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IndiaFirst Life Guaranteed Single Premium Plan

(Non-Linked, Non-Participating, Individual, Single Premium Savings, Life Insurance Plan)

How Will This Brochure Help You?

This brochure gives you details of how the policy works throughout its lifetime. It's an important document to refer to.

To Help Your Understanding

We've done our best to explain everything as simply as possible; however, you may

come across some terms you're unfamiliar with, which wherever possible, we've tried to explain.

We have used plain language that's easy to understand and believe this brochure is a good place to start when planning your future under this insurance contract.

Introduction

As the bread winner of your family you have their dreams to realize and aspirations to fulfil. Hence, it is very important to have a life insurance plan that provides dual benefit of Protection and Savings, required to ensure the success of your financial goals. Protection ensures that your loved ones are taken care of, even when you are not around, and Savings ensures that life goals that you had planned for can be achieved.

IndiaFirst Life Guaranteed Single Premium Plan, a Non-Linked, Non-Participating, Individual, Single Premium Savings, Life Insurance Plan which is designed to ensure a long-term financial safety net for your loved ones with a life cover throughout the tenure of the policy, along with savings in the form of guaranteed lumpsum payout at the end of the policy term to attain your financial goals.

Key Features

- Create long-term financial protection for your loved ones through life insurance cover for up to 30 years
- One-time payment (Single Pay) to ensure financial security through life insurance cover for the entire policy term

- Provide your loved ones the benefit of guaranteed lumpsum or income payouts, over a period of 5 years in case of death of life assured
- Option to avail Insurance Cover of either 1.25 times of Single Premium or 10 times of Single Premium (till Age at Entry 45 years)
- Guaranteed Maturity Benefit to cater to life's milestones, worry-free
- Enhanced Maturity Benefit for higher premium bands
- This policy can be purchased through online mode, at your convenience

1. What is the IndiaFirst Life Guaranteed Single Premium Plan?

This is a Non-Linked, Non-Participating, Individual, Single Premium Savings, Life Insurance Plan that provides life insurance cover during the entire policy term. The plan requires a single premium payment by the customer prior to policy inception and gives the benefit of financial protection along with savings in a single policy. This policy will financially protect your loved ones through a life insurance cover in case of an unfortunate event, while providing a guaranteed lumpsum benefit at the end of the policy term.

2. What are the basic eligibility criteria in this policy (product at a glance)?

| Criteria | Details | |
|--------------------------------|---|---|
| Minimum Age at Entry | 90 days | For Death Benefit multiple of 1.25 times/ 10 times of Total Premiums Paid |
| Maximum Age at Entry | 70 years | For Death Benefit multiple of 1.25 times Total Premiums Paid |
| | 45 years | For Death Benefit multiple of 10 times of Total Premiums Paid |
| Minimum Age at Maturity | 18 years | For Death Benefit multiple of 1.25 times/ 10 times of Total Premiums Paid |
| Maximum Age at Maturity | 85 years | For Death Benefit multiple of 1.25 times Total Premiums Paid |
| | 60 years | For Death Benefit multiple of 10 times of Total Premiums Paid |
| Premium Payment Term | Single Pay | |
| Policy Term | 5 years, 10 years, 15 years, 20 years, 25 years, 30 years | |
| Sum Assured on Maturity | Minimum | Maximum |
| | INR 1,12,000 | No limit subject to Board approved underwriting policy |
| Single Premium (excluding GST) | Minimum | Maximum |
| | INR 1,00,000 | No limit subject to Board approved underwriting policy |

Note:

- For minor life, the risk cover will commence immediately once policy gets issued. The policy will vest on life assured on attainment of majority i.e. 18 years.
- Total Premiums Paid means total of all premiums received (i.e single premium), excluding any extra premium and applicable taxes.
- Ages specified are as on last birthday.
- Applicable taxes will be levied on the premium. The level of tax will be as per the rate of Applicable Tax for the product, declared by the Government from time to time.

3. What do you get at the end of the policy term (maturity benefit)?

On survival up to the end of policy term, you shall receive the Sum Assured on Maturity.

