


Blue Dart/UW3/ICICI Pru Signature



42404869/39889357 SB

Muralidharan Unnikrishnan .
T6 VAISHNAVI APTS DHANALAKSHMI
COLONY VADAPALANI
..
..
CHENNAI
TAMIL NADU-600026
Mobile Number: 00971504431534
Email ID: UMURALIS@YAHOO.COM

PLEASE NOTE

Policy Term :25 years
Premium Payment Term :5

Dear Sir/Madam,

This is your non-participating unit linked 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 Signature
Policy Number : 42404869
Your Mobile Number : 00971504431534
Email Id : umuralis@yahoo.com
Person insured in this policy : Muralidharan Unnikrishnan .
Sum Assured (Insurance Cover Amount): ₹40,00,000
Premium Instalment: ₹4,00,000
Payment Frequency : Yearly
Premium Payment Term : 5
Next Premium Due Date : June 30, 2020
Due Date of Last Premium : June 30, 2023
Policy Term : 25 Years

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

YOU HAVE PURCHASED THIS POLICY FROM

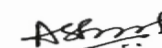
Name : Standard Chartered Bank Retail
Code/License No. : 01251151
Contact No. : 1860 266 7766

Address :Crescenzo Building C-38/ C-39 G Block Bandra Kurla Complex, Bandra E MUMBAI Maharashtra 400051

You may contact your advisor for any queries you have or any clarifications that you require in relation to the Policy Terms.

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

2. YOU HAVE A REFUND (FREE LOOK) PERIOD

You have an option to review the policy within 15 days from the date you receive it, 30 days in case of electronic policies or policies sourced through Distance Mode. In this period if You are not satisfied with the policy terms and conditions, you can return the policy to us, with reasons for cancellation. We will cancel the policy and refund the fund value at the date of cancellation plus non-allocated premium plus charges levied by cancellation of units, after deduction of Stamp duty, proportionate risk premium, and the expenses borne by us on medical tests, if any.

3. MAKING A CLAIM

You can contact Us on 1-860-266-7766 for any claims to be made under the policy and we will assist the claimant through the entire process.

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 Service Helpline
1860 266 7766

Features of ICICI Pru Signature - Advantage

ICICI Pru Signature - Advantage is a savings and protection oriented unit linked insurance plan, which is designed to help you grow your wealth, along with a life insurance cover to protect your family. This document has been designed to help you understand your policy better by explaining some of its key features.



How does this plan work?

ICICI Pru Signature - Advantage Plan is customized as per the premium amount, payment term, policy term, investment strategy and life insurance cover chosen by you



Step 1:

Premium you pay is invested as per the investment strategy chosen by you

Step 2:

Your policy grows as per the performance of the funds linked to your policy

Step 3:

Lump sum Maturity amount= Policy Fund value paid at the end of policy term

Life Insurance cover through out your policy term

What you need to do?

For this plan to work for you

Pay your premium of ₹ 4,00,000/- every month/ 6 months/ year for 5 years
Stay invested till the end of policy term, i.e Jun 2044

How will the money be invested in my policy?

Your policy premium will be invested in the funds chosen by you. For details of the funds that you are currently invested in refer your Premium receipt.

You also have the flexibility to invest in any of the 13 funds available in the policy. You can also switch from one fund to another and make unlimited switches free of cost. Over time, the fund value reflects the returns earned by the fund(s) selected by you.



You also have the option to choose any of the other investment strategies available in the policy. For details, refer Part E of your Policy Document.

What are the benefits of my policy?

Return of Premium Allocation Charges: Premium allocation charges of ₹ 1,00,000/- deducted from your policy will be added back to your policy at the end of the 10th year, i.e. Jun 2029 . The same amount will be added again at the end of every 5th policy year thereafter (if applicable).



<NSAP_BR>

<ATP_BR>

Wealth Boosters: Additional units worth 0 % of average of Fund Values will be added to your policy at the end of 10th year, i.e. Jun 2029 . If your policy term is equal to or more than 15 years, or if you increase your policy term, then starting from the end of the 15th year, units worth 1 % of average of fund values will be added to the policy once every 5 years. For details, refer Part C of your policy document.

Partial Withdrawal Benefit: In case of any sudden requirement of money, you can withdraw money from your Fund Value. This feature is called Partial Withdrawal. You can use this feature after 5 years, i.e. Jun 2024 . For further details refer Part D - point 6 of your policy document.

Maturity Benefit: At the end of your policy term, i.e. in Jun 2044 , you will get a lump sum maturity benefit equal to your policy fund value. This will also include the wealth boosters and charges that are added back to your policy.

Tax benefits: You can avail tax benefits on the premiums you pay towards this plan and the maturity benefit you receive subject to conditions under section 80C,10(10D) & other provisions of The Income Tax Act, 1961.

Income option: You have the flexibility to receive your maturity benefit as income for upto 5 years through the settlement option. With this facility you can continue to be invested in the funds as you withdraw your maturity benefit in parts as per your choice.

Life Insurance Benefit: If the person insured by this policy passes away, during the policy term, a lump sum amount will be paid to the person specified in your policy (the nominee). The amount paid will be the maximum of the following 3:
A. Your Sum Assured which is ₹ 40,00,000/-
B. Fund Value at the time of death
C. 105% of total premiums paid till the time of death
Your nominee can file a claim by visiting the claims section on our website www.iciciprulife.com

What are the charges on this policy?

Policy admin charges: Policy administration charge of 0.183% p.m. (2.196% p.a.) of your annual premium will be charged throughout the policy term. This charged is capped at ₹ 500 a month

Mortality charge: This is the cost of the life insurance cover and will depend on your age, life cover and Fund value. For details, refer Part E of your Policy Document.

Fund Management Charge (FMC): This is a percentage of your Fund Value. FMC for Money Market Fund is 0.75% p.a. For the remaining 12 funds in this policy, the FMC is 1.35% p.a.

Premium Allocation Charge: It is deducted from the premium amount before allocation of units to the funds linked to your policy. It is as per the premium payment frequency. For your policy the charges are as follows:

Year 1	Year 2	Year 3-7	Year 8-9	Year 10	Year 11 onwards
5%	5 %	5 %	2%	1%	0%

What happens if I decide to close the policy?

If you stop paying premiums or close your policy, you will lose benefits such as return of charges, and Wealth Boosters, amongst others.

If you want to close your policy after completion of 5 years, your fund value will be paid out to you and your policy will be closed.

If you close your policy before 5 years, your money will be transferred to Discontinued Fund and paid to you or your nominee, as the case may be, on earlier of death or after completion of 5 years.

Policy Schedule ICICI Pru Signature UIN 105L177V01

(This is a unit linked non-participating life insurance plan)

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

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

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

Name of the Life Assured: Muralidharan Unnikrishnan .

Address: T6 VAISHNAVI APTS DHANALAKSHMI, COLONY VADAPALANI, .., .., CHENNAI, Tamil Nadu-600026		Category: Non-Medical			
Date of Birth :	May 07, 1970	Age in Years :	49	Age Admitted :	YES

Name of the Policyholder: Muralidharan Unnikrishnan .

Policy Number : 42404869	Risk Commencement Date : June 30, 2019
Sum Assured(Rs.) : 40,00,000	Plan Option : Advantage
Instalment Premium (Rs.) : 4,00,000	Periodicity of payment of premium(premium frequency) : Yearly
Premium Payment Option : Limited Pay	Premium Payment Term in years : 5
Due date of last premium payable : June 30, 2023	Policy Term in years : 25
Date of Maturity : June 30, 2044	Policy sourced by Distance Marketing(Y/N) : N

Nominee(Name) : Ms.Suganya Muralidharan	Appointee*(Name): NA
Nominee's Age (Years) : 44	Appointee's Relationship with the Nominee: NA
Nominee's Relationship with the Life Assured: Wife	

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

*Applicable only if Nominee is less than 18 Years old

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

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

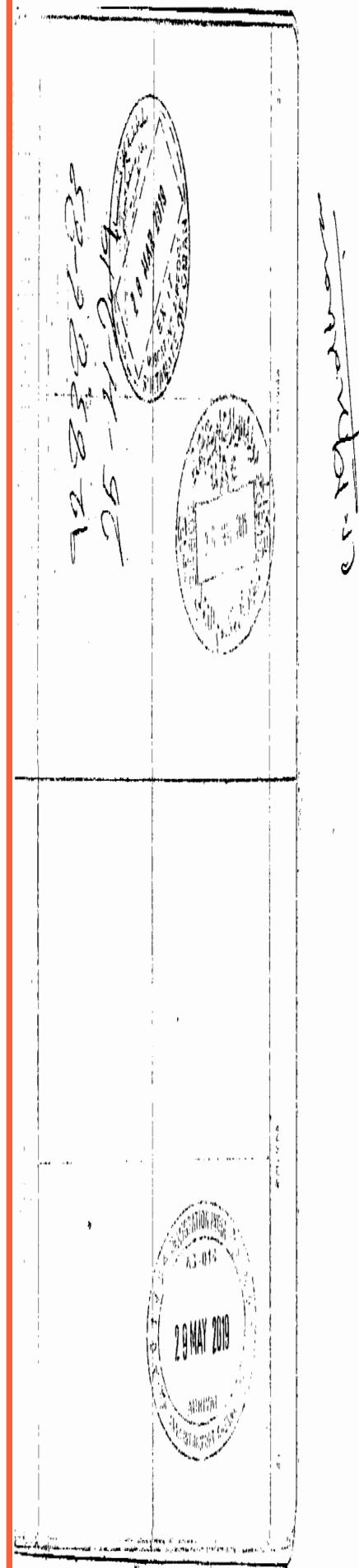
Please immediately inform us about any change in address or contact details

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

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on June 30, 2019 (Issue Date).

