



Megha Poojari  
A2 604 KISHOR ANGAN,  
NEAR AASHIRWAD BUNGLOW,  
BEHIND DOMINOS,  
90 FEET ROAD PARSIK,  
THANE,  
MAHARASHTRA-400605

MOBILE NUMBER: 9867546963  
Email ID: poojarimegha@gmail.com

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

Dear Sir/Madam,

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

### 1. YOUR POLICY DETAILS

Name of your plan : ICICI Pru iProtect Smart

Policy Number : 93266909

Your Mobile Number : 9867546963

Email Id : poojarimegha@gmail.com

Person insured in this policy : Megha Poojari

Sum Assured(Insurance Cover Amount) : ₹ 1,00,00,000

Premium Instalment\* : ₹ 569

Payment Frequency : Every month

Next Premium Due Date : April 9, 2021

You need to pay premiums for : 21 years

Policy Term : 21 years

Policy end date : March 9, 2042

### YOU HAVE PURCHASED THIS POLICY FROM

**Name** : Policy Bazaar Insurance Web Aggregator Pvt Ltd

**Address** : Policy Bazar Building Plot no 119 Sector no 44  
Gurgaon HARYANA 122001

**Code/License No.** : 01308816

**Contact No.** : 1860 266 7766

### 2. YOUR FREE LOOK PERIOD

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

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

### 3. MAKING A CLAIM

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

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

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

Warm regards,

Authorised Signatory

Visit us at

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

#### Write to us at:

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

#### Email us at

[lifeline@iciciprulife.com](mailto:lifeline@iciciprulife.com)

#### Customer Service Helpline

**1860 266 7766**

## Guide to your solution

### Common questions

#### What are the key benefits of this plan?

**Life Insurance Benefit:** If the person whose life is insured by this plan, dies during the coverage period, 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 iProtect Smart Cover available till Mar 2042	+	ICICI Pru Savings Suraksha ^ Cover available till Mar 2042
₹ 1,00,00,000/-		₹ 1,20,000/-

^ In addition to this applicable bonuses, Guaranteed additions added to the policy will also be paid with the above amount

**Survival benefit:** At the end of your ICICI Pru Savings Suraksha policy term, i.e. in Mar 2042, you will receive a survival benefit which may be more than the total premiums paid by you. The lump sum amount which is paid will be a sum of Guaranteed Additions (GA), Guaranteed Maturity Benefit (GMB) and bonuses, if any. Since bonuses are dependent on the performance of the company, we are showing two different rate of returns and the corresponding bonus amounts in the table below.

	4% p.a. ARR Returns scenario*	8% p.a. ARR Returns scenario*
<b>Total Guaranteed Additions (A)</b>	₹ 57,006/-	
<b>Guaranteed Maturity Benefit (B)</b>	₹ 2,28,023/-	
<b>Estimated Bonus amount** (C)</b> (non guaranteed)	₹ 34,198/-	₹ 1,67,524/-
<b>Total Survival Benefit (A+B+C)</b>	₹ 3,19,227/-	₹ 4,52,553/-

\*ARR stands for assumed rate of return. For the purpose of illustration, the Company has assumed 8% and 4% as rates of investment returns. 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.

\*\*Bonuses shown above are not guaranteed and are dependent on the performance of the participating fund. For details refer your ICICI Pru Savings Suraksha policy document.

**Tax benefit:** The premium that you pay towards this plan is eligible for deduction from your taxable income under Section 80C.

#### What is the premium to be paid for this plan?

You have to pay a premium of ₹ 1,569/- every month for 21 years, till Mar 2041. Tax and cess (if any) will be charged in addition to the premium amount as per prevailing tax laws.

16. As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec. 10 (10D) and Sec. 80C of the Income Tax Act, 1961.

17. GST and Cesses, if any, shown above will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.

18. For any further clarifications, policyholder can contact the advisor / FSC or e-mail us on [lifeline@icicprulife.com](mailto:lifeline@icicprulife.com)

I \_\_\_\_\_, having received the information with respect to the above, have understood the above illustration before entering into the contract.

I \_\_\_\_\_, have explained the above illustration and the terms and conditions of this product to the Policyholder.

