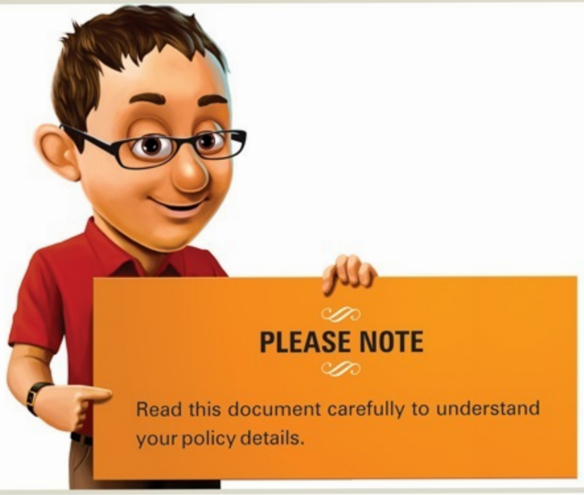
ICICI PRUDENTIAL
LIFE INSURANCE


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

Vikash Kumar
107 BLOCK B,
MAJESTIC JANKI CITY,
..,
EAST GOLA ROAD DANAPUR,
PATNA,
BIHAR-801503

MOBILE NUMBER: 7761999156
Email ID: VIKASHKR10091987@GMAIL.COM

Dear Sir/Madam,

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

1. YOUR POLICY DETAILS

Name of your plan : ICICI Pru iProtect Smart
Policy Number : 91210515
Your Mobile Number : 7761999156
Email Id : vikashkr10091987@gmail.com
Person insured in this policy : Vikash Kumar
Sum Assured(Insurance Cover Amount) : ₹ 1,00,00,000
Premium Instalment* : ₹ 46,066
Payment Frequency : Every year
Next Premium Due Date : February 28, 2022
You need to pay premiums for : 10 years
Policy Term : 47 years
Policy end date : February 29, 2068

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

YOU HAVE PURCHASED THIS POLICY FROM

Name : Standard Chartered Bank Retail
Address :Crescenzo Building C-38/ C-39 G Block Bandra Kurla Complex, Bandra E MUMBAI Maharashtra 400051

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

2. YOUR FREE LOOK PERIOD

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

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

3. MAKING A CLAIM

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

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

Warm regards,

Authorised Signatory

Visit us at
www.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

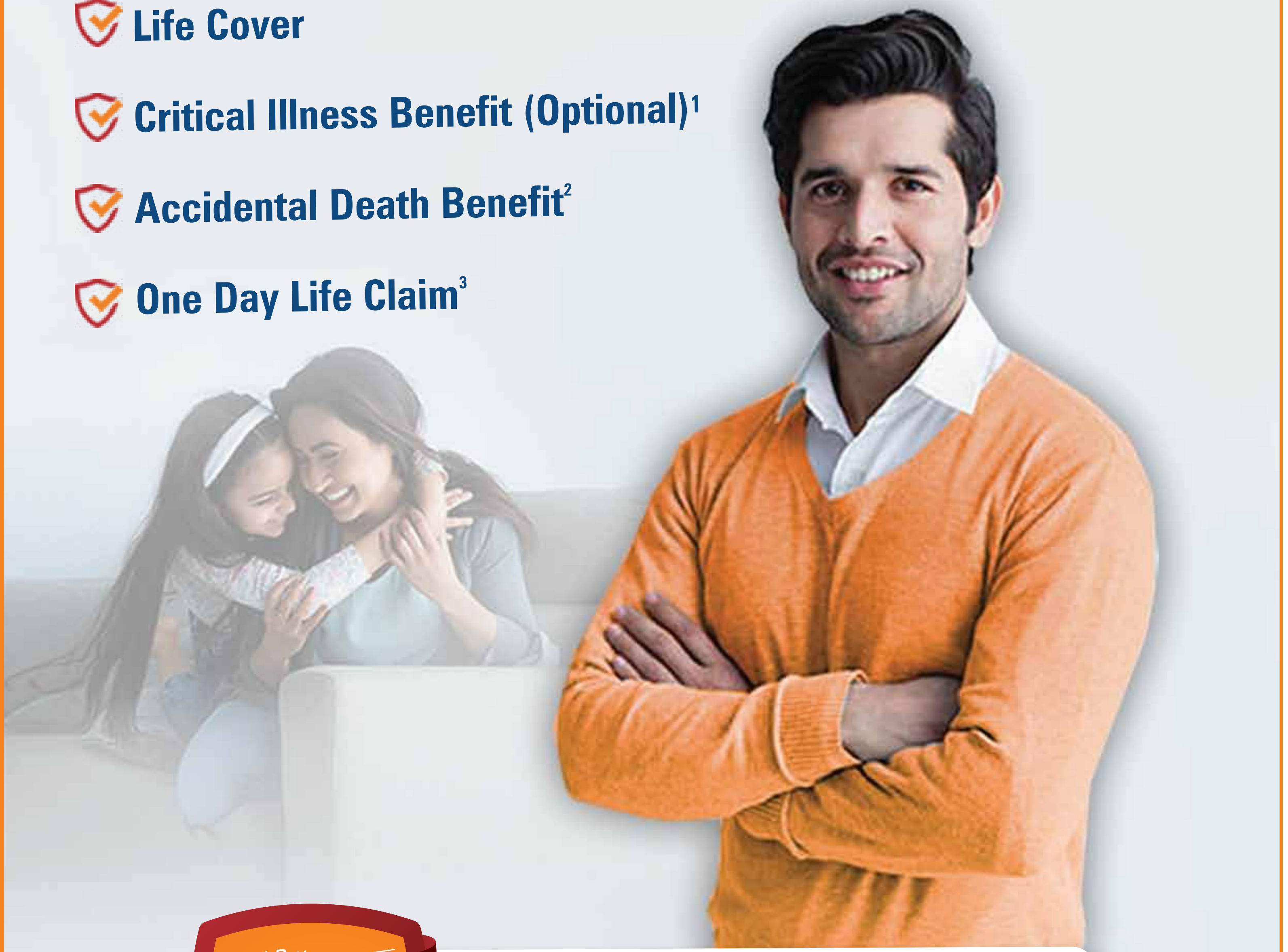
Customer Service Helpline
1860 266 7766

Put postscript command here

Our all-in-one term plan ensures that you and your family are

ATMANIRBHAR

- Life Cover
- Critical Illness Benefit (Optional)[1]
- Accidental Death Benefit[2]
- One Day Life Claim[3]



ICICI Pru iProtect Smart Life Cover Plan

ICICI PRUDENTIAL LIFE INSURANCE

Non-Linked Non-Par Life Individual pure risk premium product

ICICI Prudential Life Insurance Company Limited, IRDAI Regn no. 105. CIN: L66010MH2000PLC127837. Regd Address: ICICI Prudential Life Insurance Company Limited, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400025. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under licence. ICICI Pru iProtect Smart: UIN:105N151V06. Advt No.: H/II/1411/2020-21.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!
IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.
Public receiving such phone calls are requested to lodge a police complaint.

ICICI Pru
iProtect
Smart
Life Cover Plan

Key benefits

One Day Life Claim Settlement

In case of an unfortunate event, the life claim will be settled in one working day. This also comes with an interest guarantee, wherein, the company pays interest to the nominee on the claim amount if the claim gets delayed beyond one working day[3].

Tax Benefits

The policyholder can also avail double tax benefits[4] u/s 80C & 80D and save tax up to ₹54,600/-

Premium Guarantee

Premium for Critical Illness Cover will remain the same over the next 30 years.
Premium for term cover will remain the same for the entire premium paying term.

Waiver of Premium On Disability

In case of permanent disability due to an accident[6], the company waives all future premiums and the policy continues uninterrupted.

Long Term Cover

The life assured can get covered till 99 years of age under the Whole Life option.

Critical Illness Cover

The policyholder will get the claim money immediately, on diagnosis of any of the 34 critical illnesses (optional[1]), without any bills or hospitalisation.

Terminal Illness Cover

If the life assured is diagnosed with a terminal illness[5], the entire amount of life cover will be paid to the nominee/legal heir immediately.

[1] Critical Illness Benefit (CI Benefit) is optional and available under Life and Health and All in One options. This benefit is payable, on first occurrence of any of the 34 illnesses covered. Only doctor's certificate confirming diagnosis needs to be submitted. The benefit is payable only on the fulfillment of the definition of the diagnosed critical illness. The CI Benefit, is accelerated and not an additional benefit which means the policy will continue with the Death Benefit reduced by the extent of the CI Benefit paid. The future premiums payable under the policy will reduce proportionately. If CI Benefit paid is equal to the Death Benefit, the policy will terminate on payment of the CI Benefit. To know more in detail about CI Benefit, terms & conditions governing it, kindly refer to sales brochure. CI Benefit term would be equal to policy term or 30 years or (75-Age at entry), whichever is lower.

[2] Accidental Death benefit is up to Rs. 2 Crores. Accidental Death Benefit (AD Benefit) is available in Life Plus and All in one options. AD Benefit is available for the policy term or till the age of 80 years, whichever is lower.

[3] Day 1 is counted from the day of receiving the last document. All due premiums in the policy have been paid and the policy has been active for a continuous period 3 years. Mandatory document to be submitted at Branch Office before 3pm on a working day- Original policy certificate, copy of death certificate by local authority, Nominee's current address proof, photo identity proof, Cancelled cheque. Copy of bank passbook, Copy of medico legal cause of death, Medical records (Admission notes, Discharge / Death summary, Test reports, etc.). Total claim amount of all the policies is less than or equal to 1.5 crore. For accidental death – Copy of FIR, Panchanama, Inquest report, Driving license. Interest shall be at the bank rate that is prevalent at the beginning of the financial year in which death claim has been received. In case of breach in regulatory turnaround time, interest will be paid as per IRDAI regulations.

[4] Tax benefits of Rs. 54,600(Rs. 46,800 u/s 80C & Rs. 7,800 u/s 80D) is calculated at highest tax slab rate of 31.20%(including cess excluding surcharge as per old tax regime)on life insurance premium u/s 80C of Rs. 1,50,000 and health premium u/s 80D of Rs. 25,000. Tax benefits subject to conditions under Section 80C, 80D,10(10D), 115BAC and other provisions of the Income Tax Act,1961. Good and Service tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.

[5] A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners specializing in treatment of such illness, is highly likely to lead to death within 6 months. The Company reserves the right for independent assessment

[6] On diagnosis of Permanent Disability (PD) due to an accident, the future premiums under your policy for all benefits are waived. To know more about definitions, terms & conditions applicable for permanent disability due to accident, kindly refer sales brochure of ICICI Pru iProtect Smart.

Features of ICICI Pru iProtect Smart

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

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

1

What are the benefits of this policy?

The following benefits are available in this policy:

Life Insurance Benefit:

In case of death or detection of Terminal illness during the policy term of 47 years, i.e. till Feb 2068 , we will pay ₹ 1,00,00,000/- which is the life insurance cover chosen by you. Your insurance amount will be paid as a lump sum as that is the payout option chosen by you.

Permanent Disability Benefit:

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

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

2

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

You have to pay a premium of ₹46,066/- every ~~month~~/ ~~6 months~~/ year for 10 years. Additional tax and cess (if any) will have to be paid in addition to the premium amount as per prevailing tax laws.

I __________________________(Name), having received the information with respect to the above,have understood the above illustration before entering into the contract.

I __________________________(Name), have explained the above illustration and the terms and conditions of this product to the Policyholder.