Digitally signed by Ashish Ravindra Rao
Date: 2019.07.10 11:30:14 IST
Reason: Digitally Signed
Location: Mumbai

Authorised Signatory
Stamp Duty of Rs.800 /- (EIGHT HUNDRED RUPEES) paid CSD/67/2019/2866/19 dated 27th June 2019.



< Quotation_BR >

Comp/doc/April/2017/0026

Name of Policy Holder	Muralidharan Unnikrishnan .
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Policy Name	ICICI Pru Signature
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Policy Number	Receipt Number	Date of Receipt
42404869	18599824	June 29, 2019

Premium Details (₹)	
Premium Amount received	4,00,000
Premium Installment	4,00,000
Goods and Services tax	3,931.82

Payment Details	
Frequency of Payment	Yearly
Cheque / Transaction No .	29062019
Cheque / Transaction Date	June 29, 2019
Bank Name	DUMMY CODE

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

Premium Amount received (₹)	Charges & Taxes deducted (₹)
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4,00,000	Premium Allocation Charges	-20,000
	Mortality Charges	-1,343.43
	Policy Administration Charges	-500.00
	Total Charges (A)	21,843.43
	Goods and Services tax (B)	3,931.82
	Total Deductions (A+B)	25775.25

Net Amount Invested (₹)	Fund Name	Units Allocated	NAV (₹)	Total Value
374225	India Growth fund	18652	10.0318	187112.3800
	Maximiser V	7532	24.8422	187112.3701

* Net Amount Invested is excluding Goods and Services Tax and/or cess(if any), Mortality Charges, Policy Administration Charges etc.
5GTH:Maximiser V-114 15/03/11 LMaximis5 105
COPF:India Growth fund-ULIF 141 04/02/19 IndiaGrwth
Segregated Fund Identification Number (SFIN) Details for ICICI Pru Policy No.: 42404869 (above SFIN No.)
Consolidated revenue stamp duty paid: Notification No - Mudrank - V3.00CSD/336/2019/19 -15/02/2019 012

Income Tax Benefits :

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

Please note :

- The risk of the company under this policy starts with effect from the date of the issuance of this policy 30 June 2019 or the date of encashment of the first premium deposit, whichever is later.
- In any case, the Policy shall stand cancelled in case of non-encashment of the First Premium Deposit by the Company.
- This is an authenticated Receipt/Intimation/Statement. In case of any discrepancies, kindly notify us within 15 working days through any of our touch points mentioned on page 1 of the policy document.
- NRI customers are requested to retain a copy of the instrument/proof of transaction of the payment of premium. Such copy of instrument/proof of transaction would be required to be produced at time of any payments request from you. It would help us in confirming the source/form of receipt of premium , which could aid the process of repatriation at the Authorized dealer's end.
- Goods and Services tax and/or cess(if any).Tax laws are subject to amendments from time to time.

Other details :

UIN - Unique Identification Number specified by ICICI Pru Signature 105L177V01

Policy Document - Terms and Conditions of your policy

ICICI Pru Signature

(This is a unit linked non-participating life insurance plan)

PART-B

Definitions

1. Age means age at last birthday. **2. Appointee** means the person appointed by You and named in the Policy Schedule. This is applicable only where Nominee is minor. **3. Allocation** means the process of creating Units at the prevailing Net Asset Value (NAV) such as when the premiums are received or when Switches are made. **4. Claimant** means the person entitled to receive benefits as per the terms and conditions of the policy and applicable laws, and includes the policyholder, the nominee, the assignee, the legal heir, the legal representative(s) or the holder(s) of succession certificate as the case may be. **5. Date of Discontinuance of the Policy** means the date on which We receive written notice from You about discontinuance of the Policy or surrender of the Policy or on the expiry of the notice period, whichever is earlier. The policy remains in force till the date of discontinuance of the policy. **6. Date of Inception** is the Risk Commencement Date specified in the policy schedule. **7. Date of Maturity** means the date specified in the policy schedule on which Maturity Benefit, if applicable, is payable. **8. Death Benefit** means the benefit, which is payable on death as specified in the Policy document. **9. Discontinuance** means the state of a Policy that could arise on account of surrender of the Policy or non-payment of the contractual premium due before the expiry of the notice period. Provided that, no Policy shall be treated as discontinued if premium has not been paid within the Grace Period, due to the death of the Life Assured or upon the happening of any other contingency covered under the Policy. **10. Discontinuance Charge** means a charge that can be levied upon discontinuance of the Policy. **11. Discontinued Policy Fund (hereinafter referred to as "DP Fund")** means Our fund that is set aside and is constituted by the fund value of all the discontinued life policies. **12. 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. **13. Fund Value or Unit Fund Value** means the total number of Units under the Policy multiplied by the NAV per Unit of that Fund. **14. Grace Period** means the time granted by Us from the due date for the payment of premium, without any penalty / late fee, during which time the policy continues with risk cover without interruption as per the terms of the policy. **15. Insured event** is death of the Life Assured during the term of the policy. **16. Life Assured** is the person named in the Policy Schedule on whose life the Policy has been issued. If the Policy has been taken on the life of a minor, on attaining the age of majority, the policy will not automatically vest on him/her, and the life assured (minor) will not become the policy holder. **17. Limited Pay** means premiums need to be paid regularly for a limited portion of the policy term. **18. Lock-in-Period** means the period of five consecutive years from the date of commencement of the Policy, during which period the proceeds of the discontinued policy cannot be paid by Us, except in the case of death of the Life Assured. **19. Maturity Benefit** means the benefit which is payable on maturity i.e., at the end of the policy term, as specified in the policy document. **20. Minimum Death Benefit** will be 105% of the total premiums paid including Top up premiums, if any. **21. Net Asset Value (NAV)** means the price per Unit of the Fund. **22. Nominee** means the person named in the Policy Schedule who has been nominated by You to receive the Death Benefit. Nomination can be effected only if Policyholder is same as Life Assured. **23. Notice Period** means the period from the date of receiving the Notice from Us, during which the Policyholder is required to intimate the Company about his options available upon discontinuance of the Policy. **24. Policy** means the contract of Insurance entered between the policyholder and the insurer as evidenced by the "Policy document" **25. Policy document** means this document, the Proposal Form, the Policy Certificate and any additional information/document(s) provided to Us in respect of the Proposal Form, and any endorsement issued by Us. **26. Policy Schedule** means the policy schedule and any endorsements attached to and forming part of this Policy. **27. Policy Term** means the period between the Risk Commencement Date and the Date of Maturity specified in the Policy Schedule. **28. Premium** means the instalment premium specified in the Policy Schedule which is payable/has been received under the Policy. **29. Premium Payment Term** means the period specified in the Policy Schedule during which Premium is payable. **30. Proposal Form** means a form to be filled in by You for availing an Insurance Policy, and to furnish all Material information required by Us to assess risk and decline or to undertake the risk, and in the event of acceptance of risk, to determine the rates, advantages, terms and conditions of a cover to be granted. Explanation: "Material" shall mean and include all important, essential and relevant information that enable Us to take informed decision while underwriting the risk. **31. Redemption** means cancellation of Units at the prevailing NAV of the Funds offered in this policy, in case of partial withdrawals, switches, surrender, maturity etc. **32. Regulator** is the authority that has regulatory jurisdiction and powers over the Company. Currently the Regulator is Insurance Regulatory and Development Authority of India (IRDAI). **33. Regular Pay** means premiums need to be paid regularly throughout the Policy term. **34. Revival of the Policy** means restoration of Policy benefits. **35. Revival Period** means the period of two consecutive years from the date of discontinuance of the Policy, during which period You are entitled to revive the Policy. **36. Risk Commencement Date** means the date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences. **37. Single Pay** means premium needs to be paid once at the start of the Policy. **38. Sum Assured** means the amount specified in the Policy Schedule. **39. Surrender** means complete withdrawal/termination of the Policy by You. **40. Surrender Value** means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of the Policy. **41. Switches** means a facility allowing You to change the investment pattern by moving from one Fund, either wholly or in part, to other Fund(s) amongst the Funds offered. **42. Units** means a specific portion or part of an underlying unit linked Fund which is representative of Your entitlement in such Fund. **43. We or Us or Our or Company** means ICICI Prudential Life Insurance Company Limited. **44. Whole Life policy** means the coverage on the Life Assured will continue

till the age of 99 years. **45. You or Your** means the Policyholder/ Proposer of the Policy at any point of time.

