



Blue dart/E18/Assured Savings Insurance Plan/SC

67498133/124445449

K Rajasekar NO 12ND CROSS STREET 6TH MAIN ROAD

DHANDEESWARAM NAGARVELACHERY CHENNAI

TAMIL NADU-600042

Mobile Number: 9840571432

Email ID: RAJASEKAR_KALYAN@HOTMAIL.COM

Dear Sir/Madam,

This is your life insurance policy. It is a legal document and should be read carefully by you and your nominee.

We have highlighted 3 important points regarding your policy that you should keep in mind:

1. YOUR POLICY DETAILS

Name of Your Plan : Assured Savings Insurance Plan

Policy Number: 67498133

Your Mobile Number: 9840571432

Email Id: rajasekar kalyan@hotmail.com

Sum Assured (in₹) :1,000,000

Total Maturity Benefit (in₹):13,46,252

Premium Instalment* (in₹) :100,000

Payment Frequency: Every year

Next Premium Due Date: February 18, 2022

Premium payment term: 7 years

Policy term: 15 years

*Goods and Service Tax and cess (if any).

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

YOU HAVE PURCHASED THIS POLICY FROM

110019

Name: Bajaj Capital Insurance Broking Ltd. Regional

Address : Bajaj House 97 Nehru Place

New Delhi Tamil Nadu

Code/License No.: 00050036 Contact No.: 1860 266 7766

2. YOU HAVE A REFUND (FREE LOOK) PERIOD

You have an option to review the policy following the receipt of the policy document. If you are not satisfied with the terms and conditions of the policy, please return the policy document to the company with reasons for cancellation within 15 days. In case of electronic policies or if you have purchased it through Distance Marketing mode (telephone calling, SMS, e-mail, internet, newspaper etc.)*, then within 30 days of receipt. On cancellation of the policy during the free look period, we will return the premium subject to deduction of Stamp duty under the policy and expenses borne on medical examination, if any. The policy shall terminate on the payment of this amount and all rights, benefits and interests under the policy shall stand extinguished. *For complete definition of Distance Marketing, please refer to clause B of the policy

3. MAKING A CLAIM

The claimant can speak to us on 1-860-266-7766 and we will assist the claimant through the entire process

You may contact your advisor for any queries you have or any clarifications that you require in relation to the policy terms and conditions or any policy servicing requirements.

If your policy is Limited Pay or Regular Pay, we recommend that for your convenience you register for auto-debit to pay future premiums. In order to do so, you just need to complete the attached ECS/ Direct Debit form, and send it to us and all your future premiums will be debited directly from your bank account electronically.

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

Warm regards,

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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.

ıs at:

lifeline@iciciprulife.com

Email us at

Customer Service Helpline

1860 266 7766

ICICI Prudential Life Insurance Co Ltd. Registered Address: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Reg No:105. Unique Identification Number as specified by IRDAI 105N144V04. Comp/doc/Nov/2014/958. CIN: L66010MH2000PLC127837 Fax Number: +91-22-42058222





ICICI Pru Assured Savings Insurance Plan is a savings and protection plan where you have to pay premiums regularly. The benefits in this policy are guaranteed and not dependent on market fluctuations. This document has been designed to help you understand your policy better by explaining some of its features. The complete details of the features are available in the Policy Document?? which has been sent as part of your Welcome Kit. Do go through that document as well to get a complete understanding of your policy.

How many years do you need to pay premiums?

You have to pay premiums for 7 years. This is called the "Premium Payment Term" and is mentioned in your policy schedule.

What are the benefits that you get in this policy?

At the end of the term of your policy, it is said to have attained maturity. At maturity you will receive the Guaranteed Maturity Benefit (GMB) along with Guaranteed Additions (GA).

Do note that the benefits mentioned above will be applicable only if all due premiums have been paid and the policy continues for the entire policy term chosen by you

What is the Guaranteed Maturity Benefit (GMB)?

The GMB is a lump-sum amount which you will receive on maturity of your policy. The exact amount which you will receive as GMB is mentioned in your Policy Schedule.

What are Guaranteed Additions (GA)?

GAs will be added to your policy at the end of every policy year, throughout the term of the policy. Each GA will be calculated as per the following

GA = Sum of all premiums paid till the date of that addition X GA rate

Depending on the policy term chosen by you, the GA rate applicable for your policy will be as follows:

Policy Term	GA rate (as % of sum of premiums paid till date)
10 years	9%
15 years	10%

What is my life insurance cover in this plan?

If the person whose life is covered by this policy dies, during the term of the policy, a lump sum amount will be paid to the person specified by you (known as the Nominee) in your policy.

The amount which will be paid out will be the maximum of:

- * 10 times of your annual premium plus GAs added to your policy
- GMB plus GAs added to your policy
- 105% of total premiums paid till the date of death

The Nominee or any other family member can initiate the process of receiving this amount by visiting

What happens if I close my policy prematurely?

If you close your policy after paying premiums for 2 or more years, you will be eligible for a Surrender Value. If you close your policy after paying premiums for less than 2 years, you will not be eligible for any benefit

The Surrender Value payable will be at least equal to a guaranteed amount which is called the Guaranteed Surrender Value (GSV). The GSV is calculated as a percentage of the premiums paid and depends on factors like the Premium Payment Term and the year in which you choose to surrender the policy. For more details refer to Part D - Section 2 of the Policy Document.



What happens if I cannot	pay premiums for the comp	plete Premium Payment Term
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- -If you stop paying premiums after paying for 2 or more years, your policy will continue with reduced benefits.
- -If you stop paying premiums before paying premiums for 2 years, you will not be eligible for any benefit.

For more details please refer to Part C - Section 5 of the Policy Document.

Please note that it is in your best interest to pay premiums for the entire Premium Payment Term chosen by you and to stay invested for the entire Policy Term.

ICICI Prudential Life Insurance Company Limited. IRDA Regn No. 105. CIN: U66010MH2000PLC127837

@ 2019, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sal all us e. UIN:105N144V04. C on 1-860-266-7766 (Valid for calls made from India) and on 91-22-6193-0777 (Valid for calls made from outside India) (10am-7pm (IST), Monday to Saturday, except national holidays). Comp/doc/Nov/2014/958.



Policy Schedule Assured Savings Insurance Plan UIN (105N144V04)

Non-Participating Non linked Insurance Plan

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

This Policy is issued on the basis of the details provided by the Policy holder in proposal form submitted along with the required declaration, personal statement, applicable medical reports, the first premium deposit and any other document submitted which constitute evidence of the insurability of the Life Assured for the issuance of the Policy. The Company hereby agrees to provide the benefits set out in this Policy subject to its terms and conditions

Name of the Life Assured: K Rajasekar

Ī			ET, 6TH MAIN ROAD,, AGARVELACHERY, CHENN	Category: Non-Medical		
ľ	Date of Birth :	October 26, 1976	Age in Years :	44	Age Admitted :	YES

Name of the Policyholder: K Rajasekar

Policy Number: 67498133	Policy Term in years : 15
Policy Issue Date: March 08, 2021	
Policy Acceptance Date: February 18, 2020	Date of Maturity: February 18, 2035
Premium payment option : Limited Pay	Due date of last premium payable : February 18, 2026
Premium Payment Term in years : 7	Nominee(Name) : Ms.R Anusha
Policy sourced by Distance Mode : N	Appointee(Name)*: SAMUNDEESWARI RAJASEKAR
Periodicity of payment of premium (premium frequency): Yearly	Premium Instalment (Rs.): 1,00,000
Sum Assured(Rs.): 10,00,000	Total Maturity Benefit(Rs.): 13,46,252
Nominee's relationship with the Life Assured : Daughter	Nominee Age (Years): 7

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

Goods and Services tax and/or cesses 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.

Please immediately inform Us about any change in address or contact details.

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

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on March 08, 2021 (the issuance date).

