



### PLEASE NOTE

Read this document carefully to understand your policy details.

G Nagaraj  
H NO-1-8-100/3/A,  
VIDYUTH NAGAR COLONY,  
ROAD NO-4DILSUKHNAGAR,  
BESIDE HARIHARA KSHETRAM TEPLA,  
HYDERABAD,  
TELANGANA-500060

MOBILE NUMBER: 9581200600  
Email ID: NAGARAJG008@GMAIL.COM

Dear Sir/Madam,

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

### 1. YOUR POLICY DETAILS

Name of your plan : ICICI Pru iProtect Smart  
Policy Number : 91206119  
Your Mobile Number : 9581200600  
Email Id : nagarajg008@gmail.com  
Person insured in this policy : G Nagaraj  
Sum Assured(Insurance Cover Amount) : ₹ 80,00,000  
Accidental Death Benefit: ₹ 80,00,000.00  
(Accidental Death Cover)  
Premium Instalment\* : ₹ 30,491  
Payment Frequency : Every six months  
Next Premium Due Date : August 20, 2021  
You need to pay premiums for : 10 years  
Policy Term : 48 years  
Policy end date : February 20, 2069

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

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

Warm regards,



Authorised Signatory

### YOU HAVE PURCHASED THIS POLICY FROM

**Name :**  
**Address :** ICICI Prudential Life Insurance Company LTD,  
1089, Appasaheb Marathe Marg, Prabhadevi,  
Mumbai-400025  
**Code/License No. :** 01382931  
**Contact No. :** 18602667766

### 2. YOUR FREE LOOK PERIOD

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

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

### 3. MAKING A CLAIM

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

Visit us at

[www.iciciprulife.com](http://www.iciciprulife.com)

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

**Email us at**  
lifeline@iciciprulife.com

**Customer Service Helpline**  
**1860 266 7766**

# Features of ICICI Pru iProtect Smart

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

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



## What are the benefits of this policy?

The following benefits are available in this policy:

1

### Life Insurance Benefit:

In case of death or detection of Terminal illness during the policy term of 48 years, i.e. till Feb 2069 , we will pay ₹ 80,00,000/- which is the life insurance cover chosen by you. Your insurance amount will be paid as a lump sum as that is the payout option chosen by you.



### Accidental Death Benefit:

An additional Accidental Death Benefit of ₹ 80,00,000/- will also be paid as a lump sum, if the death occurs due to an accident during the accidental death benefit term till Feb 2064



### Permanent Disability Benefit:

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



To initiate the process of receiving the benefit amount, your nominee can visit [www.iciciprulife.com/insurance-claim.html](http://www.iciciprulife.com/insurance-claim.html)

2

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

You have to pay a premium of ₹ 2,214/- every month/ 6 months/ year for 48 years. Additional tax and cess (if any) will have to be paid in addition to the premium amount as per prevailing tax laws.



**Annexure II – Section 39 – Nomination by policyholder**

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

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

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

assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority. **13.** Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR ii. the insured surviving the term of the policy Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position. **14.** In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person **a.** shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and **b.** may institute any proceedings in relation to the policy **c.** obtain loan under the policy or **d.** the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings Disclaimer: This is a simplified version of Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The policyholders are advised to refer to The Insurance Laws (Amendment) Act, 2015 as amended from time to time for complete and accurate details

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

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

3

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

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



**Terminology**

- **Terminal illness:** This is a medical condition in which the person is not likely to live for more than 6 months. This condition has to be certified by two doctors. For more details refer Part C Section 1.1 of your Policy Document.
- **Accidental Death Benefit:** An accident must be caused by violent, external and visible means. For more details on what is covered under this benefit, kindly refer Part C Section 1.3 of your Policy document.
- **Permanent Disability:** This is a condition in which the policy holder is not able to permanently perform certain daily activities. For complete details refer Part C Section 1.2 of your Policy document.

