



Read this document carefully
to understand your policy benefits.

Date - 23/02/2021
Mandar Atre,
2503 WING A RUNWAL PRIDE,
L B S MARG BEHIND R MALL,
"
MULUND WEST,
MUMBAI,
MAHARASHTRA-400080

MOBILE NUMBER: 9819812950
Email ID: MANDAR2410@GMAIL.COM

Dear Sir/Madam,
Thank you for securing your financial goals with **ICICI Prudential Signature Secure Income**

The benefits of ICICI Prudential Signature Secure Income

Investment growth

Potential to grow your wealth with market linked returns

Capital Protection

Safeguard your investment with 100% capital guarantee

Protection

Life insurance cover to protect your family

ICICI Prudential Signature Secure Income is a combination of two policies:

- ICICI Pru Signature** a unit linked non-par life insurance plan;UIN: 105L177V02,
 - ICICI Pru Assured Savings Insurance Plan** a non-linked non-par life insurance plan;UIN: 105N144V08
- Please refer to the Customer Declaration page for details of all the policies that are part of this solution.

Your Policy Details

Policy Details	Policy 1	Policy 2
Name of your policy	ICICI Pru Signature	Assured Savings Insurance Plan
Policy number	90914147	90914195
Person insured by this policy	Mandar Atre	Mandar Atre
Insurance cover amount	₹11,40,000	₹18,60,000
Cover start date	February 23, 2021	February 23, 2021
Cover end date	February 23, 2078	February 23, 2036
Premium amount	₹1,14,000	₹1,86,000*
Premium to be paid	Every year	Every year
You need to pay premiums for	7 Years	7 Years
Next due date	February 23, 2022	February 23, 2022
Policy maturity date	February 23, 2078	February 23, 2036

*Applicable tax and cess(if any) will have to be paid in addition to premium amount.
If any of these details are incorrect or not as per your expectations, please contact us immediately.

You Have a Refund Option (Free Look Period)

You have a period of 15 days to review your original policy document from the date of its receipt. If you are not satisfied with the terms and conditions of the policy, you can return it to us for cancellation and you will be eligible for a refund. Your free look period will be 30 days if your policy is sourced through distance marketing. To know what constitutes distance marketing, please refer to the "Free look" section which appears in the terms and conditions of your policy.

Get in touch with us

If you need any assistance on your policy, please feel free to call us on 1860 266 7766 from Monday to Saturday between 10AM to 7PM. Alternatively, send us an email at lifeline@iciciprulife.com or visit our website www.iciciprulife.com.

Making a Claim

The claimant can speak to us on 1860-266-7766 or visit the "Claim section" on our website, www.iciciprulife.com for assistance on the claim process.

You have purchased this plan from

Name : Idfc First Bank Limited Chennai
Address :KRM Tower 7th Floor No.1 Harrington Road Chetpet Chennai Tamil Nadu 600031

Code/License No. : 01405376
Contact No. : 1860 266 7766

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. This advertisement is designed for combination of benefits of two or more individual and separate products named (1) ICICI Pru Signature and (2) ICICI Pru Assured Savings Insurance Plan. These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.



ICICI Prudential Signature Secure Income

Presentation for Mr.MANDAR ATRE

We play multiple roles in our lives and strive to provide the best for our family in each of these roles. With changing roles, comes increasing responsibilities. This could be paying for your children’s fees, regular monthly expenses etc. So it is important to plan and create avenues for regular income. Presenting **ICICI Prudential Signature Secure Income**, a plan which provides life insurance cover to financially protect your family in case of your unfortunate demise and helps you to meet these expenses by providing you regular pay-outs with the comfort of capital guarantee.

ICICI Prudential Signature Secure Income, is a combination of ICICI Pru Signature (a unit linked non participating life insurance plan; UIN:105L177V02) and ICICI Pru Assured Savings Insurance Plan (Non Linked Non-Participating Life Individual Savings Product; UIN: 105N144V08).

Life Cover	Life cover for the entire policy term so that your family is financially secure even in your absence.
Capital Guarantee ^	Safeguard your savings with 100% capital guarantee with Guaranteed Maturity Benefit ¹ and Guaranteed Additions ² which get added at the end of every policy year.
Regular Payouts	Receive regular payouts to meet specific needs such as child’s education or money for day-to-day expenses during retirement.

^ Capital Guarantee is through the maturity benefit of ICICI Pru Assured Savings Insurance Plan and is payable subject to all due premiums being paid and the policy being in force on the date of maturity.
The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year. Please refer to the individual product brochures for terms and conditions on withdrawal/surrender after completion of five years.

Top-up Fund Value, if any.

11. Includes commissions for Top-ups (if any)

Disclaimers

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

I _____, have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place:

Date: Signature of Agent / Intermediary / Official

I _____, having received the information with respect to the above, have understood the above statement before entering into the contract.

Place:

Date: Signature of Prospect / Policyholder

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

Guide to your solution

How does my plan work?

Step 1

You pay a premium of ₹ 3,00,000/- every year for 7 years.

From the premium amount that you pay, ₹ 1,14,000/- is paid towards premium of ICICI Pru Signature and ₹ 1,86,000/- towards ICICI Pru Assured Savings Insurance Plan

Step 2

Your ICICI Pru Assured Savings Insurance plan matures in Feb 2036 and you get a lump sum amount.

Guaranteed Additions in ICICI Pru Assured Savings Insurance Plan (A)	₹ 15,62,400/-
Guaranteed Maturity Benefit of ICICI Pru Assured Savings Insurance Plan (B)	₹ 7,54,410/-
Total Maturity Benefit (A+B)	₹ 23,16,810/-

Step 3

Your ICICI Pru Signature policy matures in Feb 2078.

Assumed Rate of Return*	Maturity Amount without considering partial withdrawals
8% per annum	₹ 2,43,79,339/-
4% per annum	₹ 33,87,572/-

*For the purpose of illustration, the Company has assumed 8% and 4% as rates of investment returns, without considering partial withdrawals. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits that you may get, as the value of the policy depends on a number of factors including future investment performance.

Step 4

Receive payouts to meet specific needs with Systematic Withdrawal Plan.

You will receive payouts as per option chosen by you.

What are the other benefits of this plan?

Capital Protection: This plan safeguards your investment with 100% capital guarantee. The total premium that you pay towards this plan, i.e. ₹ 21,00,000/- or higher, is returned to you in the form of the maturity benefit of ICICI Pru Assured Savings Insurance Plan.

Life Insurance Benefit: If the person whose life is insured by this policy, dies during the policy term, we will pay the person specified in your policy (the nominee) a lump-sum. The amount and the period for which the cover is available is as shown in the table below.

ICICI Pru Assured Savings ^ Cover available till Feb 2036	ICICI Pru Signature ^ ^ Cover available till Feb 2078
₹ 18,60,000/-	₹ 11,40,000/-

^ This is the minimum amount paid under ICICI Pru Assured Savings Insurance Plan. ^ ^ The amount shown here is the sum assured for ICICI Pru Signature. If the fund value of this plan is higher than the sum assured mentioned above, the fund value will be paid.

Return of Premium Allocation Charges: Premium allocation charges of ₹ 39,900/-, (exclusive of taxes and Top-up premium allocation charge) deducted from your policy will be added back to your policy at the end of the 10th year, i.e. Feb 2031. The same amount will be added again at the end of every 5th policy year thereafter (if applicable).

Choice of funds: ICICI Pru Signature policy which is part of this plan, comes with a diverse suite funds. You can switch between these funds. You can also choose amongst 3 other portfolio strategies, in which the choice of fund is automated and based on certain triggers. To know more, please refer Part E of ICICI Pru Signature policy document.

Liquidity benefit: From Feb 2026, you can use the partial withdrawal feature to withdraw up to 20% of the fund value in a policy year from your ICICI Pru Signature policy. You can use this feature to meet any of your financial requirements, if any.

Tax benefit: You get tax benefits on the premium you pay towards this plan and the maturity benefit you will receive under section 80C and 10(10)D of the Income Tax Act 1961, as per applicable tax laws.

ICICI Prudential Life Insurance Company Limited. IRDAI Regn No. 105. CIN: L66010MH2000PLC127837. Registered Address: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Reg No: 105. For more details on risk factors, terms and conditions, please read the policy document. Comp/doc/Jun/2019/286/2463.

Terms and Conditions:

Disclaimer:

- This combination solution comprises set of policies across two products of the Company. I have been made aware that these products are also available individually with the Company and it is not mandatory for me to apply for this combination only. I have also gone through the individual benefit illustrations of the products that I have to purchase at inception of the solution.
- This is not a product brochure. I have separately gone through the product brochure of ICICI Pru Signature (UIN: 105L177V02) and ICICI Pru Assured Savings Insurance Plan (UIN: 105N144V08) provided to me and have taken the decision to opt for this combination solution after having fully understood the risk factors, product terms and conditions as briefly indicated below:
 - ICICI Pru Signature: Investment strategy, funds, premium discontinuance, policy revival, Wealth Boosters, Value Benefit, surrender, charge structure, death benefit, maturity benefit etc.
 - ICICI Pru Assured Savings Insurance Plan: Guaranteed Additions, premium discontinuance, surrender, policy revival, policy loan, death benefit, Guaranteed Maturity Benefit (GMB) etc.
- Tax benefits are calculated at slab rate (including Cess excluding surcharge) on life insurance premium u/s 80C of Rs. 1,50,000. Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.
- In Assured Savings Insurance Plan, my ¹Guaranteed Maturity Benefit (GMB) will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender
- In Assured Savings Insurance Plan, my ²Guaranteed Additions (GA) rate will be 10% for policy term of 15 years. Each GA will be calculated as GA rate multiplied by the total premiums paid till date.
- For the purpose of illustration, the Company has assumed different rates of investment returns. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits of what I might get back, as the value of my policy depends on a number of factors including future investment performance.
- The benefit of this combination solution shall accrue only if I continue to pay premiums for the entire premium payment term.
- The benefits available under this combination solution shall be as per the policy terms and conditions of the respective products.
- ICICI Pru Signature: applicable taxes, if any, as per applicable rates will be deducted by way of cancellation of units from Fund Value. The tax laws are subject to amendments from time to time.
- ICICI Pru Assured Savings Insurance Plan: The premium quoted above is only base premium. The actual premium shall comprise of base premium and applicable taxes and cess (if any) will have to be paid in addition to premium amount, as per applicable rates. I have referred to Benefit Illustration for the details of the actual premium amount.
- Section 41: In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

This is electronically generated illustration, does not require signature(s).

© 2019, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. Reg No:- 105. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Trade Logo displayed above belongs to M/s ICICI Bank Ltd & Prudential IP services Ltd which shall be used by ICICI Prudential Life Insurance Company Ltd under Registered License No.105. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays. Valid only for calls made from India). You can email us at lifeline@iciciprulife.com or visit us at www.iciciprulife.com. CIN:L66010MH2000PLC127837 ADVT: L/II/0107/2019-20

BEWARE OF SPURIOUS/ FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

“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

38	-	89,730	1,435,908	1,435,908
39	-	86,155	1,378,565	1,378,565
40	-	82,714	1,386,749	1,386,749
41	-	83,205	1,331,267	1,331,267
42	-	79,876	1,277,885	1,277,885
43	-	76,673	1,226,523	1,226,523
44	-	73,591	1,177,105	1,177,105
45	-	70,626	1,186,886	1,186,886
46	-	71,213	1,137,312	1,140,000
47	-	68,239	1,082,975	1,140,000
48	-	64,978	1,021,423	1,140,000
49	-	61,285	950,057	1,140,000
50	-	57,003	921,237	1,140,000
51	-	55,274	827,462	1,140,000
52	-	49,648	711,109	1,140,000
53	-	42,667	563,091	1,140,000
54	-	33,785	370,046	1,140,000
55	-	-	-	-
56	-	-	-	-
57	-	-	-	-

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

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

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

Multi Cap Growth Fund(ULIF 085 24/11/09 LMCapGro 105), Bluechip Fund (ULIF 087 24/11/09 LBluChip 105), Opportunities Fund(ULIF 086 24/11/09 LOpport 105), Multi Cap Balanced Fund(ULIF 088 24/11/09 LMCapBal 105), Income Fund(ULIF 089 24/11/09 LIncome 105), Money Market Fund(ULIF 090 24/11/09 LMoneyMkt 105), Maximiser V(ULIF 114 15/03/11 LMaximis5 105, Maximise India Fund (ULIF 136 11/20/14 MIF 105), Active Asset Allocation Balanced Fund (ULIF 138 15/02/17 AAABF 105), Value Enhancer Fund (ULIF 139 24/11/17 VEF 105), Secure Opportunitites Fund (ULIF 140 24/11/17 SOF 105), Focus 50 Fund (ULIF 142 04/02/19 FocusFifty 105) and India Growth Fund (ULIF 141 04/02/19 IndiaGrwth 105) are the names of the different fund options and do not in any manner indicate the quality of the fund, its future prospects or returns.

Unit Linked Accidental Death Rider (UIN: 105N025V01) is only the name of the rider and does not in any way indicate the quality of the policy, its future prospects or returns.

1. Includes Top-up Sum Assured (if any)
2. Includes Top-up premium (if any)
3. Includes allocation charge on Top-up premium (if any)
4. Allocated in year 2 and year 6 when due premiums are received depending on the plan option. Value Benefit will be made by allocation of units.
5. Includes rider charges (if any)
6. Allocated at the end of every 5th policy year starting from the end of the 10th policy year. Amount equal to total of Premium Allocation Charges (excluding top-up premium allocation charges) deducted in the policy net of taxes will be added to the fund value through allocation of units.
7. Allocated at the end of every 5th policy year starting from the end of the 10th policy year. Wealth Boosters paid at the end of the year will be a percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last day of the last eight policy quarters. Wealth Boosters will be made by allocation of units.
8. Includes Top-up Fund Value (if any)
9. The Death Benefit and Surrender Values illustrated assume that the event occurs at the end of the policy year.
10. i. If a policy is surrendered during the first five policy years, the Fund Value including Top-up Fund Value, if any, after deduction of Discontinuance Charge, shall be transferred to Discontinued Policy Fund (DP Fund) and the risk cover shall cease. The Policyholder may revive the policy by paying overdue premiums within a three year revival period from the date of first unpaid premium. If the policy is not revived, the nominee or the Policyholder, as the case may be, will be entitled to the DP Fund Value on the earlier of death and expiry of the lock-in period. The Policyholder may choose to stay invested in the DP Fund till the end of the revival period or the expiry of the lock-in period, whichever is later.
ii. On surrender of the policy after the completion of five policy years, the Policyholder is entitled to the Fund Value including



22	-	-	2,501,140	2,501,140
23	-	-	2,655,483	2,655,483
24	-	-	2,819,538	2,819,538
25	-	-	3,083,561	3,083,561
26	-	-	3,274,555	3,274,555
27	-	-	3,477,569	3,477,569
28	-	-	3,693,358	3,693,358
29	-	-	3,922,727	3,922,727
30	-	-	4,275,638	4,275,638
31	-	-	4,541,650	4,541,650
32	-	-	4,824,401	4,824,401
33	-	-	5,124,947	5,124,947
34	-	307,497	5,117,558	5,117,558
35	-	307,053	5,237,574	5,237,574
36	-	314,254	5,230,090	5,230,090
37	-	313,805	5,222,612	5,222,612
38	-	313,357	5,215,140	5,215,140
39	-	312,908	5,207,675	5,207,675
40	-	312,460	5,329,156	5,329,156
41	-	319,749	5,321,595	5,321,595
42	-	319,296	5,314,039	5,314,039
43	-	318,842	5,306,490	5,306,490
44	-	318,389	5,298,948	5,298,948
45	-	317,937	5,421,913	5,421,913
46	-	325,315	5,414,272	5,414,272
47	-	324,856	5,406,638	5,406,638
48	-	324,398	5,399,011	5,399,011
49	-	323,941	5,391,390	5,391,390
50	-	323,483	5,515,858	5,515,858
51	-	330,951	5,508,138	5,508,138
52	-	330,488	5,500,425	5,500,425
53	-	330,025	5,492,718	5,492,718
54	-	329,563	5,485,018	5,485,018
55	-	329,101	5,611,007	5,611,007
56	-	336,660	5,603,207	5,603,207
57	-	336,192	5,595,413	5,595,413

(All charges are in Rs.)			Gross Yield	4%
Policy Year	Annualised Premium ²	Systematic Withdrawals	Fund at end	Death Benefit
1	114,000	-	104,165	1,140,000
2	114,000	-	210,820	1,140,000
3	114,000	-	320,046	1,140,000
4	114,000	-	431,950	1,140,000
5	114,000	-	546,652	1,140,000
6	114,000	-	664,288	1,140,000
7	114,000	-	785,021	1,140,000
8	-	-	798,670	1,140,000
9	-	-	812,514	1,140,000
10	-	-	870,530	1,140,000
11	-	-	886,148	1,140,000
12	-	-	902,074	1,140,000
13	-	-	918,334	1,140,000
14	-	-	934,960	1,140,000
15	-	-	1,008,278	1,140,000
16	-	-	1,027,686	1,140,000
17	-	-	1,047,678	1,140,000
18	-	-	1,068,307	1,140,000
19	-	-	1,089,628	1,140,000
20	-	-	1,170,724	1,170,724
21	-	-	1,195,318	1,195,318
22	-	-	1,220,490	1,220,490
23	-	-	1,246,256	1,246,256
24	-	-	1,272,629	1,272,629
25	-	-	1,361,854	1,361,854
26	-	-	1,390,951	1,390,951
27	-	-	1,420,733	1,420,733
28	-	-	1,451,217	1,451,217
29	-	-	1,482,419	1,482,419
30	-	-	1,580,269	1,580,269
31	-	-	1,614,512	1,614,512
32	-	-	1,649,562	1,649,562
33	-	-	1,685,438	1,685,438
34	-	101,126	1,618,649	1,618,649
35	-	97,119	1,621,832	1,621,832
36	-	97,310	1,557,451	1,557,451
37	-	93,447	1,495,508	1,495,508