Policyholder's Signature : \_\_\_\_\_

Place :

Date :

Marketing official's Signature :

Company Seal :

Place :

Date :

ICICI Prudential Life Insurance Company Limited.  
1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025  
[www.icicprulife.com](http://www.icicprulife.com)

3	12000	11,401	34,203	NA	21,151	262,226	0	0	0	NA	21,151	3,283	9,712	NA	21,984	0	0	262,226	271,939
4	12000	11,401	45,605	NA	36,085	273,628	0	0	0	NA	36,085	3,328	13,040	NA	37,361	0	0	273,628	286,667
5	12000	11,401	57,006	NA	45,962	285,029	0	0	0	NA	45,962	3,375	16,415	NA	47,795	0	0	285,029	301,444
6	12000	0	57,006	NA	52,817	285,029	0	0	0	NA	60,227	3,422	19,837	NA	61,143	0	0	285,029	304,866
7	12000	0	57,006	NA	59,672	285,029	0	0	0	NA	73,806	3,470	23,307	NA	77,346	0	0	285,029	308,336
8	12000	0	57,006	NA	76,127	285,029	0	0	0	NA	87,901	3,519	26,826	NA	94,802	0	0	285,029	311,855
9	12000	0	57,006	NA	84,182	285,029	0	0	0	NA	102,532	3,568	30,394	NA	113,609	0	0	285,029	315,422
10	12000	0	57,006	NA	92,237	285,029	0	0	0	NA	117,721	3,617	34,011	NA	133,443	0	0	285,029	319,039
11	12000	0	57,006	NA	106,892	285,029	0	0	0	NA	133,490	3,669	37,680	NA	154,623	0	0	285,029	322,709
12	12000	0	57,006	NA	115,547	285,029	0	0	0	NA	149,861	3,720	41,400	NA	177,331	0	0	285,029	326,429
13	12000	0	57,006	NA	128,882	285,029	0	0	0	NA	166,860	3,772	45,172	NA	201,685	0	0	285,029	330,201
14	12000	0	57,006	NA	144,617	285,029	0	0	0	NA	184,513	3,824	48,996	NA	227,813	0	0	285,029	334,024
15	12000	0	57,006	NA	159,513	285,029	0	0	0	NA	202,849	3,879	52,875	NA	255,857	0	0	285,029	337,904
16	12000	0	57,006	NA	175,128	285,029	0	0	0	NA	221,899	3,932	56,807	NA	285,970	0	0	285,029	341,835
17	12000	0	57,006	NA	191,463	285,029	0	0	0	NA	241,697	3,988	60,795	NA	318,320	0	0	285,029	345,824
18	12000	0	57,006	NA	208,518	285,029	0	0	0	NA	262,277	4,043	64,838	NA	353,086	0	0	285,029	353,819
19	12000	0	57,006	NA	226,293	285,029	0	0	0	NA	283,682	4,100	68,938	NA	390,414	0	0	285,029	384,390
20	12000	0	57,006	NA	244,788	285,029	0	0	0	NA	305,926	4,158	73,096	NA	430,496	0	0	301,180	417,243
21	12000	0	57,006	NA	256,443	285,029	285,029	0	0	NA	319,558	4,215	77,311	NA	464,079	319,227	452,553	319,227	452,554

