



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

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

#### Dear Sir/Madam,

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

# 1. YOUR POLICY DETAILS

Name of your plan: ICICI Pru iProtect Smart

Policy Number: 93266909

Your Mobile Number: 9867546963

Email Id: poojarimegha@gmail.com

Person insured in this policy: Megha Poojari

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

Premium Instalment\*: ₹569

Payment Frequency: Every month

Next Premium Due Date: April 9, 2021

You need to pay premiums for : 21 years

Policy Term: 21 years

Policy end date: March 9, 2042

# YOU HAVE PURCHASED THIS POLICY FROM

Name: Policy Bazaar Insurance Web Aggregator Pvt Ltd Address: Policy Bazar Building Plot no 119 Sector no 44

Gurgaon HARYANA 122001

Code/License No.: 01308816 Contact No.: 1860 266 7766

# 2. YOUR FREE LOOK PERIOD

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

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

# In case of any discrepancies in the above details please inform us immediately. \*Tax and cess(if any) will have to be paid in addition to

premium amount as per prevailing tax laws.

# 3. MAKING A CLAIM

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

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

Warm regards,

**Authorised Signatory** 

Visit us at www.iciciprulife.com

# Write to us at:

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

# Email us at

lifeline@iciciprulife.com

**Customer Service Helpline** 

1860 266 7766

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

# Guide to your solution

# **Common questions**

# What are the key benefits of this plan?

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



ICICI Pru iProtect Smart Cover available till Mar 2042

₹1,00,00,000/-

ICICI Pru Savings Suraksha ^ Cover available till Mar 2042

₹ 1,20,000/-

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

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



	4% p.a. ARR Returns scenario*	8% p.a. ARR Returns scenario*
Total Guaranteed Additions (A)	₹ 57,00	6/-
Guaranteed Maturity Benefit (B)	Maturity Benefit (B) ₹ 2,28,023/-	
Estimated Bonus amount** (C) (non guaranteed)	₹ 34,198/-	₹1,67,524/-
Total Survival Benefit (A+B+C)	₹ 3,19,227/-	₹4,52,553/-

<sup>\*</sup>ARR stands for assumed rate of return. For the purpose of illustration, the Company has assumed 8% and 4% as rates of investment returns. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits that you may get. As the value of the policy depends on a number of factors including future investment performance.

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





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

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

ICICI Prudential Life Insurance Company Limited. IRDAI Regn No. 105. CIN: L66010MH2000PLC127837. Registered Address: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Reg No: 105. For more details on risk factors, terms and conditions, please read the policy document. COMP/DOC/Dec/2018/1812/1899.

- 16. As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec. 10 (10D) and Sec. 80C of the Income Tax Act, 1961.
- 17. GST and Cesses, if any, shown above will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.
- 18. For any further clarifications, policyholder can contact the advisor / FSC or e-mail us on lifeline@iciciprulife.com

, having received the inform	ation I	_, have explained the
respect to the above, have understood the above illustration before ering into the contract.	above illustration and the terms and con the Policyholder.	ditions of this product to
Policyholder's Signature :	Marketing official's Signature :	
Policyholder's Signature :Place :	Marketing official's Signature : Company Seal :	
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ICICI Prudential Life Insurance Company Limited. 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025 www.iciciprulife.com

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

2	12000	11.401	34,203	NA	21.151	262,22	0	0	0	NA	21,151	3,283	9,712	NA	21,984	0	0	262,226	271,939
,	12000	, -			, -	6					·	- '	, i					070.000	200 007
4	12000	11,401	45,605	NA	36,085	273,62 8	0	0	0	NA	36,085	3,328	13,04 0	NA	37,361	0	0	273,628	286,667
5	12000	11,401	57,006	NA	45,962	285,02 9	0	0	0	NA	45,962	3,375	16,41 5	NA	47,795	0	0	285,029	301,444
6	12000	0	57,006	NA	52,817	285,02 9	0	0	0	NA	60,227	3,422	19,83 7	NA	61,143	0	0	285,029	304,866
7	12000	0	57,006	NA	59,672	285,02 9	0	0	0	NA	73,806	3,470	23,30 7	NA	77,346	0	0	285,029	308,336
8	12000	0	57,006	NA	76,127	285,02 9	0	0	0	NA	87,901	3,519	26,82 6	NA	94,802	0	0	285,029	311,855
9	12000	0	57,006	NA	84,182	285,02 9	0	0	0	NA	102,53 2	3,568	30,39 4	NA	113,609	0	0	285,029	315,422
10	12000	0	57,006	NA	92,237	285,02 9	0	0	0	NA	117,72 1	3,617	34,01 1	NA	133,443	0	0	285,029	319,039
11	12000	0	57,006	NA	106,892	285,02 9	0	0	0	NA	133,49 0	3,669	37,68 0	NA	154,623	0	0	285,029	322,709
12	12000	0	57,006	NA	115,547	285,02 9	0	0	0	NA	149,86 1	3,720	41,40 0	NA	177,331	0	0	285,029	326,429
13	12000	0	57,006	NA	128,882	285,02 9	0	0	0	NA	166,86 0	3,772	45,17 2	NA	201,685	0	0	285,029	330,201
14	12000	0	57,006	NA	144,617	285,02 9	0	0	0	NA	184,51 3	3,824	48,99 6	NA	227,813	0	0	285,029	334,024
15	12000	0	57,006	NA	159,513	285,02 9	0	0	0	NA	202,84 9	3,879	52,87 5	NA	255,857	0	0	285,029	337,904
16	12000	0	57,006	NA	175,128	285,02 9	0	0	0	NA	221,89 9	3,932	56,80 7	NA	285,970	0	0	285,029	341,835
17	12000	0	57,006	NA	191,463	285,02 9	0	0	0	NA	241,69 7	3,988	60,79 5	NA	318,320	0	0	285,029	345,824
18	12000	0	57,006	NA	208,518	285,02 9	0	0	0	NA	262,27 7	4,043	64,83 8	NA	353,086	0	0	285,029	353,819
19	12000	0	57,006	NA	226,293	285,02 9	0	0	0	NA	283,68 2	4,100	68,93 8	NA	390,414	0	0	285,029	384,390
20	12000	0	57,006	NA	244,788	285,02 9	0	0	0	NA	305,92 6	4,158	73,09 6	NA	430,496	0	0	301,180	417,243
21	12000	0	57,006	NA	256,443	285,02 9	285,02 9	0	0	NA	319,55 8	4,215	77,31 1	NA	464,079	319,22 7	452,553	319,227	452,554

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

# Disclaimers

# =======

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



# Policy Schedule of ICICI Pru iProtect Smart UIN 105N151V06

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

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

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

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

Name of the Life Assured: Megha Poojari

	A2 604 Kishor Angan, I Behind Dominos, 90 fe Maharashtra-400605	Near Aashirwad Bunglow, et road Parsik, Thane,	Category: Medical		
Date of Birth :	November 18, 1996	Age( in years) :	24	Age Admitted :	YES

Name of the Policyholder: Megha Poojari

Policy Number: 93266909	Benefit	Benefit Option : Life				
Policy Issue Date: March 09, 2021	Policy T	Policy Term in years : 21				
Policy Acceptance Date: March 09, 2021	Date of	Date of Maturity: March 09, 2042				
Premium payment option : Regular Pay	Premiun	Premium Payment Term in years : 21				
Total instalment premium(Rs.) : 569	Periodic	Periodicity of payment of premium(premium frequency): Monthly				
Due date of last premium payable : February 09, 2042	Sum As	sured(Rs.): 1,00,00,0	000			
Policy sourced by Distance Mode : Y	Death Benefit Payout Option : Lump Sum					
	Opti	ion	Sum Assured payable			
	Lum	ıp sum(Rs.)	1,00,00,000			
	Inco	me(Rs.)	NA			
	Incre	easing Income(Rs.)	NA			
Appointee(Name)* : NA	Nomine	e(Name) : Ms.Shrun	ga Poojari			
Nominee's Relationship with the Life Assured : Sister	Nomine	Nominee age( in years) : 22				

<sup>\*</sup>Applicable only if Nominee is less than 18 Years old

#### Please note :

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

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

Authorised Signatory

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

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



#### PREMIUM RECEIPT

Name of Policy Holder	Megha Poojari

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

Premium Details (₹)				
Premium Installment(A)	569.00			
Goods and Services tax / Cess(B)	204			
Premium Amount received(A+B)	773			