Part C

Benefits available under the policy

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

Annualised Premium	Plan
Rs 2,00,000 – 4,99,999	Advantage
Rs 5,00,000 – 9,99,999	Premier
Rs 10,00,000 and above	Exclusive

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

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

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

ii. Value Benefit will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. iii. The allocation of Value Benefit is guaranteed and shall not be revoked by us under any circumstances. iv. Value Benefit in 6th policy year is not applicable for premium payment term of 5 years. v. Value Benefit is not applicable for Single Pay policies and on top-up premiums.

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

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

- iii. Wealth Boosters will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. iv. If the premium payment is discontinued any time after 5 years but before 7 years, premium payment term of 5 years will be considered for the purpose of deciding Wealth Boosters to be paid for the rest of the policy term as per the table above. If premium payment is discontinued any time after 7 years but before 10 years, premium payment term of 7 years will be considered for the purpose of deciding Wealth Boosters to be paid for the rest of the policy term as per the table above. v. The allocation of Wealth Booster units is guaranteed and shall not be revoked by us under any circumstances.
- 6. Premium payment** i. For Limited Pay and Regular Pay options, modes of premium payment permitted are: Annual, half-yearly or monthly. ii. You are required to pay premiums on the due dates. Your premium is set out in the policy Schedule. iii. For Limited Pay and Regular Pay options, collection of advance premium shall only be allowed in the following cases: a) Where the premium is collected within the same financial year or up to a maximum of three months from the due date. b) The premium so collected in advance shall only be adjusted on the due date of the premium. iv. For Limited Pay and Regular Pay options, the grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for

Date: 26/6/2019

Place: CHENNAI

Date: 26/6/2019

ICICI Prudential Life Insurance Company Limited,
1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025
www.icicilife.com

XIV. THE INSURANCE LAWS (AMENDMENT) ACT, 2015

Section 41 Prohibition of rebates: (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer: (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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

ICICI PRUDENTIAL
LIFE INSURANCE

Application No. WL00394961

ACKNOWLEDGEMENT SLIP

Received from _____
the proposal for Life Insurance along with ₹ _____ by way of cash/cheque/DD No./credit card/NRI/Net banking
drawn on _____ at the _____ Branch of ICICI Prudential Life Insurance Company.
Date of cheque/ deposit _____
Instrument No. _____
Drawn on/ Issuing Bank _____
Plan name _____
Date received _____
Signature and Rubber stamp of Branch official _____

(All charges are in Rs.)														Gross Yield	4%		
Policy Year	Amount of Premium	Premium Allocation Charge ¹	Amount available for Investment (net of Premium)	Value Benefit ²	Mortality Charge	Goods & Service Tax	Policy Admin Charge	Other Charges	Fund before FMC	Fund after Management Charge	Return of Premium Allocation Charges ³	Wealth Boosters	Fund at End ⁴	Surrender Value ⁵	Death Benefit ⁶	Commission/Brokerage ⁷	
1	400,000	21,000	378,400	0	16,163	8,482	8,000	0	384,533	4,957	0	0	389,704	0	4,000,000	55,000	
2	400,000	20,000	378,400	0	16,184	8,269	8,000	0	377,637	9,856	0	0	375,959	0	4,000,000	8,000	
3	400,000	20,000	378,400	0	15,912	10,223	8,000	0	1,119,759	14,892	0	0	1,102,166	0	4,000,000	8,000	
4	400,000	20,000	378,400	0	15,257	11,034	8,000	0	1,911,675	20,045	0	0	1,488,822	0	4,000,000	4,000	
5	400,000	20,000	378,400	0	14,745	11,786	8,000	0	1,914,171	25,334	0	0	1,884,277	1,884,277	4,000,000	4,000	
6	0	0	0	0	15,202	8,442	8,000	0	1,933,422	25,596	0	0	1,903,219	1,903,219	4,000,000	0	
7	0	0	0	0	15,484	8,699	8,000	0	1,951,691	25,844	0	0	1,921,154	1,921,154	4,000,000	0	
8	0	0	0	0	17,713	8,363	8,000	0	1,969,859	26,080	0	0	1,938,124	1,938,124	4,000,000	0	
9	0	0	0	0	18,970	9,228	8,000	0	1,984,385	26,300	0	0	1,953,951	1,953,951	4,000,000	0	
10	0	0	0	0	20,298	9,305	8,000	0	1,999,840	26,505	100,000	0	2,069,383	2,069,383	4,000,000	0	
11	0	0	0	0	20,609	9,342	8,000	0	2,118,638	28,071	0	0	2,085,554	2,085,554	4,000,000	0	
12	0	0	0	0	22,018	10,135	8,000	0	2,134,544	28,290	0	0	2,101,161	2,101,161	4,000,000	0	
13	0	0	0	0	23,549	10,447	8,000	0	2,148,978	28,491	0	0	2,115,358	2,115,358	4,000,000	0	
14	0	0	0	0	25,223	10,781	8,000	0	2,161,720	28,671	0	0	2,127,888	2,127,888	4,000,000	0	
15	0	0	0	0	27,084	11,144	8,000	0	2,172,554	28,826	100,000	0	2,138	2,139,777	2,139,777	4,000,000	0
16	0	0	0	0	27,234	11,495	8,000	0	2,309,458	30,529	0	0	2,377,337	2,377,337	4,000,000	0	
17	0	0	0	0	28,293	11,895	8,000	0	2,321,035	30,736	0	0	2,384,815	2,384,815	4,000,000	0	
18	0	0	0	0	31,618	12,319	8,000	0	2,330,073	30,932	0	0	2,393,573	2,393,573	4,000,000	0	
19	0	0	0	0	34,205	12,823	8,000	0	2,336,188	31,531	0	0	2,399,569	2,399,569	4,000,000	0	
20	0	0	0	0	37,860	13,352	8,000	0	2,338,940	31,088	100,000	22,961	2,405,262	2,405,262	4,000,000	0	
21	0	0	0	0	37,367	13,709	8,000	0	2,469,254	32,865	0	0	2,439,584	2,439,584	4,000,000	0	
22	0	0	0	0	40,682	14,208	8,000	0	2,470,652	32,650	0	0	2,432,180	2,432,180	4,000,000	0	
23	0	0	0	0	44,200	14,947	8,000	0	2,468,238	32,841	0	0	2,428,586	2,428,586	4,000,000	0	
24	0	0	0	0	48,307	15,674	8,000	0	2,469,520	32,769	0	0	2,421,853	2,421,853	4,000,000	0	
25	0	0	0	0	52,964	16,486	8,000	0	2,448,951	32,624	100,000	24,192	2,532,847	2,532,847	4,000,000	0	

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

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

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

Multi Cap Growth Fund (ULIF 085 24/11/09 LMCapGro 105), Bluechip Fund (ULIF 087 24/11/09 LBLuChp 105), Opportunities Fund (ULIF 086 24/11/09 LOpport 105), Multi Cap Balanced Fund (ULIF 088 24/11/09 LMCapBal 105), Income Fund (ULIF 089 24/11/09 Lincome 105), Money Market Fund (ULIF 090 24/11/09 LMoneyMkt 105), Maximiser (ULIF 114 15/03/11 LMaximise 105), Maximise India Fund (ULIF 135 11/20/14 MIF 105), Active Asset Allocation Balanced Fund (ULIF 138 15/02/17 AAABF 105), Value Enhancer Fund (ULIF 139 24/11/17 VEF 105), Secure Opportunities Fund (ULIF 140 24/11/17 SOF 105), Focus 50 Fund (ULIF 142 04/02/19 Focus50 105) and India Growth Fund (ULIF 141 04/02/19 IndiaGrowth 105) are the names of the different fund options and do not in any manner indicate the quality of the fund, its future prospects or returns.

Unit Linked Accidental Death Rider (UL ADR) (UN: 105A025V01) is the only name of the rider and does not in any way indicate the quality of the policy, its future prospects or returns.

¹ Includes Top-up Sum Assured (if any).

² Includes Top-up premium (if any).

³ Includes allocation charge on Top-up premium (if any).

⁴ Allocated in year 2 and year 6 when due premiums are received depending on the plan option. Value Benefit will be made by allocation of units.

⁵ Includes rider charges (if any).

⁶ Allocated at the end of every 5th policy year starting from the end of the 10th policy year. Amount equal to total of Premium Allocation Charges (excluding top-up premium allocation charges) deducted in the policy net of taxes will be added to the fund value through allocation of units.

⁷ Allocated at the end of every 5th policy year starting from the end of the 10th policy year. Wealth Boosters paid at the end of the year will be a percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last day of the last eight policy quarters. Wealth Boosters will be made by allocation of units.

⁸ Includes Top-up Fund Value (if any).

⁹ The Death Benefit and Surrender Values illustrated assume that the event occurs at the end of the policy year.

¹⁰ If a policy is surrendered during the first five policy years, the Fund Value including Top-up Fund Value, if any, after deduction of Discontinuance Charge, shall be transferred to Discontinued Policy Fund (DP Fund) and the risk cover shall cease. The Policyholder may revive the policy by paying overdue premiums within a two year revival period from the Date of Discontinuance. If the policy is not revived, the nominee or the Policyholder, as the case may be, will be entitled to the DP Fund Value on the basis of the policy.