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 Savings Suraksha is a savings and protection oriented plan.
2. ICICI Pru Savings Suraksha is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.
3. The above illustration is applicable to a standard life (from medical, life style and occupation point of view).
4. The main objective of the illustration is that the policyholder is able to understand the features of the product and the nature of benefits under different circumstances with some level of quantification.
5. Once reversionary bonus is declared in any year and added to the policy, the bonus so added is guaranteed.
6. The Guaranteed surrender benefit shown above reflects the guaranteed surrender value excluding the cash value of accrued vested reversionary bonuses.
7. The policy will acquire a surrender value after payment of two full years' premium. The surrender value payable will be Guaranteed Surrender Value plus cash value of accrued vested reversionary bonuses, if any, plus cash value of accrued GAs, at the point of surrender or Non Guaranteed Surrender Value, whichever is higher. The displayed Non Guaranteed Surrender Values are 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.
8. The surrender values are illustrated assuming that all the instalment premiums payable in a policy year are paid and that the event occurs at the end of the policy year. The surrender values will be lower than those illustrated above if surrender takes place before the end of the policy year or if all the instalment premiums payable in that policy year have not been paid.
9. Bonuses are indicative given gross returns of 4% and 8% and are at the discretion of the Company. Bonuses will vary depending on the performance of the participating fund. They may also vary at a policy level and reflect your sum assured, premium payment term, policy term and age.
10. For the purpose of illustrations, we have assumed 4% and 8% as the lower and the higher rates of investment returns respectively, in the calculations. These are in accordance with the guidelines issued by IRDAI and in no way signify our expectations of investment returns. The actual investment return may be higher or lower than the above rates.
11. The investment returns assumed should not be construed to be the range within which investment returns will fall.
12. The death benefit illustrated assume that the event occurs at the end of the policy year.
13. The loan amount available will be 80% of the surrender value.
14. In case of any conflict between this benefit illustration and your policy document, the latter shall prevail.
15. The above information must be read in conjunction with the sales brochure and policy document.



### Policy Schedule of ICICI Pru iProtect Smart UIN 105N151V06

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

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

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

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

**Name of the Life Assured:** Megha Poojari

<b>Address:</b>	A2 604 Kishor Angan, Near Aashirwad Bunglow, Behind Dominos, 90 feet road Parsik, Thane, Maharashtra-400605			<b>Category:</b> Medical	
<b>Date of Birth :</b>	November 18, 1996	<b>Age( in years) :</b>	24	<b>Age Admitted :</b>	YES

**Name of the Policyholder :** Megha Poojari

<b>Policy Number :</b> 93266909	<b>Benefit Option :</b> Life								
<b>Policy Issue Date :</b> March 09, 2021	<b>Policy Term in years :</b> 21								
<b>Policy Acceptance Date :</b> March 09, 2021	<b>Date of Maturity :</b> March 09, 2042								
<b>Premium payment option :</b> Regular Pay	<b>Premium Payment Term in years :</b> 21								
<b>Total instalment premium(Rs.) :</b> 569	<b>Periodicity of payment of premium(premium frequency) :</b> Monthly								
<b>Due date of last premium payable :</b> February 09, 2042	<b>Sum Assured(Rs.) :</b> 1,00,00,000								
<b>Policy sourced by Distance Mode :</b> Y	<b>Death Benefit Payout Option :</b> Lump Sum <table> <tr> <th>Option</th><th>Sum Assured payable</th></tr> <tr> <td>Lump sum(Rs.)</td><td>1,00,00,000</td></tr> <tr> <td>Income(Rs.)</td><td>NA</td></tr> <tr> <td>Increasing Income(Rs.)</td><td>NA</td></tr> </table>	Option	Sum Assured payable	Lump sum(Rs.)	1,00,00,000	Income(Rs.)	NA	Increasing Income(Rs.)	NA
Option	Sum Assured payable								
Lump sum(Rs.)	1,00,00,000								
Income(Rs.)	NA								
Increasing Income(Rs.)	NA								
<b>Appointee(Name)* :</b> NA	<b>Nominee(Name) :</b> Ms.Shrunga Poojari								
<b>Nominee's Relationship with the Life Assured :</b> Sister	<b>Nominee age( in years) :</b> 22								

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

#### Please note :

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

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on March 09, 2021 (the issuance date).

Authorised Signatory  
(Stamp Duty of Rs.2000 /- (TWO THOUSAND RUPEES) paid by CSD/256/2021/637 dated 20th Feb 2021. )

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



PREMIUM RECEIPT

Name of Policy Holder	Megha Poojari
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Policy Name	ICICI Pru iProtect Smart
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Policy Number	Receipt Number	Date of Receipt
93266909	L3648861	March 09, 2021

Premium Details (₹)		Payment Details	
Premium Installment(A)	569.00	Frequency of Payment	Monthly
Goods and Services tax / Cess(B)	204	Cheque / Transaction No	462237981
Premium Amount received(A+B)	773	Cheque / Transaction Date	NA
		Bank Name	NA