Payment Details				
Frequency of Payment	Monthly			
Cheque / Transaction No	462237981			
Cheque / Transaction Date	NA			
Bank Name	NA			

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

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

#### Income Tax Benefits

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

# Please note :

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

#### Other details

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

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

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



# Benefit Illustration for ICICI Pru Saving Suraksha

Proposal No : OP3016205

Name of the Prospect / Policyholder : Ms. MEGHA POOJARIMEGHA Name of the Product : ICICI Pru Savings Suraksha

POOJARI

Date of Birth(Age) : 18-Nov-1996 (24 Years) Tag Line : Non-linked Participating

Life Individual Savings Product

Gender of the PolicyHolder : **FEMALE** Unique Identification No. : **105N135V02** 

Name of the Life Assured : Ms. MEGHA POOJARIMEGHA GST Rate and Cesses, if any for : 4.5%

POOJARI Year 1

Date of Birth(Age) : 18-Nov-1996 (24 Years) GST Rate and Cesses, if any for : 2.25%

Year 2 Onwards

Gender of the Life Assured : FEMALE Sales Channel : Web Aggregator

Policy Term : 21 Years

Premium Payment Term : Regular Pay 21 Years

Amount of Instalment Premium : Rs 569/Mode of payment of Premium : Monthly

# How to read and understand this benefit illustration?

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

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits these will be clearly marked 'guaranteed' in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

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

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

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

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

(All charges are in Rupees)

			Benefit Details																
			G	uaranteed	Benefits			Non-g	guarante 49		efits @	Non-guaranteed benefits @ 8%				Total Benefits including guaranteed and non-guaranteed benefits			
																Maturit	y Benefit	Death Benefit	
Polic y Year	Singl e/Ann ualise d Premi um	Guarant eed Additio ns (GA)	Accumu lated Guarant eed Additio ns	Benefit	Surrende r Benefit	Benefi		siona	Accum ulated Revers ionary Bonus	Cash Bonu s	Surre nder Benefi t	Rever siona ry Bonu s	Accu mulat ed Rever siona ry Bonu s	Cash Bonus	Surrend er Benefit	Total Maturi ty Benefi t @ 4% (8+10+ Termi nal Bonus , if any)	Total Maturity Benefit @ 8% (8+14+T erminal Bonus, if any)	Total Death Benefit @ 4% (7+10+T erminal Bonus, if any)	Total Death Benefit @ 8% (7+14+T erminal Bonus, if any)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	12000	11,401	11,401	NA	0	239,42 4	0	0	0	NA	0	3,192	3,192	NA	0	0	0	239,424	242,616
2	12000	11,401	22,802	NA	12,559	250,82 5	0	0	0	NA	12,559	3,237	6,429	NA	13,043	0	0	250,825	257,255

I(Name) with respect to the above,have understood entering into the contract.		I(Name), have explained the above illustration and the terms and conditions of this product to the Policyholder.
Policyholder's Signature : Place : Date :		Marketing official's Signature :Company Seal : Place : Date :
	ICICI Prudential Life Insu 1089, Appasaheb Marathe Marg Email: lifeline @ www.icicip	rance Company Limited. I, Prabhadevi, Mumbai - 400025 iciciprulife.com rulife.com

# Policy Document - Terms and Conditions of your policy

#### **ICICI Pru iProtect Smart**

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

#### PART-B

#### Definitions

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

#### PART- C

## 1. Benefits available under the policy:

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

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

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

- **a**. The Policy shall terminate on payment of the benefit and all rights, benefits and interests under the Policy shall stand extinguished. **b**. The benefit amount may be taxable as per the prevailing tax laws.
- 1.2 Waiver of Premium on Permanent Disability due to accident a. Upon the diagnosis of Permanent Disability (as defined below) of the Life Insured which arises due to an Accident, We shall waive all future premiums payable for all benefits under the Policy during the remaining Premium Payment Term of the Policy provided the Policy is in force as on the date of diagnosis of Permanent Disability of the Life Assured. The Policy will continue for the Death Benefit. b. For the purpose of this benefit, " Permanent Disability" means the inability of the Life Assured to perform at least 3 of the following 6 activities of daily work: • Mobility: The ability to walk a distance of 200 meters on flat ground. • Bending: The ability to bend or kneel to touch the floor and straighten up again and the ability to get into a standard saloon car, and out again. • Climbing: The ability to climb up a flight of 12 stairs and down again, using the handrail if needed. • Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table. • Writing: The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard. • Blindness: The permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart. c. Provided that the disability should have lasted for at least 180 days without interruption and must be deemed permanent by a Company empanelled Medical Practitioner. In the event of death of the insured within the above period, the policy shall terminate on payment of applicable benefits and all rights, benefits and interests under the policy shall stand extinguished. This Benefit is not applicable for Single Pay policies.
- 1.3 Death Benefit Payout Options The Death Benefit will be payable as per one of the below options chosen by You at the inception of Your policy and mentioned in Your Policy Schedule. 1. Lump Sum Option- Entire Benefit amount is payable as lump sum. 2. Income Option- 10% of the benefit amount is payable every year for 10 years. This will be payable in equal monthly instalments in advance at the rate of 0.83333% of death benefit amount. The beneficiary can also advance the first year's income as a lump sum. The monthly income will then continue from the subsequent month for next 9 years at the rate of 0.80% of death benefit amount. 3. Lump sum and Income - The part of the Death Benefit amount to be paid out as lump sum is chosen at inception. The balance Death Benefit amount will be paid out in equal monthly instalments in advance at the rate of 0.8333% per month over 10 years. 4. Increasing Income Option- Benefit amount is payable in monthly instalments for 10 years starting with 10% of the benefit amount per annum in the first year. The income amount will increase at 10% p.a. simple interest every year thereafter. For options 2, 3 and 4, You or the nominee as the case may be, will have an option to take the discounted value of the future payouts anytime during the payout term by informing Us of this decision in writing. The present value will be derived using the discount rate of 4% n.a.
- 1.4 Life Stage Protection You can choose to increase the Death Benefit at the key milestones of marriage and child birth/ adoption of child, provided no claim has been admitted for any benefits under the policy and the policy is in force. The Death Benefit can be increased without any medicals on any one or all of the below events during the term of the Policy. This feature is available to a Life Assured underwritten as a standard life at the time of inception of the Policy per the Board Approved Underwriting Policy.

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

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

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

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

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

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

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

#### 3. Maturity / Survival Benefit:

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

# PART - D

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

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

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

#### 3. Unexpired risk premium value

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

4. Exclusions

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

# 5. Loan

We will not provide loans under this Policy.

#### 6 Riders

No riders are available under this Policy.

#### 7. Revival

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

# 8. To whom benefits are payable

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

#### PART-E - Not Applicable

# **General Conditions**

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



# **Benefit Illustration for ICICI Pru iProtect Smart**

: OP3016205 : Ms. MEGHA POOJARI Application Number Name/Buyer : Female Date Of Birth(Age) : 18-Nov-1996 (24 Years) Gender

Non-Smoker

**Product Features** 

·Non-Linked Non-Par Life :ICICI Pru iProtect Smart(105N151V06) Tag Line: Name of the Product(Unique Identification No.) Individual pure risk

premium product

: 21 years Sum Assured on Death/Terminal : Rs 10,000,000 Policy Term

Premium Payment Option Premium Frequency :Monthly :Regular Pay **Benefit Option** :Life Premium Payment Term :21

:Web Aggregator Sales Channel :Lump-Sum Payout Option

: All future premiums payable in the Waiver of Premium on Permanent

Disability(PD) due to accident policy

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

# Disclaimers

- 1. For Smoker profiles, the premium calculated above is inclusive of an additional premium applicable for smokers.
- The premium calculated above is based on the data provided by you.
- The above information must be read in conjunction with the sales brochure and policy document. 3.
- The above illustration is applicable to a standard life from medical, life style and occupation point of view.
- ICICI Pru iProtect Smart is only the name of the policy and does not in any way indicate the quality of the policy, its future 5. prospects or returns.
- In the event of Critical Illness(CI), the Death Benefit is accelerated to the extent of Critical Illness(CI) Benefit paid. Please refer to the policy terms & conditions for complete details.
- Surrenders are not allowed in case of Regular Pay and Limited Pay policies
- The Policyholder shall be required to pay Applicable Taxes or any other taxes as per prevailing tax laws. Tax laws are subject to amendments from time to time.
- Tax benefits would be available as per the prevailing Income Tax laws.