FIRST PREMIUM RECEIPT

Your Policy Premium Details									
Name of Policyholder		Mandar Atre							
Policy Number	Receipt Number	Date Of Receipt	Product Name		Unique identification No.	Premium Amount (in ₹)	Applicable Taxes / Cess (in ₹)		
90914195	L2321214	05-FEB-2021	Assured Savings Insurance Plan		105N144V08	186,000.00	8,370.00		
90914147	L2321213	05-FEB-2021	ICICI Pru Signature		105L177V02	114,000.00	1,096.70		
Details of the premium amount invested in unit linked policies									
Policy Number : 90914147									
Total Amount paid (in ₹)	Premium Allocation Charges (in ₹)	Mortality Charges (in ₹)	Policy Administration Charges (in ₹)	Applicable Taxes / Cess (in ₹)	Net Amount Invested (in ₹)	Fund Name	Units Allocated	NAV (in ₹)	Fund value (in ₹)
114,000.00	-5,700.00	-184.13	-208.62	-1,096.70	106,810.55	Income Fund	4,234.08	25.2264	106,810.55
Total Fund value (in Rs.)									106,810.55

Summary of Premium Payment				
Total premium received (in ₹)	Annual Premium (in ₹)	Frequency of Payment	Next Premium Due on	Balance in Deposit (in ₹)
3,08,370	3,08,370	YEARLY	23/02/2022	1.00

SFIN:- INCF:Income Fund-089 24/11/09 LIncome 105

Consolidated Revenue Stamp Duty Paid: Notification No – Mudrank - V3.00CSD/336/2019 649/19 -15/02/2019

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



Policy Schedule ICICI Pru Signature UIN 105L177V02

(Unit Linked Life Individual Product)

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

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

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

Name of the Life Assured: Mandar Atre

Address: 2503 WING A RUNWAL PRIDE, L B S MARG BEHIND R MALL, ..., MULUND WEST, MUMBAI, Maharashtra-400080		Category: Non-Medical			
Date of Birth :	October 24, 1978	Age in Years :	42	Age Admitted :	YES

Name of the Policyholder: Mandar Atre

Policy Number : 90914147	Risk Commencement Date : February 23, 2021
Sum Assured(Rs.) : 11,40,000	Plan Option : Advantage
Instalment Premium (Rs.) : 1,14,000	Periodicity of payment of premium(premium frequency) : Yearly
Premium Payment Option : Whole Life-Limited Pay	Premium Payment Term in years : 7
Due date of last premium payable : February 23, 2027	Policy Term in years : 57
Date of Maturity : February 23, 2078	Policy sourced by Distance Marketing(Y/N) : N

Nominee(Name) : Ms.Hemavati Atre	Appointee*(Name): NA
Nominee's Age (Years) : 77	Appointee's Relationship with the Nominee: NA
Nominee's Relationship with the Life Assured: Mother	

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

*Applicable only if Nominee is less than 18 Years old

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

Policy Schedule, terms and conditions of the Policy and the endorsements by us, if any, shall form an integral part of this contract and shall be binding on us and you.

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

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

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on February 23, 2021 (Issue Date).

Digitally signed by ASHISH RAVINDRA
RAO
Date: 2021.02.24 14:23:29 IST
Reason: Digitally Signed
Location: Mumbai

Authorised Signatory
Stamp Duty of Rs.228 /- (TWO HUNDRED TWENTY EIGHT RUPEES) paid by CSD/256/2021/637 dated 20th Feb 2021.

16	0	0	0	0	1,136	3,133	2,503	0	1,043,927	13,764	0	0	1,027,686	1,027,686	1,140,000
17	0	0	0	0	1,029	3,161	2,503	0	1,064,233	14,030	0	0	1,047,678	1,047,678	1,140,000
18	0	0	0	0	891	3,186	2,503	0	1,085,186	14,305	0	0	1,068,307	1,068,307	1,140,000
19	0	0	0	0	718	3,206	2,503	0	1,106,842	14,589	0	0	1,089,628	1,089,628	1,140,000
20	0	0	0	0	505	3,220	2,503	0	1,129,267	14,882	39,900	19,118	1,170,724	1,170,724	1,170,724
21	0	0	0	0	0	3,330	2,503	0	1,214,193	15,997	0	0	1,195,318	1,195,318	1,195,318
22	0	0	0	0	0	3,391	2,503	0	1,239,763	16,333	0	0	1,220,490	1,220,490	1,220,490
23	0	0	0	0	0	3,453	2,503	0	1,265,935	16,677	0	0	1,246,256	1,246,256	1,246,256
24	0	0	0	0	0	3,516	2,503	0	1,292,724	17,030	0	0	1,272,629	1,272,629	1,272,629
25	0	0	0	0	0	3,581	2,503	0	1,320,144	17,391	39,900	22,331	1,361,854	1,361,854	1,361,854
26	0	0	0	0	0	3,801	2,503	0	1,412,912	18,612	0	0	1,390,951	1,390,951	1,390,951
27	0	0	0	0	0	3,872	2,503	0	1,443,164	19,010	0	0	1,420,733	1,420,733	1,420,733
28	0	0	0	0	0	3,946	2,503	0	1,474,129	19,417	0	0	1,451,217	1,451,217	1,451,217
29	0	0	0	0	0	4,021	2,503	0	1,505,823	19,834	0	0	1,482,419	1,482,419	1,482,419
30	0	0	0	0	0	4,098	2,503	0	1,538,264	20,261	39,900	26,014	1,580,269	1,580,269	1,580,269
31	0	0	0	0	0	4,339	2,503	0	1,640,000	21,600	0	0	1,614,512	1,614,512	1,614,512
32	0	0	0	0	0	4,423	2,503	0	1,675,603	22,069	0	0	1,649,562	1,649,562	1,649,562
33	0	0	0	0	0	4,509	2,503	0	1,712,044	22,548	0	0	1,685,438	1,685,438	1,685,438
34	0	0	0	0	0	4,598	2,503	0	1,749,344	23,039	0	0	1,722,158	1,722,158	1,722,158
35	0	0	0	0	0	4,688	2,503	0	1,787,523	23,541	39,900	30,222	1,829,866	1,829,866	1,829,866
36	0	0	0	0	0	4,953	2,503	0	1,899,508	25,015	0	0	1,869,990	1,869,990	1,869,990
37	0	0	0	0	0	5,052	2,503	0	1,941,225	25,564	0	0	1,911,059	1,911,059	1,911,059
38	0	0	0	0	0	5,153	2,503	0	1,983,925	26,126	0	0	1,953,096	1,953,096	1,953,096
39	0	0	0	0	0	5,257	2,503	0	2,027,631	26,701	0	0	1,996,124	1,996,124	1,996,124
40	0	0	0	0	0	5,363	2,503	0	2,072,367	27,290	39,900	35,030	2,115,095	2,115,095	2,115,095
41	0	0	0	0	0	5,656	2,503	0	2,196,063	28,918	0	0	2,161,940	2,161,940	2,161,940
42	0	0	0	0	0	5,771	2,503	0	2,244,767	29,559	0	0	2,209,888	2,209,888	2,209,888
43	0	0	0	0	0	5,889	2,503	0	2,294,619	30,215	0	0	2,258,966	2,258,966	2,258,966
44	0	0	0	0	0	6,010	2,503	0	2,345,646	30,886	0	0	2,309,200	2,309,200	2,309,200
45	0	0	0	0	0	6,134	2,503	0	2,397,875	31,574	39,900	40,526	2,441,044	2,441,044	2,441,044
46	0	0	0	0	0	6,459	2,503	0	2,534,954	33,378	0	0	2,495,569	2,495,569	2,495,569
47	0	0	0	0	0	6,593	2,503	0	2,591,644	34,124	0	0	2,551,378	2,551,378	2,551,378
48	0	0	0	0	0	6,730	2,503	0	2,649,669	34,887	0	0	2,608,502	2,608,502	2,608,502
49	0	0	0	0	0	6,871	2,503	0	2,709,061	35,669	0	0	2,666,972	2,666,972	2,666,972
50	0	0	0	0	0	7,015	2,503	0	2,769,853	36,469	39,900	46,806	2,813,526	2,813,526	2,813,526
51	0	0	0	0	0	7,376	2,503	0	2,922,226	38,474	0	0	2,876,827	2,876,827	2,876,827
52	0	0	0	0	0	7,532	2,503	0	2,988,040	39,340	0	0	2,941,619	2,941,619	2,941,619
53	0	0	0	0	0	7,691	2,503	0	3,055,406	40,227	0	0	3,007,938	3,007,938	3,007,938
54	0	0	0	0	0	7,855	2,503	0	3,124,358	41,134	0	0	3,075,820	3,075,820	3,075,820
55	0	0	0	0	0	8,022	2,503	0	3,194,935	42,063	39,900	53,982	3,239,183	3,239,183	3,239,183
56	0	0	0	0	0	8,424	2,503	0	3,364,785	44,298	0	0	3,312,513	3,312,513	3,312,513
57	0	0	0	0	0	8,605	2,503	0	3,441,027	45,301	0	0	3,387,572	3,387,572	3,387,572

SWP Option	Regular Payout
Payout Mode	Yearly
Payout Date	1
Payout age	75
Yearly Income	6%

(All charges are in Rs.)			Gross Yield	8%
Policy Year	Annualised Premium ²	Systematic Withdrawals	Fund at end	Death Benefit
1	114,000	-	108,276	1,140,000
2	114,000	-	223,420	1,140,000
3	114,000	-	345,904	1,140,000
4	114,000	-	476,265	1,140,000
5	114,000	-	615,090	1,140,000
6	114,000	-	763,028	1,140,000
7	114,000	-	920,812	1,140,000
8	-	-	974,645	1,140,000
9	-	-	1,032,080	1,140,000
10	-	-	1,138,536	1,140,000
11	-	-	1,207,129	1,207,129
12	-	-	1,280,039	1,280,039
13	-	-	1,357,538	1,357,538
14	-	-	1,439,914	1,439,914
15	-	-	1,592,774	1,592,774
16	-	-	1,689,953	1,689,953
17	-	-	1,793,248	1,793,248
18	-	-	1,903,043	1,903,043
19	-	-	2,019,748	2,019,748
20	-	-	2,219,327	2,219,327
21	-	-	2,355,935	2,355,935

5	114,000	5,700	108,300	0	1,736	3,249	2,503	0	624,663	8,113	0	0	615,090	615,090	1,140,000
6	114,000	5,700	108,300	0	1,426	3,543	2,503	0	774,892	10,054	0	0	763,028	763,028	1,140,000
7	114,000	5,700	108,300	0	986	3,836	2,503	0	935,119	12,124	0	0	920,812	920,812	1,140,000
8	0	0	0	0	868	2,916	2,503	0	989,785	12,831	0	0	974,645	974,645	1,140,000
9	0	0	0	0	691	3,020	2,503	0	1,048,110	13,584	0	0	1,032,080	1,032,080	1,140,000
10	0	0	0	0	441	3,120	2,503	0	1,110,413	14,388	39,900	5,201	1,138,536	1,138,536	1,140,000
11	0	0	0	0	1	3,309	2,503	0	1,225,867	15,880	0	0	1,207,129	1,207,129	1,207,129
12	0	0	0	0	0	3,481	2,503	0	1,299,908	16,838	0	0	1,280,039	1,280,039	1,280,039
13	0	0	0	0	0	3,665	2,503	0	1,378,608	17,856	0	0	1,357,538	1,357,538	1,357,538
14	0	0	0	0	0	3,860	2,503	0	1,462,262	18,938	0	0	1,439,914	1,439,914	1,439,914
15	0	0	0	0	0	4,067	2,503	0	1,551,179	20,089	39,900	25,400	1,592,774	1,592,774	1,592,774
16	0	0	0	0	0	4,451	2,503	0	1,716,177	22,224	0	0	1,689,953	1,689,953	1,689,953
17	0	0	0	0	0	4,695	2,503	0	1,821,074	23,581	0	0	1,793,248	1,793,248	1,793,248
18	0	0	0	0	0	4,955	2,503	0	1,932,571	25,024	0	0	1,903,043	1,903,043	1,903,043
19	0	0	0	0	0	5,231	2,503	0	2,051,085	26,557	0	0	2,019,748	2,019,748	2,019,748
20	0	0	0	0	0	5,524	2,503	0	2,177,057	28,187	39,900	35,631	2,219,327	2,219,327	2,219,327
21	0	0	0	0	0	6,026	2,503	0	2,392,486	30,975	0	0	2,355,935	2,355,935	2,355,935
22	0	0	0	0	0	6,370	2,503	0	2,539,942	32,883	0	0	2,501,140	2,501,140	2,501,140
23	0	0	0	0	0	6,735	2,503	0	2,696,678	34,911	0	0	2,655,483	2,655,483	2,655,483
24	0	0	0	0	0	7,123	2,503	0	2,863,277	37,067	0	0	2,819,538	2,819,538	2,819,538
25	0	0	0	0	0	7,535	2,503	0	3,040,360	39,358	39,900	49,743	3,083,561	3,083,561	3,083,561
26	0	0	0	0	0	8,199	2,503	0	3,325,349	43,045	0	0	3,274,555	3,274,555	3,274,555
27	0	0	0	0	0	8,679	2,503	0	3,531,510	45,713	0	0	3,477,569	3,477,569	3,477,569
28	0	0	0	0	0	9,189	2,503	0	3,750,645	48,548	0	0	3,693,358	3,693,358	3,693,358
29	0	0	0	0	0	9,732	2,503	0	3,983,570	51,562	0	0	3,922,727	3,922,727	3,922,727
30	0	0	0	0	0	10,308	2,503	0	4,231,153	54,766	39,900	69,209	4,275,638	4,275,638	4,275,638
31	0	0	0	0	0	11,196	2,503	0	4,612,090	59,695	0	0	4,541,650	4,541,650	4,541,650
32	0	0	0	0	0	11,864	2,503	0	4,899,226	63,410	0	0	4,824,401	4,824,401	4,824,401
33	0	0	0	0	0	12,575	2,503	0	5,204,431	67,359	0	0	5,124,947	5,124,947	5,124,947
34	0	0	0	0	0	13,331	2,503	0	5,528,842	71,557	0	0	5,444,405	5,444,405	5,444,405
35	0	0	0	0	0	14,134	2,503	0	5,873,669	76,019	39,900	96,058	5,919,925	5,919,925	5,919,925
36	0	0	0	0	0	15,329	2,503	0	6,386,951	82,660	0	0	6,289,412	6,289,412	6,289,412
37	0	0	0	0	0	16,258	2,503	0	6,785,779	87,821	0	0	6,682,150	6,682,150	6,682,150
38	0	0	0	0	0	17,246	2,503	0	7,209,704	93,306	0	0	7,099,603	7,099,603	7,099,603
39	0	0	0	0	0	18,295	2,503	0	7,660,308	99,137	0	0	7,543,326	7,543,326	7,543,326
40	0	0	0	0	0	19,411	2,503	0	8,139,267	105,334	39,900	133,093	8,187,966	8,187,966	8,187,966
41	0	0	0	0	0	21,031	2,503	0	8,835,099	114,338	0	0	8,700,180	8,700,180	8,700,180
42	0	0	0	0	0	22,319	2,503	0	9,387,988	121,492	0	0	9,244,628	9,244,628	9,244,628
43	0	0	0	0	0	23,688	2,503	0	9,975,671	129,096	0	0	9,823,337	9,823,337	9,823,337
44	0	0	0	0	0	25,143	2,503	0	10,600,336	137,179	0	0	10,438,465	10,438,465	10,438,465
45	0	0	0	0	0	26,689	2,503	0	11,264,311	145,770	39,900	184,177	11,316,380	11,316,380	11,316,380
46	0	0	0	0	0	28,896	2,503	0	12,211,942	158,032	0	0	12,025,465	12,025,465	12,025,465
47	0	0	0	0	0	30,679	2,503	0	12,977,336	167,935	0	0	12,779,172	12,779,172	12,779,172
48	0	0	0	0	0	32,574	2,503	0	13,790,895	178,462	0	0	13,580,310	13,580,310	13,580,310
49	0	0	0	0	0	34,588	2,503	0	14,655,652	189,652	0	0	14,431,863	14,431,863	14,431,863
50	0	0	0	0	0	36,729	2,503	0	15,574,828	201,545	39,900	254,640	15,631,545	15,631,545	15,631,545
51	0	0	0	0	0	39,745	2,503	0	16,869,778	218,301	0	0	16,612,183	16,612,183	16,612,183
52	0	0	0	0	0	42,210	2,503	0	17,928,288	231,997	0	0	17,654,531	17,654,531	17,654,531
53	0	0	0	0	0	44,831	2,503	0	19,053,411	246,556	0	0	18,762,475	18,762,475	18,762,475
54	0	0	0	0	0	47,616	2,503	0	20,249,337	262,030	0	0	19,940,142	19,940,142	19,940,142
55	0	0	0	0	0	50,577	2,503	0	21,520,523	278,478	39,900	351,833	21,583,651	21,583,651	21,583,651
56	0	0	0	0	0	54,709	2,503	0	23,294,545	301,433	0	0	22,938,854	22,938,854	22,938,854
57	0	0	0	0	0	58,116	2,503	0	24,757,365	320,361	0	0	24,379,339	24,379,339	24,379,339