Digitally signed by ASHISH RAVINDRA RAO Date: 2021.03.09 20:42:08 IST Reason: Digitally Signed Location: Mumbai

Authorised Signatory

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

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

- **4.** The displayed Special Surrender Values are not guaranteed and only indicative. These may chane from time to time subject to approval from IRDAI. The policyholder is advised to check the non-guaranteed surrender value payable with the company before surrendering.
- 5. The above amounts assume that all premiums are paid when due. The surrender values are illustrated assuming that the surrender occurs before the GAs are added for that policy year. The Surrender values will be lower than those illustrated above if all the installment premiums payable in that policy year have not been paid. The death benefit values are illustrated assuming that death occurs before the Guaranteed Additions are added for that policy year. The death benefit payable will be lower than those illustrated above if all the instalment premiums payable in that policy year have not been paid.
- 6. In case of non standard age proof, an additional charge of Rs. 2.50 per Rs. 1000 of Sum Assured will be levied on an annual basis.
- 7. The surrender value payable will be Guaranteed Surrender Value plus surrender value of accrued guaranteed additions at the point of surrender or Special Surrender Value, whichever is higher. The Special Surrender Value is not guaranteed.
- 8. As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec. 10 (10D) and Sec. 80C of the Income Tax Act, 1961. Applicable taxes and cesses, if any will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.
- **9.** The policy will acquire a surrender value after payment of two full years' premium. Once the policy has acquired a surrender value it can continue as a paid up policy.
- 10. The loan amount available will be 80% of the surrender value.
- 11. The above information must be read in conjunction with the sales brochure and policy document.
- 12. Tax Benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time.
- 13. Applicable taxes will be charged extra as per applicable rates.
- 14. For any further clarifications, please feel free to contact your advisor / FSC or e-mail us on lifeline@iciciprulife.com
- 15. Insurance is the subject matter of this solicitation.
- **16.** Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Applicable Taxes.

l,	, have explained the	I,	(Name), having received the	
premiums an	d benefits under the product fully to the	information with respect to the above, have understood the		
prospect / po		above statement b	pefore entering into the contract.	
Place:		Place:		
Date:	Signature of Agent / Intermediary / Official	Date:	Signature of Prospect / Policyholder	

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



Gender of the Policyholder

Benefit Illustration of ICICI Pru Assured Savings Insurance Plan

Tag Line

: OS13076930 Proposal No.

: ICICI Pru Assured Name of the Policyholder : Mr. K RAJASEKAR Name of the Product

Savings Insurance Plan

: 26-Oct-1979 (40 Years) Age of the Policyholder

: Non-linked Non-Participating Life Individual Savings Product

: Mr. K RAJASEKAR Name of the Life Assured

: MALE

: 105N144V04 Unique Identification No.

: 26-Oct-1979 (40 Years) Age of the Life Assured

: 4.5% Applicable Taxes for Year 1

: Broker

Gender of the Life Assured : MALE

: 2.25% Applicable Taxes for Year 2

Sales Channel

Instalment Premium wit

Name of Policy Holder

Policy Name

Assured Savings Insurance Plan

K Rajasekar

Policy Term : 15 years Onwards

Date of Receipt Receipt Number Policy Number 67498133 J8035363 February 17, 2020

Frequency of Payment

Cheque / Transaction No

Cheque / Transaction Date

Payment Details

Yearly

000126

February 16, 2020

ICICI BANKING CORPORATION

PICICI PRUDENTIAL

PREMIUM RECEIPT

Premium Payment Term : 7 years Amount of Instalment Premium : Rs 100.000/-Mode of payment of premium : Yearly

		Premium Details (<)		
the policy.			Premium Installment(A)	1,00,000
Premium Summary			Goods and Services tax(B)/Cess	0
ithout applicable Taxes	100,000		D : A :	1,00,000
ith First Year applicable	104,501		Premium Amount received(A+B)	1,00,000

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

Bank Name

Balance in deposit		

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

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

- 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 March 08,2021 or the date of encashment of the first premium deposit, whichever is later.
- In any case, the Policy shall stand cancelled in case of non-encashment of the First Premium Deposit by the Company.
- This is an authenticated Receipt/Intimation/Statement. In case of any discrepancies, kindly notify us within 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 time of any payments request from you. It would help us in confirming the source/form of receipt of premium, which could aid the process of repatriation at the Authorized dealer's end.
- Goods and Services tax and/or cess(if any).

UIN - Unique Identification Number specified by ASSURED SAVINGS INSURANCE PLAN 105N144V04

This benefit illustration is intended to show year-wise premiums payable and benefits under t

Policy Details			
Sum Assured on Death (at inception of the Policy)	1,000,000		
Maturity Benefit:			
Accrued Guaranteed Additions (A)	840,000		
Guaranteed Maturity Benefit (B)	529,829		
Total maturity amount (A+B)	1,369,829		

Sum Assured on Death (at inception of the Policy)	1,000,000	Instalment Premium without applicable Taxes	100,000	
Maturity Benefit:		Instalment Premium with First Year applicable taxes	104,501	
Accrued Guaranteed Additions (A)	840,000	Instalment Premium with applicable taxes 2nd year onwards	102,251	
Guaranteed Maturity Benefit (B)	529,829			
Total maturity amount (A+B)	1,369,829			
Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your Insurer carrying on Life Insurance business. If your policy offers guaranteed returns then these will be clearly marked guaranteed in the illustration table on this page. If				

dependant on a number of factors including future investment performance.

			Guaranteed				
Policy Year	Annualised premium	Guaranteed Additions (For the year)	Guaranteed Additions (Cumulative)	Maturity Benefit	Death Benefit	Min. Guaranteed Surrender Value	Special Surrender Value
1	100,000	10,000	10,000	0	1,000,000	0	0
2	100,000	20,000	30,000	0	1,010,000	62,800	48,414
3	100,000	30,000	60,000	0	1,030,000	107,700	82,262
4	100,000	40,000	100,000	0	1,060,000	207,800	126,966
5	100,000	50,000	150,000	0	1,100,000	265,000	181,811
6	100,000	60,000	210,000	0	1,150,000	327,000	253,738
7	100,000	70,000	280,000	0	1,210,000	396,200	340,321
8	0	70,000	350,000	0	1,280,000	492,800	404,914
9	0	70,000	420,000	0	1,350,000	534,800	483,906
10	0	70,000	490,000	0	1,420,000	576,800	569,897
11	0	70,000	560,000	0	1,490,000	635,670	673,087
12	0	70,000	630,000	0	1,560,000	718,200	784,677
13	0	70,000	700,000	0	1,630,000	818,300	916,265
14	0	70,000	770,000	0	1,700,000	952,000	1,057,653
15	0	70,000	840,000	1,369,829	1,770,000	1,122,800	1,234,838

your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These

assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is

Notes: Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Applicable taxes

Disclaimers

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- 1. ICICI Pru Assured Savings Insurance Plan is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns. However, in the above illustration, total maturity amount and death benefit are guaranteed.
- 2. The above illustration is applicable to a standard life (from medical, life style and occupation point of view).
- 3. ICICI Pru Assured Savings Insurance Plan is a savings and protection oriented plan.