Type1

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

#### PART - G

Grievance Redressal Mechanism & List of Ombudsman 1. Customer service: For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com. Alternatively You may communicate with Us at the customer service desk whose details are mentioned above. Grievances/complaints can be lodged in any of the offices of ICICI Prudential Life Insurance Company Limited. For updated contact details, We request You to regularly check Our website. i. Grievance Redressal Officer: If You do not receive any resolution from Us or if You are not satisfied with Our resolution. You may get in touch with Our designated Grievance Redressal Officer (GRO) at gro@iciciprulife.com or smgro@iciciprulife.com. You may also contact us at 1860 266 7766. Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097. For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com. ii. Senior Grievance Redressal Officer: If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO. You may write to Our senior grievance redressal officer (SGRO) at smgro@iciciprulife.com or 1860 266 7766. Address: ICICI Prudential Life Insurance Co. Ltd ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com. iii. Grievance Redressal Committee: If You do not receive any resolution or if You are not satisfied with the resolution provided by the SGRO, You may escalate the matter to Our internal Grievance Redressal Committee at the address mentioned below:

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

Communication address to share complaints by post or courier:

Communication address to share complaints by post or courier:

Insurance Regulatory and Development Authority of India Consumer Affairs Department - Grievance Redressal. Cell. Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500 032.

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

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

- 1. AHMEDABAD: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 -25501201/02/05/06. Email: bimalokpal.ahmedabad@ecoi.co.in Jurisdiction: Gujarat, Dadra & Nagar Haveli, Daman and Diu.
- 2. BENGALURU: Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560078. Tel No: 080 - 26652048 / 26652049. Email: bimalokpal.bengaluru@ecoi.co.in Jurisdiction: Karnataka.
- 3. BHOPAL: Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal - 462 003. Tel.: - 0755-2769201, 2769202. Fax: 0755-2769203. Email: bimalokpal.bhopal@ecoi.co.in Jurisdiction: Madhya Pradesh & Chhattisgarh.
- 4. BHUBANESHWAR: Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneshwar -751 009. Tel.: - 0674-2596455/2596461. Fax: 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.inJurisdiction: 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
- 6. CHENNAI: Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai -600 018. Tel.:- 044-24333668 /24335284. Fax: 044-24333664. Email: bimalokpal.chennai@ecoi.co.in Jurisdiction: Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
- 7. DELHI: Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi -110 002. Tel.:- 011-23237532/23239633 Fax: 011-23230858. Email: bimalokpal.delhi@ecoi.co.in Jurisdiction: Delhi.
- 8. ERNAKULAM: Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building,

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

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

#### Annexure I - Unexpired risk premium value factors

#### 1. For Single Pay:

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

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

Sum Assured/Modal Income (in INR): 1,20,000 Modal Premium (in INR): 1,000

Mode: MONTHLY

Benefit Option: Life Death Benefit Option: Lump-Sum

# **Premium Deposit**

Mode Of Deposit: DEBIT CARD Amount: 1,717

Bank : DC

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

# **Payout Mode**

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

Account Type : SAVING Bank Name : DC

Branch : DC Account Number : -

MICR Code: 000229000 IFSC Code: ICIC0000001

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

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

## **Declaration & Authorization**

I/We declare that I/we have answered the questions in the proposal form and have duly signed it after understanding its contents. I/ We have fully understood the nature of the questions including health related questions and the importance of disclosing all material information while answering such questions. I/We declare that the answers given by me/us to all the questions in the proposal form and the information given to ICICI Prudential Life Insurance Co. Ltd. as to the state of health and habits of the life/lives to be assured are true and complete in every respect and that I/we have not withheld any material information or suppressed any material fact. I/ We have made no statement to the Insurance Advisor, Medical Examiner or any other person associated with the Company which in any way modifies the answer given by me/ us in this application form. I/We undertake to notify the Company of any change in the information given by me/ us in the proposal form with respect to the Life/ Lives to be Assured subsequent to the signing of this proposal form and before the receipt of the policy document. I/We also understand that the terms and conditions including the premium and the benefits payable under the Policy are subject to variation/ taxes/ duties/ charges in accordance to applicable laws.

I/We confirm that all premiums will be paid from bonafide sources.

I/We hereby authorize ICICI Prudential Life Insurance Co. Ltd. to assess the health status and conduct screening/confirmation/telephonic verification/reconfirmation of the life/lives to be assured including the health status through medical examinations which may include Laboratory tests, Cardiology, Radiological investigations and other medical tests including blood tests to detect bacterial/viral/fungal infections if required by the Company. I/We hereby give my/our consent to undergo HIV1/2 test. I/We am/are aware that this test is only for screening purpose and not confirmatory for HIV/AIDS. I/We hereby authorize ICICI Prudential Life Insurance Co. Ltd. to send all service related communications to the contact details registered with the Company. The Company reserves the right to accept, decline or offer alternate terms on my/our proposal for Life/Health Insurance. In order to enable the Company to assess the risk under this proposal and any time thereafter, I/we hereby, authorize the past and present employer(s)/business associates/medical practitioner(s)/hospital and medical source/any life and non-life insurance Company to provide the records of employment/business or other details as may be considered relevant. I/we agree and authorize the Company, for the purpose of processing of this Proposal or servicing of the resulting policy, to verify/share my our/documents/other information provided herein on confidential basis within ICICI group and/or third party agencies. This application form shall be a part of the life insurance policy contract, in case of its acceptance by the Company.

I/We understand that in case of fraud or misstatement by me/us, the policy shall be treated by the Company in accordance with Section 45 of the Insurance Laws (Amendment) Act, 1938 as amended from time to time.

I hereby consent to receiving information from Central KYC registry through SMS or email on the above registered number or email address.

Authenticated via OTP shared for OP3016205 on 03/09/2021 09:39:18

Date: Mar 9, 2021

Place: MAHARASHTRA

# 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

#### **Limited Pay Options:**

# 2. (Policy term - 5)

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

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

Policy Year \	41	42	42	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
Benefit Term	41	42	43	44	45	46												30	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-   -	-	-	-	-	-	+-
3	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>  -</u>
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u> </u>
16 17	15 25	15 25	15 25	15 25	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-
18	30	30	30	30	-	5	5	5	5	5	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	40	40	40	40	10	15	15	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	45	45	45	45	15	20	20	15	15	15	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	<u> </u>
21	55	55	55	55	20	25	25	20	20	20	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	<del>  -</del>
22	60	60	60	60	25	35	35	25	25	25	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-
23	65	65	65	65	30	40	40	30 35	30 35	30 35	20 25	20 25	20 25	20 25	20 25	-	-	-	-	-	-	-	-	-	-	-	-
25	70 75	70 75	70 75	70 75	35 35	45 50	45 50	35	35	35	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-
26	75	75	75	75	40	50	50	40	40	40	30	30	30	30	30	5	5	5	5	5	-	-	-	-	-	-	-
27	80	80	80	80	45	55	55	40	40	40	35	35	35	35	35	5	5	5	5	5	-	-	-	-	-	-	-
28	80	80	80	80	45	60	60	45	45	45	35	35	35	35	35	10	10	10	10	10	5	5	5	5	5	5	5
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Full Name: SHRUNGA POOJARI Gender: FEMALE

Date Of Birth: Aug 11,1998 Relationship with Life Assured/Proposer: SISTER

# **Proposer / Life Assured KYC Details**

IT Proof: PANCARD - CYUPP6067J Source Of Funds: SALARY

Address Proof : VOTERS ID CARD Income Proof : INCOME TAX RETURN

ID Proof: PAN CARD Objective Of Taking This Policy: PROTECTION

Age Proof : GOVERNMENT EMPLOYEE ID Is The Premium Paid By A Person Other Than Proposer : 1

## **Health Details of Life Assured**

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

Height: 5 feet 8 inches

Weight: 85(Kgs)

Do You Consume Or Have Ever Consumed Tobacco? : NO

Do You Consume Or Have Ever Consumed Alcohol?: NO

Do You Consume Or Have Ever Consumed Narcotics? : NO

Is your occupation associated with any specific hazard or do you take part in activities or have hobbies that could be dangerous in any way? (eg - occupation - Chemical factory, mines,

explosives, radiation, corrosive chemicals j - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing, etc ): NO

