



Prince P Peter NCC URBAN MEADOWS II, YELAHANKA, PUTTENAHALLI, BANGALORE, KARNATAKA-560064

MOBILE NUMBER: 8105130600 Email ID: PRINCE.PETER@GMAIL.COM

Dear Sir/Madam,

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

1. YOUR POLICY DETAILS

Name of your plan: ICICI Pru iProtect Smart

Policy Number: 93357457

Your Mobile Number: 8105130600

Email Id: prince.peter@gmail.com

Person insured in this policy: Prince P Peter

Sum Assured(Insurance Cover Amount) : ₹ 1,50,00,000

Premium Instalment* : ₹ 36,514

Payment Frequency: Every year

Next Premium Due Date: March 18, 2022 You need to pay premiums for: 18 years

Policy Term: 28 years

Policy end date: March 18, 2049

YOU HAVE PURCHASED THIS POLICY FROM

Name: Icici Bank Ltd Rlg....

Address: ICICI Bank Limited, ICICI Bank Tower Regional Office, Plot No 12, Gachibowli, Hyderabad-500032

Code/License No.: 00151827 Contact No.: 1860 120 7777

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.

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.

3. MAKING A CLAIM

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

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

Warm regards,

Authorised Signatory

Visit us at www.iciciprulife.com

Write to us at:

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

Email us at

lifeline@iciciprulife.com customer.care@icicibank.com **Customer Service Helpline**

1860 266 7766

ICICI Prudential Life Insurance Co Ltd. Registered Address: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Reg No:105. Unique Identification Number as specified by IRDAI 105N151V06. Comp/doc/Nov/2012/1096. CIN: L66010MH2000PLC127837 Fax Number: +91-22-42058222

Features of ICICI Pru iProtect Smart

ICICI Pru iProtect Smart is a plan which is designed to provide a life insurance cover of Permanent Disability due to an accident.

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



What are the benefits of this policy?

The following benefits are available in this policy:

Life Insurance Benefit:



In case of death or detection of Terminal illness during the policy term of 28 years, i.e. till Mar 2049, we will pay ₹ 1,50,00,000/- which is the life insurance cover chosen by you. Your insurance amount will be paid as a lump sum as that is the payout option chosen by you.

Permanent Disability Benefit:



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

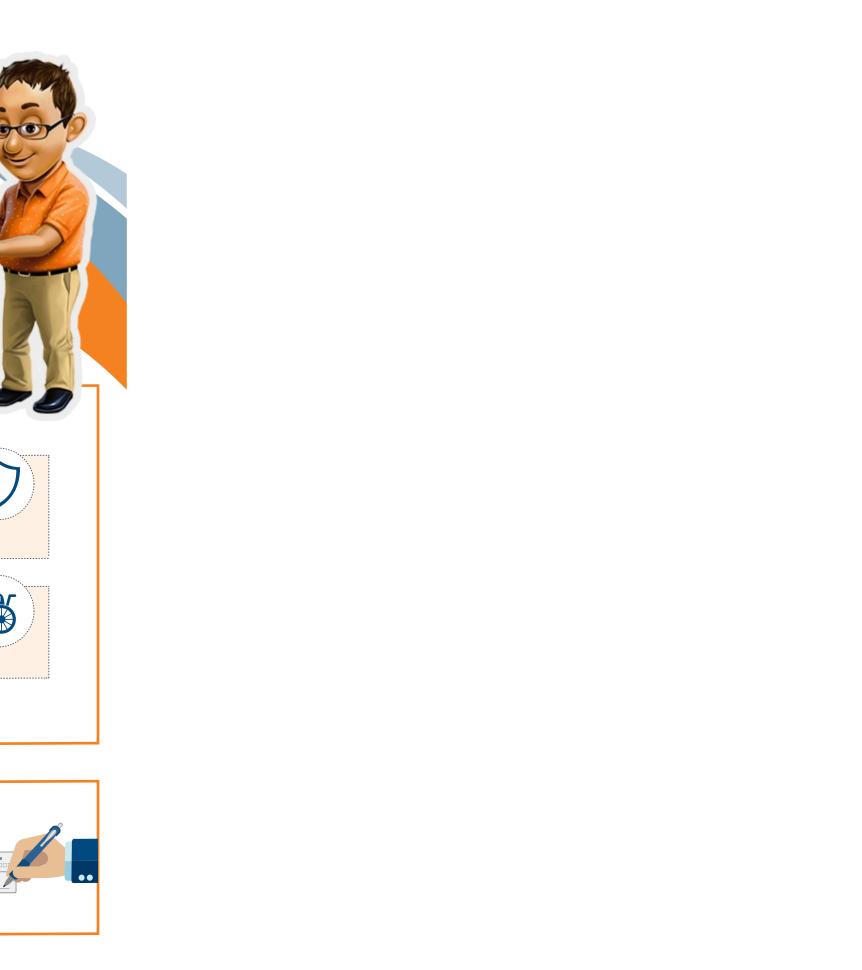
To initiate the process of receiving the benefit amount, you or your nominee can visit www.iciciprulife.com/insurance-claim.html



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

You have to pay a premium of ₹36,514/- every month/ 6 months/ year for 18 years. Additional tax and cess (if any) will have to be paid in addition to the premium amount as per prevailing tax laws.





Annexure II - Section 39 - Nomination by policyholder

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

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. The extant provisions in this regard are as follows: 1. This policy may be transferred/assigned, wholly or in part, with or without consideration. 2. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer. 3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made. 4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness. 5. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer. 6. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations. 7. On receipt of notice with fee, the insurer should Grant a written acknowledgment of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice. 8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced. 9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is a. not bonafide or b. not in the interest of the policyholder or c. not in public interest or d. is for the purpose of trading of the insurance policy. 10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment. 11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer. 12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority. 13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that i. the proceeds under the policy shall

become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR ii. the insured surviving the term of the policy Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position. 14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person a shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and b. may institute any proceedings in relation to the policy c. obtain loan under the policy or 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

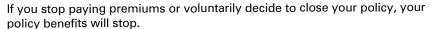
Appeause IV - Section 45 - Policy shall not be called in question on the ground of mis-statement after three years

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

> 0. OP-LIFE/ T&C/ Ą П



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





Terminology

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

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

IRDAI Reg No: 105. CIN: L66010MH2000PLC127837. ICICI Prudential Life Insurance Co. Ltd.Registered Address: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. UIN 105N151V06. COMP/DOC/Nov/2018/3011/1838.



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: Prince P Peter

	· '	ADOWS II, YELAHANKA, SALORE, Karnataka-560064	Category: Medical		
Date of Birth :	January 08, 1979	Age(in years) :	42	Age Admitted :	YES

Name of the Policyholder: Prince P Peter

Policy Number: 93357457	Benefit Option : Life		
Policy Issue Date : March 18, 2021	Policy Term in years : 2	3	
Policy Acceptance Date : March 18, 2021	Date of Maturity : Marc	h 18, 2049	
Premium payment option : Limited Pay	Premium Payment Tern	n in years : 18	
Total instalment premium(Rs.) : 36,514	Periodicity of payment	of premium(premium frequency): Yea	arly
Due date of last premium payable : March 18, 2038	Sum Assured(Rs.): 1,5	0,00,000	
Policy sourced by Distance Mode : N	Death Benefit Payout C	Pption : Lump Sum	
	Option	Sum Assured payable	
	Lump sum(Rs.)	1,50,00,000	
	Income(Rs.)	NA	
	Increasing Income(I	Rs.) NA	
Appointee(Name)*: NA	Nominee(Name) : Ms.P	etrisia Julious Athical	
Nominee's Relationship with the Life Assured : Wife	Nominee age(in years)	: 37	

^{*}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
- 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 18, 2021 (the issuance date).

Digitally signed by ASHISH RAVINDRA RAO Date: 2021.03.29 19:13:04 IST Reason: Digitally Signed Location: Mumbai

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

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

즟

3. Whole	e Li	fe 1	10 p	ay	op	tion	1:																																										
Policy																																									ıl								
Year∖	34	35	36	37	38	39	4	0 4	1 4	2 4	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71 7	72	73	74	75	76	77	78	79	80	81
Benefit	•						1	1																													П				П								
Term						+	+	+	+	+	_		_													\dashv									_	\vdash	\vdash	_	+	_	$\overline{}$	-	-		_	_	-	-	+
1	-	-	-	-	-	+-	+:	1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-		-	-		-		-	-	-	-	-	-	-	-
3	20	15	15	15	15	15	- 5	5 5	1	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	60	55	55	55	55		$\overline{}$	_			_			40	-	40	40	35	35	35	35		25			25	25	15	15		15	15	10		10	10	10	-	-	-	-	-	-	-	-	-	-	-	-
5	95	95	95	95	95	_	-	_	-	_			80			80		75	75				65	65 110			65	60		60	60	60	50	50 90			50 90	-	$\overline{}$		40 80	40 80		30 70	30 70	30 70	30 70		+
	135 170	_	130	_	_	_	-	25 12 35 16	-	25 1 65 1					120 1 160 1																								115 1				_			-		105	-
	-	210													200 2									190	190	190													155 1				145	145				145	145
	-	245		245	24	5 24F	5 24	15 24	5 2	45 2	245 1	245	240	240	240 2	240	240	235	235	235	235	235	225	225	225	225	225	220	220	220	220	220	205	205	205	205	205	195	195 1	195	195	195	180			180		-	180
10	280	285	285	285	28	285	5 28	30 28	0 28	80 2	280 2	280	280	280	280 2	280	280	275	275	275	275	275	265	265	265	265	265	260	260	260	260	260	245	245	245	245	245	235	235 2	235	235	235		220				-	220
			280	280	28	280	28	30 28	0 28	80 2	280 2	280	275	275	275 2 275 2	275	275	275	275	275	275	275	265	265	265	265	265	260	260	260	260	260	245	245	245	245	245	235	235 2	235	235	235		220					
12	270	280	280	280	281	280	1 28	30 28	0 29	80 2	280 2	280	275	275	275 2	75	275	270	270	270	270	270	265	265	265	265	265	260	260	260	260	260	245	245	245	245	245	235	235 2	235	235	235		220					
14	265	275	275	275	27!	275	27	75 27	5 2	75 2	275 2	275	275	275	275 2	275	275	270	270	270	270	270	265	265	265	265	265	255	255	255	255	255	245	245	245	245	245	235	235 2	235	235	235	_	220	_				
15	265	275	275	275	27!	275	5 27	75 27	5 27	75 2	275 2	275	275	275	275 2	275	275	270	270	270	270	270	265	265	265	265	265	255	255	255	255	255	245	245	245	245	245	235	235 2	235	235	235	_	220	_		_	_	220
16	260	270	270	270	270	270	27	75 27	5 2	75 2	275 2	275	270	270	270 2	270	270	270	270	270	270	270	265	265	265	265	265	255	255	255	255	255	245	245	245	245	245	235	235 2	235	235	235		220					220
			265	265	26	265	27	70 27	0 2	70 2	270 2	270	270	270	270 2 270 2	270	270	270	270	265	265	270	265	265	265	265	265	255	255	255	255	255	245	245	245	245	245	230	230 2	230	230	230		220					
18 19	245	265	260	260	260	260	26	55 26	5 26	65 2	265	265	270	270	270 2	70	270	265	265	265	265	265	265	265	265	265	265	255	255	255	255	255	245	245	245	245	245	230	230 2	230	230	230	220	220	220	220	220	220	220
20	230	255	255	255	251	255	26	55 26	5 26	65 2	265 2	265	265	265	265 2	265	265	265	265	265	265	265	260	260	260	260	260	255	255	255	255	255	245	245	245	245	245	230	230 2	230	230	230	220	220	220	220	220	220	220
21	225	250	250	250	250	250	1 26	26	n 26	60 2	260 3	260	265	265	265 2	65	265	265	265	265	265	265	260	260	260	260	260	255	255	255	255	255	245	245	245	245	245	230	230 2	230	230	230	220	220	220	220	220	220	220
22	215	245	245	245	24	245	26	0 26	0 26	60 2	260 2	260	265	265	265 2	265	265	265	265	265	265	265	260	260	260	260	260	255	255	255	255	255	245	245	245	245	245 24F	230	230 2	230	230	230	220	220	220	220	220	220	220
		240 235				240	25	50 25	b 2!	50 2	255 2	255	260	260	260 2 260 2	260	260 260	260	260	260	260	260 260	260	260	260 260	260 260	260 260	∠55 255	∠55 255	255	255	255 255	245	245	245	245	245	230	230 2	230	230	230							
25	180	225	225	225	221	225	25	0 25	0 2	50 2	250 2	250	255	255	255 2	55	255	260	260	260	260	260	260	260	260	260	260	250	250	250	250	250	240	240	240	240	240	230	230 2	230	230	230	220	220	220	220	220	220	220
26	170	220	220	220	220	220	1 24	15 24	5 2	45 2	245 2	245	255	255	255 2	55	255	255	255	255	255	255	255	255	255	255	255	250	250	250	250	250	240	240	240	240	240	230	230 2	230	230	230	220	220	220	220	220	220	220
27	155	210	210	210	210	210	1 24	10 24	0 24	40 2	240 2	240	250	250	250 2	250	250	255	255	255	255	255	255	255	255	255	255	250	250	250	250	250	240	240	240	240	240	230	230 2	230	230	230	220	220	220	220	220	220	220
28	135	200	200	200	200	200	23	35 23	5 23	35 2	235 2	235	250	250	250 2 245 2	250	250	255	255	255	255	255	255	255	255	255 2FF	255	250	250	250	250	250	240	240	240	240	240	230	230 2	230 230	230 230	230	220	220	220	220	220	220	220
		190			190	190	22	25 22	5 22	25 2	225 2	225	245	245	245 2	245	245	250	250	250	250	250	255	250	255 250	250	250	250	250	250	250	250	240	240	240	240	240	230	230 2	230	230	230	215	215	215	215	215	215	215
31		165	165	165	169	165	21	0 21	0 2	10 2	210 2	210	235	235	235 2	35	235	245	245	245	245	245	250	250	250	250	250	245	245	245	245	245	240	240	240	240	240	230	230 2	230	230	230	215	215	215	215	215	215	215
32	55	150	150	150	150	150	20	5 20	5 20	05 2	205 2	205	230	230	230 2	230	230	245	245	245	245	245	250	250	250	250	250	245	245	245	245	245	240	240	240	240	240	230	230 2	230	230	230	215	215	215	215	215	215	215
33					135	135	5 19	95 19	5 19	95 1	195 1	195	225	225	225 2	225	225	240	240	240	240	240	245	245	245	245	245	245	245	245	245	245	235	235	235	235	235	225	225 2	225	225	225	215	215	215	215	215	215	215
34	-	115		115			18	35 18	5 18	85 1	185 1	185	220	220	220 2 215 2	220	220	240	240	240	240	240	245	245	245	245	245	245	245	245	245	245	235	235	235	235	235	225	225 2	225	225	225	215	215	215	215	215	215	215
35 36	-		95	95 75	95 75		16	n 16	0 16	60 1	160	160	205	205	205 2	05	205	230	230	230	230	230	240	240	240	240	240	240	240	240	240	240	235	235	235	235	235	225	225 2	225	225	225	215	215	215	215	215	215	215
37	-			/3	50		14	15 14	5 14	45 1	145	145	195	195	195 1	195	195	225	225	225	225	225	235	235	235	235	235	240	240	240	240	240	235	235	235	235	235	225	225 2	225	225	225	215	215	215	215	215	215	215
38	-					25	_	30 13		30 1	130 1	130	190	190	190 1	90	190	220	220	220	220	220	235	235	235	235	235	235	235	235	235	235	230	230	230	230	230	225	225 2	225	225	225	215	215	215	215	215	215	215
39	-	-	-	-	-	-	11	10 11	_	10 1			175	175	175 1	175	175	215	215	215	215	215	230	230	230	230	230	235	235	235	235	235	230	230	230	230	230	225	225 2	225	225	225	215	215	215	215	215	215	215
40	-	-	-	-	-	-	╄	95	_	05 9	95	95	165	165	165 1 155 1	165	165	205	205	205	205	205	225	225	225	225	225	235	235	235	235	235	230	230	230	230	230	220	220 2	220	220	220	210	210	210	210	210	210	210
41 42	-	-	-	-	-	+-	+	+	+	_	50	50	140	140	140 1	40	140	190	190	190	190	190	220	220	220	220	220	230	230	230	230	230	225	225	225	225	225	220	220 2	220	220	220	210	210	210	210	210	210	210
43	-	-	-	-	-	+-	+		+	+		25	125	125	125 1	25	125	180	180	180	180	180	215	215	215	215	215	225	225	225	225	225	225	225	225	225	225	220	220 2	220	220	220	210	210	210	210	210	210	210
44	-	-	-	-	-	-		-			-	-	110		110 1			170	170	170	170	170	205	205	205	205	205	220	220	220	220	220	225	225	225	225	225	220	220 2	220	220	220	210	210	210	210	210	210	210
45	-	-	-	-	-	-	L	-	ļ.	-	-	-		90				160	160	160	160	160	200	200	200	200	200	220	220	220	220	220	220	220	220	220	220	215	215 2 215 2	215	215	215	210	210	210	210	210	210	210
46 47	-	-	-	-	-	ļ-	+	-	+	-	-	-	-			70 50	70 50	150	135	135	135	135	195	185	185	185	185	210	210	210	210	210	215	215	215	215	215	215	215 2	215	215	215	205	205	205	205	205	205	205
48	-	-	-	-	-	+-	+:	-	+	-	-	-	\dashv		Ι,	50	25	120	120	120	120	120	175	175	175	175	175	205	205	205	205	205	215	215	215	215	215	210	210 2	210	210	210	205	205	205	205	205	205	205
49	-	-	-	-	-	-	۲.	-	+.	-	-	-				-	-		105						165	165	165	200	200	200	200	200	210	210	210	210	210	210	210 2	210	210	210	205	205	205	205	205	205	205
50	-	-	1	-	-	-	-	-		-	-	-		-	-	-			85	$\overline{}$	85	85	155	-	155														210 2								_	-	205
51	-	-	-	-	-	-	╆-	-	<u> </u>	-	-	-	-	-	-	-	-			70	_	_	_	145	_	\rightarrow													205 2 205 2									_	200
52 53	-	-	-	-	-	-	+:	-	+	-	-	-	-	-	-	-	-				45	45 25		130															200 2										
54	-	-	-	-	-	+-	+:	-	+	-	-	-	-	-	-	-	-	-			-																		200 2										
55	-	-	-	-	-	-	١.	-	١.	-	-	-	-	-	-	-	-	-	-	-	-	-				85	85												195 1										
56	-	-	-	-	-	-	-	-	1	-	-	-]	-	-	-	-	-	-	-	-	-	-				65													190 1 190 1										
57	-	-	-	-	-	-	+	-	+	-	-	-	-	-	-	-	H	-		-	-	-		\vdash	-	45													185 1										
58 59	-	-	-	-	-	1-	+	-	+:	-	-	-	-	-	-	-	-	-	-	-	-	-		H		-													180 1										
60	-	-	-	-	-	+	+	+-	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	H	-	-	-		80			80	145	145	145	145	145	175	175 1	175	175	175	185	185	185	185	185	185	185
61	-	-	-	-	-	-	Ŀ	-	Ţ.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			65	65								165 1										
62	-	-	-	-	-	-	F	-	Ţ.	- [-	-]	- [-	- [-	-	-	-	-	-	-	-	-	-	-	-	\Box	_		45	45							160 1 150 1										
63	-	-	-	-	-	+-	+	+-	+	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-		\vdash		-	25	105 95		105 95				145 1										
64 65	-	-	-	-	-	+-	1-	1	+:	+	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-55		75	75			135 1										
66	-	-	-	-	-	1-	+	1-	Τ.	-	-	-	-	-	-	-		_	-	-	-		-	-	-	-	-	-	-	-	-	-			60	60			125 1										
67	-	-	-	-	-	-	-	-		- [-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-]	-]	-	- 1	Ŀ	-	-	-				-	-		115 1										
68	-	-	-	-	-	1-	1-	-	1	-	-	- [-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		\vdash		Н	_		100 1 85 8	100 85				140					
69 70	-	-	-	-	-	+-	+	-	+	+	-	-	-		-	-		-	\pm			-	-	-	-	-	-		H	-	-	-	-	-	-	-	-		70					125					
71	-	-	-	1	-	+-	+	+:	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-	-	-	-	-	-	-	-	-	-	-	-	-	\dashv	_	55	55	55	115	115	115	115	115	115	115
72	-	-	-	-	-	-	†-	-	+	-	-	- 1		-	- 1	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	\Box	\Box		40			105			_	_	105
73	-	-	-	-	-	-	-	-		-	_	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-]	-	-	-	Ŀ	-	Ŀ	-	-	-	-	-	-	[_	Ш	20	95	95	95		95		_
74	-	-	-	-	-	1-	F	1-	1	-	\rightarrow	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	\vdash	\dashv	-	_	\exists	\vdash	-	80	80 70		70	70	80 70	_
75	-	-	-	-	-	+-	+	-	+	+	-	-	-	-	-	-	H	-	-	-	-	-	-	-	-	-	-		H	-	-	-	-	-	-	\exists	\exists	-	-	-	-	-	\vdash	70	55		55		55
76 77	-	-	-	1	-	+	+	+:	+:	+	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		H	-	-	-		-				35	35	35	35
78	-	-	-	-	-	-	<u> </u>	<u> </u>	j.	_	_	-	-	-	_	-	_	-	-	-	-	_	-		-	-	-	-	-	-	-	-	-	-	-		口	-	-	-	口	-					20	20	
		-	-	-	-	-	-	-	١.	- T	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u> </u>		-	-	-	-	-	₩	<u> </u>				20	
79	-	-		-	-	-	$\overline{}$	_	_			_	_																																				
79 80 81		-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	H	-	-	\vdash	-			-	20