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

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

Income Tax Benefits :

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

Please note :

- For premium payments (including top-ups) aggregating Rs.50,000 or more in a year, updating PAN details is mandatory. Option of submitting Form 60/61 is available in case of no PAN.
- The risk of the company under this policy starts with effect from the date of the issuance of this policy March 09,2021 or the date of encashment of the first premium deposit, whichever is later.
- In any case, the policy shall stand cancelled in case of non-encashment of the First Premium Deposit by the Company.
- This is an authenticated Receipt/Intimation/Statement of premium. In case of any discrepancies, kindly notify us within 14 working days through any of our touch points mentioned on page 1 of the policy document.
- NRI customers are requested to retain a copy of the instrument/proof of transaction of the payment of premium. Such copy of instrument/proof of transaction would be required to be produced at the time of any payments request from you. It would help us in confirming the source/form of receipt of premium , which could aid the process of repatriation at the Authorized dealer's end.
- Applicable taxes would be charged extra, as applicable.

Other details :

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

Leave Travel Concession benefit can be availed on the premiums paid for this policy during October 12, 2020 to March 31, 2021 subject to prevailing tax laws.

Digitally signed by ASHISH RAVINDRA RAO  
Date: 2021.03.22 17:36:21 IST  
Reason: Digitally Signed  
Location: Mumbai

Benefit Illustration for ICICI Pru Saving Suraksha

Name of the Prospect / Policyholder	: Ms. MEGHA POOJARIMEGHA POOJARI	Proposal No	: OP3016205
Date of Birth(Age)	: 18-Nov-1996 (24 Years)	Name of the Product	: ICICI Pru Savings Suraksha
Gender of the PolicyHolder	: FEMALE	Tag Line	: Non-linked Participating Life Individual Savings Product
Name of the Life Assured	: Ms. MEGHA POOJARIMEGHA POOJARI	Unique Identification No.	: 105N135V02
Date of Birth(Age)	: 18-Nov-1996 (24 Years)	GST Rate and Cesses, if any for Year 1	: 4.5%
Gender of the Life Assured	: FEMALE	GST Rate and Cesses, if any for Year 2 Onwards	: 2.25%
Policy Term	: 21 Years	Sales Channel	: Web Aggregator
Premium Payment Term	: Regular Pay 21 Years		
Amount of Instalment Premium	: Rs 569/-		
Mode of payment of Premium	: Monthly		

How to read and understand this benefit illustration?

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

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 benefits these will be clearly marked 'guaranteed' in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. 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 dependent on a number of factors including future investment performance.

Policy Details			
Policy Option	NA	Sum Assured at Maturity (Guaranteed Maturity Benefit):	228,023
Bonus Type	Compound	Sum Assured on Death (at inception of the policy):	120,000

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without Applicable Taxes	Rs 1,000/-	-	Rs 1,000/-
Instalment Premium with first year Applicable Taxes	Rs. 2,092/-	-	Rs. 2,092/-
Instalment Premium with Applicable Taxes 2nd year onwards	Rs. 1,024/-	-	Rs. 1,024/-

Statement of various benefits over the duration of the policy with assumed gross interest rate as mentioned

Benefit summary			
	Benefits @ 4%	Benefits @ 8%	
Total Guaranteed Maturity Benefit (A)=(i)+(ii)	285,029	285,029	
Guaranteed Maturity Benefit (i)	228,023	228,023	
Guaranteed Additions (ii)	57,006	57,006	
Estimated accumulated reversionary bonus	0	77,311	
Estimated Terminal Bonus	34,198	90,213	
Estimated Total Maturity Amount	319,227	452,553	