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

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

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

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

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

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

0

Hypertension/High BP/high cholesterol : NO Chest Pain/Heart Attack/any other heart disease or problem : NO

Undergone angioplasty,bypass surgery,heart surgery: NO

Asthma,Tuberculosis or any other respiratory disorder: NO

Any GastroIntestinal disorders like Pancreatitis,Colitis etc.: NO

Diabetes/High Blood Sugar/Sugar in Urine: NO

Nervous disorders/stroke/paralysis/epilepsy: NO

Liver disorders/Jaundice/Hepatitis B or C: NO

Genitourinary disorders related to kidney,prostate,urinary system: NO Cancer, Tumor, Growth or Cyst of any Kind: NO

HIV infection AIDS or positive test for HIV: NO Any blood disorders like Anaemeia, Thalassemia etc: NO

Psychiatric or mental disorders: NO Any other disorder not mentioned above: NO

Have you ever suffered/are suffering from or have undergone investigations or treatment for any gynecological complications such as disorders of cervix, uterus, ovaries, breast, breast

lump,cyst etc? : NO

Are you pregnant at present? : NO

# **Product Details**

Product Name : ICICI PRULIFE IPROTECT SMART Policy Term (in yrs) : 21

Premium Payment Term(in Yrs): 21 Guaranteed Maturity Benefit/Guaranteed Surrender Benefit/Sum Assured on Maturity (in INR)

: N.A.

Sum Assured/Modal Income (in INR): 1,00,00,000 Modal Premium (in INR): 569

Mode: MONTHLY

Benefit Option : Life Death Benefit Option : Lump-Sum

Product Name : ICICI PRU SAVINGS SURAKSHA Policy Term (in yrs) : 21

Premium Payment Term(in Yrs): 21 Guaranteed Maturity Benefit/Guaranteed Surrender Benefit/Sum Assured on Maturity (in INR)

: 228023

# **Application Number: OP3016205**



# Sales details

LOB/Agent Code: 01308816 Agent/AFSM Name: POLICY BAZAAR INSURANCE WEB AGGREGATOR PVT LTD

Channel Code : W2 Bank : PBZO

Branch : OWEB Source : WADS

 $\hbox{IN UNIT-LINKED INSURANCE POLICIES (ULIPs), THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.}\\$ 

IMPORTANT GUIDELINES:

1) Insurance is contract of utmost good faith between the Insurer and the Insured. The Proposer and the Life to be Assured are required to disclose all facts in response to the question in this application form. 2) Any cancellation/alteration is to be signed by the Proposer/Life to be Assured as applicable. 3) For adding nominee(s) or assignee to the policy please refer to the servicing forms available on the website.

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

# **Proposer / Life Assured Basic Details**

Full Name : MEGHA POOJARI Father's Name: MAHABAL POOJARI

Mother's Name: PREMA POOJARI Gender: FEMALE

Date Of Birth: Nov 18,1996 Marital status: UNMARRIED

# Proposer/Policy Owner Electronic Insurance Account(eiA)

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

Do you wish to convert your ICICI Prudential policies into electronic policies :  ${f NO}$ 

# **Proposer / Life Assured Personal Details**

Relationship With The Life Assured: **SELF** Education: **POST GRADUATE** 

Occupation : SALARIED Organization Type: PVT LTD

Name Of Organization : OTHERS - MCKINLEY AND RICE Annual Income : INR 4,20,000

Politically Exposed: NO

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

# **Contact Details**

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

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

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

Nationality: INDIAN Resident Status: RESIDENT INDIAN

# **Previous Policy Details**

Details of Life Insurance/Mediclaim/Health/Personal Accident policies of the Life to be Assured held/applied with ICICI Prudential Life Insurance Company Limited/other companies. (Have any such proposals on your life / application for reinstatement ever been accepted with extra premium, postponement, decline, withdrawal, non completion, been offered on modified terms.): No

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

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

# Nominee Details

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#### Annexure II - Section 39 - Nomination by policyholder

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

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

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

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

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

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

# 8. Whole Life 10 pay option:

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

6.1 60 – Age at e Policy Year \ Benefit Term	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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15	-		-	-	-	-	-	-	-	-	-	_	-	-		-	-	-	-	-	-	-	-
16	-	_	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-		-	-	-	-	_	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	-	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-
19	10	15	15	15	15	15	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
20	15	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
21	20	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
22	25	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
23	30	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
24	35	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	50	50	50	50	50	50	50
25	35	50	50	50	50	50	50	50	50	50	50	55	55	55	55	55	55	55	55	55	55	55	55
26	40	50	50	50	50	50	55	55	55	55	55	60	60	60	60	60	65	65	65	65	65	65	65
27	45	55	55	55	55	55	60	60	60	60	60	65	65	65	65	65	70	70	70	70	70	70	70
28	45	60	60	60	60	60	65	65	65	65	65	70	70	70	70	70	75	75	75	75	75	75	75
29	45	60	60	60	60	60	70	70	70	70	70	75	75	75	75	75	85	85	85	85	85	85	85
30	50	65	65	65	65	65	75	75	75	75	75	80	80	80	80	80	90	90	90	90	90	90	90
31	50	65	65	65	65	65	75	75	75	75	75	85	85	85	85	85	95	95	95	95	95	95	95
32	50	70	70	70	70	70	80	80	80	80	80	90	90	90	90	90	100	100	100	100	100	100	100
33	50	70	70	70	70	70	80	80	80	80	80	95	95	95	95	95	105	105	105 110	105 110	105 110	105	105 110
34	45	70	70	70	70	70	85	85	85	85 90	85 90	100	100	100 105	100 105	100 105	110 120	110 120	120	120	120	120	120
35	45	70	70	70	70	70	90	90 90	90	90	90	105 105	105 105	105	105	105	125	125	125	125	125	125	125
36	45	70	70	70	70	70 70	90 95	95	95	95	95	110	110	110	110	110	130	130	130	130	130	130	130
37	45 40	70 75	70 75	70 75	70 75	75	95	95	95	95	95	115	115	115	115	115	135	135	135	135	135	135	135
39	40	75	75	75	75	75	100	100		100	100	120	120	120	120	120	145	145	145	145	145	145	145
40	35	75	75	75	75	75	100	100		100	100	125	125	125	125	125	150	150	150	150	150	150	150
41	30	70	70	70	70	70	95	95	95	95	95	120	120	120	120	120	150	150	150	150	150	150	150
42	25	60	60	60	60	60	90	90	90	90	90	120	120	120	120	120	145	145	145	145	145	145	145
43	15	55	55	55	55	55	90	90	90	90	90	115	115	115	115	115	145	145	145	145	145	145	145
44	10	50	50	50	50	50	85	85	85	85	85	115	115	115	115	115	140	140	140	140	140	140	140
45	-	45	45	45	45	45	80	80	80	80	80	110	110	110	110	110	140	140	140	140	140	140	140
46	-		35	35	35	35	75	75	75	75	75	105	105	105	105	105	135	135	135	135	135	135	135
47	-			30	30	30	65	65	65	65	65	100	100	100	100	100	135	135	135	135	135	135	135
48	-				20	20	60	60	60	60	60	95	95	95	95	95	130	130	130	130	130	130	130
49	-					10	55	55	55	55	55	90	90	90	90	90	125	125	125	125	125	125	125
50	-	-	-	-	-	-	45	45	45	45	45	85	85	85	85	85	125	125	125	125	125	125	125
51	-	-	-	-	-	-		40	40	40	40	80	80	80	80	80	120	120	120	120	120	120	120
52	-	-	-	-	-	-			30	30	30	75	75	75	75	75	115	115	115	115	115	115	115
53	-	-	-	-	-	-				20	20	70	70	70	70	70	110	110	110	110	110	110	110
54	-	-	-	-	-	-					10	60	60	60	60	60	105	105	105	105	105	105	105
55	-	-	-	-	-	-			-	-	-	55	55	55	55	55	100	100	100	100	100	100	100
56	-	-	-	-	-	-	-	-	-	-	-		45	45	45	45	95	95	95	95	95	95	95
57	-	-	-	-	-	-	-	-	-	-	-			35	35	35	90	90	90	90	90	90	90
58	-	-	-	-	-	-	-	-	-	-	-				25	25	80	70	80 70	70	70	70	70
59	-	-	-	-	-	-	-	-	-	-	-					15	70 65	65	70 65	65	65	65	65
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# 7. Whole Life (60 - age at entry)

