to livre in outline and the control of the contr	common to control confedent for confedent fo	en es e tor par conton estament par process provi- chamentifore est a enside d'ouveri- tione y enlant registric tiongrafié d'ouver- trengrafié d'ouver- trengrafié d'ouver-	en passengen, diving, diconstruction of diconstruction out, continued to post as an ana than 6 days continued problem continued continued problem continued problem continued con	ं अ	
在 1 年 1 年 1 年 1 年 1 年 1 年 1 年 1 年 1 年 1	pere occupation interment in a monatation proposition in proceeding the process of the control o	diedith any banceith hoar any, misea, application, a any, misea, application, a according to the policy of the purpose of the policy of the purpose of the policy of the policy of the policy of the policy of the purpose of the policy of the purpose of the policy of the policy of the policy of the purpose of the policy of the purpose of the the purpose of the purpose of the purpose of the purpose of the purpose of the purpose	containing concession from the containing of the	cyrogram dleg cyrogram dleg brainscopie y kyofinach bal Tydocianas Gorento se bnot Gorento se bnot Gorento se bnot Gorento se bnot Gorento se bnot Gorento se bnot Gorento se con Gorento	en to livre in outline and to the control of the co	control particular program and	unalisan saldam pangraamprasi observitetrasi pendiselisansi tem yaldaringtise tempelisansi tempelisansi tempelisansi tempelisansi pendiselisansi pendiselisansi pendiselisansi pendiselisansi	en passerger, diving, element in an element	ं अ	
在	per, ocarpation interment in a monatoriorism processor in a monatorism processor in a la monatorism processor in a la monatorism processor in a mona	diedith any banceiths han any, misses, explainmen, inspected production, in production of the process and production of the error monotonic or may article are monotonic or may article are monotonic or may article are are are article or may article are are article or may article are are are article or may article are are article or article or boo historical article or article or article or article or article or are article or article or article o	containing concession from the containing of the	cyrogram dleg cyrogram dleg brainscopie y kyofinach bal Tydocianas Gorentos se broi Gorentos sectorias Gorentos sectorias Goren	en to livre in outline and to the control of the co	control particular program and	unalisan saldam pangraamprasi observitetrasi pendiselisansi tem yaldaringtise tempelisansi tempelisansi tempelisansi tempelisansi pendiselisansi pendiselisansi pendiselisansi pendiselisansi	en passerger, diving, element in an element	ं अ	
在	per, econopides desented to inconsistence of section and providence of section and section	diedith any banceiths han any, misses, explainmen, inspected production, in production of the process and production of the error monotonic or may article are monotonic or may article are monotonic or may article are are are article or may article are are article or may article are are are article or may article are are article or article or boo historical article or article or article or article or article or are article or article or article o	containing concession from the containing of the	control of the contro	er to livre in obbies eris friendhod by marobrom ellen bis year observed best should be the bis should	i par out the control of the control	unalisan saldam pangraamprasi observitetrasi pendiselisansi tem yaldaringtise tempelisansi tempelisansi tempelisansi tempelisansi pendiselisansi pendiselisansi pendiselisansi pendiselisansi	en passerger, diving, element in an element	ं अ	
在	per, ocarpation interment in a monatoriorism processor in a monatorism processor in a la monatorism processor in a la monatorism processor in a mona	diedith any banceiths han any, misses, explainmen, inspected production, in production of the process and production of the error monotonic or may article are monotonic or may article are monotonic or may article are are are article or may article are are article or may article are are are article or may article are are article or article or boo historical article or article or article or article or article or are article or article or article o	containing concession from the containing of the	control of the contro	en to livre in outline and to the control of the co	i par out the control of the control	unalisan saldam pangraamprasi observitetrasi pendiselisansi tem yaldaringtise tempelisansi tempelisansi tempelisansi tempelisansi pendiselisansi pendiselisansi pendiselisansi pendiselisansi	en passerger, diving, element in an element	ं अ	
在	per, econopides desented to inconsistence of section and providence of section and section	diedith any banceiths han any, misses, explainmen, inspected production, in production of the process and production of the error monotonic or may article are monotonic or may article are monotonic or may article are are are article or may article are are article or may article are are are article or may article are are article or article or boo historical article or article or article or article or article or are article or article or article o	containing concession from the containing of the	control of the contro	er to livre in obbies eris friendhod by marobrom ellen bis you be and the signal bis you be a second of the signal bis observed by the signal bis observed bis marobrom bis observed bis ob	i par out the control of the control	unalisan saldam pangraamprasi observitetrasi pendiselisansi tem yaldaringtise tempelisansi tempelisansi tempelisansi tempelisansi pendiselisansi pendiselisansi pendiselisansi pendiselisansi	en passerger, diving, element in an element	ं अ	
在	per, econopides desented to inconsistence of section and providence of section and section	diedith any banceiths han any, misses, explainmen, inspected production, in production of the process and production of the error monotonic or may article are monotonic or may article are monotonic or may article are are are article or may article are are article or may article are are are article or may article are are article or article or boo historical article or article or article or article or article or are article or article or article o	containing concession from the containing of the	control of the contro	er to livre in obbies eris friendhod by marobrom ellen bis you be and the signal bis you be a second of the signal bis observed by the signal bis observed bis marobrom bis observed bis ob	i par out the control of the control	unalisan saldam pangraamprasi observitetrasi pendiselisansi tem yaldaringtise tempelisansi tempelisansi tempelisansi tempelisansi pendiselisansi pendiselisansi pendiselisansi pendiselisansi	en passerger, diving, element in an element	ं अ	
在	per, econopides desented to inconsistence of section and providence of section and section	diedith any banceiths han any, misses, explainmen, inspected production, in production of the process and production of the error monotonic or may article are monotonic or may article are monotonic or may article are are are article or may article are are article or may article are are are article or may article are are article or article or boo historical article or article or article or article or article or are article or article or article o	containing concession from the containing of the	control of the contro	er to livre in obbies eris friendhod by marobrom ellen bis you be and the signal bis you be a second of the signal bis observed by the signal bis observed bis marobrom bis observed bis ob	i par out the control of the control	unalisan saldam pangraamprasi observitetrasi pendiselisansi tem yaldaringtise tempelisansi tempelisansi tempelisansi tempelisansi pendiselisansi pendiselisansi pendiselisansi pendiselisansi	en passerger, diving, element in an element	ं अ	
在	per, econopides desented to inconsistence of section and providence of section and section	diedith any banceiths han any, misses, explainmen, inspected production, in production of the process and production of the error monotonic or may article are monotonic or may article are monotonic or may article are are are article or may article are are article or may article are are are article or may article are are article or article or boo historical article or article or article or article or article or are article or article or article o	containing concession from the containing of the	control of the contro	er to livre in obbies eris friendhod by marobrom ellen bis you be and the signal bis you be a second of the signal bis observed by the signal bis observed bis marobrom bis observed bis ob	i par out the control of the control	unalisan saldam pangraamprasi observitetrasi pendiselisansi tem yaldaringtise tempelisansi tempelisansi tempelisansi tempelisansi pendiselisansi pendiselisansi pendiselisansi pendiselisansi	en passerger, diving, element in an element	ं अ	