(All charges are in Rupees)																			
Benefit Details																			
Policy Year	Single/Annualised Premium	Guaranteed Benefits				Non-guaranteed benefits @ 4%				Non-guaranteed benefits @ 8%				Total Benefits including guaranteed and non-guaranteed benefits					
		Guaranteed Additions (GA)	Accumulated Guaranteed Additions	Survival Benefit	Surrender Benefit	Death Benefit	Maturity Benefit	Reversionary Bonus	Accumulated Reversionary Bonus	Cash Bonuses	Surrender Benefit	Reversionary Bonus	Accumulated Reversionary Bonus	Cash Bonus	Surrender Benefit	Total Maturity Benefit @ 4% (8+10+Terminal Bonus, if any)	Total Maturity Benefit @ 8% (8+14+Terminal Bonus, if any)	Total Death Benefit @ 4% (7+10+Terminal Bonus, if any)	Total Death Benefit @ 8% (7+14+Terminal Bonus, if any)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	12000	11,401	11,401	NA	0	239,424	0	0	0	NA	0	3,192	3,192	NA	0	0	0	239,424	242,616
2	12000	11,401	22,802	NA	12,559	250,825	0	0	0	NA	12,559	3,237	6,429	NA	13,043	0	0	250,825	257,255

Policy Document - Terms and Conditions of your policy

I \_\_\_\_\_(Name), having received the information I \_\_\_\_\_(Name), have explained the with respect to the above,have understood the above illustration before above illustration and the terms and conditions of this product to entering into the contract. the Policyholder.

Policyholder's Signature : \_\_\_\_\_ Marketing official's Signature : \_\_\_\_\_  
Place : \_\_\_\_\_ Company Seal : \_\_\_\_\_  
Date : \_\_\_\_\_ Place : \_\_\_\_\_  
Date : \_\_\_\_\_

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

ICICI Pru iProtect Smart

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

PART-B

Definitions

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

PART-C

1. Benefits available under the policy:

**1.1 Death Benefit** We shall pay the Death Benefit as per the Death Benefit Payout Option stated on Your Policy Schedule upon diagnosis of Terminal Illness or death of the Life Assured whichever is earlier provided the Policy is in force as on the date of diagnosis of Terminal Illness or the date of death of the Life Assured. A Life Assured shall be regarded as “Terminally Ill” only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent Medical Practitioners, specializing in treatment of such illness, is highly likely to lead to

death within 6 months. The terminal illness must be diagnosed and confirmed by Medical Practitioners registered with Indian Medical Association and approved by Us. We reserve the right for independent assessment of the Terminal Illness. Death Benefit would be as per the below table:

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

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

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

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

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

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

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

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



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

2. Premium payment:

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

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

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

3. Maturity / Survival Benefit:

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

PART - D

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

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

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

3. Unexpired risk premium value

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

4. Exclusions

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

5. Loan

We will not provide loans under this Policy.

6. Riders

No riders are available under this Policy.

7. Revival

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

8. To whom benefits are payable

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

PART-E – Not Applicable

PART-F

General Conditions

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



Benefit Illustration for ICICI Pru iProtect Smart

Name/Buyer	: Ms. MEGHA POOJARI	Application Number	: OP3016205
Date Of Birth(Age)	: 18-Nov-1996 (24 Years)	Gender	: Female
	Non-Smoker		
	Product Features		
Name of the Product(Unique Identification No.)	: ICICI Pru iProtect Smart(105N151V06)	Tag Line:	: Non-Linked Non-Par Life Individual pure risk premium product
Sum Assured on Death/Terminal Illness	: Rs 10,000,000	Policy Term	: 21 years
Premium Payment Option	: Regular Pay	Premium Frequency	: Monthly
Premium Payment Term	: 21	Benefit Option	: Life
Payout Option	: Lump-Sum	Sales Channel	: Web Aggregator
Waiver of Premium on Permanent Disability(PD) due to accident	: All future premiums payable in the policy		

Benefit	Death/Terminal Illness and Waiver of Premium on PD
Tax Benefit	80C
Instalment Premium	Rs. 569
Applicable Taxes	Rs. 103
Total Premium	Rs. 672
Total installment premium payable	Rs. 1344

Disclaimers

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

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

#### PART - G

**Grievance Redressal Mechanism & List of Ombudsman**

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

ICICI Prudential Life Insurance Co. Ltd. Ground Floor & Upper Basement, Unit No. 1A & 2A, RahejaTipco Plaza, Rani Sati Marg, Malad (East),Mumbai- 400097.