7. Whole Life	(60	- ag	e at	ent	ry)			_						_					_				_		_					_	_	_		_		_		$\overline{}$
Policy Year\	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
Benefit Term			_												_	-	_		-	_	_	_	_	_	_	_	_	-	-	-	-	-	-	-	-		-	-
2	15	-	-	H	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	110	40	40	40	40	40	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
5	155	80	80	80	80	80	10	_	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>-</u> -	-	-
6	155	120	120	120	_	120	40	40	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
7	155	160	160	160		160	75	75	75	75	75 110	-	-	30	30	30	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1	1	-	-	-	-	-	-
9	155 155	200	200	200	_	200	110 140	_	110 140	110 140	140	_	30 60	60	60	60	-	-	-	-		_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	150	280	280	280	_	280	175	-	175	175	175	_	85	85	85	85	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	150	275	275	275	_	275	205	205	205	205	205	_	110	110	110	110	35	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '	-	-
12	150	275	275	275	275	275	235	235	235	235	235	135	135	135	135	135	60	60	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	150	275	275	275			270		270	270	270	165	165	165	165	165	80	80	80	80	80	15	15	15	15	15	-	-	-	-	-	-	-	-	-		-	-
14	150	275	275	275			305		305	305	305	_	190		190	190	100	100	100 120	100 120	100 120	35 50	35 50	35 50	35 50	35 50	-	-	-	-	-	-	-	-	-		H	-
15	150 145	275 270	275 270	275 270	_	275 270	335 335	335 335	335 335	335 335	335 335		215	215	215	215 240	120 140	120 140	140	140	140	70	70	70	70	70	15	15	15	15	15	-	-	-	-	-	-	-
16	145	270	_	270	_	270	335	335	335	335	335	_	265	_	265	265	160	160	160	160	160	85	85	85	85	85	30	30	30	30	30	-	-	-	-		-	-
18	145	270	270	270	_	270	335	335	335	335	335	_	295			295	180	180	180	180		100	100	100	100	100	45	45	45	45	45	5	5	5	5	5	5	5
19	145	270	270	270	_		330	_	330	330	330	320	320	320	320	320	205	205	205	205		115	115	115	115	115	55	55	55	55	55	15	15	15	15	15	15	15
20	140	265	265	265		265	330		330	330	330		350	_		350		225	225	225	225	135	135	135	135	135	70	70	70	70	70	25	25	25	25	25	25	25
21	140	265	265	265	-	_	330		330		330		350	350		350		245	245	245		150	150	150	150	150	80	95	80 95	95	95	35 45	35 45	35 45	35 45	35 45	35 45	35 45
22	140	265	265	265	_	265	325		325	325	325	_	345		345 345	345 345		265 290				165 180	165 180	165 180	165 180	165 180	95 105	105	105			55	55	55	55	55	55	55
23	135 135	260 260	260 260	260 260		260 260	325 325	325 325	325 325	325 325	325 325	_	345 345		345	345		310					195	195	195	195	115	_	115		_	65	65	65	65	65	65	65
24 25	135		255	255				320	320		320		345		345		335	335	335	335		215		215	215	215	130	130	130		_	70	70	70	70	70	70	70
	130	255	255	255	_		320	_	320	320	320		340	_		340		335	335	335		230		230		230	140	140	140	140	140	80	80	80	80	80	80	80
27	130		250	250	-		320		320	320	320	340	340	340		340	330	330	330	330		245		245	245	245	155	155	155		155	90	90	90	90	90	90	90
28	125		250	250			315		315		315		340		340			330	330			265		265	265	265	165		165		_	100	100	100	100	100	100	100
29	120	_	245	245			315	_	315		315	_	335		335	335		330	330	330		285 305	285 305	285 305	285 305	285 305	180 190		180 190		180	110	110 115	110 115	110 115	110 115	110 115	110
30	120	240	240	240			310		310 310	310 310	310 310	335 335	335 335	335 335	335 335	335 335	330 325	330 325	325	325		300	300	300	300	300			205		205	125	125	125	125	125	125	125
31	115	235	235	235	_	230	310	305	305	305	305		330	330	330	330	325	325	325	325		300	300	300	300	300			220			135	135	135	135	135	135	135
33	105		225	225			300		300	300	300		330			330	325	325	325	325		300		300	300	300			235		235	145	145	145	145	145	145	145
34	100	220	220	220	_	220	295	295	295	295	295	_	325	325	325	325	320	320	320	320	320	300	300	300	300	300	250		250		_	155	155	155	155	155	155	155
35	90	215	215	215	215	215	290	290	290	290	290		325		325	325	320	320	320	320	_	295	295	295	295	295	265	265	265		265	165	165	165	165	165	165	165
36	85	205		205	_	205	285	285	285	285	285		320	320	320	320	320	320	320	320	_	295	295	295	295	295	265	265	265			175	175	175	175	175	175 185	175 185
37	75	195	195	195	_	195	280	280	280	280	280	_	315	_		315		315	_			295	295 295	295 295	295 295	295 295	260 260	260 260	260 260			185 200	185 200	185	185 200	185 200		200
38	70	190	_	190		190 175	275 265	275 265	275 265	275 265	275 265		310 310			310 310	315	315 310	315	315 310	315 310	295 290	295	290	290	290	260	_	260		_	210	210					210
39 40	60 50	175 165	175 165	175 165		165	260	_	260	260	260		305	305	305	305	310	310				290	290	290	290	290	260	260	260		_	220	220	220	220	220	220	220
41	40	155	155	155	_	155	250	250	250	250	250		295	295		295	305	305				290	290	290		290			260	260	260	220	220	220	220	220	220	220
42	25	140	140	140	_	140	240	240	240	240	240	290	290	290	290	290	300	300	300	300	300	285	285	285	285	285		255	255		_	220	220	220	220	220	220	220
43	15	125	125	125	125	125	225	225	225	225	225		285	285	285	285	300	300	300			285	285	285	285	285	255	255	255			220	220	220	220	220	220	220
44	-	110	110	110		110	215	215	215		215		275	275	275	275	295	295	295	295		280	280 280	280 280	280 280	280 280	255 250	255 250	255 250	255 250	255 250	220	220	220 220	220 220	220 220	220	220 220
45 46	-		90	90 70	90 70	90 70	200 185		200 185	200 185	200 185	_	270 260	270 260		270 260	285	290 285	285	290 285		280 275	275	275	275	275	250	250				215	215			215	215	215
46	-			70	50	50	170	_	170	170	170	_	250	250	_	250	_	280	_	_		275	_	275	275	275	250	250	250	_	250	215	215	-	215		215	215
48	-				- 50	25		150	150	150	150	_	235	235	235	235	_	270	270	270		270	_	270	270	270		245	245		245	215	215	215	215	215	215	215
49	-		-		-	-	130	_	130	130	130	225	225	225	225	225	265	265	265	265	265	265	265	265	265	265			245			215	215				215	215
50	-		-	-	-	-		110	110	110	110	_	210	210		210		255	255	255		260		260	260	260			245		245	210	210	210	210	210	210	210
51	-		-	-	-	-			85	85	85	195	195	195	195	195		245	245	245		255		255 250		255 250	240 240	240	240	_	_	210	210	-		210	210	210
52	-	-	-	-	-	-				60	60 30	175 155	175 155	175 155	175 155	175 155		235 225	235	235 225	235 225	250 245	_	245	250 245	245		235	235	_		210	210	-		210	210	210
53 54	-	-	-	-	-	-		-		-	30	135	135	135	135	135		215	215	215	_	240	_	240	240	240		_	230	_	230	205	205	205	205	205	205	205
55	-	-	-	-	-	-		-	-	-	-	1.00	115	115	_	115	200	200	_				_	230			225			225		205	205	205	205	205	205	205
56	-	-	-	-	-	-	-	-	-	-	-			90	90	90	185	185	185	185	185	225	225	225	225	225	225		225	225	225	200				200	200	200
57	-	Ŀ	Ŀ	-	Ŀ	-	-	-	-	-	-				60																						200	
58	-	-	-	-	-	-	-	-	-	-	-					_	150				150		205					215		215		195					195 195	
59	-	-	-	-	-	-	-	-	-	-	-	_	_	-	-	-	130	130 110			130 110		195 180		195		205			205		195 190	195 190				195	_
60	-	-	-	-	-	-	-	-	-	-	-	H-	-	-	-	-		110	85	85	85		165		165		195			195		185	185					
61	-	-	-	-	-	-	-	-	-	-	-	+	Ė	-	-	-			- 55		60				150		185			185		185	185					
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	30	135	135	135	135	135	175	175	175	175	175	180	180	180	180	180	180	180
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	115			115		165			165			175		175			175
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		95	95	95	95		155		155		170	170		170			_
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-			75	75	75		145		145		160	160		160			160
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		_		50	50 25		130 115		130 115		155 150	155 150		155 150			
68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	- 25		_	100		100	140	140				140	
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72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				_	45		110	110	110	110	110	110
73	-	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	100	100	100			100	100
74	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	85	85		85		85	85
75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	70		70		70	70
76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55		55 40	55 40	55 40
77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	Ė	+-	<del>                                     </del>	-	_	70		20	20
78 79	-	-	-	-	-	-	-	-	-	-	-	-	Ė	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					_	20	20
80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							20
81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		_											_						_	_		_	_				_											