Policyholder's Signature :__________________________
Place :
Date :

Marketing official's Signature :
Company Seal :
Place :
Date :

ICICI Prudential Life Insurance Company Limited.
1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025
www.iciciprulife.com

ICICI PRUDENTIAL LIFE INSURANCE

Benefit Illustration for iProtect Smart

Date: 12-Feb-2021 12:04:42
IP :10.54.64.36

Name/Buyer	: **Mr. VIKASH KUMAR**	Application Number	: **CM5248617**
Date Of Birth(Age)	: **10-Sep-1987 (33 Years)**	Gender	: **Male**
Smoker/Non-Smoker	: **Non-Smoker**		

Product Features

Name of the Product(Unique Identification No.)	: **ICICI Pru iProtect Smart(105N151V06)**	Tag Line:	: **Non-Linked Non-Par Life Individual pure risk premium product**
Sum Assured on Death/Terminal Illness	: **Rs. 10,000,000**	Policy Term	: **47 years**
Premium Payment Option	: **Limited Pay 10 Years**	Premium Frequency	: **Yearly**
Premium Payment Term	: **10 years**	Benefit Option	: **Life**
Payout option	: **Lump-Sum**	Accidental Death(AD) Benefit Period	: **0 years**
Accidental Death(AD) Benefit	: **Rs. 0**	Critical Illness(CI) Benefit	: **Rs. 0**
Payout Term	: -	Accelerated Critical Illness (ACI) Benefit period	: **0 years**
Sales Channel	: **Standard Chartered Bank**	Waiver of Premium on Permanent Disability(PD) due to accident	: **All future premiums payable in the policy**

Benefit	**Death/Terminal Illness and Waiver of Premium on PD**	**Accidental Death Benefit**	**Critical Illness Benefit**	**Total**
Tax Benefit	**80C**	**80C**	**80D**	
Instalment Premium	Rs. 46066	Rs. 0	Rs. 0	Rs. 46066
Applicable Taxes	Rs. 8293	Rs. 0	Rs. 0	Rs. 8293
Total Premium	Rs. 54359	Rs. 0	Rs. 0	Rs. 54359
Total installment premium payable	**Rs. 54359**			
Total Annual Premium	Rs. 46066	Rs. 0	Rs. 0	Rs. 46066
Surrender: **No surrenders are allowed in case of Regular Pay and Limited Pay.** **In case of One Pay, Surrender Value will be calculated as : Surrender Value = Surrender Value Factor X Single Premium**				

Disclaimers

1. For Smoker profiles, the premium calculated above is inclusive of an additional premium applicable for smokers.
2. The premium calculated above is based on the data provided by you.
3. The above information must be read in conjunction with the sales brochure and policy document.
4. The above illustration is applicable to a standard life from medical, life style and occupation point of view.
5. ICICI Pru iProtect Smart is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.
6. In the event of Critical Illness(CI), the Death Benefit is accelerated to the extent of Critical Illness(CI) Benefit paid. Please refer to the policy terms & conditions for complete details.
7. Surrenders are not allowed in case of Regular Pay and Limited Pay policies
8. The Policyholder shall be required to pay Applicable Taxes or any other taxes as per prevailing tax laws. Tax laws are subject to amendments from time to time.
9. Tax benefits would be available as per the prevailing Income Tax laws.

Type1

3

What happens if I pay premiums for lesser number of years or I decide to close my policy?

If you stop paying premiums or voluntarily decide to close your policy, your policy benefits will stop.

Terminology

- **Terminal illness:** This is a medical condition in which the person is not likely to live for more than 6 months. This condition has to be certified by two doctors. For more details refer Part C Section 1.1 of your Policy Document.
- **Permanent Disability:** This is a condition in which the policy holder is not able to permanently perform certain daily activities. For complete details refer Part C Section 1.2 of your Policy document.

“The values appearing in this feature document are based on the information provided and the type of cover sought by you in the duly filed proposal form. It is pertinent to note that any change affected by you in the details provided in the proposal form may lead to a change in the benefits or premium payable under this policy.” COMP/DOC/Jul/2020/107/3944

Policy Schedule of ICICI Pru iProtect Smart UIN 105N151V06

Non-Linked Non-Par Life Individual pure risk premium product

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

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

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

Name of the Life Assured: Vikash Kumar

Address:	107 BLOCK B, MAJESTIC JANKI CITY, .., EAST GOLA ROAD DANAPUR, PATNA, Bihar-801503	**Category:** Medical			
Date of Birth :	September 10, 1987	**Age(in years) :**	33	**Age Admitted :**	YES

Name of the Policyholder : Vikash Kumar

Policy Number : 91210515	**Benefit Option :** Life
Policy Issue Date : February 28, 2021	**Policy Term in years :** 47
Policy Acceptance Date : February 28, 2021	**Date of Maturity :** February 29, 2068
Premium payment option : Limited Pay	**Premium Payment Term in years :** 10
Total instalment premium(Rs.) : 46,066	**Periodicity of payment of premium(premium frequency) :** Yearly
Due date of last premium payable : February 28, 2030	**Sum Assured(Rs.) :** 1,00,00,000
Policy sourced by Distance Mode : N	**Death Benefit Payout Option :** Lump Sum
Appointee(Name) : NA	**Nominee(Name) :** Ms.Reena Kumari
Nominee's Relationship with the Life Assured : Wife	**Nominee age(in years) :** 30

Option	**Sum Assured payable**
Lump sum(Rs.)	1,00,00,000
Income(Rs.)	NA
Increasing Income(Rs.)	NA

Please note :

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

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on February 28, 2021 (the issuance date).

Digitally signed by ASHISH RAVINDRA RAO
Date: 2021.03.17 11:37:32 IST
Reason: Digitally Signed
Location: Mumbai
Authorised Signatory
(Stamp Duty of Rs.2000 /- (TWO THOUSAND RUPEES) paid by CSD/256/2021/637 dated 20th Feb 2021.)

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

<Signed_EBI_BR>

<Signed_EBI_BR>

< Signed_EBI_BR >

< Signed_EBI_BR >

ICICI PRUDENTIAL LIFE INSURANCE

PREMIUM RECEIPT

Name of Policy Holder	Vikash Kumar
Policy Name	ICICI Pru iProtect Smart

Policy Number	Receipt Number	Date of Receipt
91210515	L2793994	February 17, 2021

Premium Details (₹)	
Premium Installment(A)	46,066
Goods and Services tax / Cess(B)	8,292
Premium Amount received(A+B)	54,358

Payment Details	
Frequency of Payment	Yearly
Cheque / Transaction No	17022021
Cheque / Transaction Date	February 17, 2021
Bank Name	DUMMY CODE

Balance Premium (₹)		
Balance in deposit	-1	The amount indicated as 'balance in deposit' (if any) will be adjusted towards the next premium or refunded to you as applicable

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

Income Tax Benefits :

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

Please note :

- For premium payments (including top-ups) aggregating Rs.50,000 or more in a year, updating PAN details is mandatory. Option of submitting Form 60/61 is available in case of no PAN.
- The risk of the company under this policy starts with effect from the date of the issuance of this policy February 28,2021 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 of premium. In case of any discrepancies, kindly notify us within 14 working days through any of our touch points mentioned on page 1 of the policy document.
- NRI customers are requested to retain a copy of the instrument/proof of transaction of the payment of premium. Such copy of instrument/proof of transaction would be required to be produced at the time of any payments request from you. It would help us in confirming the source/form of receipt of premium , which could aid the process of repatriation at the Authorized dealer's end.
- Applicable taxes would be charged extra, as applicable.

Other details :

UIN - Unique Identification Number specified for ICICI Pru iProtect Smart is 105N151V06

Policy Document - Terms and Conditions of your policy

ICICI Pru iProtect Smart

(This is a Non-Linked Non-Par Life Individual pure risk premium product)

PART-B

Definitions

1. Age means age at last birthday. **2. Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means. **3. Annualized Premium** means the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. **4. Appointee** means the person appointed by You to receive the benefits payable under the Policy till Your Nominee is a minor. **5. Death Benefit** means the benefit, which is payable on death or diagnosis of Terminal Illness as specified in the Policy document. **6. Death Benefit Payout Option** is the manner in which the nominee receives the Death Benefit payable under the Policy. **7. Claimant** means the person entitled to receive the Policy benefits and includes the You, the nominee, the assignee, the legal heir, the legal representative(s) or the holder(s) of succession certificate as the case may be. **8. Date of commencement of risk** is later of Policy Issue Date or Policy Acceptance Date **9. Date of Maturity** means the date specified in the Policy Schedule on which the term of the Policy ends. **10. 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. **11. Insured event** is the event on the happening of which, benefits under Your policy become payable. **12. Life Assured** means the person named in the Policy Schedule on whose life the Policy has been issued. **13. Limited Pay** means premiums need to be paid regularly for a limited portion of the Policy Term. **14. Medical Practitioner** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence The Medical Practitioner should neither be the insured person(s) himself nor related to the insured person(s) by blood or marriage. **15. Nominee** means the person named in the Policy Schedule who has been nominated by You to receive benefits in respect of this Policy. **16. Policy** means the contract of Insurance entered into between You and Us as evidenced by the "Policy document". **17. Policy Acceptance Date** means the date as specified in the Policy Schedule, from which the policy was effected. **18. Policy document** means this document, the Proposal Form, the Policy Schedule and any additional information/document(s) provided to Us in respect of the Proposal Form, and any endorsement issued by Us. **19. Policy Issue Date** means the date as specified in the Policy Schedule. **20. Policyholder or the Proposer or You or Your** means the owner of the Policy at any point of time. **21. Policy Term** means the period between the Policy Acceptance Date and the Date of Maturity specified in the Policy Schedule. **22. Policy Schedule** means the policy schedule and any endorsements attached to and forming part of this Policy. **23. Premium** means the instalment premium in case of Regular Pay and Limited Pay or single premium in case of Single Pay specified in the Policy Schedule which is payable/has been received under the Policy. **24. Premium Payment Term** means the period specified in the Policy Schedule during which Premium is payable. **25. Proposal Form** means a form to be completed by You for availing an insurance policy, and to furnish all Material information required by Us to assess risk and to decline or to undertake the risk, and in the event of acceptance of risk, to determine the rates, advantages, terms and conditions of a cover to be granted. Explanation: "Material" shall mean and include all important, essential and relevant information that enables Us to take an informed decision while underwriting the risk. **26. Regulator** means the authority that has regulatory jurisdiction and powers over Us. Currently the Regulator is the Insurance Regulatory and Development Authority of India (IRDAI). **27. Regular Pay** means premiums need to be paid regularly throughout the Policy term. **28. Revival of the Policy** means restoration of Policy benefits. **29. Revival period** means the period of five consecutive years from the due date of the first unpaid premium and before the termination date of the Policy, during which period You are entitled to revive the policy. **30. Single Pay** means premium needs to be paid once at the start of the Policy. **31. Sum Assured** means the amount specified in the Policy Schedule. **32. Surrender** means complete withdrawal/termination of the Policy by You. **33. Total Premiums Paid** means the total of all premiums received, excluding any extra premium, any rider premium and taxes. **34. Unexpired risk premium value** means an amount, if any, that becomes payable in case of surrender or discontinuance of premium in single/ limited pay policies in accordance with the terms and conditions of the Policy. **35. You or Your** means the Policyholder of the Policy at any point of time. **36. We or Us or Our or Company** means ICICI Prudential Life Insurance Company Limited.