Maharashtra. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details: IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255 (or) 1800 4254 732. Email ID: [complaints@irda.gov.in](mailto:complaints@irda.gov.in) You can also register your complaint online at <http://www.igms.irda.gov.in/>

#### Communication address to share complaints by post or courier:

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

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

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



premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Section 45 Policy not to be called in question on ground of mis statement after three years: (1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. (2) A policy of life insurance may be called in question at anytime within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Explanation I. For the purposes of this sub-section, the expression 'fraud' means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy: (a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true; (b) the active concealment of a fact by the insured having knowledge or belief of the fact; (c) any other act fitted to deceive; and (d) any such act or omission as the law specially declares to be fraudulent. Explanation II. Mere silence as to facts likely to affect the assessment of the risk by the insurer is 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."

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.

3. **GUWAHATI:** Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, 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.
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 : 040-65504123/2312122. Fax: 040-23376599. Email: bimalokpal.hyderabad@ecoi.co.in **Jurisdiction:** Andhra Pradesh, Telangana, U.T. 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, Hindustan 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.
13. **LUCKNOW:** Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase II, Nawal Kishore Road, Hazaratganj, Lucknow - 226 001. Tel: 0522 - 2231331/2231330. Fax : 0522-2231310. Email: bimalokpal.lucknow@ecoi.co.in **Jurisdiction:** Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgargh, 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, Sidharthanagar.
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, BhagwanSahal 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, Bulandshahar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kankshiramnagar, Saharanpur.
16. **PATNA:** Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel : 0612-2680952. Email: bimalokpal.patna@ecoi.co.in **Jurisdiction:** Bihar, Jharkhand.
17. **PUNE:** Office of Insurance Ombudsman, II Floor, JeevanDarshan, N.C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in **Jurisdiction:** State of Maharashtra, Area of Navi Mumbai & Thane( excluding Mumbai Metropolitan region).

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

### Annexure I – Unexpired risk premium value factors

### 1. For Single Pay:

[illegible]





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

Full Name : **SHRUNGA POOJARI**

Gender : **FEMALE**

Date Of Birth : **Aug 11,1998**

Relationship with Life Assured/Proposer : **SISTER**

Proposer / Life Assured KYC Details

IT Proof : **PANCARD - CYUPP6067J**

Source Of Funds : **SALARY**

Address Proof : **VOTERS ID CARD**

Income Proof : **INCOME TAX RETURN**

ID Proof : **PAN CARD**

Objective Of Taking This Policy : **PROTECTION**

Age Proof : **GOVERNMENT EMPLOYEE ID**

Is The Premium Paid By A Person Other Than Proposer : **1**

Health Details of Life Assured

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

Height : **5 feet 8 inches**

Weight : **85(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**

**Application Number : OP3016205**



## Sales details

LOB/Agent Code : <b>01308816</b>	Agent/AFSM Name : <b>POLICY BAZAAR INSURANCE WEB AGGREGATOR PVT LTD</b>
Channel Code : <b>W2</b>	Bank : <b>PBZO</b>
Branch : <b>0WEB</b>	Source : <b>WADS</b>

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 : <b>MEGHA POOJARI</b>	Father's Name: <b>MAHABAL POOJARI</b>
Mother's Name: <b>PREMA POOJARI</b>	Gender : <b>FEMALE</b>
Date Of Birth : <b>Nov 18,1996</b>	Marital status : <b>UNMARRIED</b>

**Proposer/Policy Owner Electronic Insurance Account(eiA)**

Do you have an Electronic Insurance Account?: **NO** Insurance Repository : **NSDL NATIONAL INSURANCE REPOSITORY**

Do you wish to convert your ICICI Prudential policies into electronic policies : **NO**

### Proposer / Life Assured Personal Details

Relationship With The Life Assured : <b>SELF</b>	Education : <b>POST GRADUATE</b>
Occupation : <b>SALARIED</b>	Organization Type: <b>PVT LTD</b>
Name Of Organization : <b>OTHERS - MCKINLEY AND RICE</b>	Annual Income : <b>INR 4,20,000</b>
Politically Exposed : <b>NO</b>	(Politically Exposed Persons (PEPs) are individuals who, by virtue of their position, are or have been in a position of influence or power. Example, Heads of the State or Government of State Owned Corporations, important political figures, etc.)