form XX to Year BY

Micici fruestalt

	For white use only	
R&/Ageccicoco	.; Agood ! APSM Plotting	
44	[Laure 6/0748/7 000	venn,
Em. / 00078-00	化工作 咖啡剂 化化催化 医二甲基酚	· . []
www.qqqqqq	First service come to the first the first the first the	
ASS of 16000 1	Cober deconsors at 1705 Arises	

Colonia Policy Charact Kingly anter pushey number i street of 💮 Policy Rip 📑 Colonia (S to mide probay out propriestly . The Risks placed accounts the indicating state of Type at Propriets (indicated

Registration with the second of the second o Il Projector Policy Owner Details incree of the combact the intercept of sales included FOR NOTE OF RINGABRAHAM STANLY ESTIMATE STANLY JOHN MARKETHAM MARIAMMASTANLY JOHAN Service France JESS ELEZA JOHN LANCHERING DIPLO BOX 222209 STATE SHART AND

MAN JERRIAUS THNOGENTALUS COMMENTED STATES 202 0 6 0 7 3 7 Stander Lattle . Fortube Transporder Metanating Vindan . Standards

Martial Montes (Universited - Marting of Whiteshill | Diversited Besident Status | Resident | Martin | Pic | Enteligo Medicade @dosaston

Prohypional September Sudden Housewill Record Copers ... Miles Second Books Read Agriculture thinks ENGINCERING

Thus popularies popularies popularies personal properties properti

Посединальн

kid witty

Number of the Section 25 Section

Are true a Parlicipally Exposing Personal Year Company of the part of the appearance of the part of th

to be made proved of the provided of the provi

Polyther with the Proposition and Entering Services.