7. Whole Life (60 - age at entry)

7. Whole Life	(60	- ag	e at	ent	ry)																																	
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
2	- 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+-
3	60	-	-	-	-	-	-	+-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Œ
4	110	40	40	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	<u> </u>
5	155	80	80	80	80	80	10		10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	÷
7	155 155	120 160	120 160	120 160	120 160	120 160	40 75	40 75	40 75	40 75	40 75	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+-
8	155	200	200	200	_	_	110					30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	155	240	240	240	240	240	140	_	140	140	140	60	60	60	60	60	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	Ŀ
10	150	280	280	280	_	280	175				_	85	85	85	85	85	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+÷
11	150 150	275 275	275 275	275 275	275 275	275 275	205		205 235			110 135	_	110 135	110 135	110 135	35 60	35 60	35 60	35 60	35 60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+	+-
12 13	150	275	275	275	275	275	270		270			165	165	165	165	165	80	80	80	80	80	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	_
14		275	275	275	_	_	305	_	305		305	190	190		190	190	100		100	100	100	35	35	35	35	35		-	-	-	-	-	-	-	-	-	-	<u> </u>
15		275	275	275			335		335		335		215		215		120	120	120	120	120	50	50	50	50	50	- 15	-	- 15	- 15	15	-	-	-	-	-	-	÷
16	145	270	270	270		_	335	_	_	_	335 335	240 265		240 265	240 265	240 265	140 160	140 160	140 160	140 160	140 160	70 85	70 85	70 85	70 85	70 85	15 30	15 30	15 30	30	30	-	-	-	-	1	Ħ÷	+÷
17 18	145 145	270 270	270 270	270 270		270 270	335 335				335			295	295	295	180		180	180	180	100	100	100	100	100	45	45	45	45	45	5	5	5	5	5	5	5
19		270	270	270		_	330					320			320	320	205		205	205		115	115	115	115	115	55	55	55	55	55	15	15	15	15	15	15	15
20	140	265	265	265	265	265	330				330	350			350	350	225	225	225	225	225	135		135	135	135	70	70	70	70	70	25	25	25	25	25	25	25
21		265	265	265		265	330		330						350	350	245	245	245		245	150		150	150	150	80	80	80	80	95	35 45	35 45	35 45	35 45	35 45	35 45	35 45
22	140	265	265 260	265	265 260	265 260	325 325		325 325		325 325	345 345			345 345	345 345	265 290	265 290	265 290	265 290	265 290	165 180	165 180	165 180	165 180	165 180	95 105	95 105	95 105	95 105	105	55	55	55	55	55		55
23	135 135	260 260	260	260	260		325					345		345	345	345	310		310	310	310	195	195	195	195		115			115	115	65	65	65	65	65		65
25	135	255	255	255	255	255		320		320		345			345	345	335	335	335	335	335	215	215	215	215	215	130		130		130	70	70	70	70	70	70	70
26	130	255	255	255	255	255	320	320	320	320	320	340		340	340	340	335	335	335	335	335	230	230	230	230	230		140		140	140	80	80	80	80	80	80	80
27	130	250	250	250			320				320			340 340	340 340	340 340	330	330	330	330	330	245 265	245 265	245 265	245 265	245 265		155 165	155	155 165	155 165	90 100	90 100	90	90 100	90	90	90 100
28	125 120	250 245	250 245	250 245	250 245	250 245	315 315	_				340 335	340 335		335	335	330	330	330	330		285	285	285	285	285		180		180	180	110	110	110	110	110		_
30	120	240	240	240	240	240	310	_	_			335	335	335	335	335	330	330	330	330	330	305	305	305	305	305		190	190		190	115	115		115		115	
31	115	235	235	235	235	235	310		310	310					335		325	325	325			300		300	300			205	205		205	125	125	125	125	125		
32	110	230	230	230	230		305		305		305	330		330	330	330	325	325	325	325		300	300	300	300	300	_	220 235	220 235		220 235	135 145	135 145	135 145	135 145	135 145		_
33	105	225	225 220	225 220	225 220	225	300 295	_	300 295		300 295	330 325		330 325	330 325	330 325	325 320	325 320	325 320	325 320	325 320	300	300	300	300	300		250	250		250	155	155	155	155		155	
34 35	100 90	220 215	215	215	215	215	290		290		290	325			325		320		320	_		295	295	295	295			265	265	-	265	165	165	165	165	165	_	_
36	85	205	205	205	205	205	285	_	285	_	285	320	320	320	320	_	320	320	320	320	320	295	295	295	295	295	265	265	265	265	265	175	175	175	175		175	
37	75	195	195	195	195	195	280	_	280		280	315		_	315				315			295	295	295	295	295		260	260		260	185	185	185	185	185		
38	70	190	190	190	190	190	275	_	_		275				310		315		315			295 290	295 290	295 290	295 290	295 290	260 260	260 260	260 260		260 260	200	200	200 210	200	_	200	_
39 40	60 50	175 165	175 165	175 165	175 165	175 165	265 260		265 260	265 260	265 260	310 305		310 305	310 305	310	310 310		310			290		290	290	290	260	260	260		260	220	220	220	220	220		_
41	40	155	155	155	155	155	250		250		250	295	295	295	295	295	305	305	305				_	290	290	290		260		260	260	220	220	220	220	_		_
42	25	140	140	140			240		240	240	240	290		290	290	290	300	300	300			285		285	285		255	255	255		255	220	220	220	220	220		_
43	15	125	125	125	125	125	225	_	225	225	225	285	285	285	285	285	300	300	300	300		285		285	285			255	255		255 255	220 220	220	220	220 220	220	_	_
44 45	-	110	110 90	110 90	110 90	110 90	215				215	275 270	275 270	275 270	275 270	275 270	295 290	295 290	295 290	295 290		280 280	280 280	280 280	280 280			255 250	255 250		250	220	220	220	220		_	
46	-		90	70	70	70	185				_	260		260	260	_	285		285	285		275	275	275	275			250	250		250	215	215		215			215
47	-				50	50	170	170	170	170	170	250	250	250	250	250	280	280	280	280	280	275	275	275	275			250	250		250	215		_	_	215		_
48	-					25	150		_	_	150		235	235	235	235	270	270	270	270		270	_	270	270		_	245	245	-	245	215		215 215	215	215		_
49	-		-		-	-	130		130		130	225 210	225 210	225	225 210	225	265 255	265 255	265 255	265 255	265 255	265 260	265 260	265 260	265 260	265 260	_	245 245	245 245		245 245	215 210			215	210	_	
50 51	-		-	-	-	-		110	85	85	85	195	195	195	195	195	245		245	245				255	255	255		240		240	240		210					_
52	-	-	-	-	-	-				60	60	175	_		175	175	235	235	235	235	235	250	250	250	250			240	240	-	240	210	210	210	210	210	_	210
53	-	-	-	-	-	-					30	155		155	155	155	225	225	225	225	225			245	245	245		235		235	235	210	210		210	_	_	_
54	-	-	-	-	-	-		-		-	-	135		_	135	135	215		215				_	240	240	240 230		230 225	230 225		230 225	205 205	205 205			205		
55	-	-	-	-	-	-	-	+	-	-	-		115	115 90	115 90	90	185	200 185	200 185	185	200 185	225	225	225	225	225	225	225	225	225	225	200	200	200	200	200	200	200
56 57	-	-	-	Ė	-	-	-	-	-	-	-			100	60	60	170	170	170	170	170	215	215	215	215	215	220	220	220	220	220	200	200	200	200	200	200	200
58	-	_	-	-	-	-	-	-	-	-	-					30	150	150	150	150	150	205	205	205	205	205	215	215	215	215	215	195	195	195	195	195	195	195
59	-	-	-	-	-	-	-	-	-	-	-			-	-	-	130		130						195 180	195			205								195 190	
60	-	-	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-	110	110 85	85			165		165	165							185				185	
62	-	-	-	-	+	Ė	-	-	-	-	-	-	-	-	-	-			1	60			150		150	150			185	185	185	185	185	185	185	185	185	185
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					30	135	135	135	135		175				175		180				180	
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-		115	115	_	115	115	_										175	
65	,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		95	95 75	95 75	95 75	155 145	155 145				170 160					170 160	
66 67	-	-	-	-	-	-	-	+-	-	-	-	-	-	-	-	-	-	-	-	-	-			,,,	50	50	130				130	155					155	
68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	115	115	115	115	115	150	150	150			150	
69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	100				100						140	
70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-		85	85 65	85 65							130 120	
71	-	-	-	-	-	-	-	-	-	-	-	-	1	+	-	-	-	-	-	-	-	_	-	-	-	-			00	65 45							110	
72 73	-	-	-	-	-	-	-	1 -	-	-	-	-	-	-	-	-	-	-	Ė	Ė	-	-	-	-	-	-				۰					100			
73	-	-	-	Ė	Ė	-	1	-	Ė	-	-	-	-	-	-	-	-	-	-	-	-	_	Ŀ	-	-	-	-	-		-	-	85	85	85	85	85	85	85
75	-	_	-	-	Ŀ	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		70	70	70		70	70
76	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u> </u>	-	-	-	-	-	-	-	-			55	55 40		55 40	55 40
77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				40		20	20
78 79	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	H-	-	-	Ė	Ė	-	-	-	-	-	-	-	-	-	-	-		\vdash				20	20
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Ŀ	-	-	-	Ŀ	-	-	-	-	-	-	-	-							20
80	- 1													-		_	-							-		-		-	-	-	-	-				-	-	-



PREMIUM RECEIPT

Name of Policy Holder Prince P Peter

Policy Name ICICI Pru iProtect Smart

Policy Number	Receipt Number	Date of Receipt
93357457	L3787981	March 12, 2021

Premium Details (₹)	
Premium Installment(A)	36,514
Goods and Services tax / Cess(B)	6,572
Premium Amount received(A+B)	43,086

Paymo	ent Details
Frequency of Payment	Yearly
Cheque / Transaction No	504021
Cheque / Transaction Date	March 12, 2021
Bank Name	ICICI BANK LTD

Balance Premium (₹)		The amount indicated as 'balance in deposit' (if any) will be adjusted towards the
Balance in deposit	-2	next premium or refunded to you as applicable

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

ncome 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 18,2021 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.