Where, Sum Assured on Maturity (SAM) is defined as the amount which is guaranteed to be payable on maturity of the policy. SAM is equal to Guaranteed Maturity Multiple (GMM) times Single Premium (excluding any extra premium) where GMM varies with the Age of the life assured, Death Benefit Multiple opted and Policy Term.

There is an enhancement of maturity benefit factor when paying high premium as per below table -

| Premium Bands / Policy Term | 5 | 10 | 15 | 20 | 25 | 30 |
|-----------------------------|------|------|------|------|------|-------|
| 5,00,000 to 9,99,999 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 |
| 10,00,000 and above | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.020 |

The above factors are multiplicative in nature and will be applied on the Guaranteed Maturity Multiple provided in Annexure A.

The maturity benefit defined above will be paid either as lump sum amount or in monthly instalments over the period of 5 years as opted by the policyholder/nominee at any time during policy period / on death of Life Assured. In case of instalment payment of maturity benefit, the instalment benefit amount will be calculated as dividing lump sum amount (say, S) by annuity factor (i.e. $a(n)(12)$) i.e. $S/a(n)(12)$ where 'n' is the instalment period of 5 years. The SBI savings bank interest rate as on the beginning of financial year will be used to calculate the annuity factor. The current prevailing SBI savings bank interest rate for FY 22-23 is 2.70% p.a. The interest rate used to calculate annuity factor is subject to review on every financial year and will be changed in case of change in SBI savings bank interest rate.

The annuity factor defined above will be calculated based on the prevailing SBI savings bank interest rate and once the instalment payment starts, it shall remain level throughout the instalment period.

On payment of the maturity benefit, the policy will terminate, and no more benefits will be payable.

4. What happens in case of life assured's demise in this policy (death benefit)?

In case of death of the Life Assured during the policy term, the following death benefit will be paid to the nominee(s). The defined death benefit is paid out and the policy terminates.

The nominee(s) will receive higher of:

- a. Sum Assured on Death
or
- b. Surrender value as on Date of Death

Where Sum Assured on Death is defined as: Death Benefit Multiple times Total Premiums Paid.

The death benefit defined above will be paid either as lump sum amount or in monthly instalments over the period of 5 years as opted by the policyholder/nominee at any time during policy period / on death of Life Assured. In case of instalment payment of death benefit, the instalment benefit amount will be calculated as dividing lump sum amount (say, S) by annuity factor (i.e. $a(n)(12)$) i.e. $S/a(n)(12)$ where 'n' is the instalment period of 5 years. The SBI savings bank interest rate as on the beginning of financial year will be used to calculate the annuity factor. The current prevailing SBI savings bank interest rate for FY 22-23 is 2.70% p.a. The interest rate used to calculate annuity factor is

subject to review on every financial year and will be changed in case of change in SBI savings bank interest rate.

The annuity factor defined above will be calculated based on the prevailing SBI savings bank interest rate and once the instalment payment starts, it shall remain level throughout the instalment period. On payment of the death benefit, the policy will terminate, and no more benefits will be payable.

5. How does this policy work?

We have explained the working of the policy with a sample illustration below.

Mr. Kumar, 40 years bought the IndiaFirst Life Guaranteed Single Premium Plan. He decides to pay a single premium of INR 10 Lakhs (excluding taxes) for a policy term of 10 years.

At the end of the policy term, he will receive a maturity benefit of INR 17,62,250 as opted during policy inception. Maturity Benefit shall be subject to applicable tax laws.

Even in case he dies during the policy term, his loved ones will be safeguarded with the Death Benefit of INR 12.5 Lakhs. His nominee(s) can choose to receive the death benefit as lumpsum or as income over a period of 5 years.

6. What are the tax benefits in this policy?

Tax benefits may be available on premiums paid and benefits receivable as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before buying this policy.

7. Can I get a loan in this policy?

Yes, you may avail loan facility under this policy.

The amount of the loan that you may avail at any point of time will depend on the Surrender value. You can avail a loan up to 80% of the acquired Surrender value, if any. The minimum loan amount which can be availed is Rs. 25,000. The current rate of interest on loan for FY 2022-23 is 9.50% p.a. (simple interest) which may vary from time to time. The basis used for the calculation of interest rate on loan is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 250 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable during the next financial year. Any change in basis of calculation of loan interest rate is subject to prior approval from IRDAI.