## Contact Details

Mailing Address : **A2 604 KISHOR ANGAN, NEAR AASHIRWAD BUNGLOW, 90 FEET ROAD PARSIK, BEHIND DOMINOS, THANE- 400605, MAHARASHTRA, INDIA**

Email ID : **POOJARIMEGHA@GMAIL.COM** Mobile Number : **9867546963**

Permanent Address : **A2 604 KISHOR ANGAN, NEAR AASHIRWAD BUNGLOW, 90 FEET ROAD PARSIK, BEHIND DOMINOS, THANE- 400605, MAHARASHTRA, INDIA**

Nationality : **INDIAN** Resident Status : **RESIDENT INDIAN**

## Previous Policy Details

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

## Nominee Details

### 3.5 pay option:

[illegible]



[illegible]

## Annexure II – Section 39 – Nomination by policyholder

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

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

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The extant provisions in this regard are as follows: 1. This policy may be transferred/assigned, wholly or in part, with or without consideration. 2. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer. 3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer. 4. The 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 acknowledgment of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice. 8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced. 9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is a. not bonafide or b. not in the interest of the policyholder or c. not in public interest or d. is for the purpose of trading of the insurance policy. 10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment. 11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer. 12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority. 13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that i. the proceeds under the policy shall

become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured **OR ii.** the insured surviving the term of the policy Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position. **14.** In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and b. may institute any proceedings in relation to the policy c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings Disclaimer: This is a simplified version of Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The policyholders are advised to refer to The Insurance Laws (Amendment) Act, 2015 as amended from time to time for complete and accurate details

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

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

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

[illegible]

**5. 10 pay option:**

[illegible]