PART- C

1. **Benefits available under the policy:**

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

Premium Payment Option	Death Benefit
Single Pay	Higher of 125% of the single premium or the sum assured as stated on your policy schedule to be paid on death.
Regular Pay and Limited Pay	Higher of 7 times the annualized premium or 105% of the total premiums received up to the date of death or the sum assured as stated on your policy schedule to be paid on death.

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

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

1.3 Death Benefit Payout Options The Death Benefit will be payable as per one of the below options chosen by You at the inception of Your policy and mentioned in Your Policy Schedule. **1.** Lump Sum Option– Entire Benefit amount is payable as lump sum. **2.** Income Option- 10% of the benefit amount is payable every year for 10 years. This will be payable in equal monthly instalments in advance at the rate of 0.83333% of death benefit amount. The beneficiary can also advance the first year's income as a lump sum. The monthly income will then continue from the subsequent month for next 9 years at the rate of 0.80% of death benefit amount. **3.** Lump sum and Income – The part of the Death Benefit amount to be paid out as lump sum is chosen at inception. The balance Death Benefit amount will be paid out in equal monthly instalments in advance at the rate of 0.8333% per month over 10 years. **4.** Increasing Income Option– Benefit amount is payable in monthly instalments for 10 years starting with 10% of the benefit amount per annum in the first year. The income amount will increase at 10% p.a. simple interest every year thereafter. For options 2, 3 and 4, You or the nominee as the case may be, will have an option to take the discounted value of the future payouts anytime during the payout term by informing Us of this decision in writing. The present value will be derived using the discount rate of 4% p.a.

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

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

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

1.5 You have an option to add Accidental Death(AD) Benefit anytime during the policy term except in last 5 years, for which the following conditions apply: • It

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Features of ICICI Pru iProtect Smart

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

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

1 What are the benefits of this policy?

The following benefits are available in this policy:

Life Insurance Benefit:

In case of death or detection of Terminal illness during the policy term of 47 years, i.e. till Feb 2068 , we will pay ₹ 1,00,00,000/- which is the life insurance cover chosen by you. Your insurance amount will be paid as a lump sum as that is the payout option chosen by you.

Permanent Disability Benefit:

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

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

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

You have to pay a premium of ₹46,066/- every ~~month/ 6 months/~~ year for 10 years. Additional tax and cess (if any) will have to be paid in addition to the premium amount as per prevailing tax laws.

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3 What happens if I pay premiums for lesser number of years or I decide to close my policy?

If you stop paying premiums or voluntarily decide to close your policy, your policy benefits will stop.

Terminology

- **Terminal illness:** This is a medical condition in which the person is not likely to live for more than 6 months. This condition has to be certified by two doctors. For more details refer Part C Section 1.1 of your Policy Document.
- **Permanent Disability:** This is a condition in which the policy holder is not able to permanently perform certain daily activities. For complete details refer Part C Section 1.2 of your Policy document.

"The values appearing in this feature document are based on the information provided and the type of cover sought by you in the duly filed proposal form. It is pertinent to note that any change affected by you in the details provided in the proposal form may lead to a change in the benefits or premium payable under this policy." COMP/DOC/Jul/2020/107/3944

IRDAI Reg No. 105. CIN: L66010MH2000PLC127837. ICICI Prudential Life Insurance Co. Ltd. Registe
Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. UIN 105N151V06. COMP/DOC/ ov/2018/3011/1838

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ICICI PRUDENTIAL LIFE INSURANCE

Benefit Illustration for iProtect Smart

Date: 12-Feb-2021 12:04:42
IP :10.54.64.36

Name/Buyer	: Mr. VIKASH KUMAR	Application Number	: CM5248617
Date Of Birth(Age)	: 10-Sep-1987 (33 Years)	Gender	: Male
Smoker/Non-Smoker	: Non-Smoker		

Product Features

Name of the Product(Unique Identification No.)	: ICICI Pru iProtect Smart(105N151V06)	Tag Line:	: Non-Linked Non-Par Life Individual pure risk premium product
		Policy Term	: 47 years
Sum Assured on Death/Terminal Illness	: Rs. 10,000,000	Premium Frequency	: Yearly
Premium Payment Option	: Limited Pay 10 Years	Benefit Option	: Life
Premium Payment Term	: 10 years	Accidental Death(AD) Benefit Period	: 0 years
Payout option	: Lump-Sum	Critical Illness(CI) Benefit	: Rs. 0
Accidental Death(AD) Benefit	: Rs. 0	Accelerated Critical Illness (ACI) Benefit period	: 0 years
Payout Term	: -		
Sales Channel	: Standard Chartered Bank	Waiver of Premium on Permanent Disability(PD) due to accident	: All future premiums payable in the policy

Benefit	Death/Terminal Illness and Waiver of Premium on PD	Accidental Death Benefit	Critical Illness Benefit	Total
Tax Benefit	80C	80C	80D	
Instalment Premium	Rs. 46066	Rs. 0	Rs. 0	Rs. 46066
Applicable Taxes	Rs. 8293	Rs. 0	Rs. 0	Rs. 8293
Total Premium	Rs. 54359	Rs. 0	Rs. 0	Rs. 54359
Total installment premium payable	Rs. 54359			
Total Annual Premium	Rs. 46066	Rs. 0	Rs. 0	Rs. 46066
Surrender: No surrenders are allowed in case of Regular Pay and Limited Pay. In case of One Pay, Surrender Value will be calculated as : Surrender Value = Surrender Value Factor X Single Premium				

Disclaimers

1. For Smoker profiles, the premium calculated above is inclusive of an additional premium applicable for smokers.
2. The premium calculated above is based on the data provided by you.
3. The above information must be read in conjunction with the sales brochure and policy document.
4. The above illustration is applicable to a standard life from medical, life style and occupation point of view.
5. ICICI Pru iProtect Smart is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.
6. In the event of Critical Illness(CI), the Death Benefit is accelerated to the extent of Critical Illness(CI) Benefit paid. Please refer to the policy terms & conditions for complete details.
7. Surrenders are not allowed in case of Regular Pay and Limited Pay policies
8. The Policyholder shall be required to pay Applicable Taxes or any other taxes as per prevailing tax laws. Tax laws are subject to amendments from time to time.
9. Tax benefits would be available as per the prevailing Income Tax laws.

Type1

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I VIKASH KUMAR (Name), having received the information with respect to the above,have understood the above illustration before entering into the contract.

I ABHIJIT SINHA (Name), have explained the above illustration and the terms and conditions of this product to the Policyholder.

Policyholder's Signature : Vikash Kumar
Place : PATNA
Date : 12-02- 2021

Marketing official's Signature :
Company Seal :
Place : PATNA
Date : 12-02-2021

ABHIJIT SINHA
BRANCH SALES AND SERVICE MANAGER
PWID -1613766
STANDARD CHARTERED BANK
PATNA BRANCH

ICICI Prudential Life Insurance Company Limited.
1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025
www.iciciprulife.com

Signature Verified
Manas Ray
BRANCH MANAGER
PS ID-1623507

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

2. **Premium payment:**

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

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

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

3. **Maturity / Survival Benefit:**

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

PART - D

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

   You have an option to review the Policy following receipt of the Policy Document. If you are not satisfied with the terms and conditions of this Policy, please return the Policy Document to Us for cancellation with reasons within **i.** 15 days from the date you received it, if your Policy is not purchased through Distance Marketing **ii.** 30 days from the date you received it, if your Policy is an electronic policy or is purchased through Distance Marketing On cancellation of the Policy during the freelook period, We will return the premium paid subject to the following deductions: **i.** Proportionate risk premium for the period of cover **ii.** Stamp duty under the Policy **iii.** Expenses borne by the Company on medical examination, if any The Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.
2. **Paid-up Value** There is no paid-up value under this Policy.
3. **Unexpired risk premium value**

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

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

   We will not provide loans under this Policy.
6. **Riders**

   No riders are available under this Policy.
7. **Revival**

   A Policy which has lapsed for non-payment of premium within the grace period may be revived subject to underwriting and the following conditions: **a)** The application for revival is made within 5 years from the due date of the first unpaid premium and before the termination date of the Policy. Revival will be based on the prevailing Board approved underwriting policy. **b)** You furnish, at your own expense, satisfactory evidence of health as required by Us. **c)** The arrears of Premiums together with interest at such rate as We may charge for late payment of premiums are paid. The interest rate applicable in April 2020 is 7.87% p.a. compounded half yearly. **d)** The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed for example, extra mortality premiums or charges may be applicable subject to our Board approved underwriting policy. **e)** We reserve the right to not revive the Policy. In that case, only the premiums paid towards the revival of the policy shall be refunded without any interest. **f)** The revival will take effect only if it is specifically communicated by Us to You.
8. **To whom benefits are payable**

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

PART-E – Not Applicable

PART-F
General Conditions

1. **Age**: We have calculated the premiums under the Policy on the basis of the Age of the Life Assured as declared by You in the Proposal Form. In case if the age proof of the Life Assured was not submitted at the time of Proposal, You will be required to submit such an Age proof of the Life Assured acceptable to Us, and have the Age admitted. If the Age of the life assured has been misstated, We will take one of the following actions: **a)** If the Correct Age of the Life Assured makes him ineligible for this product, We will offer a suitable plan as per Our underwriting norms. If You do not wish to opt for the alternative plan or if it is not possible for Us to grant any other plan, We will cancel the Policy and refund the premiums paid (without interest) under the Policy after adjustment against the paid benefits. The Policy will terminate on the said payment. **b)** If the Correct Age of the Life Assured makes him eligible for this Policy, revised Premium depending upon the Correct Age will be payable. Difference of premium from inception will be collected with interest, if age declared is higher and excess premium collected will be refunded without interest, if age is found to be lower. The provisions of Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time shall be applicable.
2. **Nomination**: Nomination under the Policy will be governed by Section 39 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure II for details on this section.
3. **Assignment:** Assignment of the Policy will be governed by Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure III for details on this section.

4. **Incontestability:** Incontestability will be as per Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure IV for details on this section.
5. **Non-Disclosure & Fraud:** Non-disclosure and Fraud terms and conditions will be as per Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure IV for details on this section. The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the Laws of India.
6. **Communication address:** Our communication address is: Address: **Customer Service Desk** ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097 Maharashtra. Telephone/ Facsimile: 022 67100803 / 805 E-mail: lifeline@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 specified by Us
8. **Jurisdiction:** The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over all differences or disputes arising in relation to this Policy.
9. **Legislative changes:** All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The Policy terms and conditions may be altered based on any future legislative or regulatory changes.
10. **Payment of claim**: For processing a claim under this Policy, We will require the following documents (as may be relevant): **a)** Claimant's Statement **b)** Original Policy Document **c)** Death Certificate of the Life Assured issued by the local municipal authority **d)** Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death **e)** Cancelled Cheque for processing electronic payment Claim payments are made only in Indian currency in accordance with the prevailing Exchange control regulations and other relevant laws and regulations in India. In case the Claimant is unable to provide any or all of the above documents, in exceptional circumstances such as a natural calamity, the Company at its own discretion conduct an investigation and may subsequently settle the claim.
11. **Suicide:** If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of commencement of risk of this Policy, We will refund higher of 80% of the total premiums paid including extra premiums, if any till the date of death or unexpired risk premium value as available on date of death, provided the policy is in force. In the case of a revived Policy, if the Life Assured, whether sane or insane, commits suicide within 12 months of the date of revival of the Policy, higher of 80% of the total premiums paid including extra premiums, if any till date of death or unexpired risk premium value as available on date of death will be payable by Us. The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished.
12. **Issue of duplicate policy:** We shall issue a duplicate of Policy document, on receipt of a written request for the same from You along with the necessary documents as may be required by Us and at such charges as may be applicable from time to time. The current charges for issuance of duplicate policy is Rs. 200. Freelook option is not available on issue of duplicate Policy document.
13. **Amendment to policy document** Any variations, modifications or amendment of any terms of the Policy document shall be communicated to you in writing.