Policy Document - Terms and Conditions of your policy

ICICI Pru iProtect Smart

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

PARI-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:

B	
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

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

6.9 60 – Age at e	ntry o	ption	: Age	54-55																		
Policy Year \ Benefit Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
3	-	- 10	- 10	10	- 10	- 10	- 25	- 25	- 25	- 25	- 25	- 35	35	- 35	35	- 35	- 45	45	45	45	45	50
4	15	50	50	50	50	50	65	65	65	65	65	80	80	80	80	80	90	90	90	90	90	95
5	50	85	85	85	85	85	105	105	105	105	105	120	120	120	120	120	130	130	130	130	130	140
6	40	80	80	80	80	80	100	100	100	100	100	115	115	115	115	115	130	130	130	130	130	140
7	35	70	70	70	70	70	95	95	95	95	95	115	115	115	115	115	125	125	125	125	125	135
8	25	65	65	65	65	65	90	90	90	90	90	110	110	110	110	110	125	125	125	125	125	135
9	10	60	60	60	60	60	90	90	90	90	90	110	110	110	110	110	120	120	120	120	120	135
10	-	50	50	50	50	50	85	85	85	85	85	105	105	105	105	105	120 120	120 120	120	120	120 120	135
11	-		40	40	40	40	75 70	75 70	75 70	75 70	75 70	100	100	100	100	100	115	115	120 115	120 115	115	130
12	-			30	30 25	30 25	65	65	65	65	65	95	95	95	95	95	110	110	110	110	110	130
14	-				23	10	60	60	60	60	60	90	90	90	90	90	110	110	110	110	110	125
15	-	-	-	-	-	-	50	50	50	50	50	85	85	85	85	85	105	105	105	105	105	125
16	-	-	-	-	-	-		40	40	40	40	80	80	80	80	80	105	105	105	105	105	120
17	-	-	-	-	-	-			35	35	35	75	75	75	75	75	100	100	100	100	100	120
18	-	-	-	-	-	-				25	25	65	65	65	65	65	95	95	95	95	95	115
19	-	-	-	-	-	-					10	60	60	60	60	60	90	90	90	90 85	90 85	110
20	-	-	-	-	-	-	-	-	-	-	-	50	50 45	50 45	50 45	50 45	85 80	85 80	85 80	80	80	105
21	-	-	-	-	-	-	-	-	-	-	-		40	35	35	35	70	70	70	70	70	100
23	-	-	-	-	-	-	-	-	-	-	-			- 55	25	25	65	65	65	65	65	95
24	-	-	-	-	-	-	-	-	-	-	-					10	60	60	60	60	60	90
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	85
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		40	40	40	40	80
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			30	30	30	70
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				20	20	65 55
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	_	_	-	10	50
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	30
31	-	-	-	-	-	-	-	-	_		-	-	_	_	_	-	-	-	-	-	-	
33	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-		-	-	-		-	-	-	_	_	_	-	-	-	-
42	-	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 59	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_			لــــــا

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

	,	Ption		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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30
4	-	-	-	-	5	5	5	5 40	5 40	20	20 55	20 55	20 55	20 55	25 65	25 65	25 65	25 65	25 65	30 70	30 70	30 70	70
5	20 50	20 50	20 50	20 50	40 70	40 70	40 70	70	70	55 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	125 120	125 120	125 120	125 120	125 120	140 135	140 135	140 135	140 135
14				15	65 55	65 55	65 55	65 55	65 55	100 90	100 90	100 90	100 90	100 90	120	120	120	120	120	135	135	135	135
15 16	-	-	-	-	55	45	45	45	45	85	85	85	85	85	115	115	115	115	115	130	130	130	130
17	-	-	-	-		45	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 15	75 65	75 65	75 65	75 65	75 65	105 100	105 100	105 100	105
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65 55	55	55	55	55	90	90	90	90
25 26	-	-	-	-	-	-	-	-		-	-	-	-	-	33	45	45	45	45	85	85	85	85
27	-	-	-	-	-	-	-	_	_	-	-	-	-	-			35	35	35	80	80	80	80
28	_	-	-	-	-	-	-	-	-	-	-	-	-	-				25	25	70	70	70	70
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-					15	65	65	65	65
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	55	55	55	55
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		45	45	45
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			35	35
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				25
34 35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45 46	-	-	-	-	-	-		_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 55	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65 66	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	
67	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
··	<u> </u>										-									-			

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

2. Premium payment:

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

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

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

3. Maturity / Survival Benefit:

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

PART - D

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

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

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

3. Unexpired risk premium value

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

4. Exclusions

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

5. Loan

We will not provide loans under this Policy.

6. Riders

No riders are available under this Policy.

7. Revival

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

8. To whom benefits are payable

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

PART-E - Not Applicable

PART-F

General Conditions

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

- 4. Incontestability: Incontestability will be as per Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure IV for details on this section.
- 5. Non-Disclosure & Fraud: Non-disclosure and Fraud terms and conditions will be as per Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time. Please refer to Annexure IV for details on this section. The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the Laws of India.
- 6. Communication address: Our communication address is: Address: Customer Service Desk ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097 Maharashtra. Telephone/ Facsimile: 022 67100803 / 805 E-mail: lifeline@iciciprulife.com We expect You to immediately inform Us about any change in Your address or contact details.
- 7. Electronic transactions: All transactions carried out by You through Internet, electronic, call centres, tele-service operations, computer, automated machines network or through other means of communication will be valid and legally binding on Us as well as You. This will be subject to the relevant guidelines and terms and conditions as may be specified by Us
- 8. Jurisdiction: The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over all differences or disputes arising in relation to this Policy.
- 9. Legislative changes: All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The Policy terms and conditions may be altered based on any future legislative or regulatory changes.
- 10. Payment of claim: For processing a claim under this Policy, We will require the following documents (as may be relevant): a) Claimant's Statement b) Original Policy Document c) Death Certificate of the Life Assured issued by the local municipal authority d) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death e) Cancelled Cheque for processing electronic payment Claim payments are made only in Indian currency in accordance with the prevailing Exchange control regulations and other relevant laws and regulations in India. In case the Claimant is unable to provide any or all of the above documents, in exceptional circumstances such as a natural calamity, the Company 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, henefits 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.

DART 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**: <u>www.iciciprulife.com.</u> Alternatively You may communicate with Us at the customer service desk whose details are mentioned above. Grievances/complaints can be lodged in any of the offices of ICICI Prudential Life Insurance Company Limited. For updated contact details, We request You to regularly check Our website. i. Grievance Redressal Officer: If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated Grievance Redressal Officer (GRO) at gro@iciciprulife.com or smgro@iciciprulife.com . You may also contact us at 1860 266 7766. Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097. For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com. ii. Senior Grievance Redressal Officer: If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO. You may write to Our senior grievance redressal officer (SGRO) at smgro@iciciprulife.com or 1860 266 7766. Address: ICICI Prudential Life Insurance Co. Ltd ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com. iii. Grievance Redressal Committee: If You do not receive any resolution or if You are not satisfied with the resolution provided by the SGRO, You may escalate the matter to Our internal Grievance Redressal Committee at the address mentioned below:

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

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

Communication address to share complaints by post or courier:

Communication address to share complaints by post or courier: Insurance Regulatory and Development Authority of India,

Consumer Affairs Department – Grievance Redressal,

 $Cell.\,Sy.No.115/1, Financial\,District,\,Nanakramguda,\,Gachibowli,\,Hyderabad-500\,032.$ 2. Insurance Ombudsman: The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Insurance Ombudsman Rules, 2017, the Ombudsman shall receive and consider complaints or disputes relating to: a. delay in settlement of claims, any partial or total repudiation of claims; b. disputes over premium paid or payable in terms of insurance policy; c. misrepresentation of policy terms and conditions at any time in the policy document or policy contract; d. legal construction of insurance policies in so far as the dispute relates to claim; e. policy servicing related grievances against insurers and their agents and intermediaries; f. issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer; g. non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; h. any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f).

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

- 1. AHMEDABAD: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 25501201/02/05/06. Email: bimalokpal.ahmedabad@ecoi.co.in Jurisdiction: Gujarat, Dadra & Nagar Haveli, Daman and Diu.
- 2. BENGALURU: Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru 560078. Tel No: 080 26652048 / 26652049. Email: bimalokpal.bengaluru@ecoi.co.inJurisdiction: Karnataka.
- 3. BHOPAL: Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal 462 003. Tel.:- 0755-2769201, 2769202. Fax: 0755-2769203. Email: bimalokpal.bhopal@ecoi.co.in Jurisdiction: Madhya Pradesh & Chhattisgarh.
- 4. BHUBANESHWAR: Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneshwar-751009. Tel.:-0674-2596455/2596461. Fax: 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.inJurisdiction: Orissa.
- CHANDIGARH: Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.:- 0172-2706468/2706196. Fax: 0172-2708274. Email: bimalokpal.chandigarh@ecoi.co.in Jurisdiction: Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh.
- 6. CHENNAI: Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai -600 018. Tel.:- 044-24333668 /24335284. Fax: 044-24333664. Email: bimalokpal.chennai@ecoi.co.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.inJurisdiction: Delhi.
- 8. ERNAKULAM: Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building,

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

6.7 60 – Age at e	ntry o	ption	: 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	- 30	- 30	30
5	-	- 15	- 15	- 15	15	- 15	5 40	5 40	5 40	5 40	5 40	20 50	20 50	20 50	20 50	20 50	25 60	25 60	25 60	25 60	25 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	95 125	95 125	95 125	95 125	95 125	115 145	115 145	115 145	115 145	115 145	125 160	125 160	125 160	125 160	125 160	135 170	135 170	135 170	135 170
10	50 70	95 115	95 115	95 115	95 115	95 115	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	195	195	195	195	195	205	205	205	205
12	45 35	100 90	100 90	100 90	100 90	100 90	145 140	145 140		145 140	145 140	175 170	175 170	175 170	175 170	175 170	190 185	190 185	190 185	190 185	190 185	200	200	200	200
13	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	195 195	195 195
16	-		60	60 45	60 45	60 45	115 110	115 110	115 110	115 110	115 110	155 150	155 150	155 150	155 150	155 150	175 175	175 175	175 175	175 175	175 175	195 190	190	190	190
18	-			-10	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	135 125	135 125	135 125	165 160	165 160	165 160	165 160	165 160	185 180	185 180	185 180	185 180
20	-	-	-	-	-	-	75	75 65	75 65	75 65	75 65	125 120	125 120	125	125	125	155	155	155	155	155	175	175	175	175
22	-	-	-	-	-	-		,-	50	50	50	110	110	110	110	110	145	145	145	145	145	170	170	170	170
23	-	-	-	-	-	-				35	35 20	100 90	100 90	100 90	100 90	100 90	140 130	140	140	140	140 130	165 160	165 160	165 160	165 160
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 35	50 35	105 95	105 95	105 95	105 95	105 95	145 135	145 135	145 135	145 135
29	-	-	-	-	-	-	-	-	-	-	-				- 00	15	85	85	85	85	85	130	130	130	130
30	-	-	-	-	-	-	-	-	-	-	-		-		-	-	75	75	75	75	75	120 115	120 115	120 115	120 115
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		60	60 45	60 45	60 45	105	105	105	105
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30	30	95	95	95	95
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-		_	15	85 70	85 70	85 70	85 70
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70	60	60	60
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			45	45
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
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	: Age 22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	+-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	+-	-	-	-		-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	5	5	5	5	5	5	5	5	5	5	10	10	10	10	10	15	15	15	15	15	15	15	15	15
7	-	25	25	25	25	25	30	30	30	30	30	35	35	35	35	35	45	45	45	45	45	45	45	45	45
8	-	45	45	45	45	45	55	55	55	55	55	65	65	65	65	65	70	70	70	70	70	70	70	70	70
9	-	65	65	65	65	65	75	75	75	75	75	90	90	90	90	90	100	100	100	100	100	100	100	100	100
10	15	80	80	80	80	80	100	100	100	100	100	110	110	110	110	110	125	125	125	125	125	125	125	125	125
11	30	95	95	95	95	95	120	120	120	120	120	135	135	135	135	135	150	150	150 175	150 175	150 175	150	150 175	150 175	150 175
12	40	110	110	110	110	110	135	135	135	135 155	135 155	160	160 180	160 180	160 180	160 180	175 205	175 205	205	205	205	175 205	205	205	205
13	55	125	125 140	125 140	125 140	125 140	155 175	155 175	155 175	175	175	180 205	205	205	205	205	230	230	230	230	230	230	230	230	230
14 15	65 75	140 155	155	155	155	155	195	195	195	195	195	225	225	225	225	225	255	255	255	255	255	255	255	255	255
16	65	145	145	145	145	145	185	185		185	185	220	220	220	220	220	250	250	250	250	250	250	250	250	250
17	50	130	130	130	130	130	180	180	180	180	180	215	215	215		215	250	250	250	250	250	250	250	250	250
18	35	120	120	120	120	120	170	170	170	170	170	210	210	210	210	210	245	245	245	245	245	245	245	245	245
19	20	105	105	105	105	105	160	160	160	160	160	205	205	205	205	205	240	240	240	240	240	240	240	240	240
20	-	90	90	90	90	90	150	150	150	150	150	195	195	195	195	195	235	235	235	235	235	235	235	235	235
21	-		75	75	75	75	140	140	140	140	140	190	190	190	190	190	230	230	230	230	230	230	230	230	230
22	-			60	60	60	130	130	130	130	130	185	185	185	185	185	225	225	225	225	225	225	225	225	225
23	-				40	40	115	115	115	115	115	175	175	175	175	175	220	220	220 215	220	220 215	220	220	220 215	220 215
24	-					20	105 90	105	105	105 90	105 90	165 155	165 155	165 155	165 155	165 155	215	215	210	210	210	210	210	210	210
25 26	-		-	-	-	-	90	90 75	90 75	75	75	145	145	145	145	145	205	205	205	205	205	205	205	205	205
27	 -		-	-	-	-		75	60	60	60	135	135	135	135	135	195	195	195	195	195	195	195	195	195
28	-		-	-	-	-			- 00	40	40	125	125	125	125	125	190	190	190	190	190	190	190	190	190
29	-	-	-	-	-	-					20	110	110	110	110	110	180	180	180	180	180	180	180	180	180
30	-	-	-	-	-	-		-	-	-	-	100	100	100	100	100	170	170	170	170	170	170	170	170	170
31	-	-	-	-	-	-	-	-	-	-	-		85	85	85	85	165	165	165	165	165	165	165	165	165
32	-	-	-	-	-	-	-	-	-	-	-			65	65	65	150	150	150	150	150	150	150	150	150
33	-	-	-	-	-	-	-	-	-	-	-				45	45	140	140	140	140	140	140	140	140	140
34	-	-	-	-	-	-	-	-	-	-	-					25	125	125	125	125	125	125	125	125	125
35	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	110	110 90	110	110 90	110 90	110 90	110 90	110 90	110 90
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		90	90 75	75	75	75	75	75	75
37 38	-	-	-	-	-	-	-	-		-	-	-	-	-	-				75	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	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	+ -	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u> </u>	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	+-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	+-	-	-	-	-	-		-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-
63	1	-	-	-	-	-		-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		L-	L-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				-	_			_	_	-	_	_	_	_	_	_	_	١ -	_	l -	l -	l -	_	_	-

- Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel: 0484-2358759/2359338. Fax: 0484-2359336. Email: bimalokpal.ernakulam@ecoi.co.in Jurisdiction: Kerala, Lakshadweep, Mahe–a part of Pondicherry.
- 9. GUWAHATI: Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Near PanbazarOverbridge, S.S. Road, Guwahati -781 001. Tel.:- 0361-2132204/2132205. Fax: 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.in Jurisdiction: Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
- 10. HYDERABAD: Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004. Tel: 040-65504123/23312122. Fax: 040-23376599. Email: bimalokpal.hyderabad@ecoi.co.in Jurisdiction: Andhra Pradesh, Telangana, UT of Yanam& part of the UT of Pondicherry.
- 11. JAIPUR: Office of Insurance Ombudsman, Jeevan Nidhi II, Ground floor, Bhawani Singh Road, Ambedkar circle, Jaipur- 302005. Tel: 0141 -2740363. Email: bimalokpal.jaipur@ecoi.co.in.Jurisdiction: Rajasthan.
- 12. KOLKATA: Office of the Insurance Ombudsman, 4th Floor, Hindusthan Building Annexe, 4, C.R.Avenue, Kolkatta 700 072. Tel: 033-22124339/22124340. Fax: 033-22124341. Email: bimalokpal.kolkata@ecoi.co.in Jurisdiction: West Bengal, Sikkim and Andeman & Nicobar Islands.
- 13. LUCKNOW: Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase II, Nawal Kishore Road, Hazaratganj, Lucknow 226 001. Tel: 0522 2231331/2231330. Fax: 0522-2231310. Email: bimalokpal.lucknow@ecoi.co.in Jurisdiction: Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
- 14. MUMBAI: Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S.V. Road, Santacruz(W), Mumbai 400 054. Tel: 022 -26106960/26106552. Fax: 022-26106052. Email: bimalokpal.mumbai@ecoi.co.in Jurisdiction: Goa and Mumbai Metropolitan region (excluding Navi Mumbai & Thane)
- 15. NOIDA: Office of Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt Gautam Buddh Nagar, U.P 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: bimalokpal.noida@ecoi.co.in Jurisdiction: State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
- 16. PATNA: Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel: 0612-2680952. Email: bimalokpal.patna@ecoi.co.inJurisdiction: Bihar, Jharkhand.
- 17. PUNE: Office of Insurance Ombudsman, II Floor, Jeevan Darshan, N C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in Jurisdiction: State of Maharashtra, Area of Navi Mumbai & Thane (excluding Mumbai Metropolitan region).