Basis Point refers to 1/100th of 1% or 0.01% or 0.0001 per annum.

On availing loan, this Policy will be assigned to us. We will reassign this Policy to you provided you have repaid the entire loan amount along with interests.

We will recover any unpaid loan amount along with interest before paying the death benefit to the Nominee(s) / Appointee/ legal heir(s) or the maturity benefit to the Life Assured. If the outstanding loan along with interest exceeds 90% of the Surrender value, company will send a notice to the policy holder to repay the loan partially or completely. If loan is not repaid subsequent to receipt of the notice, then we will adjust the outstanding loan along with interest before any payment of benefits. After recovering the outstanding loan along with interest, remaining benefit, if any, will be payable.

8. Can you surrender your policy?

It is advisable to continue your policy to enjoy full benefits of your policy. However, we understand that in certain circumstances you may want to surrender your policy. The policy will acquire Surrender value immediately on the payment of Single Premium.

At the time of surrender, higher of Guaranteed Surrender value (GSV) or Special Surrender value (SSV) will be payable. The GSV applicable will vary by policy term and policy year of surrender. In case of SSV, it will also vary basis attained age of life assured.

The GSV factors are dependent upon policy year of surrender and policy term and will be calculated as follows:

GSV factor applicable at the time of surrender multiplied with the Total Premiums Paid (TPP).

GSV factors are mentioned in Annexure B.

The SSV will be calculated as follows:

SSV Factor1* Sum Assured on Death (SAD) +

SSV Factor2 * Sum Assured on Maturity (SAM)

The SSV factor will be determined by us from time to time subject to prior Regulatory approval.

9. What is the Free Look Period available in your policy?

You can return your policy within the Free Look period;

In case you do not agree to the any policy terms and conditions, you have the option to review the terms and conditions of the policy and where you disagree to any of those terms or conditions, you have the option of returning the policy to the insurer for cancellation, stating the reasons for your objection within 15 days from the date of receipt of the policy. The free-look period for policies purchased through distance marketing or electronic mode will be 30 days.

Do you get any refund when you cancel your policy within Free Look Period?

Yes. We will refund an amount equal to the – Premium paid

Less: i. Pro-rata risk premium, if any

Less ii. Any stamp duty paid

Less iii. Expenses incurred on medical examination, if any
Where pro-rata risk premium is the proportionate risk premium for the period of cover

Distance Marketing includes 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 & magazine inserts; and, (v) Solicitation through any means of communication other than in person.

10. What happens in case the life assured commits suicide (Suicide Exclusion)?

In case of life assured's death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid till the date of death or the Surrender value available as on the date of death whichever is higher.

11. Nomination:

The member can appoint a nominee as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

12. Assignment:

As per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

13. You are prohibited from accepting rebate in any form Prohibition of Rebate: Section 41 of the Insurance Act, 1938, as amended from time to time, states

- 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.

- 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.

14. What happens in case of submission of information which is false or incorrect?

Fraud/ Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

Section 45 of the Insurance Act 1938, as amended from time to time states

- 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- 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.
- 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 misstatement 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.

- 5) Nothing in this section shall prevent the insurer from calling 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 that the age of the Life Insured was incorrectly stated in the proposal.

15. About IndiaFirst Life Insurance

Headquartered in Mumbai, IndiaFirst Life Insurance Company Limited (IndiaFirst Life), with a paid-up share capital of INR 754.37 crore, was incorporated in the year 2008. As one of the fastest growing private life insurers in the country, IndiaFirst Life has two public-sector banks as shareholders, Bank of Baroda (65% stake) and Union Bank of India (9% stake) whose footprint and experience continue to fortify the value proposition it offers to all stakeholders. Carmel Point Investments India Private Limited promoted by Carmel Point Investment Ltd, also holds 26% stake in IndiaFirst Life.