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



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

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

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

|                        |  |                         |    |                          |     |  |
|------------------------|--|-------------------------|----|--------------------------|-----|--|
| <b>Address:</b>        | H NO-1-8-100/3/A, VIDYUTH NAGAR COLONY, ROAD NO-4DILSUKHNAGAR, BESIDE HARIHARA KSHETRAM TEPLA, HYDERABAD, TELANGANA-500060 |                         |    | <b>Category:</b> Medical |     |  |
| <b>Date of Birth :</b> | October 06, 1983   | <b>Age( in years) :</b> | 37 | <b>Age Admitted :</b>    | YES |  |

| <b>Policy Number</b> : 91206119  | <b>Benefit Option</b> : Life Plus  |        |                     |                      |           |                    |    |                               |    |
|--|--|--------|---------------------|----------------------|-----------|--------------------|----|-------------------------------|----|
| <b>Policy Issue Date</b> : February 20, 2021                               | <b>Policy Term in years</b> : 48   |        |                     |                      |           |                    |    |                               |    |
| <b>Policy Acceptance Date</b> : February 20, 2021                          | <b>Date of Maturity</b> : February 20, 2069  |        |                     |                      |           |                    |    |                               |    |
| Premium payment option : Limited Pay                                       | <b>Premium Payment Term in years</b> : 10  |        |                     |                      |           |                    |    |                               |    |
| <b>Total instalment premium(Rs.)</b> : 30,491                              | <b>Sum Assured(Rs.)</b> : 80,00,000  |        |                     |                      |           |                    |    |                               |    |
| <b>Periodicity of payment of premium (premium frequency)</b> : Half Yearly | <b>Accidental Death Benefit(Rs.)</b> : 80,00,000   |        |                     |                      |           |                    |    |                               |    |
| <b>Policy sourced by Distance Mode</b> : N                                 | <b>Death Benefit Payout Option</b> : Lump Sum <table border="1"> <tr> <th>Option</th><th>Sum Assured payable</th></tr> <tr> <td><b>Lump sum(Rs.)</b></td><td>80,00,000</td></tr> <tr> <td><b>Income(Rs.)</b></td><td>NA</td></tr> <tr> <td><b>Increasing Income(Rs.)</b></td><td>NA</td></tr> </table> | Option | Sum Assured payable | <b>Lump sum(Rs.)</b> | 80,00,000 | <b>Income(Rs.)</b> | NA | <b>Increasing Income(Rs.)</b> | NA |
| Option   | Sum Assured payable  |        |                     |                      |           |                    |    |                               |    |
| <b>Lump sum(Rs.)</b>   | 80,00,000  |        |                     |                      |           |                    |    |                               |    |
| <b>Income(Rs.)</b>   | NA   |        |                     |                      |           |                    |    |                               |    |
| <b>Increasing Income(Rs.)</b>  | NA   |        |                     |                      |           |                    |    |                               |    |
| <b>Due date of last premium payable</b> : August 20, 2030                  |  |        |                     |                      |           |                    |    |                               |    |
| <b>Appointee(Name)*</b> : NA   | <b>Nominee(Name)</b> : Ms.Padmavathi G   |        |                     |                      |           |                    |    |                               |    |
| <b>Nominee's relationship with the Life Assured</b> : Wife                 | <b>Nominee Age( in years)</b> : 34   |        |                     |                      |           |                    |    |                               |    |

\*Applicable only if Nominee is less than 18 Years old

**Please note :**

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

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on February 20, 2021 (the issuance date).