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

Annexure I - Unexpired risk premium value factors

1. For Single Pay:

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

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

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

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

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

6.5 60 – Age at e 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	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-		-	-	-
5	-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	10	10	10	10	10	10	10	10	10
9	-	25	25	25	25	25	25	25	25	25	25	30	30	30	30	30	30	30	30	30	30	30	30	30 55	30 55
10	-	40	40	40	40	40	45	45	45 60	45 60	45 60	50 70	50 70	50 70	50 70	50 70	55 75	75	75						
11	10 20	55 70	55 70	55 70	55 70	55 70	60 80	60 80	80	80	80	90	90	90	90	90	100	100	100	100	100	100	100	100	100
13	35	80	80	80	80	80	95	95	95	95	95	105	105	105	105	105	120	120	120	120	120	120	120	120	120
14	45	90	90	90	90	90	110	110	110	110	110	125	125	125	125	125	140	140	140	140	140	140	140	140	140
15	50	100	100	100	100	100	125	125	125	125	125	140	140	140	140	140	160	160	160	160	160	160	160	160	160
16	60	110	110	110	110	110	135	135	135	135	135	160	160	160	160	160	180	180	180	180	180	180 195	180 195	180 195	180 195
17	65	120	120	120	120	120	150 165	150	150	150 165	150 165	175 190	175 190	175 190	175 190	175 190	195 215	195 215	195 215	195 215	195 215	215	215	215	215
18 19	70 75	130 140	130	130 140	130 140	130 140	175	165 175	165 175	175	175	205	205	205	205	205	235	235	235	235	235	235	235	235	235
20	80	145	145	145	145	145	190	190	190	190	190	225	225	225	225	225	255	255	255	255	255	255	255	255	255
21	65	135	135	135	135	135	180	180	180	180	180	220	220	220	220	220	255	255	255	255	255	255	255	255	255
22	55	125	125	125	125	125	175	175	175	175	175	215	215	215	215	215	250	250	250	250	250	250	250	250	250
23	40	115	115	115	115	115	165	165	165	165	165	210	210	210	210	210	245 240	245	245 240	245	245	245	245 240	245 240	245 240
24 25	20	100 85	100 85	100 85	100 85	100 85	155 145	155 145	155 145	155 145	155 145	200 195	195	200 195	195	195	240	240	240	240	240	240	240	240	240
26	-	00	70	70	70	70	135	135	135	135	135	190	190	190	190	190	235	235	235	235	235	235	235	235	235
27	-			55	55	55	125	125	125	125	125	180	180	180	180	180	230	230	230	230	230	230	230	230	230
28	-				40	40	115	115	115	115	115	175	175	175	175	175	225	225	225	225	225	225	225	225	225
29	-					20	100	100	100	100	100	165	165	165	165	165	220	220	220	220	220	220	220	220	220
30	-	-	-	-	-	-	85	85 70	85 70	85 70	85 70	155 145	155 145	155 145	155 145	155 145	210	210 205	210 205	205	205	205	205	205	205
32	-	-	-	-	-	-		70	55	55	55	135	135	135	135	135	200	200	200	200	200	200	200	200	200
33	-	-	-	-	-	-				40	40	125	125	125	125	125	190	190	190	190	190	190	190	190	190
34	-	-	-	-	-	-					20	110	110	110	110	110	180	180	180	180	180	180	180	180	180
35	-	-	-	-	-	-	-			-	-	95	95	95	95	95	175	175	175	175 165	175	175 165	175 165	175 165	175 165
36	-	-	-	-	-	-	-	-	-	-	-		80	80 65	80 65	80 65	165 150	165 150	165 150	150	165 150	150	150	150	150
38	+-	-	-	-		-	-		-	-	_			- 00	45	45	140	140	140	140	140	140	140	140	140
39	-	-	-	-	-	-	-	-	-	-	-					25	125	125	125	125	125	125	125	125	125
40	-	-	-	-	-	-	-	-	-	-	-		-		-	-	110	110	110	110	110	110	110	110	110
41	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-		95	95 75	95	95 75	95 75	95 75	95 75	95 75
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			75	75 50	50	50	50	50	50
43	<u> </u>	-	-	-		-			-	-	_	-	-	-	-	-					25	25	25	25	25
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	25	25	25	25
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25 25
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 56	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	_						

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

6.4 60 – Age at e 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-	_	-	-
7	-	-	_	-	_	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	_	-	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-
11	-	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
12	5	30	30	30	30	30	35	35	35	35	35	35	35	35	35	35	40	40	40	40	40	40	40	40	40
13	15	45	45	45	45	45	50	50	50	50	50	50	50	50	50	50	55	55	55	55 70	55 70	55	55 70	55 70	55 70
14	25	55	55	55	55	55	60	60	60	60	60	65	65 80	65 80	65	65	70 90	70 90	70 90	90	90	70 90	90	90	90
15	35	65	65	65	65	65	75 85	75 85	75 85	75 85	75 85	80 95	95	95	80 95	80 95	105	105	105	105	105	105	105	105	105
16 17	45 50	75 85	75 85	75 85	75 85	75 85	100	100	100	100	100	110	110	110	110	110	120	120	120	120	120	120	120	120	120
18	55	95	95	95	95	95	110	110	110	110	110	120	120	120	120	120	135	135	135	135	135	135	135	135	135
19	60	100	100	100	100	100	120	120	120	120	120	135	135	135	135	135	150	150	150	150	150	150	150	150	150
20	65	105	105	105	105	105	125	125	125	125	125	145	145	145	145	145	165	165	165	165	165	165	165	165	165
21	65	110	110	110	110	110	135	135	135	135	135	160	160	160	160	160	180	180	180	180	180	180	180	180	180
22	70	115	115	115	115	115	145	145	145	145	145	170	170	170	170	170	195	195	195	195	195	195	195	195	195
23	70	120	120	120	120	120	155	155	155	155	155	180	180	180	180	180	210	210	210	210	210	210	210	210	210
24	70	125	125	125	125	125	165	165	165	165	165	195	195	195	195	195	225	225	225	225	225	225	225	225	225
25	65	130	130	130	130	130	170	170	170	170	170	205	205	205	205	205	240	240	240	240	240	240	240	240	240
26	55	120	120	120	120	120	165	165	165	165	165	200	200	200	200	200	235	235	235	235	235	235	235	235	235
27	45	110	110	110	110	110	160	160	160	160	160	195	195	195	195	195	235	235	235	235	235	235	235	235	235
28	30	100	100	100	100	100	150	150	150	150 140	150 140	190	190 185	190 185	190 185	190 185	230 225	230 225	230	225	225	225	225	225	225
29	15	90	90	90 75	90 75	90 75	140	140 135	140 135	135	135	185 180	180	180	180	180	220	220	220	220	220	220	220	220	220
30	-	75	75 65	65	65	65	135 125	125	125	125	125	175	175	175	175	175	220	220	220	220	220	220	220	220	220
32	-		05	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	170 160
40	-	-	-	-	-	-		-	-	-	-	90	90	90	90	90	160 155	160	160 155	160 155	160 155	160 155	160 155	160 155	155
41	-	-	-	-	-	-	-	-	-	-	-		75	75 60	75 60	75 60	140	155 140	140	140	140	140	140	140	140
42	-	-	-	-	-	-	-	-	-	-	-			00	40	40	130	130	130	130	130	130	130	130	130
43	+-	-	_		-	-			-	-	_				-10	20	115	115	115	115	115	115	115	115	115
45	<u> </u>	_	-	-	_	-	-	_		-	-	-	-		-	-	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 25
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 25
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-		-	-	-	-		-			-	-	-	-	-	-	-	-
56 57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	H	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
59		-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	l -	_	_	l -	_	-	- 1	_	_	_	_	_	_	-	- 1	-	-	-	-	-	-	-	-	-	-
66	<u> </u>	-	_	-	-			-		-	_	-	_			-	_		_	-	-	-	_	-	-

Policy Year \	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
Benefit Term		42	43	44		40	4/	40	49		31					-	-	-	-	-	-	-	-	-	-		-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	_	-
3	-	-	-	-	-	-	-				_		_	_	_	-	-	-	-	-	-	-	-	-	-	-	-
4	-	_	_	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
12	-	-	-	-	-	-	-	-	-		-			-	-	-	-	-	_		-	-	-	_	_		-
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 70	65	65 70	65 70	30 35	40 45	40 45	30 35	30 35	30 35	20 25	20 25	20 25	20 25	20 25	-	-	-	-	-	-	-	-	-	_	<u> </u>	-
25	75	70 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 15	15 15
33	90	90	90	90	50	70	70	50	50	50	40	40	40	40	40 45	25 25	25 25	25 25	25 25	25 25	15 20	15 20	15 20	15 20	20	20	20
34	90	90	90	90	45 45	70 70	70 70	50 50	50 50	50 50	45 45	45 45	45 45	45 45	45	25	25	25	25	25	20	20	20	20	20	20	20
35 36	85	90 85	90 85	90 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	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	25	25	25 25
45		-	-	-	-	45	45 35	30 25	30 25	30 25	35 30	35 30	35 30	35	35	30	30	30	30	30	25	25	25	25	25	25	25
46	-	-	-	-	-		30	20	20	20	30	30	30	30	30	25	25	25	25	25	25	25	25	25	25	25	25
48	-	-	-	-	-			20	15	15	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
49	-	-	-	-	-					10	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
50	-	-	-	-	-						20	20	20	20	20	25	25	25	25	25	25	25	25	25	25	25	25
51	-	-	-	-								20	20	20	20	25	25	25	25	25	25	25	25	25	25	25	25
52	-	-	-	-									15	15	15	20	20	20	20	20	20	20	20	20	20	20	20
53	-	-	-	-										10	10	20	20	20	20	20	20	20	20	20	20	20	20
54	-	-	-	-											5	20	20	20	20	20	20	20	20	20	20	20	20
55	-	-	-	-							-	-	-	-	-	15	15	15	15	15	20	20	20	20	20	20	20
56	-	-	-	-											_		15	15 10	15 10	15 10	20 15	15	15	20 15	15	15	15
57	-	-	-	-														10	10	10	15	15	15	15	15	15	15
58 59	-	-	-	-															10	5	15	15	15	15	15	15	15
60	-	-	-	-												-	-	-	-	-	10	10	10	10	10	10	10
61	-	-	-	-																		10	10	10	10	10	10
62	-	-	-	-																			10	10	10	10	10
63	-	-	-	-																				5	5	5	5
64	-	-	-	-																					5	5	5
65	-	-	-	-																					-	5	5
66																						-				-	5
67	I -			1																							