Policy Year	Annualized Premium ²	Premium Allocation Charge ³	Annualized premium - Premium Allocation charge	value Benefit ⁴	Mortality Charge	Applicable taxes	Gross Yield	4% p.a	Fund before FMC	FMC	(Amount in rupees)				
											Policy Admin Charge	Rider Charges ⁵	Return of Premium Allocation Charges ⁶	Wealth Boosters ⁷	Death Benefit ⁹
1	114,000	5,700	108,300	0	2,214	2,132	2,503	0	105,848	1,427	0	0	104,165	0	1,140,000
2	114,000	5,700	108,300	0	2,183	2,383	2,503	0	214,185	2,852	0	0	210,820	0	1,140,000
3	114,000	5,700	108,300	0	2,135	2,637	2,503	0	325,134	4,312	0	0	320,046	0	1,140,000
4	114,000	5,700	108,300	0	2,047	2,890	2,503	0	438,802	5,807	0	0	431,950	0	1,140,000
5	114,000	5,700	108,300	0	1,912	3,142	2,503	0	555,313	7,339	0	0	546,652	546,652	1,140,000
6	114,000	5,700	108,300	0	1,719	3,390	2,503	0	674,802	8,910	0	0	664,288	664,288	1,140,000
7	114,000	5,700	108,300	0	1,447	3,631	2,503	0	797,437	10,522	0	0	785,021	785,021	1,140,000
8	0	0	0	0	1,553	2,657	2,503	0	811,303	10,706	0	0	798,670	798,670	1,140,000
9	0	0	0	0	1,660	2,710	2,503	0	825,365	10,891	0	0	812,514	812,514	1,140,000
10	0	0	0	0	1,764	2,763	2,503	0	839,632	11,080	39,900	4,071	870,530	870,530	1,140,000
11	0	0	0	0	1,591	2,875	2,503	0	900,160	11,875	0	0	886,148	886,148	1,140,000
12	0	0	0	0	1,641	2,922	2,503	0	916,338	12,088	0	0	902,074	902,074	1,140,000
13	0	0	0	0	1,675	2,967	2,503	0	932,855	12,306	0	0	918,334	918,334	1,140,000
14	0	0	0	0	1,691	3,010	2,503	0	949,743	12,528	0	0	934,960	934,960	1,140,000
15	0	0	0	0	1,689	3,051	2,503	0	967,031	12,756	39,900	16,400	1,008,278	1,008,278	1,140,000



Policy Schedule Assured Savings Insurance Plan UIN (105N144V08)
Non-Participating Non linked Insurance Plan

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

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

Name of the Life Assured: Mandar Atre

Address: 2503 WING A RUNWAL PRIDE, L B S MARG BEHIND R MALL, .., MULUND WEST, MUMBAI, Maharashtra-400080		Category: Non-Medical			
Date of Birth :	October 24, 1978	Age in Years :	42	Age Admitted :	YES

Name of the Policyholder: Mandar Atre

Policy Number :	90914195	Policy Term in years :	15
Policy Issue Date :	February 23, 2021		
Policy Acceptance Date :	February 23, 2021	Date of Maturity :	February 23, 2036
Premium payment option :	Limited Pay	Due date of last premium payable :	February 23, 2027
Premium Payment Term in years :	7	Nominee(Name) :	Ms.Hemavati Atre
Policy sourced by Distance Mode :	N	Appointee(Name)* :	NA
Periodicity of payment of premium (premium frequency) :	Yearly	Premium Instalment (Rs.) :	1,86,000
Sum Assured(Rs.) :	18,60,000	Total Maturity Benefit(Rs.) :	23,16,810
Nominee's relationship with the Life Assured :	Mother	Nominee Age (Years):	77

*Applicable only if Nominee is less than 18 Years old

Goods and Services tax and/or cesses would be charged extra, as applicable.

Policy Schedule, terms and conditions of the Policy and the endorsements by us, if any, shall form an integral part of this contract and shall be binding on us and you.

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

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on February 23, 2021 (the issuance date).

(Signature)

Authorised Signatory
Stamp Duty of Rs.372 /- (THREE HUNDRED SEVENTY TWO RUPEES) paid by CSD/256/2021/637 dated 20th Feb 2021.

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

Policy Document - Terms and Conditions of your policy

ICICI Pru Assured Savings Insurance Plan

PART B - Definitions

1. **Age** means age at last birthday. 2. **Annualized Premium** means the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. 3. **Appointee means** the person appointed by You and named in the Policy Schedule. This is applicable only where the Nominee is minor. 4. **Claimant means** the person entitled to receive benefits as per the terms and conditions of the policy and includes the policyholder, nominee, assignee and in the absence of the nominee, the legal heir of the policyholder. 5. **Date of commencement of risk** is later of Policy Issue Date or Policy Acceptance Date 6. **Date of Maturity / Termination** means the date specified in the Policy Schedule on which the term of the Policy ends and maturity benefit, if applicable, is payable. 7. **Death Benefit** means the benefit, which is payable on death as specified in the Policy document. 8. **Distance Marketing** means every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) voice mode, which includes telephone-calling (ii) short messaging service (SMS) (iii) electronic mode which includes e-mail, internet and interactive television (DTH) (iv) physical mode which includes direct postal mail and newspaper and magazine inserts and (v) solicitation through any means of communication other than in person. 9. **Fully paid policy** is a policy for which all premiums have been paid, as per the Premium Payment Term selected, and no further premiums are due. 10. **Guaranteed Maturity Benefit** means the amount specified in the Policy Schedule that is guaranteed to be paid by Us in accordance with the terms of the Policy. 11. **Grace Period** means the time granted by Us from the due date for the payment of premium, without any penalty / late fee, during which time the policy continues with risk cover without interruption, as per the terms of the policy. 12. **Insured Event** is death of the Life Assured during the term of the policy, provided policy is in force. 13. **Life Assured** means the person named in the Policy Schedule on whose life the Policy has been issued. 14. **Limited Pay** means premiums need to be paid regularly for a limited portion of the policy term. 15. **Maturity Benefit** means the benefit, if any, which is payable on maturity i.e. at the end of the policy term, as specified in the Policy document. 16. **Minimum Death Benefit (MDB)** means an amount equal to 105% of the total Premiums received (after excluding any extra mortality premium, applicable taxes and/or cess) till the date of the Life Assured's death. 17. **Nominee** means the person named in the Policy Schedule who has been nominated by You to receive the Death Benefit. 18. **Paid-up policy** is a policy that requires no further premium payment but continues to provide paid-up benefits 19. **Policy** means this document, the Proposal Form, the Policy Schedule and any additional information/document(s) provided to Us in respect of the Proposal Form, and any endorsement issued by Us. 20. **Policy Acceptance Date** means the date as specified in the Policy Schedule, from which the policy was effected. 21. **Policy Issue Date** means the date as specified in the Policy Schedule. 22. **Policy Schedule** means the policy Schedule and any endorsements attached to and forming part of this Policy. 23. **Policy Term** means the period between the Policy Acceptance Date and the Date of Maturity specified in the Policy Schedule. 24. **Policyholder or the Proposer or You or Your** means the owner of the Policy at any point of time. 25. **Premium paying policy** is a policy which is neither a paid-up nor fully paid policy. 26. **Premium Payment Term** means the period specified in the Policy Schedule during which Premium is payable. 27. **Proposal Form** means the form filled in and completed by You for the purpose of obtaining insurance coverage under this Policy. 28. **Regulator** is the authority that has regulatory jurisdiction and powers over the Company. Currently the Regulator is Insurance Regulatory and Development Authority of India (IRDAI). 29. **Revival of the Policy** means restoration of Policy benefits. 30. **Revival Period** means the period of three consecutive years from the due date of the first unpaid premium, during which period You are entitled to revive the Policy. 31. **Sum Assured** means the amount specified in the Policy Schedule. 32. **Surrender** means complete withdrawal/termination of the Policy by You. 33. **Surrender Value** means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of the Policy. 34. **Total Premiums Paid** means the total of all premiums received, excluding any extra premium, any rider premium and taxes. 35. **We or Us or Our or Company** means ICICI Prudential Life Insurance Company Limited. 36. **You or Your** means the policyholder of the Policy at any point of time.

PART C

1. Death benefit

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

2. Guaranteed Additions (GA)

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

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

3. Maturity Benefit

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

4. Suicide clause

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

5. Premium discontinuance

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

Paid-up Sum Assured =
$$\frac{\text{Sum Assured X (Total number of premiums paid)}}{\text{(Total number of premiums payable)}}$$

Paid-up Guaranteed Maturity Benefit =
$$\frac{\text{GMB X (Total number of premiums paid)}}{\text{(Total number of premiums payable)}}$$

Paid-up Guaranteed Addition rate =
$$\frac{\text{Guaranteed Addition rate X (Total number of premiums paid)}}{\text{(Total number of premiums payable)}}$$

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

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

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

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

6. Premium payment

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

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

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

9	0	1,660	13,394	2,710	812,514	812,514	1,140,000	691	16,087	3,020	1,032,080	1,032,080	1,140,000	0
10	0	1,764	13,583	2,763	870,530	870,530	1,140,000	441	16,891	3,120	1,138,536	1,138,536	1,140,000	0
11	0	1,591	14,378	2,875	886,148	886,148	1,140,000	1	18,383	3,309	1,207,129	1,207,129	1,207,129	0
12	0	1,641	14,591	2,922	902,074	902,074	1,140,000	0	19,341	3,481	1,280,039	1,280,039	1,280,039	0
13	0	1,675	14,809	2,967	918,334	918,334	1,140,000	0	20,359	3,665	1,357,538	1,357,538	1,357,538	0
14	0	1,691	15,031	3,010	934,960	934,960	1,140,000	0	21,441	3,860	1,439,914	1,439,914	1,439,914	0
15	0	1,689	15,259	3,051	1,008,278	1,008,278	1,140,000	0	22,592	4,067	1,592,774	1,592,774	1,592,774	0
16	0	1,136	16,267	3,133	1,027,686	1,027,686	1,140,000	0	24,727	4,451	1,689,953	1,689,953	1,689,953	0
17	0	1,029	16,533	3,161	1,047,678	1,047,678	1,140,000	0	26,084	4,695	1,793,248	1,793,248	1,793,248	0
18	0	891	16,808	3,186	1,068,307	1,068,307	1,140,000	0	27,527	4,955	1,903,043	1,903,043	1,903,043	0
19	0	718	17,092	3,206	1,089,628	1,089,628	1,140,000	0	29,060	5,231	2,019,748	2,019,748	2,019,748	0
20	0	505	17,385	3,220	1,170,724	1,170,724	1,170,724	0	30,690	5,524	2,219,327	2,219,327	2,219,327	0
21	0	0	18,500	3,330	1,195,318	1,195,318	1,195,318	0	33,478	6,026	2,355,935	2,355,935	2,355,935	0
22	0	0	18,836	3,391	1,220,490	1,220,490	1,220,490	0	35,386	6,370	2,501,140	2,501,140	2,501,140	0
23	0	0	19,180	3,453	1,246,256	1,246,256	1,246,256	0	37,414	6,735	2,655,483	2,655,483	2,655,483	0
24	0	0	19,533	3,516	1,272,629	1,272,629	1,272,629	0	39,570	7,123	2,819,538	2,819,538	2,819,538	0
25	0	0	19,894	3,581	1,361,854	1,361,854	1,361,854	0	41,861	7,535	3,083,561	3,083,561	3,083,561	0
26	0	0	21,115	3,801	1,390,951	1,390,951	1,390,951	0	45,548	8,199	3,274,555	3,274,555	3,274,555	0
27	0	0	21,513	3,872	1,420,733	1,420,733	1,420,733	0	48,216	8,679	3,477,569	3,477,569	3,477,569	0
28	0	0	21,920	3,946	1,451,217	1,451,217	1,451,217	0	51,051	9,189	3,693,358	3,693,358	3,693,358	0
29	0	0	22,337	4,021	1,482,419	1,482,419	1,482,419	0	54,065	9,732	3,922,727	3,922,727	3,922,727	0
30	0	0	22,764	4,098	1,580,269	1,580,269	1,580,269	0	57,269	10,308	4,275,638	4,275,638	4,275,638	0
31	0	0	24,103	4,339	1,614,512	1,614,512	1,614,512	0	62,198	11,196	4,541,650	4,541,650	4,541,650	0
32	0	0	24,572	4,423	1,649,562	1,649,562	1,649,562	0	65,913	11,864	4,824,401	4,824,401	4,824,401	0
33	0	0	25,051	4,509	1,685,438	1,685,438	1,685,438	0	69,862	12,575	5,124,947	5,124,947	5,124,947	0
34	0	0	25,542	4,598	1,722,158	1,722,158	1,722,158	0	74,060	13,331	5,444,405	5,444,405	5,444,405	0
35	0	0	26,044	4,688	1,829,866	1,829,866	1,829,866	0	78,522	14,134	5,919,925	5,919,925	5,919,925	0
36	0	0	27,518	4,953	1,869,990	1,869,990	1,869,990	0	85,163	15,329	6,289,412	6,289,412	6,289,412	0
37	0	0	28,067	5,052	1,911,059	1,911,059	1,911,059	0	90,324	16,258	6,682,150	6,682,150	6,682,150	0
38	0	0	28,629	5,153	1,953,096	1,953,096	1,953,096	0	95,809	17,246	7,099,603	7,099,603	7,099,603	0
39	0	0	29,204	5,257	1,996,124	1,996,124	1,996,124	0	101,640	18,295	7,543,326	7,543,326	7,543,326	0
40	0	0	29,793	5,363	2,115,095	2,115,095	2,115,095	0	107,837	19,411	8,187,966	8,187,966	8,187,966	0
41	0	0	31,421	5,656	2,161,940	2,161,940	2,161,940	0	116,841	21,031	8,700,180	8,700,180	8,700,180	0
42	0	0	32,062	5,771	2,209,888	2,209,888	2,209,888	0	123,995	22,319	9,244,628	9,244,628	9,244,628	0
43	0	0	32,718	5,889	2,258,966	2,258,966	2,258,966	0	131,599	23,688	9,823,337	9,823,337	9,823,337	0
44	0	0	33,389	6,010	2,309,200	2,309,200	2,309,200	0	139,682	25,143	10,438,465	10,438,465	10,438,465	0
45	0	0	34,077	6,134	2,441,044	2,441,044	2,441,044	0	148,273	26,689	11,316,380	11,316,380	11,316,380	0
46	0	0	35,881	6,459	2,495,569	2,495,569	2,495,569	0	160,535	28,896	12,025,465	12,025,465	12,025,465	0
47	0	0	36,627	6,593	2,551,378	2,551,378	2,551,378	0	170,438	30,679	12,779,172	12,779,172	12,779,172	0
48	0	0	37,390	6,730	2,608,502	2,608,502	2,608,502	0	180,965	32,574	13,580,310	13,580,310	13,580,310	0
49	0	0	38,172	6,871	2,666,972	2,666,972	2,666,972	0	192,155	34,588	14,431,863	14,431,863	14,431,863	0
50	0	0	38,972	7,015	2,813,526	2,813,526	2,813,526	0	204,048	36,729	15,631,545	15,631,545	15,631,545	0
51	0	0	40,977	7,376	2,876,827	2,876,827	2,876,827	0	220,804	39,745	16,612,183	16,612,183	16,612,183	0
52	0	0	41,843	7,532	2,941,619	2,941,619	2,941,619	0	234,500	42,210	17,654,531	17,654,531	17,654,531	0
53	0	0	42,730	7,691	3,007,938	3,007,938	3,007,938	0	249,059	44,831	18,762,475	18,762,475	18,762,475	0
54	0	0	43,637	7,855	3,075,820	3,075,820	3,075,820	0	264,533	47,616	19,940,142	19,940,142	19,940,142	0
55	0	0	44,566	8,022	3,239,183	3,239,183	3,239,183	0	280,981	50,577	21,583,651	21,583,651	21,583,651	0
56	0	0	46,801	8,424	3,312,513	3,312,513	3,312,513	0	303,936	54,709	22,938,854	22,938,854	22,938,854	0
57	0	0	47,804	8,605	3,387,572	3,387,572	3,387,572	0	322,864	58,116	24,379,339	24,379,339	24,379,339	0

*Includes Premium Allocation Charge, Policy Admin Charge, Fund Management Charge and Rider Charges, if any. See Part B for details.

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE

I _____, have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place:

Date: Signature of Agent / Intermediary / Official

I _____, having received the information with respect to the above, have understood the above statement before entering into the contract.

Place:

Date: Signature of Prospect / Policyholder

Part B

Poli cy Yea r	Annualised Premium ²	Premiu m Allocati on Charge ³	Annualize d premium - Premium Allocation charge	Value Benefi t ⁴	Mortalit
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Benefit Illustration for ICICI Pru Signature
This shall form a part of the policy document

Name of the Policyholder	: Mr. MANDAR ATRE	Proposal No	: OC6021936
		Name of the Product	: ICICI Pru Signature
		Tag Line	: Unit Linked Life Individual Product
Age of the Policyholder	: 24-Oct-1978 (42 Years)	Gender of the Policyholder	: MALE
Name of the Life Assured	: Mr. MANDAR ATRE	Unique Identification No.	: 105L177V02
Age of the Life Assured	: 24-Oct-1978 (42 Years)	Applicable tax Rate	: 18%
Gender of the Life Assured	: MALE		
Sum Assured ¹	: Rs. 1,140,000/-	Portfolio Strategy	: Fixed
Policy Term	: 57 Years	Funds opted for	: Income Fund: 100%
Premium Payment Term	: 7 Years	Risk Level	: Low
Premium Payment Option	: Limited Whole life		
Amount of Base Installment Premium	: Rs. 114,000/-	Sales Channel	: IDFC First Bank
Mode of payment of premium	: Yearly	Annualised Base Premium	: Rs. 114,000/-
Systematic Withdrawal Plan	: Yes	Plan Option	: Advantage

Summary of cashflows at 4% and 8% assumed investment return				
	Assumed Investment Return : 8%		Assumed Investment Return : 4%	
Policy Year	Fund at end	Death Benefit	Fund at end	Death Benefit
1	108,276	1,140,000	104,165	1,140,000
5	615,090	1,140,000	546,652	1,140,000
10	1,138,536	1,140,000	870,530	1,140,000
15	1,592,774	1,592,774	1,008,278	1,140,000
20	2,219,327	2,219,327	1,170,724	1,170,724
25	3,083,561	3,083,561	1,361,854	1,361,854
30	4,275,638	4,275,638	1,580,269	1,580,269
35	5,919,925	5,919,925	1,829,866	1,829,866
40	8,187,966	8,187,966	2,115,095	2,115,095
45	11,316,380	11,316,380	2,441,044	2,441,044
50	15,631,545	15,631,545	2,813,526	2,813,526
55	21,583,651	21,583,651	3,239,183	3,239,183
57	24,379,339	24,379,339	3,387,572	3,387,572

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8% p.a. or 4% p.a. These rates, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net Yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of rider, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed break-up of the charges, and other values.