The Policyholder may choose to stay invested in the DP Fund till the end of the revival period or the expiry of the lock-in period, whichever is later.

death and expiry of the lock-in period. The Policyholder may choose to stay invested in the DP Fund till the end of the revival period or the expiry of the lock-in period, whichever is later.

ii. On surrender of the policy after the completion of five policy years, the Policyholder is entitled to the Fund Value including Top-up Fund Value, if any.

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

Disclaimers

1. For the purpose of illustrations, we have used 4% and 8% as the lower and the higher rates of investment returns respectively, in the calculations. These returns in no way signify our expectations of investment return on the funds. For each of the funds, the actual investment return may be higher or lower than the above rates based on the asset classes and the risk taken.

2. The net yield has been calculated after applying all the charges (except Service Tax and applicable cesses, mortality charges and rider charges).

3. This document is for illustration purposes only.

4. The investments in the units are subject to market and other risks and there can be no assurance that the objectives of any of the funds will be achieved.

5. The unit value of the units of each of the funds can go up or down depending on the factors and forces affecting the financial markets from time to time and may also be affected by changes in the general level of interest rates.

6. For policies other than Single Premium, in case you do not pay premiums for the full premium payment term, your Policy will be discontinued or will become paid-up depending on the premiums paid previously. Please read sales literature for more details.

7. The Date of Discontinuance of the policy is the date on which the Company receives intimation from the Policyholder about discontinuance of the policy or surrender of the policy, or on expiry of the applicable notice period, whichever is earlier.

8. Wealth Boosters, Return of Premium Allocation Charges and Fund at End are as at the end of the applicable policy year. No Wealth Boosters or Return of Premium Allocation Charges will be allocated if the policy is discontinued by any means during the year.

9. Fund Value at start shall be: For 1st year, it is the amount available for investment; thereafter, it is previous year's end Fund Value plus the amount available for investment in the current year.

10. The funds do not offer a guaranteed or assured return.

11. Past performance of any plan/fund of the Company is not necessarily indicative of the future performance of any of the plans.

12. The above information must be read in conjunction with the sales brochure and policy document.

13. In case of any conflict between this benefit illustration and your policy document, the latter shall prevail.

14. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a purchase.

15. This illustration is based on the terms and conditions of the life insurance policy as on date of the illustration.

16. This benefit illustration is merely an example and is based on the data provided by you in the application form. The illustration is based on the basic mortality charge. However the illustration could change in case we charge extra premium based on underwriting guidelines.

17. Commission/ Brokerage, as mentioned in the table above, reflects a fixed percentage payable to the agent/broker. This percentage may vary depending on various performance parameters. Commission/brokerage is not a separate charge in the policy & this will not impact your illustrated benefits in any way.

19. Tax benefits under the policy are subject to conditions under Section 80C and 10(10D) of the Income Tax Act, 1961. Tax will be deducted at source on payouts made under all taxable policies subject to conditions as per Section 194DA (applicable on policies issued to resident Indian) or 195 (applicable for policies issued to Non-resident) of Income Tax Act, 1961, and other applicable taxes will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.

20. For any further clarifications, please feel free to contact your advisor or FSC or e-mail us on life@iciciprulife.com.

MURALIDHARAN UNNIKRISHNAN

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

SARANYA R (Name), have explained the above illustration and the terms and conditions of this product to the Policyholder.

Policyholder's Signature:

Place: CHENNAI

Marketing officer's Signature:

Company Seal:

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

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

PART - D

1. **Freelook Period (15 / 30 days refund policy)** You have an option to review the Policy following receipt of the Policy Document. If you are not satisfied with the terms and conditions of this Policy, please return the Policy Document to Us with reasons for cancellation within • 15 days from the date you received it • 30 days from the date you received it, if your Policy is an electronic policy or is purchased through Distance Marketing On cancellation of the policy during the free look period, you shall be entitled to an amount which shall be equal to Fund Value at the date of cancellation plus non-allocated premium plus charges levied by cancellation of units less proportionate risk premium for the period of cover, stamp duty expenses under the policy and expenses borne by us on medical examination, if any in accordance with the IRDAI (Protection Of Policyholders' Interests) Regulations 2017. The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

2. **Non-negative clawback additions** In the process to comply with the reduction in yield, we may arrive at specific non-negative claw-back additions, if any, to be added to the unit Fund Value, as applicable, at various durations of time after the first five years of the contract.

3. **Switches** i. If you select the Fixed Portfolio Strategy you have an option to switch units between the funds available under this plan. Switches are not available under other Portfolio Strategies. ii. This is done by redeeming units from the first Fund and allocating the units in the second Fund, based on the Net Asset Value (NAV) of the relevant Funds. iii. There is no restriction on the number of switches you can make and all switches will be free. iv. The minimum amount per switch is ₹ 2,000/-. v. Switches will not be allowed if monies are in the DP fund. vi. Switches are not applicable for other portfolio strategies

4. **Top-ups** i. You have an option to pay Top-up premiums any time during the term of the policy, except in the last five years before the date of maturity. ii. This will be subject to underwriting and provided you have paid all the due premiums under the policy. iii. The minimum Top-up premium is Rs. 2,000/-. iv. The minimum and maximum Sum Assured multiples for Top-up premiums will be same as that for the Single Pay Premium Payment Option. However, instead of age at entry, age at the time of paying the Top-up premium will be considered. v. There is a lock in period of five years for each Top-up premium from the date of payment of the Top-up premium for the purpose of partial withdrawals only. We may change the lock in period from time to time subject to the approval from the Regulator. vi. At any point during the term of the policy, the total Top-up premiums paid cannot exceed the sum of base premium(s) paid till that time. vii. The maximum number of top-ups allowed during the policy term is 99. viii. There will be an increase in the Sum Assured by the Top-up Sum Assured when the Policyholder avails of a Top-up.

5. **Premium Redirection** i. This facility is applicable only if you have opted for Fixed Portfolio Strategy, described in Part E clause 8. iv, and the monies are not in DP Fund. ii. This section is not applicable for Single Pay premium payment option. iii. You have an option to specify the Funds and the proportion in which the future premiums are to be invested. iv. At the time of subsequent premiums, you may change the proportion in which the said premiums are to be invested. Once you opt for this feature, the fund allocation will apply for all subsequent premiums. v. This option is available without any charge.

6. **Partial Withdrawals** i. Irrespective of the portfolio strategy you select, partial withdrawals will be allowed after completion of five policy years and subject to payment of five full years' premiums and the monies are not in DP Fund. You will be entitled to make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a year does not exceed 20% of the Fund Value in a policy year. There is no charge for partial withdrawal. ii. The minimum partial withdrawal amount is ₹ 2,000. iii. Partial withdrawals are allowed only if the Life Assured is at least 18 years of age. iv. Partial withdrawals will be made first from the Top-up Fund

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

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

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

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

10. **Increase or Decrease in Policy Term** i. You have the option to increase or decrease the policy term by notifying the Company. ii. Increase or decrease in policy terms is allowed subject to the policy terms allowed under the policy. iii. An increase in policy term is allowed, subject to underwriting. Sum Assured may increase subject to the minimum sum assured conditions. iv. On decrease of policy term, Sum Assured will not reduce unless it is requested by you.

11. **Settlement Option** i. You have an option to receive the Maturity Benefit as a structured payout over a period of up to 5 years after maturity. This option has to be chosen on or before maturity. The payouts may be taken monthly (direct credits only), quarterly, half yearly or annually, all payable in advance. The first payout of the settlement option will be made on the date of maturity. ii. The life insurance cover and rider cover shall not be available during the settlement period. Other options such as switches, CIPS, partial withdrawals shall not be available in the settlement period. iii. The available number of units under the Policy shall be divided by the residual number of instalments to arrive at a number of units for each instalment. Further, in case of investment in more than one Fund, the number of units to be withdrawn shall be in the same proportion of the units held at the time of payment of each instalment. The value of the payments will depend on the number of units and the respective fund NAVs on the date of each payment. iv. In the event of death of the recipient of the Maturity Benefit during the settlement period, the claimant can continue to take the fund value as structured payout or take the remaining Fund Value as lump sum. The Policy shall terminate on the said payment. v. The recipient of the Maturity Benefit has the option to take the remaining Fund Value as a lump sum payment at any time during the settlement period. The Policy shall terminate on the said payment. vi. During the settlement period the money remains invested in the respective funds and the investment risk in the investment portfolio is borne by the recipient of the Maturity Benefit. vii. Only the Fund Management Charge would be levied during the settlement period. 'Return of Premium Allocation charges', Wealth Boosters or Value Benefit will not be added during this period.

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

13. **Loans** We will not provide loans under this policy.