Digitally signed by ASHISH RAVINDRA RAO  
Date: 2021.03.22 14:41:49 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.***

**8. Whole Life 10 pay option:**

[illegible]

For unexpired risk premium value factors for Accidental Death Benefit please refer to Annexure I, Table 6 corresponding to 10 pay option.

| Policy Year/<br>Benefit Term | 44  | 45  | 46  | 47  | 48  | 49  | 50  | 51  | 52  | 53  | 54  | 55  | 56  | 57  | 58  | 59  | 60  | 61  | 62  | 63  | 64  | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 1                            | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 2                            | 15  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 3                            | 60  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 4                            | 110 | 40  | 40  | 40  | 40  | 40  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 5                            | 155 | 80  | 80  | 80  | 80  | 80  | 10  | 10  | 10  | 10  | 10  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 6                            | 155 | 120 | 120 | 120 | 120 | 120 | 40  | 40  | 40  | 40  | 40  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 7                            | 155 | 160 | 160 | 160 | 160 | 160 | 75  | 75  | 75  | 75  | 75  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 8                            | 155 | 200 | 200 | 200 | 200 | 200 | 110 | 110 | 110 | 110 | 110 | 30  | 30  | 30  | 30  | 30  | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 9                            | 155 | 240 | 240 | 240 | 240 | 240 | 140 | 140 | 140 | 140 | 140 | 60  | 60  | 60  | 60  | 60  | -   | -   | -   | -   | -   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 10                           | 150 | 280 | 280 | 280 | 280 | 280 | 175 | 175 | 175 | 175 | 175 | 85  | 85  | 85  | 85  | 85  | 15  | 15  | 15  | 15  | 15  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 11                           | 150 | 275 | 275 | 275 | 275 | 275 | 205 | 205 | 205 | 205 | 205 | 110 | 110 | 110 | 110 | 110 | 110 | 35  | 35  | 35  | 35  | 35 | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 12                           | 150 | 275 | 275 | 275 | 275 | 275 | 235 | 235 | 235 | 235 | 235 | 135 | 135 | 135 | 135 | 135 | 60  | 60  | 60  | 60  | 60  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 13                           | 150 | 275 | 275 | 275 | 275 | 275 | 270 | 270 | 270 | 270 | 270 | 165 | 165 | 165 | 165 | 165 | 80  | 80  | 80  | 80  | 80  | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 |
| 14                           | 150 | 275 | 275 | 275 | 275 | 275 | 305 | 305 | 305 | 305 | 305 | 190 | 190 | 190 | 190 | 190 | 100 | 100 | 100 | 100 | 100 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| 15                           | 150 | 275 | 275 | 275 | 275 | 275 | 335 | 335 | 335 | 335 | 335 | 215 | 215 | 215 | 215 | 215 | 120 | 120 | 120 | 120 | 120 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 |
| 16                           | 145 | 270 | 270 | 270 | 270 | 270 | 335 | 335 | 335 | 335 | 335 | 240 | 240 | 240 | 240 | 240 | 140 | 140 | 140 | 14  |     |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |



|                    |                          |
|--------------------|--------------------------|
| <b>Policy Name</b> | ICICI Pru iProtect Smart |
|--------------------|--------------------------|

| Premium Details (₹)              |        |
|----------------------------------|--------|
| Premium Installment(A)           | 30,491 |
| Goods and Services tax / Cess(B) | 5,488  |
| Premium Amount received(A+B)     | 35,979 |

| Payment Details           |             |
|---------------------------|-------------|
| Frequency of Payment      | Half Yearly |
| Cheque / Transaction No   | 13166511    |
| Cheque / Transaction Date | NA          |
| Bank Name                 | NA          |

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 February 20,2021 or the date of encashment of the first premium deposit, whichever is later.
- In any case, the policy shall stand cancelled in case of non-encashment of the First Premium Deposit by the Company.
- This is an authenticated Receipt/Intimation/Statement of premium. In case of any discrepancies, kindly notify us within 14 working days through any of our touch points mentioned on page 1 of the policy document.
- NRI customers are requested to retain a copy of the instrument/proof of transaction of the payment of premium. Such copy of instrument/proof of transaction would be required to be produced at the time of any payments request from you. It would help us in confirming the source/form of receipt of premium , which could aid the process of repatriation at the Authorized dealer's end.
- Applicable taxes would be charged extra, as applicable.