99	30 30		150 150	195 195	101	195 195	195 195	195 195	195 195	195 195				185 185	185 185			180 180					170 170	170 170				155 155		145 145	140 140	40 140	35 135	30 130	_	115 118	115 11	105 105		\vdash		20 80	+	_	55 55		35 40	30 %	25 2	20 2	15 1	15 15	2 2	2	.c.	2
69	30			195										185				180					, 02	170 1			160 1	155	145	145	140	140 140	135 135	130 130	120 120	115	115	101	95	06	06	200	65	09	22	42	40 %	300	25	20	15	15	2 2	2	•	1
	. 6																						1.	1.			0 1	2 5	2 12	17	0 17	2	5 1							\vdash	-	_	_	-		-		30		\vdash	15	ω c		+	+	
64	. 8		150	195		1 95								185				8 6					17(170				2 2		145	140	140	135	130	120	115			95	\vdash		+	+	-		_	_	_		\vdash	_	_	\perp	H	Ļ.	-
63	30	100	150	195	100	195	195	195	195	195	185	185	185	185	185	185	185	86	180	180	180	170	170	170	160	160	9 1	S F	145	145	140	140	135	130	120	115	115	105	95	90	90	8 8	65	09	22	45	40	308	25	20	15	15	2	<u> </u>	Ţ,	
29	30 '	1001		195										185				081										2 2						30 2		115	115	2 6	95	06	06	200	65	09	22	45	40	30	25	20 :	15	15	T	Г		
		0	0 1	0 1																			170 1				0 1	υ r	5 17	15	140	9	2 1	2 2	0 0	115		0 2		06	06	000	65	09	22	42	40 %	30	2 10	20	12	+	+	Н	t	1
19	30		150	195	5 5	195	195	195	195	195	185			185					180									155	145			140	135	130	120	7	- 6				\perp		_	-						\rightarrow	+	+	٠.	╀	╀	
9	. 8	82	135	180		180	180	180	180	180	175	175	175	175	175	175	175	165	165	165	165	160	160	160	155	155	155	145	140	140	135	135	130	125	120	115		19	_	90	85	5 5	8 8	20	40	8	25				\perp		\perp	L!		
29	30	82	35	180	9 6	9 6	3 6	180	180	180		175		175			175	165 165 165 16F 16F 16F	65	65	65	160	09	9	55	155	155	145	140	140	135	135	130	125	120	115	115	105	95	8	85	5 5	8 8	20	40	30	25	200	15				' '	'		١
_	- 00	82	35	2 2	2 2	2 2	2 2	180	8	180	175	175 1	75 1	75	75 1	, 57	75	, c	165 165	165 165	165 165	160	160 160	160 160			155	145	140	94	135	135	130	125	120	115		0 2		06	82	5 5	09	20	40	30	25	200	2	П	•	•	٠.		t	,
88						180			180	31	1,	12	175	175	5 175	5 175	5 175	2 2	7 2	19	16	16	16			12	5 5	2 5	7	140 140	5	2	2 6		1 -	7	7 7	- 2		Ш	\perp	+	_	-		\rightarrow	_	+	+	\forall	+	+	٠.	H	ł	
22						180					175	175	175	175	175		175	165	165	165		160	160	160	155	155	155	145	140	14	135	135	130	125	120	115	115	100	95	\vdash	\vdash	5 5	+	-			22	1	╄	Н	+	+	Ι.	H	ļ	
56	30	82	135	8 6	3 6	8 8	3 8	8 8	180	180	175	175	175	175	175	175	175	165	165	165	165	160	160	160	155	155	155	145	140	140	135	135	130	125	120	115	115	105	95	90	85	5 5	8	20	40	30	25				1	1	Ϊ.	'		
22	- 25	2	120	165			165				160	160		160					155								145	140	135	135	130	130	125	120	115	110	110	102		82	80	0 6	20	40	30	15				'		1	' '	'		١
														160				155										140		35	130	130		120		110	110	20 5		82	80	2 6	20	4	30				+	1	•	•	٠,	1	t	,
22	- 1		_		16.		_	_	-	-															_					5 135										\perp	\perp							+.	+-	++	+	+	٠.	H	+	
23	. 25	70	120	165	3 2	3 2	18	192	165	165	160	160	160	160	160	160		155	155	155	155					145	145	140	135	135	130	130	125	120	115				8				20						\perp	Ш	\perp		\perp	L!	1	
52	- 25	70	120	165 165	3 4	165 165	165 165	165 165	165 165	165	160	160	160	160	160	160		55	155	155	155	150	150	150	145	145	145	140	135	135	130	130	125	120	115	110	110	5 5	8 8	82	8 E	2 8	20					1				1	' '	'		
21	- 12	0	0 1	Ω L	3 1	Σ ιζ ,	5 K	3 13			ő	20		2 8	,	, Ö	20 1		155	2 12		150	150	150		145	145	140	135	135	130	130	125	120				2 2	8 6	82	80	0 6	3							1	•	•	٠.	T-	t	,
	1 10		120	165	3 2	165	165	5 165	140 165	165	091 (0 160	140 160	140 160	5 160	5 160	5 160	7 2	2 6	0 155	1.6	5 15	5		0 17	12	5 5	7 6	7 1	5 1;						-	_	_	_	\perp	\perp	2 '		+				+-	+-	+	+	+	+-	H	ł	1
20	- 1	20		145			145	145	14	140	140	140	4 5	140	135	135	135	135	130	130	130	125		120	120	115	115	= =	10	9	100	_	\perp	8 8	+	ш	_					4	1		H	4	1	1	+	₩	4	1		Ļ!	1	-
49	5	20	95	145	1 1	145	145	145	140	140	140	140	140	140	135	135	135	135	130	130	130	125	125	120	120	115	115	110 110	105 105	105 105	100	95	8 8	8 8	75	2	65	2 2	45	35	25	1	Τ'	ľ		-	1] ']	Τ.Ι	_[_[_]	Ţ, i		
8	. 12	20		145		7 45		145		140	140		140	140	135	135	135	135	130	130	130				120	115	115	1 0	105	105	100	32	8 8	8 8	3	70	92	3 2	45	32	T		1		1	1	1	1	1	•	1	1	Τ.	-		
		\sqcup						_									_	_	_		-	-	-	_	_							\rightarrow	+	00 00	+	ш	65	\perp	_	Ш	+	+		+		-	-	+	+-	+	+	+	+-	+	+	1
47				145	7	145	145	145	140	140	140			5 6				135	130	13	٠.	٠.	-	,	•			110				\rightarrow	+	+	+					Н	\vdash	+	+	+		+	1	+	+	₩.	+	+	۱,	H	+	
46	. 5	20	95	145	1 2	145	145	145	140	140	140	140	140	5 5	135	135	135	135	130	130	130		125		120	115	115	110	105	105	100	95	8 8	8 8	75	\vdash	65	_	5	Ш		\perp	Ľ	Ľ			- ['	Ľ	Ľ	Ц	\perp	\perp	Ţ,	Ľ		
42	٦ '	20									135	135	130	130	30	125	125	22	20	115	115	110	110	105	105	100	32	3 %	3 8	75	2	65	8 1	25	9	8	20	2	1	•				[]	'	1	1	1	1		1	1	1	[']		
_	٦ '	20		140 140	2 0	140 140	135 135	135 135	135 135	135 1	135 1	135 1	8 2	3 0	00	52	52	2 2	2 5	12	12	110	110	105 1		100	95	3 12	3 8	75	2	65	0 1	S 4	2 9	90	20	1						1		•				•	•	•	1	,	T	
4	1 10					- -	- -	5 15	5 15	5 1:			-	- -	1,	7	1.	2 5	- 1	7	1-	.1		5 1		_	ر ا	+	+	22	0	\rightarrow	-	45	+	30	+	+	+		+			+		+		+	+-	+	+	+	+-	H	+	1
43		20		140	1 3	5 5	135	135	135	135	135	135	130	3 8	130	125	125	125	12	115		110	110 110	105 105		_	+	8 8	\perp	Ι.	_	\rightarrow	+	+	+	ш	_					1	1			4		4	<u> </u>	H	+	_	١.	H	ļ	-
74	. 5	20	95	140	3 5	140	3 5	135	135	135	135	135	130	130	130	125	125	125	120	115	115	110	110	105	105	100	95	8 8		75	2	65	8 4	8 4	4				Τ.			Ϊ.		ľ				L	L.	Ľ	Ĺ	1		Ľ		
+	٦ '	20		140	2 5	1 6	135	35	135	135		135	130	3 8	130	125	125	125	120	115	115	110			105	100	95	2 2	80	75	70	65	9 1	35	2				1	'			1					1				1	' '			
	- 12	20																	110	105						-	75	2 6	3 15	45	9	8	2 5	≥ '	+-	•	+		+		-		1	1					+	•	•	•	٠,	1	t	,
\$				140			135							125									-			-	10 6	+	+	10	Ш	\rightarrow	+	+,	+	H	+		٠.		-			+				+-	+-	+	+		٠,	H	ł	
33	. 169			140		135				135	130	130		125				115						90	82	8	7,5	5 8	\perp			8	Ň			Ш	1					1	1					1	1	Н	4		1	Ļ	ļ	_
88	. 5	20	95	140	2 5	135	135	135	135	135	130	130	130	125	125	120	120	115	110	105	105	100	95	90	82	8	75	2 8	25	45	4	8			Ι.		1	1	Ή.		.	Ή.	Ϊ.	ľ	ľ			Τ.	'	ľ	1	1	Ϊ.	'		
37	. 12	20		140						135	130	130	130	125	125			115				00	95	90	82	8	75	2 6	22	45	4	\top	\top	Τ.	1	•	1		1	'	•				1	1			1	•	•	'	' '	'	T	
	- 2			5 0	7	135 135	о го - г	7	1	1	0	0	0 4	2 2	1	1							2	06	ιΩ	08	נט	2 6	25			+	+	+,	+	-	-	+	+-		-							+ -	+-	+	+	•	+	H	t	1
36				140				135	135					125					110	_	-	-	0	Ш	00	_		\perp	\perp	\perp		_	_	1	1		_		1	Ш			+	ļ.,				+	+	H	+		١.	H	ļ	-
32	. 5	20	95	140	5 5	135	135	135	130	130	130	125	125	120	115	110	110	105	95	8	82	80	70	65	22	20	8 8	8 8	10	Ι΄		1		Ή.	Ι.		1		Τ.					ľ				L	L.							
34	. 5	20	95	140	2 4	135	135	135	130	130	130	125	125	120	115	110			3 2	8	85	80	70	65	22	20	40	200	2	'	'	1	1	' '	T	'	1		1	'			1					1				1	' '	'		
	٦ ،	\vdash	- 1	140		137				130	130	125 1	125 1	120	115	110	110		3 2	06	82	80	70	65	Ω	20	2 2	<u></u>	+		1	+	+	+	+		-		+					1					+-	1	-	•	٠,		t	ſ
33		/										_									1	_		1 1				+		١.		+	+	+.	+	H	+		+		-							+-	+-	+	+		٠,	H	ł	
32	. 5	"		140	1 2		3 5					125	125	120	115	110			95							20	4			Ľ	Ĺ				L					·									1	Ш	4	_	1	L		
31	. 5	20	95	140	2 1	3 2	3 5	135	130	130	130	125	125	120	115	110	110	105	95	90	85	80	70	65	55	20				'		1	1	' '	Ι.		1	1	Ή.		.	Ή.	Ϊ.	ľ	ľ		1	Τ.	'	ľ	1	1	Ϊ.	'		
30		45	2 2	2 2	2 1	125	120	2 2	120	115	110	110	105	9 6	32	00	82	2 5	2 2	00	20	64	30	20	0	•	1	٠,			•	•	•	٠,	1	•	1		1	•	•					•				•	•	•	٠.	-	T	,
		10	0 1	2 6	- +	2 10	, ,	- 1	1	1-	0	0	5 1	9 0	10	0,	20	۰ د د	2 10	0	0	0	0	0	-		+	٠,	+		 	+	+	+.	+-		+		+-		-			+		-			+-	+	+		٠,	+	t	1
29		4	6	5 5	5 5	12	12	12	12	1	1	= 1	10	2 2	6	6	82	Σ Γ	9	9	2	4	ñ	2				1	1	<u> </u>		_	_	1	1.	H			+	Ш			+	ļ.				+	4	H	+		١.	H	Ŧ	-
78	' '	45	8	30	5 5	125	120	120	120	115	110	110	105	9 2	95	06	85	8 8	65	8	20	4	30					Ή.	Ϊ.	Ι΄		1		Ή.					Ι.					ľ				l								
27		45	06	200	3 4	2 2	2 2	20	2 2	15	10	9	02	8 8	95	90	82	200	0 2	09	20	40				•	1		'	'		1	1	١.	1	'	1	1	١.	'			1							'		1	' '	'		١
56		ιŭ	<u> </u>	2 2	2 1	3 12	3 0	2 0	0	1	0	0	1 1	0 0	35	06	32	2 5	2 12	2 00	100				\dashv		•	+	+		1	+	+	+	+-	1	1		+		-		+	1		1		1	+	1	•	•	+		t	,
	1	7	ا ''	- 6		- -	- -	- 12	12	1	-	-	= =	5 100 100 100 100 100 1	3,				0	1	-	ļ.				-	+		1.		H	+	+	+.	+	H	+		+	H	+		+	+		-		+	+	 	+	+	. .	H	+	1
25		8	∞ ;	7 5	- -	= =	- -	: 은][2	2	െ	6	∞ °	0 /	9	9	ω,	4 ر	ا د	1 -	Ľ	Ľ	Ľ	Ĺ			1	Ι.	Ľ	Ľ	Ш		\perp	Ľ		Ц			Ĺ	Ш	Ц	T	L	L	Ц	_		1	4	H	\downarrow	\perp		Ļ!	1	_
24	' '	35	8	207	5 1	110	1	105	8	9	95	90	8	3 8	65	9	201	4	25	3	-	"	-		Ι']	Ι.	1	'[Ί,	'	<u>'</u>	1	1	Ή,	Τ,		1	1	Τ΄			Ή'	Τ'	ľ	[]	1	1	Τ'	'	1.1	.[Τ'	['		
23		35	8	2 4	2 4	2 5	2 2	02	8	8	95	8	82	22	65	09	20	45	C C	T		1	'	•	•	•	1	+	1.			1	•	+	1		7	1	1		1		1		1	1	1		1	-	1	1	T	-	Γ	
		ľΩ	ا ي	5 4	2 4	2 0	2 0	1 2	0	0	امِا	0	<u></u>	75 75 75	ويا	٥	0 1	ਹ	+	+						-		+	+-		-	+	+	+-	+	-	+	+	+	-	+		+	1		+		+ -	+	 	+	+	+	H	t	r
8	1.	3	8	7 5			- 1	- 12	12	12	9	6	ω ο	7/2	22	9	5	4	\perp	-		١.					+		1.	١.	H	+	+		+-	.	+		+	H	-		+	+-	.	-		+	+	₩.	+	+	٠,	+	+	7
21		3	<u>ظ</u>	7 7	- -	11	115	120		10 10	6	6	و <u>م</u>	2	9	9	ũ			1		L					\perp		L		Ш																	\perp	L	Ш	\perp	\perp		L	1	
20	1 1	25	65	3 3	3 4	8 8	8 8	85	75	2	65	09	20	35	25	10	1	1	' '	Ι.			'	-	'	'	1	T	Τ'	'	Π	1	T	T			1	· ['∐"	$ \ $	Π	Τ.		1	[]	[117	1	1.		1	1	Ή.	['		١
6		55	35	3 5	3 4	2 2		32	75	2	92	00	2 20	35 40	52	\forall	+	+		1						•	+	+	+	1		+	+	+	+	H	4	+	+		-			1		•	1	+	1	1	•	1	+	1	T	
		2	2	- 2	- 1	. 6	5 6	2 2	2	-	2	ارَ	0 6	5 10	H	\vdash	+	+	٠.	+-	-	١.		-		-	+	+.	+.	+	-	+	+	+.	+	H	+	+	+-	-	+	+	+	+		+		+	+-	++	+	+	+-	H	+	1
92	\perp													35		Ш		\perp						Ш			\perp				Ш	_	\perp	\perp	1	Ц	4	\perp	1	Ц	\perp	1	1	1	Ш	_	1	1	4	H	4	1	۱,	Ļ	1	
-		25	65	102	3 4	8 8	8 8	85	75	2	65	9	20	3			1	1	. [.	Ľ	Ι΄	Ι΄	'		.['	1	Ή,	Τ.	Ι΄		.		Ή'	Τ΄		1	1	Τ΄			Τ'	ľ	ľ] ']	Τ.Ι	_[J '	Ţ.,		
9		25												+	Н	Н	+	+		1				1	•	•	1	+	+	1		1	1	+	1	M	1	1	1		1			1	1	•	1	T	1	1	1	1	١.	'	T	
		10											+		+	H	+	+	٠.	+-	+	+		-		-	+	+	+	+	-	+	+	+-	+	H	+	+	+-	-	+	+	+	+		+		+-	+	++	+	+	+	t	\dagger	r
5	\perp				- 1	- 1						-	\perp	\perp		Ш	_	\perp	\perp					Щ			1	\perp	1.	<u> </u>	Ш	_	\perp	1	1	Ш	\downarrow	1	1	Ц	4	1	1.	ļ.	Ц	4	1	4	4	₩	4	1	۱.	H	1	
4		10	20	8 8	3 5	3 18	8 8	20	4	30	25	T	1	' ⁻		']	Τ.		. .	[]	Ι.	Ι΄	'		.[Τ,	1'	Ι΄		.		Ή'	Τ΄				Ι΄			Τ'	ľ	ľ					ľ	Τ.]	_1		J '	Ţ.,		
<u>5</u>	1 1	9	20	82	3 8	5 15	9 6	20	9	8	H	\dashv	+	+	1		1	1	٠.	1		1		1	•		1	1	1	'		1	1	١.	1		'	1	1		1	1	1		•	1		1	'		1	1	Τ.	"		
					- 1	- 1		20 62			H	+	+	+-	+	-	+	+		+		+		-		-	+	+	+	+	-	+	+	+	+	H	+	+	+	 	+	+	+	+		+	+	+-	+	++	+	+	+	t	+	,
12										Ш	Ш	_	1	_			4	\perp	_	1	L	L	L	L			\perp			ļ.	Ц	_	1	1	1.	H	4	1	1	H	H		1	+			1	+	+	₩	+	1	١.	H	+	
7	1	10	20	8 8	3 8	5 2	9	20					1	Ή,	[]		1	1	Ι.	Ι.	Ι.	Ι.		ļ.,	'	'	1	Ή.	Τ.	Ι΄		1	1	Ί,	Τ΄		1] '	[<u> </u>	Ľ	Ϊ,	Ι'	ľ	T.I	_] '	Ι΄	T.I			Ι΄	Ľ		
9	1		15	2 5	1 1	2 2	2 0	2 '	†	П	$ \cdot $	7	1	1	1		1	1	١.	T.		1	'	1	•	'	1	1	1	'	П	1	1	Т.	1		1	Т	T			T	T		1	7	T	1	-	'T	1	1	· [-	"		
Benefit Term	+	\vdash	+	+	+	+	+	+	+	Н	H	+	+	+	\vdash	Н	+	+	+	+	\vdash	+		H	\dashv	+	+	+	+		H	+	+	+	†	H	+	+	+	Н	+	+	+	t	H	+	+	+	+	\vdash	+	\dagger	†	Ħ	t	_
	- 1	ı 1					1	1	1	1	ı 1		- 1	- 1		ıl		17	- [1	1	1	1				- 1	-1	1	1		- 1			1	ı 1			1	ıl	ı I.	- 1	1	1	ı 1	- 1				i 1	- 1	- 1	-1	1 '	1	