Part A

(Amount in rupees)														
Policy Year	Annualized Premium	At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return						Commission payable to intermediary ¹¹
		Mortality Charge	Other Charges*	Applicable taxes	Fund at End of Year	Surrender Value	Death Benefit	Mortality Charge	Other Charges*	Applicable taxes	Fund at End of Year	Surrender Value	Death Benefit	
1	114,000	2,214	9,630	2,132	104,165	0	1,140,000	2,210	9,660	2,137	108,276	0	1,140,000	6,840
2	114,000	2,183	11,055	2,383	210,820	0	1,140,000	2,165	11,172	2,401	223,420	0	1,140,000	2,280
3	114,000	2,135	12,515	2,637	320,046	0	1,140,000	2,087	12,781	2,676	345,904	0	1,140,000	2,280
4	114,000	2,047	14,010	2,890	431,950	0	1,140,000	1,949	14,493	2,960	476,265	0	1,140,000	1,140
5	114,000	1,912	15,542	3,142	546,652	546,652	1,140,000	1,736	16,316	3,249	615,090	615,090	1,140,000	1,140
6	114,000	1,719	17,113	3,390	664,288	664,288	1,140,000	1,426	18,257	3,543	763,028	763,028	1,140,000	1,140
7	114,000	1,447	18,725	3,631	785,021	785,021	1,140,000	986	20,327	3,836	920,812	920,812	1,140,000	1,140
8	0	1,553	13,209	2,657	798,670	798,670	1,140,000	868	15,334	2,916	974,645	974,645	1,140,000	0

Banker's cheque f. Internet facility as approved by us from time to time g. Electronic Clearing System / Direct Debit h. Credit or Debit cards held in your name • Amount and modalities will be subject to our rules and relevant legislation or regulation (x) Any payment made towards first or renewal premium is deemed to be received by us only when it is received at any of our branch offices or authorized collection points and after an official printed receipt is issued by us. (xi) No person or individual or entity is authorized to collect cash or self cheque or bearer cheque on our behalf. (xii) You are advised not to hand over cash to any Advisor or any employee of the Company. Handing over cash to any Advisor or any employee is solely at your own risk and we shall in no way be held responsible for any loss in this regard. (xiii) Cheque or demand drafts must be drawn only in favour of ICICI Prudential Life Insurance Company Limited. (xiv) Please ensure that you mention the application number for the first premium deposit and the policy number for the renewal premiums on the cheque or demand draft. (xv) Where premiums have been remitted otherwise than in cash, the application of the premiums received will be conditional on the realization of the proceeds of the instrument of payment, including electronic mode. (xvi) If you suspend payment of premium for any reason whatsoever, we will not be held liable. In such an event, benefits, if any, will be available only in accordance with the policy terms and conditions. (xvii) In case the payment made towards the first premium or renewal premium is not realized by us due to any reason whatsoever, we shall not be duty bound to intimate the same to you. In such cases, you shall be solely responsible for the verification of such realization and the consequences if the payment is not realized.

PART D

1. Freelook Period

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

2. Surrender

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

3. Loans

(i) Loans would be available under this policy only if the policy has acquired a surrender value. (ii) You can avail loan up to 80% of the surrender value. (iii) Loans may be granted on proof of title to the Policy. The rate of interest payable on such loan shall be as prescribed by the company at the time of taking the loan. (iv) Applicable interest rate will be equal to 150 basis points in addition to prevailing yield on 10 year Government Securities. The yield on 10 year Government Securities will be sourced from www.bloomberg.com. The applicable loan interest rate in December 2020 is 7.37% p.a compounded semi-annually. The basis for computing loan interest will be reviewed from time to time and may be revised subject to the prior approval of the IRDAI. (v) The policy shall be assigned absolutely to and be held by us as security for repayment of the loan and interest thereon. (vi) We shall be entitled to call for repayment of the loan with all due interest by giving three months' notice, if the amount outstanding is greater than the surrender value and if the policy is in paid-up state. (vii) In the event of failure to repay by the required date, the paid-up policy will be foreclosed, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished

4. Revival

A policy, which has lapsedfor non-payment of premium or discontinued payment of premium may be revived subject to the following conditions:(Ie application for revival is made within 5 years from the date of the first unpaid premium and before the Maturity/ Termination date of policy. Revival will be based on the prevailing Board approved underwriting policy. (ii) You furnish, at your own expense, satisfactory evidence of health of the Life Assured as required by Us. (iii) The arrears of premiums together with interest, at such rate as we may charge for late payment of premiums, are paid. The applicable revival interest rate in December 2020 is 7.37% p.a. compounded semi-annually, this is subject to change from time to time. (iv) The revival of the policy may be on terms different from those

applicable to the policy before it lapsed/ premiums were discontinued; for example, extra mortality premiums or charges may be applicable. We reserve the right to refuse to re-instate the policy, if permitted by the Board approved underwriting policy. In that case, only the premiums paid towards the re-instatement of the policy shall be refunded without any interest. (v) The revival will take effect only on its being specifically communicated by Us to You. (vi) Any change in revival conditions will be subject to prior approval from the Regulator and will be disclosed to policyholders.

5. To whom claimsare payable

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

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

PART F

General Conditions

1. Age We have calculated the Premiums under the Policy on the basis of the Age of the Life Assured as declared by You in the Proposal Form. You are required to submit the Age proof of the Life Assured and have the Age admitted, in case if the Age was not admitted at the time of proposal. If the Age admitted (the "Correct Age") during the Policy term is found to be different from the Age declared in the Proposal Form, We will take one of the following actions: a) If the Correct Age of the Life Assured makes him ineligible for this product, We will offer a suitable plan as per Our underwriting norms. If You do not wish to opt for the alternative plan or if it is not possible for Us to grant any other plan, We will cancel the Policy from inception and refund the Premiums paid (without interest) under the Policy. The Policy will terminate on the said payment. b) If the Correct Age of the Life Assured makes him eligible for this Policy, the revised Premium will be payable as per the Correct Age from the next Policy anniversary. Difference of premium from inception will be collected with interest if age declared is higher and excess premium collected will be refunded without interest if age is found to be lower. The provisions of Section 45 of the Insurance Act, 1938 as amended from time to time shall be applicable.

2. Nomination a) You can nominate a person only when the Policy has been taken on Your life. b) You may nominate a person who will receive the claim under the Policy on the death of the Life Assured. c) If a Nominee is less than 18 years, You may appoint any person (as an Appointee) who will receive the claim during the minority of the Nominee. d) You may change the nomination any time under the Policy before the Date of Maturity/termination by giving Us written notice of such change. e) We do not express any opinion on the validity or legality of the nomination. f) Nomination in the Policy will be governed by Section 39 of the Insurance Act, 1938 as amended from time to time.

3. Assignment a) Only You can make the first assignment. b) We will record the assignment and the assignee details by making an endorsement on the Policy document or by a separate instrument. c) You may assign the Policy by giving Us written notice of the assignment. d) The assignment form must be signed by the assignor and must be attested by at least one witness. e) We will not consider any assignment which is not recorded in Our books. f) An absolute assignment automatically cancels all nominations except where the assignment is made in Our favour. g) Assignment is not allowed if the Policy has been effected under Section 6 of the Married Women's Property Act, 1874. h) We do not express any opinion on the validity or legality of assignment. i) Assignment in the Policy will be governed by Section 38 of the Insurance Act, 1938 as amended from time to time.

4. Incontestability Incontestability will be as per Section 45 of the Insurance Act, 1938 as amended from time to time. Please refer to Appendix IV for details on this section.

5. Non-Disclosure & Fraud We have issued this Policy after relying upon the information given by You in the Proposal Form and in any other document(s) submitted in support of the Proposal Form. We trust that all document(s) submitted by You in support of Your Proposal Form are genuine and bona fide. We will cancel this Policy in case of fraud or misstatement, by paying the Surrender Value, if any, subject to Section 45 of the Insurance Act, 1938 as amended from time to time. The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India.

6. Communication address Our communication address is: Address : Customer Service Desk, ICICI Prudential Life Insurance Company Limited, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai 400097. Facsimile:022-42058222 E-mail : lifeline@iciciprulife.com We expect You to immediately inform Us about any change in Your address or contact details.

7. Electronic transactions All transactions carried out by You through Internet, electronic, call centres, tele-service operations, computer, automated machines network or through other means of communication will be valid and legally binding on Us as well as You. This will be subject to the relevant guidelines and terms and conditions as may be made applicable by Us.

8. Jurisdiction The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over any and all differences or disputes arising in relation to this Policy.

9. Legislative changes All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The Policy terms and conditions may be altered based on any future legislative or regulatory changes.

10. Payment of claim Before payment of any claim to the Claimant under the policy, we will require the following documents: • Claimant’s Statement • Original policy document • Death Certificate of the Life Assured issued by the local municipal authority and medical authority • Copy of First Investigation Report (FIR), post mortem, panchnama, final police investigation report etc. in case of death due to accident • Copy of all medical tests/ records, admission records, discharge summary, prescriptions etc where death is not due to accident •Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death Claim payments are made only in Indian currency in accordance with the prevailing Exchange control regulations and other relevant laws and regulations in India. In case the Claimant is unable to provide any or all of the above documents, in exceptional circumstances such as a natural calamity, the Company may at its own discretion conduct an investigation and may subsequently settle the claim.

PART G

Grievance Redressal Mechanism & List of Ombudsman
1. Customer service: For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on **Our website:** www.iciciprulife.com. Alternatively You may communicate with Us at the customer service desk whose details are mentioned above. For updated contact details, We request You to regularly check Our website. **i. Grievance Redressal Officer:** If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated Grievance Redressal Officer (GRO) at gro@iciciprulife.com or smgro@iciciprulife.com. You may also contact us at 1860 266 7766. Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097. For more details please refer to the “Grievance Redressal” section on www.iciciprulife.com. **ii. Grievance Redressal Committee:** If You do not receive any resolution or if You are not satisfied with the resolution provided by the SGRO, You may escalate the matter to Our internal Grievance Redressal Committee at the address mentioned below:

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

Communication address to share complaints by post or courier:
Consumer Affairs Department
Insurance Regulatory and Development Authority of India
Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli
Hyderabad– 500032. Telangana State.

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

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

delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules. **(5)** No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator. We have given below the details of the existing offices of the Insurance Ombudsman. We request You to regularly check our website at www.iciciprulife.com or the website of the IRDAI at www.irdai.gov.in for updated contact details.

- 1. AHMEDABAD:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 - 25501201/02/05/06. Email: bimalokpal.ahmedabad@ecoi.co.in **Jurisdiction:** Gujarat , Dadra & Nagar Haveli, Daman and Diu.
- 2. BENGALURU:** Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru– 560078. Tel No: 080 - 26652048 / 26652049. Email: bimalokpal.bengaluru@ecoi.co.in**Jurisdiction:** Karnataka.
- 3. BHOPAL:** Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal - 462 003. Tel.:- 0755-2769201, 2769202. Fax : 0755-2769203. Email: bimalokpal.bhopal@ecoi.co.in **Jurisdiction:** Madhya Pradesh & Chhattisgarh.
- 4. BHUBANESHWAR:** Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneshwar -751 009. Tel.:- 0674-2596455/2596461.Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in**Jurisdiction:** Orissa.
- 5. CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.:- 0172-2706468/2706196. Fax : 0172-2708274. Email: bimalokpal.chandigarh@ecoi.co.in **Jurisdiction:** Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh.
- 6. CHENNAI:** Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai -600 018. Tel.:- 044-24333668 /24335284. Fax : 044-24333664. Email: bimalokpal.chennai@ecoi.co.in **Jurisdiction:** Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
- 7. DELHI:** Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi -110 002. Tel.:- 011-23237532/23239633 Fax : 011-23230858. Email: bimalokpal.delhi@ecoi.co.in**Jurisdiction:** Delhi.
- 8. ERNAKULAM:** Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel : 0484-2358759/2359338. Fax : 0484-2359336. Email: bimalokpal.ernakulam@ecoi.co.in **Jurisdiction:** Kerala , Lakshadweep, Mahe–a part of Pondicherry.
- 9. GUWAHATI:** Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Near PanbazarOverbridge, S.S. Road, Guwahati -781 001. Tel.:- 0361-2132204/2132205. Fax : 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.in **Jurisdiction:** Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
- 10. HYDERABAD:** Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004. Tel : 040-65504123/23312122. Fax: 040-23376599. Email: bimalokpal.hyderabad@ecoi.co.in **Jurisdiction:** Andhra Pradesh, Telangana, UT of Yanam& part of the UT of Pondicherry.
- 11. JAIPUR:** Office of Insurance Ombudsman, Jeevan Nidhi - II, Ground floor, Bhawani Singh Road, Ambedkar circle, Jaipur- 302005. Tel : 0141 -2740363. Email: bimalokpal.jaipur@ecoi.co.in.**Jurisdiction:** Rajasthan.
- 12. KOLKATA:** Office of the Insurance Ombudsman, 4th Floor, Hindusthan Building Annexe, 4, C.R.Avenue, Kolkata – 700 072. Tel : 033- 22124339/22124340. Fax : 033-22124341. Email: bimalokpal.kolkata@ecoi.co.in **Jurisdiction:** West Bengal, Sikkim and Andaman & Nicobar Islands.
- 13. LUCKNOW:** Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase II, Nawal Kishore Road, Hazaratganj, Lucknow - 226 001. Tel: 0522 -2231331/2231330. Fax : 0522-2231310. Email: bimalokpal.lucknow@ecoi.co.in **Jurisdiction:** Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarrh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
- 14. MUMBAI:** Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S.V. Road, Santacruz(W), Mumbai - 400 054. Tel : 022 -26106960/26106552. Fax : 022-26106052. Email: bimalokpal.mumbai@ecoi.co.in **Jurisdiction:** Goa and Mumbai Metropolitan region (excluding Navi Mumbai & Thane)
- 15. NOIDA:** Office of Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt - Gautam Buddh Nagar, U.P - 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: bimalokpal.noida@ecoi.co.in **Jurisdiction:** State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoorj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
- 16. PATNA:** Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel : 0612-2680952. Email: bimalokpal.patna@ecoi.co.in**Jurisdiction:** Bihar, Jharkhand.
- 17. PUNE:** Office of Insurance Ombudsman, II Floor, JeevanDarshan,N C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in **Jurisdiction:** State of Maharashtra, Area of Navi Mumbai & Thane(excluding Mumbai Metropolitan region).

- The displayed Special Surrender Values are not guaranteed and only indicative. These may change from time to time subject to approval from IRDAI. The policyholder is advised to check the non-guaranteed surrender value payable with the company before surrendering.
- The above amounts assume that all premiums are paid when due. The surrender values are illustrated assuming that the surrender occurs before the GAs are added for that policy year. The Surrender values will be lower than those illustrated above if all the installment premiums payable in that policy year have not been paid. The death benefit values are illustrated assuming that death occurs before the Guaranteed Additions are added for that policy year . The death benefit payable will be lower than those illustrated above if all the instalment premiums payable in that policy year have not been paid.
- In case of non standard age proof, an additional charge of Rs. 2.50 per Rs. 1000 of Sum Assured will be levied on an annual basis.
- The surrender value payable will be Guaranteed Surrender Value plus surrender value of accrued guaranteed additions at the point of surrender or Special Surrender Value, whichever is higher. The Special Surrender Value is not guaranteed.
- The policy will acquire a surrender value after payment of two full years' premium. Once the policy has acquired a surrender value it can continue as a paid up policy.
- The loan amount available will be 80% of the surrender value.
- The above information must be read in conjunction with the sales brochure and policy document.
- Tax benefits would be applicable as per prevailing tax laws.
- Applicable taxes will be charged extra as per applicable rates.
- For any further clarifications, please feel free to contact your advisor / FSC or e-mail us on lifeline@iciciprulife.com
- Insurance is the subject matter of this solicitation.
- Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Applicable Taxes.

I, _____, have explained the premiums and benefits under the product fully to the prospect / policyholder.