PART - G

Grievance Redressal Mechanism & List of Ombudsman 1. Customer service: For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on **Our website:** www.iciciprulife.com. Alternatively You may communicate with Us at the customer service desk whose details are mentioned above. Grievances/complaints can be lodged in any of the offices of ICICI Prudential Life Insurance Company Limited. For updated contact details, We request You to regularly check Our website. **i. Grievance Redressal Officer:** If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated Grievance Redressal Officer (GRO) at gro@iciciprulife.com or 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. Senior Grievance Redressal Officer:** If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may write to Our senior grievance redressal officer (SGRO) at smgro@iciciprulife.com or 1860 266 7766. Address: ICICI Prudential Life Insurance Co. Ltd ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com. **iii. Grievance Redressal Committee:** If You do not receive any resolution or if You are not satisfied with the resolution provided by the SGRO, You may escalate the matter to Our internal Grievance Redressal Committee at the address mentioned below:

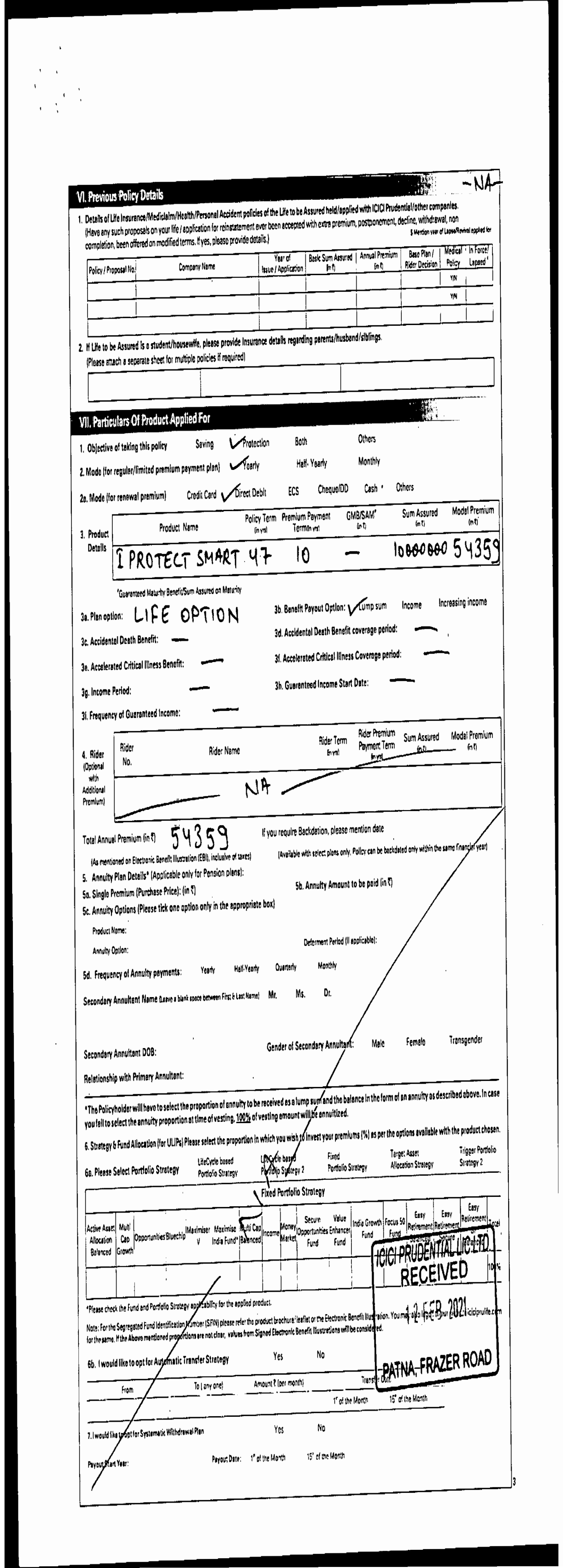
ICICI Prudential Life Insurance Co. Ltd. Ground Floor & Upper Basement, Unit No. 1A & 2A, RahejaTipco Plaza, Rani Sati Marg, Malad (East),Mumbai- 400097. Maharashtra. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details: IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255 (or) 1800 4254 732. Email ID: complaints@irda.gov.in You can also register your complaint online at http://www.igms.irda.gov.in/

Communication address to share complaints by post or courier:
Communication address to share complaints by post or courier:
Insurance Regulatory and Development Authority of India,
Consumer Affairs Department – Grievance Redressal,
Cell. Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500 032.

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

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

1. **AHMEDABAD:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 - 25501201/02/05/06. 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.in **Jurisdiction:** 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.in **Jurisdiction:** Orissa.
5. **CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.:- 0172-2706468/2706196. Fax : 0172-2708274. Email: bimalokpal.chandigarh@ecoi.co.in **Jurisdiction:** Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh.
6. **CHENNAI:** Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai -600 018. Tel.:- 044-24333668 /24335284. Fax : 044-24333664. Email: bimalokpal.chennai@ecoi.co.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.in **Jurisdiction:** Delhi.
8. **ERNAKULAM:** Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building,



VI. Previous Policy Details

-NA-

1. Details of Life Insurance/Mediclaim/Health/Personal Accident policies of the Life to be Assured held/applied with ICICI Prudential/other companies. (Have any such proposals on your life / application for reinstatement ever been accepted with extra premium, postponement, decline, withdrawal, non completion, been offered on modified terms. If yes, please provide details.)

$ Mention year of Lapse/Revival applied for

Policy / Proposal No.	Company Name	Year of Issue / Application	Basic Sum Assured (in ₹)	Annual Premium (in ₹)	Base Plan / Rider Decision	Medical Policy	In Force/ Lapsed $
						Y/N	
						Y/N	

2. If Life to be Assured is a student/housewife, please provide Insurance details regarding parents/husband/siblings. (Please attach a separate sheet for multiple policies if required)

VII. Particulars Of Product Applied For

1. Objective of taking this policy Saving [✓ Protection] Both Others
2. Mode (for regular/limited premium payment plan) [✓ Yearly] Half- Yearly Monthly
2a. Mode (for renewal premium) Credit Card [✓ Direct Debit] ECS Cheque/DD Cash Others

3. Product Details

Product Name	Policy Term (in yrs)	Premium Payment Term (in yrs)	GMB/SAM* (in ₹)	Sum Assured (in ₹)	Modal Premium (in ₹)
I PROTECT SMART	47	10	—	10000000	54359

*Guaranteed Maturity Benefit/Sum Assured on Maturity

3a. Plan option: LIFE OPTION
3b. Benefit Payout Option: [✓ Lump sum] Income Increasing income
3c. Accidental Death Benefit: —
3d. Accidental Death Benefit coverage period: —
3e. Accelerated Critical Illness Benefit: —
3f. Accelerated Critical Illness Coverage period: —
3g. Income Period: —
3h. Guaranteed Income Start Date: —
3i. Frequency of Guaranteed Income: —

4. Rider (Optional with Additional Premium)

Rider No.	Rider Name	Rider Term (in yrs)	Rider Premium Payment Term (in yrs)	Sum Assured (in ₹)	Modal Premium (in ₹)
	NA				

Total Annual Premium (in ₹) 54359
(As mentioned on Electronic Benefit Illustration (EBI), inclusive of taxes)

If you require Backdation, please mention date
(Available with select plans only. Policy can be backdated only within the same financial year)

5. Annuity Plan Details* (Applicable only for Pension plans):
5a. Single Premium (Purchase Price): (in ₹)
5b. Annuity Amount to be paid (in ₹)
5c. Annuity Options (Please tick one option only in the appropriate box)
Product Name:
Annuity Option:
Deferment Period (If applicable):
5d. Frequency of Annuity payments: Yearly Half-Yearly Quarterly Monthly
Secondary Annuitant Name (Leave a blank space between First & Last Name) Mr. Ms. Dr.
Secondary Annuitant DOB:
Gender of Secondary Annuitant: Male Female Transgender
Relationship with Primary Annuitant:

*The Policyholder will have to select the proportion of annuity to be received as a lump sum and the balance in the form of an annuity as described above. In case you fail to select the annuity proportion at time of vesting, 100% of vesting amount will be annuitized.

6. Strategy & Fund Allocation (for ULIPs) Please select the proportion in which you wish to invest your premiums (%) as per the options available with the product chosen.

6a. Please Select Portfolio Strategy LifeCycle based Portfolio Strategy LifeCycle based Portfolio Strategy 2 Fixed Portfolio Strategy Target Asset Allocation Strategy Trigger Portfolio Strategy 2

Fixed Portfolio Strategy

Active Asset Allocation Balanced	Multi Cap Growth	Opportunities	Bluechip	Maximiser V	Maximise India Fund*	Multi Cap Balanced	Income	Money Market	Secure Opportunities Fund	Value Enhancer Fund	India Growth Fund	Focus 50 Fund	Easy Retirement Balanced	Easy Retirement Secure	Easy Retirement SP Balanced	Total
																100%

*Please check the Fund and Portfolio Strategy applicability for the applied product.

Note: For the Segregated Fund Identification Number (SFIN) please refer the product brochure/ leaflet or the Electronic Benefit Illustration. You may also log on to our website www.iciciprulife.com for the same. If the Above mentioned proportions are not clear, values from Signed Electronic Benefit Illustrations will be considered.

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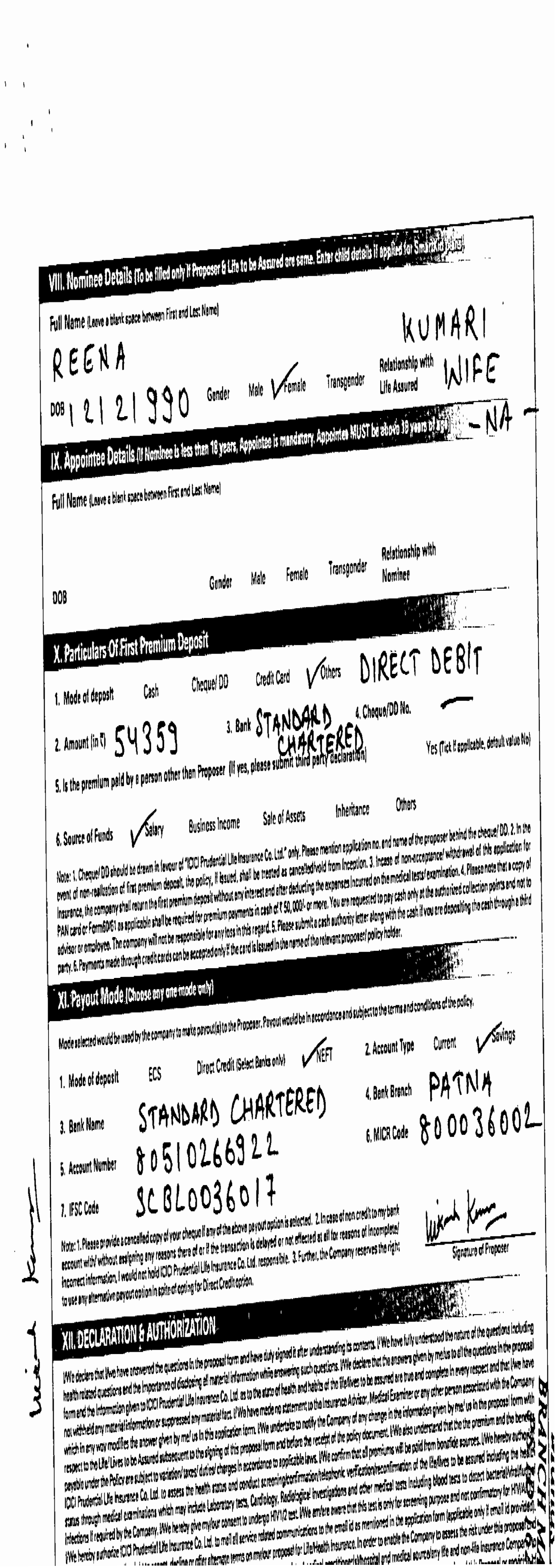
6b. I would like to opt for Automatic Transfer Strategy Yes No