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

Policy Year \ Benefit Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 5
3	-	- 10	- 10	10	- 10	- 10	- 25	- 25	- 25	- 25	- 25	- 35	- 35	- 35	35	- 35	45	45	45	45	45	50
4	15	50	50	50	50	50	65	65	65	65	65	80	80	80	80	80	90	90	90	90	90	95
5	50	85	85	85	85	85	105	105	105	105	105	120	120	120	120	120	130	130	130	130	130	140
6	40	80	80	80	80	80	100	100	100	100	100	115	115	115	115	115	130	130	130	130	130	140
7	35	70	70	70	70	70	95	95	95	95	95	115	115	115	115	115	125	125	125	125	125	135
8	25	65	65	65	65	65	90	90	90	90	90	110 110	110	110 110	110	110	125 120	125 120	125 120	125 120	125 120	135 135
10	10	60 50	60 50	60 50	60 50	60 50	90 85	90 85	85	85	85	105	105	105	105	105	120	120	120	120	120	135
11	-	50	40	40	40	40	75	75	75	75	75	100	100	100	100	100	120	120	120	120	120	130
12	-			30	30	30	70	70	70	70	70	100	100	100	100	100	115	115	115	115	115	130
13	-				25	25	65	65	65	65	65	95	95	95	95	95	110	110	110	110	110	130
14	-					10	60	60	60	60	60	90	90	90	90	90	110	110	110	110	110	125
15	-	-	-	-	-	-	50	50	50	50	50	85	85	85	85	85	105	105	105	105 105	105	125
16	-	-	-	-	-	-		40	40 35	40 35	40 35	80 75	80 75	80 75	80 75	80 75	105 100	105 100	105 100	100	105	120 120
17	-	-	-	-	-	-			30	25	25	65	65	65	65	65	95	95	95	95	95	115
19	-	-	-	-	-	-					10	60	60	60	60	60	90	90	90	90	90	110
20	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	85	85	85	85	85	110
21	-	-	-	-	-	-	-	-	-	-	-		45	45	45	45	80	80	80	80	80	105
22	-	-	-	-	-	-	-	-	-	-	-			35	35	35	70	70	70	70	70	100
23	-	-	-	-	-	-	-	-	-	-	-				25	25 10	65 60	65	65 60	65 60	65 60	95 90
24	-	-	-	-	-	-	-	-	-	-	-	-	_	_	_	-	50	60 50	50	50	50	85
25 26	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	30	40	40	40	40	80
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			30	30	30	70
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				20	20	65
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					10	55
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50
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33	-	-	-	-	-	-	-	-	-		-	-	-		-	-		-	-	-	-	
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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55 56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-
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58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<del>  -</del>	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-		-	-	-	-	-	-			-	-	-	-	-	-
66																						

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

Policy Year \	T		. Age																						
Benefit Term	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	_	-
6	-	-	-	-	_	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	_	_
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	10	15	15	15	15	15	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
17	15	25	25	25	25	25	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
18	25	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30 45
19	30	40	40	40	40	40	40	40	40 50	40	40 50	40 50	40 50	40 50	40 50	40 50	45 55	55							
20	35 40	45 55	45 55	45 55	45 55	45 55	50 55	50 55	50 55	50 55	50 55	60	60	60	60	60	65	65	65	65	65	65	65	65	65
22	45	60	60	60	60	60	65	65	65	65	65	65	65	65	65	65	70	70	70	70	70	70	70	70	70
23	45	65	65	65	65	65	70	70	70	70	70	75	75	75	75	75	80	80	80	80	80	80	80	80	80
24	50	70	70	70	70	70	75	75	75	75	75	85	85	85	85	85	90	90	90	90	90	90	90	90	90
25	50	75	75	75	75	75	80	80	80	80	80	90	90	90	90	90	100	100	100	100	100	100	100	100	100
26	50	75	75	75	75	75	85	85	85	85	85	95	95	95	95	95	105	105 115							
27	55	80	80	80	80	80	90 95	90 95	90 95	90 95	90 95	105 110	105 110	105 110	105 110	105 110	115 125	125	125	125	125	125	125	125	125
28	55 55	80 85	80 85	85	85	85	100	100	100	100	100	115	115	115	115	115	130	130	130	130	130	130	130	130	130
30	55	85	85	85	85	85	105	105	105	105	105	120	120	120	120	120	140	140	140	140	140	140	140	140	140
31	50	90	90	90	90	90	110	110	110	110	110	130	130	130	130	130	145	145	145	145	145	145	145	145	145
32	50	90	90	90	90	90	115	115	115	115	115	135	135	135	135	135	155	155	155	155	155	155	155	155	155
33	50	90	90	90	90	90	115	115	115	115	115	140	140	140	140	140	165	165	165	165	165	165	165	165	165 170
34	45	90	90	90	90	90	120	120	120	120	120	145	145	145 155	145 155	145 155	170 180	180							
35 36	45 35	90 85	90 85	90 85	90 85	90 85	125 120	125 120	125 120	125 120	125 120	155 150	155 150	150	150	150	180	180	180	180	180	180	180	180	180
37	30	80	80	80	80	80	115	115	115	115	115	145	145	145	145	145	175	175	175	175	175	175	175	175	175
38	20	70	70	70	70	70	110	110	110	110	110	140	140	140	140	140	175	175	175	175	175	175	175	175	175
39	10	65	65	65	65	65	105	105	105	105	105	140	140	140	140	140	170	170	170	170	170	170	170	170	170
40	-	55	55	55	55	55	95	95	95	95	95	135	135	135	135	135	170	170	170	170	170	170	170	170	170
41	-		45	45	45	45	90	90	90	90	90	130	130	130	130	130	165	165	165	165	165 160	165 160	165 160	165 160	165 160
42	-			35	35 25	35 25	85 75	85 75	85 75	85 75	85 75	125 120	125 120	125 120	125 120	125 120	160 160	160 160	160	160 160	160	160	160	160	160
43	-				25	15	65	65	65	65	65	115	115	115	115	115	155	155	155	155	155	155	155	155	155
45	-		-		-	-	55	55	55	55	55	105	105	105	105	105	150	150	150	150	150	150	150	150	150
46	-	-	-	-	-	-		50	50	50	50	100	100	100	100	100	145	145	145	145	145	145	145	145	145
47	-	-	-	-	-	-			35	35	35	90	90	90	90	90	140	140	140	140	140	140	140	140	140
48	-	-	-	-	-	-				25	25	85	85	85	85	85	135		135	135	135	135	135 130	135 130	135 130
49	-	-	-	-	-	-		_		_	15 -	75 65	75 65	75 65	75 65	75 65	130 120		130 120	130 120	130 120	130 120	120	120	120
50 51	-	-	-	-	-	-		-	-	-	-	00	55	55	55	55	115			115	115	115	115	115	115
52	-	-	-	-	-	-		-	-	-	-			45	45	45	105	105	105	105	105	105	105	105	105
53	-	-	-	-	-	-		-	-	-	-				30	30	100	100	100	100	100	100	100	100	100
54	-	-	-	-	-	-		-	-	-	-					15	90	90	90	90	90	90	90	90	90
55	-	-	-	-	-	-	-	-	-	-	-			-	-	-	75	75 65	75	75	75	75	75 65	75 65	75 65
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		65	65 50						
57 58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			JU	35	35	35	35	35	35
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					20	20	20	20	20
60		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	20	20	20	20
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	20
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-	-	-
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6.3 60 - Age at entry option: Age 26-30