Policy Document - Terms and Conditions of your policy

ICICI Pru Assured Savings Insurance Plan

PART B - Definition:

1. Age means age at last birthday. 2. 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. 3. Appointee means the person appointed by You and named in the Policy Schedule. This is applicable only where the Nominee is minor. 4. Claimant means the person entitled to receive benefits as per the terms and conditions of the policy and includes the policyholder, nominee, assignee and in the absence of the nominee, the legal heir of the policyholder. 5. Date of commencement of risk is later of Policy Issue Date or Policy Acceptance Date 6. Date of Maturity / Termination means the date specified in the Policy Schedule on which the term of the Policy ends and maturity benefit, if applicable, is payable. 7. Death Benefit means the benefit, which is payable on death as specified in the Policy document. 8. 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. 9. Fully paid policy is a policy for which all premiums have been paid, as per the Premium Payment Term selected, and no further premiums are due. 10. Guaranteed Maturity Benefit means the amount specified in the Policy Schedule that is guaranteed to be paid by Us in accordance with the terms of the Policy, 11, Grace Period means the time granted by Us from the due date for the payment of premium, without any penalty / late fee, during which time the policy continues with risk cover without interruption, as per the terms of the policy. 12. Insured Event is death of the Life Assured during the term of the policy, provided policy is in force. 13. Life Assured means the person named in the Policy Schedule on whose life the Policy has been issued. 14. Limited Pay means premiums need to be paid regularly for a limited portion of the policy term. 15. Maturity Benefit means the benefit, if any, which is payable on maturity i.e. at the end of the policy term, as specified in the Policy document. 16. Minimum Death Benefit (MDB) means an amount equal to 105% of the total Premiums received (after excluding any extra mortality premium, applicable taxes and/or cess) till the date of the Life Assured's death. 17. Nominee means the person named in the Policy Schedule who has been nominated by You to receive the Death Benefit. 18. Paid-up policy is a policy that requires no further premium payment but continues to provide paid-up benefits 19. Policy 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. 20. Policy Acceptance Date means the date as specified in the Policy Schedule, from which the policy was effected. 21. Policy Issue Date means the date as specified in the Policy Schedule, 22, Policy Schedule means the policy Schedule and any endorsements attached to and forming part of this Policy. 23 Policy Term means the period between the Policy Acceptance Date and the Date of Maturity specified in the Policy Schedule. 24. Policyholder or the Proposer or You or Your means the owner of the Policy at any point of time, 25. Premium paying policy is a policy which is neither a paid-up nor fully paid policy. 26. Premium Payment Term means the period specified in the Policy Schedule during which Premium is payable. 27 Proposal Form means the form filled in and completed by You for the purpose of obtaining insurance coverage under this Policy. 28. Regulator is the authority that has regulatory jurisdiction and powers over the Company. Currently the Regulator is Insurance Regulatory and Development Authority of India (IRDAI). 29. Revival of the Policy means restoration of Policy benefits, 30. Revival Period means the period of three consecutive years from the due date of the first unpaid premium, during which period You are entitled to revive 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. Surrender Value means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of the Policy. 34. Total Premiums Paid means the total of all premiums received, excluding any extra premium, any rider premium and taxes. 35. We or Us or Our or Company means ICICI Prudential Life Insurance Company Limited. 36. You or Your means the policyholder of the Policy at any point of time.

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1. Death benefit

(i) On death of the life assured during the policy term, for a premium paying or fully paid policy, we will pay to the Claimant A or B or C, whichever is highest. Where, A= Sum Assured plus accrued Guaranteed Additions B= Guaranteed Maturity Benefit (GMB) plus accrued Guaranteed Additions C= Minimum Death Benefit (ii) For policies issued on minor life, Date of commencement of risk is later of Policy Issue Date or Policy Acceptance Date. (iii) On payment of Death Benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. (iv) Death benefit may be taxable as per the prevailing tax laws.

2. Guaranteed Additions (GA)

(i) Guaranteed Additions (GA)will be added to the policy at the end of every policy year if all due premiums have been paid. (ii) Each Guaranteed Addition is equal to Guaranteed Addition rate multiplied with the sum of premiums paid till date (excluding extra mortality premiums, applicable taxes and/or cess, if any). (iii) GA rate depends on policy term as below

Policy Term	Guaranteed Addition rate
10 years	9%
12 or 15 years	10%

3. Maturity Benefit

(i) On survival of the life assured till the end of the policy term provided all due premiums have been paid, we will pay the following: Maturity Benefit=Guaranteed Maturity Benefit (GMB)+Accrued Guaranteed Additions (ii) Your GMB is as mentioned in the Policy Schedule. (iii) GMB is the Sum Assured on maturity. Your GMB may be lower than your Sum Assured. (iv) On payment of Maturity Benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. (v) Maturity benefit may be taxable as per the prevailing tax laws.

I. Suicide clause

If the Life Assured whether sane or insane, commits suicide within 12 months from the date of commencement of risk of the policy, you or nominee as applicable, will be entitled to higher of 80% of total premiums paid including extra premiums, if any till the date of death or surrender value as available on the date of death, and the policy will terminate. All rights, benefits and interests under the policy will stand extinguished. If the Life Assured whether sane or insane, commits suicide within 12 months from the date of revival of the policy, the higher of 80% of the total premiums paid including extra premiums, if any till the date of death of the Life Assured and Surrender Value as available on the date of death will become payable and the policy will terminate. All rights, benefits and interests under the policy will stand extinguished.

Premium discontinuance

(i) If premium payment is discontinued, before the end of the Premium Payment Term but after the policy has acquired a surrender value, the policy can continue as a paid-up policy with reduced benefits as described below.

Guaranteed Addition rate X (Total number of premiums paid)

(ii) Once a policy becomes paid up, future Guaranteed Additions will accrue at the Paid-up Guaranteed Addition Rate based on the total premiums paid to date (excluding extra mortality premiums, applicable taxes and/or cess, if any). (iii) On death of the life assured during the policy term when the policy is paid-up, we will pay the Paid-up Death Benefit. Paid-up Death Benefit is equal to the highest of A or B or C.

Where, • A=Paid-up Sum Assured plus accrued Guaranteed Additions • B=Paid-up Guaranteed Maturity Benefit plus accrued Guaranteed Additions • C=105% of total premiums paid (excluding any extra mortality premium, applicable taxes and/or cess) till the date of death.

On payment of this paid-up death benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

(iv) On survival of the life assured till the end of the policy term when the policy is paid up, we will pay the Maturity Benefit equal to paid-up GMB plus Accrued GAs.On payment of this paid-up maturity benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. (v) On revival of a paid-up policy, the paid-up Sum Assured and paid-up GMB will be restored to the Sum Assured and GMB applicable at the time of premium discontinuance. The full GAs that would have accrued to the policy will be added to the policy and the reduced GAs will be reversed.

6. Premium payment

(i) You are required to pay premiums for the entire policy term on the due dates and for the amount mentioned in the policy Schedule. (ii) Premiums under the policy can be paid in yearly, half-yearly or monthly mode. (iii) For monthly and half-yearly modes of premium payments, additional loadings will be applied to both the base premium and the extra mortality premium. The additional loadings, expressed as a percentage of the annual premium will be as given below.

Mode of Premium Payment	Loading (% of premium)
Half-yearly	2.5%
Monthly	4.5%
Yearly	Nil

(iv) Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year. However, where the premium due in one financial year is being collected in advance in earlier financial year, we may collect the same for a maximum period of three months in advance from the due date of the premium. The premium so collected in advance shall only be adjusted on the due date of the premium. (v) The grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other frequencies of premium payment. (vi) If any premium instalment is not paid within the grace period before the policy acquires a surrender value then the policy shall lapse and the cover will cease. If any premium instalment is not paid within the grace period any time after the policy acquires a surrender value then the policy shall become a paid-up policy and benefits will continue as described in clause 5 above. (vii) You are required to pay premiums for the entire premium payment term. (viii) We are not under any obligation to remind you about the premium due date, except as required by applicable regulations. (ix) You may pay premium through any of the following modes: a. Cash b. Cheque c. Demand Draft d. Pay Order e.

Banker's cheque f. Internet facility as approved by us from time to time g. Electronic Clearing System / Direct Debit h. Credit or Debit cards held in your name • 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) You are advised not to hand over cash to any Advisor or any employee of the Company. Handing over cash to any Advisor or any employee is solely at your own risk and we shall in no way be held responsible for any loss in this regard. (xiii) Cheque or demand drafts must be drawn only in favour of ICICI Prudential Life Insurance Company Limited. (xiv) 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. (xv) 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. (xvi) 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. (xvii) In case the payment made towards the first premium or renewal premium is not realized by us due to any reason whatsoever, we shall not be duty bound to intimate the same to you. In such cases, you shall be solely responsible for the verification of such realization and the consequences if the payment is not realized.