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



[illegible]

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

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

Such increase needs to be exercised within 6 months of the event and will be effective from the next policy anniversary. The additional premium will also be payable from next policy anniversary.

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

2. Premium payment:

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

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

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

3. **Maturity/ Survival Benefit:** No benefit will be payable on maturity. At the end of the Policy Term, the Policy will automatically terminate and all rights, benefits and interests under the Policy will stand extinguished.

PART - D

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

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

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

3. Unexpired risk premium value

**A. Single Pay:** i. Surrender means voluntary termination of the Policy by you. ii. The Policy will terminate on surrender and all the rights / title and interest under the Policy shall stand extinguished. iii. Unexpired risk premium value may be taxable as per the prevailing tax laws. iv. The bases for computing unexpired risk premium value factors will be reviewed from time to time and the factors applicable to existing business may be revised subject to the prior approval of the IRDAI. v.

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

4. Exclusions

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

**4.2. For Accidental Death Benefit the following exclusions apply:** We will not be liable to pay the Accidental Death Benefit if the Accident is directly or indirectly due to or caused, occasioned, accelerated or aggravated by, any one of the following: **a)** Attempted suicide or self-inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; except under the direction of medical practitioner or **b)** Engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or **c)** The Life







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

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

2. **BENGALURU:** Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078. Tel No: 080 - 26652048 / 26652049. Email: bimalokpal.bengaluru@ecoi.co.in **Jurisdiction:** Karnataka.
3. **BHOPAL:** Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal - 462 003. Tel.:- 0755-2769201, 2769202. Fax : 0755-2769203. Email: bimalokpal.bhopal@ecoi.co.in **Jurisdiction:** Madhya Pradesh & Chhattisgarh.
4. **BHUBANESHWAR:** Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneshwar -751 009. Tel.:- 0674-2596455/2596461. Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in **Jurisdiction:** Orissa.
5. **CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.:- 0172-2706468 / 2706196. Fax : 0172-2708274. Email: bimalokpal.chandigarh@ecoi.co.in **Jurisdiction:** Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh.
6. **CHENNAI:** Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai -600 018. Tel.:- 044-24333668 /24335284. Fax : 044-24333664. Email: bimalokpal.chennai@ecoi.co.in **Jurisdiction:** Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
7. **DELHI:** Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi -110 002. Tel.:- 011-23237532/23239633 Fax : 011-23230858. Email: bimalokpal.delhi@ecoi.co.in **Jurisdiction:** Delhi.
8. **ERNAKULAM:** Office of the Insurance Ombudsman, 2nd Floor, Pulinatl Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel : 0484-2358759/2359338. Fax : 0484-2359336. Email: bimalokpal.ernakulam@ecoi.co.in **Jurisdiction:** Kerala , Lakshadweep, Mahe–a part of Pondicherry.
9. **GUWAHATI:** Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Near PanbazarOverbridge, S.S. Road, Guwahati -781 001. Tel.:- 0361-2132204/2132205. Fax : 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.in **Jurisdiction:** Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10. **HYDERABAD:** Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004. Tel : 040-65504123/23312122. Fax: 040-23376599. Email: bimalokpal.hyderabad@ecoi.co.in **Jurisdiction:** Andhra Pradesh, Telangana, UT of Yanam& part of the UT of Pondicherry.
11. **JAIPUR:** Office of Insurance Ombudsman