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

6.3 60 – Age at e Policv Year ∖	, .	ption																							
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
2	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	- 10	- 10	-	10	- 10	- 10	- 10	10	10	10	- 5	- 5	- 5	- 5	5	- 5	- 5	5	- 5	- 5	- 5	- 5	- 5	5
13	- 5	10 25	10 25	10 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 75	65 75	65 75	65 75	65 75	70 80	70 80	70 80	70 80	70 80	75 90								
20	45 50	70 75	70 75	70 75	70 75	70 75	75 85	75 85	75 85	75 85	75 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	110	110	110	110	110	125	125	125	125	125	125	125	125	125
23	60	90	90	90	90	90	105	105	105	105	105	120	120	120	120	120	135	135	135	135	135	135	135	135	135
24	60	95	95	95	95	95	115	115		115	115	130	130	130	130	130	145	145	145	145	145	145	145	145	145 155
25	60	100	100	100	100	100 100	120 125	120 125	120 125	120 125	120 125	140 145	140 145	140 145	140 145	140 145	155 165	165							
26	60	100	100 105	100	105	100	130	130		130	130	155	155	155	155	155	180	180	180	180	180	180	180	180	180
28	60	105	105	105	105	105	135	135	135	135	135	165	165	165	165	165	190	190	190	190	190	190	190	190	190
29	55	110	110	110	110	110	145	145	145	145	145	170	170	170	170	170	200	200	200	200	200	200	200	200	200
30	55	110	110	110	110	110	150	150	150	150	150	180	180	180	180	180	215	215	215	215	215	215	215	215	215
31	45	105	105	105	105	105	145	145	145	145	145	175	175	175	175	175 175	210 205	210	210	210	210 205	210	210	210	210
32	35	95 85	95 85	95 85	95 85	95 85	135 130	135 130	135 130	135 130	135 130	175 170	175 170	175 170	175 170	170	205	205	205	205	205	205	205	205	205
33	25 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	190 185	190 185	190 185	190 185	190 185
38	-				30	30 15	90 80	90	90	90	90	140 135	140 135	140 135	140 135	140 135	185 180	185 180	185 180	185 180	180	180	180	180	180
39 40	-		_		-	- 13	70	70	70	70	70	125	125	125	125	125	175	175	175	175	175	175	175	175	175
41	-	-	-	-	-	-		55	55	55	55	120	120	120	120	120	170	170	170	170	170	170	170	170	170
42	-	-	-	-	-	-			45	45	45	110	110	110	110	110	165	165	165	165	165	165	165	165	165
43	-	-	-	-	-	-				30	30	100	100	100	100	100	160	160	160	160	160	160	160	160	160
44	-	-	-	-	-	-					15	90	90	90	90	90	150 145								
45 46	-	-	-	-	-	-			_	-		80	80 65	80 65	65	65	135	135	135	135	135	135	135	135	135
47	-	-	-	-	-	-		-	-	-	-			50	50	50	125	125	125		125	125	125	125	125
48	-	-	-	-	-	-		-	-	-	-				35	35	115	115	115	115	115	115	115	115	115
49	-	-	-	-	-	-		-]	-	-	-					20	105	105	105	105	105	105	105	105	105
50	-	-	-	-	-	-		-	-	-	-			-	-	-	90	90 75							
51	-	-	-	-	-	-			-	-	-	-	-	-	-	-		/5	60	60	60	60	60	60	60
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				40	40	40	40	40	40
54	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-					20	20	20	20	20
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	20	20	20	20
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	20	20	20
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
66	-		-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
U1							-																		

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

6.2 60 – Age at e	entry c	ption	: Age	21-25)																_				
Policy Year \	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
Benefit Term	-	-	_	-	_	_	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	_	-	_	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	_	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	- 5	- 5	- 5	- 5	- 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 16	10	15	15	15	15	15	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
17	15	25	25	25	25	25	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
18	25	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
19	30	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	45	45	45	45	45	45	45	45	45
20	35	45	45	45	45	45	50	50	50	50	50	50	50	50	50	50	55	55	55	55	55	55	55	55 65	55 65
21	40	55	55	55	55	55	55 65	55 65	55 65	55 65	55 65	60 65	60 65	60 65	60 65	60 65	65 70								
22	45 45	60 65	60 65	60 65	60 65	60 65	65 70	65 70	65 70	65 70	65 70	75	75	75	75	75	80	80	80	80	80	80	80	80	80
24	50	70	70	70	70	70	75	75	75	75	75	85	85	85	85	85	90	90	90	90	90	90	90	90	90
25	50	75	75	75	75	75	80	80	80	80	80	90	90	90	90	90	100	100	100	100	100	100	100	100	100
26	50	75	75	75	75	75	85	85	85	85	85	95	95	95	95	95	105	105	105	105	105	105	105	105	105
27	55	80	80	80	80	80	90	90	90	90	90	105	105	105	105	105	115	115	115	115	115	115	115	115	115
28	55	80	80	80	80	80	95	95	95	95	95	110	110 115	110 115	110 115	110 115	125 130								
30	55 55	85 85	85 85	85 85	85 85	85 85	100 105	100 105	100	100 105	100	115 120	120	120	120	120	140	140	140	140	140	140	140	140	140
31	50	90	90	90	90	90	110	110	110	110	110	130	130	130	130	130	145	145	145	145	145	145	145	145	145
32	50	90	90	90	90	90	115	115	115	115	115	135	135	135	135	135	155	155	155	155	155	155	155	155	155
33	50	90	90	90	90	90	115	115	115	115	115	140	140	140	140	140	165	165	165	165	165	165	165	165	165
34	45	90	90	90	90	90	120	120	120	120	120	145	145	145	145	145	170	170	170	170	170	170	170	170	170
35	45	90	90	90	90	90	125	125	125	125	125	155	155 150	155	155	155 150	180 180								
36	35	85 80	85 80	85 80	85 80	85 80	120 115	120 115	120 115	120 115	120 115	150 145	145	150 145	150 145	145	175	175	175	175	175	175	175	175	175
38	20	70	70	70	70	70	110	110	110	110	110	140	140	140	140	140	175	175	175	175	175	175	175	175	175
39	10	65	65	65	65	65	105	105	105	105	105	140	140	140	140	140	170	170	170	170	170	170	170	170	170
40	-	55	55	55	55	55	95	95	95	95	95	135	135	135	135	135	170	170	170	170	170	170	170	170	170
41	-		45	45	45	45	90	90	90	90	90	130	130	130	130	130	165	165	165	165	165	165	165	165	165
42	-			35	35	35	85	85	85	85	85	125	125 120	125 120	125 120	125 120	160 160								
43	-				25	25 15	75 65	75 65	75 65	75 65	75 65	120 115	115	115	115	115	155	155	155	155	155	155	155	155	155
45	-		_		-	-	55	55	55	55	55	105	105	105	105	105	150	150	150	150	150	150	150	150	150
46	-	-	-	-	-	-		50	50	50	50	100	100	100	100	100	145	145	145	145	145	145	145	145	145
47	-	-	-	-	-	-			35	35	35	90	90	90	90	90	140	140		140	140	140	140	140	140
48	-	-	-	-	-	-				25	25	85	85	85	85	85	135	135	135	135	135	135	135 130	135 130	135 130
49	-	-	-	-	-	-		_			15	75 65	75 65	75 65	75 65	75 65	130 120	130 120	_	130 120	130 120	130 120	120	120	120
50	-	-	-	-	-	-		-		-	-	00	55	55	55	55	115	115		115	115	115	115	115	115
52	-	-	-	-	-	-		-	-	-	-			45	45	45	105	105	105	105	105	105	105	105	105
53	-	-	-	-	-	-		-	-	-	-				30	30	100	100	100	100	100	100	100	100	100
54	-	-	-	-	-	-		-	-	-	-					15	90	90	90	90	90	90	90	90	90
55	-	-	-	-	-	-	-	-	-	-	-			-	-	-	75	75 65							
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		00	50	50	50	50	50	50	50
57 58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			- 55	35	35	35	35	35	35
59		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					20	20	20	20	20
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	20	20	20	20
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	20
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20
63	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-		-	-	-	-	-
64 65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Ė	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