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

15. **Surrender** i. Surrender means voluntary termination of the policy by you. ii. Surrender during the first five policy years During the first five policy years, on our receipt of intimation that you wish to surrender the policy, the Fund Value after

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

16. Premium Discontinuance This section is applicable only for Limited Pay and Regular Pay policies. If a due premium has not been paid, we shall send you a notice within a period of fifteen days from the date of expiry of the grace period, requesting you to choose from the options given below in (a) and (b) as applicable within a notice period of 30 days of receipt of such notice: a) Premium discontinuance during the first five policy years In case of premium discontinuance during first five policy years, You will have the following options to exercise.

Option	Description	Treatment
1	Exercise the option to revive the policy within revival period	Fund Value including Top-up Fund Value, if any, shall be credited to the DP Fund after deduction of applicable Discontinuance Charge and will continue to remain in the fund till the policy is revived by paying due premiums. The revival period is two years from the date of discontinuance of policy. In case the policy is not revived, the monies will remain in the DP fund till the end of the revival period or the lock in period, whichever is later, post which the monies will be paid out.
2	Exercise the option of complete withdrawal from the policy with monies moving to the Discontinued Policy Fund	Fund Value including Top-up Fund Value, if any, shall be credited to the DP Fund after deduction of applicable Discontinuance Charge and will be paid out at the end of the lock in period.
3	No option selected	Treatment will be as if option 2 were selected

b) Premium discontinuance after the first five policy years In case of premium discontinuance after the first five policy years, You will have the following options to exercise:

Option	Description	Treatment
1	Exercise the option to revive the policy within revival period	You will have an option of reviving the policy within the revival period of two years. During this period, your policy will continue with benefits as per the terms and conditions of the policy and the policy will remain in force during the revival period. Applicable charges shall be deducted from your fund value till the time you pay overdue premiums. On payment of overdue premiums before the end of this period, the policy will be revived. If the policy is not revived by you till the end of the two year period, the policy will be surrendered and the Fund Value, including the Top-up Fund Value, if any, will be paid to you. On payment of surrender value, all rights, benefits and interests under this policy shall be extinguished/terminated.
2	Exercise the option of complete withdrawal from the policy i.e., Surrender the policy without any risk cover	If You choose this option, the policy will be surrendered and the fund value, including top-up fund value, will be paid to You. On payment of surrender value, all rights, benefits and interests under this policy shall be extinguished/terminated.
3	Exercise the option to convert the policy into a paid-up policy	You will have an option to continue the policy without paying any future premiums, with the below mentioned options: a. Original Sum Assured, where risk cover for full Sum Assured will be available and full mortality and other charges will be deducted from the fund. This may cause rapid depletion of the fund value as there will be no payment of premiums in future. For a Whole Life policy, this option is not available if premiums have been paid for less than 7 years. b. Reduced Paid-up Sum Assured, where the risk cover will reduce proportionately as per the formula mentioned below: Reduced Paid-up Sum Assured = Original Sum Assured X (number of premiums paid till the date of discontinuance / the original number of premiums payable)
4	No option selected	If you do not choose any of these options, your policy shall be treated as if option 2 were selected

17. Treatment of the policy while monies are in the DP Fund While monies are in the DP Fund: i. Risk Cover and Minimum Death Benefit will not apply. ii. A Fund Management Charge of 0.50% p.a. of the DP Fund will be made. No other charges will apply. iii.

From the date monies enter the DP Fund till the date they leave the DP Fund, a minimum guaranteed interest rate declared by IRDAI from time to time will apply. The current minimum guaranteed interest rate applicable to the DP Fund is 4% p.a.

18. Policy revival Revival will be based on the prevailing Board approved underwriting guidelines. In case of revival of a policy, We shall: 1. Collect from You, all due and unpaid premiums without charging any interest or fee, 2. Levy policy administration charge and premium allocation charges as applicable during the discontinuance period. No other charges shall be levied, 3. Shall add back to the fund, the discontinuance charges deducted, if any, at the time of discontinuance of the policy For the purpose of revival the following conditions are applicable: a. You, at your own expense, shall furnish satisfactory evidence of health of the Life Assured, as required by us; b. Revival of the policy may be on terms different from those applicable to the policy before the premiums were discontinued; Monies will be invested in the segregated fund(s) chosen by You at the NAV as on the date of such revival. On revival, the policy will continue with benefits and charges, as per the terms and conditions of the policy. Revival will take effect only on it being specifically communicated by us to you.

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

Part-E

Charges

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

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

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

For other than annual mode of premium payment:

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

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

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

3. Fund Management Charge (FMC)

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

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

4. Switching Charges Nil

5. Discontinuance Charge Discontinuance Charges are described below:

Where the policy is discontinued in the policy year	Limited Pay and Regular Pay	Single Pay
1	Lower of 6% (AP or FV), subject to a maximum of ₹ 6,000	Lower of 1% of (SP or FV), subject to a maximum of ₹ 6000
2	Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000	Lower of 0.5% of (SP or FV), subject to a maximum of ₹ 5000
3	Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000	Lower of 0.25% of (SP or FV), subject to a maximum of ₹ 4000
4	Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000	Lower of 0.1% of (SP or FV), subject to a maximum of ₹ 2000
5 and onwards	NIL	NIL

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

6. Mortality Charges Mortality Charge will be calculated on the Sum at Risk described below: Sum at Risk = Highest of, • Sum Assured, including Top-up Sum Assured,

XV. Advisor's Confidential Report (Mandatory for Advisor/AFSA to fill):

I hereby declare that the customer has understood the nature of questions in the proposal form and the importance of disclosing all the material information. I declare that the facts disclosed in the proposal form are true and correct to the best of my knowledge and belief. I am hereby verifying the identity of the Proposer and Life Assured, source of fund and address of the customer and the proposed beneficiaries along with this form with the original documents.

1. Nature of Work: **SALARIED** 2. How do you know the Proposer/ Life to be Assured? **SCB CUSTOMER**

3. How long have you known the Proposer/ Life to be Assured? **1 YEAR** Is the Proposer/ Life to be Assured related to you? **Yes** ☒ No ☐

4. Income details of Proposer/ Life to be Assured (Per annum): **6000000** **SCHNEIDER ELECTRICS INDUS S A**

5. Personal Asset details: (A) House ☒ Owned ☐ Rented ☐ Co. Provided (B) Vehicle ☒ 4 Wheeler ☐ 2 Wheeler ☐ NA

6. General Health details of Life to be Assured as observed/ informed to you: Physical Handicap/ Deformity ☐ Yes ☒ No Mental Retardation ☐ Yes ☒ No History of any illness/ Surgery ☐ Yes ☒ No Medical investigations done ☐ Yes ☒ No

If answer to any of the above questions is yes, please provide details

7. Any other risk associated with Occupation, Sports Pursuit or Personal Habits of Life to be Assured/ Annuitant that could affect the risk in the insurance proposal, please provide details

8. Any other essential information or facts regarding the social/ financial status and the source of funds of the proposer which might have any adverse impact on acceptance of the proposal, please provide details

9. Is the Proposer a: ☒ Judge ☐ Member of Parliament ☐ Member of state legislature ☐ National/ State level office bearer of political party (Tick if applicable, default value Nil)

Other Remarks: **-GOOD-** **SARANYAR** **1539385** **CHENNAI**

Date: **24/06/2019**

Benefit Illustration for ICICI Pru Signature A Unit Linked Non-Participating Life Insurance Plan

Date: 26-Jun-2019 16:40:26
IP: 172.16.64.128

Name/Buyer: **Mr. MURALIDHARAN UNNIKRISSHNA**
Date Of Birth(Age): **07-May-1973 (46 Years)** Gender: **Male**

Product Features

Name of the Product/Unique Identification No.: **ICICI Pru Signature(105L177V01)**
Sum Assured: **Rs 4,000,000** Policy Term: **25 Years**
Portfolio Strategy: **Fixed** Amount of Base Installment premium: **Rs 400,000**
Premium Payment Term: **5 Years** Mode Of Premium Payment: **Yearly**
Annualised Base Premium: **Rs 400,000** Premium Payment Option: **Limited pay 5**
Systematic Withdrawal Plan(SWP): **No** Settlement Option: **No**
Plan Option: **Advantage**
Sales Channel: **Standard Chartered Bank** Funds Opted for: **Maximiser Fund V-50% India Growth Fund-50%**

Summary of cashflows at 4% and 8% assumed investment return

Policy Year	Assumed Investment Return : 8%		Assumed Investment Return : 4%	
	Fund at end	Death Benefit	Fund at end	Death Benefit
1	373,058	4,000,000	388,784	4,000,000
5	2,122,428	4,000,000	1,684,277	4,000,000
10	2,845,187	4,000,000	2,068,563	4,000,000
15	3,862,201	4,000,000	2,659,777	4,000,000
20	5,388,252	5,388,252	2,425,252	4,000,000
25	7,438,418	7,438,418	2,532,847	4,000,000

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

Statement of various premiums, charges and commissions in respect of the unit linked benefits along with growth of the fund over the duration of the policy with assumed rate of Interest (Gross Yield) as mentioned.