PART

1. Freelook Period

You have an option to review the policy following receipt of the policy document. If you are not satisfied with the terms and conditions of this policy, please return the policy document to us, with reasons for cancellation within • 15 days from the date you received it, if your policy is not purchased through Distance marketing* • 30 days from the date you received it, in case of electronic policy or if your policy is purchased through Distance marketing* On cancellation of the policy during the freelook period, we will return the premium subject to the following deductions: a) Stamp duty under the policy b) Expenses borne by us 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. Surrender

(i) The Policy will acquire a Surrender Value on payment of at least 2 full years' premium. (ii) On policy surrender, we will pay the Surrender Value equal to the higher of the following: •Guaranteed Surrender Value (GSV) plus Surrendervalue of accrued Guaranteed Additions • Special Surrender Value (SSV) (iii) The policy will terminate on payment of the surrender value. Surrender will extinguish all rights, benefits and interests under the policy, (iv) Surrender value may be taxable as per prevailing tax laws. a) Guaranteed Surrender Value GSV will be calculated as follows: GSV = GSV Factor x total premiums paid (excluding extra mortality premiums, applicable taxes and/or cess, if any) GSV factors are given in Annexure 1. b) Surrender value of accrued Guaranteed Additions (i) The surrender value of accrued Guaranteed Additions will be calculated as follows: (accrued Guaranteed Additions) x (Guaranteed Surrender Value factor for Gas) (ii) The Guaranteed Surrender Value factor for GAsis given in Annexure 2. (c) Special Surrender Value Special Surrender Value (SSV) will be calculated as follows: SSV = (Paid-up GMB + Accrued GAs) × Non-Guaranteed Surrender Value factor (i) Paid-up GMBfor premium paying or fully paid policies that surrender will be calculated as defined above. (ii) Non Guaranteed Surrender Value factors are given in Annexure 3. (iii) Non-Guaranteed Surrender value factors are not guaranteed and may be changed from time to time and the factors may be revised subject to the prior approval of the

3. Loans

(i) Loans would be available under this policy only if the policy has acquired a surrender value. (ii) You can avail loan up to 80% of the surrender value. (iii) Loans may be granted on proof of title to the Policy. The rate of interest payable on such loan shall be as prescribed by the company at the time of taking the loan. (iv) The policy shall be assigned absolutely to and be held by us as security for repayment of the loan and interest thereon. (v) We shall be entitled to call for repayment of the loan with all due interest by giving three months' notice, if the amount outstanding is greater than the surrender value and if the policy is in paid-up state. (vi) In the event of failure to repay by the required date, the policy will be foreclosed, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished

4. Revival

A policy, which has lapsedfor non-payment of premium or discontinued payment of premium may be revived subject to the following conditions: (le application for revival is made within 5 years from the date of the first unpaid premium and before the Maturity/ Termination date of policy. Revival will be based on the prevailing Board approved underwriting policy. (ii) You furnish, at your own expense, satisfactory evidence of health of the Life Assured as required by Us. (iii) The arrears of premiums together with interest, at such rate as we may charge for late payment of premiums, are paid. The applicable revival interest rate in January 2020 is 8.22% p.a., this is subject to change from time to time. (iv) The revival of the policy may be on terms different from those applicable to the policy before it lapsed/ premiums were discontinued; for example, extra mortality premiums or charges may be applicable. We reserve the right to refuse to re-instate the policy, if permitted by the Board approved underwriting policy. In that case, only the premiums paid towards the re-instatement of the policy shall be refunded without any interest. (v) The revival will take effect only on its being specifically communicated by Us to You. (vi) Any change in revival conditions will be subject to

prior approval from the Regulator and will be disclosed to policyholders.

5. To whom claimsare payable

We will pay the maturity claim to the Policyholder. In the event of death of the Life Assured during the policy term we will pay the death claim to the Claimant who is the Policyholder, if he is different from the Life Assured, or the Nominee(s) if there is a valid Nomination or the Assignee(s) if there is a valid Assignment or the legal heir(s). We will pay the appropriate benefits under the policy provided we are satisfied that: a) Benefits have become payable on the happening of an event as per the policy terms and conditions, b) Title of the claimant c) Correctness of the information given by You in the proposal form

6. Riders Riders may be offered but only subject to prior approval of the Regulator.

PART

General Condition

- 1. Age We have calculated the Premiums under the Policy on the basis of the Age of the Life Assured as declared by You in the Proposal Form. You are required to submit the Age proof of the Life Assured and have the Age admitted, in case if the Age was not admitted at the time of proposal. If the Age admitted (the "Correct Age") during the Policy term is found to be different from the Age declared in the Proposal Form, We will take one of the following actions: a) If the Correct Age of the Life Assured makes him ineligible for this product, We will offer a suitable plan as per Our underwriting norms. If You do not wish to opt for the alternative plan or if it is not possible for Us to grant any other plan, We will cancel the Policy from inception and refund the Premiums paid (without interest) under the Policy. The Policy will terminate on the said payment. b) If the Correct Age of the Life Assured makes him eligible for this Policy, the revised Premium will be payable as per the Correct Age from the next Policy anniversary. 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 Act, 1938 shall be applicable.
- 2. Nomination a) You can nominate a person only when the Policy has been taken on Your life. b) You may nominate a person who will receive the claim under the Policy on the death of the Life Assured. c) If a Nominee is less than 18 years, You may appoint any person (as an Appointee) who will receive the claim during the minority of the Nominee. d) You may change the nomination any time under the Policy before the Date of Maturity/termination by giving Us written notice of such change. e) We do not express any opinion on the validity or legality of the nomination. f) Nomination in the Policy will be governed by Section 39 of the Insurance Act. 1938 as amended from time to time.
- 3. Assignment a) Only You can make the first assignment. b) We will record the assignment and the assignee details by making an endorsement on the Policy document or by a separate instrument. c) You may assign the Policy by giving Us written notice of the assignment. d) The assignment form must be signed by the assignor and must be attested by at least one witness. e) We will not consider any assignment which is not recorded in Our books. f) An absolute assignment automatically cancels all nominations except where the assignment is made in Our favour. g) Assignment is not allowed if the Policy has been effected under Section 6 of the Married Women's Property Act, 1874. h) We do not express any opinion on the validity or legality of assignment. i) Assignment in the Policy will be governed by Section 38 of the Insurance Act, 1938 as amended from time to time.
- 4. Incontestability Incontestability will be as per Section 45 of the Insurance Act, 1938 as amended from time to time. Please refer to Appendix IV for details on this
- 5. Non-Disclosure & Fraud We have issued this Policy after relying upon the information given by You in the Proposal Form and in any other document(s) submitted in support of the Proposal Form. We trust that all document(s) submitted by You in support of Your Proposal Form are genuine and bona fide. We will cancel this Policy in case of fraud or misrepresentation, by paying the Surrender Value, if any, subject to Section 45 of the Insurance Act, 1938 as amended from time to time. 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, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai 400097. Facsimile:022-42058222 E-mail: lifeline@iciciprulife.com We expect You to immediately inform Us about any change in Your address or contact details.
- 7. Electronic transactions All transactions carried out by You through Internet, electronic, call centres, tele-service operations, computer, automated machines network or through other means of communication will be valid and legally binding on Us as well as You. This will be subject to the relevant guidelines and terms and conditions as may be made applicable by Us.
- 8. Jurisdiction The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over any and all differences or disputes arising in relation to this Policy.
- 9. Legislative changes All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The Policy terms and conditions may be altered based on any future legislative or regulatory changes.
- 10. Payment of claim Before payment of any claim to the Claimant under the policy, we will require the following documents: Claimant's Statement Original policy document Death Certificate of the Life Assured issued by the local municipal authority and medical authority Copy of First Investigation Report (FIR), post mortem, panchnama, final police investigation report etc. in case of death due to accident Copy of all medical tests/ records, admission records, discharge summary, prescriptions etc where death is not due to accident Any other documents or information as may be required by the Company for processing of

the claim depending on the cause of the death Claim payments are made only in Indian currency in accordance with the prevailing Exchange control regulations and other relevant laws and regulations in India. In case the Claimant is unable to provide any or all of the above documents, in exceptional circumstances such as a natural calamity, the Company may at its own discretion conduct an investigation and may subsequently settle the claim.