Annexure A

Guaranteed Maturity Multiples for Death Benefit Multiple of 1.25 times Single Premium

| Age at Entry \ Policy Term | 5 | 10 | 15 | 20 | 25 | 30 |
|----------------------------|-------|-------|-------|-------|-------|-------|
| 0 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 1 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 2 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 3 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 4 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 5 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 6 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 7 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 8 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 9 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 10 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 11 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 12 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 13 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 14 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 15 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 16 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 17 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 18 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 19 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 20 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 21 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 22 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 23 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 24 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 25 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 26 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 27 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 28 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 29 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 30 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 31 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 32 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 33 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 34 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 35 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 36 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 37 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 38 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 39 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 40 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 41 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 42 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 43 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 44 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 45 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 46 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 47 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 48 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 49 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 50 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 51 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 52 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 53 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 54 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 55 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | 7.000 |
| 56 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | NA |
| 57 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | NA |
| 58 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | NA |
| 59 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | NA |
| 60 | 1.250 | 1.750 | 2.500 | 3.500 | 5.000 | NA |
| 61 | 1.250 | 1.750 | 2.500 | 3.500 | NA | NA |
| 62 | 1.250 | 1.750 | 2.500 | 3.500 | NA | NA |
| 63 | 1.250 | 1.750 | 2.500 | 3.500 | NA | NA |
| 64 | 1.250 | 1.750 | 2.500 | 3.500 | NA | NA |
| 65 | 1.250 | 1.750 | 2.500 | 3.500 | NA | NA |
| 66 | 1.250 | 1.750 | 2.500 | NA | NA | NA |
| 67 | 1.250 | 1.750 | 2.500 | NA | NA | NA |
| 68 | 1.250 | 1.750 | 2.500 | NA | NA | NA |
| 69 | 1.250 | 1.750 | 2.500 | NA | NA | NA |
| 70 | 1.250 | 1.750 | 2.500 | NA | NA | NA |

Guaranteed Maturity Multiples for Death Benefit Multiple of 10 times Single Premium

| Age at Entry \ Policy Term | 5 | 10 | 15 | 20 | 25 | 30 |
|----------------------------|-------|-------|-------|-------|-------|-------|
| 0 | 1.129 | 1.578 | 2.189 | 3.040 | 4.234 | 5.914 |
| 1 | 1.178 | 1.652 | 2.292 | 3.183 | 4.437 | 6.201 |
| 2 | 1.226 | 1.721 | 2.388 | 3.318 | 4.629 | 6.472 |
| 3 | 1.235 | 1.733 | 2.404 | 3.340 | 4.659 | 6.514 |
| 4 | 1.240 | 1.738 | 2.407 | 3.345 | 4.665 | 6.522 |
| 5 | 1.242 | 1.737 | 2.405 | 3.342 | 4.661 | 6.516 |
| 6 | 1.241 | 1.734 | 2.399 | 3.332 | 4.647 | 6.495 |
| 7 | 1.240 | 1.729 | 2.391 | 3.321 | 4.631 | 6.471 |
| 8 | 1.238 | 1.724 | 2.382 | 3.309 | 4.613 | 6.444 |
| 9 | 1.236 | 1.718 | 2.373 | 3.296 | 4.594 | 6.416 |
| 10 | 1.233 | 1.711 | 2.364 | 3.283 | 4.575 | 6.386 |
| 11 | 1.230 | 1.705 | 2.355 | 3.270 | 4.556 | 6.357 |
| 12 | 1.227 | 1.699 | 2.347 | 3.258 | 4.538 | 6.329 |
| 13 | 1.224 | 1.694 | 2.340 | 3.248 | 4.521 | 6.302 |
| 14 | 1.222 | 1.690 | 2.334 | 3.238 | 4.505 | 6.276 |
| 15 | 1.219 | 1.687 | 2.329 | 3.230 | 4.491 | 6.253 |
| 16 | 1.218 | 1.684 | 2.325 | 3.223 | 4.479 | 6.231 |
| 17 | 1.216 | 1.683 | 2.322 | 3.217 | 4.467 | 6.209 |
| 18 | 1.215 | 1.681 | 2.320 | 3.212 | 4.456 | 6.188 |
| 19 | 1.215 | 1.681 | 2.318 | 3.206 | 4.444 | 6.165 |
| 20 | 1.215 | 1.680 | 2.316 | 3.201 | 4.432 | 6.140 |
| 21 | 1.215 | 1.680 | 2.314 | 3.195 | 4.419 | 6.111 |
| 22 | 1.215 | 1.679 | 2.311 | 3.188 | 4.403 | 6.079 |
| 23 | 1.215 | 1.679 | 2.308 | 3.180 | 4.384 | 6.040 |
| 24 | 1.215 | 1.678 | 2.304 | 3.170 | 4.362 | 5.995 |
| 25 | 1.215 | 1.676 | 2.299 | 3.158 | 4.335 | 5.943 |
| 26 | 1.214 | 1.674 | 2.293 | 3.144 | 4.304 | 5.882 |
| 27 | 1.214 | 1.672 | 2.286 | 3.127 | 4.267 | 5.812 |
| 28 | 1.213 | 1.668 | 2.278 | 3.107 | 4.225 | 5.733 |
| 29 | 1.212 | 1.664 | 2.267 | 3.083 | 4.175 | 5.642 |
| 30 | 1.211 | 1.660 | 2.255 | 3.056 | 4.118 | 5.540 |
| 31 | 1.209 | 1.654 | 2.241 | 3.024 | 4.053 | NA |
| 32 | 1.207 | 1.648 | 2.225 | 2.986 | 3.980 | NA |
| 33 | 1.205 | 1.640 | 2.206 | 2.944 | 3.897 | NA |
| 34 | 1.202 | 1.632 | 2.185 | 2.895 | 3.805 | NA |
| 35 | 1.200 | 1.622 | 2.160 | 2.840 | 3.702 | NA |
| 36 | 1.196 | 1.611 | 2.131 | 2.778 | NA | NA |
| 37 | 1.193 | 1.598 | 2.098 | 2.709 | NA | NA |
| 38 | 1.188 | 1.583 | 2.061 | 2.632 | NA | NA |
| 39 | 1.183 | 1.567 | 2.018 | 2.546 | NA | NA |
| 40 | 1.178 | 1.547 | 1.970 | 2.451 | NA | NA |
| 41 | 1.171 | 1.525 | 1.916 | NA | NA | NA |
| 42 | 1.164 | 1.499 | 1.856 | NA | NA | NA |
| 43 | 1.155 | 1.470 | 1.789 | NA | NA | NA |
| 44 | 1.146 | 1.437 | 1.716 | NA | NA | NA |
| 45 | 1.134 | 1.400 | 1.635 | NA | NA | NA |