Policy Year \	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Benefit Term	-	-	_	-	-	-	-	-	_	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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5	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-	-	-
12	-	10	10	10	10	10	10	10	10	10	10	5	5	5	5	5	5	5	5	5	5	5	5	5	5
14	5	25	25	25	25	25	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
15	15	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
16	25	45	45	45	45	45	45	45	45	45	45	50	50	50	50	50	50	50	50	50	50	50	50	50	50
17	35	55	55	55	55	55	55	55	55	55	55	60	60	60	60	60	65	65	65	65	65	65	65	65	65
18	40	60	60	60	60	60	65	65	65	65	65	70	70	70	70	70	75	75	75	75	75	75	75	75	75
19	45	70	70	70	70	70	75	75	75	75	75	80	80	80	80	80	90	90	90	90	90	90	90	90	90
20	50	75	75	75	75	75	85	85	85	85	85	90	90	90	90	90	100	100	100	100	100	100	100	100	100
21	55	80	80	80	80	80	90	90	90	90	90	100	100	100	100	100	110	110	110	110	110	110	110	110	110
22	55	85	85	85	85	85	100	100	100	100	100	110	110	110	110	110	125	125	125	125	125	125	125	125	125
23	60	90	90	90	90	90	105	105	105	105	105	120	120	120	120	120	135	135	135	135 145	135 145	135 145	135 145	135 145	135 145
24	60	95	95	95	95	95	115	115		115	115 120	130 140	130 140	130 140	130 140	130 140	145 155	145 155	145 155	155	155	155	155	155	155
25	60	100	100	100	100	100	120 125	120 125	120 125	120 125	125	145	145	145	145	145	165	165	165	165	165	165	165	165	165
26	60	100	100 105	105	100 105	105	130	130	130	130	130	155	155	155	155	155	180	180	180	180	180	180	180	180	180
28	60	105	105	105	105	105	135	135	135	135	135	165	165	165	165	165	190	190	190	190	190	190	190	190	190
29	55	110	110	110	110	110	145	145		145	145	170	170	170	170	170	200	200	200	200	200	200	200	200	200
30	55	110	110	110	110	110	150	150		150	150	180	180	180	180	180	215	215	215	215	215	215	215	215	215
31	45	105	105	105	105	105	145	145	145	145	145	175	175	175	175	175	210	210	210	210	210	210	210	210	210
32	35	95	95	95	95	95	135	135	135	135	135	175	175	175	175	175	205	205	205	205	205	205	205	205	205
33	25	85	85	85	85	85	130	130	130	130	130	170	170	170	170	170	205	205	205	205	205	205	205	205	205
34	10	75	75	75	75	75	125	125		125	125	165	165	165	165	165	200	200	200	200	200	200	200	200	200
35	-	65	65	65	65	65	115	115	115	115	115	160	160	160	160	160	195	195	195	195	195	195	195	195	195
36	-		55	55	55	55	110	110	110	110	110	155	155	155	155	155	195	195	195	195	195	195	195	195	195 190
37	-			45	45	45	100	100	100	100	100	145	145	145	145	145	190	190 185	190 185	190 185	190 185	190 185	190 185	190 185	185
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6.8 60 – Age at entry option: Age 51-53

	Policy Year \	<b>,</b> .																						
1	Benefit Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
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144			- 55		_															125	140	140	140	140
15													100	100	100	120	120	120	120	120	135	135	135	135
177   18		-	-	-				55	55	55	90	90	90	90	90	120	120	120	120	120	135	135	135	135
16		-	-	-	-		45	45	45	45	85	85	85	85	85	115	115	115	115	115	130	130	130	130
19	17	-	-	-	-			35	35	35	80	80	80	80	80	110	110	110	110	110	130	130		
Note	18	-	-		<u>_</u> -				25		75	75	75											_
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32         3.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.         1.<				-	_			-	-	-	-	-	-	-	-	-	-	-	-	-		45	45	45
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48         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		-	-	-	-	-	-		-			-	-	-	-	-	-	-	-	-	-	-	-	
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6.7 60 - Age at entry option: Age 46-50

6.7 60 – Age at e Policy Year \ Benefit Term	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
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5	-	-	-	-	-	-	5	5	5	5	5	20	20	20	20	20	25	25	25	25	25	30	30	30	30
6	-	15	15	15	15	15	40	40	40	40	40	50	50	50	50	50	60	60	60	60	60	65	65	65	65
7	10	45	45	45	45	45	70	70	70	70	70	85	85	85	85	85	95	95	95	95	95	100	100	100	100
8	30	70	70	70	70	70	95	95	95	95	95	115	115	115	115	115	125	125	125	125	125	135	135	135	135
9	50	95	95	95	95	95	125	125	125	125	125	145	145	145	145	145	160	160	160	160	160	170	170	170	170
10	70	115	115	115	115	115	155	155	155	155	155	180	180	180	180	180	195	195	195	195	195	205	205	205	205
11	60	105	105	105	105	105	150	150	150	150	150	175	175	175	175	175	195	195	195	195	195	205	205	205	205
12	45	100	100	100	100	100	145	145	145	145	145	175	175	175	175	175	190	190	190	190	190	200	200	200	200
13	35	90	90	90	90	90	140	140	140	140	140	170	170	170	170	170	185	185	185	185	185	200	200	200	200
14	15	80	80	80	80	80	130	130	130	130	130	165	165	165	165	165	185	185	185	185	185	200	200	200	200
15	-	70	70	70	70	70	125	125	125	125	125	160	160	160	160	160	180	180	180	180	180	195	195	195	195
16	-		60	60	60	60	115	115	115	115	115	155	155	155	155	155	175	175	175	175	175	195	195	195	195 190
17	-			45	45	45	110	110	110	110	110	150	150	150	150	150	175	175	175	175	175	190	190	190	_
18	-				35	35	100	100	100	100	100	140	140	140	140	140	170 165	170 165	170 165	170 165	170 165	185 185	185 185	185 185	185 185
19	-					15	90	90	90	90	90	135	135 125	135 125	135 125	135 125	160	160	160	160	160	180	180	180	180
20	-	-	-	-	-	-	75	75 65	75	75 65	75 65	125 120	125	125	125	125	155	155	155	155	155	175	175	175	175
21	-	-	-	-	_			65	65 50	50	50	110	110	110	110	110	145	145	145	145	145	170	170	170	170
22	-	-	-	-	-	-			50	35	35	100	100	100	100	100	140	140	140	140	140	165	165	165	165
23	-	-	-	-	-	-				33	20	90	90	90	90	90	130	130	130	130	130	160	160	160	160
25	-	-	-	-	-	-		-		-	-	75	75	75	75	75	125	125	125	125	125	155	155	155	155
26	+-	_	-	-		-		-	_	_	-		60	60	60	60	115	115	115	115	115	150	150	150	150
27	+-	-	_	_	_	_	-	-		-	_			50	50	50	105	105	105	105	105	145	145	145	145
28	-	_	-	-	-	_	_	-		-	-				35	35	95	95	95	95	95	135	135	135	135
29	-	-	-	-	-	-	-	-	_	-	-					15	85	85	85	85	85	130	130	130	130
30	-	-	-	-	-	-	-	-	-	-	-		-		-	-	75	75	75	75	75	120	120	120	120
31	<u> </u>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		60	60	60	60	115	115	115	115
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			45	45	45	105	105	105	105
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30	30	95	95	95	95
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					15	85	85	85	85
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	70	70	70	70
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		60	60	60
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			45	45
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				30
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
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48	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
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52	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-
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62	<u> </u>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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6.4 60 - Age at entry option: Age 31-35