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. 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. 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/ou can also register your complaint online at http://www.joms.irda.gov.in/

Communication address to share complaints by post or courier:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli

Hyderabad-500032. Telangana State.

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

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

regularly check our website at www.iciciprulife.com or the website of the IRDAI at www.irdai.gov.in for 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.inJurisdiction: Karnataka.
- 3. BHOPAL: Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal 462 003. Tel.:- 0755-2769201, 2769202. Fax: 0755-2769203. Email: bimalokpal.bhopal@ecoi.co.in Jurisdiction: Madhya Pradesh & Chhattisgarh.
- 4. BHUBANESHWAR: Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneshwar -751 009. Tel.:- 0674-2596455/2596461. Fax: 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.inJurisdiction: Orissa.
- CHANDIGARH: Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.:- 0172-2706468/2706196.
 Fax: 0172-2708274. Email: bimalokpal.chandigarh@ecoi.co.in Jurisdiction: Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh.
- 6. CHENNAI: Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai -600 018. Tel.:- 044-24333668/24335284. Fax: 044-24333664. Email: bimalokpal.chennai@ecoi.co.inJurisdiction: Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
- 7. DELHI: Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi -110 002. Tel.:- 011-23237532/23239633 Fax: 011-23230858. Email: bimalokpal.delhi@ecoi.co.inJurisdiction: Delhi.
- ERNAKULAM: Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel: 0484-2358759/2359338. Fax: 0484-2359336. Email: bimalokpal.ernakulam@ecoi.co.in Jurisdiction: Kerala, Lakshadweep, Mahe–a part of Pondicherry.
- GUWAHATI: Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor Near PanbazarOverbridge, S.S. Road, Guwahati -781 001. Tel.:- 0361- 2132204/2132205. Fax: 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.inJurisdiction: Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
- 10. HYDERABAD: Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004.

 Tel: 040-65504123/23312122. Fax: 040-23376599. Email: 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, Maharaigang, 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 Metropolitanregion (excluding Navi Mumbai & Thane)
- 15. NOIDA: Office of Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt Gautam Buddh Nagar, U.P 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: bimalokpal.noida@ecoi.co.in Jurisdiction: State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
- 16. PATNA: Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel: 0612-2680952. Email: bimalokpal.patna@ecoi.co.inJurisdiction: Bihar, Jharkhand.
- 17. PUNE: Office of Insurance Ombudsman, II Floor, Jeevan Darshan, N C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in Jurisdiction: State of Maharashtra, Area of Navi Mumbai & Thane (excluding Mumbai Metropolitan region).

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 (E18: Ver1)

Appendix 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 Act, 1938, as amended from time to time. are as follows: 1. No Policy

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 terms and conditions including 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 send all service related communications to the contact details registered with the Company. The Company reserves the right to accept, decline or offer alternate terms on my/our proposal for Life/Health Insurance. In order to enable the Company to assess the risk under this proposal and any time thereafter, I/we hereby, authorize the past and present employer(s)/business associates/medical practitioner(s)/hospital and medical source/any life and non-life insurance Company to provide the records of employment/business or other details as may be considered relevant. I/we agree and authorize the Company, for the purpose of processing of this Proposal or servicing of the resulting policy, to verify/share my our/documents/other information provided herein on confidential basis within ICICI group and/or third party agencies. This application form shall be a part of the life insurance policy contract, in case of its acceptance by the Company.

I/We understand that in case of fraud or misrepresentation by me/us, the policy shall be treated by the Company in accordance with Section 45 of the Insurance Laws (Amendment) Act, 1938 as amended from time to time.

Date : Feb 17, 2020

This is electronically generated proposal/application form, doesnot require signature.

Place : TAMIL NADU

The Insurance Laws (Amendment) Act, 2015

adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."

Section 41 Prohibition of rebates: (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees. Section 45 Policy not to be called in question on ground of mis statement after three years: (1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. (2) A policy of life insurance may be called in question at anytime within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Explanation I. For the purposes of this sub-section, the expression 'fraud' means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life 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 specially declares to be fraudulent. Explanation II. Mere silence as to facts likely to affect the assessment of the risk by the insurer is notfraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak. (3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis -statement of or suppression of a material fact are within the knowledge of the insurer. Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. Explanation. - A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer. (4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of mis-statement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. Explanation - For the purposes of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured. (5) Nothing in this section shall prevent the insurer from calling for proof of age at anytime 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

Address Proof : AADHAAR CARD COPY

ID Proof : PAN CARD

ID Number : ADDPR9010P

Objective Of Taking This Policy: SAVING AND PROTECTION

Age Proof : PAN CARD

Would You Like To Share Your Portfolio/Fund Details With Your Advisor/Agent : YES

Is The Premium Paid By A Person Other Than Proposer : NO

Health Details of Life Assured

Suppressing facts or giving wrong information will adversely impact payment of your claim

Height: 5 feet 7 inches

Weight: 72(Kgs)

Do You Consume Or Have Ever Consumed Tobacco?: NO

Do You Consume Or Have Ever Consumed Alcohol?: NO

Do You Consume Or Have Ever Consumed Narcotics? : NO

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? (eg - occupation - Chemical factory, mines,

explosives, radiation, corrosive chemicals j - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing, etc.): NO

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)?: NO

Family details of the life 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? : ${f NO}$

Have you lost weight of 10 kgs or more in the last six months? : NO

Do you have any congenital defect/abnormality/physical deformity/handicap? : NO

Have you undergone or been advised to undergo any tests/investigations or any surgery or hospitalized for observation or treatment in the past?: NO

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?: NO

Hypertension/High BP/high cholesterol: NO Chest Pain/Heart Attack/any other heart disease or problem: NO

Undergone angioplasty, bypass surgery, heart surgery: NO

Diabetes/High Blood Sugar/Sugar in Urine : NO

Asthma, Tuberculosis or any other respiratory disorder : NO

Nervous disorders/stroke/paralysis/epilepsy : NO

Any GastroIntestinal disorders like Pancreatitis, Colitis etc. : NO

Liver disorders/Jaundice/Hepatitis B or C : NO

Genitourinary disorders related to kidney,prostate,urinary system: NO

Cancer, Tumor, Growth or Cyst of any Kind : NO

HIV infection AIDS or positive test for HIV : $\ensuremath{\text{NO}}$

Any blood disorders like Anaemeia, Thalassemia etc : NO

Psychiatric or mental disorders : NO

Any other disorder not mentioned above : NO

Product Details

Product Name : ICICI PRU ASSURED SAVINGS INSURANCE PLAN

Premium Payment Term(in Yrs): 7

GMB/GSB (in INR) : 529829

Policy Term (in yrs): 15

Sum Assured/Modal Income (in INR) : 10,00,000

Modal Premium (in INR): 1,00,000

Mode : YEARLY

Particulars of the first premium deposit

Mode Of Deposit : CHEQUE

Amount : 1,04,501

Bank: ICICI BANKING CORPORATION

MICR Code: 600229094

Cheque/DD No : 000125

Cheque/DD/DA Date: Feb 17,2020

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 test/examination. 4. Please note that a copy of PAN card of Form60/61 as applicable shall be required for premium payment in cash of Rs. 50,000/- or more. You are requested to pay cash only at the authorized collection point 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.

Payout Mode

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

Account Type: SAVING Bank Name: ICICI BANKING CORPORATION ... ICIC0002780

Branch: ICICI BANKING CORPORATION ... ICIC0002780 Account Number: 000501516183

MICR Code : 600229094 IFSC Code : ICIC0002780

Do you wish to set the preference month for renewal premium as November: NA

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 or 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.

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.