Place:

Date: Signature of Agent / Intermediary / Official

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

Place:

Date: Signature of Prospect / Policyholder

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



Benefit Illustration of ICICI Pru Assured Savings Insurance Plan

Name of the Policyholder	: Mr. MANDAR ATRE	Proposal No.	: OC6021936
		Name of the Product	: ICICI Pru Assured Savings Insurance Plan
		Tag Line	: Non Linked Non-Participating Life Individual Savings Product
Age of the Policyholder	: 24-Oct-1978 (42 Years)	Gender of the Policyholder	: MALE
Name of the Life Assured	: Mr. MANDAR ATRE	Unique Identification No.	: 105N144V08
Age of the Life Assured	: 24-Oct-1978 (42 Years)	Applicable Taxes for Year 1	: 4.5%
Gender of the Life Assured	: MALE	Applicable Taxes for Year 2 Onwards	: 2.25%
Policy Term	: 15 years	Sales Channel	: IDFC First Bank
Premium Payment Term	: 7 years		
Amount of Instalment Premium	: Rs 186,000/-		
Mode of payment of premium	: Yearly		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details	
Sum Assured on Death (at inception of the Policy)	1,860,000
Maturity Benefit:	
Accrued Guaranteed Additions (A)	1,562,400
Guaranteed Maturity Benefit (B)	754,410
Total maturity amount (A+B)	2,316,810

Premium Summary	
Instalment Premium without applicable Taxes	186,000
Instalment Premium with First Year applicable taxes	194,371
Instalment Premium with applicable taxes 2nd year onwards	190,186

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

Policy Year	Annualised premium	Guaranteed					Non-Guaranteed
		Guaranteed Additions (For the year)	Guaranteed Additions (Cumulative)	Maturity Benefit	Death Benefit	Min. Guaranteed Surrender Value	Special Surrender Value
1	186,000	18,600	18,600	0	1,860,000	0	0
2	186,000	37,200	55,800	0	1,878,600	116,808	70,244
3	186,000	55,800	111,600	0	1,915,800	200,322	125,109
4	186,000	74,400	186,000	0	1,971,600	386,508	195,369
5	186,000	93,000	279,000	0	2,046,000	492,900	282,697
6	186,000	111,600	390,600	0	2,139,000	608,220	388,768
7	186,000	130,200	520,800	0	2,250,600	736,932	526,705
8	0	130,200	651,000	0	2,380,800	916,608	650,357
9	0	130,200	781,200	0	2,511,000	994,728	772,976
10	0	130,200	911,400	0	2,641,200	1,072,848	921,366
11	0	130,200	1,041,600	0	2,771,400	1,182,346	1,099,435
12	0	130,200	1,171,800	0	2,901,600	1,335,852	1,293,127
13	0	130,200	1,302,000	0	3,031,800	1,522,038	1,521,706
14	0	130,200	1,432,200	0	3,162,000	1,770,720	1,789,077
15	0	130,200	1,562,400	2,316,810	3,292,200	2,088,408	2,077,280

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

Disclaimers

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

Policy Schedule, terms and conditions of the policy and all the endorsements by the Company, if any, will form an integral part of this contract and will be binding on the parties (E18: Ver1)

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

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time. are as follows: 1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from a) the date of issuance of policy or b) the date of commencement of risk or c) the date of revival of policy or d) the date of rider to the policy whichever is later. 2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from a) the date of issuance of policy or b) the date of commencement of risk or c) the date of revival of policy or d) the date of rider to the policy whichever is later. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based. 3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy: a) The suggestion, as a fact of that which is not true and which the insured does not believe to be true; b) The active concealment of a fact by the insured having knowledge or belief of the fact; c) Any other act fitted to deceive; and d) Any such act or omission as the law specifically declares to be fraudulent. 4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak. 5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries. 6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based. 7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation. 8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured. 9. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

Annexure 1: Guaranteed Surrender Value Factors

Policy Year GSV	Policy Term		
	10	12	15
1	0%	0%	0%
2	31%	30%	31%
3	35%	35%	35%
4	51%	50%	50%
5	52%	52%	50%
6	55%	53%	50%
7	65%	55%	50%
8	76%	67%	60%
9	90%	71%	61%
10	90%	80%	62%
11	-	90%	64%
12	-	90%	71%
13	-	-	80%
14	-	-	90%
15	-	-	90%

Annexure 2 (a): Guaranteed Surrender Value factor for accrued Guaranteed Additions - PPT 5 and Policy Term 15

	Outstanding Term (Policy Term - Number of Complete Policy Years - 1)														
Age at Surrender	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
3															7.00%
4														8.00%	7.00%
5													10.00%	8.00%	7.00%
6												12.00%	10.00%	8.00%	7.00%
7											14.00%	12.00%	10.00%	8.00%	7.00%
8										17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
9									21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
10								25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
11							30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
12						34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
13					40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
14				41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
15			43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
16		49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
17	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
18	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
19	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
20	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
21	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
22	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
23	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
24	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
25	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
26	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
27	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
28	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
29	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
30	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	14.00%	12.00%	10.00%	8.00%	7.00%
31	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	15.00%	12.00%	10.00%	8.00%	7.00%
32	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	15.00%	12.00%	10.00%	8.00%	7.00%
33	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	15.00%	12.00%	10.00%	8.00%	7.00%
34	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	17.00%	15.00%	12.00%	10.00%	8.00%	7.00%
35	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	12.00%	10.00%	9.00%	7.00%
36	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	12.00%	10.00%	9.00%	7.00%
37	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	12.00%	10.00%	9.00%	7.00%
38	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	12.00%	10.00%	9.00%	7.00%
39	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	12.00%	10.00%	9.00%	7.00%
40	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	12.00%	10.00%	9.00%	7.00%
41	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	12.00%	10.00%	9.00%	8.00%
42	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	13.00%	10.00%	9.00%	8.00%
43	66.00%	49.00%	43.00%	41.00%	40.00%	34.00%	30.00%	25.00%	21.00%	18.00%	15.00%	13.00%	10.00%	9.00%	8.00%
44	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	21.00%	18.00%	15.00%	13.00%	10.00%	9.00%	8.00%
45	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	21.00%	18.00%	15.00%	13.00%	10.00%	9.00%	8.00%
46	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	18.00%	15.00%	13.00%	10.00%	9.00%	8.00%
47	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	18.00%	15.00%	13.00%	10.00%	10.00%	8.00%
48	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	18.00%	16.00%	13.00%	10.00%	10.00%	8.00%
49	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	18.00%	16.00%	13.00%	10.00%	10.00%	9.00%
50	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	19.00%	16.00%	13.00%	10.00%	10.00%	9.00%
51	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	19.00%	16.00%	14.00%	10.00%	10.00%	9.00%
52	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	19.00%	16.00%	14.00%	10.00%	10.00%	9.00%
53	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	19.00%	16.00%	14.00%	10.00%	10.00%	9.00%
54	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	19.00%	16.00%	14.00%	10.00%	11.00%	9.00%
55	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	26.00%	22.00%	19.00%	16.00%	14.00%	10.00%	11.00%	9.00%
56	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	27.00%	23.00%	19.00%	17.00%	14.00%	10.00%	11.00%	9.00%
57	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	27.00%	23.00%	19.00%	17.00%	15.00%	10.00%	11.00%	9.00%
58	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	30.00%	27.00%	23.00%	20.00%	17.00%	15.00%	10.00%	12.00%	
59	66.00%	49.00%	43.00%	41.00%	40.00%	34.25%	31.00%	27.00%	23.00%	20.00%	17.00%	15.00%	10.00%		
60	66.00%	49.00%	43.00%	41.00%	40.00%	35.25%	31.00%	27.00%	23.00%	20.00%	17.00%	15.00%			
61	66.00%	49.00%	43.00%	41.00%	40.00%	35.25%	31.00%	27.00%	23.00%	20.00%	18.00%				
62	66.00%	49.00%	43.00%	42.00%	40.00%	35.25%	31.00%	27.00%	24.00%	21.00%					
63	66.00%	49.00%	44.00%	42.00%	40.00%	35.25%	31.00%	28.00%	24.00%						
64	66.00%	49.00%	44.00%	42.00%	40.00%	35.25%	31.00%	28.00%							
65	66.00%	49.00%	44.00%	42.00%	40.00%	35.25%	31.00%								
66	66.00%	49.00%	44.00%	42.00%	40.00%	35.25%									
67	66.00%	49.00%	44.00%	42.00%	40.00%										
68	66.00%	49.00%	44.00%	42.00%											
69	66.00%	49.00%	44.00%												
70	66.00%	49.00%													
71	66.00%														
72															

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

Age at Surrender	Outstanding Term (Policy Term - Number of Complete Policy Years - 1)									
	0	1	2	3	4	5	6	7	8	9
3										
4										
5										
6										
7										
8										9.00%
9									10.00%	9.00%
10								11.00%	10.00%	9.00%
11							23.00%	11.00%	10.00%	9.00%
12						25.00%	23.00%	11.00%	10.00%	9.00%
13					32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
14				32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
15			35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
16		36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
17	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
18	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
19	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
20	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
21	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
22	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
23	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
24	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
25	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
26	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
27	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
28	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
29	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
30	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
31	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
32	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
33	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
34	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
35	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
36	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
37	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
38	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
39	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
40	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
41	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
42	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
43	44.00%	36.00%	35.00%	32.00%	32.00%	25.00%	23.00%	11.00%	10.00%	9.00%
44	44.00%	36.00%	35.00%	32.00%	3					

Mode : **YEARLY**

Portfolio Strategy : **Fixed**

INCOME FUND : **100%**

Automatic Transfer Strategy

From : **Income Fund**

To (any one) : **INDIA GROWTH FUND**

Amount INR (per month) : **9,500**

Transfer Date : **1st OF EVERY MONTH**

I would like to opt for Systematic Withdrawal Plan : **Yes**

Payout Start Year : **34**

Payout Date : **1st of the Month**

Particulars of the first premium deposit

Mode Of Deposit : **NET BANKING**

Amount : **3,08,371**

Bank : **HDF**

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

Payout Mode

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

Account Type : **SAVING**

Bank Name : **IDFC BANK LIMITED BKC-NAMAN CHAMBERS BRANCH IDFB0040101**

Branch : **IDFC BANK LIMITED BKC-NAMAN CHAMBERS BRANCH IDFB0040101**

Account Number : **10003784678**

MICR Code : **400751002**

IFSC Code : **IDFB0040101**

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

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

Declaration & Authorization

I/We declare that I/we have answered the questions in the proposal form and have duly signed it after understanding its contents. I/ We have fully understood the nature of the questions including health related questions and the importance of disclosing all material information while answering such questions. I/We declare that the answers given by me/us to all the questions in the proposal form and the information given to ICICI Prudential Life Insurance Co. Ltd. as to the state of health and habits of the life/lives to be assured are true and complete in every respect and that I/we have not withheld any material information or suppressed any material fact. I/ We have made no statement to the Insurance Advisor, Medical Examiner or any other person associated with the Company which in any way modifies the answer given by me/ us in this application form. I/We undertake to notify the Company of any change in the information given by me/ us in the proposal form with respect to the Life/ Lives to be Assured subsequent to the signing of this proposal form and before the receipt of the policy document. I/We also understand that the terms and conditions including the premium and the benefits payable under the Policy are subject to variation/ taxes/ duties/ charges in accordance to applicable laws. I/We confirm that all premiums will be paid from bonafide sources. I/We hereby authorize ICICI Prudential Life Insurance Co. Ltd. to assess the health status and conduct screening/confirmation/telephonic verification/reconfirmation of the life/lives to be assured including the health status through medical examinations which may include Laboratory tests, Cardiology, Radiological investigations and other medical tests including blood tests to detect bacterial/viral/fungal infections if required by the Company. I/We hereby give my/our consent to undergo HIV1/2 test. I/We am/are aware that this test is only for screening purpose and not confirmatory for HIV/AIDS. I/We hereby authorize ICICI Prudential Life Insurance Co. Ltd. to send all service related communications to the contact details registered with the Company. The Company reserves the right to accept, decline or offer alternate terms on my/our proposal for Life/Health Insurance. In order to enable the Company to assess the risk under this proposal and any time thereafter, I/we hereby, authorize the past and present employer(s)/business associates/medical practitioner(s)/hospital and medical source/any life and non-life insurance Company to provide the records of employment/business or other details as may be considered relevant.I/we agree and authorize the Company, for the purpose of processing of this Proposal or servicing of the resulting policy, to verify/share my our/documents/other information provided herein on confidential basis within ICICI group and/or third party agencies. This application form shall be a part of the life insurance policy contract, in case of its acceptance by the Company. I/We understand that in case of fraud or misstatement by me/us, the policy shall be treated by the Company in accordance with Section 45 of the Insurance Laws (Amendment) Act, 1938 as amended from time to time. I hereby consent to receiving information from Central KYC registry through SMS or email on the above registered number or email address.

Nominee Details

Full Name : **HEMAVATI ATRE** Gender : **FEMALE**

Date Of Birth : **Mar 01,1943** Relationship with Life Assured/Proposer : **MOTHER**

Proposer / Life Assured KYC Details

IT Proof : PANCARD - AFCPA3553K	Source Of Funds : SALARY
Address Proof : AADHAAR CARD COPY	ID Proof : PAN CARD
ID Number : AFCPA3553K	Objective Of Taking This Policy : SAVING AND PROTECTION
Age Proof : PAN CARD	Would You Like To Share Your Portfolio/Fund Details With Your Advisor/Agent : YES
Is The Premium Paid By A Person Other Than Proposer : NO	

Health Details of Life Assured

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

Height : **5 feet 8 inches**

Weight : **72(Kgs)**

Do You Consume Or Have Ever Consumed Tobacco? : **NO**

Do You Consume Or Have Ever Consumed Alcohol? : **NO**

Do You Consume Or Have Ever Consumed Narcotics? : **NO**

Is your occupation associated with any specific hazard or do you take part in activities or have hobbies that could be dangerous in any way ? (eg - occupation - Chemical factory, mines, explosives, radiation, corrosive chemicals j - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing, etc) : **NO**

Are you employed in the armed, para military or police forces ?(If yes, please provide Rank, Department/Division, Date of last medical & category after medical exam)? : **NO**

Family details of the life assured(include parents/sibling) Are any of your family members suffering from /have suffered from/have died of heart disease,Diabetes Mellitus, cancer or any other hereditary/familial disorder, before 55 years of age.if yes please provide details below? : **NO**

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

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

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

Did you have any ailment/injury/accident requiring treatment/medication for more than a week or have you availed leave for more than 5 days on medical grounds in the last two years? : **NO**

Hypertension/High BP/high cholesterol : NO	Chest Pain/Heart Attack/any other heart disease or problem : NO
Undergone angioplasty,bypass surgery,heart surgery : NO	Diabetes/High Blood Sugar/Sugar in Urine : NO
Asthma,Tuberculosis or any other respiratory disorder : NO	Nervous disorders/stroke/paralysis/epilepsy : NO
Any GastroIntestinal disorders like Pancreatitis,Colitis etc. : NO	Liver disorders/Jaundice/Hepatitis B or C : NO
Genitourinary disorders related to kidney,prostate,urinary system : NO	Cancer, Tumor, Growth or Cyst of any Kind : NO
HIV infection AIDS or positive test for HIV : NO	Any blood disorders like Anaemeia, Thalassemia etc : NO
Psychiatric or mental disorders : NO	Any other disorder not mentioned above : NO

Product Details

Product Name : ICICI PRU ASSURED SAVINGS INSURANCE PLAN	Policy Term (in yrs) : 15
Premium Payment Term(in Yrs) : 7	Guaranteed Maturity Benefit/Guaranteed Surrender Benefit/Sum Assured on Maturity (in INR) : 754410
Sum Assured/Modal Income (in INR) : 18,60,000	Modal Premium (in INR) : 1,86,000
Mode : YEARLY	

Product Name : ICICI PRU SIGNATURE	Policy Term (in yrs) : 57
Premium Payment Term(in Yrs) : 7	Guaranteed Maturity Benefit/Guaranteed Surrender Benefit/Sum Assured on Maturity (in INR) : N.A.
Sum Assured/Modal Income (in INR) : 11,40,000	Modal Premium (in INR) : 1,14,000

Annexure 2 (d): Guaranteed Surrender Value factor for accrued Guaranteed Additions - PPT 7 and Policy Term 10

Age at Surrender	Outstanding Term (Policy Term - Number of Complete Policy Years - 1)									
	0	1	2	3	4	5	6	7	8	9
3										
4										
5										
6										
7										
8										8.00%
9									10.00%	8.00%
10								18.00%	10.00%	8.00%
11							23.00%	18.00%	10.00%	8.00%
12						25.00%	23.00%	18.00%	10.00%	8.00%
13					26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
14				27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
15			29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
16		30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
17	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
18	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
19	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
20	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
21	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
22	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
23	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
24	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
25	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
26	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
27	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
28	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
29	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
30	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
31	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
32	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
33	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
34	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
35	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
36	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
37	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
38	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
39	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
40	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
41	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
42	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
43	35.50%	30.00%	29.00%	27.00%	26.00%	25.00%	23.00%	18.00%	10.00%	8.00%
44	35.50%	30.00%	29.00%	27.00%	26.00%	26.00%	24.00%	18.00%	10.00%	8.00%
45	35.50%	30.00%	29.00%	27.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
46	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
47	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
48	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
49	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
50	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
51	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
52	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
53	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
54	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
55	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
56	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
57	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	24.00%	18.00%	10.00%	8.00%
58	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	25.00%	18.00%	10.00%	8.00%
59	35.50%	30.00%	29.00%	28.00%	27.00%	26.00%	25.00%	18.00%	10.00%	8.00%
60	35.50%	30.00%	29.00%	28.00%	27.00%	27.00%	25.00%	18.00%	10.00%	8.00%
61	35.50%	30.00%	29.00%	28.00%	27.50%	27.00%	25.00%	18.00%	10.00%	8.00%
62	35.50%	30.00%	29.00%	28.00%	27.50%	27.00%	25.00%	18.00%	10.00%	8.00%
63	35.50%	30.00%	29.00%	28.00%	27.50%	27.00%	25.00%	18.00%	10.00%	
64	35.50%	30.00%	29.00%	28.00%	27.50%	27.00%	25.00%	18.00%		
65	35.50%	30.00%	29.00%	28.00%	27.50%	27.00%	25.00%			
66	35.50%	30.00%	29.00%	28.00%	27.50%	27.00%				
67	35.50%	30.00%	29.00%	28.00%	27.50%					
68	35.50%	30.00%	29.00%	28.00%						
69	35.50%	30.00%	29.00%							
70	35.50%	30.00%								
71	35.50%									
72										