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

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

| Policy Year \ Benefit Term | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 |
|----------------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 1                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 2                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 3                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 4                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 5                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 6                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 7                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 8                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 9                          | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 10                         | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 11                         | 5  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 12                         | 15 | 15 | 10 | 10 | 5  | 5  | -  | -  | -  | -  | -  | -  | -  | -  | -  |
| 13                         | 30 | 25 | 25 | 20 | 15 | 15 | 10 | 5  | -  | -  | -  | -  | -  | -  | -  |
| 14                         | 40 | 35 | 35 | 30 | 25 | 25 | 20 | 15 | 10 | 5  | 5  | -  | -  | -  | -  |
| 15                         | 45 | 45 | 40 | 40 | 35 | 35 | 30 | 25 | 20 | 15 | 15 | 10 | 5  | 5  | -  |
| 16                         | 55 | 50 | 50 | 50 | 45 | 40 | 35 | 35 | 30 | 25 | 20 | 20 | 15 | 10 | 10 |
| 17                         | 60 | 60 | 55 | 55 | 50 | 50 | 45 | 40 | 35 | 35 | 30 | 25 | 25 | 20 | 15 |
| 18                         | 65 | 65 | 60 | 60 | 55 | 55 | 50 | 45 | 45 | 40 | 35 | 35 | 30 | 25 | 25 |
| 19                         | 70 | 70 | 65 | 65 | 60 | 60 | 55 | 50 | 50 | 45 | 40 | 40 | 35 | 35 | 30 |
| 20                         | 75 | 70 | 70 | 70 | 65 | 65 | 60 | 55 | 50 | 50 | 45 | 45 | 40 | 40 | 35 |
| 21                         | 75 | 75 | 70 | 70 | 65 | 65 | 60 | 60 | 55 | 55 | 50 | 45 | 45 | 40 | 40 |
| 22                         | 65 | 75 | 75 | 70 | 70 | 70 | 65 | 60 | 60 | 55 | 55 | 50 | 50 | 45 | 45 |
| 23                         | 50 | 65 | 75 | 70 | 70 | 70 | 65 | 65 | 60 | 60 | 55 | 55 | 50 | 50 | 45 |
| 24                         | 35 | 50 | 60 | 70 | 70 | 70 | 65 | 65 | 60 | 60 | 55 | 55 | 55 | 50 | 50 |
| 25                         | 20 | 35 | 50 | 60 | 65 | 70 | 65 | 65 | 60 | 60 | 60 | 55 | 55 | 55 | 50 |
| 26                         | -  | 20 | 35 | 50 | 55 | 65 | 65 | 65 | 60 | 60 | 60 | 55 | 55 | 55 | 50 |
| 27                         | -  | -  | 15 | 35 | 45 | 55 | 65 | 60 | 60 | 60 | 60 | 55 | 55 | 55 | 55 |
| 28                         | -  | -  | -  | 15 | 30 | 45 | 55 | 60 | 60 | 60 | 55 | 55 | 55 | 55 | 55 |
| 29                         | -  | -  | -  | -  | 15 | 30 | 40 | 50 | 55 | 55 | 55 | 55 | 55 | 55 | 55 |
| 30                         | -  | -  | -  | -  | -  | 15 | 30 | 40 | 50 | 55 | 55 | 55 | 55 | 55 | 55 |
| 31                         | -  | -  | -  | -  | -  | -  | 15 | 30 | 40 | 45 | 50 | 50 | 50 | 50 | 50 |
| 32                         | -  | -  | -  | -  | -  | -  | -  | 15 | 25 | 35 | 45 | 50 | 50 | 50 | 50 |
| 33                         | -  | -  | -  | -  | -  | -  | -  | -  | 15 | 25 | 35 | 40 | 50 | 50 | 50 |
| 34                         | -  | -  | -  | -  | -  | -  | -  | -  | -  | 10 | 25 | 35 | 40 | 45 | 45 |
| 35                         | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 10 | 25 | 30 | 40 | 45 |
| 36                         | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 10 | 20 | 30 | 35 |
| 37                         | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 10 | 20 | 30 |
| 38                         | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 10 | 20 |
| 39                         | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | 10 |
| 40                         | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  |

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

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



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

[illegible][illegible]

### 3.5 pay option:

[illegible]

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

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





**5. 10 pay option:**

[illegible]

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

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

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