From	To (any one)	Amount ₹ (per month)	Transfer Date	
			1st of the Month	15th of the Month

7. I would like to opt for Systematic Withdrawal Plan Yes No
Payout Start Year: Payout Date: 1st of the Month 15th of the Month

3



VIII. Nominee Details (To be filled only if Proposer & Life to be Assured are same. Enter child details if applied for SmartKid plans)

Full Name (Leave a blank space between First and Last Name) REENA KUMARI
DOB 12121990 Gender Male [✓ Female] Transgender Relationship with Life Assured WIFE

-NA-

IX. Appointee Details (If Nominee is less than 18 years, Appointee is mandatory. Appointee MUST be above 18 years of age)

Full Name (Leave a blank space between First and Last Name)
DOB Gender Male Female Transgender Relationship with Nominee

X. Particulars Of First Premium Deposit

1. Mode of deposit Cash Cheque/ DD Credit Card [✓ Others] DIRECT DEBIT
2. Amount (in ₹) 54359
3. Bank STANDARD CHARTERED
4. Cheque/DD No. —
5. Is the premium paid by a person other than Proposer (If yes, please submit third party declaration) Yes (Tick if applicable, default value No)
6. Source of Funds [✓ Salary] Business Income Sale of Assets Inheritance Others

Note: 1. Cheque/ DD should be drawn in favour of "ICICI Prudential Life Insurance Co. Ltd." only. Please mention application no. and name of the proposer behind the cheque/ DD. 2. In the event of non-realization of first premium deposit, the policy, if issued, shall be treated as cancelled/void from Inception. 3. Incase of non-acceptance/ withdrawal of this application for Insurance, the company shall return the first premium deposit without any interest and after deducting the expenses incurred on the medical tests/ examination. 4. Please note that a copy of PAN card or Form60/61 as applicable shall be required for premium payments in cash of ₹ 50,000/- or more. You are requested to pay cash only at the authorized collection points and not to advisor or employee. The company will not be responsible for any loss in this regard. 5. Please submit a cash authority letter along with the cash if you are depositing the cash through a third party. 6. Payments made through credit cards can be accepted only if the card is issued in the name of the relevant proposer/ policy holder.

XI. Payout Mode (Choose any one mode only)

Mode selected would be used by the company to make payout(s) to the Proposer. Payout would be in accordance and subject to the terms and conditions of the policy.

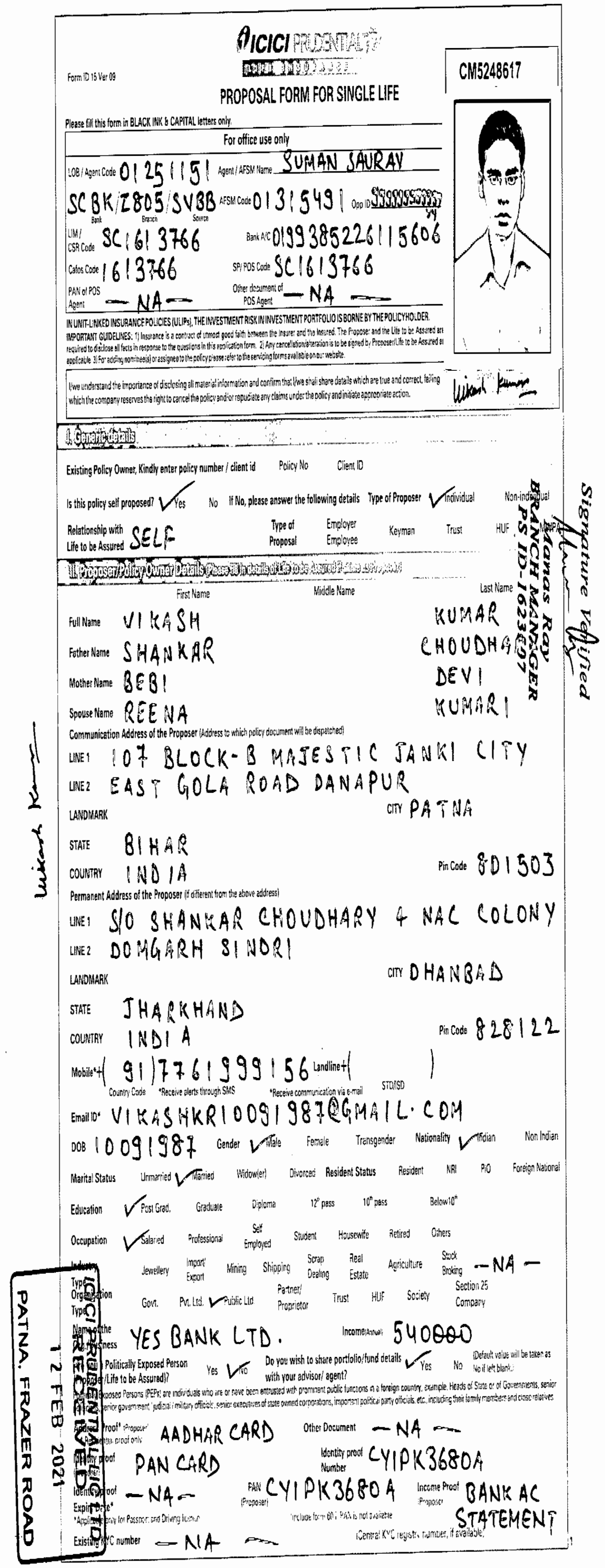
1. Mode of deposit ECS Direct Credit (Select Banks only) [✓ NEFT]
2. Account Type Current [✓ Savings]
3. Bank Name STANDARD CHARTERED
4. Bank Branch PATNA
5. Account Number 8051026922
6. MICR Code 800036002
7. IFSC Code SCBL0036017

Signature of Proposer

Note: 1. Please provide a cancelled copy of your cheque if any of the above payout option is selected. 2. In case of non credit to my bank account with/ without assigning any reasons there of or if the transaction is delayed or not effected at all for reasons of incomplete/ incorrect information, I would not hold ICICI Prudential Life Insurance Co. Ltd. responsible. 3. Further, the Company reserves the right to use any alternative payout option in spite of opting for Direct Credit option.

XII. DECLARATION & AUTHORIZATION

I/We declare that I/we have answered the questions in the proposal form and have duly signed it after understanding its contents. I/We have fully understood the nature of the questions including health related questions and the importance of disclosing all material information while answering such questions. I/We declare that the answers given by me/us to all the questions in the proposal form and the information given to ICICI Prudential Life Insurance Co. Ltd. as to the state of health and habits of the life/lives to be assured are true and complete in every respect and that I/we have not withheld any material information or suppressed any material fact. I/We have made no statement to the Insurance Advisor, Medical Examiner or any other person associated with the Company which in any way modifies the answer given by me/ us in this application form. I/We undertake to notify the Company of any change in the information given by me/ us in the proposal form with respect to the Life/ Lives to be Assured subsequent to the signing of this proposal form and before the receipt of the policy document. I/We also understand that the the premium and the benefits payable under the Policy are subject to variation/ taxes/ duties/ charges in accordance to applicable laws. I/We confirm that all premiums will be paid from bonafide sources. I/We hereby authorize ICICI Prudential Life Insurance Co. Ltd. to assess the health status and conduct screening/confirmation/telephonic verification/reconfirmation of the life/lives to be assured including the health status through medical examinations which may include Laboratory tests, Cardiology, Radiological investigations and other medical tests including blood tests to detect bacterial/viral/fungal infections if required by the Company. I/We hereby give my/our consent to undergo HIV1/2 test. I/We am/are aware that this test is only for screening purpose and not confirmatory for HIV/AIDS. I/We hereby authorize ICICI Prudential Life Insurance Co. Ltd. to mail all service related communications to the email id as mentioned in the application form (applicable only if email id provided). In order to enable the Company to assess the risk under this proposal and [illegible] I/We hereby authorize [illegible] life and non-life insurance Company to [illegible] decline or offer alternate terms on my/our proposal for Life/Health insurance [illegible] practitioner(s)/hospital and medical source/any [illegible]



ICICI PRUDENTIAL

Form ID 15 Ver 09

CM5248617

PROPOSAL FORM FOR SINGLE LIFE

Please fill this form in BLACK INK & CAPITAL letters only.

For office use only

LOB / Agent Code 0125115 | Agent / AFSM Name SUMAN SAURAV

SCBK/Z805/SVBB (Bank / Branch / Source) AFSM Code 0131549 | Opp ID 9999999999 94

LIM / CSR Code SC 613766 | Bank A/C 019938522611 5606

Cafos Code 613766 | SP/POS Code SC1613766

PAN of POS Agent — NA — | Other document of POS Agent — NA —

IN UNIT-LINKED INSURANCE POLICIES (ULIPs), THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

IMPORTANT GUIDELINES: 1) Insurance is a contract of utmost good faith between the Insurer and the Insured. The Proposer and the Life to be Assured are required to disclose all facts in response to the questions in this application form. 2) Any cancellation/alteration is to be signed by Proposer/Life to be Assured as applicable. 3) For adding nominee(s) or assignee to the policy please refer to the servicing forms available on our website.

I/we understand the importance of disclosing all material information and confirm that I/we shall share details which are true and correct, failing which the company reserves the right to cancel the policy and/or repudiate any claims under the policy and initiate appropriate action.

Vikash Kumar

I. Generic details

Existing Policy Owner, Kindly enter policy number / client id Policy No Client ID

Is this policy self proposed? [✓ Yes] No If No, please answer the following details Type of Proposer [✓ Individual] Non-individual

Relationship with Life to be Assured SELF | Type of Proposal Employer Employee Keyman Trust HUF MWPA

II. Proposer/Policy Owner Details (Please fill in details of Life to be Assured if same as proposer)

	First Name	Middle Name	Last Name
Full Name	VIKASH		KUMAR
Father Name	SHANKAR		CHOUDHARY
Mother Name	BEBI		DEVI
Spouse Name	REENA		KUMARI

Communication Address of the Proposer (Address to which policy document will be dispatched)

LINE 1 107 BLOCK-B MAJESTIC JANKI CITY

LINE 2 EAST GOLA ROAD DANAPUR

LANDMARK | CITY PATNA

STATE BIHAR

COUNTRY INDIA | Pin Code 801503

Permanent Address of the Proposer (If different from the above address)

LINE 1 S/O SHANKAR CHOUDHARY 4 NAC COLONY

LINE 2 DOMGARH SINDRI

LANDMARK | CITY DHANBAD

STATE JHARKHAND

COUNTRY INDIA | Pin Code 828122

Mobile*+(91)7761999156 Landline+( ) (Country Code, *Receive alerts through SMS, *Receive communication via e-mail, STD/ISD)

Email ID* VIKASHKR10091987@GMAIL.COM

DOB 10091987 Gender [✓ Male] Female Transgender Nationality [✓ Indian] Non Indian

Marital Status Unmarried [✓ Married] Widow(er) Divorced Resident Status Resident NRI PIO Foreign National

Education [✓ Post Grad.] Graduate Diploma 12th pass 10th pass Below10th

Occupation [✓ Salaried] Professional Self Employed Student Housewife Retired Others

Industry Type Jewellery Import/ Export Mining Shipping Scrap Dealing Real Estate Agriculture Stock Broking — NA —

Organization Type Govt. Pvt. Ltd. [✓ Public Ltd] Partner/ Proprietor Trust HUF Society Section 25 Company

Name of the Org./Business YES BANK LTD. Income(Annual) 540000

Are you a Politically Exposed Person (Proposer/Life to be Assured)? Yes [✓ No] | Do you wish to share portfolio/fund details with your advisor/ agent? [✓ Yes] No (Default value will be taken as No if left blank.)

Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, example, Heads of State or of Governments, senior politicians, senior government / judicial / military officials, senior executives of state owned corporations, important political party officials, etc., including their family members and close relatives

Address Proof* (Proposer) (Residential proof only) AADHAR CARD | Other Document — NA —

Identity proof (Proposer) PAN CARD | Identity proof Number CYIPK3680A

Identity proof Expiry Date* — NA — | PAN (Proposer) CYIPK3680A | Income Proof (Proposer) BANK AC STATEMENT

*Applicable only for Passport and Driving license | *include form 60 if PAN is not available

Existing KYC number — NA — (Central KYC registry number, if available)

Signature Verified

Manas Ray
BRANCH MANAGER
PS ID-1623697

Vikash Kumar

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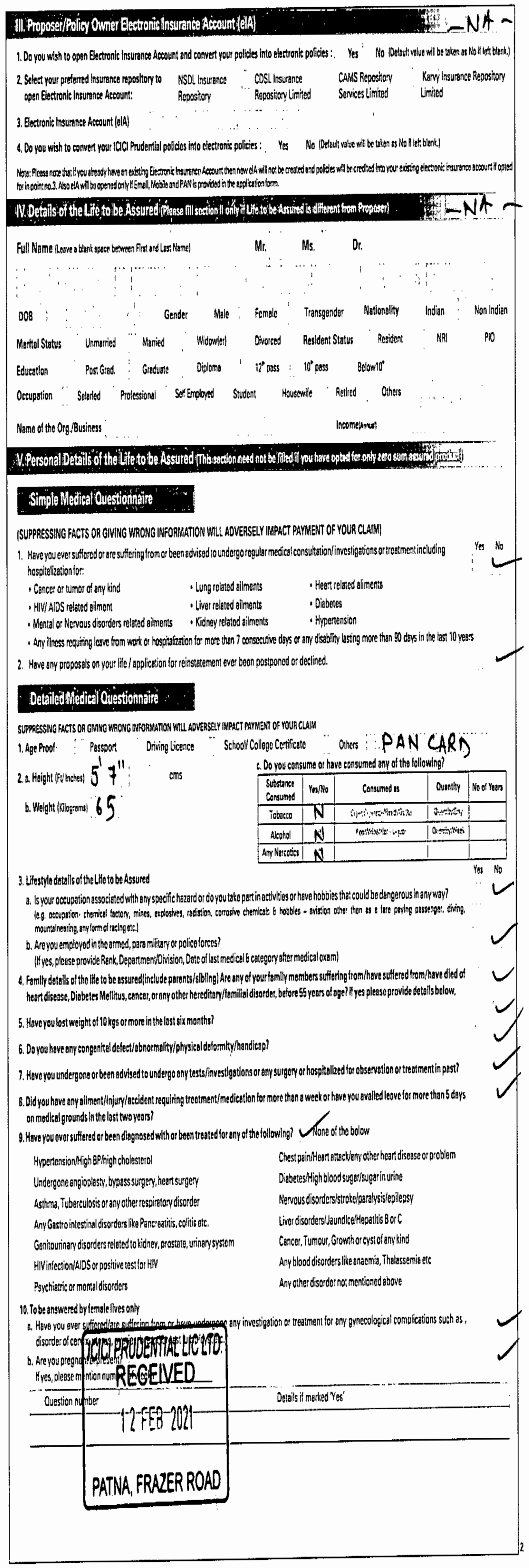

III. Proposer/Policy Owner Electronic Insurance Account (eIA) — NA —

1. Do you wish to open Electronic Insurance Account and convert your policies into electronic policies : Yes No (Default value will be taken as No if left blank.)
2. Select your preferred Insurance repository to open Electronic Insurance Account: NSDL Insurance Repository CDSL Insurance Repository Limited CAMS Repository Services Limited Karvy Insurance Repository Limited
3. Electronic Insurance Account (eIA)
4. Do you wish to convert your ICICI Prudential policies into electronic policies : Yes No (Default value will be taken as No if left blank.)

Note: Please note that if you already have an existing Electronic Insurance Account then new eIA will not be created and policies will be credited into your existing electronic insurance account if opted for in point no.3. Also eIA will be opened only if Email, Mobile and PAN is provided in the application form.

IV. Details of the Life to be Assured (Please fill section II only if Life to be Assured is different from Proposer) — NA —

Full Name (Leave a blank space between First and Last Name) Mr. Ms. Dr.

DOB Gender Male Female Transgender Nationality Indian Non Indian

Marital Status Unmarried Married Widow(er) Divorced Resident Status Resident NRI PIO

Education Post Grad. Graduate Diploma 12th pass 10th pass Below10th

Occupation Salaried Professional Self Employed Student Housewife Retired Others

Name of the Org./Business Income(Annual)

V. Personal Details of the Life to be Assured (This section need not be filled if you have opted for only zero sum assured product)

Simple Medical Questionnaire

(SUPPRESSING FACTS OR GIVING WRONG INFORMATION WILL ADVERSELY IMPACT PAYMENT OF YOUR CLAIM)

1. Have you ever suffered or are suffering from or been advised to undergo regular medical consultation/ investigations or treatment including hospitalization for: Yes [✓ No]
   - Cancer or tumor of any kind
   - Lung related ailments
   - Heart related aliments
   - HIV/ AIDS related ailment
   - Liver related ailments
   - Diabetes
   - Mental or Nervous disorders related ailments
   - Kidney related ailments
   - Hypertension
   - Any illness requiring leave from work or hospitalization for more than 7 consecutive days or any disability lasting more than 90 days in the last 10 years
2. Have any proposals on your life / application for reinstatement ever been postponed or declined. Yes [✓ No]

Detailed Medical Questionnaire

SUPPRESSING FACTS OR GIVING WRONG INFORMATION WILL ADVERSELY IMPACT PAYMENT OF YOUR CLAIM

1. Age Proof Passport Driving Licence School/ College Certificate Others PAN CARD

2. a. Height (Ft/ Inches) 5' 7" cms

b. Weight (Kilograms) 65

c. Do you consume or have consumed any of the following?

Substance Consumed	Yes/No	Consumed as	Quantity	No of Years
Tobacco	N	[illegible]	[illegible]	
Alcohol	N	[illegible]	[illegible]	
Any Narcotics	N			

3. Lifestyle details of the Life to be Assured
   a. Is your occupation associated with any specific hazard or do you take part in activities or have hobbies that could be dangerous in any way? (e.g. occupation- chemical factory, mines, explosives, radiation, corrosive chemicals & hobbies - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing etc.) Yes [✓ No]
   b. Are you employed in the armed, para military or police forces? (If yes, please provide Rank, Department/Division, Date of last medical & category after medical exam) Yes [✓ No]
4. Family details of the life to be assured(include parents/sibling) Are any of your family members suffering from/have suffered from/have died of heart disease, Diabetes Mellitus, cancer, or any other hereditary/familial disorder, before 55 years of age? If yes please provide details below. Yes [✓ No]
5. Have you lost weight of 10 kgs or more in the last six months? Yes [✓ No]
6. Do you have any congenital defect/abnormality/physical deformity/handicap? Yes [✓ No]
7. Have you undergone or been advised to undergo any tests/investigations or any surgery or hospitalized for observation or treatment in past? Yes [✓ No]
8. Did you have any ailment/injury/accident requiring treatment/medication for more than a week or have you availed leave for more than 5 days on medical grounds in the last two years? Yes [✓ No]
9. Have you ever suffered or been diagnosed with or been treated for any of the following? [✓ None of the below]

Hypertension/High BP/high cholesterol	Chest pain/Heart attack/any other heart disease or problem
Undergone angioplasty, bypass surgery, heart surgery	Diabetes/High blood sugar/sugar in urine
Asthma, Tuberculosis or any other respiratory disorder	Nervous disorders/stroke/paralysis/epilepsy
Any Gastro intestinal disorders like Pancreatitis, colitis etc.	Liver disorders/Jaundice/Hepatitis B or C
Genitourinary disorders related to kidney, prostate, urinary system	Cancer, Tumour, Growth or cyst of any kind
HIV infection/AIDS or positive test for HIV	Any blood disorders like anaemia, Thalassemia etc
Psychiatric or mental disorders	Any other disorder not mentioned above

10. To be answered by female lives only
    a. Have you ever suffered/are suffering from or have undergone any investigation or treatment for any gynecological complications such as , disorder of cer[illegible] ✓
    b. Are you pregna[illegible] present? If yes, please m[illegible]ntion num[illegible] ✓

Question number	Details if marked 'Yes'

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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 PanbazarOverbridge, S.S. Road, Guwahati -781 001. Tel.:- 0361-2132204/2132205. Fax : 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.in **Jurisdiction:** Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10. **HYDERABAD:** Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004. Tel : 040-65504123/23312122. Fax: 040-23376599. Email: bimalokpal.hyderabad@ecoi.co.in **Jurisdiction:** Andhra Pradesh, Telangana, UT of Yanam& part of the UT of Pondicherry.
11. **JAIPUR:** Office of Insurance Ombudsman, Jeevan Nidhi - II, Ground floor, Bhawani Singh Road, Ambedkar circle, Jaipur- 302005. Tel : 0141 -2740363. Email: bimalokpal.jaipur@ecoi.co.in. **Jurisdiction:** Rajasthan.
12. **KOLKATA:** Office of the Insurance Ombudsman, 4th Floor, Hindusthan Building 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, JeevanBhawan, Phase II, Nawal Kishore Road, Hazaratganj, Lucknow - 226 001. Tel: 0522 -2231331/2231330. Fax : 0522-2231310. Email: bimalokpal.lucknow@ecoi.co.in **Jurisdiction:** Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14. **MUMBAI:** Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S.V. Road, Santacruz(W), Mumbai - 400 054. Tel : 022 -26106960/26106552. Fax : 022-26106052. Email: bimalokpal.mumbai@ecoi.co.in **Jurisdiction:** Goa and Mumbai Metropolitan region (excluding Navi Mumbai & Thane)
15. **NOIDA:** Office of Insurance Ombudsman, 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.in **Jurisdiction:** Bihar, Jharkhand.
17. **PUNE:** Office of Insurance Ombudsman, II Floor, JeevanDarshan, N C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in **Jurisdiction:** State of Maharashtra, Area of Navi Mumbai & Thane(excluding Mumbai Metropolitan region).