Policy Year	Assurance of Premium ²	Premium Allocation Charge ³	Amount available for investment (Net of Premium)	Value Benefit ⁴	Mortality Charge	Goods and Service Tax	Policy Admin Charge	Other Charges	Fund before FMC	Fund Management Charge	Return of premium allocation charges ⁵	Wealth Booster	Fund at End ⁶	(All charges are in Rs.)		
														Gross Yield	8.62 %	
														Net Yield	8.62 %	
1	400,000	20,000	376,400	0	15,134	8,455	6,000	0	379,059	5,081	0	0	373,058	0	4,000,000	96,000
2	400,000	20,000	376,400	0	15,048	9,418	6,000	0	781,818	10,273	0	0	769,758	0	4,000,000	6,000
3	400,000	20,000	376,400	0	15,557	10,327	6,000	0	1,210,659	15,817	0	0	1,191,986	0	4,000,000	8,000
4	400,000	20,000	376,400	0	14,537	11,207	6,000	0	1,667,553	21,723	0	0	1,642,025	0	4,000,000	4,000
5	400,000	20,000	376,400	0	12,888	12,040	6,000	0	2,155,495	28,023	0	0	2,122,428	2,122,428	4,000,000	4,000
6	0	0	0	0	12,274	8,774	6,000	0	2,267,253	28,472	0	0	2,232,478	2,232,478	4,000,000	0
7	0	0	0	0	13,534	9,087	6,000	0	2,385,715	31,007	0	0	2,348,132	2,348,132	4,000,000	0
8	0	0	0	0	13,641	9,410	6,000	0	2,511,505	32,635	0	0	2,472,597	2,472,597	4,000,000	0
9	0	0	0	0	13,549	9,705	6,000	0	2,645,319	34,365	0	0	2,604,768	2,604,768	4,000,000	0
10	0	0	0	0	13,255	9,984	6,000	0	2,787,812	36,208	100,000	0	2,645,187	2,645,187	4,000,000	0
11	0	0	0	0	11,611	10,284	6,000	0	3,049,445	38,550	0	0	3,002,741	3,002,741	4,000,000	0
12	0	0	0	0	10,655	10,518	6,000	0	3,220,709	41,759	0	0	3,171,388	3,171,388	4,000,000	0
13	0	0	0	0	9,299	10,702	6,000	0	3,404,403	44,158	0	0	3,352,289	3,352,289	4,000,000	0
14	0	0	0	0	7,521	10,639	6,000	0	3,601,353	46,638	0	0	3,548,750	3,548,750	4,000,000	0
15	0	0	0	0	6,208	10,915	6,000	0	3,814,587	49,434	100,000	35,745	3,862,001	3,862,001	4,000,000	0
16	0	0	0	0	4,751	10,539	6,000	0	4,193,088	54,295	0	0	4,125,015	4,125,015	4,000,000	0
17	0	0	0	0	11,451	8,000	0	0	4,449,521	57,618	0	0	4,381,534	4,381,534	4,000,000	0
18	0	0	0	0	12,088	8,000	0	0	4,722,093	61,143	0	0	4,649,544	4,649,544	4,000,000	0
19	0	0	0	0	12,781	8,000	0	0	5,011,818	64,852	0	0	4,935,248	4,935,248	4,000,000	0
20	0	0	0	0	13,478	8,000	0	0	5,310,775	68,877	100,000	49,751	5,388,252	5,388,252	4,000,000	0
21	0	0	0	0	14,617	6,000	0	0	5,688,755	75,204	0	0	5,728,015	5,728,015	4,000,000	0
22	0	0	0	0	15,451	6,000	0	0	6,168,554	79,037	0	0	6,072,638	6,072,638	4,000,000	0
23	0	0	0	0	16,337	6,000	0	0	6,747,508	84,783	0	0	6,647,488	6,647,488	4,000,000	0
24	0	0	0	0	17,280	6,000	0	0	7,438,418	89,958	0	0	7,348,459	7,348,459	4,000,000	0
25	0	0	0	0	18,281	6,000	0	0	7,382,156	95,553	100,000	69,018	7,438,418	7,438,418	4,000,000	0

FREELOOK PERIOD (15/30 day refund policy):

- The FreeLook period starts from the date you receive the policy document. It is 15 days in case of non-Distance marketing policies and 30 days in case of Distance marketing policies.
- During this period you are required to go through documents sent to you in the welcome kit. If you are not satisfied with the same, please return the policy document to the Company along with a request for cancellation within the period mentioned above.
- We will cancel the Policy and return the premium after deducting the stamp duty, expenses borne by the Company on medical examination, if any and fluctuation in NAV.

PLEASE NOTE:

In case of payments by Cheque/ Demand Draft, please draw the instrument in favour of "ICICI Pru Life Application No."

- Any Cheque/ Cash/ Demand Draft payment made shall be deemed to be received by ICICI Prudential Life Insurance Co. Ltd. only when the same has been received by any office or collection point and after an official receipt is issued by the Company.
- Should you choose to pay premium by Cash, you are advised to do so only at the nearest ICICI Prudential Life Insurance Co. Ltd. Branch or its authorized collection points. Having over cash to any Advisor/ Employee is solely at your own risk and the Company shall in no way be held responsible for any loss in this regard.
- This acknowledgment slip does not in any way communicate acceptance or commencement of risk under the application submitted by you. This is only an acknowledgment slip and not the premium receipt. The acknowledgment slip should not be used for Income Tax purposes.
- The premium receipt shall be issued once the Company accepts the risk on your life and the amount deposited is applied to your policy as premium.
- In case you do not receive the Policy Document within 17 days of completing all your requirements, please contact us or our customer service helpline.

CONTACT US

Visit us at www.icicilife.com Call us on: **1800 266 7766*** Write to us at our Communication Address E-mail us at lifeinfo@icicilife.com

Call Centre Timings: 10 am to 7 pm, IST Monday to Saturday, except National holidays. *When calling our customer service, please do not prefix "41" or "51" or "02" before the number. Internal area Customers can call +91-22-6193 0777. Charges as applicable.

Communication Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Rajeev Tondo Plaza, 2nd & 3rd Floor, Mahal (East), Mumbai - 400067.

xiii) Money Market Fund

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

Potential Risk- Reward profile of the fund: Low

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

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

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

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

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

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

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

iv. Fixed Portfolio Strategy Under this strategy, the Policyholder may choose to invest his or her money in any of the funds offered and in proportions of his or her choice. The available funds are described in section 7 above. A Policyholder who chooses the Fixed Portfolio Strategy may avail of the Automatic Transfer Strategy described below. There would be no additional charge for selecting the Automatic Transfer Strategy Under this strategy you can invest all or some part of your

investment in Money Market Fund or Income Fund and transfer a fixed amount in regular monthly instalments into any one of the following funds: Bluechip Fund, Maximiser V, Multi Cap Growth Fund, Maximise India Fund, Opportunities Fund, Value Enhancer Fund, Focus 50 Fund or India Growth Fund. This transfer will be done in equal instalments in not more than 12 monthly instalments. The Policyholder can opt for a transfer date of either 1st or 15th of every month. If the date is not mentioned, the funds will be switched on the 1st of every month. If the 1st or 15th of the month is a non-valuation date then the next working day's NAV will be applicable. At the time of transfer, the required number of units will be withdrawn from the fund chosen, at the applicable unit value, and new units will be allocated in the chosen destination fund. The minimum transfer amount is Rs. 2,000. The Automatic Transfer Strategy will be renewed and will be regularly processed for the Policyholder till the Company is notified, through a written communication, to discontinue the same. The Automatic Transfer Strategy will not be applicable if the source Fund Value is less than the amount nominated for transfer.

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

[Market value of investment held by the Fund plus value of current assets less value of current liabilities and provisions]

Divided by,

Number of units existing under the Fund at valuation date, before any new units are created or redeemed

10. Risks of investment in the Funds i. Any investment in any of the Funds available under the policy is subject to market and other risks. ii. The investment risk in the investment portfolio is borne by you. iii. There is no assurance that the objectives of any of the Funds will be achieved. iv. The NAV of any of the Funds may increase or decrease as per the performance of financial markets. v. The past performance of any of the Funds does not indicate the future performance of these Funds. vi. The name of the product and the Funds do not in any manner indicate the quality or their future prospects or the returns that can be expected from these Funds. vii. The Funds, except for DP Fund, do not offer a guaranteed or assured return.

11. Valuation date Valuation date is any date on which the NAV is declared by us.

12. Valuation of the Funds Valuation of Funds is the determination of the value of the underlying assets of the Funds. The valuation of the assets will be made as per the valuation norms prescribed by the Regulator and implemented by us.

13. Investment of the Funds We will select the investments, in accordance with its board approved investment policy, including derivatives and units of mutual Funds, of the Fund at our sole discretion subject to the investment objectives of the Fund and the applicable regulations in this regard.

14. Your rights with respect to the Funds This policy enables you to participate only in the investment performance of the Funds, to the extent of allocated units. It does not in any way confer any right whatsoever on you or on the Life Assured to share in our profits or surplus of the business in any manner whatsoever or make any claim in relation to our assets. All assets relating to the Fund shall be and shall remain in our absolute beneficial ownership and control. There is no trust created, whether express or implied, by us in respect of the investments in your favour or assignee or nominee of the policy or any other person.