Annexure 1: Guaranteed Surrender Value Factors

Policy Year	Prem	ium Payment	Term
GSV	5	7	10
1	0%	0%	0%
2	30%	30%	0%
3	30%	30%	30%
4	50%	50%	50%
5	50%	50%	50%
6	50%	50%	50%
7	50%	50%	50%
8	60%	60%	60%
9	60%	60%	60%
10	60%	60%	60%
11	60%	60%	60%
12	60%	60%	60%
13	60%	60%	-
14	60%	60%	-
15	60%	60%	-

Annexure 2: Guaranteed Surrender Value Factors for GAs

			Outst	anding	Term	(Policy	Term -	- Numb	er of (Comple	ete Pol	icy Yea	rs - 1)		
Age at Surrender	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
3															7%
4														8%	7%
5													10%	8%	7%
6												12%	10%	8%	7%
7										4=0/	14%	12%	10%	8%	7%
8									040/	17%	14%	12%	10%	8%	7%
9								250/	21%	17%	14%	12%	10%	8% 8%	7% 7%
10							200/	25% 25%	21% 21%	17% 17%	14% 14%	12% 12%	10%	8%	7%
11						260/	30%	25%	21%	17%	14%	12%	10%	8%	7%
12 13					44%	36% 36%	30%	25%	21%	17%	14%	12%	10%	8%	7%
14				52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%
15			63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%
16		76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%
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45	91%	76%	63%	53%	44%	37%	31%	26%	21%	18%	15%	13%	11%	9%	8%
46	91%	76%	63%	53%	44%	37%	31%	26%	22%	18%	15%	13%	11%	9%	8%
47	91%	76%	63%	53%	44%	37%	31%	26%	22%	18%	15%	13%	11% 11%	10%	8%
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52	91%	76%		53%	44%		31%			19%	16%	14%	12%		9%
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54	91%	76%		53%	44%	37%	31%		22%	19%	16%	14%	12%		9%
55	91%	76%	63%	53%	44%	37%	31%		22%	19%	16%	14%	12%	11%	10%
56	91%	76%	63%	53%	44%	37%	31%	27%	23%	19%	17%	14%	13%		10%
57	91%	76%	63%	53%	44%	37%	31%	27%	23%	19%	17%	15%	13%		10%
58	91%			53%	44%	37%	32%	27%	23%	20%	17%	15%	13%	12%	
59	91%	76%	63%	53%	44%	37%	32%	27%	23%	20%	17%	15%	13%		
60	91%	76%		53%	45%	38%	32%		23%	20%	17%	15%			
61	91%	76%		53%	45%	38%	32%	27%	23%	20%	18%				
62	91%	76%		53%	45%	38%	32%	27%		21%					
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64	91%	76%		53%	45%		32%	28%							
65	91%	76%		53%	45%	38%	33%								
66	91%	76%		53% 53%	45% 45%	JO 70									
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69	91%			J4 /0											
70	91%		J-∓ /0												
71	91%														
72															
							_								

Application Number: OS13076930



Sales details

Agent/AFSM Name: REGIONAL OFFICE-CHENNAI BAJAJ CAPITAL INSURANCE BR LOB/Agent Code: 00050036

AFSM Code: 01345975 Channel Code: BR

Branch : BJ00 Bank: BBBJ

LIM/CSR Code: 590392 Source : **0BBJ**

CAFOS Code: 999999

IN UNIT-LINKED INSURANCE POLICIES(ULIPs), THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER. IMPORTANT GUIDELINES:

1) Insurance is 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 question in this application form. 2) Any cancellation/alteration is to be signed by the 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 the 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.

Proposer / Life Assured Basic Details

Father's Name: KALYANASUNDARAM Full Name : MR. K RAJASEKAR

Gender : MALE Spouse Name: SAMUNDEESWARI

Marital status : MARRIED Date Of Birth: Oct 26,1979

Proposer/Policy Owner Electronic Insurance Account(eiA)

Insurance Repository : NO PREFERENCE Do you have an Electronic Insurance Account?: NO

Do you wish to convert your ICICI Prudential policies into electronic policies : YES

Proposer / Life Assured Personal Details

Relationship With The Life Assured : SELF Education: POST GRADUATE

Organization Type: PVT LTD Occupation : SALARIED

Annual Income: INR 25,00,000 Name Of Organization: TATA CONSULTANCY SERVICES

(Politically Exposed Persons (PEPs) are individuals who have been entrusted with Prominent public functions in a foreign country, Example, Heads of the State or Governments, Senior Politicians, Senior Government/Judicial/Military officials, Senior Executives of State Owned Corporations, important political party officials, etc - including the family Members and close relatives). Politically Exposed : NO

Contact Details

Mailing Address: NO 1,2ND CROSS STREET, 6TH MAIN ROAD, DHANDEESWARAM NAGAR, VELACHERY, CHENNAI- 600042, TAMIL NADU, INDIA

Mobile Number: 9840571432 Email ID: RAJASEKAR_KALYAN@HOTMAIL.COM

Permanent Address : SAME AS MAILING ADDRESS

Resident Status: RESIDENT INDIAN Nationality: INDIAN

Previous Policy Details

Do you hold any Life Insurance Policy(ies) other than ICICI Prudential? : NO

Nominee Details

Gender : FEMALE Full Name : R ANUSHA

Relationship with Life Assured/Proposer: DAUGHTER Date Of Birth: Sep 25,2012

Appointee Details

Full Name : SAMUNDEESWARI RAJASEKAR Gender: FEMALE

Relationship with Nominee: MOTHER Date Of Birth : Dec 27,1980

Proposer / Life Assured KYC Details

IT Proof: PANCARD - ADDPR9010P Source Of Funds : SALARY

CUSTOMER DECLARATION

CDF Ver 1.4



Applicable for applicants signing in English
Applicants afficing themb impression or signing in vernacular language, please ensure relevant confirmation from the witness(attach 'vernacular declaratio's in such cases it would be presumed that the witness would have explained contents of the form and this declaration to the applicant before submission.