6.4 60 – Age at e	T							07			40	44	40	40	44	45	46	47	40	40	EO	E1	E2	E2	54
Benefit Term	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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9	-	- 5	- 5	5	- 5	- 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	<del>  -</del>	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
12	5	30	30	30	30	30	35	35	35	35	35	35	35	35	35	35	40	40	40	40	40	40	40	40	40
13	15	45	45	45	45	45	50	50	50	50	50	50	50	50	50	50	55	55	55	55	55	55	55	55	55
14	25	55	55	55	55	55	60	60	60	60	60	65	65	65	65	65	70	70	70	70	70	70	70	70	70 90
15	35	65	65	65	65	65	75	75	75	75	75 85	80 95	80 95	80 95	80 95	80 95	90 105	90	90	90	90	90	90 105	90	105
16 17	45 50	75 85	75 85	75 85	75 85	75 85	85 100	85 100	85 100	85 100	100	110	110	110	110	110	120	120	120	120	120	120	120	120	120
18	55	95	95	95	95	95	110	110	110	110	110	120	120	120	120	120	135	135	135	135	135	135	135	135	135
19	60	100	100	100	100	100	120	120	120	120	120	135	135	135	135	135	150	150	150	150	150	150	150	150	150
20	65	105	105	105	105	105	125	125	125	125	125	145	145	145	145	145	165	165	165	165	165	165	165	165	165
21	65	110	110	110	110	110	135	135	135	135	135	160	160	160	160	160	180	180	180	180	180	180	180	180	180
22	70	115	115	115	115	115	145	145	145	145	145	170	170	170 180	170	170 180	195 210								
23	70	120	120 125	120 125	120 125	120 125	155 165	155 165	155 165	155 165	155 165	180 195	180 195	195	180 195	195	225	225	225	225	225	225	225	225	225
25	70 65	125 130	130	130	130	130	170	170	170	170	170	205	205	205	205	205	240	240	240	240	240	240	240	240	240
26	55	120	120	120	120	120	165	165	165	165	165	200	200	200	200	200	235	235	235	235	235	235	235	235	235
27	45	110	110	110	110	110	160	160	160	160	160	195	195	195	195	195	235	235	235	235	235	235	235	235	235
28	30	100	100	100	100	100	150	150	150	150	150	190	190	190	190	190	230	230	230	230	230	230	230	230	230
29	15	90	90	90	90	90	140	140	140	140	140	185	185	185	185	185	225	225	225	225	225	225	225	225	225
30	-	75	75	75	75	75	135	135	135	135	135	180	180	180	180	180 175	220	220 220	220 220	220	220	220	220	220	220 220
31	-		65	65 50	65 50	65 50	125 115	125 115	125 115	125 115	125 115	175 165	175 165	175 165	175 165	165	220 215	215	215	215	215	215	215	215	215
32	<del>  -</del>			50	35	35	105	105	105	105	105	160	160	160	160	160	210	210	210	210	210	210	210	210	210
34	+-				33	20	90	90	90	90	90	150	150	150	150	150	205	205	205	205	205	205	205	205	205
35	-		-	-	-	-	80	80	80	80	80	145	145	145	145	145	200	200	200	200	200	200	200	200	200
36	-	-	-	-	-	-		65	65	65	65	135	135	135	135	135	190	190	190	190	190	190	190	190	190
37	-	-	-	-	-	-			50	50	50	125	125	125	125	125	185	185	185	185	185	185	185	185	185
38	-	-	-	-	-	-				35	35 20	115	115 100	115	115 100	115	180 170								
39 40	-	-	-	-	-	-		_		_	-	100 90	90	100 90	90	90	160	160	160	160	160	160	160	160	160
41	-	-	-		-	-	_			-	-	30	75	75	75	75	155	155	155	155	155	155	155	155	155
42	-	-	-	-	-	-	-	-	-	-	-			60	60	60	140	140	140	140	140	140	140	140	140
43	-	-	-	-	-	-	-	-	-	-	-				40	40	130	130	130	130	130	130	130	130	130
44	-	-	-	-	-	-	-	-	-	-	-					20	115	115	115	115	115	115	115	115	115
45	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	105	105	105	105	105	105	105	105	105
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		85	85 70						
47	-	-	-	-	-	-	-	-		-		-	-	-	-	-			, 0	50	50	50	50	50	50
49	+-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	25	25	25	25
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	25	25	25	25
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	25	25	25
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25
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58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Policy Year \ Benefit Term	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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8	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	10	10	10	10	10 30	10 30	10 30	10 30	10 30
9	-	25	25	25	25	25	25	25	25 45	25 45	25 45	30 50	30 50	30 50	30 50	30 50	30 55	30 55	30 55	30 55	55	55	55	55	55
10	10	40 55	40 55	40 55	40 55	40 55	45 60	45 60	60	60	60	70	70	70	70	70	75	75	75	75	75	75	75	75	75
12	20	70	70	70	70	70	80	80	80	80	80	90	90	90	90	90	100	100	100	100	100	100	100	100	100
13	35	80	80	80	80	80	95	95	95	95	95	105	105	105	105	105	120	120	120	120	120	120	120	120	120
14	45	90	90	90	90	90	110	110	110	110	110	125	125	125	125	125	140	140	140	140	140	140	140	140	140
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16	60	110	110	110	110	110	135	135	135	135	135	160	160	160	160	160	180	180	180	180	180	180	180	180	180
17	65	120	120	120	120	120	150	150	150	150	150	175	175	175	175	175	195	195	195	195	195	195	195	195	195 215
18	70	130	130	130	130	130	165	165	165	165 175	165	190 205	190 205	190 205	190 205	190 205	215 235	215 235	215 235	215 235	215 235	215	215 235	215 235	235
19	75 80	140 145	140 145	140 145	140 145	140 145	175 190	175 190	175 190	190	175 190	205	205	205	205	205	255	255	255	255	255	255	255	255	255
20	65	135	135	135	135	135	180	180	180	180	180	220	220	220	220	220	255	255	255	255	255	255	255	255	255
22	55	125	125	125	125	125	175	175		175	175	215	215	215	215	215	250	250	250	250	250	250	250	250	250
23	40	115	115	115	115	115	165	165	165	165	165	210	210	210	210	210	245	245	245	245	245	245	245	245	245
24	20	100	100	100	100	100	155	155	155	155	155	200	200	200	200	200	240	240	240	240	240	240	240	240	240
25	-	85	85	85	85	85	145	145	145	145	145	195	195	195	195	195	240	240	240	240	240	240	240	240	240
26	-		70	70	70	70	135	135		135	135	190	190	190	190	190	235	235	235	235	235	235	235	235	235
27	-			55	55	55	125	125	125	125	125	180	180	180	180	180 175	230 225	230 225	230	230 225	230 225	230	230	230 225	225
28	-				40	40 20	115 100	115 100	115	115 100	115 100	175 165	175 165	175 165	175 165	165	225	220	220	220	220	220	220	220	220
30	-	_			_	-	85	85	85	85	85	155	155	155	155	155	210	210	210	210	210	210	210	210	210
31	-	-	-	_	-	-	03	70	70	70	70	145	145	145	145	145	205	205	205	205	205	205	205	205	205
32	-	-	-	-	-	-			55	55	55	135	135	135	135	135	200	200	200	200	200	200	200	200	200
33	-	-	-	-	-	-				40	40	125	125	125	125	125	190	190	190	190	190	190	190	190	190
34	-	-		-	-	-					20	110	110	110	110	110	180	180	180	180	180	180	180	180	180
35	-	-	-	-	-	-	-			-	-	95	95	95	95	95	175	175	175	175	175	175	175	175	175
36	-	-	-	-	-	-	-	-	-	-	-		80	80	80	80	165	165	165 150	165 150	165 150	165 150	165 150	165 150	165
37	-	-	-	-	-	-	-	-	-	-	-			65	65 45	65 45	150 140	150 140	140	140	140	140	140	140	140
38	-	-	-	-	-	-	-	-	-		-				43	25	125	125	125	125	125	125	125	125	125
40	-	-	-	-	-	-	-	-	-	-	-		-		-	-	110	110	110	110	110	110	110	110	110
41	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-		95	95	95	95	95	95	95	95
42	-	-	-	-	-	-	-	-	-			-	-	-	-	-			75	75	75	75	75	75	75
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				50	50	50	50	50	50
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					25	25	25	25	25
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-	25	25	25	25
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11	30	95	95	95	95	95	120	120	120	120	120	135	135	135	135	135	150	150	150	150	150	150	150	150	15
12	40	110	110	110	110	110	135	135		135	135	160	160	160	160	160	175	175	175	175	175	175	175	175	17
13	55	125	125	125	125	125	155	155		155	155	180	180	180	180	180	205	205	205	205	205	205	205	205	20
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18	35	120	120	120	120	120	170	170		170	170	210	210	210	210	210	245	245	245	245	245	245	245	245	24
19	20	105	105	105	105	105	160	160	160	160	160	205	205	205	205	205	240	240	240	240	240	240	240	240	24
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