15. Fund closure Although the Funds are open ended, we may, as per Board approved policy and subject to prior approval from the Regulator, completely close any of the Funds on the happening of any event, which in our sole opinion requires the said Fund to be closed. You shall be given at least three months' prior written notice of our intention to close any of the Funds completely or partially except in 'Force Majeure' conditions as mentioned in Part F clause 10, where we may give a shorter notice. In case of complete closure of a Fund, on and from the date of such closure, we shall cease to issue and cancel units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the units are not switched to another Fund by you, we will switch the said units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the Regulator. However, no fee would be charged by us for switching to another Fund or exiting from the policy in the event of complete closure of Funds.

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

ICICI PRUDENTIAL
PROPOSAL FORM FOR SINGLE LIFE

Form ID 15 Ver 36

RECEIVED
27 JUN 2019

WL00394961

Please fill this form in BLOCK CAPITAL LETTERS

For office use only

LOB / Agent Code: 01215111511 Agent / AFM Name: AFTAB ALAM

SCBWL2426/NPRA AFM Code: 01311463 Opp ID: 999999

LINE / CSR Code: 1140281311111111 Bank A/c: 611919385222864599

Calss Code: 11539138511111 SP/POS Code: SC1153913851111

PAN of POS Agent: 1110000000000000 Other document of POS Agent: 1110000000000000

IN UNITS LINKED INSURANCE POLICIES (ULIPs), THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

IMPORTANT GUIDELINES: 1) Insurance is a contract of utmost good faith between the Insurer and the Insured. The Proposer and the Life to be Assured are required to disclose all facts in response to the questions in this application form. 2) Any concealment or misstatement in the information provided by the Proposer/Life to be Assured may render the policy voidable at the discretion of the Insurer. 3) The Insurer reserves the right to cancel the policy and/or refuse to pay any claim under the policy and initiate appropriate action.

I understand the importance of disclosing all material information and confirm that I/we shall provide details which are true and correct, failing which the company reserves the right to cancel the policy and/or refuse to pay any claim under the policy and initiate appropriate action.

I. Generic details

Existing Policy Owner, Kindly enter policy number / client id: Policy No: Client ID:

Is this policy self proposed? ☒ Yes ☐ No If No, please answer the following details Type of Proposer: ☐ Individual ☐ Non-individual

Relationship with Life to be Assured: SELF Type of Proposal: ☐ Employer ☐ Employee ☐ Keyman ☐ Trust ☐ HUF ☐ MHPA

II. Proposer/Policy Owner Details (Please fill in details of Life to be Assured if Name of Proposer)

First Name: MURALI DHARAN V. N. R. R. S. H. N. A. N. Last Name: MURALI DHARAN V. N. R. R. S. H. N. A. N.

Full Name: MURALI DHARAN V. N. R. R. S. H. N. A. N.

Father Name: MURALI DHARAN V. N. R. R. S. H. N. A. N.

Mother Name: MURALI DHARAN V. N. R. R. S. H. N. A. N.

Spouse Name: MURALI DHARAN V. N. R. R. S. H. N. A. N.

Communication Address of the Proposer (Address to which policy documents will be dispatched):

LINE 1: T. S. WAISHNAVI APT. S. DHANALAKSHMI

LINE 2: C. O. L. O. N. Y. V. A. S. A. P. A. D. A. N. I.

LANDMARK: CITY: CHENNAI

STATE: TAMIL NADU

COUNTRY: INDIA Pin Code: 600026

Permanent Address of the Proposer (if different from the above address):

LINE 1: SAME AS ABOVE

LINE 2: SAME AS ABOVE

LANDMARK: CITY: CHENNAI

STATE: TAMIL NADU

COUNTRY: INDIA Pin Code: 600026

Mobile: (91) 5044315391 Landline: (91) 22222222

Country Code: India Receive alerts through SMS: Receive communication via e-mail: STD/STD

Email ID: MURALIS@YAHOO.COM

DOB: 01/05/1978 Gender: ☒ Male ☐ Female ☐ Transgender Nationality: ☒ Indian ☐ Non Indian

Marital Status: ☐ Unmarried ☒ Married ☐ Widower ☐ Divorced Resident Status: ☐ Resident ☒ NRI ☐ PO Foreign/Visa:

Education: ☒ Post Grad. ☐ Graduate ☐ Diploma ☐ 12th pass ☐ 10th pass ☐ Below 10th

Occupation: ☒ Salaried ☐ Professional ☐ Self Employed ☐ Student ☐ Housewife ☐ Retired ☐ Others

Industry: ☐ Banking ☐ Import ☐ Mining ☐ Engineering ☐ Real Estate ☒ NA ☐ Agriculture ☐ Stock

Organisation Type: ☐ Govt. ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Partner/Proprietor ☐ Trust ☐ HUF ☐ Society ☐ Section 25 Company

Name of the Org./Business: SCHNEIDER ELECTRIC INDIA S.A. Income Annual: 6000000

Are you a Politically Exposed Person (Proposer/Life to be Assured)? ☐ Yes ☒ No Do you wish to share portfolio/fund details with your advisor/agent? ☒ Yes ☐ No (Default value will be taken as No if left blank)

Politically Exposed Person (PEP) is an individual who is or has been entrusted with prominent public functions in a foreign country, example, Heads of State or of Governments, senior politicians, senior government officials, senior military officials, senior executives of state-owned corporations, important political party officials, etc. including their family members and close relatives.

Address Proof* (Proposer): ☒ PASSPORT COPY ☐ Other document: 1110000000000000

Identity proof (Proposer): ☒ PAN COPY ☐ Identity proof Number: ABBPU6696A

Identity proof (Life to be Assured): ☒ PAN COPY ☐ Identity proof Number: ABBPU6696A Income Proof (Proposer): BANK STATEMENT

*Applicable only for Proposer and Living Beneficiary

Existing KYC Number: 1110000000000000 (Cancel KYC registry number, if available)

III. Proposer/Policy Owner Electronic Insurance Account (eIA)

1. Do you wish to open Electronic Insurance Account and convert your policies into electronic policies? ☐ Yes ☐ No (Default value will be taken as No if left blank)

2. Select your preferred insurance repository to open Electronic Insurance Account: ☐ NSDL Insurance Repository ☐ CDSL Insurance Repository Limited ☒ CAMS Repository Services Limited ☐ Karvy Insurance Repository Limited

3. Electronic Insurance Account (eIA): 00000000000000

4. Do you wish to convert your ICICI Prudential policies into electronic policies? ☐ Yes ☐ No (Default value will be taken as No if left blank)

Note: Please note that if you already have an existing Electronic Insurance Account then new eIA will not be created and policies will be credited into your existing electronic insurance account if opted for electronic eIA. Also eIA will be created only if ePAN, Mobile and PAN Aadhaar is provided in the application form.

IV. Details of the Life to be Assured (Please fill section II only if Life to be Assured is different from Proposer)

Full Name (Leave a blank space between First and Last Name): Mr. Ms. Dr.

DOB: 01/05/1978 Gender: ☒ Male ☐ Female ☐ Transgender Nationality: ☐ Indian ☐ Non Indian

Marital Status: ☐ Unmarried ☐ Married ☐ Widower ☐ Divorced Resident Status: ☐ Resident ☐ NRI ☐ PO

Education: ☐ Post Grad. ☐ Graduate ☐ Diploma ☐ 12th pass ☐ 10th pass ☐ Below 10th

Occupation: ☐ Salaried ☐ Professional ☐ Self Employed ☐ Student ☐ Housewife ☐ Retired ☐ Others

Name of the Org./Business: Income Annual:

V. Personal Details of the Life to be Assured (This section need not be filled if you have opted for only auto loan against policy)

Simple Medical Questionnaire

(SUPPRESSING FACTS OR GIVING WRONG INFORMATION WILL ADVERSELY IMPACT PAYMENT OF YOUR CLAIM)

1. Have you ever suffered or are suffering from or been advised to undergo regular medical consultation/investigations or treatment including hospitalization for:

- Cancer or tumor of any kind
- Lung related ailments
- Heart related ailments
- HIV/AIDS related ailment
- Liver related ailments
- Diabetes
- Mental or Nervous disorders related ailments
- Kidney related ailments
- Hypertension

• Any illness requiring leave from work or hospitalization for more than 7 consecutive days or any disability lasting more than 30 days in the last 10 years

2. Have any proposals on your life / application for reinstatement ever been postponed or declined.

Detailed Medical Questionnaire

(SUPPRESSING FACTS OR GIVING WRONG INFORMATION WILL ADVERSELY IMPACT PAYMENT OF YOUR CLAIM)

1. Age Proof: ☒ Passport ☐ Driving Licence ☐ School / College Certificate ☐ Others

2. a. Height (in inches): 68 cms

b. Weight (in kilograms): 72

3. Lifestyle details of the Life to be Assured

a. Is your occupation associated with any specific hazard or do you take part in activities or have hobbies that could be dangerous in any way? (e.g. occupation - chemical factory, mines, explosives, relation, corrosive chemicals & bottles - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing etc.)

b. Are you employed in the armed, para-military or police forces? (If yes, please provide Rank, Department/Division, Date of last medical category after medical exam)

4. Family details of the life to be assured (include parents/siblings) Are any of your family members suffering from/have suffered from/have died of heart disease, Diabetes Mellitus, cancer, or any other hereditary/familial disorder, before 55 years of age? If yes please provide details below.