	que Reference/Application Number 0 8 1 30 7 6 9 3 0	K/EDITED
	ASE DO NOT THE THIS DESERVATION IN THE ABOVE THESE TO SERVE	
To,	Prudential Life Insurance Co. Ltd.	
	act: Submission of Online Application	
I/We	L. DATACELAR	request you to process the Applica
Numi	00.0 - 100-	submitted online by me/ us on I
I/We	confirm that I/ we have read relevant documentation/information and have understood the produced	duct features and benefits.
I/We	agree that post my/ our meeting with BAJAJ CAPITAL bearing the application to buy this product of my/our own accord.	ing license/certicate number 00050036 We has/h
inform I/we a	nation provided by me/us. I/We acknowledge that the information stated in the above application am/are submitting the requisite documents (Age/Address/Identity/Income Proof and photograp	h) as applicable for further processing of this application.
and to	understand and agree that by submitting this application through the Company's website, I/ We the same extent, as if I/ We have signed and submitted a written proposal for insurance to the Company's website.	Company.
quest Co. Lt	fully understand the nature of the questions including health related questions and the impo- tions in this application. I/We declare that answers given by me/us to all the questions in the abo- id. as to the state of health & habits of the life/lives to be assured are true and complete in every re-	ive online application including the information given to ICICI Prodential Life insura espect.
subm	undertake to notify ICICI Prudential Life Insurance Company Limited ("the Company") of any itting of this application and before the acceptance of the risk by the Company.	
L/We to Comp	understand that any mis-statement or suppression or non disclosure of material information sul any reserves the right to repudiate the claim or declare the policy void in accordance with Section	bmitted or where the Company is not notified of any change as mentioned above, on 45 of the Insurance Act.
	ompany reserves the right to accept, decline or offer alternate terms on this application for life in	
	by declare and confirm that I am making the premium payment towards this application through the premium payment is not made from my own account.	th my own bank account/credit card and I agree to submit a third party declaration
details ups/ar public	I/We arrivare aware and agree that the Company has/may have tie-ups with various ang/collecting/validating my/our KYC related documents/information, as available with the said in some or other information, may be shared on confidential basis, within the ICICI group and/or transpersents, for processing of this proposal or servicing of the resulting policy, and may also be or regulatory authority or if required for the purpose of preventing fraud. Further, I/we am/are a tive my/our consent to ICICI Bank/	nstitutions/agencies/entities. I/We also understand and commit that my/our committed my/our
APPL	ICABLE TO NRI/PIO/FOREIGN NATIONAL:	
0	hese applications shall be processed and underwritten in India and any contract emanating to poverned and construed in accordance with the laws of India without any reference to the confluid to the exclusive jurisdiction of the courts of Mumbai.	therefrom shall be subject to Indian jurisdiction. The contract/policy shall be so flict of laws principles. Further, any dispute arising out of the contract/policy shall
. A	All policy related communication shall be sent only to communication addresses of India, Bahrain	n and Dubai.
. T	This document/application does not constitute the distribution of any information or the making a not authorized or to any person to whom it is unlawful to distribute such a document or make su	of offer or solicitation by anyone in any jurisdiction in which such distribution or of
DECL	ARATION (PLEASE TICK AS APPLICABLE):	
B	hereby declare and confirm that I am applying for this policy while I am in India/Bahrain/Dubai at	nd I reside in country as indicated in the application form appended hereby.
	hereby declare and confirm that I am allowed to procure/obtain life insurance policies offered by	y ICICI Prudential Life Insurance Company Ltd.
	hereby declare and confirm that I am not prohibited/ precluded by the laws of any country/jurisd	
- 1	I/We have understood the features of the product and believe it would be suitable for me/our insi the suitability of the product(s) as per my/our needs. I/We understand that the product(s) and which is considered suitable in the view and understanding of licensed intermediary and/or ICICI recommendation is correct and I/we will not hold licensed intermediary and/or ICICI Prudential re	f fund(s) recommended to me are based on the information provided by me/us a Prudential. I/We declare that the information provided by me for my risk profiling a
	Or	FF and the first transfer and a 1919 Declarated 1949 and
5	/We have gone through the list of product(s) and fund(s) recommended to me based on the risk papersede the recommendations of licensed intermediary and/or ICICI Prudential and have opteroduct(s) based on my independent assessment of the risks, merits and suitability of the product or my acceptance of such product(s) and fund(s) as per my/our understanding.	ed for the Life Insurance product(s) as highlighted above. I/We agree to purchase t
0	We confirm that I/we have received and understood the Electronic Benefit Illustration	
INCA	SE OF COMBINATION SALES:	
	e ented for the Combination Solution comprising products like	
differe	, as it would assist me in planning my finances. The authorized person he not products and can also be availed separately. Having chosen to avail these products, I have reit for the above products. Further, I understand and agree that in case application(s) for any of ed. Any sum towards premium shall be refunded with deductions of appropriate charges.	the products is/are rejected, all the applications within this combination would
	11711012+121012101	Place Chemnai K. Rgrasekal.
Date	V. Razareka.	A.
	42 12	Vararekal.
_	V. Cajareta	
	(Signature(pf Life Assured)	(Signature of Proposer)

(If different from Proposer)

Annexure 3: Non Guaranteed Surrender Value Factors
For the following Premium Payment Term - Policy Terms - 1. 5-10, 2. 7-10, 3. 7-12, 4.10-12

		tstand										
ge at Surrender	0	1	2	3	4	5	6	7	8	9	10	11
6												33%
7											37%	33%
										40%	37%	33%
8									4.40/			
9									44%	40%	37%	33%
10								49%	44%	40%	37%	33%
11							54%	49%	44%	40%	37%	33%
						59%	54%	49%	44%	40%	37%	33%
12												
13					65%	59%	54%	49%	44%	40%	37%	34%
14				71%	65%	59%	54%	49%	44%	40%	37%	34%
15			78%	71%	65%	59%	54%	49%	44%	40%	37%	34%
		000/										
16		86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%
17	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%
18	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%
									44%	41%	37%	34%
19	95%	86%	78%	71%	65%	59%	54%	49%				
20	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%
21	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%
	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%
22												
23	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
24	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
25	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
26	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
27	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
28	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
											37%	
29	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%		34%
30	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
31	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
				71%		59%	54%	49%	45%	41%	37%	34%
32	95%	86%	78%		65%							
33	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%
34	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	34%
35	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%
36	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%
37	95%	86%	79%	71%	65%	59%	54%	49%	45%	41%	38%	35%
38	95%	86%	79%	71%	65%	59%	54%	49%	45%	41%	38%	35%
39	95%	86%	79%	72%	65%	59%	54%	50%	45%	42%	38%	35%
40	95%	86%	79%	72%	65%	60%	54%	50%	46%	42%	39%	36%
41	95%	86%	79%	72%	65%	60%	54%	50%	46%	42%	39%	36%
				72%	65%	60%	55%	50%	46%	42%	39%	36%
42	95%	86%	79%									
43	95%	86%	79%	72%	65%	60%	55%	50%	46%	43%	39%	37%
44	95%	86%	79%	72%	66%	60%	55%	50%	46%	43%	40%	37%
		86%	79%	72%	66%	60%	55%	51%	47%	43%	40%	38%
45	95%											
46	95%	86%	79%	72%	66%	60%	55%	51%	47%	44%	41%	38%
47	95%	86%	79%	72%	66%	60%	56%	51%	47%	44%	41%	39%
48	95%	87%	79%	72%	66%	61%	56%	51%	48%	44%	42%	40%
49	95%	87%	79%	72%	66%	61%	56%	52%	48%	45%	42%	40%
50	95%	87%	79%	72%	66%	61%	56%	52%	49%	46%	43%	41%
51	95%			72%		61%		53%	49%	46%	44%	42%
							57%	53%		47%	45%	
52	95%			73%	67%							
53	95%	87%	79%	73%	67%	62%	57%	54%	50%	48%	46%	44%
54	95%	87%	79%	73%	67%	62%	58%	54%	51%	48%	47%	45%
55	95%		80%	73%	68%	63%	58%	55%	52%	49%	48%	47%
		_										
56	95%	87%	80%	73%	68%	63%	59%	55%	52%	50%	49%	48%
57	95%	87%	80%	74%	68%	63%	59%	56%	53%	51%	50%	50%
58	95%	87%	80%	74%	68%	64%	60%	57%	54%	53%	52%	52%
					69%			58%	55%	54%	53%	54%
59	95%		80%	74%		64%	61%					
60	95%	87%	80%	74%	69%	65%	61%	59%	57%	55%	55%	56%
61	95%	87%	81%	75%	70%	66%	62%	60%	58%	57%	57%	
		87%	81%	75%	70%	66%	63%	61%	60%	59%		
62	95%									JJ 70		
63	95%	88%	81%	75%	71%	67%	64%	62%	61%			
64	95%	88%	81%	76%	72%	68%	65%	64%				
65	95%			76%	72%	69%	67%					
			82%				U1 /0		_			
66	95%	88%	82%	77%	73%	70%						
67	95%	88%	82%	78%	74%	1						L
	96%		83%	78%								
68				70 70								
69	96%	89%	83%									
70	96%	89%				1						
71	96%											
	30 /0				-	-						
72								i				