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

Annexure I – Unexpired risk premium value factors

1. For Single Pay:

Policy Year \ Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	30	30	30	35	35	40	40	40	40	40	40	40	40	40	40	40
2	25	25	25	35	35	35	35	35	35	35	35	35	35	35	40	40
3	15	20	20	30	30	35	35	35	35	35	35	35	35	35	40	40
4	5	15	15	25	30	30	30	35	35	35	35	35	35	35	40	40
5	0	5	5	20	25	30	30	30	30	35	35	35	35	35	40	40
6	0	0	5	15	20	25	25	30	30	35	35	35	35	35	40	40
7	0	0	0	5	15	20	20	25	30	30	35	35	35	35	40	40
8	0	0	0	0	5	15	15	20	25	30	30	35	35	35	40	40
9	0	0	0	0	0	5	10	15	20	25	30	30	35	35	40	40
10	0	0	0	0	0	0	5	10	15	20	25	25	30	35	35	35
11	0	0	0	0	0	0	0	5	10	15	25	25	30	30	35	35
12	0	0	0	0	0	0	0	0	5	10	15	20	25	30	35	35
13	0	0	0	0	0	0	0	0	0	5	10	15	20	25	30	35
14	0	0	0	0	0	0	0	0	0	0	5	5	15	20	25	30
15	0	0	0	0	0	0	0	0	0	0	0	5	10	15	20	25
16	0	0	0	0	0	0	0	0	0	0	0	0	5	10	20	20
17	0	0	0	0	0	0	0	0	0	0	0	0	0	5	10	15
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	10
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Limited Pay Options:
2. (Policy term - 5)

Policy Year \ Benefit Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	50	25	5	-	-	-	-	-	-	-	-	-	-	-	-	-
6	40	55	35	15	-	-	-	-	-	-	-	-	-	-	-	-
7	35	45	60	40	20	10	-	-	-	-	-	-	-	-	-	-
8	25	35	50	60	45	30	15	5	-	-	-	-	-	-	-	-
9	10	25	40	55	65	50	35	25	15	10	-	-	-	-	-	-
10	-	10	30	40	55	70	55	40	30	25	15	10	5	-	-	-
11	-	-	15	30	45	60	70	55	45	40	30	25	20	15	15	10
12	-	-	-	15	30	45	60	70	60	50	40	40	35	30	25	20
13	-	-	-	-	15	35	50	60	75	65	55	50	45	40	35	35
14	-	-	-	-	-	15	35	50	65	75	65	60	55	50	45	45
15	-	-	-	-	-	-	15	35	50	65	75	70	65	60	55	50
16	-	-	-	-	-	-	-	20	35	50	65	80	70	65	65	60
17	-	-	-	-	-	-	-	-	20	35	50	65	80	75	70	65
18	-	-	-	-	-	-	-	-	-	20	35	55	65	80	75	70
19	-	-	-	-	-	-	-	-	-	-	20	40	55	65	80	75
20	-	-	-	-	-	-	-	-	-	-	-	20	40	55	65	80
21	-	-	-	-	-	-	-	-	-	-	-	-	20	40	55	65
22	-	-	-	-	-	-	-	-	-	-	-	-	-	20	40	55
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	40
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Policy Year \ Benefit Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	15	15	10	10	5	5	-	-	-	-	-	-	-	-	-
13	30	25	25	20	15	15	10	5	-	-	-	-	-	-	-
14	40	35	35	30	25	25	20	15	10	5	5	-	-	-	-
15	45	45	40	40	35	35	30	25	20	15	15	10	5	5	-
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17	60	60	55	55	50	50	45	40	35	35	30	25	25	20	15
18	65	65	60	60	55	55	50	45	45	40	35	35	30	25	25
19	70	70	65	65	60	60	55	50	50	45	40	40	35	35	30
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21	75	75	70	70	65	65	60	60	55	55	50	45	45	40	40
22	65	75	75	70	70	70	65	60	60	55	55	50	50	45	45
23	50	65	75	70	70	70	65	65	60	60	55	55	50	50	45
24	35	50	60	70	70	70	65	65	60	60	55	55	55	50	50
25	20	35	50	60	65	70	65	65	60	60	60	55	55	55	50
26	-	20	35	50	55	65	65	65	60	60	60	55	55	55	50
27	-	-	15	35	45	55	65	60	60	60	60	55	55	55	55
28	-	-	-	15	30	45	55	60	60	60	55	55	55	55	55
29	-	-	-	-	15	30	40	50	55	55	55	55	55	55	55
30	-	-	-	-	-	15	30	40	50	55	55	55	55	55	55
31	-	-	-	-	-	-	15	30	40	45	50	50	50	50	50
32	-	-	-	-	-	-	-	15	25	35	45	50	50	50	50
33	-	-	-	-	-	-	-	-	15	25	35	40	50	50	50
34	-	-	-	-	-	-	-	-	-	10	25	35	40	45	45
35	-	-	-	-	-	-	-	-	-	-	10	25	30	40	45
36	-	-	-	-	-	-	-	-	-	-	-	10	20	30	35
37	-	-	-	-	-	-	-	-	-	-	-	-	10	20	30
38	-	-	-	-	-	-	-	-	-	-	-	-	-	10	20
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Annexure II – Section 39 – Nomination by policyholder

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

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

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The extant provisions in this regard are as follows: **1.** This policy may be transferred/assigned, wholly or in part, with or without consideration. **2.** An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer. **3.** The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made. **4.** The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness. **5.** The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer. **6.** Fee to be paid for assignment or transfer can be specified by the Authority through Regulations. **7.** On receipt of notice with fee, the insurer should Grant a written acknowledgment of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice. **8.** If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced. **9.** The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is **a.** not bonafide or **b.** not in the interest of the policyholder or **c.** not in public interest or **d.** is for the purpose of trading of the insurance policy. **10.** Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment. **11.** In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer. **12.** The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority. **13.** Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that **i.** the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR **ii.** the insured surviving the term of the policy Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position. **14.** In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person **a.** shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and **b.** may institute any proceedings in relation to the policy **c.** obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings Disclaimer: This is a simplified version of Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The policyholders are advised to refer to The Insurance Laws (Amendment) Act, 2015 as amended from time to time for complete and accurate details

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

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

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

3. 5 pay option:

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

8. Whole Life 10 pay option:

Policy Year\ Benefit Term	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	20	15	15	15	15	15	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	60	55	55	55	55	55	45	45	45	45	45	40	40	40	40	40	35	35	35	35	35	25	25	25	25	25	15	15	15	15	15	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-
5	95	95	95	95	95	95	85	85	85	85	85	80	80	80	80	80	75	75	75	75	75	65	65	65	65	65	60	60	60	60	60	50	50	50	50	50	40	40	40	40	40	30	30	30	30	30	30	30
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37	-				50	50	145	145	145	145	145	195	195	195	195	195	225	225	225	225	225	235	235	235	235	235	240	240	240	240	240	235	235	235	235	235	225	225	225	225	225	215	215	215	215	215	215	215
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56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			65	65	65	140	140	140	140	140	175	175	175	175	175	190	190	190	190	190	195	195	195	195	195	195	195
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63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	105	105	105	105	105	150	150	150	150	150	170	170	170	170	170	170	170
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65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-		75	75	75	75	135	135	135	135	135	160	160	160	160	160	160	160
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			60	60	60	125	125	125	125	125	155	155	155	155	155	155	155
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				40	40	115	115	115	115	115	150	150	150	150	150	150	150
68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					20	100	100	100	100	100	140	140	140	140	140	140	140
69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	85	85	85	85	85	135	135	135	135	135	135	135
70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		70	70	70	70	125	125	125	125	125	125	125
71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			55	55	55	115	115	115	115	115	115	115
72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				40	40	105	105	105	105	105	105	105
73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					20	95	95	95	95	95	95	95
74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	80	80	80	80	80	80	80
75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		70	70	70	70	70	70
76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			55	55	55	55	55
77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				35	35	35	35
78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					20	20	20
79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						20	20
80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							20
81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-

7. Whole Life (60 - age at entry)

Policy Year\ Benefit Term	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	110	40	40	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	155	80	80	80	80	80	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	155	120	120	120	120	120	40	40	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	155	160	160	160	160	160	75	75	75	75	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	155	200	200	200	200	200	110	110	110	110	110	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	155	240	240	240	240	240	140	140	140	140	140	60	60	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	150	280	280	280	280	280	175	175	175	175	175	85	85	85	85	85	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	150	275	275	275	275	275	205	205	205	205	205	110	110	110	110	110	35	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	150	275	275	275	275	275	235	235	235	235	235	135	135	135	135	135	60	60	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	150	275	275	275	275	275	270	270	270	270	270	165	165	165	165	165	80	80	80	80	80	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-
14	150	275	275	275	275	275	305	305	305	305	305	190	190	190	190	190	100	100	100	100	100	35	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-
15	150	275	275	275	275	275	335	335	335	335	335	215	215	215	215	215	120	120	120	120	120	50	50	50	50	50	-	-	-	-	-	-	-	-	-	-	-	-
16	145	270	270	270	270	270	335	335	335	335	335	240	240	240	240	240	140	140	140	140	140	70	70	70	70	70	15	15	15	15	15	-	-	-	-	-	-	-
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18	145	270	270	270	270	270	335	335	335	335	335	295	295	295	295	295	180	180	180	180	180	100	100	100	100	100	45	45	45	45	45	5	5	5	5	5	5	5
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39	60	175	175	175	175	175	265	265	265	265	265	310	310	310	310	310	310	310	310	310	310	290	290	290	290	290	260	260	260	260	260	210	210	210	210	210	210	210
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41	40	155	155	155	155	155	250	250	250	250	250	295	295	295	295	295	305	305	305	305	305	290	290	290	290	290	260	260	260	260	260	220	220	220	220	220	220	220
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46	-			70	70	70	185	185	185	185	185	260	260	260	260	260	285	285	285	285	285	275	275	275	275	275	250	250	250	250	250	215	215	215	215	215	215	215
47	-				50	50	170	170	170	170	170	250	250	250	250	250	280	280	280	280	280	275	275	275	275	275	250	250	250	250	250	215	215	215	215	215	215	215
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62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				60	60	150	150	150	150	150	185	185	185	185	185	185	185	185	185	185	185	185
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64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	115	115	115	115	115	165	165	165	165	165	175	175	175	175	175	175	175
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67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				50	50	130	130	130	130	130	155	155	155	155	155	155	155
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69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	100	100	100	100	100	140	140	140	140	140	140	140
70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-		85	85	85	85	130	130	130	130	130	130	130
71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-			65	65	65	120	120	120	120	120	120	120
72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				45	45	110	110	110	110	110	110	110
73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	100	100	100	100	100	100	100
74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	85	85	85	85	85	85	85
75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		70	70	70	70	70	70
76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			55	55	55	55	55
77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				40	40	40	40
78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					20	20	20
79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						20	20
80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							20
81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

4. 7 pay option:

Policy Year \ Benefit Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	30	30	30	30	30	30	35	35	35	35	35	35	35	35	35	35	35	35
4	-	-	-	-	-	-	5	5	5	5	5	20	20	20	20	20	25	25	25	25	25	30	30	30	30	30	35	35	35	35	35	45	45	45	45	45	75	75	75	75	75	75	75	75	75	75	100	100	100	100	100	125	125	125	125	125	125	125
5	-	20	20	20	20	20	40	40	40	40	40	55	55	55	55	55	65	65	65	65	65	70	70	70	70	70	75	75	75	75	75	85	85	85	85	85	115	115	115	115	115	120	120	120	120	120	145	145	145	145	145	170	170	170	170	170	170	170
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7	40	80	80	80	80	80	105	105	105	105	105	125	125	125	125	125	140	140	140	140	140	150	150	150	150	150	155	155	155	155	155	170	170	170	170	170	205	205	205	205	205	205	205	205	205	205	225	225	225	225	225	245	245	245	245	245	245	245
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9	15	65	65	65	65	65	95	95	95	95	95	120	120	120	120	120	135	135	135	135	135	145	145	145	145	145	155	155	155	155	155	170	170	170	170	170	205	205	205	205	205	205	205	205	205	205	225	225	225	225	225	245	245	245	245	245	245	245
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11	-		45	45	45	45	85	85	85	85	85	110	110	110	110	110	130	130	130	130	130	145	145	145	145	145	150	150	150	150	150	165	165	165	165	165	200	200	200	200	200	205	205	205	205	205	225	225	225	225	225	245	245	245	245	245	245	245
12	-			35	35	35	75	75	75	75	75	105	105	105	105	105	130	130	130	130	130	140	140	140	140	140	150	150	150	150	150	165	165	165	165	165	200	200	200	200	200	205	205	205	205	205	225	225	225	225	225	245	245	245	245	245	245	245
13	-				25	25	70	70	70	70	70	100	100	100	100	100	125	125	125	125	125	140	140	140	140	140	150	150	150	150	150	165	165	165	165	165	200	200	200	200	200	200	200	200	200	200	215	215	215	215	215	235	235	235	235	235	235	235
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66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

5. 10 pay option:

Policy Year \ Benefit Term	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	15	15	15	15	15	20	20	20	20	20	25	25	25	25	25	25	25	25	25	25	25	25
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9	50	95	95	95	95	95	125	125	125	125	125	145	145	145	145	145	160	160	160	160	160	170	170	170	170	170	185	185	185	185	185	205	205	205	205	205	210	210	210	210	210	225	225	225	225	225	240	240	240	240	240	240	240
10	70	115	115	115	115	115	155	155	155	155	155	180	180	180	180	180	195	195	195	195	195	205	205	205	205	205	225	225	225	225	225	245	245	245	245	245	250	250	250	250	250	265	265	265	265	265	280	280	280	280	280	280	280
11	60	105	105	105	105	105	150	150	150	150	150	175	175	175	175	175	195	195	195	195	195	205	205	205	205	205	225	225	225	225	225	245	245	245	245	245	250	250	250	250	250	265	265	265	265	265	280	280	280	280	280	280	280
12	45	100	100	100	100	100	145	145	145	145	145	175	175	175	175	175	190	190	190	190	190	200	200	200	200	200	220	220	220	220	220	245	245	245	245	245	250	250	250	250	250	265	265	265	265	265	280	280	280	280	280	280	280
13	35	90	90	90	90	90	140	140	140	140	140	170	170	170	170	170	185	185	185	185	185	200	200	200	200	200	220	220	220	220	220	240	240	240	240	240	250	250	250	250	250	265	265	265	265	265	280	280	280	280	280	280	280
14	15	80	80	80	80	80	130	130	130	130	130	165	165	165	165	165	185	185	185	185	185	200	200	200	200	200	220	220	220	220	220	240	240	240	240	240	250	250	250	250	250	265	265	265	265	265	280	280	280	280	280	280	280
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18	-				35	35	100	100	100	100	100	140	140	140	140	140	170	170	170	170	170	185	185	185	185	185	210	210	210	210	210	235	235	235	235	235	245	245	245	245	245	255	255	255	255	255	265	265	265	265	265	265	265
19	-					15	90	90	90	90	90	135	135	135	135	135	165	165	165	165	165	185	185	185	185	185	210	210	210	210	210	235	235	235	235	235	245	245	245	245	245	255	255	255	255	255	265	265	265	265	265	265	265
20	-	-	-	-	-	-	75	75	75	75	75	125	125	125	125	125	160	160	160	160	160	180	180	180	180	180	205	205	205	205	205	230	230	230	230	230	240	240	240	240	240	245	245	245	245	245	255	255	255	255	255	255	255
21	-	-	-	-	-	-		65	65	65	65	120	120	120	120	120	155	155	155	155	155	175	175	175	175	175	205	205	205	205	205	230	230	230	230	230	240	240	240	240	240	245	245	245	245	245	255	255	255	255	255	255	255
22	-	-	-	-	-	-			50	50	50	110	110	110	110	110	145	145	145	145	145	170	170	170	170	170	200	200	200	200	200	230	230	230	230	230	240	240	240	240	240	245	245	245	245	245	255	255	255	255	255	255	255
23	-	-	-	-	-	-				35	35	100	100	100	100	100	140	140	140	140	140	165	165	165	165	165	195	195	195	195	195	225	225	225	225	225	240	240	240	240	240	245	245	245	245	245	255	255	255	255	255	255	255
24	-	-	-	-	-	-					20	90	90	90	90	90	130	130	130	130	130	160	160	160	160	160	195	195	195	195	195	225	225	225	225	225	235	235	235	235	235	240	240	240	240	240	245	245	245	245	245	245	245
25	-	-	-	-	-	-		-		-	-	75	75	75	75	75	125	125	125	125	125	155	155	155	155	155	190	190	190	190	190	220	220	220	220	220	235	235	235	235	235	240	240	240	240	240	245	245	245	245	245	245	245
26	-	-	-	-	-	-		-	-	-	-		60	60	60	60	115	115	115	115	115	150	150	150	150	150	185	185	185	185	185	215	215	215	215	215	230	230	230	230	230	230	230	230	230	230	230	230	230	230	230	230	230
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30	-	-	-	-	-	-	-	-	-	-	-		-		-	-	75	75	75	75	75	120	120	120	120	120	165	165	165	165	165	200	200	200	200	200	225	225	225	225	225	225	225	225	225	225	225	225	225	225	225	225	225
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		60	60	60	60	115	115	115	115	115	160	160	160	160	160	200	200	200	200	200	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			45	45	45	105	105	105	105	105	150	150	150	150	150	195	195	195	195	195	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30	30	95	95	95	95	95	145	145	145	145	145	190	190	190	190	190	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					15	85	85	85	85	85	135	135	135	135	135	185	185	185	185	185	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	70	70	70	70	70	130	130	130	130	130	175	175	175	175	175	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		60	60	60	60	120	120	120	120	120	170	170	170	170	170	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			45	45	45	110	110	110	110	110	165	165	165	165	165	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30	30	100	100	100	100	100	155	155	155	155	155	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195
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40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75	75	75	75	75	140	140	140	140	140	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		65	65	65	65	130	130	130	130	130	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			50	50	50	120	120	120	120	120	170	170	170	170	170	170	170	170	170	170	170	170	170	170	170	170	170
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				35	35	110	110	110	110	110	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					20	100	100	100	100	100	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160	160
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	85	85	85	85	85	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		75	75	75	75	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			60	60	60	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				40	40	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
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50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			65	65	65	70	70	70	70	70	70	70	70	70	70	70	70
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				45	45	50	50	50	50	50	60	60	60	60	60	60	60
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	35	35	35	35	35	45	45	45	45	45	45	45
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	30	30	30	30	30	40	40	40	40	40	40	40
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		25	25	25	25	35	35	35	35	35	35	35
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58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				15	15	20	20	20	20	20	20	20
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					10	15	15	15	15	15	15	15
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	15
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		10	10	10	10	10	10
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			10	10	10	10	10
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				5	5	5	5
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					5	5	5
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	5
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

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

6.1 60 – Age at entry option: Age 18-20

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

6.2 60 – Age at entry option: Age 21-25

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

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

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

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

Policy Year \ Benefit Term	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	5	5	5	5	5	5	5	5	5	5	10	10	10	10	10	15	15	15	15	15	15	15	15	15
7	-	25	25	25	25	25	30	30	30	30	30	35	35	35	35	35	45	45	45	45	45	45	45	45	45
8	-	45	45	45	45	45	55	55	55	55	55	65	65	65	65	65	70	70	70	70	70	70	70	70	70
9	-	65	65	65	65	65	75	75	75	75	75	90	90	90	90	90	100	100	100	100	100	100	100	100	100
10	15	80	80	80	80	80	100	100	100	100	100	110	110	110	110	110	125	125	125	125	125	125	125	125	125
11	30	95	95	95	95	95	120	120	120	120	120	135	135	135	135	135	150	150	150	150	150	150	150	150	150
12	40	110	110	110	110	110	135	135	135	135	135	160	160	160	160	160	175	175	175	175	175	175	175	175	175
13	55	125	125	125	125	125	155	155	155	155	155	180	180	180	180	180	205	205	205	205	205	205	205	205	205
14	65	140	140	140	140	140	175	175	175	175	175	205	205	205	205	205	230	230	230	230	230	230	230	230	230
15	75	155	155	155	155	155	195	195	195	195	195	225	225	225	225	225	255	255	255	255	255	255	255	255	255
16	65	145	145	145	145	145	185	185	185	185	185	220	220	220	220	220	250	250	250	250	250	250	250	250	250
17	50	130	130	130	130	130	180	180	180	180	180	215	215	215	215	215	250	250	250	250	250	250	250	250	250
18	35	120	120	120	120	120	170	170	170	170	170	210	210	210	210	210	245	245	245	245	245	245	245	245	245
19	20	105	105	105	105	105	160	160	160	160	160	205	205	205	205	205	240	240	240	240	240	240	240	240	240
20	-	90	90	90	90	90	150	150	150	150	150	195	195	195	195	195	235	235	235	235	235	235	235	235	235
21	-		75	75	75	75	140	140	140	140	140	190	190	190	190	190	230	230	230	230	230	230	230	230	230
22	-			60	60	60	130	130	130	130	130	185	185	185	185	185	225	225	225	225	225	225	225	225	225
23	-				40	40	115	115	115	115	115	175	175	175	175	175	220	220	220	220	220	220	220	220	220
24	-					20	105	105	105	105	105	165	165	165	165	165	215	215	215	215	215	215	215	215	215
25	-		-	-	-	-	90	90	90	90	90	155	155	155	155	155	210	210	210	210	210	210	210	210	210
26	-		-	-	-	-		75	75	75	75	145	145	145	145	145	205	205	205	205	205	205	205	205	205
27	-		-	-	-	-			60	60	60	135	135	135	135	135	195	195	195	195	195	195	195	195	195
28	-		-	-	-	-				40	40	125	125	125	125	125	190	190	190	190	190	190	190	190	190
29	-	-	-	-	-	-					20	110	110	110	110	110	180	180	180	180	180	180	180	180	180
30	-	-	-	-	-	-		-	-	-	-	100	100	100	100	100	170	170	170	170	170	170	170	170	170
31	-	-	-	-	-	-	-	-	-	-	-		85	85	85	85	165	165	165	165	165	165	165	165	165
32	-	-	-	-	-	-	-	-	-	-	-			65	65	65	150	150	150	150	150	150	150	150	150
33	-	-	-	-	-	-	-	-	-	-	-				45	45	140	140	140	140	140	140	140	140	140
34	-	-	-	-	-	-	-	-	-	-	-					25	125	125	125	125	125	125	125	125	125
35	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	110	110	110	110	110	110	110	110	110
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		90	90	90	90	90	90	90	90
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			75	75	75	75	75	75	75
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				50	50	50	50	50	50
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	25	25	25	25
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	25
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

6.3 60 – Age at entry option: Age 26-30

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

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

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

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

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