Annexure 2 (e): Guaranteed Surrender Value factor for accrued Guaranteed Additions - PPT 7 and Policy Term 12

	Outstanding Term (Policy Term - Number of Complete Policy Years - 1)											
Age at Surrender	0	1	2	3	4	5	6	7	8	9	10	11
3												
4												
5												
6												10.00%
7											14.00%	10.00%
8										16.00%	14.00%	10.00%
9									21.00%	16.00%	14.00%	10.00%
10								23.00%	21.00%	16.00%	14.00%	10.00%
11							25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
12						27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
13					28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
14				31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
15			33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
16		34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
17	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
18	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
19	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
20	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
21	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
22	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
23	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
24	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
25	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
26	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
27	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
28	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
29	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
30	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
31	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
32	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
33	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
34	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
35	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
36	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
37	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
38	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
39	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
40	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
41	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
42	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
43	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
44	53.50%	34.50%	33.00%	31.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
45	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
46	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	15.00%	10.00%
47	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	15.00%	10.00%
48	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
49	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
50	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
51	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
52	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
53	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
54	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
55	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
56	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	23.00%	16.00%	17.00%	10.00%
57	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	23.00%	16.00%	17.00%	10.00%
58	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	23.00%	16.00%	17.00%	10.00%
59	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	23.00%	16.00%	17.00%	10.00%
60	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	23.00%	16.00%	17.00%	10.00%
61	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	23.00%	16.00%	18.00%	
62	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	24.00%	16.00%		
63	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%	24.00%			
64	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%	23.00%				
65	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%	25.00%					
66	53.50%	34.50%	33.00%	32.00%	28.00%	27.00%						
67	53.50%	34.50%	33.00%	32.00%	28.00%							
68	53.50%	34.50%	33.00%	33.00%								
69	53.50%	34.50%	34.00%									
70	53.50%	35.00%										
71	53.50%											
72												

Application Number : **OC6021936**



Sales details

LOB/Agent Code : **01405376**

Agent/AFSM Name : **CHENNAI IDFC FIRST BANK LIMITED**

Channel Code : **CA**

AFSM Code : **01381712**

Bank : **IDFC**

Branch : **D142**

Source : **SPBB**

LIM/CSR Code : **999999**

CAFOS Code : **144942**

SP/POS Code : **SP0106192717**

Opp ID : **999999**

IN UNIT-LINKED INSURANCE POLICIES(ULIPs), THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.
IMPORTANT GUIDELINES:
1) Insurance is contract of utmost good faith between the Insurer and the Insured. The Proposer and the Life to be Assured are required to disclose all facts in response to the question in this application form. 2) Any cancellation/alteration is to be signed by the Proposer/Life to be Assured as applicable. 3) For adding nominee(s) or assignee to the policy please refer to the servicing forms available on the website.
I/We understand the importance of disclosing all material information and confirm that I/we shall share details which are true and correct, failing which the company reserves the right to cancel the policy and/or repudiate any claims under the policy and initiate appropriate action.

Proposer / Life Assured Basic Details

Full Name : **MR. MANDAR ATRE**

Father's Name: **PANDIT**

Gender : **MALE**

Date Of Birth : **Oct 24,1978**

Marital status : **MARRIED**

Proposer/Policy Owner Electronic Insurance Account(eiA)

Do you have an Electronic Insurance Account?: **NO**

Insurance Repository : **NO PREFERENCE**

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

Proposer / Life Assured Personal Details

Relationship With The Life Assured : **SELF**

Education : **POST GRADUATE**

Occupation : **SALARIED**

Organization Type: **PVT LTD**

Name Of Organization : **OTHERS - OTHERS**

Annual Income : **INR 45,00,000**

Politically Exposed : **NO**

(Politically Exposed Persons (PEPs) are individuals who have been entrusted with Prominent public functions in a foreign country, Example, Heads of the State or Governments, Senior Politicians, Senior Government/Judicial/Military officials, Senior Executives of State Owned Corporations, important political party officials, etc - including the family Members and close relatives).

Contact Details

Mailing Address : **2503, WING A , RUNWAL PRIDE, L B S MARG , BEHIND R MALL, MULUND WEST, MUMBAI- 400080, MAHARASHTRA, INDIA**

Email ID : **MANDAR2410@GMAIL.COM**

Mobile Number : **9819812950**

Permanent Address : **SAME AS MAILING ADDRESS**

Nationality : **INDIAN**

Resident Status : **RESIDENT INDIAN**

Previous Policy Details

Have any such proposals on your life / application for reinstatement ever been accepted with extra premium, postponement, decline, withdrawal, non completion, been offered on modified terms?
: No

Company Name	Policy Number / Application Number	Base Sum Assured (in Rs)	Proposal Date	Policy decision

If The Life To Be Assured Is A Student/Housewife, Please Provide Insurance Details Of Parents/Husband/Siblings : . **NO**

is made to the person named in the text of the policy or in the registered records of the insurer. 7. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations. 8. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof. 9. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan. 10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination. 11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate. 12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s). 13. Where the policyholder whose life is insured nominates his a. parents or b. spouse or c. children or d. spouse and children e. or any of them the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title. 14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s). 15. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy. 16. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWPA, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply. Disclaimer: This is a simplified version of Section 39 of the Insurance Act, 1938 as amended from time to time. The policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.

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

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. The extent 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 thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer. 6. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations. 7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice. 8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced. 9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is a. not bonafide or b. not in the interest of the policyholder or c. not in public interest or d. is for the purpose of trading of the insurance policy. 10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment. 11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer. 12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority. 13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR ii. the insured surviving the term of the policy Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position. 14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and b. may institute any proceedings in relation to the policy c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings Disclaimer: This is a simplified version of Section 38 of the Insurance Act, 1938 as amended from time to time. The

policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.

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

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time. are as follows: 1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from a) the date of issuance of policy or b) the date of commencement of risk or c) the date of revival of policy or d) the date of rider to the policy whichever is later. 2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from a) the date of issuance of policy or b) the date of commencement of risk or c) the date of revival of policy or d) the date of rider to the policy whichever is later. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based. 3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy: a) The suggestion, as a fact of that which is not true and which the insured does not believe to be true; b) The active concealment of a fact by the insured having knowledge or belief of the fact; c) Any other act fitted to deceive; and d) Any such act or omission as the law specifically declares to be fraudulent. 4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak. 5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries. 6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based. 7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation. 8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured. 9. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

Annexure 2 (f): Guaranteed Surrender Value factor for accrued Guaranteed Additions - PPT10 and Policy Term 12

	Outstanding Term (Policy Term - Number of Complete Policy Years - 1)											
Age at Surrender	0	1	2	3	4	5	6	7	8	9	10	11
3												
4												
5												
6												10.00%
7											14.00%	10.00%
8										16.00%	14.00%	10.00%
9									21.00%	16.00%	14.00%	10.00%
10								23.00%	21.00%	16.00%	14.00%	10.00%
11							25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
12						27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
13					29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
14				31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
15			33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
16		35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
17	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
18	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
19	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
20	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
21	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
22	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
23	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
24	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
25	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
26	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
27	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
28	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
29	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
30	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	14.00%	10.00%
31	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
32	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
33	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
34	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
35	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
36	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
37	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
38	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
39	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
40	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
41	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
42	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
43	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
44	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
45	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	21.00%	16.00%	15.00%	10.00%
46	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	16.00%	15.00%	10.00%
47	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	16.00%	15.00%	10.00%
48	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	16.00%	16.00%	10.00%
49	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	17.00%	16.00%	10.00%
50	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	17.00%	16.00%	10.00%
51	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	17.00%	16.00%	10.00%
52	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	17.00%	16.00%	10.00%
53	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	17.00%	16.00%	10.00%
54	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	17.00%	16.00%	10.00%
55	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	22.00%	17.00%	16.00%	10.00%
56	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	23.00%	23.00%	17.00%	17.00%	10.00%
57	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	24.00%	23.00%	18.00%	17.00%	10.00%
58	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	24.00%	23.00%	18.00%	17.00%	10.00%
59	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	24.00%	23.00%	18.00%	17.00%	10.00%
60	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	24.00%	23.00%	18.00%	17.00%	10.00%
61	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	24.00%	23.00%	18.00%	18.00%	
62	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	24.00%	24.00%	19.00%		
63	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	25.00%	25.00%	24.00%			
64	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	26.00%	25.00%				
65	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%	26.00%					
66	45.00%	35.00%	33.00%	31.00%	29.00%	27.00%						
67	45.00%	35.00%	33.00%	31.00%	29.00%							
68	45.00%	35.00%	33.00%	31.00%								
69	45.00%	35.00%	33.00%									
70	45.00%	35.00%										
71	45.00%											
72												

Annexure 3: Non Guaranteed Surrender Value Factors

For the following Premium Payment Term - Policy Terms - 1. 5-10, 2. 7-10, 3. 7-12, 4.10-12

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

1998, the complaint to the Ombudsman can be made only if: • The grievance has been rejected by the grievance redressal machinery of the Insurance Company; • A period of one year from the date of rejection by the Insurance Company has passed; and • If any other judicial authority has not been approached. In case if You do not receive any reply or if You are not satisfied with Our decision/ resolution, You may approach the Insurance Ombudsman if the grievance pertains to: • Any partial or total repudiation of claims; • The premium paid or payable in terms of the Policy; • Any claim related dispute on the legal construction of the Policy in so far as such dispute relate to claims; • Delay in settlement of claims; or • Non-issue of Policy document to customers after receipt of premiums. A complaint is required to be made in writing to the office of the Insurance Ombudsman giving full details of the complaint and the contact information of complainant. We have given below the details of the existing offices of the Insurance Ombudsman. You may approach the respective Ombudsman as per Your location. We request You to regularly check Our website at www.iciciprulife.com or the website of the IRDAI at www.irdai.gov.in for updated contact details.

- AHMEDABAD:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 - 25501201/02/05/06. Email: bimalokpal.ahmedabad@ecoi.co.in **Jurisdiction:** Gujarat, Dadra & Nagar Haveli, Daman and Diu.
- BENGALURU:** Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru- 560078. Tel No: 080 - 26652048 / 26652049. Email: bimalokpal.bengaluru@ecoi.co.in**Jurisdiction:** Karnataka.
- 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.
- BHUBANESHWAR:** Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar -751 009. Tel.:- 0674-2596455/2596461. Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in**Jurisdiction:** Orissa.
- CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.:- 0172- 2706468/2706196. Fax : 0172-2708274. Email: bimalokpal.chandigarh@ecoi.co.in **Jurisdiction:** Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh.
- 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)
- 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.
- ERNAKULAM:** Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel : 0484- 2358759/2359338. Fax : 0484-2359336. Email: bimalokpal.ernakulam@ecoi.co.in **Jurisdiction:** Kerala, Lakshadweep, Mahe- a part of Pondicherry.
- GUWAHATI:** Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Panbazar Overbridge, S.S. Road, Guwahati -781 001. Tel.:- 0361- 2132204/2132205. Fax : 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.in **Jurisdiction:** Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura .
- 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.
- JAIPUR:** Office of Insurance Ombudsman, Jeevan Nidhi - II, Ground floor, Bhawani Singh Road, Ambedkar circle, Jaipur- 302005. Tel : 0141 -2740363. Email: bimalokpal.jaipur@ecoi.co.in.**Jurisdiction:** Rajasthan.
- KOLKATA:** Office of the Insurance Ombudsman, 4th Floor, Hindusthan Building Annexe, 4, C.R.Avenue, Kolkatta – 700 072. Tel : 033- 22124339/22124340. Fax : 033-22124341. Email: bimalokpal.kolkata@ecoi.co.in **Jurisdiction:** West Bengal, Sikkim and Andaman & Nicobar Islands.
- LUCKNOW:** Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase II, Nawal Kishore Road, Hazaratganj, Lucknow - 226 001. Tel: 0522 -2231331/2231330. Fax : 0522-2231310. Email: bimalokpal.lucknow@ecoi.co.in **Jurisdiction:** Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
- MUMBAI:** Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S.V. Road, Santacruz(W), Mumbai - 400 054. Tel : 022 -26106960/26106552. Fax : 022-26106052. Email: bimalokpal.mumbai@ecoi.co.in **Jurisdiction:** Goa and Mumbai Metropolitan region (excluding Navi Mumbai & Thane)
- NOIDA:** Office of Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt - Gautam Buddh Nagar, U.P - 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: bimalokpal.noida@ecoi.co.in **Jurisdiction:** State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
- PATNA:** Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel : 0612-2680952. Email: bimalokpal.patna@ecoi.co.in**Jurisdiction:** Bihar, Jharkhand.
- PUNE:** Office of Insurance Ombudsman, II Floor, Jeevan Darshan, N C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in **Jurisdiction:** State of Maharashtra, Area of Navi Mumbai & Thane (excluding Mumbai Metropolitan region).

1. Annexure I – Mortality Charges

Age last birthday (years)	Mortality Charge per thousand Sum at Risk	Age last birthday (years)	Mortality Charge per thousand Sum at Risk
0	4.45	51	5.49
1	3.90	52	6.06
2	2.94	53	6.65
3	2.22	54	7.26
4	1.67	55	7.89
5	1.27	56	8.55
6	0.97	57	9.23
7	0.75	58	9.95
8	0.59	59	10.71
9	0.50	60	11.54
10	0.44	61	12.44
11	0.43	62	13.42
12	0.45	63	14.50
13	0.50	64	15.70
14	0.55	65	17.01
15	0.62	66	18.47
16	0.68	67	20.07
17	0.75	68	21.82
18	0.80	69	23.75
19	0.85	70	25.86
20	0.89	71	28.16
21	0.92	72	30.68
22	0.95	73	33.42
23	0.97	74	36.40
24	0.98	75	39.64
25	0.99	76	43.17
26	1.00	77	47.00
27	1.01	78	51.15
28	1.02	79	55.67
29	1.04	80	60.56
30	1.06	81	65.87
31	1.09	82	71.63
32	1.12	83	77.88
33	1.17	84	84.65
34	1.22	85	91.99
35	1.29	86	99.93
36	1.36	87	108.54
37	1.45	88	117.87
38	1.55	89	127.97
39	1.67	90	138.90
40	1.81	91	150.73
41	1.96	92	163.54
42	2.14	93	177.39
43	2.35	94	192.38
44	2.60	95	208.59
45	2.88	96	226.12
46	3.20	97	245.07
47	3.57	98	265.56
48	3.99	99	287.70
49	4.45		
50	4.95		

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

Annexure II -Revision of Charges

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

Annexure III – Section 39 – Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

1. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death. 2. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder’s death during the minority of the nominee. The manner of appointment to be laid down by the insurer. 3. Nomination can be made at any time before the maturity of the policy. 4. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy. 5. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be. 6. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment

16. Applicability of NAV i. The allocation and redemption of Units for various transactions will be at the NAV as described below:

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

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

PART F

General Conditions

1. **Age** We have calculated the premiums under the Policy on the basis of the Age of the Life Assured as declared by You in the Proposal Form. You are required to submit the Age proof of the Life Assured and have the Age admitted, in case if the Age was not admitted at the time of proposal. You will be required to furnish such proof of age of the Life Assured as is acceptable to us and have the age admitted. If the Age admitted (the "Correct Age") during the Policy term is found to be different from the Age declared in the Proposal Form, We will take one of the following actions: a) If the Correct Age of the Life Assured makes him/her ineligible for this product, We will offer a suitable plan as per Our underwriting norms. If You do not wish to opt for the alternative plan or if it is not possible for Us to grant any other plan, We will cancel the Policy by paying the Fund Value less premium discontinuance charge, if any and the policy will terminate thereafter. b) If the Correct Age of the Life Assured makes him/her eligible for this Policy, revised Mortality Charges as per Part E will be payable as per the Correct Age from the next Policy anniversary. There could be a revision in the Sum Assured also depending on the correct age of the Life Assured. This section will be as per the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.
2. **Nomination** Nomination will be as per Section 39 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure III for details on this section.
3. **Assignment** Assignment will be as per Section 38 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure IV for details on this section.
4. **Incontestability** Incontestability will be as per Section 45 of the Insurance Act, 1938, as amended from time to time. Please refer Annexure V for more details on this section.
5. **Non-Disclosure & Fraud** Non-disclosure and Fraud will be as per Section 45 of the Insurance Act, 1938, as amended from time to time. Please refer Annexure V for more details on this section.

The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India.
6. **Communication address** Our communication address is: Address : **Customer Service Desk** ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097. Maharashtra. **Telephone:** 1860 266 7766. **Facsimile:** +91-22-42058222. **E-mail:** lifeline@iciciprulife.com. We expect You to immediately inform Us about any change in Your address or contact details.
7. **Electronic transactions** All transactions carried out by You through Internet, electronic, call centers, tele-service operations, computer, automated machines network or through other means of communication will be valid and legally binding on Us as well as You. This will be subject to the relevant guidelines and terms and conditions as may be made applicable by Us.
8. **Jurisdiction** The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over any and all differences or disputes arising in relation to this Policy.
9. **Legislative changes** All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The Policy terms and conditions may be altered based on any future legislative or regulatory changes.