Outstanding Term (Policy Term - Number of Complete Policy Years - 1)

				anding										- 10	_
e at Surrender	0	1	2	3	4	5	6	7	8	9	10	11	12	13	1
3															25%
4														28%	25%
													200/	28%	25%
5													30%		_
6												33%	30%	28%	259
7											37%	33%	30%	28%	259
8										40%	37%	33%	30%	28%	259
									440/						
9									44%	40%	37%	33%	30%	28%	259
10								49%	44%	40%	37%	33%	30%	28%	259
11							54%	49%	44%	40%	37%	33%	30%	28%	259
12						59%	54%	49%	44%	40%	37%	33%	31%	28%	259
					CEO/									28%	259
13					65%	59%	54%	49%	44%	40%	37%	34%	31%		
14				71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	259
15			78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	269
16		86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	269
	0=0/				_				_				_		_
17	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	269
18	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	269
19	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	269
20			78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	269
	95%	86%								_			_		_
21	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	269
22	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	269
23	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	269
														_	
24	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	269
25	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	269
26	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	269
													31%		
27	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%		28%	269
28	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	269
29	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	269
								49%	45%	41%	37%	34%	31%	29%	269
30	95%	86%	78%	71%	65%	59%	54%		_						_
31	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	269
32	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	279
				71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	279
33	95%	86%	78%												
34	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	34%	32%	29%	279
35	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	29%	279
36	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	30%	279
37	95%	86%	79%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	30%	289
38	95%	86%	79%	71%	65%	59%	54%	49%	45%	42%	38%	35%	32%	30%	289
39	95%	86%	79%	72%	65%	59%	54%	50%	45%	42%	38%	35%	33%	30%	289
				_	65%	59%	54%	50%	46%	42%	39%	36%	33%	31%	299
40	95%	86%	79%	72%			_								
41	95%	86%	79%	72%	65%	60%	54%	50%	46%	42%	39%	36%	33%	31%	299
42	95%	86%	79%	72%	65%	60%	55%	50%	46%	42%	39%	36%	34%	32%	309
43	95%	86%	79%	72%	65%	60%	55%	50%	46%	43%	39%	37%	34%	32%	309
									_						
44	95%	86%	79%	72%	66%	60%	55%	50%	46%	43%	40%	37%	35%	33%	319
45	95%	86%	79%	72%	66%	60%	55%	51%	47%	43%	40%	38%	35%	33%	329
	95%	86%	79%	72%	66%	60%	55%	51%	47%	44%	41%	38%	36%	34%	339
46															
47	95%	86%	79%	72%	66%	60%	55%	51%	47%	44%	41%	39%	37%	35%	349
48	95%	87%	79%	72%	66%	61%	56%	51%	48%	45%	42%	39%	38%	36%	35°
49	95%	87%	79%	72%		61%		52%	48%	45%	42%	40%	38%	37%	379
														39%	389
50	95%	87%	79%	72%	66%	61%	56%	52%	49%	46%		41%	40%		
51	95%	87%	79%	72%	66%	61%	57%	53%	49%	46%	44%	42%	41%	40%	40°
52	95%	87%	79%	73%	67%	61%	57%	53%	50%	47%	45%	43%	42%	42%	429
53	95%	87%	79%	73%	67%	62%	57%	53%	50%	48%	46%	44%	44%	43%	449
						_									
54	95%	87%	79%	73%	67%	62%	58%	54%	51%	49%	47%	46%	45%	45%	479
55	95%	87%	80%	73%	67%	62%	58%	55%	52%	50%	48%	47%	47%	48%	50°
56	95%	87%	80%	73%	68%	63%	59%	55%	53%	51%	50%	49%	49%	50%	539
														53%	579
57	95%	87%	80%	73%	68%	63%	59%	56%	54%				52%		3/
58	95%	87%	80%	74%	68%	64%	60%	57%	55%	54%	53%	53%	54%	57%	<u> </u>
59	95%	87%	80%	74%	69%	64%	61%	58%	56%	55%	55%	56%	57%	1	
				_		65%	61%	59%	57%		57%	58%			
60	95%		80%	74%	69%					_		JU /0		-	
61	95%	87%	81%	75%	70%	66%	62%	60%	59%	59%	60%		<u> </u>		
62	95%	88%	81%	75%	70%	66%	63%	61%	61%	62%			I		L
						67%	65%	63%	63%						
63	95%	88%	81%	75%	71%				0370				_		
64	95%	88%	81%	76%	72%	68%	66%	65%							
65	95%	88%	82%	77%	72%	69%	67%			1			l	1	
					73%	70%									
66	95%		82%	77%		1070			—			-	_		-
67	96%	88%	83%	78%	74%										_
68	96%	89%	83%	79%					l				I		
				- / -											
69	96%		84%		-				—			-	_		
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									I -	-			I		
71	96%				l	l	l .		l .	l		l .		l	

Outstanding Term (Policy Term - Number of Complete Policy Years - 1) For the following Premium Payment Term - Policy Terms - 1. 7-15

Age at Surrender	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14 25%
3														27%	25%
4													30%	27%	25%
5												33%	30%	27%	25%
6											260/	33%		27%	25%
7										400/	36%		30%		
8									4.40/	40%	36%	33%	30%	27%	25%
9								400/	44%	40%	36%	33%	30%	27%	25%
10								49%	44%	40%	37%	33%	30%	27%	25%
11							53%	49%	44%	40%	37%	33%	30%	28%	25%
12						59%	53%	49%	44%	40%	37%	33%	30%	28%	25%
13					65%	59%	53%	49%	44%	40%	37%	33%	30%	28%	25%
14				71%	65%	59%	53%	49%	44%	40%	37%	33%	30%	28%	25%
15			78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
16		86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
17	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
18	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
19	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
20	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
21	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
22	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
			78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
23	95%	86%				59%			44%	40%	37%	33%	30%	28%	25%
24	95%	86%	78%	71%	65%	_	54%	49%			_		_		
25	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
26	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%
27	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	31%	28%	25%
28	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	25%
29	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%
30	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%
31	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%
32	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	26%
33	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
34	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
35	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
36	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	26%
									45%	41%	37%	34%	31%	29%	26%
37	95%	86%	78%	71%	65%	59%	54%	49%			_			29%	
38	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	_	27%
39	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	34%	32%	29%	27%
40	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	29%	27%
41	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	30%	27%
42	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	30%	28%
43	95%	86%	79%	71%	65%	59%	54%	50%	45%	42%	38%	35%	32%	30%	28%
44	95%	86%	79%	72%	65%	59%	54%	50%	46%	42%	38%	35%	33%	30%	28%
45	95%	86%	79%	72%	65%	60%	54%	50%	46%	42%	39%	36%	33%	31%	29%
46	95%	86%	79%	72%	65%	60%	55%	50%	46%	42%	39%	36%	34%	31%	30%
47	95%	86%	79%	72%	65%	60%	55%	50%	46%	42%	39%	36%	34%	32%	30%
48	95%	86%	79%	72%	65%	60%		50%		_	40%	37%		32%	31%
49		86%	_	72%			55%		47%					33%	
50	95%	86%	79%	72%	66%			51%	47%			38%	36%	34%	33%
			79%	72%		60%		51%	47%	44%	41%	38%	36%	35%	34%
51	95%	86%								44%		39%	37%	36%	35%
52	95%	86%	79%	72%	66%		56%	51%	48%						
53	95%	86%	79%	72%	66%	61%	56%	52%	48%	45%	42%	40%	38%	37%	36%
54	95%	87%	79%	72%	66%	61%	56%	52%	48%	45%	43%	41%	39%	38%	37%
55	95%	87%	79%	72%	66%	61%	56%	52%	49%	46%	43%	41%	40%	39%	39%
56	95%	87%	79%	72%	66%	61%	57%	53%	49%	47%	44%	42%	41%		41%
57	95%	87%	79%	73%	67%	62%	57%	53%	50%	47%	45%	44%	43%	42%	43%
58	95%	87%	79%	73%	67%	62%	58%	54%	51%	48%	46%	45%	44%	44%	
59	95%	87%	79%	73%	67%	62%	58%	55%	52%	49%	47%	46%	46%		
60	95%	87%	80%	73%	68%	63%	59%	55%	52%	50%	49%	48%			
61		87%		73%	68%	63%	59%	56%	53%	52%	50%				
62	95%		80%	74%	68%	64%	60%	57%	55%						
63		87%		74%	69%	64%	61%	58%	56%	1					
64		87%		74%	69%	65%	62%	59%	70						
65		87%	80%	75%	70%	66%	63%	23/0							
							00 /0								
66	95%	87%	81%	75%	70%	66%					-				
67		88%	81%	75%	71%										
68		88%		76%							-		_	-	
69		88%	82%								-				
	95%	88%	1				1								<u> </u>
70	00 / 0		_												

Comm/ ASIP/ T&C/ 1.0