Annexure - B

| Guaranteed Surrender value Factors as % of Total Premiums Paid | | | | | | |
|--|-----|-----|-----|-----|------|------|
| Year of Surrender / Policy Term | 5 | 10 | 15 | 20 | 25 | 30 |
| 1 | 75% | 75% | 75% | 75% | 75% | 75% |
| 2 | 75% | 75% | 75% | 75% | 75% | 75% |
| 3 | 75% | 75% | 75% | 75% | 75% | 75% |
| 4 | 90% | 90% | 90% | 90% | 90% | 90% |
| 5 | 92% | 92% | 90% | 90% | 90% | 90% |
| 6 | | 92% | 92% | 92% | 92% | 92% |
| 7 | | 95% | 92% | 92% | 92% | 92% |
| 8 | | 95% | 95% | 95% | 95% | 95% |
| 9 | | 95% | 95% | 95% | 95% | 95% |
| 10 | | 95% | 95% | 95% | 95% | 95% |
| 11 | | | 95% | 95% | 95% | 95% |
| 12 | | | 97% | 97% | 97% | 97% |
| 13 | | | 97% | 97% | 97% | 97% |
| 14 | | | 97% | 97% | 97% | 97% |
| 15 | | | 97% | 97% | 97% | 97% |
| 16 | | | | 99% | 99% | 99% |
| 17 | | | | 99% | 99% | 99% |
| 18 | | | | 99% | 99% | 99% |
| 19 | | | | 99% | 99% | 99% |
| 20 | | | | 99% | 99% | 99% |
| 21 | | | | | 100% | 100% |
| 22 | | | | | 100% | 100% |
| 23 | | | | | 100% | 100% |
| 24 | | | | | 100% | 100% |
| 25 | | | | | 100% | 100% |
| 26 | | | | | | 100% |
| 27 | | | | | | 100% |
| 28 | | | | | | 100% |
| 29 | | | | | | 100% |
| 30 | | | | | | 100% |

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