67			125		205	245	245	245	245		235	235		235	235	235	225	225	225		215	215	215	205	205		195	195	185	185	1/5	175						140	135	=	120	-		3 8		1.0	Ψ.	1.	+	\vdash		45					ù	ù	Ш	닏	L
99		35	125	170	205	245	245	245	245	245	235	235	235	235	235	235	225	225	225	225	215	215	215	205	205	205	195	195	185	185	1/2	1/5						140	135	130	120	115	110	3		-	-										15			2	L
65		35	125	170	205	245	245	245	245	245	235	235	235	235	235	235	225	225	225	225	215	215	215	205 205	205	205	195	195	185	10 180 185 185 185 185 185 185 1	12	1/5	0 9	160	3 12	150	145	140	135	130	120	115	110	3 8	8 8	8 8	3 15	2 2	65	53	2	45	35	8	25	20	15	10	2	, ' l	
64			125		205	45	245			245	35		235	35	35	32	25	25	25	52	15	215	15	9	02	02	92	92	82	82	ر ا	170						140	135						8 8	8 8	3 15	5 5	65	22	20	45	35	30	25	20	15	10		•	ľ
						2 2				5 2	5 2	5 2		υ u	5 2	2	5 2	5 2	5 2	2	2	215 2	5 2	2 2	2 2	5 2	12	7	2	22 1	S F	1/5 1	0/1	160	155		145 1	140 1							2 2	8 8	3 12	2 2	65	22	20	15	33	8	52	20	12	H	H	$\overline{}$	ł
63			125		205	24	245						235	2 5	23 23	23	5 22	5 22	5 22	22	2	5 21	200 200 200 200 200 215 215 215	20	195 195 195 205 205 205	5 20	5 16	13	12	5 18	- ;	5 5			2 15	, [2 17	17	5 13	5	12	2	1 2	2 0		-	+	+	+			45 4						Н	Н	닏	ł
62	·		125		205	245	245				235	235	235	235	239	23	22	22	22		215	200 200 200 200 200 215 215	21	209	20	20	19	19	200	18	- 1	1/5	160		5 12	150 150 150	145 145 145	140 140 140	135	130	120	115	110	- 1	8 8	_	+	+	+	\perp	\perp	_	\vdash	\vdash		2	Ц	Ш	Ш	H	ļ
61		35	125	170	205	245	245	245	245	245	235	235	235	235	235	235	225	225	225	225	215	215	215	205	205	205	195	195	185	185	1/2	170	160	160	3 12	150	145	140	135	130	120	115 115	110 110		у Б	8	3 15	3 2	65	55	2	45	35	30	25					Ľ	
09		35	00	145	185	525	225				215	215	215	0 7	15	215	210	210	210	10	000	500	000	92	95	95	82	185	8	180	2	1/5		160	3 15	150	145	140	135	130	120	115	110	3 8	8 8	75	5 5	3 6	8 8	35	30	25	15	10						' '	
29 6	-	35		-	185 1	52 12								215 2	215	215	0	0	0	2	8	9	8	,	95	95	35	32	06	8	ر د ا	1/5			2 12	150	145	40	32	130	2		110	3 8	8 8	32	3 15	3 2	3 8	32	8	25	15				•	•	•		t
						2 2	2 2	5 225	5 225	5 22	5 2,	2,	2 2	2 2	2 2	2	0 2	0 2	0 2	0 5	0	0 20	0	5 19	5 13	5 1	5 13	2	0	0 1	ر ا				5 IZ	0	15	0	7	0	0	5	0 9	2 9	2 2	2 10			8 8				1	┢						-	ł
28	Ш	35					22	22	22	225	21	21	215 215	215 215	215 215	215 215	121	121	21	2	8	20	8	13	19	19	18	18	9	18	- ;	1/5	_			150		140	135	13	120					_	-	-	_	-	-	_	L	H		-	H	H	H	닏	ł
27		35	100	145	185	225	225	225	225	225	215	215	215	215	215	215	210	210	210	210	200	200	200	195	195	195	185	185	8	180	1	1/5					145			130	120			3 8	_	-	+	-	8 8	1							Ш	Ш	Ш	L	
56		35	100	145	185	225	225	225 225 225 3	225	225	215	215 215 215 3	215	215	215	200 215	210 210 210 210	210 210 210 210	210	210	200 200 200 200 200 215	200	200	195	195 195	195	185	185	180	180	1/2	1/5	160	160	3 12	150	145	140	135	130	120	115	119	3	8 8	75	5 5	3 2	8 8	35	3				ľ	ľ				, ' I	
55			75		_	205	205	205	205	205	200	200	200	200	200	0	95	195	95	95	8	190	6	82	82	82	80	80	72	175	9 8	1/0									120			3 8	8 8	65	3 6	3 15	20		'								1		
	-		75		160 1		205 2	205 2	205 2		200	200	200	2002	200	200	195 195 195	195	195 195 195 210 210 210 210 210	195 195 195 210 210 210 210 210	190 190 190	90	190 190 190	185 185	185 185	35 1	30	90	75	75 175 175 175 175 180 180 180 180 18	2 5	1/0	160			2 2				8			110	3 8	8 8	65	2 2	3 15	3	†·							•	1	•	T I	İ
72		1 1		١.	_										2 2	0 20	5 18	15	5 16	2	9	190 190	0	2	2 18	2 18	0 18	0	7	5 1	0 0						145 145 145	140 140 140	135 135 135	130 130 130	0	2	0 0	5 0	200	\perp	3 6	\perp	+	+	+	+							-	۲	ł
53			75	1	160	205	205							200	200	200	19	195	19	19	13	19	19	185	185	18	18	9	17	17	- ;	1/0				5 5	4	14	13	13	120 120	115	110	-1				1	+	┞.	١.	ļ.	ļ.	ļ.		Ļ	H	H	H	H	ļ
52		30	75	120	160	205	205	205	205	205	200	200	200	200	200	200	195	195	195	195	190	190	190	185	185	185	180	180	175	175	12	1/0	160		3 12	150			135			115	110	-1		65	3			ľ	ľ	Ľ	Ľ	Ľ	Ĺ	Ĺ	Ù	\square	\Box	Ľ	
51	1	30	75	20	160	30.	205	205	205					200	200	200	195	195	195	195	190	190	190		185	185	180	180	175	175	9 5	1/0	001	00	3 2	150	145	140	135	130	120	115	110	3	8 8	3	Π										[[[']	'	
	+		75	`	160 1	3 1	3 2	205 2				200	200	200 2			190	190	190		185	180		175	175		165	_	160			145	125				110	100	8	8	2	09	02 2	2 6	₹ '	1.	†	+	+	1	1						•	•	•	H	ľ
9 20	 					2 2	2 2	5 2	0 2								0	0	0	ائة 1					1			_	\rightarrow	155 1		145 1,			_			100	06				20		+.	+.	+	+	+-	+	+	1	-			-				۲	ł
49			75		160	20	205	205	200	200				200	5 195		190	190	190	5 185	5 185	180	180	5 175	5 175		5 165	•	٠ _	` '								-						1	+.	+.	1.	+.	1.	١.	+	+	-			-	H	H	H	-	+
48			75		160	205		205						105			190	190	190		185	180		175	175	17(165	16	160			145				1 '		_	Ш	_	2		ū	\perp	\perp	\perp	1	1	1			\perp				Ц	Ш	\sqcup	Щ	Ľ	1
47		30	75	115	160	205		205		200	200	200	200	200	195			190	190	185	185	180	180	175	175	170	165	165	160	155	150	145	125	130	125	115	110	100	90	8	2	9			1	1.	1	Ϊ.	Τ.	['	'		'	'	[]	[]	Γ.)	Γ.]	Γ.]	L'	J
46		30	75	15	160		205	205	200					200			190 190	190	190 190	185	185	180	180	175	175	0/.	9	115 165 165	09			145	5 1			115	110	100	6	80	2	1	\top	T		Τ.	1	1	Τ.	'	'		'		•	•			•	П	ĺ
45	 				125 1		70 2	170 2	165 2					160 2			155 1	150 1	150 1		145	140	140	135 1	130 1	1 22	50	15	9			95		_	_				\Box	15	•		+	+	+	+	+	+	1.		1	1					•	•	•		l
																		0	0 15	2 17		0 17	0	5 13	0	2 1;	0	-	-	_	_	26				25 25		\perp		+	+		,			+.	+.	٠,	١.	١.	١.	١.								-	l
4					125		170							160			155		150	145	145	140	140	135	130	125	12	=	\rightarrow											\dashv	4		+			+.	+.	+.	١.	١.	١.	١.	ļ.,	ļ.,			H	H	H	H	ł
43			45	82	125	170	170	170	165	165	165	165	160	3 6	160	155	155	150	150	145	145	140	140	135	130	125 125	120	115	110	105	100	95	8 8	2 2	3 6	2 2	45	35				_		1	1	Ι.	Τ.	1	Ţ.	L.	ľ		Ĺ	Ĺ	ľ	Ĺ	Ù	Ù	Ш	Ù	
42	1		45	82	125	2 5	0/1		165	165	165	165	160	160	160	155	155	150	150	145	145	140	140	135	130	125	120	115	110	105	3 5	3	8 8	25	3 15	25	45				1	'	1	1	١.	1.	Ι.	Ή.	1.	Ι.	Ι.	Ι.	١.	١.			[[[]	ļ ' l	
14	1	1.	45		125						165	165	160	160	160		155	150	150		145	140		135	130	125	20	112	110	105	90	60	200	22	5 15	22					'	'	'	1	1	1	1	1	1								-	'	-		İ
			32		5 1	ر ا ب	υ n	0 0	0	1			7 7	υ c	0 0		35 1	200	1	22				7	100		00	35		70 2		ζ <u>τ</u>	Ω L							•	•	•	•	+	+	+	+	+	+	ŀ	+							•	•	H	t
40		\perp						120	150	150	150		145	145 145 145	140 140 140	135 135 135	13	130 130 130	125 125 125	5 125	120	5 115	110	5 105	_		_	\rightarrow							_	١.	+			+	,	+	+		+	+.	+.	+.	+	١.	+	١.					-	H	H	H	ł
39		1 1	32			155		150	150	150	150	145	145	145	1 4	135	135	130	125		120	115	110		`		_	82	2			55			í	L	Ľ	Ĺ	·		_		1	1	1	1	1	1		L			L	L.		L	Ц	Ц	Ц	Ļ	ļ
38	П		35	75	115	155	155	150	150	150	150	145	145	145	14	135	135	130	125	125	120	115	110	105	100	95	90	82	72	2	3 1	55	5 2	2		'	'	'			1	1	1	Ή	Ή.	Ι.	Ι.	Ή.	Ι.	l'	Ι.	ľ.	Ľ	Ľ	Ľ	ľ	Ľ	Ľ	Ľ	Ľ	
37		1.	32	75				120						145	140	135	135 135 135 135	130	125	125	120 120	115	110	105			90	82	75	20	3 F	22	5				'	'	'	'	'	'	'	1	٠.	1	1	1	'								•	1	1		
	-				115 1			150						145		135 1	135	130	125	125	120	115	110	105	•	92			75	20	3 1	ဥဥ			+	١.		-		1	•	•	1	+	+	+	+	+	+	١.	1						1	1	•	7	İ
36							_										0	1:	0										Ω	25	5				٠.	٠,	+			-	+		+			+-	+.	+.	+-	١.	+	١.								-	ł
35			30		110		150							130			120				١,		- 1	- 1							1				Ι.	١.	ļ.,	_		_			+			١.	Ι.	١,	١.	١.	١.	١.	١.	١.			H	H	H	H	ł
34		'	30	2	110	150	150		145			135	135	130	125	20 120	20 120	115	110 110	105 105	~	90	8	8				45		25							Ĺ	Ĺ		Ì				\perp	\perp	\perp	\perp										Ш	Ш	Ш	L	l
33			30	70	110	150	150	145	145	140	140	135	135	130	125	120	120	115	110	105	100	90	82	8	2	65	22	45	32			1			Ή.		'	'	'		1	'	1	1	' '	1.	Ή.	Ή.	1.	Ι.	Ι.	Ι.	١.	١.			[[[ļ ' l	l
32		1	9	20	10	20 2		145		40	40	35	35	200	25	20	120	15	110	02	8	06	82	8	2	65	22	42				•			1		1	•	•	'	'	•	'	•	٠ .	1	1	١.	'								1	1	•	•	ľ
	-	+-	000	2	0 9	0 6	0 1	145	15	10	140	35	135 1	2 6	2 2	120	120	115	110	105						65			1		+				+	+-	+			7	+	•	+	+	+	+-	+	+	+	١.	+	+					•	•	•		t
31		+.	.,			- ;	7	7 -		1	1,	7	2 4		- 10	1	1	10	1	70								-		,					١.	١.	+	-		-	,		+		+.	+.	+.	+.	+	١.	+									٢	ł
30			25	99	105	14	12	135	130	130	125	120	120		100	9	6	æ	æ		9	2	4	8	2	=									_	Ι.	ļ.			_		_	4	_		1	╀.	Ι.	+.	┞.	ļ.,	ļ.	ļ.	ļ.		L.	H	H	H	H	ļ
29	$[\cdot]$	[]	25	65	105	140	120	135	130	130	125	120	120	115	105	18	95	82	8	75	65	22	45	35	25		_'							Ι.	Ι΄	Ľ	Ľ	Ľ	Ľ					1	1	T,	T,	T,	ľ	Ľ	Ľ	Ľ	Ľ	Ľ	Ĺ	Ĺ	Ü	Ü	Ш	Ľ	1
28	1	1	25	65	105	140	120	135	130	130	125	120	120	2 2	105	100	95	82	80	75	65	22	45	32			1				T	Τ.	ľ	. [.			1			١.	Ι.	1	۱,	1	. []			1	1	ľ	1	Ι.	['	[[]	[]	۱.۱	[]	[]	'	
27	-	1	52	92	02	9 5	04 16	135	8 8	30	. 52	20	20 5	0 5	2 2	8	95	82	8	75	92	22	45	\dashv				•	•	1	•	•			+		1	•	•	•	•	•	•	•	٠ .	1	1	1	1		1						1	1	1		ľ
26 2	 	+-	Ď.	ر	1 2	0 0	0 1	7 2	0	0.	.5	0	0	2 0	2 12	0	35	22	2	75	32	121	-	\dashv	_	\vdash	_	+		+	+	+			+.	+-	+	-	-	+	+	•	+	+	+	+-	+	+	+	+	+	+				-	•	•	•	-	t
		Ц	2	9	5 :	7 1	12	135	13	5 13	12	12	12,	- -	- 2	12	33	<u>س</u>	۳	'`	2	١.	_	4	Ļ	Ļ	_		+	-	+	+				1.	+	H	H	+	+		+	+		+.	+.	١.	+.	١.	+	+				H	H	H	H	-	+
25	\square	Ľ	20	55	8	12.	12	115	1	10,	10	ě	<u>وا و</u>	ő	12	139	25	4	ಣೆ	12	ť					Ц	_	_	_	4	1	1		L	L	Ĺ	1	Ļ	Ш	_	_	1	\perp	1	\perp	1.	1	1	1.	ļ.	1.	ļ.	ļ.	ļ.	Ļ	Ļ	H	Ļ	H	 -	1
24		Ι'	20	22	90	125	120	115	110	105	100	100	8	န္တြင္ခ	25	65	25	45	35	25			.	.					1	1]	J'	J '	ľ			_					╝.	Ţ	Ţ,	Ţ,	Ţ	Ĺ	Ĺ	L	L	L	L		╚	╚	╚	L	1
23	1		20	22	90	52	202	115	110	105	9	9	8 5	8 8	3 12	65	22	45	32			'	'	1	1	-	1	1	1	1	1	Т	1	1	1	-	-		[]	1	1	1	T	1	. [T		1	1	Ī		-	[[l I	١٠]	۱.۱	' 1	
22	 	+	50	22	90 1	25	202	115	2 0	02	00	8	8 5	2 2	3 12	35	22	45	\dashv	\dashv	-	-	1	1	-		1		•	-	+	•		٠,	+		1	•		•	-	•	+	+	+	1.	†	+	+		1	1					•	•	•	T	ľ
	 	+-	o O	ر اي	0 1	5	0 0	2 12	0	1	1	0	0 1	ء اي	3 10	iš	15	Ĥ	\vdash	\dashv	-	-	-	-	-	-	-	+		+	+	+			+	+-	+	-	H	+	+	+	+	+	+	+-	+	+	+-	+	+	+	-	-		-	-			۲	ł
21		ļ.	12	2	0) (21.	12	115	1	10	15	12	23 10	~ 0	7/2	9	۳,	H		_	,		,	_	_		_	-	,	-	+				Ι.	١.		H	H	-	+	+	+		.+.	+.	+.	+.	1.		+	+				-	H	H	H	-	1
20								6 6									Ĺ	Ĺ														\perp		\perp		1			Ц				\perp	\perp	\perp		1	\perp	L	L	1	L			Ļ	Ц	Щ	Ļ	Щ	Ļ	1
19								06												Τ.	1	']	1	1				1	1	1	1	1	1	Ή,	1	1	['	[.	1		1	1	Ή.	Τ.	1	Ϊ,	Τ΄	Ι΄	'	ľ	[Ι΄	[]	[Γ.)	Γ.,	Γ.,	Γ.,	J
8		11	വ	40	20 2	3 3	8 8	06	82	75	2	65	55	45	3	T	-			1	'	'	'	'	1		1	1	1	1	1	1		١.	1	1	1	'		1	1	1	1	Т	T	T.	1	1	T	Γ.	_	Γ.	_	-	•				П	П	ĺ
	 							06			1 1		- 1	- 1	+	+	-		-	+	•	-	•	•	-	-	-	+	+	+	+	•		+	+	+	+	-		+	+	+	+	+	+	+	+	+	+	1	1	1.					•	•	•	H	ľ
17											1 1		- 1	+	+	\vdash	H	H		-	,		-	-	-		-	+	+	-	+				+.	+.	+	-	H	+	+		+	+	+.	+.	+.	+.	+.	+	+	+				-	\vdash	H	H	٣	ł
16	Ш	Ш		4	7	2 3	2 2	06	0	7	7	9	2	\perp	1	ļ.	Ļ	Ц	Ļ	_	\downarrow	Щ		_	4	Щ	_	_		_	1	1			1	ļ.,	ļ.	Ļ	H	_	4	+				1.	1.	Ι.	1.	١.	1.	ļ.			ļ.	H	H	H	H	<u> </u>	+
15								22 0						.	1	Ι΄				.	.		_	_'	_	[_	_	_[]	Ţ,	Ţ,	Ľ.	Ľ	Ľ				\perp	\perp	Ι.	Ľ	T.	T.	Ľ	Ľ	L	L	Ĺ	Ĺ	Ĺ		Ш	Ш	Ш	Ľ	
4			1	20	20	86	2 4	22	45	35	25	П	1	1	1			[]	'	1	'	'	'	1		-	1		1			Т	1	T	T		-			1	1	1	T		. [T		1	Ī	ľ	Ī		[[l I	١.١	١.١	<u>'</u> ']	
	+	+-						22 02				H	+	+	+-	t	-		+	-	•	+	-	-	-		-	+	•	+	+	•		+	+	+	1	•		•	+	•	+	+	+	+	+	+	+	1	1	1				1	•				l
13	- -	+-						22 22			Н	H	+	+	+-	+	-	H	-	+	,	-	-	-	-	-	-	-		+	+	+			+.	+.	+	-	-	+	+		+	+	+	+.	+	+	+.	+	+	+	+	+		-				-	ł
12		Ш								Ш	Ш	Ц	1	1	1	1	Ļ	Щ		_	_		_	_	_	Ļ	_	_	,		1	1		1	1	١,	1	H	H	_	+		+			١.	1.	١.	١.	١.	1.	+				H	H	H	H	-	1
11	[. [55	3] '	Ι΄	[[[_'	_'	[_'	_'			_							Ι'	ľ	T,	Ľ	Ĺ	Ĺ	·			1	1	T.	Ľ	Ľ	T.	Ľ	Ľ	Ĺ	Ľ	Ľ	Ľ	Ĺ	Ĺ	Ш	Ш	Ш	L	1
10			'	'	15	9 1	25	0 '	'	-		П	1	T	1						7								1	Τ.		1	1	. []	1					<u>'</u> [1	1	1	1	Ή.	Τ,	1	Ϊ,	Τ,	Ι΄	Ι΄	Ľ	[[L'I	۱.۱	۱.۱	, ' l	
Year \ Benefit Term	\vdash	+	-	-	+	+	+	+	+	+	\leftarrow	\vdash	+	+	+	-	-	Н	\vdash	+	\dashv	\vdash	\rightarrow	\rightarrow	_	\vdash	-	\rightarrow	\rightarrow	+	+	+	+	+	+	+	_	-	Н	\rightarrow	\rightarrow	\rightarrow	-	_	-	-	-	-	-			_	-	-			$\overline{}$	\rightarrow	\rightarrow	\neg	ſ