5. Have you lost weight of 10 kgs or more in the last six months?

6. Do you have any congenital defect/abnormality/physical deformity/handicap?

7. Have you undergone or been advised to undergo any tests/investigations or any surgery or hospitalization for observation or treatment in past?

8. Did you have any ailment/injury/accident requiring treatment/medication for more than a week or have you availed leave for more than 5 days on medical grounds in the last two years?

9. Have you ever suffered or been diagnosed with or been treated for any of the following? (None of the below)

- Hypertension/High BP/high cholesterol
- Chest pain/heart attack/any other heart disease or problem
- Undergone angioplasty, bypass surgery, heart surgery
- Diabetes/high blood sugar/sugar in urine
- Asthma, Tuberculosis or any other respiratory disorder
- Nervous disorders/stroke/paralysis/epilepsy
- Any Gastrointestinal disorders like Pancreatitis, colitis, etc.
- Liver disorders/Jaundice/Hepatitis B or C
- Genitourinary disorders related to kidney, prostate, urinary system
- Cancer, Tumour, Growth or cyst of any kind
- HIV infection/AIDS or positive test for HIV
- Any blood disorders like anaemia, Thalassemia etc.
- Psychiatric or mental disorders
- Any other disorder not mentioned above

10. To be answered by female only

a. Have you ever suffered/undergoing or have undergone any investigation or treatment for any gynecological complications such as, disorder of cervix, uterus, ovaries, breast, breast lump/tumor etc.?

b. Are you pregnant or present?

If yes, please mention number of weeks

Question number	Details if marked 'Yes'

1. Customer service For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com. Alternatively You may communicate with Us at the customer service desk whose details are mentioned in the Welcome Letter. 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 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 get in touch with Our senior grievance redressal officer (SGRO) at smgro@iciciprulife.com or 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 Maharashtra. 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: Consumer Affairs Department Insurance Regulatory and

- Development Authority of India Survey No. 115/1, Financial District, Nanakramguda, Hyderabad Telangana State – 500032 Ph. No : 040 20204000
- 2. Insurance Ombudsman:** The Central Government has established an office of the insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Rule 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if: • The grievance has been rejected by the grievance redressal machinery of the Insurance Company; • A period of one year from the date of rejection by the Insurance Company has passed; and • If any other judicial authority has not been approached. In case if You do not receive any reply or if You are not satisfied with Our decision/ resolution, You may approach the Insurance Ombudsman if the grievance pertains to: • Any partial or total repudiation of claims; • The premium paid or payable in terms of the Policy; • Any claim related dispute on the legal construction of the Policy in so far as such dispute relate to claims; • Delay in settlement of claims; or • Non-issue of Policy document to customers after receipt of premiums. A complaint is required to be made in writing to the office of the Insurance Ombudsman giving full details of the complaint and the contact information of complainant. We have given below the details of the existing offices of the Insurance Ombudsman. You may approach the respective Ombudsman as per Your location. We request You to regularly check Our website at www.icicprulife.com or the website of the IRDAI at www.irdai.gov.in for updated contact details.
- 1. AHMEDABAD:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 - 25501201/02/05/06. Email: bimalokpal.ahmedabad@ecoi.co.in **Jurisdiction:** Gujarat , Dadra & Nagar Haveli, Daman and Diu.
- 2. BENGALURU:** Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560078. Tel No: 080 - 26652048 / 26652049. Email: bimalokpal.bengaluru@ecoi.co.in**Jurisdiction:** Karnataka.
- 3. BHOPAL:** Office of the Insurance Ombdsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal - 462 003. Tel.:- 0755-2769201, 2769202. Fax : 0755-2769203. Email: bimalokpal.bhopal@ecoi.co.in **Jurisdiction:** Madhya Pradesh & Chhattisgarh.
- 4. BHUBANESHWAR:** Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneshwar -751 009. Tel.:- 0674-2596455/2596461. Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in**Jurisdiction:** Orissa.
- 5. CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.:- 0172-2706468/2706196. Fax : 0172-2708274. Email: bimalokpal.chandigarh@ecoi.co.in **Jurisdiction:** Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh.
- 6. CHENNAI:** Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.:- 044-24333668/24335284. Fax : 044-24333664. Email: bimalokpal.chennai@ecoi.co.in**Jurisdiction:** Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
- 7. DELHI:** Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi -110 002. Tel.:- 011-23237532/23239633 Fax : 011-23230858. Email: bimalokpal.delhi@ecoi.co.in**Jurisdiction:** Delhi.
- 8. ERNAKULAM:** Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building, Opp. Cochín 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, Jeevan Nivesh, 5th Floor, Near Panbazar Overbridge, S.S. Road, Guwahati -781 001. Tel.:- 0361- 2132204/2132205. Fax : 0361-2732937. Email: bimalokpal.guwahati@ecoi.co.in**Jurisdiction:** Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
- 10. HYDERABAD:** Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C.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, Jeevan Bhawan, Phase II, Nawal Kishore Road, Hazaratganj, Lucknow - 226 001. Tel: 0522 - 2231331/2231330. Fax : 0522-2231310. Email: bimalokpal.lucknow@ecoi.co.in **Jurisdiction:** Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapggarh, 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, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt - Gautam Buddh Nagar, U.P.- 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: bimalokpal.noida@ecoi.co.in **Jurisdiction:** State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah,

- Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
- 16. PATNA:** Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel : 0612-2680952. Email: bimalokpal.patna@ecoi.co.in**Jurisdiction:** Bihar, Jharkhand.
- 17. PUNE:** Office of Insurance Ombudsman, II Floor, Jeevan Darshan, N C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in **Jurisdiction:** State of Maharashtra, Area of Navi Mumbai & Thane (excluding Mumbai Metropolitan region).

1. Annexure I – Mortality Charges

Age last birthday (years)	Mortality Charge per thousand Sum at Risk
0	4.45
1	3.90
2	2.94
3	2.22
4	1.67
5	1.27
6	0.97
7	0.75
8	0.59
9	0.50
10	0.44
11	0.43
12	0.45
13	0.50
14	0.55
15	0.62
16	0.68
17	0.75
18	0.80
19	0.85
20	0.89
21	0.92
22	0.95
23	0.97
24	0.98
25	0.99
26	1.00
27	1.01
28	1.02
29	1.04
30	1.06
31	1.09
32	1.12
33	1.17
34	1.22
35	1.29
36	1.36
37	1.45
38	1.55
39	1.67
40	1.81
41	1.96
42	2.14
43	2.35
44	2.60
45	2.88
46	3.20
47	3.57
48	3.99
49	4.45
50	4.95

Age last birthday (years)	Mortality Charge per thousand Sum at Risk
51	5.49
52	6.06
53	6.65
54	7.26
55	7.89
56	8.55
57	9.23
58	9.95
59	10.71
60	11.54
61	12.44
62	13.42
63	14.50
64	15.70
65	17.01
66	18.47
67	20.07
68	21.82
69	23.75
70	25.86
71	28.16
72	30.68
73	33.42
74	36.40
75	39.64
76	43.17
77	47.00
78	51.15
79	55.67
80	60.56
81	65.87
82	71.63
83	77.88
84	84.65
85	91.99
86	99.93
87	108.54
88	117.87
89	127.97
90	138.90
91	150.73
92	163.54
93	177.39
94	192.38
95	208.59
96	226.12
97	245.07
98	265.56
99	287.70

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

Annexure II -Revision of Charges

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

Annexure III – Section 39 – Nomination by policyholder

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

1. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death. 2. Where the nominee is a minor, the policyholder may appoint any person

to receive the money secured by the policy in the event of policyholder’s death during the minority of the nominee. The manner of appointment to be laid down by the insurer. 3. Nomination can be made at any time before the maturity of the policy. 4. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy. 5. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be. 6. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer. 7. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations. 8. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof. 9. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer’s or transferee’s or assignee’s interest in the policy. The nomination will get revived on repayment of the loan. 10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination. 11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate. 12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s). 13. Where the policyholder whose life is insured nominates his a. parents or b. spouse or c. children or d. spouse and children e. or any of them the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title. 14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s). 15. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy. 16. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women’s Property Act, 1874 applies or has at any time applied Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply. Disclaimer: This is a simplified version of Section 39 of the Insurance Act, 1938 as amended from time to time. The policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.

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

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. The 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 acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice. 8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced. 9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is a. not bonafide or b. not in the interest of the policyholder or c. not in public interest or d. is for the purpose of trading of the insurance policy. 10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment. 11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer. 12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority. 13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR ii. the insured surviving the term of the policy Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position. 14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person a. shall be subject to all liabilities and equities to which the

transferor or assignor was subject to at the date of transfer or assignment and b. may institute any proceedings in relation to the policy c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings Disclaimer: This is a simplified version of Section 38 of the Insurance Act, 1938 as amended from time to time. The policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.

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

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