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

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

### 7. Whole Life (60 - age at entry)

Policy Year/ Benefit Term	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	110	40	40	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	155	80	80	80	80	80	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	155	120	120	120	120	120	40	40	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	155	160	160	160	160	160	75	75	75	75	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	155	200	200	200	200	200	110	110	110	110	110	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	155	240	240	240	240	240	140	140	140	140	140	60	60	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	150	280	280	280	280	280	175	175	175	175	175	85	85	85	85	85	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	150	275	275	275	275	275	205	205	205	205	205	110	110	110	110	110	35	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	150	275	275	275	275	275	235	235	235	235	235	135	135	135	135	135	60	60	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	150	275	275	275	275	275	275	275	275	275	275	295	295	295	295	295	180	180	180	180	180	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	
14	150	275	275	275	275	275	305	305	305	305	305	190	190	190	190	190	100	100	100	100	100	35	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-
15	150	275	275	275	275	275	335	335	335	335	335	215	215	215	215	215	120	120	120	120	120	50	50	50	50	50	-	-	-	-	-	-	-	-	-	-	-	-	
16	145	270	270	270	270	270	335	335	335	335	335	240	240	240	240	240	140	140	140	140	140	70	70	70	70	70	15	15	15	15	15	15	-	-	-	-	-	-	-
17	145	270	270	270	270	270	335	335	335	335	335	265	265	265	265	265	160	160	160	160	160	85	85	85	85	85	30	30	30	30	30	30	5	5	5	5	5	5	
18	145	270	270	270	270	270	335	335	335	335	335	295	295	295	295	295	180	180	180	180	180	100	100	100	100	100	45	45	45	45	45	45	5	5	5	5	5	5	
19	145	270	270	270	270	270	330	330	330	330	330	320	320	320	320	320	205	205	205	205	205	115	115	115	115	115	55	55	55	55	55	55	15	15	15	15	15	15	
20	140	265	265	265	265	265	330	330	330	330	330	350	350	350	350	350	225	225	225	225	225	135	135	135	135	135	70	70	70	70	70	70	25	25	25	25	25	25	
21	140	265	265	265	265	265	330	330	330	330	330	350	350	350	350	350	245	245	245	245	245	150	150	150	150	150	80	80	80	80	80	80	35	35	35	35	35	35	
22	140	265	265	265	265	265	325	325	325	325	325	345	345	345	345	345	265	265	265	265	265	165	165	165	165	165	95	95	95	95	95	95	45	45	45	45	45	45	
23	135	260	260	260	260	260	325	325	325	325	325	345	345	345	345	345	290	290	290	290	290	180	180	180	180	180	105	105	105	105	105	105	55	55	55	55	55	55	
24	135	260	260	260	260	260	325	325	325	325	325	345	345	345	345	345	310	310	310	310	310	195	195	195	195	195	115	115	115	115	115	115	65	65	65	65	65	65	
25	135	255	255	255	255	255	320	320	320	320	320	345	345	345	345	345	335	335	335	335	335	215	215	215	215	215	115	115	115	115	115	115	70	70	70	70	70	70	
26	130	255	255	255	255	255	320	320	320	320	320	340	340	340	340	340	340	335	335	335	335	230	230	230	230	230	140	140	140	140	140	140	80	80	80	80	80	80	
27	130	250	250	250	250	250	320	320	320	320	320	340	340	340	340	340	340	330	330	330	330	245	245	245	245	245	155	155	155	155	155	155	90	90	90	90	90	90	
28	125	250	250	250	250	250	315	315	315	315	315	340	340	340	340	340	340	330	330	330	330	265	265	265	265	265	165	165	165	165	165	165	100	100	100	100	100	100	
29	120	245	245	245	245	245	315	315	315	315	315	335	335	335	335	335	330	330	330	330	285	285	285	285	285	180	180	180	180	180	180	110	110	110	110	110	110		
30	120	240	240	240	240	240	310	310	310	310	310	335	335	335	335	335	330	330	330	330	330	305	305	305	305	305	190	190	190	190	190	190	110	110	110	110	110	110	
31	115	235	235	235	235	235	310	310	310	310	310	335	335	335	335	335	325	325	325	325	325	300	300	300	300	300	205	205	205	205	205	205	125	125	125	125	125	125	
32	110	230	230	230	230	230	305	305	305	305	305	330	330	330	330	330	330	325	325	325	325	325	300	300	300	300	300	235	235	235	235	235	145	145	145	145	145	145	
33	105	225	225	225	225	225	300	300	300	300	300	330	330	330	330	330	330	325	325	325	325	325	300	300	300	300	300	230	230	230	230	230	145	145	145	145	145	145	
34	100	220	220	220	220	220	295	295	295	295	295	325	325	325	325	325	320	320	320	320	320	300	300	300	300	300	250	250	250	250	250	155	155	155	155	155	155		
35	90	215	215	215	215	215	290	290	290	290	290	325	325	325	325	325	320	320	320	320	320	295	295	295	295	295	265	265	265	265	265	175	175	175	175	175	175		
36	85	205	205	205	205	205	285	285	285	285	285	325	325	325	325	325	320	320	320	320	320	295	295	295	295	295	295	265	265	265	265	265	175	175	175	175	175	175	
37	75	195	195	195	195	195	280	280	280	280	280	315	315	315	315	315	315	315	315	315	315	295	295	295	295	295	295	260	260	260	260	260	200	200	200	200	200	200	
38	70	190	190	190	190	190	275	275	275	275	275	310	310	310	310	310	310	315	315	315	315	295	295	295	295	295	295	260	260	260	260	260	210	210	210	210	210	210	
39	60	175	175	175	175	175	265	265	265	265	265	310	310	310	310	310	310	310	310	310	310	290	290	290	290	290	290	260	260	260	260	260	220	220	220	220	220	220	
40	50	165	165	165	165	165	260	260	260	260	260	305	305	305	305	305	310	310	310	310	310	290	290	290	290	290	290	260	260	260	260	260	220	220	220	220	220	220	
41	40	155	155	155	155	155	250	250	250	250	250	295	295	295	295	295	305	305	305	305	305	290	290	290	290	290	290	260	260	260	260	260	220	220	220	220	220	220	
42	25	140	140	140	140	140	240	240	240	240	240	290	290	290	290	290	300	300	300	300	300	285	285	285	285	285	285	255	255	255	255	255	220	220	220	220	220	220	
43	15	125	125	125	125	125	225	225	225	225	225	285	285	285	285	285	300	300	300	300	300	285	28																





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

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

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

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

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

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

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

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



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

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

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

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