99	1 .		25 25	75 75	160 160	205 205	240 240	280 280	280 280	280 280	280 280	265 265	265 265	265 265	265 265	265 265	255 255	255 255	255 255	245 245	245 245	230 230	230 230	230 230	225 225	220 220	215 215	215 215	205 205	205 205	200 200	195 196	190 190	185	170 170	165 16	160 16	150 15	140 14	120	10 11	95	80	70 7		\rightarrow	\rightarrow	\perp	20 80		`	`	10 4	о го го) ГС	ر م
			_								_					- 1			-	_					_	220 2	\rightarrow	_	205	-		_	_	185	_				- 1	300	-	95	80	70	09	45	9 5	32	2 8	15	12	0 :	0 4	വ	, '	7
. 62		\perp	_	-		5 205		0 280	0 280	0 280	780		5 265	5 265	5 265	265	5 255	5 255	255 255	245 245	245 245	230 230 230	230 230 230	0 23	5 27	0 22	5 21	5 2	5 2	_	_				170					120		_	Ш	\Box	\vdash	\rightarrow	+	-	20 %				0 4	5	+,	
64				_		5 20	240	78	280	280	780	265			5 265	26 26	25 25	5 255			5 24	23	23	230	22 22	22 2	5 21	2 2	2 2	5 205	200	-	_	-	_			0 15	_	-	-	-	Н	0		4	_	_	20 00			10	`	+	+	-
63	Ϊ.			115	-		240	280	280	280	787	265	-	-	\rightarrow	265	_		_	245				230	225	22(21	216	209	20	200	195	_	_	170	165		15	-	120	110	\vdash	8	7	\Box	\dashv	+	_	_				_	\perp	1	-
62	. .	ľ	22	115	160	205	240	280	280		280				265	265	255	255	255	245	245 245	230 230	230 230	230 230	225 225	220		215	205			\rightarrow	190	185	-	-				120	110	95	80	70	09	42	8 2	3 33	8 8	15			_	┸	1	
61			25	115	160	205	240	280	280	280	280	265	265	265	265	265	255	255	255	245	245	230	230	230	225	220	215	215	205	205	200	195	190	185 185	170 170	165 165	160	120	149	5 5	110	95	8	70	09	42	8 r	3 8	2 8	15	15	Ш				
09		Н	22	105		190	225	265	265	265	202		255	255	255	255	245	245	245	240	240	230	230		225	220		_	205	205	200	195	190 190	185 185	3 5	165	160			120	110	95	80	70	20	32	8 5	25	15	9			1			
29		-	52	505							202	- 1				255				240		230	230	230	22	20 20	15	15	02	02	00	195	_	_	170	-	-		_	120	_	95	8	70	20	32	၉ င	25	15	:	T	H	1		Ť	
		ш	_	_	_		\rightarrow	_	_	_	-	_	-	-	\rightarrow	_	_		_		-	-	-	\rightarrow	2 2	0 0	5 2	5 2	2 2	2	0	`	` '	_	-	-	-	-	-	+	+	\vdash	80	70	20	32	30	25	2	+	+		+		t	
28				5 5			225	265	265		202	255	5 255	5 255	255	255	245	5 245	5 245	240	240 240	230 230	230 230	230 230	225 225	220	5 215		205		200							\rightarrow		- 1.	_	-	Ш		_		30		+	┾	-	H	+	+	+	
57		\sqcup	22		_	190	225	265	265	265	202	255	255	255	255	255 245	_	-						230	22	220	215	215	205	205				185			160	\rightarrow	_	120	_	-	Н	\Box	\vdash	\dashv	+	4	+	╄	<u> </u>	\vdash	\perp	+	+	
26	. .	ľ	22	105	150	190	225	265	265	265	202	255	255	255	255	255				240		230	230	230	225	220	215	215	205	205		_	_	28 8	$\overline{}$			150	140	130	110	95	8	70	20	35	ဗ	\perp	╧	╽	Ľ	Ĺ		1	1	
55		1	20	95	135	175	210	250	220	250	250	245	245	245	245	245	240	240	240	235	235	230	230	230	225	220	215	215	205	205	200	195	190	8 8	170	165	160	120	140	3 5	19	95	8	65	45	25	1	. .	٠ .		'	ı'l	1	1		
24		1	20	95	-		210	20	20	200	250			245	245	245	4 6		240	32	325	230 230 230	530	230	225	220	215	215	205	205				185		165		150	140	3 5	110	95	8	65	45			1			'		1	1	T	
23		-	20	95	-		210 2	20	20		250					245	240 240	240 240	240 240	235 235	235 235	30	230 230	230 230	225 225	220			205					185				-	_	2 6	110	95	8	65	\forall		†	1 1	٠.	+	1		1		Ť	
						1.		0 2	0	0 0	0 0	2 2	5 2	\rightarrow	_										_	0 0	-	_	_	-	-	\rightarrow	_						_	-	_	92	စ္က		H	+	+	+		+	+		-		+	
25				8 22	-	17	210	52	52	25	22	24	24			245	240	240	240	235	235	230 230	230 230	230 230	225	22			205	5 205	200	`								130	_	-	<u>ω</u>		\dashv	4		+	+	+	-	\vdash	-	+-	+	
51	Ι΄	Ľ	20		_		210	250	250	250	250	245	-	\vdash	-	245	_	_	-	235					225	_	\vdash	215	_	-	200	-	_	-	170	_	-	\vdash	+	130	110	-	Ц			1	1	4	\perp	\perp	Щ	\dashv	4	+	1	
20	'	$ \cdot $	15	92	130	170	205	245	245	245	240	240	240	235	235	235	230	230	225	225	220	215	215	210	205	200	195	190	175	170	165	155	150	130	120	110	100	82	35	8 8	2 2	ľ.	Ľ	_'	'	'	'	1	Τ.	Ľ	Ľ	Ľ		Τ		
49		H	15	95	-	170	305	245	245	245	740	740	740	235	235		230		225	225	220	215	215	210	205	200		_	175	170	165	155	150	130	120	110	100	82	75	8 8	3	-	•	•		•	'				$[\cdot]$	ıΊ		. .		
84		H	15	95		١ 0/	05 2	45 2	45	45	4 6	40 4	40	35	32	235 2	300	30	25	25	20	15			205	200			175	70	1 29	22	20	30 40	2 2	110		82	75	8	\top			•	•	•	•			1		T		1	†	
47		\sqcup	_	32 32		1 0,	15 2	15 2	15	5 2	2 0	2 0	10	35 2	35 2	_	2 0	202	25 2	25 2	20 2	215 2		210 2	205 2			_	175 1	70 1	165 1	155 1	150	130	120			\vdash	_	+	+	H	H		-	•	•	-	+ .	+-	+	\dashv	+	+-	+	
		ш	_	95 95 9	_				5 245	5 2	0 240	0 240	0 240	5 235	12	2 2	205 230 230	200 200 230 230	5 225	5 225	0 22	5 21	5 2,	0 2	2 2 2	2 2	195 19	_	175 17	170 17	165 16	`	•		120 12	110	100	2	+	+	+	H	H	-	-		+	+	+	+	+-	\dashv	+	+	+	
46					-		202	242	242	245	240				235	235	3 2	3 2	195 225	225	190 220	215	215	5 210	205	200		_	-	<u>`</u>	`	_	` '	, ,	,	-		-	+			١.		-	-	+	+	+	+	+	-	\vdash	+	+-	+	
45				8 8	_	150	185	225	225	220	227	220	215			205		200	195	195					170				130	120	110	_	90		20		20	Ц	1	1								1	1	Ļ		\sqcup	_	1	1	
4	. .	ľ	വ	8 8	115	150	185	225	225	220	220	220	215				205			195	190 190	185 185	180 180	175 175	170		1 1	145	130	120	110	100			20	35		Ė		Ϊ.	<u>'</u>	Ľ		Ė			1	Ϊ.	Ϊ.	Ľ	Ľ	ப்			1	
43	' '	'	2	8 8	115	150	185	225	225	220	220	220	215	215	210	210	205	200	195	195	190	185	180	175	170	160	150	145	130	120	110	100	8 H	75	202	3				. .	' '	'				1		1			'	ı'l		, ,		
42			2	8 8	-	-	185	52	_	_	220	220	-	\vdash	\rightarrow	_	205	_	-	-	-	82	8	175	170	160	150	145	30	120	110	90	8 H	ر ا ا	3			•	•				•	•	•	•	•				-		1		Ť	
			_	8 8	-	150 1	35 1	25 2	25 2	20 2	2 02	20 2	15 2	215 2	210 2	210 2	205 2	200 2	195 195	195 195	190 190	185 185	180 180	175 1	170 170	160		145 1	30 2	20 1	•	-	\rightarrow	2	+	H		H	•			<u> - </u>	•	,			•	1 7		+	T-	-			Ť	
4							18	5 2	2	0 0	9 6	2 2	5 2	\rightarrow	\rightarrow	_			-	_	_	$\overline{}$	\rightarrow	-	_	2 2	1	ה ה	0 0	1 09	`	30	2		+-	+		-	+							-			+.	+	+	7	-		$^{+}$	
9		Ш	_	82 30	-	_	17	20	20	5 5	2 2	195	-	\rightarrow	\rightarrow	28 8	-	-		160		150	\rightarrow	-	130	1 1	10	ග 0	0 /	-	Н	_	-		+	+	.	H	+	Η.	+	 			_	_	+	+	+	+	H	\vdash	+	+	+	
39			'	30	100	135	170	205	205	200	200	195	195	190	185	185	175								130	115	105	95	8 8	09	45	30		1	Ľ	Ľ.	Ľ	Ľ		Τ.	Ϊ.	Ľ	Ĺ	·		_	1	1	Ϊ.	Ļ.	Ĺ	Ĥ	4	1	1	
88		1	•	82	100	135	170	205	202	200	200	195	195	190	185	8 8	132	170	165	160	155	150	145	135	130	115	105	95	200	09	45			1	١.	'				. .	١.		.	'	•	'	'		<u>. </u>	Ľ.	'	ட்				
37	1 1	1	'	85 30			170	202	202	200	002	195				28 6				160	155	150	145	135	130		105	95	202	09					Τ.	Ι.		•	'	. .				'	•	1					'	ı '		' '		
36		-	•	30	-		02	22	22	8 8	2007	195	195	-	_	185	_	-	-	-	_	150		_	_	115	105	95	202				T		1			•	•	٠ .			•	•	•	•	•				1				T	
35		-	\rightarrow	22 09			1.	12	2	0 1	_	_					25			30 160	25	15			85			_	0 '				-		+	+		-	•	٠,						•	•			+	+	7	+		+	
		H			-	7	16	13	13	0 10	2 2		-	-	-	- -			-	-	-	-	=	0,					٠.	+					+	+		-	+		. .	١.	-			+	+	+	+,	+	-		+		+	,
34		Ш	_	25	_	125	160	195	195	190	185	180	175	175	170	165	155	145	4	13	125	Ξ	105	_	\perp	09	\perp	e e								-			+	+	_	l.			_	_	+	+	+	+	H	\vdash	+	+	+	
33	. .	ľ	- 1	22	95	١, ١					202			175	170	165	155			130	125	115	105	\rightarrow	_	6 09	\perp			Ľ	Ľ	_		1	Ϊ.	Ľ	Ľ	Ľ		Τ.	Ϊ.	Ľ	Ľ	·			1	Ϊ.	Τ.	Ľ.	Ľ	Ĺ		1	1	
32		'	'	22	95	125	160	195	195	190	185	180	175	175	170	165	155	145	140 140	130 130	125	115	105	95	8 4	09								1	. .	'				Ή.	. .					1		' '			'	ı'l	'			
3		1	•	52	95					190		8 8	175			165					125			95	82	2					•	•	1			'		•	1				'	'	'	'	'	1	Π.		'		'	T	T	
30				20 20	82						165					135							20									•	•			١.			•			1	•			•	•			Τ.	1	H	-		Ť	
		H		20 20	_	1	1,	0	12			90	5	0	0 1		0	0	00	0			20		+			+					+	+	+	+		+	•		+	+	H			•	+	+	+-	+	+	\dashv	+	+-	+	
59	1.	H				`	5 145				16.						120	0 110	0 100					,	+	+		+		-			+		+	+	-	H	+	. .	+	-	H	-		+		+	+	+	+-	\dashv	+	+	+	
78	1	Ц	\rightarrow	20	_	1	145				165	160	155			135	120	110 110 110	100	06		09		4	4			+			Ц	_	4	+	+	1	ļ,		+	1	1	Ļ	H	H	H	_	+	+	+	+	 	H	+	+	+	
27]	[<u> </u>		20 20		115	145	180	175	175	165	160	155	150	140 140	135	120	110	100	6	75	9				Ϊ.	Ľ	1	Ľ	Ľ		1			Τ΄	Ļ.	Ľ			1	1	Ľ	Ľ		ij		1	1	Ť.	Ļ	Ĺ	Ц	4	Ť.	1	_
26	1	$ \cdot $	1	20		115	145	180	175	175	165	160	155	150	140	135	120	119	100	90	75					Ι.		1	Ι.			1]] '	[[<u> </u>	_'	_ ']		[_'	_'	_'			Ϊ.	Ľ	Ľ	Ľ		T.		
25	+ -	H	•	2 0	20					145	130	125	115	110	90	8 1	65	20	35	20	•		'	1	1			1				1	1	1	1		'	•	•			'		'	1	'	1	1	Τ.			П		1	T	
24			•	2 4			· I				130				\rightarrow	96		20			1	H		+	+		•	+				•	+	+	+	1.			•	. .	. -			•	-	•	1	1						1	†	
		H		40 4			12	1						0			65	1		H	H	H	H	+				+		+				+	+	+	-	+	+	+	+	-	H	•		•	+	+	+	+	+	1	+	+	+	
73						5	5 125	5 155	0 120	5 145	130	5 125	5 11	0 110			65 6		-	H	-	H		+	+			+			H		+	+	+	+	-	-			+-	-	H		-		+	+	+.	+	+-	\dashv	+	+-	+	
52		Ц		7		-	125	155		145		125			`			1				Ц	Ц	4	1		H	1		L	Ц	_	_	1	1	1.	L	\sqcup	+	1	1	H	H	,		,	+	+	+	+	\sqcup	\dashv	+	+	+	
21		Γ.]	_'	40	70						130				_	90	1	\perp				Ш				Ľ	Ш		'	Ľ	Ľ			1	Ţ.	Ľ	Ĺ		1	Ι΄	T.	Ľ						⊥	Τ.	Ļ	Щ	\sqcup	4	Ŧ.	1	
20	' '			15	45	70			105	100	06	8 2	09	45	32	15	' [1	'		[]	$ \cdot $	'[1	1	' -	'	1	1	ľ	. [1	1	1	1	'				<u>'</u>] .		[_	'	'			Ί.	Ι.	<u> </u>	Ľ	'	1		
19	1	H	•	15	45	20	92					8 2	09	45	32	1	. .			•	•			•	•		•	•				1	1				1		•					'	'	1	1	1			'	П				
8	1 .	H		- 15	_	70	92	115 1	105	8 8	200	8 8	200	45	+	+	+ -	+	1	-	-		H	+	•			•					+	+	+	1.			•		. -	1		•		•	•	1 7	+	+		d	+	+	t	
		H	-	. 15	_		36	115 1,	1	0 0	ء اج	8 2	00	H	+	+	+-	+	+	-	-	H	H	+				+		+			+	+	+-	+	-	-	+	+	+	+	H	-				+	+-	+-	+	\dashv	+	+-	†	_
11	1.	H	-											\sqcup	+	+	. .	+	ļ.	H	-	H	H	+				+		+		,	+		+-	+	-		,	-	H		+	-	+	+	+	+	+	H	+	+	+	
16		Ц	_	15								8 8	Ш		1				L	L		Ц		1	1	_		1			Ц		1	1	1	1	L	H	\perp	1	1	Ļ	Ц				+	+	+	+	 	\dashv	+	+	+	
15		Γ.]	_'	_ _	10	30	20	70	9	45	3 4	2 '	Ľ.	_'			Ι.	Ľ	ľ.	Ľ.	Ľ	Ľ			1	Ľ		1	Ľ	Ľ	Ľ			Ϊ,	Ľ	Ľ	Ĺ	Ľ		1	Ţ,	Ľ	Ĺ	·				1	Τ.	Ļ	\perp	Ц	\perp	Ť.	1	
rear ∖ Benefit Term	\top	\Box	-	\top	Г	П	П		T	Т	T		1	ı "T	T		1	1		ΙĨ	Π	ıΤ	ıΤ	- [- []		LΓ	- []		1	ιſ				1		1	ıl			1		ıl	ıl	1 1	- 1	- 1	- 1	- 1	1	1	ıΙ	- 1	-1	1	

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

6.1 60 – Age at e	ntry o	ption	: 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-
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 40	35 40
23	30	40	40	40	40	40	40	40 45	40 45	40 45	40 45	40 45	40 45	40 45	40 45	40 45	40 50	40 50	40 50	40 50	40 50	50	50
25	35 35	45 50	45 50	45 50	45 50	45 50	45 50	50	50	50	50	55	55	55	55	55	55	55	55	55	55	55	55
26	40	50	50	50	50	50	55	55	55	55	55	60	60	60	60	60	65	65	65	65	65	65	65
27	45	55	55	55	55	55	60	60	60	60	60	65	65	65	65	65	70	70	70	70	70	70	70
28	45	60	60	60	60	60	65	65	65	65	65	70	70	70	70	70	75	75	75	75	75	75	75
29	45	60	60	60	60	60	70	70	70	70	70	75	75	75	75	75	85	85	85	85	85	85	85
30	50	65	65	65	65	65	75	75	75	75	75	80	80	80	80	80	90	90	90	90	90	90	90
31	50	65	65	65	65	65	75	75	75	75	75	85	85	85	85	85	95	95	95	95	95	95	95
32	50	70	70	70	70	70	80	80	80	80	80	90	90	90	90	90	100	100	100	100	100	100	100
33	50	70	70	70	70	70	80	80	80	80	80	95 100	95	95	95 100	95 100	105 110	105 110	105	105	105	105 110	105 110
35	45 45	70 70	70 70	70 70	70 70	70 70	85 90	85 90	85 90	85 90	85 90	105	100	100 105	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	145 140	145 140	145 140	145 140	145 140	145 140	145 140
44	10	50	50 45	50	50 45	50	85 80	85 80	85 80	85 80	85 80	115 110	115	115 110	115 110	115 110	140	140	140	140	140	140	140
45 46	-	45	35	45 35	35	45 35	75	75	75	75	75	105	105	105	105	105	135	135	135	135	135	135	135
47	-		33	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 55	60 55	60 55	60 55	60 55	105 100	105	105	105	105	105 100	105 100
55	-	-	-	-	-	-	_	_	-	-	-	ວວ	45	45	45	45	95	95	95	95	95	95	95
56 57	-	-	-	-	-	-	-		-	-			70	35	35	35	90	90	90	90	90	90	90
58	-	-	-	-	-	-	-	-	-	-	-				25	25	80	80	80	80	80	80	80
59	-	-	-	-	-	-	-	-	-	-	-					15	70	70	70	70	70	70	70
60	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	65	65	65	65	65	65	65
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		55	55	55	55	55	55
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			40	40	40	40	40
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30	30	30	30
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					15	15	15
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	15	15
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15 -
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	