10. Force Majeure • The Company will value the funds on each day that the financial markets are open however the company may value the funds less frequently in extreme circumstances external to the Company where the value of the asset is too uncertain. In such circumstance the company may defer the valuation of assets for up to 30 days until the company feels that certainty to the value of assets has been resumed. The deferment of the valuation of the assets will be with prior approval from IRDAI. • The Company will make investments as per the fund mandates given in Part E.7 however the company reserves the right to change the exposure of all/any fund to money market to 100% in extreme situation external to the Company keeping in view market conditions/political situations/economic situations/war like situations/terror situations. The same will be put back as per the base mandate once the situation has corrected. • Some examples of such circumstance in above sections are: - When one or more stock exchange which provided basis for valuation for substantial portion of the assets of the fund are closed otherwise than for ordinary holiday - When as a result of political economic monetary or any circumstances out of the control of the company, the disposal of the assets of the fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining policyholder. - During periods of extreme market volatility during which surrenders and switches would be detrimental to the interests of the remaining policyholders - In the case of natural calamities/strikes/war/civil unrest and riots - In the event of any unforeseen accident beyond Company's control or Act of God or disaster that effects the normal functioning of the company - If so directed by IRDAI The policyholder will be notified of such a situation if it arises.

1. Payment of claim procedure For processing a death claim under this Policy, We will require the following documents (as may be relevant): a) Claimant's Statement b) Original Policy Document c) Death Certificate of the Life Assured issued by the local municipal authority d) Cancelled Cheque for processing electronic payment e) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death. For processing a maturity claim under this Policy, We will require the following documents: a) Payout mandate b) Cancelled Cheque for processing electronic payment. Claims payments are made only in Indian currency in accordance with the prevailing Exchange control regulations and other relevant laws and regulations in India. In case the Claimant is unable to provide any or all of the above documents, in exceptional circumstances such as a natural calamity, the Company may at its own discretion conduct an investigation and may subsequently settle the claim.

2. Suicide If the Life Assured, whether sane or insane, commits suicide for any reason whatsoever within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the policy will terminate and only the Fund Value including Top up Fund Value, if any, as available on the date of intimation of death, will be payable to the Claimant. Any charges other than Fund Management Charges and guarantee charges, if any, recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death. The policy will terminate on the said payment and all rights, benefits and interests will stand extinguished. If the Life Assured, whether sane or insane, commits suicide within 12 months from the effective date of any increase in the Sum Assured, then the amount of increase shall not be considered in the calculation of the Death Benefit.

3. Issue of duplicate policy We shall issue a duplicate of Policy document, on receipt of a written request for the same from You along with the necessary documents as may be required by Us and at such charges as may be applicable from time to time. The current charges for issuance of duplicate policy is Rs. 200. Freelook option is not available on issue of duplicate Policy document.

14. Amendment to policy document Any variations, modifications or amendment of any terms of the Policy document shall be communicated to you in writing.

PART - G

Grievance Redressal Mechanism & List of Ombudsmen 1. Customer service: For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on **Our website:** www.iciciprulife.com. Alternatively You may communicate with Us at the customer service desk whose details are mentioned above. For updated contact details, We request You to regularly check Our website. i. **Grievance Redressal Officer/Senior Grievance Redressal Officer:** If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated Grievance Redressal Officer (GRO) at gro@iciciprulife.com or our Senior Grievance Redressal Officer (SGRO) at smgro@iciciprulife.com. You may also contact us at 1860 266 7766. Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097. For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com. ii. **Grievance Redressal Committee:** If You do not receive any resolution or if You are not satisfied with the resolution provided by the SGRO, You may escalate the matter to Our internal Grievance Redressal Committee at the address mentioned below:

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

Communication address to share complaints by post or courier:
Consumer Affairs Department
Insurance Regulatory and Development Authority of India
Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli
Hyderabad- 500032. Telangana State.

2. Insurance Ombudsman: The Central Government has established an office of the insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Rule 13(3) of the Redressal of Public Grievances Rules

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

For the following Premium Payment Term - Policy Terms - 1. 5-15

	Outstanding Term (Policy Term - Number of Complete Policy Years - 1)														
Age at Surrender	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
3															25%
4														28%	25%
5													30%	28%	25%
6												33%	30%	28%	25%
7											37%	33%	30%	28%	25%
8									44%	40%	37%	33%	30%	28%	25%
9								49%	44%	40%	37%	33%	30%	28%	25%
10							54%	49%	44%	40%	37%	33%	30%	28%	25%
11						59%	54%	49%	44%	40%	37%	33%	31%	28%	25%
12					65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	25%
13				71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	25%
14			78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%
15		86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%
16		86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%
17	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%
18	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	26%
19	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	26%
20	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	26%
21	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	26%
22	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
23	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
24	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
25	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
26	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
27	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
28	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
29	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%
30	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	26%
31	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	26%
32	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	27%
33	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	27%
34	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	34%	32%	29%	27%
35	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	29%	27%
36	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	30%	27%
37	95%	86%	79%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	30%	28%
38	95%	86%	79%	71%	65%	59%	54%	49%	45%	42%	38%	35%	32%	30%	28%
39	95%	86%	79%	72%	65%	59%	54%	50%	45%	42%	38%	35%	33%	30%	28%
40	95%	86%	79%	72%	65%	59%	54%	50%	46%	42%	39%	36%	33%	31%	29%
41	95%	86%	79%	72%	65%	60%	54%	50%	46%	42%	39%	36%	33%	31%	29%
42	95%	86%	79%	72%	65%	60%	55%	50%	46%	42%	39%	36%	34%	32%	30%
43	95%	86%	79%	72%	65%	60%	55%	50%	46%	43%	39%	37%	34%	32%	30%
44	95%	86%	79%	72%	66%	60%	55%	50%	46%	43%	40%	37%	35%	33%	31%
45	95%	86%	79%	72%	66%	60%	55%	51%	47%	43%	40%	38%	35%	33%	32%
46	95%	86%	79%	72%	66%	60%	55%	51%	47%	44%	41%	38%	36%	34%	33%
47	95%	86%	79%	72%	66%	60%	55%	51%	47%	44%	41%	39%	37%	35%	34%
48	95%	87%	79%	72%	66%	61%	56%	51%	48%	45%	42%	39%	38%	36%	35%
49	95%	87%	79%	72%	66%	61%	56%	52%	48%	45%	42%	40%	38%	37%	37%
50	95%	87%	79%	72%	66%	61%	56%	52%	49%	46%	43%	41%	40%	39%	38%
51	95%	87%	79%	72%	66%	61%	57%	53%	49%	46%	44%	42%	41%	40%	40%
52	95%	87%	79%	73%	67%	61%	57%	53%	50%	47%	45%	43%	42%	42%	42%
53	95%	87%	79%	73%	67%	62%	57%	53%	50%	48%	46%	44%	44%	43%	44%
54	95%	87%	79%	73%	67%	62%	58%	54%	51%	49%	47%	46%	45%	45%	47%
55	95%	87%	80%	73%	67%	62%	58%	55%	52%	50%	48%	47%	47%	48%	50%
56	95%	87%	80%	73%	68%	63%	59%	55%	53%	51%	50%	49%	49%	50%	53%
57	95%	87%	80%	73%	68%	63%	59%	56%	54%	52%	51%	51%	52%	53%	57%
58	95%	87%	80%	74%	68%	64%	60%	57%	55%	54%	53%	53%	54%	57%	
59	95%	87%	80%	74%	69%	64%	61%	58%	56%	55%	55%	56%	57%		
60	95%	87%	80%	74%	69%	65%	61%	59%	57%	57%	57%	58%			
61	95%	87%	81%	75%	70%	66%	62%	60%	59%	59%					
62	95%	88%	81%	75%	70%	66%	63%	61%	61%	62%					
63	95%	88%	81%	75%	71%	67%	65%	63%	63%						
64	95%	88%	81%	76%	72%	68%	66%	65%							
65	95%	88%	82%	77%	72%	69%	67%								
66	95%	88%	82%	77%	73%	70%									
67	96%	88%	83%	78%	74%										
68	96%	89%	83%	79%											
69	96%	89%	84%												
70	96%	89%													
71	96%														
72															

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

For the following Premium Payment Term - Policy Terms - 1. 7-15

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

x) Active Asset Allocation Balanced Fund

Objective	To provide capital appreciation by investing in a suitable mix of cash, debt and equities. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	70	30
Debt Instruments	70	30
Money market & Cash	40	0

Potential Risk- Reward profile of the fund: Moderate

xi) Secure Opportunities Fund

Objective	To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.
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Portfolio Allocation	Max (%)	Min (%)
Debt Instruments	100	60
Money market & Cash	40	0

Potential Risk- Reward profile of the fund: Low

xii) Income Fund

Objective	To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.
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Portfolio Allocation	Max (%)	Min (%)
Debt Instruments	100	40
Money market & Cash	60	0

Potential Risk- Reward profile of the fund: Low

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

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

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

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

iv. Fixed Portfolio Strategy Under this strategy, the Policyholder may choose to invest his or her money in any of the funds offered and in proportions of his or her choice. The available funds are described in section 7 above. A Policyholder who chooses the Fixed Portfolio Strategy may avail of the Automatic Transfer Strategy described below. There would be no additional charge for selecting the Automatic Transfer Strategy Under this strategy you can invest all or some part of your investment in Money Market Fund or Income Fund and transfer a fixed amount in regular monthly instalments into any one of the following funds: Bluechip Fund, Maximiser V, Multi Cap Growth Fund, Maximise India Fund, Opportunities Fund, Value Enhancer Fund, Focus 50 Fund or India Growth Fund. This transfer will be done in equal instalments in not more than 12 monthly instalments. The Policyholder can opt for a transfer date of either 1st or 15th of every month. If the date is not mentioned, the funds will be switched on the 1st of every month. If the 1st or 15th of the month is a non-valuation date then the next working day's NAV will be applicable. At the time of transfer, the required number of units will be withdrawn from the fund chosen, at the applicable unit value, and new units will be allocated in the chosen destination fund. The minimum transfer amount is Rs. 2,000. The Automatic Transfer Strategy will be renewed and will be regularly processed for the Policyholder till the Company is notified, through a written communication, to discontinue the same. The Automatic Transfer Strategy will not be applicable if the source Fund Value is less than the amount nominated for transfer.

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

[Market value of investment held by the Fund plus value of current assets less value of current liabilities and provisions] Divided by, Number of units existing under the Fund at valuation date, before any new units are created or redeemed

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

Policy Document - Terms and Conditions of your policy

Limited Pay and Regular Pay:

Where the policy is discontinued in the policy year	Discontinuance Charge
1	Lower of 6% (AP or FV), subject to a maximum of ₹ 6,000
2	Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000
3	Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000
4	Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL

AP: Annual Premium SP: Single Premium FV is the Fund Value on the Date of Discontinuance No discontinuance charge is applicable for Top-up premiums.

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

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

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

i) Focus 50 Fund

Objective	To provide long-term capital appreciation from equity portfolio invested predominantly in top 50 stocks.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	90
Debt Instruments	10	0
Money market & Cash	10	0

Potential Risk- Reward profile of the fund: High

ii) India Growth Fund

Objective	To generate superior long-term capital appreciation by investing at least 80% in a diversified portfolio of equity and equity related securities of companies whose growth is propelled by India's rising power in domestic consumption and services sectors such as Automobiles, Retail, Information Technology, Services and Energy.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

iii) Multi Cap Growth Fund

Objective	To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

iv) Multi Cap Balanced Fund

Objective	To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	60	0
Debt Instruments	70	20
Money market & Cash	50	0

Potential Risk- Reward profile of the fund: Moderate

v) Bluechip Fund

Objective	To provide long-term capital appreciation from equity portfolio predominantly invested in large cap stocks.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

vi) Maximiser V

Objective	To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments of large and mid cap stocks.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	75
Debt Instruments	25	0
Money market & Cash	25	0

Potential Risk- Reward profile of the fund: High

xiii) Money Market Fund

Objective	To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund.
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Portfolio Allocation	Max (%)	Min (%)
Debt Instruments	50	0
Money market & Cash	100	50

Potential Risk- Reward profile of the fund: Low

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

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

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

vii) Value EnhancerFund

Objective	To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments in sectors that are emerging or witnessing a inflection in growth trajectory.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	85
Debt Instruments	15	0
Money market & Cash	15	0

Potential Risk- Reward profile of the fund: High

viii) OpportunitiesFund

Objective	To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of companies operating in four important types of industries viz., Resources, Investment-related, Consumption-related and Human Capital leveraged industries.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

ix) Maximise India Fund

Objective	To offer long term wealth maximization by managing a diversified equity portfolio, predominantly comprising of companies in NIFTY 50 & NIFTY Junior indices.
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Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt Instruments	20	0
Money market & Cash	20	0

Potential Risk- Reward profile of the fund: High

ICICI Pru Signature

(This is a unit linked life individual product)

PART-B

Definitions

1. Age means age at last birthday. **2. Appointee** means the person appointed by You and named in the Policy Schedule. This is applicable only where Nominee is minor. **3. Allocation** means the process of creating Units at the prevailing Net Asset Value (NAV) such as when the premiums are received or when Switches are made. **4. Claimant** means the person entitled to receive benefits as per the terms and conditions of the policy and applicable laws, and includes the policyholder, the nominee, the assignee, the legal heir, the legal representative(s) or the holder(s) of succession certificate as the case may be. **5. Date of Discontinuance of the Policy** means the date on which We receive written notice from You about discontinuance of the Policy or surrender of the Policy or on the expiry of the grace period, whichever is earlier. The policy remains in force till the date of discontinuance of the policy. **6. Date of Maturity** means the date specified in the policy schedule on which Maturity Benefit, if applicable, is payable. **7. Death Benefit** means the benefit, which is payable on death as specified in the Policy document. **8. Discontinuance** means the state of a Policy that could arise on account of surrender of the Policy or non-payment of the contractual premium due before the expiry of the grace period. Provided that, no Policy shall be treated as discontinued if premium has not been paid within the Grace Period, due to the death of the Life Assured or upon the happening of any other contingency covered under the Policy. **9. Discontinuance Charge** means a charge that can be levied upon discontinuance of the Policy. **10. Discontinued Policy Fund (hereinafter referred to as “DP Fund”)** means Our fund that is set aside and is constituted by the fund value of all the discontinued life policies. **11. Distance Marketing** means every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) voice mode, which includes telephone-calling (ii) short messaging service (SMS) (iii) electronic mode which includes e-mail, internet and interactive television (DTH) (iv) physical mode which includes direct postal mail and newspaper and magazine inserts and (v) solicitation through any means of communication other than in person. **12. Fund Value or Unit Fund Value** means the total number of Units under the Policy multiplied by the NAV per Unit of that Fund. **13. Grace Period** means the time granted by Us from the due date for the payment of premium, without any penalty / late fee, during which time the policy is considered to be inforce with risk cover without interruption as per the terms of the policy. **14. Insured event** is death of the Life Assured during the term of the policy. **15. Life Assured** is the person named in the Policy Schedule on whose life the Policy has been issued. If the Policy has been taken on the life of a minor, on attaining the age of majority, the policy will not automatically vest on him/her, and the life assured (minor) will not become the policy holder. **16. Limited Pay** means premiums need to be paid regularly for a limited portion of the policy term. **17. Lock-in-Period** means the period of five consecutive years from the date of commencement of the Policy, during which period the proceeds of the discontinued policy cannot be paid by Us, except in the case of death of the Life Assured. **18. Maturity Benefit** means the benefit which is payable on maturity i.e., at the end of the policy term, as specified in the policy document. **19. Minimum Death Benefit** will be 105% of the total premiums including Top up premiums, if any received up to the date of death. **20. Net Asset Value (NAV)** means the price per Unit of the Fund. **21. Nominee** means the person named in the Policy Schedule who has been nominated by You to receive the Death Benefit. Nomination can be effected only if Policyholder is same as Life Assured. **22. Policy** means the contract of Insurance entered between the policyholder and the insurer as evidenced by the “Policy document” **23. Policy document** means this document, the Proposal Form, the Policy Certificate and any additional information/document(s) provided to Us in respect of the Proposal Form, and any endorsement issued by Us. **24. Policy Schedule** means the policy schedule and any endorsements attached to and forming part of this Policy. **25. Policy Term** means the period between the Risk Commencement Date and the Date of Maturity specified in the Policy Schedule. **26. Premium** means the instalment premium specified in the Policy Schedule which is payable/has been received under the Policy. **27. Premium Payment Term** means the period specified in the Policy Schedule during which Premium is payable. **28. Proposal Form** means a form to be filled in by You for availing an Insurance Policy, and to furnish all Material information required by Us to asses risk and decline or to undertake the risk, and in the event of acceptance of risk, to determine the rates, advantages, terms and conditions of a cover to be granted. Explanation: “Material” shall mean and include all important, essential and relevant information that enable Us to take informed decision while underwriting the risk. **29. Redemption** means cancellation of Units at the prevailing NAV of the Funds offered in this policy, in case of partial withdrawals, switches, surrender, maturity etc. **30. Regulator** is the authority that has regulatory jurisdiction and powers over the Company. Currently the Regulator is Insurance Regulatory and Development Authority of India (IRDAI). **31. Regular Pay** means premiums need to be paid regularly throughout the Policy term. **32. Revival of the Policy** means restoration of Policy benefits. **33. Revival Period** means the period of three consecutive years from the date of first unpaid premium, during which period You are entitled to revive the Policy. **34. Risk Commencement Date** means the date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences. This date is same as date of commencement of the policy and date of issuance of policy. **35. Single Pay** means premium needs to be paid once at the start of the Policy. **36. Sum Assured** means the amount specified in the Policy Schedule. **37. Surrender** means complete withdrawal/termination of the Policy by You. **38. Surrender Value** means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of the Policy. **39. Switches** means a facility allowing You to change the investment pattern by moving from one Fund, either wholly or in part, to other Fund(s) amongst the Funds offered. **40. Units** means a specific portion or part of an underlying unit linked Fund which is representative of Your entitlement in such Fund. **41. We or Us**

or Our or Company means ICICI Prudential Life Insurance Company Limited. **42. Whole Life policy** means the coverage on the Life Assured will continue till the age of 99 years. **43. You or Your** means the Policyholder/ Proposer of the Policy at any point of time.

