

The purpose of this program is to calculate only the origin or not of the death benefit by contracting life insurance and structured through TAL.

The plan structure is standalone, ownership is individual.

About 2.1.2:

- It is established that non-payment of the policy occurs if the claim arises directly or indirectly from an intentional and self-inflicted act by the life insured, as such we simply understand the above as suicide.
- When talking about a time that does not exceed 13 months, we understand that it refers to the date that the exception explicitly mentions (plan start date, date of any increase and date of reinstate) and the date of death or suicide.
- We ignored what was related to the Death Buy-Back Option and the Death Buy-Back Benefit, since considering this implied referring to the death benefit under a TPD Insurance or a Critical Illness Insurance, which made the analysis extremely complex for us.

About 2.1.3:

- We ignore the exception related to the 75th birthday because it is related to an insurance structured by TAL SUPER
- We ignore the exception that mentions the policy owner's written request to cancel the policy because it is redundant and implausible for a person who asks to cancel the policy to later make a claim in this regard..
- We ignore the exception that mentions non-payment of the premium, this must be reviewed by the corresponding official.
- Regarding a fraudulent claim, we do not consider it because this must be carefully evaluated with data that is beyond our control as programmers.
- Regarding the death of the insured, we do not consider it because we understand that it is a redundant and obvious way in which life insurance ends. If the insured dies, regardless of whether payment is made or not, the life insurance itself ends.
- This is how life insurance ends if payment is made.

About 3:

- We ignore this section in general because we assume that the claim meets all the corresponding formalities, our program calculates whether the claim

proceeds or not only by referring to the background data, the form requirements of the claim must be reviewed by the corresponding official.

About 4:

- We understand that the general conditions of the policy are met.

About 5:

- We understand that there was no problem in this regard.

We understand the following about if a claim is going to be paid or not:

- The insured dies:
 - Suicide
 - Not paid if the death is within 13 months after the plan start date.
 - Not paid if the death is within 13 months after the date of any increases applied in respect of the increase amount, if this happened in the first place.
 - Not paid if the death is within 13 months after the most recent date was agreed to reinstate, either the plan or the policy.
 - Pay if the death coverage on the life insured was in force for at least 13 consecutive months immediately before the plan start date.
 - Other cause of death: the claim is denied if the policy anniversary is before the life insured's 100th birthday.