Reserved from the Commission of Commission of Services and Services of S

WL00556523



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 economic 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 force majeure or disaster that effects the normal functioning of the company - If so directed by IRDAI The policyholder will be notified of such a 11. Payment of claim For processing a claim under this Policy, We will require the following documents (as may be relevant): a) Claimant's Statement b) Original Policy Document c) Death Certificate of the Life Assured issued by the local municipal authority d) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death. Claim payments are made only in Indian currency in accordance with the

> 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 from the date of commencement of the policy or from the date of revival of the policy, as applicable, the policy will terminate and only the Fund Value including Top up Fund Value, if any, as available on the date of intimation of death, will be payable to the Claimant. Any charges other than Fund Management Charges and guarantee charges, if any, recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation 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.

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

resumed. The deferment of the valuation of the assets will be with prior

consultation with IRDAI. • The Company will make investments as per the fund

mandates given in section 8.1 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

- 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. The current charges for issuance of duplicate policy is Rs. 200. Freelook option is not available on issue of duplicate Policy document.
- 14. Amendment to policy document Any variations, modifications or amendment of any terms of the Policy document shall be communicated to you in writing.

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 above. For updated contact details, We request You to regularly check Out website. i. Grievance Redressal Officer/Senior 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 our Senior Grievance Redressal Officer (SGRO) at smgro@iciciprulife.com. You may also contact us at 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. 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

ICICI Prudential Life Insurance Co. Ltd. Ground Floor & Upper Basement, Unit No. 1A & 2A, RaheiaTipco 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 Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli Hyderabad-500032, Telangana State.

2. Insurance Ombudsman: The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Insurance Ombudsman Rules, 2017, the Ombudsman shall receive and consider complaints or disputes relating to: a. delay in settlement of claims, any partial or total repudiation of claims; b. disputes over premium paid or payable in terms of insurance policy: c. misrepresentation of policy terms and conditions at any time in the policy document or policy contract; d. legal construction of insurance policies in so far as the dispute relates to claim; e. policy servicing related grievances against insurers and their agents and intermediaries; f. issuance of life insurance

policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer; g. non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; h. any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (e)

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

- 1. AHMEDABAD: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 -25501201/02/05/06. Email: bimalokpal.ahmedabad@ecoi.co.in Jurisdiction: Gujarat, Dadra & Nagar Haveli, Daman and Diu.
- 2. 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: Puniab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh.
- 6. CHENNAL: 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.in Jurisdiction: Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
- 7. 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.
- 9. GUWAHATI: Office of the Insurance Ombudsman, JeevanNivesh, 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, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
- 10. HYDERABAD: Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004. Tel: 040-65504123/23312122. Fax: 040-23376599. Email: himaloknal 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, Hazaratgani, 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, BhagwanSahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt Gautam Buddh Nagar, U.P 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: bimalokpal.noida@ecoi.co.in Jurisdiction: State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, 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, JeevanDarshan, NC 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 Metropolitanregion).

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

Annexure I – Mortality Charges

Mortality Charges per thousand Sum at Risk

Age last birthday	Mortality Charges	Age last birthday	Mortality Charges
0	4.45	43	2.35
1	3.9	44	2.6
2	2.94	45	2.88
3	2.22	46	3.2
4	1.67	47	3.57
5	1.27	48	3.99
6	0.97	49	4.45
7	0.75	50	4.95
8	0.59	51	5.49
9	0.5	52	6.06
10	0.44	53	6.65
11	0.43	54	7.26
12	0.45	55	7.89
13	0.5	56	8.55
14	0.55	57	9.23
15	0.62	58	9.95
16	0.68	59	10.71
17	0.75	60	11.54
18	0.8	61	12.44
19	0.85	62	13.42
20	0.89	63	14.5
21	0.92	64	15.7
22	0.95	65	17.01
23	0.97	66	18.47
24	0.98	67	20.07
25	0.99	68	21.82
26	1	69	23.75
27	1.01	70	25.86
28	1.02	71	28.16
29	1.04	72	30.68
30	1.06	73	33.42
31	1.09	74	36.4
32	1.12	75	39.64
33	1.17	76	43.17
34	1.22	77	47
35	1.29	78	51.15
36	1.36	79	55.67
37	1.45	80	60.56
38	1.55	81	65.87
39	1.67	82	71.63
40	1.81	83	77.88
41	1.96	84	84.65
42	2.14	85	91.99

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 cancel the units in the policy at the then prevailing NAV and terminate the Policy. The Premium Allocation Charges, Discontinuance Charges and Mortality Charges are guaranteed 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.