Part C

Benefits available under the policy

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

Annualised Premium	Plan
Rs 1,00,000 – 4,99,999	Advantage
Rs 5,00,000 – 9,99,999	Premier
Rs 10,00,000 and above	Exclusive

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

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

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

- ii. Value Benefit will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. iii. The allocation of Value Benefit is guaranteed and shall not revoked by us under any circumstances. iv. Value Benefit in 6th policy year is not applicable for premium payment term of 5 years. v. Value Benefit is not applicable for Single Pay policies and on top-up premiums.
- 4. Return of Premium Allocation Charges** i. The total of Premium Allocation Charges (excluding Top-up premium allocation charges) deducted in the policy net of taxes will be added to the Fund Value as extra units at the end of 10th policy year. The same amount will be added again to the Fund Value at the end of every 5th policy year thereafter. ii. The amount equal to total of Premium Allocation Charges deducted in the policy will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. iii. The allocation is guaranteed and shall not be revoked by us under any circumstances.
- 5. Wealth Boosters** i. Wealth Boosters will be allocated as extra units at the end of every 5th policy year starting from the end of the 10th policy year. ii. Wealth Boosters are a percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters as shown in the table below.

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

- iii. Wealth Boosters will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. iv. If the premium payment is discontinued any time after 5 years but before 7 years, premium payment term of 5 years will be considered for the purpose of deciding Wealth Boosters to be paid for the rest of the policy term as per the table above. If premium payment is discontinued any time after 7 years but before 10 years, premium payment term of 7 years will be considered for the purpose of deciding Wealth Boosters to be paid for the rest of the policy term as per the table above. v. The allocation of Wealth Booster units is guaranteed and shall not be revoked by us under any circumstances.
- 6. Premium payment** i. For Limited Pay and Regular Pay options, modes of premium payment permitted are: Annual, half-yearly or monthly. ii. You are required to pay premiums on the due dates. Your premium is set out in the Policy Schedule. iii. For Limited Pay and Regular Pay options, collection of advance premium shall only be allowed in the following cases: a) Where the premium is collected within the same financial year or up to a maximum of three months from the due date. b)The premium so collected in advance shall only be adjusted on the due date of the

premium. iv. For Limited Pay and Regular Pay options, the grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other frequencies of premium payment. v. You are required to pay premiums for the entire premium payment term. vi. We are not under any obligation to remind you about the premium due date, except as required by applicable regulations. vii. You may pay premium through any of the following modes: a. Cash b. Cheque c. Demand Draft d. Pay Order e. Banker's cheque f. Internet facility as approved by us from time to time g. Electronic Clearing System / Direct Debit h. Credit or Debit cards held in your name viii. Amount and modalities will be subject to our rules and relevant legislation or regulation ix. Any payment made towards first or renewal premium is deemed to be received by us only when it is received at any of our branch offices or authorized collection points and after an official printed receipt is issued by us. x. No person or individual or entity is authorized to collect cash or self cheque or bearer cheque on our behalf. xi. Cheque or demand drafts must be drawn only in favour of ICICI Prudential Life Insurance Company Limited. xii. Please ensure that you mention the policy number for the renewal premiums on the cheque or demand draft. xiii. Where premiums have been remitted otherwise than in cash, the application of the premiums received will be conditional on the realization of the proceeds of the instrument of payment, including electronic mode. xiv. If you suspend payment of premium for any reason whatsoever, we will not be held liable. In such an event, benefits, if any, will be available only in accordance with the policy terms and conditions. xv. In case the payment made towards the first premium or renewal premium is not realized by us due to any reason whatsoever, we shall not be duty bound to intimate the same to you. In such cases, you shall be solely responsible for the verification of such realization and the consequences if the payment is not realized. xvi. In case the payment made towards the first premium is not realised by us due to any reason whatsoever, the policy, if issued, shall stand automatically cancelled without any intimation to you with regard to the same.

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

PART - D

- Freelook Period(15 / 30 days refund policy)** You have an option to review the Policy following receipt of the Policy Document. If you are not satisfied with the terms and conditions of this Policy, please return the Policy Document to Us with reasons for cancellation within • 15 days from the date you received it • 30 days from the date you received it, if your Policy is an electronic policy or is purchased through Distance Marketing On cancellation of the policy during the free look period, you shall be entitled to an amount which shall be equal to Fund Value at the date of cancellation plus non-allocated premium plus charges levied by cancellation of units less proportionate risk premium for the period of cover, stamp duty expenses under the policy and expenses borne by us on medical examination, if any in accordance with the IRDAI (Protection Of Policyholders' Interests) Regulations 2017. The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.
- Switches** i. If you select the Fixed Portfolio Strategy you have an option to switch units between the funds available under this plan. Switches are not available under other Portfolio Strategies. ii. This is done by redeeming units from the first Fund and allocating the units in the second Fund, based on the Net Asset Value (NAV) of the relevant Funds. iii. There is no restriction on the number of switches you can make and all switches will be free. iv. The minimum amount per switch is ₹ 2,000/-. v. Switches will not be allowed if monies are in the DP fund. vi. Switches are not applicable for other portfolio strategies
- Top-ups** i. You have an option to pay Top-up premiums any time during the term of the policy, except in the last five years before the date of maturity. ii. This will be subject to underwriting and provided you have paid all the due premiums under the policy. iii. The minimum Top-up premium is Rs. 2,000/-. iv. The minimum and maximum Sum Assured multiples for Top-up premiums will be same as that for the Single Pay Premium Payment Option. However, instead of age at entry, age at the time of paying the Top-up premium will be considered. v. There is a lock in period of five years for each Top-up premium from the date of payment of the Top-up premium for the purpose of partial withdrawals only. We may change the lock in period from time to time subject to the approval from the Regulator. vi. At any point during the term of the policy, the total Top-up premiums paid cannot exceed the sum of base premium(s) paid till that time. vii. The maximum number of top-ups allowed during the policy term is 99. viii. There will be an increase in the Sum Assured by the Top-up Sum Assured when the Policyholder avails of a Top-up.
- Premium Redirection** i. This facility is applicable only if you have opted for Fixed Portfolio Strategy, described in Part E clause 8. iv, and the monies are not in DP Fund. ii. This section is not applicable for Single Pay premium payment option. iii. You have an option to specify the Funds and the proportion in which the future premiums are to be invested. iv. At the time of subsequent premiums, you may change the proportion in which the said premiums are to be invested. Once you opt for this feature, the fund allocation will apply for all subsequent premiums. v. This option is available without any charge.
- Partial Withdrawals** i. Irrespective of the portfolio strategy you select, partial withdrawals will be allowed after completion of five policy years and subject to payment of five full years' premiums and the monies are not in DP Fund. You will be entitled to make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a year does not exceed 20% of the Fund Value in a policy year. There is no charge for partial withdrawal. ii. The minimum partial withdrawal amount is ₹ 2,000. iii. Partial withdrawals are allowed only if the Life Assured is at least 18 years of age. iv. Partial withdrawals will be made first from the Top-up Fund

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

6. Increase or Decrease in Premium Increase or decrease in premium is not allowed under this policy.

7. Increase or Decrease in premium payment term i. This section is not applicable for Single Pay premium payment option. ii. You will have the option to increase or decrease the Premium Payment Term by notifying us, provided all due premiums have been paid. iii. Increase or decrease in Premium Payment Term is allowed subject to the Premium Payment Terms allowed under the policy. iv. Increase or decrease in Premium Payment Term must always be in multiples of one year and available in this product. v. Decrease in Premium Payment Term will be allowed up to Premium Payment term of 7 years only.

8. Increase or Decrease in Sum Assured i. Increase or decrease in Sum Assured will be allowed provided all due premiums till date have been paid and provided monies are not in DP fund. ii. Increase in Sum Assured is allowed, subject to underwriting, before the policy anniversary on which the life assured is aged 60 years completed birthday. The cost of any medical reports and charges will be borne by you and deducted by redemption of units. iii. Such increases would be subject to maximum Sum Assured multiples available in this product. iv. Decrease in Sum Assured is allowed subject to the minimum Sum Assured restrictions under the product v. Notwithstanding anything contained above in relation to the increase of Sum Assured, once you have opted for decreasing the Sum Assured, any subsequent increase may be subject to underwriting. You will have to bear the cost of medical reports and any other charges, as applicable.

9. Increase or Decrease in Policy Term i. You have the option to increase or decrease the policy term by notifying the Company. ii. Increase or decrease in policy terms is allowed subject to the policy terms allowed under the policy. iii. An increase in policy term is allowed, subject to underwriting.

10. Settlement Option i. You have an option to receive the Maturity Benefit as a structured payout over a period of up to 5 years after maturity. This option has to be chosen on or before maturity. The payouts may be taken monthly (direct credits only), quarterly, half yearly or annually, all payable in advance. The first payout of the settlement option will be made on the date of maturity. ii. The rider cover shall not be available during the settlement period. You may avail facility of switches as per the terms and conditions of the policy. Other options such as, CIPS, partial withdrawals shall not be available in the settlement period. iii. The available number of units under the Policy shall be divided by the residual number of instalments to arrive at a number of units for each instalment. Further, in case of investment in more than one Fund, the number of units to be withdrawn shall be in the same proportion of the units held at the time of payment of each instalment. The value of the payments will depend on the number of units and the respective fund NAVs on the date of each payment. iv. In the event of death of the Life Assured during the settlement period, Death Benefit payable to the nominee as lump sum will be: Death Benefit during the settlement period = A or B whichever is highest Where, A = Fund Value including Top-up Fund Value, if any B = 105% of total premiums paid. On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished. v. In the event of death of the recipient of the Maturity Benefit during the settlement period, the claimant can continue to take the fund value as structured payout or take the remaining Fund Value as lump sum. The Policy shall terminate on the said payment. vi. The recipient of the Maturity Benefit has the option to take the remaining Fund Value as a lump sum payment at any time during the settlement period. The Policy shall terminate on the said payment. vii. During the settlement period the money remains invested in the respective funds and the investment risk in the investment portfolio is borne by the recipient of the Maturity Benefit. viii. Only the Fund Management Charge and mortality charge, if any, would be levied during the settlement period. 'Return of Premium Allocation charges', Wealth Boosters or Value Benefit will not be added during this period. ix. On payment of last instalment of the settlement option, the policy will terminate and all rights, benefits and interests under the policy will be extinguished. x. If the fund value becomes nil, the policy will terminate and no benefits will be payable xi. Settlement option for maturity benefit is not available for Whole Life policy.

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

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

13. Change in Portfolio Strategy (CIPS) i. You have the option to switch amongst the four available Portfolio Strategies-Target Asset Allocation Strategy, Trigger

Portfolio Strategy 2, Fixed Portfolio Strategy and LifeCycle based Portfolio Strategy 2. The option to switch Portfolio Strategy can be exercised up to 4 times in a policy year provided the monies are not in DP Fund. This facility will be provided free of cost. Unutilized CIPS cannot be carried forward. ii. On moving to the Trigger Portfolio Strategy 2 or LifeCycle based Portfolio Strategy 2, the existing Funds as well as all future premiums will be allocated between Multi Cap Growth Fund and Income Fund as per the respective strategy details mentioned in Part E clause 8. iii. On moving to the Target Asset Allocation Strategy or Fixed Portfolio Strategy, you must specify the proportions among the choice of funds available in which the existing funds and future premium should be invested.

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

15. Premium Discontinuance This section is applicable only for Limited Pay and Regular Pay policies. **a)** Premium discontinuance during the first five policy years. In case of discontinuance of policy due to non-payment of premiums during the first five policy years, upon the expiry of grace period, the Fund Value including Top-up Fund Value, if any, shall be credited to the DP Fund after deduction of applicable discontinuance charges and the risk cover and rider cover, if any, shall cease. It will continue to remain in the DP fund till the policy is revived by paying due premiums. We will communicate the status of the policy to you within three months of first unpaid premium providing you the option to revive the policy within the revival period. The revival period is three years from date of first unpaid premium. i. If you opt to revive but do not revive the policy during the revival period, the monies will remain in the DP fund till the end of the revival period or the lock in period, whichever is later, after which the monies will be paid out and thereafter the policy shall terminate and all rights, benefits and interests will stand extinguished. ii. If you do not exercise the option to revive the policy, the monies will remain in the DP fund and will be paid out at the end of lock-in period and thereafter the policy shall terminate and all rights, benefits and interests will stand extinguished. iii. However, you have an option to surrender the policy anytime and monies in the DP fund will be paid out at the end of lock-in period or date of surrender whichever is later. **b)** Premium discontinuance after the first five policy years. In case of discontinuance of policy due to non-payment of premium after the first five policy years, upon expiry of the grace period, the policy will be converted into a reduced paid-up policy with paid-up sum assured. The rider cover, if any, shall cease. Reduced paid-up Sum Assured = Original Sum Assured X (Total number of premiums paid till the date of discontinuance/ Original number of premiums payable). All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only, unless you choose option 3 as detailed below, in which case mortality charges shall be deducted as per the Original Sum Assured. We will communicate the status of the policy to you within three months of first unpaid premium providing you the following options to exercise: 1. Revive the policy within the revival period of three years 2. Complete withdrawal of the policy 3. Continue the policy till the revival period with Original Sum Assured. If you choose option 1 and do not revive the policy during the revival period, the Fund Value, including the Top-up Fund Value, if any, will be paid to you at the end of the revival period or maturity, whichever is earlier, and the policy shall terminate and all rights, benefits and interests will stand extinguished. If you choose option 2, the policy will be surrendered and the Fund Value, including the Top-up Fund Value, if any, will be paid to you. On payment of surrender value, the policy shall terminate and all rights, benefits and interests will stand extinguished. If you choose option 3, the policy will continue with Original Sum Assured till the end of the revival period or maturity, whichever is earlier. This may cause rapid depletion of the fund value as there will be no payment of premiums in future. The Fund Value, including the Top-up Fund Value, if any, shall be paid to you at the end of the revival period or maturity, whichever is earlier, and the policy shall terminate and all rights, benefits and interests will stand extinguished. For a Whole Life policy, the option to continue with Original Sum Assured is not available if premiums have been paid for less than 7 years. If you do not choose any of these options, the policy shall continue to be in reduced paid up status. At the end of the revival period or maturity, whichever is earlier, the Fund Value, including the Top-up Fund Value, if any, shall be paid to you and the policy shall terminate and all rights, benefits and interests will stand extinguished. You will have an option to surrender the policy anytime. On surrender, the Fund Value, including the Top-up Fund Value, if any, shall be paid to you and the policy shall terminate and all rights, benefits and interests will stand extinguished.

16. Treatment of the policy while monies are in the DP Fund While monies are in the DP Fund: i. Risk Cover and Minimum Death Benefit will not apply. ii. A Fund Management Charge of 0.50% p.a. of the DP Fund will be made. No other charges will apply. iii. From the date monies enter the DP Fund till the date they leave the DP Fund, a minimum guaranteed interest rate declared by IRDAI from time to time will apply. The current minimum guaranteed interest rate applicable to the DP Fund is 4% p.a.

17. Policy revival The revival period is three years from the date of first unpaid premium. Revival will be based on the prevailing Board approved underwriting guidelines. In case of revival of a policy, We shall: 1. Collect from You, all due and unpaid premiums without charging any interest or fee, 2. Levy policy administration charge and premium allocation charges as applicable during the discontinuance period. No other charges shall be levied, 3. Shall add back to the

fund, the discontinuance charges deducted, if any, at the time of discontinuance of the policy For the purpose of revival the following conditions are applicable: a. You, at your own expense, shall furnish satisfactory evidence of health of the Life Assured, as required by us; b. Revival of the policy may be on terms different from those applicable to the policy before the premiums were discontinued; On payment of overdue premiums before the end of revival period, the policy will be revived. On revival, the policy will continue with benefits and charges, as per the terms and conditions of the policy. You shall have an option to revive the policy without or with rider, if any. Monies will be invested in the segregated fund(s) chosen by You at the NAV as on the date of such revival. Revival will take effect only on it being specifically communicated by us to you.

18. Foreclosure of the policy i. For Limited Pay and Regular Pay policies, after five policy years have elapsed and all due premiums have been paid, if the Fund Value including Top-Up Fund Value, if any, becomes nil, then the policy will terminate and no benefits will be payable. For Single Pay policies, after five policy years have elapsed and provided the monies are not in the DP Fund, if the Fund Value becomes nil, then the policy will terminate and no benefits will be payable. ii. On termination or foreclosure of the policy all rights, benefits and interests under the policy shall be extinguished iii. A policy cannot be foreclosed before completion of five policy years.

Part-E

Charges

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

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

Year 1-7	Year 8-9	Year 10	Thereafter
5%	2%	1%	0%

For other than annual mode of premium payment:

Year 1	Year 2	Year 3-7	Year 8-9	Year 10	Thereafter
5%	3.75%	3.5%	2%	1%	0%

Single Pay: Single Premium: 3% Allocation charge of 2% is applicable on top-ups.

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

3. Fund Management Charge (FMC)

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

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

4. Switching Charges Nil

5. Discontinuance Charge Discontinuance Charges are described below:

Single Pay:

Where the policy is discontinued in the policy year	Discontinuance Charge	
	Annual premium ≤ ₹ 3,00,000	Annual premium > ₹ 3,00,000
1	Lower of 2% (SP or FV), subject to a maximum of ₹ 3,000	Lower of 1% (SP or FV), subject to a maximum of ₹ 6,000
2	Lower of 1.5% of (SP or FV), subject to a maximum of ₹ 2,000	Lower of 0.70% of (AP or FV), subject to a maximum of ₹ 5,000
3	Lower of 1% of (SP or FV), subject to a maximum of ₹ 1,500	Lower of 0.50% of (SP or FV), subject to a maximum of ₹ 4,000
4	Lower of 0.50% of (SP or FV), subject to a maximum of ₹ 1,000	Lower of 0.35% of (SP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL