Bajaj Allianz Life Insurance Company Limited Bajaj Allianz Life Smart Protect Goal A Non-Linked and Non-Participating Policy Part A FORWARDING LETTER

Name of the Policyholder				
Address				
Dear Mr. / Mrs. / Miss				
Sub: Issuance of the Policy under applica	tion for the life insurance policy dated $_$			
We would like to thank you for investing you	ur faith in us.			
Please find enclosed herewith your Polici insurance Policy has been issued. This Policy Polic				
Document Type	Specification of Documents	provided	Identificat	tion No.
Proposal Form	Proposal Form	1		
Age proof				
Identity Proof				
Address Proof				
Within fifteen (15) days of the receipt of Policyholder may, if dissatisfied with any of Company a written notice of cancellation a shall send the Policyholder a refund company Add-on Cover Premium/s) for the prexamination and stamp duty	of the terms and conditions for any reason long with reasons for the same, and return rising all Premiums (excluding applicable	on, provided no claim has n the Policy Document to tl taxes) paid, less the prop	already been made on the Company, subject to continuate amount of risk ortionate.	on the Policy, give the to which the Company sk premium (including
For any queries kindly write to us at the belo	ow mentioned address and we assure and	I strive to provide you the b	est of services.	
Authorised Signatory				
Head-Underwriting				
FOR BAJAJ ALLIANZ LIFE INSURANCE Bajaj Allianz House, Airport Road, Yerwad				
Sales Representative Details:				
Name Address	Code			

Your Policy Servicing Branch Address: Bajaj Allianz Life Insurance Company Limited

Toll Free Numbers:

Phone Number

Please read policy document, especially the following clauses on

Premium	Policy Benefits
Non-payment of premium and forfeiture, if any	Definitions & Exclusions as contained in Annexure K

e-Mail Id

Disclaimer: In case of dispute, English version of Policy Document shall be final and binding.

Preamble

The Company has received a Proposal Form, declaration and the <<Single Premium / first Regular Premium>> from the Policyholder / Life Assured as named in this Schedule. The said Proposal Form and declaration along with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Policyholder as the basis of the contract of insurance, both parties to the assurance contract do hereby further accept and affirm that the Policy, in consideration of and subject to due receipt of subsequent Premium as set out in the Schedule with all its parts (Policy Document and Endorsements if any) shall be subject to the terms and conditions as contained in this Policy. The Policy Documents includes Annexure (including Annexure K & Annexure II) and other documents attached herewith.

This Policy is issued on the basis of the information given, declaration made by the Policyholder in the Proposal Form, which is incorporated herein and forms the basis of this Policy.

Schedule

	icyholder					
Address						
FIII Code						
Gender		Date	of Birth			
Age at Entry	Years	Age				
Policy No.					Product Name	Bajaj Allianz Life Smart Protect Goal
Product Code					Unique Identification No. (UIN)	116N163V02
Policy Comme Date of Comm	ncement Date encement of Risk				Variant	Increasing Life Cover
Policy Term				Years	Sum Assured	
Premium Payir	ng Term			Years	Premium Payment	
<single regula<="" td=""><td>ar> Premium (₹)**</td><td></td><td></td><td></td><td>Frequency</td><td></td></single>	ar> Premium (₹)**				Frequency	
of the Policy	, ,				Extra Premium (₹)	
Due Date of La	ast Premium				Maturity Date	
Due Dates of F	Premium					
Details of Life As	sured					
Name of the Life	Assured					
Address						
Address						
Age			Years		Date of Birth	
Gender				A	Age Admitted?	
Smoker Categ						
Death Benefit	\ /			N	Maturity Benefit (₹)	
Increase Perce	entage					
**/I) <single premi<="" td=""><td>um / Pagular Pramiur</td><td>n> avclud</td><td>ae any annlic</td><td>cable GST or co</td><td>es hut includes any Extra Premium</td><td></td></single>	um / Pagular Pramiur	n> avclud	ae any annlic	cable GST or co	es hut includes any Extra Premium	

Total Premiums Paid refers to the Total Premiums Paid excludes any applicable GST or cess or any Extra Premium.

Add-on Cover opted in the Policy:

Add-on Cover	Add-on Cover PPT	Add-on Cover Term	Add-on Cover Maturity Date	Add-on Cover Sum Assured	Add-on Cover Maturity Benefit*	Add-on Cover Premium (₹)	Add-on Cover Extra Premium (₹)
WOPB-I Cover					< Nil >		

^{* (}i) Add-on Cover Maturity Benefit is with respect to each Add-on Cover.

^{**(}I)<Single Premium/ Regular Premium> excludes any applicable GST or cess but includes any Extra Premium.

⁺ Sum Assured, Total Premiums Paid and Annualised Premium are with respect to Life Assured

⁽ii) 'Total premiums paid' and 'Annualised Premium' mentioned in the table above are those with respect to each Add-on Cover.

Details of the Nominee

Nominee(s) Name	Nominee(s) Gender(s)	Nominee(s) Age(s)	Percentage Share	Relationship to the Life Assured	Appointee Name [in case the Nominee(s) minor(s)]	Appointees Relationship to the Nominee
		Years	%			
		Years	%			
		Years	%			
		Years	%			
		Years	%			

Sales Representative Details:

Name	Code	
Address		
Phone Number	e-Mail Id	

ON EXAMINATION OF THE POLICY, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company.

To whom the Benefits are Payable: The Benefits are payable to the Claimant.

The Policy shall be subject to and governed by the terms of the Policy Document along with the Schedule contained herein and endorsements if any, made from time to time and all these shall together form a single agreement

All taxes, including service tax, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra over and above the Premium amount. Payment of such taxes shall be the responsibility of the Policyholder.

 $Bajaj\,Allianz\,Life\,Insurance\,Company\,does\,not\,provide\,any\,warranty\,or\,assurance\,that\,the\,Policyholder\,will\,be,\,by\,virtue\,of\,purchasing\,this\,Policy,\,eligible\,for\,any\,income\,tax\,or\,other\,tax\,rebate\,or\,relief.$

Signed on behalf of Bajaj Allianz Life Insurance Company Limited for Policy No.	
Issued on	

Affix Stamp ₹

Authorised Signatory

ON EXAMINATON OF THE POLICY, if the Policyholder notices any mistake, the Policy Documents is to be returned for correction to the Company.

PART B

This Policy is issued on the basis of the information given and declaration made by the Policyholder in the Proposal Form, which is incorporated herein and forms the basis of this Policy. The following terminologies shall have the meaning assigned to them below. The singular includes the plural and references to the male include the female where the context so permits.

- 1) Definitions & abbreviations:
- "Accident" means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- "Add-on Cover" means the Add-on Covers, as mentioned in Section 2)c) and detailed in Section 4)a) below, that the Policyholder can choose before the Policy Commencement Date.
- "Add-on Cover Extra Premium" means the Extra Premium with respect to any Addon Cover
- d. "Add-on Cover Maturity Date" means the date as specified in the Schedule on which the Add-on Cover expires.
- "Add-on Cover PPT" means the period specified in the Schedule during which the Add-on Cover Premium is payable.
- f. "Add-on Cover Premium" means the amount exclusive of applicable taxes, if any, payable by the Policyholder as part of the Premium during the Add-on Cover PPT, in amount and at the Premium Payment Frequency, both, as specified in the Schedule.
- g. "Add-on Cover Sum Assured" is the amount as specified in the Schedule for the Life Assured under the Add-on Cover.
- n. "Add-on Cover Term" means the period between the Policy Commencement Date and the Add-on Cover Maturity Date, all, as specified in the Schedule.
- i. "Age" means age as at last birthday.
- j. "Annualised Premium" means the total of the Regular Premium/s payable in a Policy Year, excluding any Extra Premium, and GST and cess, if any.
- k. "CI" means Critical Illness
- "Claimant" means the Life Assured (if alive) or Policyholder (if different from the Life Assured) or the assignee or the Nominee or the legal heirs of Policyholder/Nominee(s) to whom the Policy Benefit will be payable
- m. "Company" refers to BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED.
- "Cooling Period" means a consecutive period of 180 days starting from the date of diagnosis of one minor stage CI condition to the date of diagnosis of subsequent minor stage CI condition.
- "Critical Illness" means illness shall include either the diagnosis of any of the illnesses or performance of any of the covered surgeries as given in section I C) of Annexure K, subject to exclusion as given in section II C) of Annexure K. Annexure K forms part of this Policy Document.
- p. "Date of Commencement of Risk" means the date specified in the Schedule (unless the Policyholder is informed otherwise by the Company) from which the risk cover of the Life Assured commences under the Policy.
- q. "Death Benefit" means the benefit payable on the death of the Life Assured. Please refer to Section 4) below for more details.
- r. "Extra Premium" means the amount of additional premium collected as part of the Regular Premium/Single Premium, which is decided based on the prevailing Board approved underwriting norms of the Company, and was communicated to the Policyholder in the counter-offer made to him and to which he consented.
- s. "Goods and Service Tax" is charged based on type of policy communication address of Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.
- "Grace Period" means a period of fifteen (15) days for a monthly Premium Payment Frequency and thirty (30) days for other than monthly Premium Payment Frequency, from the due date of the Premium payment, during which period the Life Assured is covered for the applicable risk in the Policy.
- u. "GST" means Goods and Service Tax
- v. "Increase Percentage", which is applicable only if Variant 4 is taken in the Policy, means the percentage, as specified in the Schedule, by which the Sum Assured (as at the Policy Commencement Date) is increased at each Policy Anniversary,

- subject to a maximum increase of 100% of the Sum Assured at the Policy Commencement Date.
- w. "IRDAI" means the Insurance Regulatory and Development Authority of India.
- "Life Assured" means the person named as the Life Assured in the Schedule whose life is assured under this Policy.
- y. "Maturity Benefit" means benefit payable on the Maturity Date and/or the Add-on Maturity Date, if the Life Assured survives till then without taking entire claim in the Policy and/or Add-on Cover. Please refer to Section 4) iv) below for more details.
- "Maturity Date" means the date as specified in the Schedule on which the Policy Term expires.
- aa. "Nominee" means the person specified in the Schedule who has been nominated in writing to the Company by the Policyholder, who is entitled to receive the Death Benefits under the Policy. This is applicable only in a Policy where Policyholder and Life Assured are the same.
- bb. "Policy" means the arrangements established by the Policy Document.
- cc. "Policy Anniversary" means the date corresponding numerically with the Policy Commencement Date in each subsequent year during the Policy Term.
- dd. "Policy Commencement Date" means the date of commencement of the Policy as specified in the Schedule.
- ee. "Policy Document" means this Policy wording the Schedule (which is attached to and forms part of this Policy and includes any Annexure or endorsement to it and, if more than one, then, the latest in time) and the Proposal Form.
- ff. "Policyholder" means the adult person named in the Schedule who has concluded the Policy with the Company.
- gg. "Policy Term" means the period, as specified in the Schedule, between the Policy Commencement Date and the Maturity Date.
- hh. "Policy Year" means the year commencing on the Policy Commencement Date or a Policy Anniversary thereof.
- ii. "PPT" means the Premium Paying Term
- "Premium" means the Single Premium or the Regular Premium, as applicable in the Policy.
- kk. "Premium Payment Frequency" is a regular time interval as specified in the Schedule, at which the Regular Premium is payable during the Premium Paying Term.
- II. "Premium Paying Term" means the period specified in the Schedule during which the Single/Regular Premium is payable.
- mm. "Proposal Form" means the Policyholder's statements in the proposal for this Policy submitted by or on behalf of the Policyholder along with any other information or documentation provided to the Company prior to Policy Commencement Date.
- nn. "PT" means the Policy Term
- oo. "Regular Premium" means the amount exclusive of applicable taxes, if any, payable (on the due date or within the Grace Period allowed) by the Policyholder at regular intervals during the Premium Paying Term, in amount and at the Premium Payment Frequency, both, as specified in the Schedule. This includes the amounts payable during the PPT which is less than the PT.
- pp. "Revival Period" means the period of five (5) consecutive complete years from the date of first unpaid Regular Premium, during which period the Policyholder is entitled to revive the Policy, which was discontinued due to the non-payment of Regular Premium.
- qq. "Single Premium" means the amount exclusive of applicable taxes, if any, payable by the Policyholder only once at the Policy Commencement Date.
- rr. "Smoker Category" of the Life Assured is as specified in the Schedule, and is the classification of the Life Assured based on the use of tobacco (in any form by him) and based on the prevailing Board approved underwriting norms of the Company.
- ss. "Sum Assured" is the amount as specified in the Schedule for the Life Assured is insured under the Policy. In Variant 4, the Sum Assured will be increased Sum Assured as at the latest Policy Anniversary.
- tt. "Sum Assured on Death" is the amount as specified in the Schedule under the Policy and is the higher of
 - For Regular Premium: (i) 10 times Annualised Premium or (ii) 105% of Total Premium paid till date of death, (iii) Sum Assured (or prevailing Sum Assured, if

applicable).

- For Single Premium: (I) 1.25 times the Single Premium or (ii) Sum Assured (or prevailing Sum Assured, if applicable).
- Where the "minimum guaranteed sum assured on maturity" is nil and "any absolute amount assured to be paid on death" is equal to the Sum Assured.
- uu. "Surrender Value" means the benefit payable, if any, on the surrender of the Policy.

 Please refer to Section 9) below for more details.
- vv. "Survival Period" means a period of fourteen (14) days from the date of diagnosis of the Critical Illness as listed under Annexure K.
- ww. "Total Premium" means the Single Premium or the sum of all Regular Premiums paid till date, as applicable, excluding any Extra Premium, and GST and cess, if any.
- xx. "Variant" means the Variant Life Cover, as mentioned in Section 2)b) above and detailed in Section 4)a) below, that the Policyholder has chosen before the Policy Commencement Date.
- yy. "Waiting Period" means a period of one hundred and eighty (180) days for minor & major CI conditions, from the Date of Commencement of Risk or date of latest revival of the Policy, whichever is later.
- zz. "WOP Benefit" means the Add-on Cover benefit of the waiver of premium (WOP) due in the future on the occurrence of CI (incl. ATPD) of the Life Assured. Please refer to Section 4) a) ii below for more details.
 - WOPB-1: The WOP Benefit will cover the contingencies of CI (incl. ATPD) of the Life Assured.
- aaa. "WOPB" means WOP Benefit
- bbb. "WOPB Cover Term" means the Add-on Cover Term with respect to WOPB

 PART C
- 2) Policy Description
- The Policy is a life, individual non-linked, non-participating, individual life, Single Premium/Regular Premium paying & pure risk, (life cover) plan.
- Increasing Life Cover variant has been chosen by the Policyholder under this plan.
 The chosen Variant cannot be changed under the Policy.
- c) The plan, also, provides Add-on Cover, as mentioned below, which the Policyholder will choose before the Policy Commencement Date. The chosen Add-on Cover cannot be changed under the Policy.
- WOP Benefit (WOPB)
- The details of the benefits under Variant and under the Add-on Cover are as given in Section 4) below.
- e) The plan provides Death Benefit, WOP Benefit and Surrender Value (if available).
- 3) Premium (Single Premium / Regular Premium)
- a) Single Premium is based on the Variant and any Add-on Cover opted, Gender, Age, Policy Term, Sum Assured and the Smoker Category of the Life Assured, and includes any Extra Premium. The Single Premium will be collected at the Policy Commencement Date.
- b) The Regular Premium is based on the Variant and any Add-on Cover opted, Gender, Age, Policy Term, Premium Paying Term, Sum Assured and the Smoker Category of the Life Assured, and includes any Extra Premium.
- Regular Premium is payable in full on the due dates of Regular Premium specified in the Schedule or within the Grace Period allowed, during the Premium Paying Term
- ii. The Company does not have any obligation to issue a notice that Regular Premium is due or for the amount that is due.
- The Company will not accept any amount less than the Premium along with applicable taxes, if any, due, as the Premium.
- iv. The Premium is guaranteed for entire Policy Term of the Policy, where WOP Benefit is not opted. If WOP Benefits are opted in the Policy, then the WOP Premium is guaranteed for a period of five (5) years from the Policy Commencement Date or from the date of latest revision of WOP Premium and reviewable for subsequent WOP Cover Term.

Consequently, the Premium for this Policy is also guaranteed for a period of five (5) Policy Years from the Policy Commencement Date or from the date of latest

revision of WOP Premium.

- (1) The revised Premium will be informed to the Policyholder by the Company thirty (30) days before the commencement of the next Policy Year, and shall remain unchanged at least for the next five (5) Policy Years, as applicable.
- (2) If the Policyholder disagrees to the revised Premium, the Policy will be terminated with immediate effect, and any Surrender Value will be paid.
- v. Grace Period as per the Premium Payment Frequency is applicable for each Regular Premium due. Where the Premium along with applicable taxes (if any) has not been paid in full, even within the Grace Period, the Policy shall be subjected to the "Non-payment of Premium and Forfeiture" condition(s) as per Section 6) below.
- 4) Policy Benefits:
- a) If all the due Premiums have been paid till date in full:

The Company will pay the following benefits under the Policy to the Claimant as per the Variant and the Add-on Cover/s opted by the Policyholder under the Policy, subject to Section 6), Section 11) & Section 21) below, and provided the Policy has not been terminated as per Section 12) below.

i) Death Benefit:

Increasing Life Cover is opted in the Policy:

On death of the Life Assured, the Death Benefit equal to the prevailing Sum Assured on Death will be paid. The risk cover under the Policy will, immediately and automatically, terminate on the date of death of the Life Assured and the Policy on the date of payment of Death Benefit.

ii) If the Add-on Cover, WOPB-I, has been opted in the Policy:

On the date of diagnosis of the fourth (4th) minor CI subject to cooling period or on the date of diagnosis of the first (1st) Major CI, whichever is earlier, on the life of Life Assured during the WOPB Cover Term, provided the Waiting Period has expired, and subject to applicable Survival Period:

- (1) All the future Premiums due under the Policy will be waived.
- (2) The WOPB-I will, immediately and automatically, terminate on the date of occurrence of the relevant CI.
- iii) In the benefits payable in Sub-Section i) above, if the benefit with respect to WOPB-I was already triggered in the Policy at the time of death, then, the benefits mentioned in Sub-Section i) above will be increased by the Present Value (at an interest rate of 6% p.a.) of the future Premiums due under the Policy as on the date of occurrence of death.
- iv) Maturity Benefit:

There is no Maturity Benefit payable.

 If the Policy is a lapsed as per Section 6) below, then, no benefit is payable under the Policy.

PART D

5) Free Look Condition:

Within fifteen (15) days of the receipt of this Policy and thirty (30) days in case of electronic Policy & Policy obtained through distance mode*, the Policyholder may, if dissatisfied with any of the terms and conditions for any reason, provided no claim has already been made on the Policy, give the Company a written notice of cancellation along with reasons for the same, and return the Policy Document to the Company, subject to which the Company shall send the Policyholder a refund comprising all Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium (including any Add-on Cover Premium/s) for the period the Life/Lives Assured was/were on cover and the expenses incurred by the Company on medical examination and stamp duty.

*Policies obtained through distance mode will be sold through online sales and telecalling

6) Non-payment of Regular Premium and Non - Forfeiture

For Regular Premium payment option:

If any Regular Premiums is not paid before the end of the Grace Period, then, the Policy will, immediately & automatically, lapse at the expiry of the Grace Period, and no benefit under the Policy will be payable.

7) Revival

If the Policy is lapsed due to non-payment of due Premium after the Grace Period,

the Policy can be revived by the Policyholder, subject to the conditions mentioned below:

- a) The application for revival is received within the Revival Period.
- b) The arrears of Regular Premiums together with interest, at such rate as the Company may decide from time to time along with applicable taxes are paid. The current applicable revival interest is 9.0% p.a. compounded half-yearly*.
- The Policyholder, at his/her own expense, agrees to undergo medical examination and provides furnishes evidence of continuity of insurability.
- d) The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed, based on the prevailing Board approved underwriting norms of the Company. The Company may refuse to revive the Policy, based on the prevailing Board approved underwriting norms of the Company, and refund the amount deposited for the purposes of revival of the Policy.
- e) The revival will take effect only on it being specifically communicated by the Company to the Policyholder.
- f) On revival, the Sum Assured, Sum Assured on Death, Add-on Cover, as applicable, under the Policy which prevailed before the date of latest lapse/paid-up will be reinstated. The Sum Assured, which prevailed before the date of latest lapse/paid-up, will be reinstated along with the increase in Sum Assured which would have been applicable had the Policy continued as an in-force Policy.

*The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

8) Foreclosure

Foreclosure is not applicable under the Policy.

- 9) Surrender Value
- Surrender Value is payable under the Policy if the premium payment is Single Premium or if the PPT is less than the PT.
- b) If PPT is less than PT, no Surrender Value shall be available during the PPT. Surrender Value shall only be available after the PPT. If PPT is equal to PT, no Surrender Value shall be available.
- In case of a Single Premium Policy, the Policyholder can surrender the Policy at any time.
- The Variant or the Add-on Cover, independently, cannot be surrendered. The entire Policy only can be surrendered.
- e) If the PPT is less than the Policy Term in the Policy, then, the Surrender Value payable shall be as below:
- I) During the PPT No Surrender Value shall be payable
- ii) After the PPT, the Surrender Value payable shall be higher of GSV or SSV as below
- $(1) \qquad \text{The Guaranteed Surrender Value is: GSV Factor} \, {}^\star \, \text{Total Premium paid till date}$
- (2) The Special Surrender Value is: SSV Factor * Total Premium paid till date
- (3) GSV factors & SSV factors are as per Ann II.1 & Ann II.2 respectively
- f) In Single Premium, the Surrender Value payable shall be higher of GSV or SSV as below:
- i) The Guaranteed Surrender Value is: GSV Factor * Single Premium paid till date
- The proposed Special Surrender Value is: SSV Factor * Single Premium paid till date
- iii) GSV factors & SSV factors are as per Ann II.3 & Ann II.4 respectively.
- g) The Company shall have the right to revise the SSV Factors [in Sub-Section e) to f) above] from time to time, subject to the prior approval of the IRDAI.
- h) If WOPB-I has already been triggered in the Policy prior to date of surrender, on the surrender of the Policy, the benefits mentioned in Sub-Section e) to f) above will be increased by the Present Value (at an interest rate of 6% p.a.) of the future Premiums due under the Policy (including that/those for Add-on Cover/s) as on the date surrender.
- 10) Flexibilities
- a) Alteration of Premium Payment Frequency

The Premium Payment Frequency may be changed at any Policy Anniversary during the Policy Term, subject to availability then of the Premium Payment Frequency and minimum Premium allowed under the Policy, as on the date of change.

Quarterly and Monthly Premium Payment Frequencies are only allowed under auto-debit process (auto-debit process as allowed by RBI to financial institutions).

b) Policy Loans

Policy loan is not available under the Policy

PART F

CHARGES, FUND OPTIONS, PORTFOLIO STRATEGIES, Etc Not Applicable

PART F

- 11) Exclusions
- a) Suicide Exclusions

In case of death of Life Assured due to suicide within 12 months from the Date of Commencement of Risk or the date of latest revival of the policy, whichever is later, then the Claimant shall be entitled to receive, the higher of 80% of the Total premiums paid till the date of death of the Life Assured or the Surrender Value available as on the date of death of the Life Assured, provided the policy is in force.

b) Other Exclusions

The other exclusion under the Policy are as given in Annexure K which form part of this Policy Document.

- 12) Termination Conditions
- a) The risk cover under the Policy and/or Add-on Cover shall, immediately and automatically, terminate on the occurrence of any of the following events:
- i) On the date of death of the Life Assured
- ii) Once WOPB has been triggered
- iii) On the Maturity Date of the Policy and/or Add-on Cover
- b) This Policy shall, immediately and automatically, terminate on the earliest occurrence of any of the following events:
- i) On the expiry of the Revival Period for lapsed policies.
- ii) On the payment of Death Benefit.
- iii) On payment of refund on Free look cancellation (as per Section 5 above)
- iv) On payment of Surrender Value.
- On refund of eligible premiums/surrender value under suicide clause on suicide of the Life Assured
- 13) Age Proof
- a) The Premium payable under the Policy is calculated on the basis of the Life Assured's Age and gender as declared in the Proposal Form. If the Life Assured's Age has not been admitted by the Company, the Policyholder shall furnish such proof of the Life Assured's Age as is acceptable to the Company and have the Age admitted.
- b) If the Age so admitted (the "correct Age") is found to be different from the Age declared in the Proposal Form, then, without prejudice to the Company's other rights and remedies including those under the Insurance Act 1938, the following actions shall be taken:
- If the correct Age is such as would have made the Life Assured uninsurable under this Policy, the plan of assurance shall stand altered to such plan of assurance as is generally granted by the Company for the Life Assured's correct Age, which will be subject to the terms and conditions as are applicable to that plan of assurance. If it is not possible to grant any other plan of assurance, the Policy shall stand terminated with immediate effect and the Company shall make payment of a refund comprising the all Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium for the period the Life Assured was on cover and the expenses incurred by the Company on medical examination and stamp duty expense.
- ii) If the Life Assured's correct Age is higher than the Age declared in the Proposal Form, the Premium payable under the Policy shall be altered corresponding to the correct Age of the Life Assured and the accumulated difference between the

corrected Premium and the original Premium from the Policy Commencement Date up to the date of such alteration shall be collected from the Policyholder. If the Policyholder disagrees to pay the same, the Policy will be terminated with immediate effect by the Company and the Policy shall stand terminated with immediate effect and the Company shall make payment of a refund comprising the all Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium for the period the Life Assured was on cover and the expenses incurred by the Company on medical examination and stamp duty expense.

iii) If the Life Assured's correct Age is lower than the Age declared in the Proposal Form, the Premium payable under the Policy shall be altered corresponding to the correct Age of the Life Assured from the next due date of Premium. The Company shall refund of the excess premium received (which is the total of the difference between the original Premium and the corrected Premium from the Policy Commencement Date up to the date of such alteration).

14) Assignment

Assignment shall be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 38 is enclosed in Annexure AA (as given by IRDAI) for reference]

15) Nomination

Nomination shall be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 39 is enclosed in Annexure BB (as given by IRDAI) for reference]

16) Fraud, Misstatement

Fraud, misstatement would be dealt with in accordance with provisions of section 45 of the Insurance Act, 1938, as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 45 is enclosed in Annexure CC (as given by IRDAI) for reference]

17) Notices

Any notice, direction or instruction under this Policy which may be in writing or in any kind of electronic/digital format and if it is to:

- a. The Policyholder or the Life Assured:
- i) Shall be sent either by hand, post, courier, facsimile, Short Messaging Service (SMS), Voice call, e-mail or through any other digital/electronic media to the Policyholder or Life Assured to the address or communication/correspondence details specified by the Policyholder in the Proposal Form or as per subsequent most recent change of address and/or communication/correspondence details intimation submitted by him to the Company.
- iii) The Company shall not be responsible for any consequences arising out of non-intimation of change of the Policyholder's address and/or communication/correspondence details. In case the notice comes back to the Company undelivered to the Policyholder due to any reason, there shall not be any obligation upon the Company to make any attempt again towards dispatch of the notice which was returned undelivered.
- The Company, shall be submitted by hand, post, facsimile or e-mail to the corporate office or any branch office of the Company.

Corporate office:

Bajaj Allianz Life Insurance Company,

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006

Toll Free No. 18002097272

Email: customercare@bajajallianz.co.in

The Policyholder must ensure that he/she keeps the Company informed if there is a change of address and contact details. This will enable the Policyholder to receive regular updates, and communication from time to time and facilitate efficient and timely payouts by the Company of the benefits under this Policy.

18) Electronic Transactions

Subject to Section 17) above, the Policyholder agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time with regard to all transactions and hereby agrees and confirms that all transactions (other than those requiring a written notice or communication under this Policy) effected by or through facilities for conducting remote transactions including the

Internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

19) Currency

All amounts payable either to or by the Company shall be payable in India and in Indian Currency.

20) Modifications

This Policy Document constitutes the complete contract of insurance. This Policy Document cannot be changed or varied except by an endorsement to the Policy, in writing and signed by an officer of the Company authorized for the purpose.

21) Payment of claim

The Company shall be under no obligation to make any payment under Section 4 a i to iii) above with respect to Death Benefit unless and until the Company has received from the Claimant (at no expense to the Company) any information and documentation it requests, including but not limited to:

- a) For deaths due to unnatural causes:
- Written notice as soon as possible and in any event preferably within 180 days of the death/ATPD/CI of the Life Assured, and the circumstances resulting to the death/ATPD/CI of the Life Assured.
- ii) The claimant's proof of entitlement to receive payment under the Policy.
- iii) Original Policy Document.
- iv) Original death certificate of the Life Assured issued by a competent authority.
- v) Claimant statement /claim intimation letter
- vi) Bank account proof of nominee
- Medical cause of death certificate from the doctor who last attended to the Life Assured or from the hospital in which the death occurred.
- viii) A copy of First Information Report (FIR) and Post Mortem Report (PMR). Post Mortem Report is mandatory for claiming the death benefit due to an Accident under the Policy.
- ix) Notarized Indemnity bond from the claimant for waiver of title if there is no nomination or in case of nominee's death.
- NOC by all class one legal heirs if there is no nomination or in case of nominee's death
- without prejudice to the right of the Company to insist for any of the documents as mentioned herein above to examine the admissibility of claim for the benefits under the policy of insurance, the Company may, consider claims where the claimant is unable to submit required documents
- b) For deaths due to natural causes:
- Written notice as soon as possible and in any event preferably within 180 days of the death/ATPD/CI of the Life Assured, and the circumstances resulting to the death/ATPD/CI of the Life Assured.
- ii) The claimant's proof of entitlement to receive payment under the Policy.
- iii) Original Policy Document.
- iv) Original death certificate of the Life Assured issued by a competent authority.
- v) Claimant statement /claim intimation letter
- vi) Bank account proof of nominee
- Any other document as asked for by the Company depending on the facts and circumstances of each case.
- viii) Notarized Indemnity bond from the claimant for waiver of title if there is no nomination or in case of nominee's death
- ix) NOC by all class one legal heirs if there is no nomination or in case of nominee's death
- x) Without prejudice to the right of the Company to insist for any of the documents as mentioned herein above to examine the admissibility of claim for the benefits under the policy of insurance, the Company may, consider claims where the claimant is

unable to submit required documents.

The Company shall consider delayed claims on merits on satisfaction that the reasons for delay were on account of facts beyond the control of Claimant.

- 22) Loss of Policy Document
- a) If the Policy Document is lost or destroyed, then subject to Sub–Section c) below, at the request of the Policyholder, the Company, if satisfied that the Policy Document has been lost or destroyed, will issue a copy of the Policy Document duly endorsed to show that it is issued following the loss or destruction of the original document. The Company will charge a fee for the issuance of a copy of the Policy Document. Currently, for issuance of duplicate Policy Document, a fee of Rs. 100 plus a Stamp Duty fee (as applicable for the applicable State/Union-Territory) is being charged.
- Upon the issue of a copy of the Policy Document, the original Policy Document will cease to have any legal effect.
- c) The Company reserves the right to make such investigations into and call for such evidence of the loss or destruction of the Policy Document at the expense of the Policyholder, as it considers necessary before issuing a copy of the Policy Document.
- d) It is hereby understood and agreed that the Policyholder will protect the Company and hold the Company harmless from and against any claims, costs, expenses, awards or judgments arising out of or howsoever connected with the original Policy Document or arising out of the issuance of a copy of the Policy Document.
- 23) Status of Insurance Agent

The insurance agent is only authorized by the Company to arrange completion and submission of the Proposal Form. Any representation made by the insurance agent, which is against the express terms and conditions as contained in this Policy shall not be binding on the Company. Information or payment given to the insurance agent should not be considered as having been given to the Company. In absence of any specific authorisation to an insurance agent to accept premium on behalf of the Company and issue receipt thereof, payment made to an insurance agent shall be considered from the date of receipt of the premium amount by the Company. In the event of happening of any eventuality between the date of payment of premium amount to the insurance agent and the date of receipt of the premium amount by the Company, same shall be considered in accordance with the terms and conditions as contained herein above as if the premium was not paid as on the date of happening of the eventuality.

In presence of specific authorization to an insurance agent to accept premium on behalf of the Company and issue receipt thereof, payment made to an insurance agent shall be considered from the date of receipt of the premium amount by the insurance agent. In the event of happening of any eventuality, the same shall be considered in accordance with the terms and conditions as contained herein above as if the due premium was paid as on the date of happening of the eventuality.

PART G

24) Grievance Redressal

In case you have any query or compliant/grievance, you may contact the Grievance Officer of any nearest Customer Care Centre at Branch Office of the Company during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with the Company:

By post at: Customer Care Desk,

Bajaj Allianz Life Insurance Company Ltd.,

Bajaj Allianz House, Airport Road Yerawada, Pune, District – Pune, Maharashtra - 411006

By Phone at: Toll Free No. 1800 209 7272

By Fax at: 020-6602-6789

By Email: customercare@bajajallianz.co.in

In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 10 days, or you have any suggestion in respect of this Policy or on the functioning of the office, you may contact the following official for resolution:

Grievance Redressal Officer,

Bajaj Allianz Life Insurance Company Ltd.

Bajaj Allianz House, 5th floor, Airport Road Yerawada, Pune, District - Pune, Maharashtra-411006

Tel. No: 1800-209-7272 | Fax: (+91 20) 40111502

Email ID: gro@bajajallianz.co.in

If Policyholder is not satisfied with the response or does not receive a response $\ensuremath{\mathsf{e}}$

- from the Company within fifteen (15) days, he may approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details:
- Calling Toll Free Number 155255 / 18004254732 (i.e. IRDAI Grievance Call Centre)
- Sending an email to complaints@irdai.gov.in
- Register the complaint online at http://www.igms.irda.gov.in
- Address for sending the complaint through courier / letter:

 Consumer Affairs Department, Insurance Regulatory and Development Authority
 of India
 - Survey No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032, Telangana.
- 25) Ombudsman
- a) In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:
- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy
- ii) Delay in settlement of claim
- iii) Dispute with regard to premium
- iv) Non-receipt of your insurance document
- v) Misrepresentation of policy terms and conditions
- vi) Legal construction of insurance policies in so far as the dispute relates to claim
- vii) Policy servicing related grievances against insurers and their agents and intermediaries
- viii) Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer
- b) The address and contact details of the Insurance Ombudsman centres are provided as Annexure 2 attached herewith. For the latest list of insurance ombudsman, please refer to the IRDA website at https://www.irdai.gov.in/. Please refer to the Ombudsman website at http://www.ecoi.co.in/ombudsman.html.
- c) The complaint should be made in writing and duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.
- Also please note that as per provision 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made
- Only if the grievance has been rejected by the grievance redressal mechanism of the Company or no reply is received within a period of one month from the date of receipt of the grievance by the insurer or the Complainant is not satisfied with the response of the insurer.
- ii. The complaint should be filed within a period of one year from the date of receipt of order of rejection or decision by the Company or expiry of one month from the date of sending the written representation to insurer, where the subject matter of complaint should not be such where proceedings are pending before or disposed of by any court or consumer forum or arbitrator.
- 26) Governing Law

Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law and by the Indian Courts.

27) Taxation

Payment of taxes, including GST and cess if any, as applicable, shall be the responsibility of the Policyholder. The Policyholder agrees to pay or allows the Company to deduct/charge from any of the benefits payable or premium received under this Policy, a sum on account of any tax or other payment which may be imposed by any legislation, order, regulation or otherwise, upon the Company, Policyholder or any other beneficiary, which in the opinion of the Company is necessary and appropriate.

THIS IS AN IMPORTANT DOCUMENT AND SHOULD BE PRESERVED SAFELY. PLEASE CHECK THE POLICY DOCUMENT UPON RECEIPT, AND IF ANY MISTAKE OR ERROR IS FOUND, THE SAME BE INFORMED IMMEDIATELY TO BAJAJALLIANZ LIFE INSURANCE COMPANY LIMITED

Elapsed Duration in years/ PT								Limi	4 I D	t F																
Duration in years/ PT	_							Lilli	tea Pre	mium i	aymen	t GSV ta	actors f	or Pure	Risk C	over op	tion									
	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	0.0083	0.0245				0.0893	0.1021			0.1333	0.1418		0.1565		0.1688	0.1741	0.1791	0.1837				0.1992	0.2024	0.2055	0.2083	0.211
6 7		U.UU61		0.0333			0.0750			0.1080		0.1256	0.1333		0.1470	0.1531		0.1639 0.1452		0.1733 0.1555		0.1815 0.1646			0.1920	0.195
8			0.0047		0.0270	0.0397	0.0321			0.0653		0.0841	0.0926		0.1288		0.1395	0.1432				0.1486			0.1613	
9				0.0001				0.0284		0.0480	0.0574		0.0750				0.1048					0.1333			0.1470	0.151
10								0.0160		0.0333			0.0593							0.1080					0.1333	
11							0.0021	0.0071		0.0213					0.0608			0.0817			0.0999		0.1106		0.1203	0.124
12								0.0018		0.0120			0.0333		0.0480		0.0620		0.0750			0.0926			0.1080	
13									0.0015		0.0105		0.0231		0.0368	0.0435	0.0502		0.0630	0.0691		0.0807	0.0861		0.0963	0.101
14 15										0.0013		0.0093	0.0148		0.0270		0.0397	0.0459	0.0521	0.0581		0.0695	0.0750	0.0803	0.0853	0.090
16											0.0012		0.0037					0.0278				0.0333			0.0653	0.070
17															0.0068		0.0155	0.0204				0.0412				
18														0.0008	0.0030	0.0061	0.0099	0.0142	0.0188	0.0235	0.0284	0.0333	0.0383	0.0432	0.0480	0.052
19															0.0008	0.0027		0.0091			0.0217		0.0310		0.0403	
20																0.0007		0.0051				0.0202			0.0333	0.037
21 22																	0.0006	0.0023	0.0047			0.0148		0.0228	0.0270	
23																		0.0000	0.0021			0.0066	0.0096	0.0173	0.0213	0.020
24																						0.0037			0.0120	
25																						0.0016			0.0083	0.011
26																						0.0004	0.0015		0.0053	0.007
27																							0.0004		0.0030	
28 29																								0.0004	0.0013	
30																									0.0003	0.000
31																										0.000
32																										
33																										
34																										
35 36																										
37																										
38																										
39																										
40																										
41																										
42																										
43 44																										
45																										
46																										
47																										
48																										
49																										
50 51																										
52																										
53																										
54																										
55																										
56																										
57 58																										
58 59																										
60																										
61																										
62																										
63																										
64																										
65 66																										
67																										
68																										
69																										
70																										
71																										
72 73																										
74																										
75																										
76																										
77																										
78																										
79																										
80																										

										Bajaj	Allianz	Life Sm	art Pro	tect Go	al - Anr	II.1									
Flance				_				L	imited	Premiu	m Payn	ent GS	V factor	s for P	ure Ris	k Cove	roption								
Elapsed Duration in years/ PT	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56
5 6		0.2160	0.2183			0.2244	0.2262	0.2280	0.2297 0.2168	0.2313	0.2328	0.2343	0.2357	0.2370	0.2383	0.2396	0.2408		0.2430		0.2451	0.2461	0.2470	0.2479	0.2488
7		0.2008	0.1892			0.1972	0.2127	0.2020	0.2042	0.2160	0.2204	0.2103		0.2139	0.2156	0.2203	-	0.2204	0.2323		0.2340		0.2273	0.2285	0.2392
8		0.1722	_				0.1870		_		0.1966			0.2028		0.2066		0.2100			0.2148		0.2177		0.2204
9		0.1587	0.1622			0.1718	0.1747	0.1775		0.1827	0.1852	0.1876				0.1961	0.1980				0.2051	0.2068	0.2083		0.2113
10 11		0.1457	0.1495		0.1565	0.1598	0.1629	0.1659	0.1688 0.1577				0.1791			0.1859				0.1939			0.1992	0.2008	0.2024
12				0.1411		0.1461			0.1577				0.1587				-	0.1711			0.1775			0.1920	-
		0.1102				0.1262	0.1298		0.1367	0.1399	0.1430				0.1544	0.1570	-		0.1643		0.1688			0.1749	
14		0.0994	_	_		0.1159		0.1233	0.1268	0.1301	0.1333			0.1424		0.1479	_	0.1531	0.1555		0.1602			0.1667	0.1688
15	0.0847		0.0937		0.1021		0.1099	0.1136	0.1172	0.1206	0.1240			0.1333	0.1362	0.1391	0.1418	0.1444	0.1470		0.1519		0.1565	0.1587	0.1608
16 17		0.0796	0.0841			0.0966	0.1006	0.1043	0.1080 0.0992	0.1115 0.1028	0.1150			0.1246 0.1161	0.1276 0.1192	0.1305	0.1333	0.1361 0.1279	0.1387	0.1413	0.1438	0.1462	0.1486	0.1508 0.1432	0.1531
18		0.0620	0.0664			0.0771	0.0831	0.0333		0.0944	0.0980			0.1080	0.1112	0.1142		0.1201	0.1229		0.1283	0.1304		0.1358	0.1381
		0.0540	0.0584		0.0669	0.0710	0.0750	0.0789	0.0827	0.0864	0.0900			0.1001	0.1034	0.1065	0.1095	0.1125	0.1153	0.1181	0.1208	0.1235	0.1260	0.1285	0.1310
		0.0466			0.0593	0.0633	0.0673	0.0712	0.0750	0.0787	0.0823	0.0858		0.0926	0.0958	0.0990		0.1051	0.1080		0.1136		0.1189	0.1215	0.1240
21		0.0397	0.0439			0.0561	0.0600	0.0639	0.0677	0.0714	0.0750			0.0853	0.0886	0.0918		0.0980	0.1009		0.1066		0.1120	0.1146	0.1172
22 23	0.0293	0.0333	0.0374			0.0493	0.0532	0.0570	0.0608	0.0644	0.0680	0.0716 0.0649	0.0750	0.0784	0.0817 0.0750	0.0849	0.0880	0.0911	0.0941			0.1026	0.1053	0.1080 0.1016	0.1106
24	0.0188	0.0223	0.0260			0.0370	0.0407	0.0444		0.0516	0.0551	0.0586	0.0620	0.0653	0.0686	0.0718	-	0.0781	0.0811	0.0841	0.0870		0.0926	0.0953	0.0980
		0.0176				0.0316	0.0351	0.0387	0.0422	0.0457	0.0491	0.0526	0.0559	0.0593	0.0625	0.0657	0.0689	0.0720	0.0750		0.0809	0.0837	0.0865	0.0893	0.0919
26		0.0135	0.0166			0.0265	0.0299	0.0333	0.0368	0.0402	0.0435	0.0469	0.0502	0.0535	0.0567	0.0599		0.0661	0.0691		0.0750		0.0807	0.0834	0.0861
27 28		0.0099	0.0127	_		0.0219 0.0178	0.0251	0.0284	0.0317 0.0270	0.0350	0.0383	0.0415 0.0365	0.0448	0.0480	0.0512 0.0459	0.0543	_	0.0605 0.0551	0.0635	0.0664		0.0722	0.0750	0.0778	0.0805
29		0.0069				0.0178	0.0208	0.0239	0.0270	0.0302	0.0333	0.0365	0.0397	0.0428	0.0459	0.0490		0.0500	0.0529	0.0558	0.0587	0.0615		0.0723	0.0750
30		0.0025	0.0042		0.0083	0.0140	0.0133	0.0160	0.0227	0.0237	0.0245			0.0333	0.0363	0.0392		0.0350	0.0323	0.0509	0.0537	0.0565	0.0593	0.0620	0.0647
31	0.0003	0.0011				0.0079	0.0102	0.0126		0.0178				0.0290			-				0.0489		0.0544	0.0571	0.0598
32		0.0003			0.0037	0.0055	0.0075		0.0120	0.0145		0.0196	0.0223	0.0250	0.0278	0.0306	-	0.0361	0.0389	0.0416	0.0444		0.0498	0.0525	0.0551
33			0.0003	0.0010	0.0021	0.0035	0.0052	0.0071	0.0092	0.0114				0.0213		0.0266		0.0320	0.0347				0.0454	0.0480	0.0506
34 35				0.0002		0.0020	0.0033		0.0068	0.0064	0.0109		0.0155	0.0179		0.0230		0.0281	0.0307	0.0333	0.0359	0.0386	0.0412	0.0437	0.0463
36					0.0002			0.0018		0.0045	0.0061					0.0164	_		0.0235	0.0260	0.0284	0.0309	0.0333	0.0358	0.0383
37							0.0002	0.0008		0.0029	0.0043	0.0058		0.0095	0.0115	0.0136				0.0226	0.0250	0.0273	0.0297	0.0321	0.0345
38								0.0002	0.0008	0.0016		0.0041		0.0073		0.0110	-		0.0173		0.0217		0.0263	0.0287	0.0310
39 40									0.0002	0.0007			0.0039		0.0069	0.0087	-	0.0125 0.0101			0.0188		0.0231	0.0254	0.0276
41										0.0002		0.0015		0.0037	_	0.0067	0.0083		0.0120	0.0140	0.0160 0.0134		0.0202	0.0223	0.0245
42											0.0002		0.0006			0.0034	0.0047	0.0061	0.0077		0.0111	0.0129		0.0168	0.0188
43													0.0002	0.0006	0.0013	0.0022	0.0033	0.0045	0.0059	0.0074	0.0090	0.0107	0.0124	0.0143	0.0162
44														0.0001		0.0012	0.0021	0.0031	0.0043		0.0071		0.0103	0.0120	0.0138
45 46															0.0001	0.0005	0.0012		0.0030		0.0054	0.0068	0.0083	0.0099	0.0116
47																0.0001		0.0001		0.0029	0.0040		0.0050	0.0063	0.0030
48																	0.0001		0.0005				0.0037	0.0049	0.0061
49																			0.0001	0.0005			0.0026	0.0036	0.0047
50																				0.0001	0.0004			0.0025	0.0034
51 52																					0.0001	0.0004		0.0016	0.0024
53																						J.UUU I		0.0009	
54																								0.0001	
55																									0.0001
56 57																									
58																									
59																									
60																									
61																									
62 63																									
64																									
65																									
66																									
67																									
68 69																									
70																									
71																									
72																									
73																									
74																									
75 76																									
76																									
78																									
79																									
80																									

									imited.	Bajaj Premiu			nart Pro				option	1							
Elapsed Duration in years/ PT	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
5 6	0.2497	0.2505 0.2411	0.2513	0.2521	0.2528	0.2536	0.2543	0.2550 0.2464	0.2556	0.2563	0.2569	0.2575	0.2581	0.2587 0.2508	0.2592	0.2598	0.2603	0.2608	0.2613	0.2618 0.2545		0.2628	0.2632	0.2637	0.2641
7	0.2308	0.2320	0.2330	0.2341	0.2351	0.2361	0.2370	0.2380	0.2389	0.2397	0.2406	0.2414	0.2422	0.2430	0.2438	0.2445	0.2452	0.2459	0.2466	0.2473	0.2479	0.2486	0.2492	0.2498	0.2504
8	0.2217	0.2229	0.2242		0.2265	0.2276	0.2286	0.2297				0.2336	0.2345	0.2353	0.2362	0.2370	0.2378		0.2394	0.2402	0.2409		0.2423	0.2430	0.2437
9	0.2127	0.2141 0.2055	0.2155	0.2168	0.2180	0.2192	0.2204	0.2216 0.2136		0.2238	0.2248	0.2258	0.2268	0.2278 0.2204	0.2288	0.2297	0.2306		0.2323	0.2332	0.2340	0.2348	0.2355	0.2363	0.2370
11	0.2040	0.2055	0.2069	0.2003	0.2097	0.2110	0.2123	0.2136			0.2171	0.2108	0.2120	0.2204	0.2214	0.2225	0.2234		0.2253	0.2262	0.2271	0.2214	0.2289	0.2232	0.2305
12	0.1870		0.1904				0.1966	0.1980				0.2035	0.2047	0.2060	0.2072	0.2083		0.2106	0.2117					0.2168	0.2177
13	0.1788	0.1806	0.1824	0.1841	0.1858	0.1874	0.1890	0.1905		0.1935	0.1949	0.1963	0.1976	0.1989	0.2002	0.2014	0.2027	0.2039	0.2050	0.2061	0.2073	0.2083	0.2094	0.2104	0.2114
14 15	0.1707 0.1629	0.1727 0.1649	0.1745		0.1781	0.1798	0.1815 0.1741				0.1877	0.1892	0.1906	0.1920	0.1934	0.1947	0.1960	0.1972	0.1985	0.1997	0.2008	0.2020	0.2031	0.2042	0.2053
16	0.1552	0.1573	0.1668 0.1594	0.1688	0.1706 0.1633	0.1724 0.1651	0.1741	0.1759 0.1688		_	0.1807	0.1822	0.1837	0.1852 0.1785	0.1800	0.1880	0.1894	0.1907	0.1920	0.1933	0.1883	0.1957	0.1909	0.1980	0.1992
17	0.1477	0.1499	0.1520	0.1541	0.1561	0.1580	0.1599	0.1618		_	0.1671	0.1688	0.1704	0.1720	0.1735	0.1751	0.1765	0.1780	0.1794	0.1808	0.1822	0.1835	0.1848	0.1860	0.1873
18	0.1404	0.1427	0.1449	0.1470		0.1511	0.1531	0.1550	0.1569		0.1605	0.1622	0.1639	0.1656	0.1672	0.1688	0.1703	0.1718	0.1733	0.1747	0.1761	0.1775	0.1789	0.1802	0.1815
19 20	0.1333	0.1356	0.1379	0.1401	0.1422	0.1443	0.1463	0.1483	0.1502		0.1540	0.1558	0.1575	0.1592	0.1609	0.1626	0.1642	0.1657	0.1673	0.1688	0.1702	0.1716	0.1730	0.1744	0.1758
21	0.1264	0.1288 0.1221	0.1311	0.1333	0.1355 0.1290	0.1377	0.1398	0.1418 0.1354	0.1438	_	0.1476	0.1495	0.1513 0.1452	0.1531 0.1470	0.1548	0.1565	0.1581 0.1522	0.1598	0.1613	0.1629 0.1571	0.1644 0.1587	0.1659 0.1602	0.1673	0.1688	0.1701 0.1646
22	0.1131	0.1221	0.1244	0.1203	0.1236	0.1249	0.1271	0.1292	0.1313	0.1333	0.1353	0.1373	0.1392	0.1411	0.1429	0.1447	0.1322	0.1481	0.1498	0.1515	0.1531	0.1546	0.1562	0.1577	0.1592
23	0.1067	0.1092	0.1117	0.1141			0.1209	0.1231		0.1273	0.1294	0.1314	0.1333	0.1352	0.1371	0.1389	0.1407	0.1425	0.1442	0.1459	0.1475	0.1492	0.1507	0.1523	0.1538
24	0.1006	0.1031	0.1056	0.1080	0.1104		0.1150	0.1172	0.1194		0.1236	0.1256	0.1276	0.1296	0.1315	0.1333	0.1352	0.1370	0.1387	0.1404	0.1421	0.1438	0.1454	0.1470	0.1486
25 26	0.0946	0.0971	0.0996	0.1021	0.1045	0.1068	0.1091	0.1114 0.1058	0.1136	0.1158	0.1179 0.1123	0.1200	0.1220 0.1165	0.1240 0.1185	0.1259	0.1278	0.1297 0.1244	0.1315	0.1333	0.1351 0.1298	0.1368	0.1385	0.1402	0.1418	0.1434
27	0.0831	0.0857	0.0883	0.0908		0.0956	0.0980	0.1003	0.1025			0.1091	0.1103	0.1132	0.1152	0.1223	0.1191	0.1210	0.1229	0.1247	0.1265	0.1283	0.1300	0.1317	0.1333
28	0.0777	0.0803	0.0828	0.0853	0.0878	0.0902	0.0926	0.0949	0.0972	0.0994	0.1016	0.1038	0.1059	0.1080	0.1100	0.1120	0.1140	0.1159	0.1178	0.1197	0.1215	0.1233	0.1250	0.1268	0.1284
29	0.0724	0.0750	0.0776		0.0826	0.0850	0.0874	0.0897	0.0920	0.0943	0.0965	0.0987	0.1008	0.1029	0.1050	0.1070	0.1090	0.1109	0.1129	0.1147	0.1166	0.1184	0.1202	0.1219	0.1236
30 31	0.0673	0.0699	0.0725	0.0750	0.0775 0.0726	0.0799	0.0823	0.0847 0.0798		0.0893	0.0915	0.0937	0.0958	0.0980	0.1000	0.1021	0.1041	0.1061	0.1080	0.1099 0.1052	0.1118	0.1136	0.1154	0.1172 0.1125	0.1189
32	0.0024	0.0603	0.0628	0.0653	0.0720		0.0774	0.0750	0.0021	0.0044	0.0819	0.0841	0.0863	0.0884	0.0905	0.0976	0.0946	0.0966	0.0986	0.1006	0.1025	0.1043	0.1062	0.1080	0.1098
33	0.0532	0.0557	0.0583	0.0608	0.0632	0.0656	0.0680	0.0704		0.0750	0.0773	0.0795	0.0817	0.0838	0.0859	0.0880	0.0901	0.0921	0.0941	0.0960	0.0980	0.0999	0.1017	0.1035	0.1053
34	0.0488	0.0514	0.0539	0.0563	0.0588	0.0612	0.0636	0.0659	0.0682	0.0705	0.0728	0.0750	0.0772	0.0793	0.0815	0.0836	0.0856	0.0877	0.0897	0.0916	0.0936	0.0955	0.0973	0.0992	0.1010
35 36	0.0447	0.0472 0.0432	0.0496	0.0521	0.0545	0.0569	0.0593	0.0616 0.0574	0.0639	_	0.0684	0.0707	0.0728	0.0750	0.0771	0.0792	0.0813	0.0833	0.0853	0.0873	0.0893	0.0912	0.0931	0.0949	0.0968
37	0.0407	0.0432	0.0436		0.0304		0.0551		0.0557			0.0623	0.0645	0.0708	0.0729	0.0730	0.0770		0.0770		0.0810		0.0848	0.0908	0.0926
38	0.0333	0.0357	0.0380	0.0403	0.0426	0.0450	0.0472	0.0495				0.0584	0.0606	0.0627	0.0648	0.0669	0.0690	0.0710	0.0730	0.0750	0.0770	0.0789	0.0808	0.0827	0.0845
39	0.0299		0.0345			0.0413		0.0458			0.0524	0.0546	0.0567	0.0588	0.0609		0.0651		0.0691		0.0731			0.0788	0.0807
40	0.0267	0.0289	0.0311	0.0333	0.0356	0.0378	0.0400		0.0444		0.0487	0.0509	0.0530	0.0551	0.0572	0.0593	0.0613		0.0653	0.0673	0.0693	0.0712		0.0750	0.0769
41	0.0236	0.0258 0.0228	0.0279	0.0301	0.0322	0.0344	0.0366	0.0387 0.0354	0.0409		0.0452	0.0473	0.0494	0.0515 0.0480	0.0536	0.0556	0.0576	0.0597	0.0617	0.0636	0.0656	0.0675	0.0694	0.0713	0.0732
43	0.0181	0.0201	0.0221	0.0241	0.0261	0.0282	0.0302	0.0323	0.0344		0.0385	0.0405	0.0426	0.0446	0.0467	0.0487	0.0507	0.0526	0.0546		0.0585	0.0604	0.0623	0.0642	0.0660
44	0.0156	0.0175	0.0194	0.0213	0.0233	0.0253	0.0273	0.0293	0.0313		0.0354	0.0374	0.0394	0.0414	0.0434	0.0454	0.0473	0.0493	0.0513	0.0532	0.0551	0.0570	0.0589	0.0608	0.0626
45	0.0133	0.0151	0.0169	0.0188	0.0206	0.0226	0.0245	0.0264	0.0284		0.0323	0.0343	0.0363	0.0383	0.0402	0.0422	0.0441	0.0461	0.0480	0.0499	0.0518	0.0537	0.0556	0.0574	0.0593
46 47	0.0112	0.0128 0.0108	0.0146 0.0124	0.0163	0.0181 0.0158	0.0200	0.0218	0.0237 0.0212	0.0256	0.0275	0.0295	0.0314	0.0333	0.0353	0.0372	0.0391	0.0410	0.0430	0.0449	_	0.0486	0.0505	0.0523	0.0542	0.0560
48	0.0032	0.0089	0.0124	0.0120		0.0170	0.0170	0.0212	0.0205	0.0223	0.0241	0.0260	0.0303	0.0324	0.0315	0.0333	0.0352	0.0333	0.0389	0.0407	0.0436	0.0444	0.0462	0.0480	0.0323
49	0.0059	0.0072	0.0086	0.0101	0.0116	0.0132	0.0148	0.0165	0.0182	0.0199	0.0217	0.0234	0.0252	0.0270	0.0288	0.0306	0.0324	0.0342	0.0361	0.0379	0.0397	0.0415	0.0433	0.0450	0.0468
50	0.0045		0.0070		0.0098	0.0112	0.0128	0.0144			0.0193	0.0210	0.0227	0.0245	0.0262	0.0280	0.0298		0.0333	0.0351	0.0369	0.0387	0.0404	0.0422	0.0439
51 52	0.0033	0.0044	0.0055	0.0068	0.0081	0.0094	0.0109	0.0124 0.0105	0.0139	0.0155	0.0171	0.0188	0.0204	0.0221	0.0238	0.0255	0.0272	0.0290	0.0307	0.0325	0.0342	0.0359	0.0377	0.0394	0.0412
53	0.0025	0.0032	0.0042	0.0033	0.0052	0.0070	0.0031	0.0089		0.0116	0.0131	0.0146	0.0161	0.0177	0.0193	0.0209	0.0240	0.0242	0.0258	0.0275	0.0291	0.0308	0.0325	0.0342	0.0358
54	0.0008		0.0022	0.0030	0.0040	0.0050	0.0061	0.0073			0.0113	0.0127	0.0142	0.0157	0.0172	0.0188	0.0203	0.0219	0.0235	0.0251	0.0268	0.0284	0.0300	0.0317	0.0333
55	0.0004	0.0008	0.0014	0.0021	0.0029	0.0038	0.0048	0.0059	0.0071	_	0.0096	0.0110	0.0124	0.0138	0.0152	0.0167	0.0182	0.0198	0.0213	0.0229	0.0245	0.0261	0.0277	0.0293	0.0309
56 57	0.0001		0.0008		0.0020	0.0028		0.0047 0.0036		0.0069	0.0081	0.0093	0.0106	0.0120	0.0134	0.0148		0.0178		0.0208		0.0239	0.0254	0.0270	0.0286
58		U.UUU T																0.0158							
59					0.0003	0.0007	0.0012	0.0018	0.0026	0.0034	0.0043	0.0053	0.0063	0.0074	0.0086	0.0098	0.0110	0.0123	0.0137	0.0150	0.0164	0.0178	0.0192	0.0207	0.0221
60					0.0001													0.0107							
61						0.0001												0.0093							
62 63							0.0001											0.0079							
64								J.JJU I										0.0055							
65											0.0003	0.0006	0.0010	0.0015	0.0021	0.0028	0.0036	0.0044	0.0053	0.0063	0.0073	0.0083	0.0094	0.0105	0.0117
66											0.0001							0.0035							
67 68												0.0001						0.0027							
69													J.000 I					0.0020							
70																0.0002	0.0005	0.0009	0.0013	0.0019	0.0025	0.0032	0.0039	0.0047	0.0055
71																0.0001		0.0005							
72 73																	U.0001	0.0002			0.0013				
74																					0.0008				
75																					0.0002	0.0004	0.0008	0.0012	0.0016
76																					0.0001	0.0002			
77 78																						0.0000			0.0007
79																							0.0000		
80																									0.0000
79	Note:																								0.0000

											j Allianz I															
Flores						1			Limite	d Premiu	ım Payme	ent SSV f	actors fo	r Pure Ris	sk Cover	option										
Elapsed Duration in years/ PT	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
5 6	0.0167	0.0490	0.0844	0.1185	0.1500			0.2272 0.1740	0.2480	0.2667 0.2160	0.2836	0.2990	0.3130	0.3258	0.3375			0.3675	0.3760	0.3840		0.3984	0.4048		0.4167	0.4221
7		0.0122	0.0094	0.0296	0.0540	0.0793	0.1042	0.1740	0.1500	0.1707	0.1898	0.2076	0.2241	0.2393	0.2535	0.2667	0.2789	0.2904	0.3010	0.3110	0.3204	0.3292	0.3375	0.3453	0.3527	0.3596
<u>8</u> 9				0.0074	0.0240		0.0667	0.0888	0.1102	0.1307 0.0960	0.1500 0.1148	0.1682 0.1329	0.1852 0.1500	0.2011 0.1662	0.2160 0.1815			0.2552	0.2667 0.2344	0.2774		0.2971 0.2667	0.3061	0.3146 0.2854	0.3227	0.3303
10					0.0060	0.0050		0.0320	0.0763	0.0960	0.0844	0.1329		0.1346	0.1500			0.2223	0.2042	0.2450		0.2379	0.2480		0.2667	0.3022
11							0.0042	0.0142	0.0276	0.0427	0.0586	0.0747	0.0907	0.1064	0.1215			0.1633	0.1760	0.1882		0.2107	0.2212		0.2407	0.2497
12 13								0.0036	0.0122	0.0240	0.0375	0.0519	0.0667	0.0814 0.0598	0.0960 0.0735		0.1240 0.1004	0.1372	0.1500 0.1260	0.1622		0.1852 0.1613	0.1959 0.1722		0.2160 0.1927	0.2254
14										0.0027	0.0094	0.0187	0.0296	0.0416	0.0540	0.0667	0.0793	0.0919	0.1042	0.1162	0.1278	0.1391	0.1500	0.1605	0.1707	0.1804
15 16											0.0023	0.0083	0.0167	0.0266 0.0150	0.0375 0.0240			0.0726	0.0844	0.0960		0.1185 0.0996	0.1293		0.1500 0.1307	0.1598
17													0.0019	0.0066	0.0135	0.0218	0.0310	0.0408	0.0510	0.0614	0.0719	0.0823	0.0926	0.1027	0.1127	0.1224
18 19														0.0017	0.0060	0.0122	0.0198 0.0112	0.0284	0.0375	0.0470		0.0667 0.0527	0.0765		0.0960	0.105
20															0.0013	0.0034		0.0101	0.0260	0.0340		0.0327	0.0490		0.0667	0.0055
21																	0.0012	0.0045	0.0094	0.0154		0.0296	0.0375		0.0540	0.0624
22 23																		0.0011	0.0042	0.0086		0.0206	0.0276		0.0427	0.0506
24																				0.0010	0.0036	0.0074	0.0122	0.0178	0.0240	0.0306
25 26																					0.0009	0.0033	0.0069	0.0114	0.0167 0.0107	0.0225
27																						5.5000	0.0008	0.0029	0.0060	0.0100
28 29																								0.0007	0.0027	0.005
30																									0.0001	0.002
31 32																										
33																										
34																										
35 36																										
37																										
38 39																										
40																										
41 42																										
43																										
44 45																										
46																										
47 48																										
49																										
50																										
51 52																										
53																										
54 55																										
56																										
57 58																										
59																										
60 61																										
62																										
63 64																										
65																										
66 67																										
68																										
69 70																										
70																										
72																										
73 74																										
75																										
76 77																										
78																										
79 80																										
	lu-4 I																									

Note: For elapsed duration in fraction of years the Surrender Value will be linearly interpolated PT mean Policy Term

													mart Prot												\Box
Elapsed									Lin	nited Pre	mium Pa	yment SS	V factors	for Pure	Risk Co	ver optio	<u>n</u>								
Duration in years/ PT	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56
5 6	0.4271 0.3961	0.4320	0.4365	0.4408	0.4449	0.4488		0.4560	0.4594	0.4626	0.4656 0.4408	0.4686	0.4714 0.4475	0.4741	0.4767 0.4537	0.4791	0.4815 0.4594	0.4838	0.4860	0.4881	0.4902	0.4921 0.4718	0.4940	0.4959 0.4762	0.4976
7	0.3662	0.4017	0.4009		0.4107	0.4212		0.4290	0.4333	0.4372	0.4408	0.4206	0.4243	0.4307	0.4313	0.4346	0.4378	0.4408	0.4438	0.4466	0.4493	0.4716	0.4741	0.4762	0.4763
8	0.3375	0.3444	0.3509	0.3571	0.3630	0.3686		0.3791	0.3840	0.3887	0.3932	0.3975	0.4017	0.4056	0.4095	0.4131	0.4167	0.4201	0.4234	0.4265	0.4296	0.4325	0.4354	0.4381	0.4408
9	0.3100	0.3174			0.3375	0.3436		0.3550	0.3604	0.3655	0.3704	0.3751	0.3796	0.3840	0.3882	0.3922	0.3961	0.3998	0.4034	0.4069	0.4103	0.4135	0.4167	0.4197	0.4226
10 11	0.2836 0.2584	0.2915	0.2990	0.3061	0.3130	0.3195	0.3258	0.3318	0.3375	0.3430	0.3483	0.3534	0.3583	0.3630	0.3675 0.3474	0.3718	0.3760 0.3565	0.3801	0.3840	0.3878	0.3914	0.3949	0.3984	0.4017 0.3840	0.4048
12	0.2344	0.2430	0.2512		0.2667	0.2739		0.2876	0.2940	0.3002	0.3061	0.3118	0.3174	0.3227	0.3278	0.3327	0.3375	0.3421	0.3466	0.3509	0.3550	0.3591	0.3630	0.3667	0.3704
13	0.2115	0.2204	0.2289		0.2449	0.2524		0.2667	0.2734	0.2798	0.2861	0.2920	0.2978	0.3034	0.3088	0.3140	0.3190	0.3239	0.3286	0.3331	0.3375	0.3418	0.3459	0.3499	0.3538
14 15	0.1898 0.1693	0.1989	0.2076		0.2241	0.2318	0.2393 0.2198	0.2465	0.2535	0.2602	0.2667 0.2480	0.2729	0.2789	0.2847	0.2904	0.2958	0.3010 0.2836	0.3061	0.3110	0.3158	0.3204	0.3249	0.3292	0.3334	0.3375
16	0.1500	0.1592	0.1682		0.1852	0.1933		0.2087	0.2160	0.2231	0.2299	0.2366	0.2430	0.2492	0.2552	0.2610	0.2667	0.2721	0.2774	0.2826	0.2876		0.2971	0.3017	0.3061
17	0.1318	0.1410	0.1500		0.1671	0.1753	0.1832	0.1909	0.1984	0.2056	0.2126	0.2194	0.2259	0.2323	0.2385	0.2445	0.2503	0.2559	0.2614	0.2667	0.2718	0.2768	0.2817	0.2864	0.2910
18 19	0.1148	0.1240	0.1329	0.1416 0.1254	0.1500 0.1338	0.1582 0.1420	0.1662 0.1500	0.1740 0.1578	0.1815 0.1654	0.1888 0.1728	0.1959	0.2028	0.2095 0.1937	0.2160	0.2223	0.2284	0.2344 0.2190	0.2401	0.2458	0.2512 0.2362	0.2565 0.2416	0.2617 0.2469	0.2667 0.2521	0.2715 0.2571	0.2763
20	0.0330	0.1000	0.1017		0.1336	0.1420		0.1376	0.1500	0.1720		0.1717	0.1785	0.1852	0.1917	0.1980	0.2042	0.2102	0.2160	0.2302	0.2272		0.2379	0.2430	0.2480
21	0.0709	0.0793	0.0877	0.0960	0.1042	0.1122	0.1201	0.1278	0.1354	0.1428	0.1500	0.1571	0.1639	0.1707	0.1772	0.1836	0.1898	0.1959	0.2018	0.2076	0.2132	0.2187	0.2241	0.2293	0.2344
22	0.0586	0.0667	0.0747	0.0828	0.0907	0.0986		0.1140	0.1215	0.1289		0.1431	0.1500	0.1567	0.1633	0.1698	0.1760	0.1822	0.1882	0.1940	0.1997	0.2053	0.2107	0.2160	0.2212
23 24	0.0475	0.0551	0.0628	0.0705	0.0782	0.0859		0.1010	0.1084	0.1156 0.1032	0.1228 0.1102	0.1298	0.1367 0.1240	0.1434	0.1500 0.1372	0.1565 0.1437	0.1628 0.1500	0.1689 0.1562	0.1750 0.1622	0.1809 0.1682	0.1866 0.1740	0.1922 0.1796	0.1977 0.1852	0.2031 0.1906	0.2084
25	0.0287	0.0353	0.0420	0.0490	0.0560	0.0631	0.0702	0.0773	0.0844	0.0914	0.0983	0.1051	0.1119	0.1185	0.1250	0.1315	0.1378	0.1439	0.1500	0.1559	0.1618	0.1675	0.1730	0.1785	0.1839
26	0.0211	0.0270	0.0332		0.0463	0.0530	0.0598	0.0667	0.0735	0.0803	0.0871	0.0938	0.1004	0.1070	0.1134	0.1198	0.1260	0.1322	0.1382	0.1442	0.1500	0.1557	0.1613	0.1668	0.1722
27 28	0.0146 0.0094	0.0198	0.0254	0.0313	0.0375	0.0438	0.0503 0.0416	0.0568	0.0634	0.0700	0.0765	0.0831	0.0896	0.0960	0.1024	0.1086	0.1148 0.1042	0.1209	0.1270 0.1162	0.1329 0.1220	0.1387 0.1278	0.1444	0.1500 0.1391	0.1555 0.1446	0.1609
29	0.0053	0.0088	0.0130		0.0230	0.0333	0.0337	0.0394	0.0454	0.0514	0.0575	0.0636	0.0697	0.0050	0.0819	0.0880	0.1042	0.1102	0.1102	0.11220	0.1276	0.1333	0.1381	0.1341	0.1395
30	0.0023	0.0050	0.0083	0.0122	0.0167	0.0215		0.0320	0.0375	0.0432	0.0490	0.0548	0.0607	0.0667	0.0726	0.0785	0.0844	0.0902	0.0960	0.1017	0.1074	0.1130	0.1185	0.1240	0.1293
31 32	0.0006	0.0022	0.0047	0.0078	0.0116	0.0158		0.0252	0.0304	0.0357	0.0412	0.0467	0.0524 0.0446	0.0581	0.0638	0.0695	0.0753	0.0810	0.0866	0.0923	0.0979	0.1034	0.1088	0.1142 0.1049	0.1196
33		0.0000	0.0021		0.0074	0.0070	0.0104	0.0193	0.0240	0.028	0.0340	0.0393	0.0446	0.0301	0.0336	0.0532	0.0586	0.0722	0.0778	0.0633	0.0801	0.0942	0.0996	0.1049	0.1102
34				0.0005	0.0019	0.0039	0.0066	0.0099	0.0135	0.0175	0.0218	0.0263	0.0310	0.0359	0.0408	0.0459	0.0510	0.0562	0.0614	0.0667	0.0719	0.0771	0.0823	0.0875	0.0926
35 36					0.0005	0.0018	0.0037	0.0063	0.0094	0.0128	0.0167	0.0208	0.0251	0.0296	0.0343	0.0391	0.0440	0.0490	0.0540	0.0591	0.0641	0.0692 0.0617	0.0743	0.0793 0.0716	0.0844
37						0.0004	0.0017	0.0036	0.0034	0.0069	0.0122	0.0139	0.0152	0.0240	0.0230	0.0329	0.0375	0.0422	0.0470	0.0319	0.0308	0.0547	0.0595	0.0710	0.0763
38								0.0004	0.0015	0.0032	0.0054	0.0081	0.0112	0.0145	0.0181	0.0220	0.0260	0.0302	0.0346	0.0390	0.0435	0.0481	0.0527	0.0573	0.0620
39 40									0.0004	0.0014	0.0031	0.0052	0.0077	0.0107	0.0139	0.0174	0.0211	0.0250	0.0290	0.0332	0.0375	0.0419	0.0463	0.0508	0.0553
41										0.0004	0.0003	0.0023	0.0030	0.0074	0.0071	0.0098	0.0107	0.0202	0.0240	0.0273	0.0320	0.0308	0.0403	0.0389	0.0430
42												0.0003	0.0012	0.0027	0.0045	0.0068	0.0094	0.0122	0.0154	0.0187	0.0222	0.0258	0.0296	0.0335	0.0375
43 44													0.0003	0.0012	0.0026	0.0043	0.0065	0.0090	0.0118	0.0148	0.0180	0.0214	0.0249	0.0286	0.0323
45														0.0003	0.0003	0.0024	0.0023	0.0040	0.0060	0.0083	0.0109	0.0173	0.0167	0.0240	0.0270
46																0.0003	0.0010	0.0022	0.0038	0.0058	0.0080	0.0105	0.0132	0.0161	0.0191
47 48																	0.0003	0.0010	0.0022	0.0037	0.0055 0.0036	0.0077	0.0101	0.0127 0.0097	0.0155 0.0122
49																		0.0002	0.0010	0.0021	0.0030	0.0034	0.0074	0.0037	0.0094
50																				0.0002	0.0009	0.0019	0.0033	0.0050	0.0069
51 52																					0.0002	0.0009	0.0019	0.0032 0.0018	0.0048
53																						0.0002	0.0008	0.0018	0.0031
54																								0.0002	0.0008
55 56																									0.0002
57																									
58																									
59 60																									
61																									
62																									
63																									
64 65																									
66																									
67																									
68 69																									
70																									
71																									
72 73																									
74																									
75																									
76 77																									
78																									
79																									
80																									
	Note:																								

T. C. C. C. C. C. C. C.														mart Prot												
Decision 17	Elapsed				1		ı			Lin	nited Pre	mium Pa	yment SS	V factors	for Pure	Risk Co	ver optio	n 		1	I			I		
The Service Color	Duration in years/ PT																									81
7																					_					0.5282 0.5144
1																										0.5008
10 1,047 4,079 4,079 4,070 4,071 3,041 3,041 4,041																				_						0.4873
The color				_															_	_	_					0.4741 0.4610
13																										0.4481
H																				_						0.4354
S				_															_	_	_					0.4229
The County Coun																										0.4103
Second Capable Capab										0.3410	0.3444									_	_	0.3766				0.3864
19																										0.3746
200 0.5280 0.5287 0.5287 0.5287 0.5287 0.5280 0.52																										0.3515
22 0.156 0.298 0.2		0.2528	0.2576	0.2622	0.2667		0.2753	0.2795	0.2836	0.2876	0.2915	0.2953	0.2990	0.3026	0.3061	0.3096	0.3130	0.3163	0.3195	0.3227	0.3258	0.3288	0.3318			0.3403
22 0.116 0.216 0.216 0.226 0.228 0.2																										0.3292
24 10,000 2006 2011 2018 2029 2284 2287 22888 2288 2288 22888 22888 22888 22888 22888 2																										0.3183
28	24	0.2011	0.2062	0.2111	0.2160	0.2207	0.2254	0.2299	0.2344	0.2387	0.2430	0.2471	0.2512	0.2552	0.2591	0.2629	0.2667	0.2703	0.2739	0.2774	0.2809	0.2843	0.2876	0.2908	0.2940	0.2971
27																										0.2868
28																										0.2766 0.2667
30 0.1546 0.1369 0.1369 0.1369 0.1550 0.1550 0.1558 0.1568 0.1568 0.1568 0.1568 0.1569	28	0.1553	0.1605	0.1656	0.1707	0.1756	0.1804	0.1852	0.1898	0.1944	0.1989	0.2033	0.2076	0.2118	0.2160	0.2201	0.2241	0.2280	0.2318	0.2356	0.2393	0.2430	0.2465	0.2501	0.2535	0.2569
33																										0.2473
32																										0.2379 0.2286
34 0.0977 0.0776 0.0777 0.0772 0.0777 0.0772 0.0776 0.0778		0.1154		_	0.1307	0.1356	0.1405	0.1453	0.1500	0.1547	0.1592		0.1682		0.1768	0.1810		0.1893	0.1933	0.1972	0.2011	0.2049		0.2124	0.2160	0.2196
38																				_						0.2107
36																				_						0.2020 0.1935
See	36	0.0814	0.0863	0.0912	0.0960	0.1008	0.1055	0.1102	0.1148	0.1194	0.1240	0.1284	0.1329	0.1372	0.1416	0.1458	0.1500	0.1541	0.1582	0.1622	0.1662	0.1701	0.1740	0.1778	0.1815	0.1852
38																										0.1770 0.1691
44 0.0534 0.0576 0.0652 0.0670 0.0761 0.0756 0.0800 0.0844 0.0888 0.0331 0.0574 0.0170 0.1080 0.0180 0.0192 0.1142 0.1150 0.1250 1.01370 1.0136 0.1388 0.1424 0.0456 0.0457 0.0468 0.0450 0.0682 0.0667 0.0775 0.0375 0.0381 0.0450 0.0888 0.0037 0.0461 0.0487 0.0452 0.0450 0.0450 0.0450 0.0450 0.0888 0.0370 0.0461 0.0450 0.0452 0.0450 0.045																				_						0.1613
42 0.0416 0.0457 0.0480 0.0540 0.0582 0.0624 0.0667 0.0760 0.0751 0.0732 0.0732 0.0772 0.0772 0.0773 0.0683 0.077 0.0761 0.0762 0.0773 0.0772 0.0773 0.0683 0.0673	40	0.0534	0.0578	0.0622	0.0667	0.0711	0.0755	0.0800	0.0844	0.0888	0.0931	0.0974	0.1017	0.1060	0.1102	0.1144	0.1185	0.1226	0.1267	0.1307	0.1346	0.1385	0.1424	0.1462	0.1500	0.1537
43 0.0826 0.0441 0.0441 0.0426 0.0522 0.0568 0.0685 0.0646 0.0585 0.0566 0.0674 0.0774 0.0786 0.0885 0.0897 0.0897 0.0896 0.0185 0.1055 0.1056 0.1055 0.1064 0.1055 0.1064 0.0456 0.0456 0.0586 0.0667 0.0774 0.0786 0.0866 0.0884 0.0897 0.0896 0.0897 0.0896 0.0898 0.0897 0.0896 0.0898 0.0897 0.0896 0.0898 0.0897 0.0898 0.0897 0.0898 0.0897 0.0898 0.0897 0.0898 0.0898 0.0897 0.0898 0.0898 0.0897 0.0898 0.0898 0.0897 0.0898 0.0898 0.0898 0.0898 0.0897 0.0898																				_						0.1463 0.1391
44 0.0312 0.0380 0.0380 0.0277 0.0466 0.0566 0.0566 0.0566 0.0566 0.0567 0.05677 0.0717 0.0566 0.0726 0.0568 0.0826 0.0880 0.0897 0.0898 0.0897 0.0898 0.0897 0.0898 0.089																										0.1321
46	44	0.0312	0.0350	0.0388	0.0427	0.0466	0.0506	0.0546	0.0586	0.0626	0.0667	0.0707	0.0747	0.0788	0.0828	0.0868	0.0907	0.0947	0.0986	0.1025	0.1064	0.1102	0.1140	0.1178	0.1215	0.1252
47																										0.1185 0.1120
48 0.0150 0.078 0.0290 0.0240 0.0273 0.0260 0.0306 0.0340 0.0375 0.0440 0.0464 0.0483 0.0469 0.0559 0.0530 0.0563 0.0667 0.0704 0.0778 0.0736 0.0888 0.0924 0.0569 0.00070 0.0116 0.0140 0.0175 0.0223 0.0254 0.0269 0.0303 0.0346 0.0389 0.0330 0.0433 0.0469 0.0505 0.0501 0.0505 0.0505 0.0505 0.0505 0.05070 0.0778 0.0738 0.0773 0.0369 0.0841 0.0565 0.0501 0.0565 0.0560 0.0510 0.0567 0.0773 0.0738 0.0773 0.0369 0.0841 0.0565 0.0501 0.0567 0.0772 0.0738 0.0773 0.0369 0.0841 0.0567 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0369 0.0481 0.0667 0.0774 0.0738 0.0773 0.0738 0.073				_	_								_						_	_	_					0.1120
50		0.0150	0.0178	0.0209	0.0240	0.0273	0.0306	0.0340	0.0375	0.0410	0.0446	0.0483	0.0519	0.0556	0.0593	0.0630	0.0667	0.0704	0.0741	0.0778	0.0814	0.0851	0.0888	0.0924	0.0960	0.0996
St																										0.0936 0.0879
S2				_	_								_								_					0.0823
S4								0.0183	0.0211								0.0463	0.0497		0.0564		0.0632				0.0769
55																				_						0.0717 0.0667
56				_																						0.0618
58 0.0002 0.0007 0.0015 0.0025 0.0038 0.0038 0.0037 0.0088 0.0108 0.0118 0.0115 0.0126 0.0176 0.0227 0.0253 0.0280 0.0308 0.0337 0.0365 0.0394 0.0424 0.0454	56		0.0007	0.0016	0.0027	0.0040	0.0056	0.0074	0.0094	0.0115	0.0138	0.0162	0.0187	0.0213	0.0240	0.0268	0.0296	0.0325	0.0355	0.0385	0.0416	0.0446	0.0477	0.0509	0.0540	0.0572
59			0.0002																							0.0527 0.0484
60				0.0002																						0.0484
62 0.0002 0.0006 0.0013 0.0022 0.0033 0.0047 0.0062 0.0078 0.0096 0.0116 0.0136 0.0158 0.0180 0.0204 0.0228 0.0228 0.0227 0.0246 0.0271 64 0.0001 0.0006 0.0012 0.0021 0.0022 0.0032 0.0044 0.0058 0.0076 0.0094 0.0113 0.0133 0.0154 0.0176 0.0199 0.0222 0.0224 0.0227 65 0.0001 0.0005 0.0011 0.0005 0.0001 0.0005 0.0001 0.0005 0.0001 0.0005 0.0001 0.0005 0.0001 0.0005 0.0001 0.0005 0.0001 0.0005 0.0001 0.0005						0.0002														_						0.0403
63 0.0001 0.0006 0.0012 0.0021 0.0032 0.0045 0.0060 0.0076 0.0094 0.0113 0.0133 0.0154 0.0176 0.0198 0.0222 0.0246 0.0271 0.0056 0.0066 0.0066 0.0066 0.0066 0.0066 0.0066 0.0067 0.0068 0.0074 0.0098 0.0075 0.0072 0.0089 0.0150 0.0176 0.0198 0.0222 0.0246 0.02271 0.0066 0.0066 0.0066 0.0066 0.0067 0.0068 0.0074 0.0068 0.0075 0.0072 0.0089 0.0170 0.0128 0.0146 0.0167 0.0188 0.0211 0.0066 0.0066 0.0067 0.0068							0.0002													_	_	_				
Color								0.0002																		0.0330
Control Cont	64										0.0006	0.0012	0.0021	0.0032	0.0044	0.0058	0.0074	0.0091	0.0110	0.0129	0.0150	0.0171	0.0193	0.0216	0.0240	0.0264
Control Cont											0.0001															
Company Comp												0.0001														
70 71 72 80.001 0.0005 0.0010 0.0018 0.0027 0.0031 0.0063 0.0078 0.0094 72 90.001 0.0005 0.0010 0.0017 0.0026 0.0036 0.0048 0.0082 0.0076 73 90.001 0.0004 0.0001 0.00017 0.0026 0.0036 0.0048 0.0062 0.0076 74 90.001 0.0004 0.0009 0.0016 0.0025 0.0035 0.0035 0.0048 75 90.001 0.0004 0.0009 0.0016 0.0025 0.0035 0.0035 0.0048 90.001 0.0004 0.0009 0.0016 0.0025 0.0035 0.0035 0.0046 90.001 0.0004 0.0009 0.0016 0.0025 0.0035 0.0035 0.0046 90.001 0.0004 0.0009 0.0016 0.0025 0.0035 0.0035 0.0046 90.001 0.0004 0.0009 0.0015 0.0025 0.0035 0.0035 0.0046 90.001 0.0004 0.0009 0.0015 0.0025 0.0035 0.0035 0.0046 90.001 0.0004 0.0009 0.0015 0.0025 0.0035 0.0046 90.001 0.0004 0.0009 0.0015 0.0025 0.0035 0.0046	68														0.0005	0.0011	0.0019	0.0028	0.0039	0.0052	0.0066	0.0082	0.0099	0.0116	0.0135	0.0155
71 72 80.001 0.0005 0.0010 0.0017 0.0026 0.0036 0.0048 0.0062 0.0076 73 90.001 0.0004 0.0001 0.0004 0.0009 0.0016 0.0025 0.0038 0.0047 0.0086 74 90.001 0.0004 0.0009 0.0016 0.0024 0.0039 0.0016 0.0024 0.0034 75 90.001 0.0004 0.0009 0.0016 0.0024 0.0034 90.001 0.0004 0.0009 0.0016 0.0024 0.0034 90.001 0.0004 0.0009 0.0016 0.0024 0.0034 90.001 0.0004 0.0009 0.0016 0.0004 0.0009 0.0016 0.0004 90.001 0.0004 0.0009 0.0016 0.0004 90.001 0.0004 0.0009 0.0016 0.0004 90.001 0.0004 0.0009 0.0016 0.0004 90.001 0.0004 0.0009 0.0016 0.0004															0.0001					_						0.0132
72 73 80.001 0.0004 0.0009 0.0016 0.0025 0.0036 0.0047 0.0060 74 90.001 0.0004 0.0009 0.0016 0.0025 0.0035 0.0046 75 90.001 0.0004 0.0009 0.0016 0.0024 0.0035 0.0046 90.001 0.0004 0.0009 0.0016 0.0024 0.0035 0.0046 90.001 0.0004 0.0009 0.0016 0.0024 0.0035 0.0046 90.001 0.0004 0.0009 0.0015 0.0023 90.001 0.0004 0.0009 0.0015 0.0023 90.001 0.0004 0.0009 0.0015 90.0001 0.0004 0.0009 0.0015 90.0001 0.0004 0.0009 0.0001																U.UUU1										0.0111
74	72																		0.0004	0.0010	0.0017	0.0025	0.0036	0.0047	0.0060	0.0074
75 76 0.0001 0.0004 0.0009 0.0015 0.0023 77 0.0001 0.0004 0.0009 0.0015 77 0.0001 0.0004 0.0009 0.0015 78 0.0001 0.0004 0.0009 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004																			0.0001							
76 0.0001 0.0004 0.0009 0.0015 77 0.0001 0.0004 0.0008 78 0.0001 0.0004 0.0004 79 0.0001																				0.0001						0.0045
78 0.0001 0.0004 79 0.0001	76																						0.0004	0.0009	0.0015	0.0023
79 0.0001																							0.0001			0.0015
																								0.0001		
	80																									0.0001

PT mean Policy Term

Care	1
Duration in years/ PT	
Quarist PT	22
0	
1 0.2400 0.2500 0.2571 0.2625 0.2667 0.2700 0.2727 0.2750 0.2769 0.2786 0.2800 0.2813 0.2824 0.2833 0.2842 0.2850 0.2852 0.2614 0.2600 0.2000 0.2743 0.2250 0.2333 0.2400 0.2438 0.2550 0.2558 0.2551 0.2600 0.2625 0.2667 0.2667 0.2668 0.2600 0.2552 0.2553 0.2550 0.2550 0.2553 0.2550 0.2553 0.2550 0.2550 0.2553 0.2550	0.286
Q	
4 0.0600 0.1000 0.1286 0.1500 0.1667 0.1800 0.1909 0.2000 0.277 0.2143 0.2200 0.2250 0.2294 0.2333 0.2368 0.2400 0.242 5 0.0500 0.0857 0.1125 0.1333 0.1500 0.1636 0.1500 0.1846 0.1929 0.2000 0.2663 0.2118 0.2167 0.2211 0.2250 0.221 6 0.0429 0.0750 0.1000 0.1200 0.1364 0.1500 0.1615 0.1714 0.1800 0.1875 0.0100 0.2010 0.214 7 0.0375 0.0667 0.0900 0.1901 0.1250 0.1814 0.1800 0.1880 0.1765 0.1830 0.1800 0.1835 0.1500 0.1888 0.1765 0.1830 0.1860 0.1888 0.1650 0.1888 0.1650 0.1888 0.1650 0.1770 0.1846 0.1900 0.1881 0.1650 0.1770 0.1800 0.1880 0.1650 0.1770 <t< td=""><td>0.272</td></t<>	0.272
5 0.0500 0.0857 0.1125 0.1333 0.1500 0.1666 0.1750 0.1846 0.1929 0.2000 0.2063 0.2118 0.2167 0.2211 0.2250 0.226 6 0.0429 0.0750 0.1000 0.1200 0.1364 0.1500 0.1610 0.1600 0.1685 0.1941 0.2000 0.2033 0.2100 0.214 7 0.0375 0.0667 0.0900 0.1091 0.1250 0.1385 0.1500 0.1600 0.1680 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1600 0.1700 0.1154 0.1200 0.1500 0.1500 0.1500 0.1500 0.1600 0.1600 0.1710 0.1200 0.1313 0.1412 0.1500 0.1800 0.1610 0.1800 0.172 0.1800 0.172 0.1800 0.1600 0.172 0.1200 0.1210 0.1200 0.1210 0.1200 0.1650 0.172 0.1650	0.259
6	0.245
7 8 9 10.0375	0.231
8 0.0333 0.0600 0.0818 0.1000 0.1154 0.1286 0.1400 0.1500 0.1588 0.1667 0.1737 0.1800 0.188 9 0.0300 0.0545 0.0750 0.0923 0.1071 0.1200 0.1313 0.1412 0.1500 0.1579 0.1650 0.177 10 0.0273 0.0500 0.0692 0.0857 0.1000 0.1125 0.1235 0.1333 0.1421 0.1500 0.1579 0.1650 0.177 11 0.0250 0.0462 0.0642 0.0643 0.0800 0.0938 0.1059 0.1167 0.1263 0.1350 0.1421 12 0.0231 0.0429 0.0600 0.0750 0.0882 0.1000 0.1105 0.1200 0.1263 13 0.0214 0.0400 0.0563 0.0760 0.0822 0.0760 0.0833 0.0970 0.0503 0.0900 0.100 15 0.016 0.017 0.0200 0.0750 0.0823 0.0500 0.0667 0.0750 0.0883 0.0970 0.0670 0.0350 0	0.218
9	0.204
10 0.0273 0.0500 0.0692 0.0857 0.1000 0.1125 0.1235 0.1333 0.1421 0.1500 0.157 11 0.0250 0.0462 0.0643 0.0800 0.0938 0.1059 0.1167 0.1263 0.1350 0.142 12 0.0231 0.0429 0.0600 0.0750 0.0882 0.1000 0.1105 0.1200 0.128 13 0.0214 0.0244 0.0400 0.0563 0.0760 0.0833 0.0947 0.1050 0.114 14 0.0201 0.0375 0.0529 0.0667 0.0789 0.0900 0.106 15 0.0188 0.0353 0.0500 0.0632 0.0750 0.083 16 0.0188 0.0353 0.0500 0.0632 0.0750 0.082 18 0.0167 0.0333 0.0474 0.0600 0.077 18 0.0159 0.0167 0.0330 0.0450 0.052 20 0.0159 0.0500 0.0500 0.0500 0.0500 0.0500 21 0.0014 </td <td>0.190</td>	0.190
11 0.0250 0.0462 0.0643 0.0800 0.0938 0.1059 0.1167 0.1263 0.1350 0.142 12 0.0231 0.0429 0.0600 0.0750 0.0882 0.1000 0.1105 0.1200 0.128 13 0.0214 0.0400 0.0563 0.0706 0.0833 0.0947 0.1050 0.114 14 0.0200 0.0375 0.0529 0.0667 0.0789 0.0900 0.010 15 0.0166 0.0333 0.0500 0.0632 0.0750 0.083 16 0.0176 0.0333 0.0500 0.0632 0.0750 0.083 18 0.0167 0.0316 0.0450 0.057 19 0.0158 0.0300 0.0450 0.028 20 0.0158 0.0300 0.0450 0.054 21 0.0256 0.0450 0.056 0.0450 0.056 22 0.0156 0.0450 0.056 0.0450 0.056 0.0450 0.056 0.0450 0.056 0.0450 0.0450 0.056	_
12	_
13 0.0214 0.0400 0.0563 0.0706 0.0833 0.0947 0.1050 0.114 14 0.0200 0.0375 0.0529 0.0667 0.0789 0.0900 0.100 15 0.0188 0.0353 0.0500 0.0632 0.0750 0.083 16 0.0176 0.0333 0.0474 0.0600 0.075 17 0.0167 0.0316 0.0450 0.057 18 0.0158 0.0158 0.0316 0.0450 0.057 19 0.0150 0.0158 0.0015 0.0158 0.0015 0.0150 0.028 20 0.0150 0.0208 0.0150 0.0150 0.028 0.0150 0.0150 0.028 0.0150 0.0150 0.028 0.0150 0.028 0.0150 0.0150 0.028 0.0150 0.0150 0.028 0.0150 0.0150 0.028 0.0150 0.0150 0.028 0.0150 0.028 0.0150 0.0150 0.028 0.0150 0.0150 0.0150 0.0150 0.0150 0.0150 0.0150 0.0150	
14 15 16 17 18 19 20 21 22 23 24 25 26	_
15 16 17 17 18 19 20 21 22 23 24 25 26	
16	
17 18 19 20 21 22 23 24 25 26	
18 0.0158 0.0300 0.042 19 0.0150 0.028 20 0.014 21 0.014 22 0.014 23 0.014 24 0.014 25 0.016 26 0.018	_
19 20 21 22 23 24 25 26	
20 21 22 23 24 25 26	
21 22 23 24 25 26	_
22 23 24 25 26	_
23 24 25 26	0.013
24 25 26	
25 26	
26	
27	
28	
29	
30	
31	
32	
33	
34	
35	
36	
37	
38	
39	

Note:

						GSV fa			ngle Prem				otion					
Elapsed																		
Duration in	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
years/ PT																		
0	0.2870	0.2875	0.2880	0.2885	0.2889	0.2893	0.2897	0.2900	0.2903	0.2906	0.2909	0.2912	0.2914	0.2917	0.2919	0.2921	0.2923	0.2925
1	0.2870	0.2875	0.2880	0.2885	0.2889	0.2893	0.2897	0.2900	0.2903	0.2906	0.2909	0.2912	0.2914	0.2917	0.2919	0.2921	0.2923	0.2925
2	0.2739	0.2750	0.2760	0.2769	0.2778	0.2786	0.2793	0.2800	0.2806	0.2813	0.2818	0.2824	0.2829	0.2833	0.2838	0.2842	0.2846	0.2850
3	0.2609	0.2625	0.2640	0.2654	0.2667	0.2679	0.2690	0.2700	0.2710	0.2719	0.2727	0.2735	0.2743	0.2750	0.2757	0.2763	0.2769	0.2775
4	0.2478	0.2500	0.2520	0.2538	0.2556	0.2571	0.2586	0.2600	0.2613	0.2625	0.2636	0.2647	0.2657	0.2667	0.2676	0.2684	0.2692	0.2700
5	0.2348	0.2375	0.2400	0.2423	0.2444	0.2464	0.2483	0.2500	0.2516	0.2531	0.2545	0.2559	0.2571	0.2583	0.2595	0.2605	0.2615	0.2625
6	0.2217	0.2250	0.2280	0.2308	0.2333	0.2357	0.2379	0.2400	0.2419	0.2438	0.2455	0.2471	0.2486	0.2500	0.2514	0.2526	0.2538	0.2550
7	0.2087	0.2125	0.2160	0.2192	0.2222	0.2250	0.2276	0.2300	0.2323	0.2344	0.2364	0.2382	0.2400	0.2417	0.2432	0.2447	0.2462	0.2475
8	0.1957	0.2000	0.2040	0.2077	0.2111	0.2143	0.2172	0.2200	0.2226	0.2250	0.2273	0.2294	0.2314	0.2333	0.2351	0.2368	0.2385	0.2400
9	0.1826	0.1875	0.1920	0.1962	0.2000	0.2036	0.2069	0.2100	0.2129	0.2156	0.2182	0.2206	0.2229	0.2250	0.2270	0.2289	0.2308	0.2325
10	0.1696	0.1750	0.1800	0.1846	0.1889	0.1929	0.1966	0.2000	0.2032	0.2063	0.2091	0.2118	0.2143	0.2167	0.2189	0.2211	0.2231	0.2250
11	0.1565	0.1625	0.1680	0.1731	0.1778	0.1821	0.1862	0.1900	0.1935	0.1969	0.2000	0.2029	0.2057	0.2083	0.2108	0.2132	0.2154	0.2175
12	0.1435	0.1500	0.1560	0.1615	0.1667	0.1714	0.1759	0.1800	0.1839	0.1875	0.1909	0.1941	0.1971	0.2000	0.2027	0.2053	0.2077	0.2100
13	0.1304	0.1375	0.1440	0.1500	0.1556	0.1607	0.1655	0.1700	0.1742	0.1781	0.1818	0.1853	0.1886	0.1917	0.1946	0.1974	0.2000	0.2025
14	0.1174	0.1250	0.1320	0.1385	0.1444	0.1500	0.1552	0.1600	0.1645	0.1688	0.1727	0.1765	0.1800	0.1833	0.1865	0.1895	0.1923	0.1950
15	0.1043	0.1125	0.1200	0.1269	0.1333	0.1393	0.1448	0.1500	0.1548	0.1594	0.1636	0.1676	0.1714	0.1750	0.1784	0.1816	0.1846	0.1875
16	0.0913	0.1000	0.1080	0.1154	0.1222	0.1286	0.1345	0.1400	0.1452	0.1500	0.1545	0.1588	0.1629		0.1703	0.1737	0.1769	0.1800
17	0.0783	0.0875	0.0960	0.1038	0.1111	0.1179	0.1241	0.1300	0.1355	0.1406	0.1455	0.1500	0.1543	0.1583	0.1622	0.1658	0.1692	0.1725
18	0.0652	0.0750	0.0840	0.0923	0.1000	0.1071	0.1138	0.1200	0.1258	0.1313	0.1364	0.1412	0.1457	0.1500	0.1541	0.1579	0.1615	0.1650
19	0.0522	0.0625	0.0720	0.0808	0.0889	0.0964	0.1034	0.1100	0.1161	0.1219	0.1273	0.1324	0.1371	0.1417	0.1459	0.1500	0.1538	0.1575
20	0.0391	0.0500	0.0600	0.0692	0.0778	0.0857	0.0931	0.1000	0.1065	0.1125	0.1182	0.1235	0.1286	0.1333	0.1378	0.1421	0.1462	0.1500
21	0.0261	0.0375	0.0480	0.0577	0.0667	0.0750	0.0828	0.0900	0.0968	0.1031	0.1091	0.1147	0.1200		0.1297	0.1342	0.1385	0.1425
22	0.0130	0.0250	0.0360	0.0462	0.0556	0.0643	0.0724	0.0800	0.0871	0.0938	0.1000	0.1059	0.1114	0.1167	0.1216	0.1263	0.1308	0.1350
23		0.0125	0.0240	0.0346	0.0444	0.0536	0.0621	0.0700	0.0774	0.0844	0.0909	0.0971	0.1029	0.1083	0.1135	0.1184	0.1231	0.1275
24			0.0120	0.0231	0.0333	0.0429	0.0517	0.0600	0.0677	0.0750	0.0818	0.0882	0.0943	0.1000	0.1054	0.1105	0.1154	0.1200
25				0.0115	0.0222	0.0321	0.0414	0.0500	0.0581	0.0656	0.0727	0.0794	0.0857	0.0917	0.0973	0.1026	0.1077	0.1125
26					0.0111	0.0214	0.0310	0.0400	0.0484	0.0563	0.0636	0.0706	0.0771	0.0833	0.0892	0.0947	0.1000	0.1050
27						0.0107	0.0207	0.0300	0.0387	0.0469	0.0545	0.0618	0.0686	0.0750	0.0811	0.0868	0.0923	0.0975
28							0.0103	0.0200	0.0290	0.0375	0.0455	0.0529	0.0600	0.0667	0.0730	0.0789	0.0846	0.0900
29								0.0100	0.0194	0.0281	0.0364	0.0441	0.0514	0.0583	0.0649	0.0711	0.0769	0.0825
30									0.0097	0.0188	0.0273	0.0353	0.0429	0.0500	0.0568	0.0632	0.0692	0.0750
31										0.0094	0.0182	0.0265	0.0343	0.0417	0.0486	0.0553	0.0615	0.0675
32											0.0091	0.0176	0.0257	0.0333	0.0405	0.0474	0.0538	0.0600
33												0.0088	0.0171	0.0250	0.0324	0.0395	0.0462	0.0525
34													0.0086	0.0167	0.0243	0.0316	0.0385	0.0450
35														0.0083	0.0162	0.0237	0.0308	0.0375
36															0.0081	0.0158	0.0231	0.0300
37																0.0079	0.0154	0.0225
38																	0.0077	0.0150
39																		0.0075

Note:

						001//			art Protect (
	1	- 1	1	-	1	SSV fact	ors as % o	t Single Pr	emium for P	ure Risk C	over option	1		1	1	-	1	
Elapsed Duration in years/ PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
0	0.3200	0.3333	0.3429	0.3500	0.3556	0.3600	0.3636	0.3667	0.3692	0.3714	0.3733	0.3750	0.3765	0.3778	0.3789	0.3800	0.3810	0.3818
1	0.3200	0.3333	0.3429	0.3500	0.3556	0.3600	0.3636	0.3667	0.3692	0.3714	0.3733	0.3750	0.3765	0.3778	0.3789	0.3800	0.3810	0.3818
2	0.2400	0.2667	0.2857	0.3000	0.3111	0.3200	0.3273	0.3333	0.3385	0.3429	0.3467	0.3500	0.3529	0.3556	0.3579	0.3600	0.3619	0.3636
3	0.2000	0.2500	0.2857	0.3125	0.3333	0.3500	0.3636	0.3750	0.3846	0.3929	0.4000	0.4063	0.4118	0.4167	0.4211	0.4250	0.4286	0.4318
4	0.1000	0.1667	0.2143	0.2500	0.2778	0.3000	0.3182	0.3333	0.3462	0.3571	0.3667	0.3750	0.3824	0.3889	0.3947	0.4000	0.4048	0.4091
5		0.0917	0.1571	0.2063	0.2444	0.2750	0.3000	0.3208	0.3385	0.3536	0.3667	0.3781	0.3882	0.3972	0.4053	0.4125	0.4190	0.4250
6			0.0786	0.1375	0.1833	0.2200	0.2500	0.2750	0.2962	0.3143	0.3300	0.3438	0.3559	0.3667	0.3763	0.3850	0.3929	0.4000
7				0.0750	0.1333	0.1800	0.2182	0.2500	0.2769	0.3000	0.3200	0.3375	0.3529	0.3667	0.3789	0.3900	0.4000	0.4091
8					0.0667	0.1200	0.1636	0.2000	0.2308	0.2571	0.2800	0.3000	0.3176	0.3333	0.3474	0.3600	0.3714	0.3818
9						0.0600	0.1091	0.1500	0.1846	0.2143	0.2400	0.2625	0.2824	0.3000	0.3158	0.3300	0.3429	0.3545
10							0.0591	0.1083	0.1500	0.1857	0.2167	0.2438	0.2676	0.2889	0.3079	0.3250	0.3405	0.3545
11								0.0542	0.1000	0.1393	0.1733	0.2031	0.2294	0.2528	0.2737	0.2925	0.3095	0.3250
12									0.0500	0.0929	0.1300	0.1625	0.1912	0.2167	0.2395	0.2600	0.2786	0.2955
13										0.0464	0.0867	0.1219	0.1529	0.1806	0.2053	0.2275	0.2476	0.2659
14											0.0433	0.0813	0.1147	0.1444	0.1711	0.1950	0.2167	0.2364
15												0.0438	0.0824	0.1167	0.1474	0.1750	0.2000	0.2227
16													0.0412	0.0778	0.1105	0.1400	0.1667	0.1909
17														0.0389	0.0737	0.1050	0.1333	0.1591
18															0.0368	0.0700	0.1000	0.1273
19																0.0350	0.0667	0.0955
20																	0.0357	0.0682
21																		0.0341
22																		
23																		
24																		
25																		
26																		
27																		
28																		
29 30																		
31																		
32																		
33 34																		
35 36																		
37																		
38																		
39																		

	Smart Prot	

							SSV factor	sas % of S	Single Premi	um for Pu	e Risk Cov	er option						
Elapsed Duration in years/ PT	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
0	0.3826	0.3833	0.3840	0.3846	0.3852	0.3857	0.3862	0.3867	0.3871	0.3875	0.3879	0.3882	0.3886	0.3889	0.3892	0.3895	0.3897	0.3900
1	0.3826	0.3833	0.3840	0.3846	0.3852	0.3857	0.3862	0.3867	0.3871	0.3875	0.3879	0.3882	0.3886	0.3889	0.3892	0.3895	0.3897	0.3900
2	0.3652	0.3667	0.3680	0.3692	0.3704	0.3714	0.3724	0.3733	0.3742	0.3750	0.3758	0.3765	0.3771	0.3778	0.3784	0.3789	0.3795	0.3800
3	0.4348	0.4375	0.4400	0.4423	0.4444	0.4464	0.4483	0.4500	0.4516	0.4531	0.4545	0.4559	0.4571	0.4583	0.4595	0.4605	0.4615	0.4625
4	0.4130	0.4167	0.4200	0.4231	0.4259	0.4286	0.4310	0.4333	0.4355	0.4375	0.4394	0.4412	0.4429	0.4444	0.4459	0.4474	0.4487	0.4500
5	0.4304	0.4354	0.4400	0.4442	0.4481	0.4518	0.4552	0.4583	0.4613	0.4641	0.4667	0.4691	0.4714	0.4736	0.4757	0.4776	0.4795	0.4813
6	0.4065	0.4125	0.4180	0.4231	0.4278	0.4321	0.4362	0.4400	0.4435	0.4469	0.4500	0.4529	0.4557	0.4583	0.4608	0.4632	0.4654	0.4675
7	0.4174	0.4250	0.4320	0.4385	0.4444	0.4500	0.4552	0.4600	0.4645	0.4688	0.4727	0.4765	0.4800	0.4833	0.4865	0.4895	0.4923	0.4950
8	0.3913	0.4000	0.4080	0.4154	0.4222	0.4286	0.4345	0.4400	0.4452	0.4500	0.4545	0.4588	0.4629	0.4667	0.4703	0.4737	0.4769	0.4800
9	0.3652	0.3750	0.3840	0.3923	0.4000	0.4071	0.4138	0.4200	0.4258	0.4313	0.4364	0.4412	0.4457	0.4500	0.4541	0.4579	0.4615	0.4650
10	0.3674	0.3792	0.3900	0.4000	0.4093	0.4179	0.4259	0.4333	0.4403	0.4469	0.4530	0.4588	0.4643	0.4694	0.4743	0.4789	0.4833	0.4875
11	0.3391	0.3521	0.3640	0.3750	0.3852	0.3946	0.4034	0.4117	0.4194	0.4266	0.4333	0.4397	0.4457	0.4514	0.4568	0.4618	0.4667	0.4713
12	0.3109	0.3250	0.3380	0.3500	0.3611	0.3714	0.3810	0.3900	0.3984	0.4063	0.4136	0.4206	0.4271	0.4333	0.4392	0.4447	0.4500	0.4550
13	0.2826	0.2979	0.3120	0.3250	0.3370	0.3482	0.3586	0.3683	0.3774	0.3859	0.3939	0.4015	0.4086	0.4153	0.4216	0.4276	0.4333	0.4388
14	0.2543	0.2708	0.2860	0.3000	0.3130	0.3250	0.3362	0.3467	0.3565	0.3656	0.3742	0.3824	0.3900	0.3972	0.4041	0.4105	0.4167	0.4225
15	0.2435	0.2625	0.2800	0.2962	0.3111	0.3250	0.3379	0.3500	0.3613	0.3719	0.3818	0.3912	0.4000	0.4083	0.4162	0.4237	0.4308	0.4375
16	0.2130	0.2333	0.2520	0.2692	0.2852	0.3000	0.3138	0.3267	0.3387	0.3500	0.3606	0.3706	0.3800	0.3889	0.3973	0.4053	0.4128	0.4200
17	0.1826	0.2042	0.2240	0.2423	0.2593	0.2750	0.2897	0.3033	0.3161	0.3281	0.3394	0.3500	0.3600	0.3694	0.3784	0.3868	0.3949	0.4025
18	0.1522	0.1750	0.1960	0.2154	0.2333	0.2500	0.2655	0.2800	0.2935	0.3063	0.3182	0.3294	0.3400	0.3500	0.3595	0.3684	0.3769	0.3850
19	0.1217	0.1458	0.1680	0.1885	0.2074	0.2250	0.2414	0.2567	0.2710	0.2844	0.2970	0.3088	0.3200	0.3306	0.3405	0.3500	0.3590	0.3675
20	0.0978	0.1250	0.1500	0.1731	0.1944	0.2143	0.2328	0.2500	0.2661	0.2813	0.2955	0.3088	0.3214	0.3333	0.3446	0.3553	0.3654	0.3750
21	0.0652	0.0938	0.1200	0.1442	0.1667	0.1875	0.2069	0.2250	0.2419	0.2578	0.2727	0.2868	0.3000	0.3125	0.3243	0.3355	0.3462	0.3563
22	0.0326	0.0625	0.0900	0.1154	0.1389	0.1607	0.1810	0.2000	0.2177	0.2344	0.2500	0.2647	0.2786	0.2917	0.3041	0.3158	0.3269	0.3375
23		0.0313	0.0600	0.0865	0.1111	0.1339	0.1552	0.1750	0.1935	0.2109	0.2273	0.2426	0.2571	0.2708	0.2838	0.2961	0.3077	0.3188
24			0.0300	0.0577	0.0833	0.1071	0.1293	0.1500	0.1694	0.1875	0.2045	0.2206	0.2357	0.2500	0.2635	0.2763	0.2885	0.3000
25				0.0308	0.0593	0.0857	0.1103	0.1333	0.1548	0.1750	0.1939	0.2118	0.2286	0.2444	0.2595	0.2737	0.2872	0.3000
26					0.0296	0.0571	0.0828	0.1067	0.1290	0.1500	0.1697	0.1882	0.2057	0.2222	0.2378	0.2526	0.2667	0.2800
27						0.0286	0.0552	0.0800	0.1032	0.1250	0.1455	0.1647	0.1829	0.2000	0.2162	0.2316	0.2462	0.2600
28							0.0276	0.0533	0.0774	0.1000	0.1212	0.1412	0.1600	0.1778	0.1946	0.2105	0.2256	0.2400
29								0.0267	0.0516	0.0750	0.0970	0.1176	0.1371	0.1556	0.1730	0.1895	0.2051	0.2200
30									0.0258	0.0500	0.0727	0.0941	0.1143	0.1333	0.1514	0.1684	0.1846	0.2000
31										0.0250	0.0485	0.0706	0.0914	0.1111	0.1297	0.1474	0.1641	0.1800
32											0.0242	0.0471	0.0686	0.0889	0.1081	0.1263	0.1436	0.1600
33												0.0235	0.0457	0.0667	0.0865	0.1053	0.1231	0.1400
34													0.0229	0.0444	0.0649	0.0842	0.1026	0.1200
35														0.0222	0.0432	0.0632	0.0821	0.1000
36															0.0216	0.0421	0.0615	0.0800
37																0.0211	0.0410	0.0600
38																	0.0205	0.0400
39																		0.0200

										Life Sma												1
Dollar	l .			Li	mited ar	nd Regu	ar Prem	ium Pay	ment GS	SV factor	s as % o	of Total P	remium	s Paid fo	or With-F	ROP Opt	ion		1			
Policy year/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
2	30%	30%	30%	30%	30%	30%	30%	30%		30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3 4	35% 90%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%		35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%
5	100%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6		100%	90%	50%	50%	50%	50%	50%		50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7 8			100%	90% 100%	70% 90%	50% 73%	50% 65%	50% 61%		50% 58%	50% 56%	50% 56%	50% 55%	50% 55%	50% 54%	50% 54%	50% 53%	50% 53%	50% 53%	50% 53%	50% 53%	50% 53%
9				100 /0	100%	95%	80%	73%		65%	63%	61%	60%	59%	58%	58%	57%	56%	56%	56%	55%	55%
10						100%	95%	84%		73%	69%	67%	65%	64%	62%	61%	60%	60%	59%	58%	58%	58%
11 12							100%	95% 100%		80% 88%	76% 82%	73% 78%	70% 75%	68% 73%	66% 70%	65% 69%	64% 67%	63% 66%	62% 65%	61% 64%	61% 63%	60% 63%
13								10070	100%	95%	89%	84%	80%	77%	75%	73%	71%	69%	68%	67%	66%	65%
14										100%	95%	89%	85%	82%	79%	76%	74%	73%	71%	70%	69%	68%
15 16											100%	95% 100%	90% 95%	86% 91%	83% 87%	80% 84%	78% 81%	76% 79%	74% 77%	73% 75%	71% 74%	70% 73%
17												10070	100%	95%	91%	88%	85%	82%	80%	78%	76%	75%
18														100%	95%	91%	88%	85%	83%	81%	79%	78%
19 20															100%	95% 100%	92% 95%	89% 92%	86% 89%	84% 87%	82% 84%	80% 83%
21																100/0	100%	95%	92%	89%	87%	85%
22																		100%	95%	92%	90%	88%
23 24																			100%	95% 100%	92% 95%	90% 93%
25																				100 /0	100%	95%
26																						100%
27 28																						
29																						
30																						
31 32																						
33																						
34																						
35 36																						
37																						
38																						
39 40																						
41																						
42 43																						
43																						
45																						
46 47																						
48																						
49																						
50 51																						
52																						
53																						
54																						
55 56																						
57																						
58 59																						
60																						
61																						
62																						
63 64																						
65																						
66																						

67

Perform Perf		ı								•	z Life Sı											
years				1	-	Limited	and Reg	jular Pre	mium P	ayment	GSV fac	tors as %	6 of Tota	l Premiu	ıms Paic	for Wit	h-ROP O	ption	1		1 1	
3 39% 39	_	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
4 50% 50% 50% 50% 50% 50% 50% 50% 50% 50%			-																			
S			_																			
8 59% 59% 59% 59% 59% 59% 59% 59% 59% 59%																						
8																						
9 55% 50% 50% 50% 50% 50% 50% 50% 50% 50%																						
10																						
11 5974 5974 5976																						
12																						
14 67% 68%																						
15																						
16 7 71% 70% 60% 68% 68% 69% 68% 67% 67% 68% 68% 65% 65% 65% 65% 65% 65% 65% 65% 65% 62% 62% 62% 62% 62% 61% 177 74% 77% 75% 75% 75% 75% 75% 75% 75% 75% 75																						
17 74% 73% 73% 74% 70% 74% 70% 74% 70% 74% 70% 74% 70% 75% 75% 74% 75% 75% 74% 75% 75% 74% 75% 75% 74% 75% 75% 75% 74% 75% 75% 75% 75% 75% 75% 75% 75% 75% 75																						
18																						
20 61% 79% 79% 77% 77% 77% 77% 77% 77% 77% 77		76%		74%	73%	73%	72%	71%	70%			68%		67%		66%		65%		64%		64%
21 83% 82% 89% 19% 79% 79% 79% 79% 79% 79% 79% 79% 79% 7																						
22 88% 84% 82% 81% 81% 80% 79% 78% 78% 77% 78% 73% 73% 72% 71% 71% 71% 79% 79% 79% 89% 69% 69% 24 90% 88% 86% 85% 85% 84% 83% 83% 81% 81% 80% 79% 79% 79% 79% 79% 79% 79% 79% 79% 79																						
23																						
24 90% 88% 86% 85% 85% 84% 83% 81% 81% 80% 84% 83% 81% 88% 85% 82% 81% 80% 77% 77% 77% 75% 75% 75% 74% 74% 74% 73% 72% 74% 74% 74% 74% 74% 74% 74% 74% 74% 74			_			83%					78%			75%	74%		73%					70%
26																						
27																						
28																						
100% 95% 96% 94% 92% 91% 98% 88% 87% 88% 88% 83% 83% 82% 81% 81% 80% 79% 73%		100 /0																				
31 100% 98% 96% 96% 95% 95% 93% 92% 97% 89% 88% 86% 85% 84% 83% 82% 82% 82% 82% 83% 33% 32% 92% 97% 88% 88% 87% 86% 85% 84% 83% 82% 83% 82% 82% 83% 83% 82% 83%				100%			94%				88%									79%	78%	77%
100% 98% 96% 96% 96% 96% 96% 96% 96% 96% 88%					100%																	
100% 98% 96% 95% 95% 93% 92% 91% 90% 88% 85% 84% 83%						100%																
100% 38% 37% 35% 34% 32% 31% 30% 38% 88%							100 %															
100% 98% 97% 98% 94% 93% 91% 90% 88% 88% 87% 86% 38%								10070														
100% 98% 97% 96% 94% 93% 92% 91% 88% 87% 38										100%												
38 100% 98% 97% 96% 94% 93% 92% 91% 90% 89% 94% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 91% 90% 93% 92% 92% 91% 90% 93% 92% 92% 91% 90% 93% 92% 92% 91% 90% 93% 92% 92% 92% 92% 92% 92% 92% 92% 92% 92											100%											
100% 98% 97% 98% 94% 93% 92% 91% 90% 41												100%										
41 42 43 44 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66													10070									
42 43 444 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66															100%						92%	
43 44 45 45 46 47 48 49 50 51 52 53 53 54 55 56 60 61 62 63 64 65 66																100%						
44 45 46 47 48 49 50 50 51 52 53 55 56 56 57 58 59 60 61 62 63 64 66 56 66																	100%					
45 46 47 48 49 50 51 52 53 54 55 56 66																		10070				
47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66	45																					97%
48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66																					100%	
49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66																						100%
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66																						
52 53 54 55 56 57 58 59 60 61 62 63 64 65 66																						
53 54 55 56 57 58 59 60 61 62 63 64 65 66																						
54 55 56 57 58 59 60 61 62 63 64 65 66																						
55 56 57 58 59 60 61 62 63 64 65 66																						
57 58 59 60 61 62 63 64 65 66																						
58 59 60 61 62 63 64 65 66																						
59 60 61 62 63 64 65 66																						
60 61 62 63 64 65 66																						
61 62 63 64 65 66																						
63 64 65 66																						
64 65 66																						
65 66																						
66																						

	Ī			Lim	ited and	Pogulor	Dromiu				Protect			Doid for	With DC	D Ontio	<u> </u>			
Policy																•				
year/PT	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
2	30%	30%	30%	30% 35%	30%	30%	30% 35%	30%	30%	30%	30% 35%	30%	30%	30% 35%	30%	30%	30%	30%	30%	30%
3 4	35% 50%	35% 50%	35% 50%	50%	35% 50%	35% 50%	50%	35% 50%	35% 50%	35% 50%	50%	35% 50%	35% 50%	50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%	35% 50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7 8	50% 51%																			
9	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
10	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
11 12	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%
13	56% 57%	56% 57%	56% 57%	56% 57%	56% 57%	55% 57%	55% 56%	55% 55%	54% 55%	54% 55%	54% 55%	54% 55%	54% 55%							
14	59%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%
15	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%
16 17	61% 62%	61% 62%	60% 62%	60% 61%	60% 61%	60% 61%	60% 61%	59% 60%	59% 60%	59% 60%	59% 60%	59% 60%	58% 59%	58% 59%	58% 59%	58% 59%	58% 59%	58% 59%	58% 58%	58% 58%
18	63%	63%	63%	63%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%
19	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%
20	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%
21 22	67% 68%	67% 68%	66% 67%	66% 67%	66% 67%	65% 66%	65% 66%	65% 66%	64% 65%	64% 65%	64% 65%	63% 64%	63% 64%	63% 64%	63% 64%	63% 63%	62% 63%	62% 63%	62% 63%	62% 63%
23	70%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	65%	65%	65%	65%	64%	64%	64%	64%	63%
24	71%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%	65%	65%	65%	65%	64%	64%
25	72%	71%	71%	70%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%	66%	65%	65%
26 27	73% 74%	73% 74%	72% 73%	72% 73%	71% 72%	71% 72%	70% 71%	70% 71%	69% 70%	69% 70%	69% 70%	68% 69%	68% 69%	68% 69%	67% 68%	67% 68%	67% 68%	66% 67%	66% 67%	66% 67%
28	76%	75%	74%	74%	73%	73%	72%	72%	71%	71%	71%	70%	70%	69%	69%	69%	68%	68%	68%	67%
29	77%	76%	76%	75%	74%	74%	73%	73%	72%	72%	72%	71%	71%	70%	70%	70%	69%	69%	69%	68%
30	78%	77%	77%	76%	76%	75%	74%	74%	73% 74%	73%	73% 74%	72%	72%	71%	71%	71% 71%	70%	70%	69%	69%
31 32	79% 80%	79% 80%	78% 79%	77% 78%	77% 78%	76% 77%	76% 77%	75% 76%	74%	74% 75%	75%	73% 74%	73% 74%	72% 73%	72% 73%	71%	71% 72%	71% 72%	70% 71%	70% 71%
33	82%	81%	80%	80%	79%	78%	78%	77%	77%	76%	75%	75%	75%	74%	74%	73%	73%	72%	72%	72%
34	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	76%	76%	75%	75%	75%	74%	74%	73%	73%	72%
35 36	84% 85%	83% 85%	83% 84%	82% 83%	81% 82%	80% 82%	80% 81%	79% 80%	79% 80%	78% 79%	77% 78%	77% 78%	76% 77%	76% 77%	75% 76%	75% 76%	75% 75%	74% 75%	74% 75%	73% 74%
37	87%	86%	85%	84%	83%	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	77%	76%	76%	75%	75%
38	88%	87%	86%	85%	84%	84%	83%	82%	82%	81%	80%	80%	79%	79%	78%	78%	77%	77%	76%	76%
39 40	89% 90%	88% 89%	87% 88%	86% 88%	86% 87%	85% 86%	84% 85%	83% 84%	83% 84%	82% 83%	81% 82%	81% 82%	80% 81%	80% 81%	79% 80%	79% 79%	78% 79%	78% 78%	77% 78%	77% 77%
41	91%	90%	90%	89%	88%	87%	86%	85%	85%	84%	83%	83%	82%	81%	81%	80%	80%	79%	79%	78%
42	93%	92%	91%	90%	89%	88%	87%	86%	86%	85%	84%	84%	83%	82%	82%	81%	81%	80%	80%	79%
43	94%	93%	92%	91%	90%	89%	88%	87%	87%	86%	85%	85%	84%	83%	83%	82%	82%	81%	81%	80%
44 45	95% 96%	94% 95%	93% 94%	92% 93%	91% 92%	90% 91%	89% 90%	89% 90%	88% 89%	87% 88%	86% 87%	86% 87%	85% 86%	84% 85%	84% 85%	83% 84%	82% 83%	82% 83%	81% 82%	81% 82%
46	98%	96%	95%	94%	93%	92%	91%	91%	90%	89%	88%	87%	87%	86%	85%	85%	84%	84%	83%	82%
47	99%	98%	97%	95%	94%	93%	93%	92%	91%	90%	89%	88%	88%	87%	86%	86%	85%	84%	84%	83%
48	100%	99%	98%	97%	96%	95%	94%	93% 94%	92%	91% 92%	90% 91%	89%	89% 90%	88%	87%	87%	86%	85%	85%	84% 85%
49 50		100%	99%	98% 99%	97% 98%	96% 97%	95% 96%	95%	93% 94%	92%	92%	90% 91%	91%	89% 90%	88% 89%	87% 88%	87% 88%	86% 87%	86% 86%	86%
51			,	100%	99%	98%	97%	96%	95%	94%	93%	92%	92%	91%	90%	89%	89%	88%	87%	87%
52					100%	99%	98%	97%	96%	95%	94%	93%	92%	92%	91%	90%	89%	89%	88%	87%
53 54						100%	99%	98% 99%	97% 98%	96% 97%	95% 96%	94% 95%	93% 94%	93% 94%	92% 93%	91% 92%	90% 91%	90%	89% 90%	88% 89%
55							100 /6	100%	99%	98%	97%	96%	95%	94%	94%	93%	92%	91%	91%	90%
56									100%	99%	98%	97%	96%	95%	95%	94%	93%	92%	92%	91%
57										100%	99%	98%	97%	96%	95%	95%	94%	93%	92%	92%
58 59											100%	99%	98% 99%	97% 98%	96% 97%	96% 96%	95% 96%	94% 95%	93% 94%	92% 93%
60												.0070	100%	99%	98%	97%	96%	96%	95%	94%
61														100%	99%	98%	97%	97%	96%	95%
62 63															100%	99%	98% 99%	97% 98%	97% 97%	96% 97%
64																100%	100%	99%	98%	97%
65																		100%	99%	98%
66																			100%	
67																				100%

							_		Allianz L								_					-
<u> </u>				L	imited A	nd Regu	lar Prem	ium Pay	ment SS	SV facto	rs as %	of Total	Premiun	ns Paid f	or With-	ROP opt	tion	1	1		_	
Policy year/PPT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
2	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%
3 4	36% 91%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%	36% 51%
5	100%	91%	51%	51%		51%	51%	51%	51%	51%	51%	51%	51%		51%	51%				51%	51%	51%
6		100%	91%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
7			100%	91%	71%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
8				100%	91% 100%	74% 96%	66% 81%	62% 74%	60% 69%	59% 66%	57% 64%	57% 62%	56% 61%	56% 60%	55% 59%	55% 59%	54% 58%	54% 57%	54% 57%	54% 57%	54% 56%	54% 56%
10					10070	100%	96%	85%	78%	74%	70%	68%	66%	65%	63%	62%	61%		60%	59%	59%	59%
11							100%	96%	87%	81%	77%	74%	71%	69%	67%	66%	65%	64%	63%	62%	62%	61%
12 13								100%	96% 100%	89% 96%	83% 90%	79% 85%	76% 81%		71% 76%	70% 74%	68% 72%		66% 69%	65% 68%	64% 67%	64% 66%
14									100%	100%	96%	90%	86%	83%	80%	77%	75%	74%	72%	71%	70%	69%
15										,	100%	96%	91%	87%	84%	81%	79%	77%	75%	74%	72%	71%
16												100%	96%	92%	88%	85%	82%	80%	78%	76%	75%	74%
17 18													100%	96% 100%	92% 96%	89% 92%	86% 89%		81% 84%	79% 82%	77% 80%	76% 79%
19														10070	100%	96%	93%	90%	87%	85%	83%	81%
20																100%	96%	93%	90%	88%	85%	84%
21																	100%	96%	93%	90%	88%	86%
22 23																		100%	96% 100%	93% 96%	91% 93%	89% 91%
24																			10070	100%	96%	94%
25																					100%	96%
26 27																						100%
28																						
29																						
30																						
31 32																						
33																						
34																						
35																						
36 37																						
38																						
39																						
40																						
41 42																						
43																						
44																						
45 46																						
46																						
48																						
49																						
50 51																						
52																						
53																						
54																						
55 56																						
57																						
58																						
59																						
60																						
62																						
63																						
64																						
65 66																						
67																						

												tect Goa									
					Limited	And Reg	gular Pre	emium P	ayment	SSV fac	tors as %	6 of Tota	I Premiu	ıms Paid	for Wit	h-ROP o	ption				
Policy year/PPT	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
2	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%
3	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%
<u>4</u> 5	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%	51% 51%
6	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
7	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
8	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%
9	56%	56%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%
10	58%	58%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%
11 12	60% 63%	60% 62%	60% 62%	59% 61%	59% 61%	59% 61%	59% 61%	58% 60%	58% 60%	58% 60%	58% 59%	57% 59%	57% 59%	57% 59%	57% 58%	57% 58%	57% 58%	56% 58%	56% 58%	56% 57%	56% 57%
13	65%	65%	64%	63%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	60%	59%	59%	59%	59%	59%
14	68%	67%	66%	65%	66%	65%	64%	64%	64%	63%	63%	62%	62%	62%	61%	61%	61%	60%	60%	60%	60%
15	70%	69%	68%	67%	68%	67%	66%	66%	65%	65%	64%	64%	64%	63%	63%	62%	62%	62%	62%	61%	61%
16	72%	71%	70%	69%	70%	69%	68%	68%	67%	67%	66%	66%	65%	65%	64%	64%	64%	63%	63%	63%	62%
17 18	75% 77%	74% 76%	72% 75%	71% 74%	72% 74%	71% 73%	70% 72%	70% 71%	69% 71%	68% 70%	68% 69%	67% 69%	67% 68%	66% 68%	66% 67%	65% 67%	65% 66%	65% 66%	64% 65%	64% 65%	64% 65%
19	79%	78%	77%	76%	76%	75%	74%	73%	72%	72%	71%	70%	70%	69%	69%	68%	68%	67%	67%	66%	66%
20	82%	80%	79%	78%	78%	77%	76%	75%	74%	73%	73%	72%	71%	71%	70%	70%	69%	69%	68%	68%	67%
21	84%	83%	81%	80%	80%	79%	78%	77%	76%	75%	74%	74%	73%	72%	72%	71%	70%	70%	69%	69%	68%
22	87%	85%	83%	82%	82%	81%	80%	79%	78%	77%	76%	75%	74%	74%	73%	72%	72%	71%	71%	70%	70%
23	89%	87%	85%	84%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	75%	74%	73%	73%	72%	72%	71%
24 25	91% 94%	89% 91%	87% 90%	86% 88%	86% 89%	85% 87%	84% 86%	82% 84%	81% 83%	80% 82%	79% 81%	78% 80%	78% 79%	77% 78%	76% 77%	75% 77%	75% 76%	74% 75%	73% 75%	73% 74%	72% 73%
26	96%	94%	92%	90%	91%	89%	88%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	77%	76%	75%	75%
27	100%	96%	94%	92%	93%	91%	89%	88%	87%	85%	84%	83%	82%	81%	80%	80%	79%	78%	77%	77%	76%
28		100%	96%	94%	95%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	79%	78%	77%
29			100%	96%	97%	95%	93%	92%	90%	89%	88%	86%	85%	84%	83%	82%	82%	81%	80%	79%	78%
30				100%	99% 100%	97%	95%	94%	92%	91%	89%	88%	87%	86%	85%	84%	83%	82%	81%	80%	80%
31 32					100%	99% 100%	97% 99%	95% 97%	94% 96%	92% 94%	91% 93%	90% 91%	89% 90%	87% 89%	86% 88%	85% 87%	84% 86%	83% 85%	83% 84%	82% 83%	81% 82%
33						10070	100%	99%	97%	96%	94%	93%	92%	90%	89%	88%	87%	86%	85%	84%	83%
34							,	100%	99%	98%	96%	95%	93%	92%	91%	90%	88%	87%	87%	86%	85%
35									100%	99%	98%	96%	95%	93%	92%	91%	90%	89%	88%	87%	86%
36										100%	99%	98%	96%	95%	94%	92%	91%	90%	89%	88%	87%
37 38											100%	99% 100%	98% 99%	96% 98%	95% 97%	94% 95%	93% 94%	92% 93%	90% 92%	89% 91%	88% 90%
39												100 /6	100%	99%	98%	97%	95%	94%	93%	92%	91%
40														100%	100%	98%	97%	96%	94%	93%	92%
41															100%	100%	98%	97%	96%	95%	93%
42																100%	100%	98%	97%	96%	95%
43 44																	100%	100% 100%	98% 100%	97% 98%	96% 97%
45																		100%	100%	100%	98%
46																			10070	100%	100%
47																					100%
48																					
49																					
50 51																					
52																					
53																					
54																					
55																					
56																					
57 58																					
59																					
60																					
61																					
62																					
63																					
64																					
65 66																					
67																					
O,																					

	1			12	'4 I A		·		llianz Lif					Data Car	Wed Bo	D				
Policy				Lim	ited And	l Regula	r Premiu	m Paym	ient SSV	factors	as % of	Iotal Pro	emiums	Paid for	With-RC	P optioi	n I			
year/PPT	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
2	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%
3	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%	36%
4	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
5	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
6	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
7	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
8	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
9	53% 55%	53% 55%	53% 54%	53% 54%	53% 54%															
11	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%
12	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%
13	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%
14	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%
15	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%
16	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	59%
17	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	60%	59%	59%
18	64%	64%	64%	64%	63%	63%	63%	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%
19	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	62%	61%	61%	61% 62%
20	67% 68%	66% 68%	66% 67%	66% 67%	65% 67%	65% 66%	65% 66%	65% 66%	64% 65%	64% 65%	64% 65%	64% 64%	63%	63% 64%	63% 64%	63% 64%	62% 63%	62% 63%	62% 63%	
22	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%	65%	64% 65%	65%	65%	64%	64%	64%	64%	63% 64%
23	71%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%	64%
24	72%	71%	71%	70%	70%	69%	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%	66%	65%	65%
25	73%	72%	72%	71%	71%	71%	70%	70%	69%	69%	69%	68%	68%	68%	67%	67%	67%	67%	66%	66%
26	74%	74%	73%	73%	72%	72%	71%	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%	67%	67%	67%
27	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%
28	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	72%	71%	71%	70%	70%	70%	69%	69%	69%	68%
29	78%	77%	77%	76%	75%	75%	74%	74%	73%	73%	73%	72%	72%	71%	71%	71%	70%	70%	70%	69%
30	79%	78%	78%	77%	77%	76%	75%	75%	74%	74%	74%	73%	73%	72%	72%	72%	71%	71%	70%	70%
31 32	80% 81%	80% 81%	79% 80%	78% 79%	78% 79%	77% 78%	77% 78%	76% 77%	75% 77%	75% 76%	75% 76%	74% 75%	74% 75%	73% 74%	73% 74%	72% 73%	72% 73%	72% 73%	71% 72%	71% 72%
33	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	76%	76%	76%	75%	75%	74%	74%	73%	73%	73%
34	84%	83%	82%	82%	81%	80%	80%	79%	79%	78%	77%	77%	76%	76%	76%	75%	75%	74%	74%	73%
35	85%	84%	84%	83%	82%	81%	81%	80%	80%	79%	78%	78%	77%	77%	76%	76%	76%	75%	75%	74%
36	86%	86%	85%	84%	83%	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	77%	76%	76%	76%	75%
37	88%	87%	86%	85%	84%	84%	83%	82%	82%	81%	80%	80%	79%	79%	78%	78%	77%	77%	76%	76%
38	89%	88%	87%	86%	85%	85%	84%	83%	83%	82%	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%
39	90%	89%	88%	87%	87%	86%	85%	84%	84%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%
40	91%	90%	89%	89%	88%	87%	86%	85%	85%	84%	83%	83%	82%	82%	81%	80%	80%	79%	79%	78%
41	92%	91%	91% 92%	90%	89%	88%	87%	86%	86%	85%	84%	84%	83%	82%	82%	81%	81%	80%	80%	79%
42	94% 95%	93% 94%	92%	91% 92%	90% 91%	89% 90%	88% 89%	87% 88%	87% 88%	86% 87%	85% 86%	85% 86%	84% 85%	83% 84%	83% 84%	82% 83%	82% 83%	81% 82%	81% 82%	80% 81%
44	96%	95%	94%	93%	92%	91%	90%	90%	89%	88%	87%	87%	86%	85%	85%	84%	83%	83%	82%	82%
45	97%	96%	95%	94%	93%	92%	91%	91%		89%	88%	88%	87%	86%	86%	85%	84%	84%	83%	83%
46	99%	97%	96%	95%	94%	93%	92%	92%	91%	90%	89%	88%	88%	87%	86%	86%	85%	85%	84%	83%
47	100%	99%	98%	96%	95%	94%	94%	93%	92%	91%	90%	89%	89%	88%	87%	87%	86%	85%	85%	84%
48	100%	100%	99%	98%	97%	96%	95%	94%	93%	92%	91%	90%	90%	89%	88%	88%	87%	86%	86%	85%
49		100%	100%	99%	98%	97%	96%	95%	94%	93%	92%	91%	91%	90%	89%	88%	88%	87%	87%	86%
50			100%	100%	99%	98%	97%	96%	95%	94%	93%	92%	92%	91%	90%	89%	89%	88%	87%	87%
51				100%	100%	99%	98%	97%	96%	95%	94%	93%	93%	92%	91%	90%	90%	89%	88%	88%
52 53					100%	100%	99%	98% 99%	97%	96% 97%	95% 96%	94% 95%	93% 94%	93% 94%	92% 93%	91% 92%	90% 91%	90% 91%	89%	88% 89%
53						100%	100%	100%	98% 99%	98%	96%	95%	94%	94%	93%	92%	91%	91%	90%	90%
55							100 /0	100%	100%	99%	98%	97%	96%	95%	95%	94%	93%	92%	92%	91%
56								. 50 /0	100%	100%	99%	98%	97%	96%	96%	95%	94%	93%	93%	92%
57									, , , ,	100%	100%	99%	98%	97%	96%	96%	95%	94%	93%	93%
58											100%	100%	99%	98%	97%	97%	96%	95%	94%	93%
59												100%	100%	99%	98%	97%	97%	96%	95%	94%
60													100%	100%	99%	98%	97%	97%	96%	95%
61														100%	100%	99%	98%	98%	97%	96%
62															100%	100%	99%	98%	98%	97%
63																100%	100%	99%	98%	98%
64 65																	100%	100% 100%	99%	98% 99%
66																		100%	100%	100%
67																			100/0	100%
<u>~ </u>																				.0070

									otect Goa ium for V						
Policy year/PT	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	91%	91%	91%	91%	91%	91%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	92%	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
7	93%	93%	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%
8	94%	93%	93%	93%	92%	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%
9	95%	94%	94%	93%	93%	93%	92%	92%	92%	92%	92%	92%	91%	91%	91%
10	100%	95%	94%	94%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%
11		100%	95%	94%	94%	94%	93%	93%	93%	93%	92%	92%	92%	92%	92%
12			100%	95%	94%	94%	94%	93%	93%	93%	93%	93%	92%	92%	92%
13				100%	95%	95%	94%	94%	93%	93%	93%	93%	93%	93%	92%
14					100%	95%	95%	94%	94%	94%	93%	93%	93%	93%	93%
15						100%	95%	95%	94%	94%	94%	93%	93%	93%	93%
16							100%	95%	95%	94%	94%	94%	94%	93%	93%
17								100%	95%	95%	94%	94%	94%	94%	93%
18									100%	95%	95%	94%	94%	94%	94%
19										100%	95%	95%	94%	94%	94%
20											100%	95%	95%	94%	94%
21												100%	95%	95%	94%
22													100%	95%	95%
23														100%	95%
24															100%
25															
26															
27															
28															
29															
30															
31															
32															
33															
34															
35															
36															
37															
38															
39															
40															

						<u> </u>		Smart Pro Single P				on				
Policy year/PT	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	91%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	91%	91%	91%	91%	91%	91%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	91%	91%	91%	91%	91%	91%	91%	91%	90%	90%	90%	90%	90%	90%	90%	90%
9	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	90%	90%	90%
10	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
11	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
12	92%	92%	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
13	92%	92%	92%	92%	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%	91%	91%
14	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%
15	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	91%	91%	91%
16	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
17	93%	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
18	93%	93%	93%	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%
19	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%
20	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%
21	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%	92%	92%	92%
22	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%
23	95%	95%	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%
24	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%
25	100%	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%
26		100%	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%
27			100%	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	93%	93%	93%
28				100%	95%	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	94%
29					100%	95%	95%	95%	95%	95%	94%	94%	94%	94%	94%	94%
30						100%	95%	95%	95%	95%	95%	94%	94%	94%	94%	94%
31							100%	95%	95%	95%	95%	95%	94%	94%	94%	94%
32								100%	95%	95%	95%	95%	95%	94%	94%	94%
33									100%	95%	95%	95%	95%	95%	94%	94%
34										100%	95%	95%	95%	95%	95%	95%
35											100%	95%	95%	95%	95%	95%
36												100%	95%	95%	95%	95%
37													100%	95%	95%	95%
38														100%	95%	95%
39															100%	95%
40																100%

				SSV1			nz Life S ingle Pre								
Policy year/PT	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%
2	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%
3	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%
4	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
5	92%	92%	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%
6	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
7	94%	94%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%
8	95%	94%	94%	94%	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%
9	96%	95%	95%	94%	94%	94%	93%	93%	93%	93%	93%	93%	92%	92%	92%
10	100%	96%	95%	95%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%
11		100%	96%	95%	95%	95%	94%	94%	94%	94%	93%	93%	93%	93%	93%
12			100%	96%	95%	95%	95%	94%	94%	94%	94%	94%	93%	93%	93%
13				100%	96%	96%	95%	95%	94%	94%	94%	94%	94%	94%	93%
14					100%	96%	96%	95%	95%	95%	94%	94%	94%	94%	94%
15						100%	96%	96%	95%	95%	95%	94%	94%	94%	94%
16							100%	96%	96%	95%	95%	95%	95%	94%	94%
17								100%	96%	96%	95%	95%	95%	95%	94%
18									100%	96%	96%	95%	95%	95%	95%
19										100%	96%	96%	95%	95%	95%
20											100%	96%	96%	95%	95%
21												100%	96%	96%	95%
22													100%	96%	96%
23													100,0	100%	96%
24															100%
25															.0070
26															
27															
28															
29															
30															
31															
32															
33															
34															
35															
36															
37															
38															
39															
40															
40															

								Smart Pro								
	1		1	1	SS	V factors	as % of	Single P	remium f	or With-	ROP opti	ion	1		ı	
Policy year/PT	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%
2	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%
3	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%
4	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
5	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
6	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
7	92%	92%	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
8	92%	92%	92%	92%	92%	92%	92%	92%	91%	91%	91%	91%	91%	91%	91%	91%
9	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	91%	91%	91%
10	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
11	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
12	93%	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
13	93%	93%	93%	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%	92%	92%
14	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	92%	92%	92%	92%	92%	92%
15	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	92%	92%	92%
16	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%
17	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%
18	94%	94%	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%	93%	93%
19	95%	95%	94%	94%	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%	93%
20	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	94%	93%	93%	93%	93%	93%
21	95%	95%	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	94%	93%	93%	93%
22	95%	95%	95%	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%
23	96%	96%	95%	95%	95%	95%	95%	95%	94%	94%	94%	94%	94%	94%	94%	94%
24	96%	96%	96%	95%	95%	95%	95%	95%	95%	95%	94%	94%	94%	94%	94%	94%
25	100%	96%	96%	96%	95%	95%	95%	95%	95%	95%	95%	94%	94%	94%	94%	94%
26		100%	96%	96%	96%	95%	95%	95%	95%	95%	95%	95%	94%	94%	94%	94%
27			100%	96%	96%	96%	95%	95%	95%	95%	95%	95%	95%	94%	94%	94%
28				100%	96%	96%	96%	96%	95%	95%	95%	95%	95%	95%	95%	95%
29					100%	96%	96%	96%	96%	96%	95%	95%	95%	95%	95%	95%
30						100%	96%	96%	96%	96%	96%	95%	95%	95%	95%	95%
31							100%	96%	96%	96%	96%	96%	95%	95%	95%	95%
32								100%	96%	96%	96%	96%	96%	95%	95%	95%
33									100%	96%	96%	96%	96%	96%	95%	95%
34										100%	96%	96%	96%	96%	96%	96%
35											100%	96%	96%	96%	96%	96%
36												100%	96%	96%	96%	96%
37													100%	96%	96%	96%
38														100%	96%	96%
39															100%	96%
40																100%

Annexure K

ADB, ATPD Benefit & Critical Illness Benefit - Definitions and Exclusions

Definitions:

Accident Death Benefit:

'Accident' shall mean a sudden, unforeseen and involuntary event caused by external, visible,

"Accidental Death' means death caused by sudden, violent, unforeseen and involuntary event caused by external and visible means as revealed by an autopsy provided such death was caused directly by such Accident, and independently of any physical or mental illness within one hundred and eighty (180) days of the date of Accident.

Accidental Total Permanent Disability:
"Accidental Total Permanent Disability is with the mean disability of the rider life insured as a result of bedity injury caused by an accident of surden unforced and involuntary over the support of the surference and involuntary over the support of the surference and involuntary over the support of the surference and involuntary over the sur

external roll refinal entry broading shall refer to a specific processes and involuntary event caused by external and visible means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the rider life assureds disability which must be permanent and total and must result in at least one of the following:

Loss of both eyes; (b) Loss of both arms and both hands; (c) Loss of one arm and one leg; (d) Loss of one arm and one foot; (e) Loss of one hand and one foot; (f) Loss of one hand and one leg; (g) Loss of both legs; (h) Loss of both feet

The disability must be documented for an uninterrupted period of at least six months.

Loss of both eyes means total loss of vision in both eyes, certified by an ophthalmologist

- If the disability is due to amputation/ dismemberment, loss of hand will mean amputation/ dismemberment above wrist, loss of arm will mean amputation/ dismemberment above elbow, loss of feet will mean amputation/ dismemberment above ankle and loss of leg will mean amputation/ dismemberment above knee
- amputation distributions above knee if the disability is not due to amputation/dismemberment, loss will mean loss of usage of both limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only. The Accidental Permanent Total Disability has to be certified by a registered Medical Practitioner, appointed by the company. Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total disability of the rider life assured. The Disability Benefit is paid if and only if disability is detected as per above Disability Condition.

C) Critical Illness:

Minor CI Conditions: Percutaneous Heart Valve Repair

The actual undergoing of percutaneous intravascular Valvotomy or percutaneous intravascular Valvuloplasty not involving the deployment of any device or prosthesis necessitated by damage of the heart valve as confirmed by a specialist in the relevant field and established by a cardiac echocardiogram

All other surgical corrective methods will be excluded from this benefit.

- The following are specifically excluded: Chronic constrictive pericarditis related to alcohol or drug abuse Acute pericarditis due to any reason

Other procedures on the pericardium including pericardial biopsies, and pericardial drainage procedures by needle aspiration.

Angioplasty

Coronary Angioplasty is defined as percutaneous coronary intervention by way of balloon angioplasty with or without stenting for treatment of the narrowing or blockage of minimum 50 % of one or more major coronary arteries. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram (CAG).

Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right

coronary artery.

Diagnostic angiography or investigation procedures without angioplasty/stent insertion are

The benefit payout for Angioplasty claim is capped at lower of INR 5 lakhs and 25% of CI SA. Minimally Invasive Surgery of Aorta

The actual undergoing of surgery via minimally invasive or intra-arterial techniques to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta, as evidenced by a cardiac echocardiogram and confirmed by a specialist in the relevant field. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches

Infective Endocarditis

Inflammation of the inner lining of the heart caused by infectious organisms, where all of the following criteria are met:

- Positive result of the blood culture proving presence of the infectious organism(s);

 Presence of at least moderate heart valve incompetence (meaning regurgitant fraction of 20% or above) or moderate heart valve stenosis (resulting in heart valve area of 30% or less of normal value) attributable to Infective Endocarditis; and
- The Diagnosis of Infective Endocarditis and the severity of valvular impairment are confirmed by a Registered Medical Practitioner who is a cardiologist

Carotid Artery Surgery
Angioplasty or Endarterectomy for Carotid Arteries shall mean the treatment of stenosis of 50% or above, as proven by angiographic evidence of one (1) or more of carotid arteries. Both (a) and (b) below must be met:

Either:

- Actual undergoing of endarterectomy to alleviate the symptoms; or Actual undergoing of an endovascular intervention such as angioplasty and/or stenting or atherectomy to alleviate the symptoms; and
- The Diagnosis and medical necessity of the treatment must be confirmed by a Registered Medical Practitioner who is a specialist in the relevant field. b)

Early Cancer (including Carcinoma in-situ)

The diagnosis of any of the listed below conditions must be established by histological evidence

- In e diagnosis of any of the listed below conditions must be established by histological evidence and be confirmed by an independent Medical Practitioner who is an Oncologist.

 Carcinoma in-situ: Carcinoma-in-situ means the presence of malignant cancer cells that remain within the cell group from which they arose. It must involve the full thickness of the epithelium but does not cross basement membranes and it does not invade the surrounding tissue or organ. The diagnosis of which must be positively established by microscopic examination of fixed tissues.

 Prostate Cancer early stage: Early Prostate Cancer that is histologically described using the TNM classification as T1N0M0.

- Thyroid Cancer early stage: All thyroid cancers that are less than 2.0 cm and histologically classified as T1N0M0 according to TNM classification.

 Bladder Cancer early stage: All tumors of the urinary bladder histologically classified as T1N0M0 according to TNM classification.

 Chronic Lymphocytic Leukaemia early stage: Chronic Lymphocytic Leukaemia categorized as stage 1 (one) to 2 (two) as per the Rai classification. The following are specifically excluded from all early cancer benefits:

All tumors which are histologically described as benign, borderline malignant, or low malignant

- Dysplasia, intra-epithelial neoplasia or squamous intra-epithelial lesions Carcinoma in-situ of skin and Melanoma in-situ
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or
- Malignant melanoma that has not caused invasion beyond the epidermis.

Guillain Barre Syndrome

Guillain-Barre syndrome is an acute, inflammatory, post-infectious polyneuropathy resulting in progressive and ascending paralysis. The diagnosis must be confirmed by a Neurologist, have been treated with plasma exchange or intravenous immunoglobulin, and must be of a severity to have documented evidence of persistent neurological symptoms lasting for a period of at least six months from the time of diagnosis.

Nephrectomy

The complete surgical removal of one kidney necessitated by any illness or accident of the Life Assured. The need for the surgical removal of the kidney must be certified to be absolutely necessary by a specialist in the relevant field. Donation is excluded

Chronic Primary Sclerosing Cholangitis

Chronic Primary Scierosing Cholangius
This benefit is payable for chronic primary sclerosing cholangitis confirmed on cholangiogram imaging confirming progressive obliteration of the bile ducts. The diagnosis must be made by a gastroenterologist and the condition must have progressed to the point where there is permanent jaundice. The benefit is payable only where there is a need immunosuppressive treatment, drug therapy for intractable prunitis or if biliary tract obliteration has required balloon dilation or stenting of the bile ducts. Biliary tract sclerosis or obstruction as a consequence of biliary surgery, gall stone disease, infection, inflammatory bowel disease or other secondary precipitants is excluded. Secondary Pulmonary Hypertension

Secondary Pulmonary hypertension with established right ventricular hypertrophy leading to the presence of permanent physical impairment of at least Class III of the New York Heart Association (NYHA) Classification of Cardiac Impairment.

The Diagnosis must be established by cardiac catheterisation by a specialist in the relevant field.

Ulcerative Colitis

Ulcerative colitis refers to chronic pan colitis with inflammation involving the entire colon which has been unequivocally diagnosed as ulcerative colitis on the basis of endoscopic appearances and biopsy proof. The diagnosis must be confirmed by a specialist gastroenterologist & there must be a requirement for ongoing systemic immunosuppression therapy or immuno-modulatory therapy for a period of at least 6 months supervised by the specialist in gastroenterology. Other forms of inflammatory colitis are specifically excluded. Ulcerative colitis confined to the rectum is specifically excluded.
Pericardectomy

The undergoing of a pericardiectomy as a result of pericardial disease. The surgical procedure must be certified to be absolutely necessary by a specialist in the relevant field. The following are specifically excluded:

- Chronic constrictive pericarditis related to alcohol or drug abuse Acute pericarditis due to any reason
- Other procedures on the pericardium including pericardial biopsies, and pericardial drainage procedures by needle

Implantable Cardioverter Defibrillator Insertion of a permanent cardiac defibrillator as a result of cardiac arrhythmia which cannot be treated via any other method. The surgical procedure must be certified to be absolutely necessary by a specialist in the relevant field. Documentary evidence of ventricular tachycardia or fibrillation must be provided.

Acute Necrohemorrhagic Pancreatitis

Acute Necrohemorrhagic Pancreatitis

Acute inflammation and necrosis of pancreas parenchyma, focal enzyme necrosis of pancreatic fat and haemorrhage due to blood vessel necrosis, where all of the following criteria are met:

The necessary treatment is surgical clearance of necrotic tissue or pancreatectomy, and

The diagnosis is based on histopathological features and confirmed by a Specialist in gastroenterology.

Pancreatitis caused directly or indirectly, wholly or partly, by alcohol or drug abuse is excluded Endovascular treatment for Cerebral Aneurysm Endovascular Treatment for Cerebral Aneurysm shall mean the actual undergoing of an

endovascular intervention, such as endovascular embolization, endovascular coiling, angioplasty and/or stenting or the insertion of a flow diverter, to prevent rupture of a cerebral aneurysm or to alleviate the bleeding due to rupture of a cerebral aneurysm. The procedure must be considered Medically Necessary and performed by a Registered Medicall Practitioner who is a specialist in the relevant field.

Insertion of cerebral shunt

The actual undergoing of surgical implantation of a shunt from the ventricles of the brain to relieve raised pressure in the cerebrospinal fluid. The need of a shunt must be certified to be absolutely necessary by a consultant neurologist.

Less Severe Lung Disease Chronic Lung Disease shall mean the Diagnosis of interstitial fibrosis requiring at least Circuite Lung Disease shall mean the Diagnosis of interstitial inforsis requiring at reast intermittent oxygen therapy and showing consistent reduction in FEV 1 of one point two (1.2) litres or less under appropriate medication. Diagnosis, severity and test results must be confirmed by a Registered Medical Practitioner Small Bowel Transplant

The receipt of a transplant of at least one metre of small bowel with its own blood supply via a laparotomy resulting from intestinal failure.

The undergoing of the transplant has to be confirmed by a specialist medical practitioner.

Cirrhosis of the Liver Cirrhosis of the liver with a HAI-Knodell Scores of 6 and above as evident by liver biopsy. The diagnosis must be unequivocally confirmed by a specialist in the relevant field and based on the histological findings of the liver biopsy.

Liver disease secondary to the following are excluded: (i) Alcohol, (ii) Drug abuse, (iii) Hepatitis B virus, (iv) Hepatitis C virus
Major Conditions:

20.

Cancer of Specified Severity
A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma. The following are excluded –

- All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN 2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or
- Malignant melanoma that has not caused invasion beyond the epidermis;
 All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
 All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
 Chronic lymphocytic leukaemia less than RAI stage 3 iv.

- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification, νii
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs; viii
- 21. Myocardial Infarction (First Heart Attack Of Specific Severity)

The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)

New characteristic electrocardiogram changes Elevation of infarction specific enzymes, Troponins or other specific

biochemical markers.

The following are excluded: Other acute Coronary Syndromes

Any type of angina pectoris
A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR ii. iii. following an intra-arterial cardiac procedure.

Open Chest CABG
The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

The following are excluded: Angioplasty and/or any other intra-arterial procedures Open Heart Replacement Or Repair Of Heart Valves

Open heart Replacement or Repair of heart valves. The actual undergoing of open-heart valves urgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

Coma Of Specified Severity
A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
no response to external stimuli continuously for at least 96 hours;

life support measures are necessary to sustain life; and

permanent neurological deficit which must be assessed at least 30 days after the onset of the

The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

from alcohol or drug abuse is excuded.

Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical

Stroke Resulting In Permanent Symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner. and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

produced.
The following are excluded:
Transient ischemic attacks (TIA)
Traumatic injury of the brain
Vascular disease affecting only the eye or optic nerve or vestibular functions.

Major Organ /Bone Marrow Transplant
The actual undergoing of a transplant of:
One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. The following are excluded:

Other stem-cell transplants
Where only islets of langerhans are transplanted

Permanent Paralysis Of Limbs

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months Motor Neuron Disease With Permanent Symptoms

Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3

Multiple Sclerosis With Persisting Symptoms
The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:

investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and

there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

Other causes of neurological damage such as SLE is excluded

Benian Brain Tumor

Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.

This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist.

Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or

Undergone surgical resection or radiation therapy to treat the brain tumor.

The following conditions are excluded: Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

Blindness

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

The Blindness is evidenced by: corrected visual acuity being 3/60 or less in both eyes or;

the field of vision being less than 10 degrees in both eyes.
The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical

procedure Deafness 33

Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis

must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist. Total means "the loss of hearing to the extent that the loss is greater than 90 decibels across all frequencies of hearing" in both ears.

End Stage Lung Failure

End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following: FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and

Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and

Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less (PaO2 < 55mmHg); iii. and

Dyspnea at rest. End Stage Liver Failure 35.

Permanent and irreversible failure of liver function that has resulted in all three of the following:

Permanent jaundice; and Ascites; and

iii.

Hepatic encephalopathy.
Liver failure secondary to drug or alcohol abuse is excluded.

Loss Of Speech

Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist.

Loss Of Limbs

The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

Major Head Trauma

Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging,

Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes

The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology.

The Activities of Daily Living are:

Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;

Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances; ii.

Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa; Mobility: the ability to move indoors from room to room on level surfaces;

iv.

Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;

Feeding: the ability to feed oneself once food has been prepared and made available.

vi.

39.

Feeding: the ability to feed oneself once tood has been prepared and made available. The following are excluded: Spinal cord injury Primary (Idiopathic) Pulmonary Hypertension An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Cauterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment. The NYHA Classification of Cardiac Impairment are as follows: Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symbtoms.

causes symptoms.

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present

Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.

Third Degree Burns

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area

Alzheimer's Disease

Alzneimer's Disease
Progressive and permanent deterioration of memory and intellectual capacity as evidenced by accepted standardised questionnaires and cerebral imaging. The diagnosis of Alzheimer's disease must be confirmed by an appropriate consultant and supported by the Company's appointed doctor. There must be significant reduction in mental and social functioning requiring the continuous supervision of the life assured. There must also be an inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following 5 "Activities of Daily Living" for a continuous period of at least 6 months:

to perform (whether aided or unaided) at least 3 of the following 5 "Activities of Daily Living" for a continuous period of at least 6 months:

Activities of Daily Living are defined as:

Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;

Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa; ii.

Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; Feeding - the ability to feed oneself once food has been prepared an

alcohol related brain damage are excluded.

Aplastic Anaemia -

Aplastic Anemia is chronic persistent bone marrow failure. A certified hematologist must make the diagnosis of severe irreversible aplastic anemia. There must be permanent bone marrow failure resulting in bone marrow cellularity of less than 25% and there must be two of the following:

Absolute neutrophil count of less than 500/mm³

Platelets count less than 20,000/mm³

Platelets count less than 20,000/mm³

Reticulocyte count of less than 20,000/mm³

The insured must be receiving treatment for more than 3 consecutive months with frequent blood product transfusions, bone marrow stimulating agents, or immunosuppressive agents or the insured has received a bone marrow or cord blood stem cell transplant.

Temporary or reversible aplastic anaemia is excluded and not covered in this policy Medullary Cystic Disease

Medullary Cystic Disease where the following criteria are met:

the presence in the kidney of multiple cysts in the renal medulla accompanied by the presence of

tubular atrophy and interstitial fibrosis;

- clinical manifestations of anaemia, polyuria, and progressive deterioration in kidney function; and the Diagnosis of Medullary Cystic Disease is confirmed by renal biopsy.
- Isolated or benign kidney cysts are specifically excluded from this benefit.

Parkinson's Disease

- The unequivocal diagnosis of idiopathic Parkinson's Disease by a consultant neurologist. This diagnosis must be supported by all of the following conditions:

 The disease cannot be controlled with medication; and

- There are objective signs of progressive deterioration; and There is an inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following five (5) "Activities of Daily Living" for a continuous period of at least 6 months:
- Activities of Daily Living are defined as:

 Washing the ability to wash in the bath or shower (including getting into and out of the bath or
- washing the ability to wash in the bath of shower (including getting into and out of the bath of shower) or wash satisfactorily by other means;

 Dressing the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

 Transferring the ability to move from a bed to an upright chair or wheelchair and vice versa;

 Toileting the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a setificated laval of proceed hydrogen.
- to maintain a satisfactory level of personal hygiene; Feeding the ability to feed oneself once food has been prepared and made available.

Drug-induced or toxic causes of Parkinsonism are excluded.

Systemic Lupus Erythematosus - with Lupus Nephritis

A multi-system, multifactorial, autoimmune disorder characterised by the development of A multi-system, multifactorial, autoimmune disorder characterised by the development of autoantibodies directed against various self-antigens. In respect of your Policy, systemic lupus erythematosus will be restricted to those forms of systemic lupus erythematosus which involve the kidneys (Class III to Class V Lupus Nephritis, established by renal biopsy, and in accordance with the WHO Classification). The final Diagnosis must be confirmed by a Physician specializing in Rheumatology and Immunology.

The WHO Classification of Lupus Nephritis:

Class I - Minimal Change Lupus Glomerulonephritis Class II - Messangial Lupus Glomerulonephritis

Class III - Focal Segmental Proliferative Lupus

Glomerulonephritis
Class IV - Diffuse Proliferative Lupus Glomerulonephritis

- Membranous Lupus Glomerulonephritis

Apallic Syndrome

A vegetative state is absence of responsiveness and awareness due to dysfunction of the cerebral hemispheres, with the brain stem, controlling respiration and cardiac functions, remaining intact. The definite diagnosis must be evidenced by all of the following:

- Complete unawareness of the self and the environment Inability to communicate with others
- No evidence of sustained or reproducible behavioural responses to external stimuli
- Preserved brain stem functions
- Exclusion of other treatable neurological disorders with appropriate neurophysiological or

The diagnosis must be confirmed by a Consultant Neurologist and the condition must be medically documented for at least one month without any clinical improvement.

Major Surgery of the Aorta

The undergoing of major surgery to treat narrowing, obstruction, aneurysm or dissection of the aorta through surgical opening of the chest or abdomen. The surgery must be determined to be medically necessary by a Consultant Surgeon and supported by imaging findings.

- For the above definition, the following are not covered: Surgery to any branches of the thoracic or abdominal aorta (including aortofemoral or aortoiliac bypass grafts)
 Surgery of the aorta related to hereditary connective tissue disorders (e.g. Marfan syndrome,
- Ehlers-Danlos syndrome)

Surgery following traumatic injury to the aorta
Surgery performed using only minimally invasive or intra-arterial techniques
Fulminant Viral Hepatitis - resulting in acute liver failure
A definite diagnosis of fulminant viral hepatitis evidenced by all of the following:

- Typical serological course of acute viral hepatitis
- Development of hepatic encephalopathy Decrease in liver size

- Increase in bilirubin levels
 Coagulopathy with an international normalized ratio (INR) greater than 1.5
- Development of liver failure within 7 days of onset of symptoms

No known history of liver disease The diagnosis must be confirmed by a Consultant Gastroenterologist.

- For the above definition, the following are not covered:
 All other non-viral causes of acute liver failure (including paracetamol or aflatoxin intoxication)
 Fulminant viral hepatitis associated with intravenous drug use

Primary Cardiomyopathy
The unequivocal Diagnosis of Cardiomyopathy which have resulted in the presence of permanent physical impairments of at least Class IV of the New York Heart Association (NYHA) classification of Cardiac Impairment.

The Diagnosis must be confirmed by a consultant cardiologist.

Cardiomyopathy that is directly related to alcohol or drug misuse is excluded. The NYHA Classification of Cardiac Impairment:

Class I: No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnea, or anginal pain.

Class II: Slight limitation of physical activity. Ordinary physical activity results in symptoms. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity. causes symptoms

- Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Muscular Dystrophy - resulting in permanent loss of physical abilities
Diagnosis of muscular dystrophy by a Registered Medical Practitioner who is a neurologist based
on at least three (3) out of four (4) of the following conditions:

- Family history of other affected individuals; Clinical presentation including absence of sensory disturbance, normal cerebro- spinal fluid and mild tendon reflex reduction; Characteristic electromyogram; or
- Clinical suspicion confirmed by muscle biopsy.

The disease must also result in a total inability to perform, by oneself, at least 3 out of 6 Activities of Daily Living for a continuous period of at least 3 months with no reasonable chance of recovery

Activities of Daily Living are:

Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.

- Getting dressed and undressed the ability to put on, take off, secure and unfasten all garments and, if needed, any braces, artificial limbs or other surgical appliances.

 Feeding oneself – the ability to feed oneself when food has been prepared and made available.
- Maintaining personal hygiene the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.
- Getting between rooms the ability to get from room to room on a level floor.

 Getting in and out of bed the ability to get out of bed into an upright chair or wheelchair and oack again

Poliomyelitis - resulting in paralysis
A definite diagnosis of acute poliovirus infection resulting in paralysis of the limb muscles or respiratory muscles. The paralysis must be medically documented for at least 3 months from the date of diagnosis.

The diagnosis must be confirmed by a Consultant Neurologist and supported by laboratory tests proving the presence of the poliovirus.

For the above definition, the following are not covered:

- Poliovirus infections without paralysis Other enterovirus infections
- Guillain-Barré syndrome or transverse myelitis Sporadic Creutzfeldt-Jakob Disease (sCJD)

Sportatic Creditar advantages (SCDF)
The occurrence of Creutzfeld-Jacob Disease or Variant Creutzfeld-Jacob Disease where there is an associated neurological deficit, which is solely responsible for a permanent inability to perform at least three (3) of the following six (6) "Activities of Daily Living".

- Activities of Daily Living:
 Washing- the ability to wash in the bath or shower (including getting into and out of the bath or (i)
- washing the ability to wash in the ball of shower including getting into and out of the ball of shower) or wash satisfactorily by other means;

 Dressing- the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

 Transferring- the ability to move from a bed to an upright chair or wheelchair and vice versa;

 Mobility- the ability to move indoors from room to room on level surfaces; (ii)
- (iii)

- Toileting- the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding- the ability to feed oneself once food has been prepared and made available
- Disease caused by human growth hormone treatment is excluded. Chronic Recurring Pancreatitis

Chronic Recurring Pancreatitis
The unequivocal diagnosis of recurrent inflammation of the pancreas, involving more than three attacks of pancreatitis within two years and progressing to a stage of pancreatic insufficiency, calcification and cysts. The pancreatic insufficiency must be documented by the presence of weight loss, symptoms of malabsorption, diarrhea, steatorrhea as well as the need of replacement pancreatic digestive enzymes. The diagnosis must be made by an gastroenterologist and confirmed by Endoscopic Retrograde Cholangio Pancreatography

(ERCP).
For the above definition, the following are not covered:

- Chronic pancreatitis due to alcohol or drug use
- Acute pancreatitis

Bacterial Meningitis - resulting in persistent symptoms

A definite diagnosis of bacterial meningitis resulting in a persistent neurological deficit documented for at least 3 months following the date of diagnosis. The diagnosis must be confirmed by a Consultant Neurologist and supported by growth of pathogenic bacteria from cerebrospinal fluid culture.

For the above definition, the following are not covered: Aseptic, viral, parasitic or non-infectious meninaitis

meningitis
Chronic Adrenocortical Insufficiency (Addison's Disease)
Chronic autoimmune adrenal insufficiency is an autoimmune disorder causing gradual destruction
of the adrenal gland resulting in inadequate secretion of steroid hormones. A definite diagnosis of
chronic autoimmune adrenal insufficiency which must be confirmed by a Consultant
Endocrinologist and supported by all of the following:
There is raised of blood ACTH greater than 50 pg/ml
There is evidence of no response of raised aldosterone (serum cortisone) with ACTH test.

There is a need for life long glucocorticoid and mineral corticoid replacement therapy For the above definition, the following are not covered: Secondary, tertiary and congenital adrenal insufficiency

insufficiency
Adrenal insufficiency due to non-autoimmune causes (such as bleeding, infections, tumours, granulomatous disease or surgical removal)
Waiting Period for all stages
For Insured Minor/Major CI conditions: A waiting period of 180 days is applicable from the date of issue of policy or date of revival or reinstatement which is later.
No benefit will be payable if there is diagnosis of any stage of CI or any signs or symptoms related to any stage of CI occurs within the waiting period as applicable from either the date of issue of the policy or date of revival whichever is later.
Survival Period for all stages
Any valid (alim is payable subject to fulfilling all of the below criteria):

- Any valid claim is payable subject to fulfilling all of the below criteria:

 14 days survival period from the date of diagnosis of any insured CI condition, unless a separate Survival Period is specified for any particular disease/condition.

 Signs and symptoms relevant to the claimed CI condition should have been present and documented before death.
- All investigations to confirm the diagnosis of claimed CI condition should have been done before the death of the insured. Survival Period is not applicable for Accidental benefit except for disability (other than physical severance) where it should have persisted for at least 180 days uninterrupted as per the

definition.

Cooling-Off Period

Up to 4 (four) different minor CI conditions can be claimed over the term of the policy subject to

Cooling-off period is defined as consecutive period of 180 days starting from the date of diagnosis of one minor stage CI condition to the date of diagnosis of subsequent minor stage CI condition. Cooling-off period will not apply in case of diagnosis of any major stage condition claim following a minor stage condition claim

Benefit Payout for CI Conditions:

Minor Conditions (other than Angioplasty) will be capped at minimum of 25% of CI SA. Angioplasty SA will be capped at minimum of 25% of CI SA or INR 5 lacs, whichever is lower.

CI SA will be capped at 100% of Base Mortality SA or INR 1 cr whichever is lower. Minor CI condition benefits payout if any will accelerate the CI SA. Medical Practitioner:

A medical practitioner is a person who holds a valid registration from the medical council of any state of India or Medical Council of India or Council for Indian Medicine and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. This would mean a practitioner treating the Life Insured must be holding a degree equivalent to MD or MS in the relevant field to certify the medical condition.

- The Medical practitioner should not be
- the policyholder/insured person himself/herself; or
- an authorised insurance intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
- employed by or under contractual engagement with the insurance company
- related to the policyholder/insured person by blood or marriage
- **Exclusions**
- Accident Death: A)
 - The accidental death benefit will not be payable in the following situations:
- Death occurs as a result of the insured person committing any breach of law with criminal intent Death as a consequence of the insured person being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner Death as a result of self-inflicted injuries.
- Death occurs as a result of the insured person taking part in any naval, military or air force operation during peace time.
- Death occurs as a result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition

 Death occurs as a result of suicide 5)
- Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline on regular routes and on a scheduled timetable
- Death occurs as a result of war, invasion, civil war, rebellion, riots. Failure to follow medical advice
- Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature Accident Total Permanent Disability:
- The Accidental Permanent Total Disability will not be payable in the following situations: Disability as a result of the insured person committing any breach of law with criminal intent; Disability of insured person as a result of war, invasion, civil war, rebellion or riot;

- Disability as a consequence of the insured person being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered 3) medical practitioner;

- medical practitioner;
 Disability as a result of the insured person taking part in any naval, military or air force operation;
 Disability as a result of the insured person participating in or training for any dangerous or
 hazardous sport or competition or riding or driving in any form of race or competition;
 Disability of insured person as a result of aviation, gliding or any form of aerial flight other than as
 a fare paying passenger on a civilian airline plying on regular routes and according to a
 scheduled timetable;
 Pichaliting insured person as a result of attempted of figure.
- 7) Disability of insured person as a result of attempted self-injury

- Disability of insured person as a result of poison, gas or fume (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled)
- Failure to follow medical advice
- Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature
- or property contaminated by nuclear fuel materials or accident arising from such nature Critical Illness and Waiver of Premium on CI Benefit:

 The Critical Illness benefit shall not be paid in the event of any claim occurring directly or indirectly as a result of any of the following:

 If the diagnosis of such Critical Illness was made within 180 days of the start of coverage (i.e. during the waiting period). This would not be applicable on consecutive renewal of the Critical Illness cover for the member with the company;

 If the insured dies within the survival period as per definition from date of the diagnosis of the

- covered Cl;
 Intentional self-inflicted injury, suicide or attempted suicide;
 For any medical conditions suffered by the life assured or any medical procedure undergone by the life assured, if that medical condition or that medical procedure was caused directly or indirectly by influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescriptions of a registered medical practitioner.
 Engaging in or taking part in hazardous activities*, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungee-jumping; underwater activities involving the use of breathing apparatus or not;
- Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not;

- Insured Member whether he is trained or not;
 Participation by the insured person in a criminal or unlawful act with criminal intent;
 For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;
 For any medical condition or any medical procedure arising either as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, terrorism, military or usurped power, riot or civil commotion strikes or particination in any naval military or a force operation during neare time: commotion, strikes or participation in any naval, military or air force operation during peace time; For any medical condition or any medical procedure arising from participation by the insured
- person in any flying activity, except as a bona fide, fare-paying passenger and aviation industry employee like pilot or cabin crew of a recognized airline on regular routes and on a scheduled
- Any External Congenital Anomaly which is not as a consequence of Genetic disorder
- Failure to follow medical advice

Address & Contact Details of Ombudsman Centres

In case you have any grievance, you may approach the Company Grievance Cell. In case you are not satisfied with the decision/resolution of the Company or if your complaint is not resolved/ not satisfied/not responded for 30 days, you may approach the Office of Insurance Ombudsman, in line with the details provided hereinabove in the policy document, at the addresses given below:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, 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@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar 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@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596461 / 455 Fax : 0674 - 2596429 Email bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706196 /468 / Fax: 0172-2708274 Email bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana, (excluding 4 districts viz Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 /Fax: 044-24333664 Email bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 / 23237532 / Fax: 011-23230858 Email bimalokpal.delhi@cioins.co.in	Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonepat and Bahadurgarh
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 / Fax: 0361-2732937 Email bimalokpal.guwahati@cioins.co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040-65504123/23312122 / Fax: 040-23376599 Email bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam – and a part of the Territory of Pondicherry
JAIPUR	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOCHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel: 0484-2358759 / 2359338 / Fax: 0484-2359336 Email bimalokpal.ernakulam@cioins.co.in	Kerala , Lakshadweep, Mahe – a part of UT of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R. Avenue, Kolkatta – 700 072. Tel: 033 22124339/(40) / Fax: 033 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel: 0522 -2231331/30 / Fax: 0522-2231310 Email bimalokpal.lucknow@cioins.co.in	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.
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel: 022 - 26106552 /(960)/ Fax: 022-26106052 Email bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace ,4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. Tel.: 0120-2514250/52/53 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Annexure AA

Section 38 of Insurance Act, 1938, as amended from time to time — Assignment and Transfer of Insurance Policies

Assignment or transfer of a Policy should be in accordance with section 38 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard

- This Policy may be transferred / assigned, wholly or in part, with or without consideration.
- An assignment may be effected in a Policy by an endorsement upon the Policy itself or by a separate instrument under notice to the Company.
- 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.
- The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.

 The transfer of assignment shall not be operative as against the Company 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 authorized agents have been delivered to the Company. Fee to be paid for assignment or transfer can be specified by the IRDAI through Regulations.
- On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the Company of duly receiving the notice.
- If the Company maintains one or more places of business, such notices shall be delivered only at the place where the Policy is being serviced.
- 9 The Company 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 bona-fide or (b) not in the interest of the Policyholder / Life Assured or (c) not in public interest or (d) is for the purpose of trading of the Policy.
- 10 Before refusing to act upon endorsement, the Company 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.
- In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
- The priority of claims of persons interested in the Policy would depend on the date on which the notices of assignment or transfer is delivered to the Company; 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 IRDAI.
- 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
- where assignment or transfer is subject to terms and conditions of transfer or assignment OR
- where the transfer or assignment is made upon condition that b.
- the proceeds under the Policy shall become payable to Policyholder or Nominee(s) in the event of assignee or transferee dying before the Life Assured OR
- the Life Assured surviving the Policy Term
- 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.
- In other cases, the Company 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 14
- 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
- may institute any proceedings in relation to the Policy b.
- 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
- 15 Any rights and remedies of an assignee or transferee of the Policy under an assignment or transfer effected before commencement of The Insurance Laws (Amendment) Act, 2015 shall not be affected by this section. [Disclaimer: Section 38 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 38 as amended from time to time for complete and

Annexure BB

Section 39 of the Insurance Act, 1938, as amended from time to time – Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

- The Policyholder of a life insurance Policy 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.
- 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 Company.
- Nomination can be made at any time before the maturity of the Policy.

- Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the Company and can be registered by the Company in the records relating to the Policy.

 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.

 A notice in writing of change or cancellation of nomination must be delivered to the Company for the Company to be liable to such Nominee. Otherwise, Company will not be liable if a bona-fide payment is made to the
- person named in the text of the Policy or in the registered records of the Company.

 Fee to be paid to the Company for registering change or cancellation of a nomination can be specified by the IRDAI through Regulations.
- On receipt of notice with fee, the Company should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.
- A transfer or assignment made in accordance with section 38 of Insurance Act, 1938, as amended from time to time, shall automatically cancel the nomination except in case of assignment to the Company 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 Company's or transferee's or assignee's interest in 9. the Policy. The nomination will get revived on repayment of the loan.

 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.
- 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).
- Where the Policyholder whose life is insured nominates his/her (a) parents or (b) spouse or (c) children or (d) spouse and children or (e) any of them, the Nominees are beneficially entitled to the amount payable by the Company 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. 13. The Nominees are beneficially entitled to the amount payable by the Company 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. 15 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(s) or
- holder of succession certificate of such Nominee(s).
- The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance Policies maturing for payment after the commencement of The Insurance Laws (Amendment) Act, 2015 (i.e 20.03.2015).
- If Policyholder dies after maturity but the proceeds and benefit of the Policy.

 The provisions of section 39 of the Insurance Act, 1938, as amended from time to time, 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
- 18. applied except where before or after The Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under section 39 of the Insurance Act, 1938, as amended from time to time. 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 of Insurance Act, 1938, as amended from time to time, will not apply.

[Disclaimer: Section 39 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 39 as amended from time to time for complete and

Annexure CC

Section 45 of the Insurance Act, 1938, as amended from time to time - Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of section 45 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015 are as follows:

- No Policy of life insurance shall be called in question on any ground whatsoever after expiry of three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy or (d) the Date of Commencement of Rider; whichever is later.
- On the ground of fraud, a Policy of life insurance may be called in question within three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy or (d) the Date of Commencement of Rider; whichever is later. For this, the Company should communicate in writing to the Company or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which such decision is
- For this, the Company should communicate in writing to the Company or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which such decision is
- Fraud means any of the following acts committed by Life Assured or Policyholder or by his agent, with the intent to deceive the Company or to induce the Company to issue the life insurance Policy: The suggestion, as a fact of that which is not true and which the Life Assured or Policyholder does not believe to be true;
- The active concealment of a fact by the Life Assured or Policyholder having knowledge or belief of the fact;
- Any other act fitted to deceive: and
- Any such act or omission as the law specifically declares to be fraudulent.
- Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or Policyholder or his agent keeping silence to speak or silence is in itself equivalent to speak.
- 6 No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Life Assured or Policyholder / 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.
- Internoting Suppress are factor that sour mis-statement for suppression of material ract are within the Nowedge of the Institute. On Suppression of the Policy flower, in always a policy flower of the Life Assured or Policy flower was incorrectly made in the Proposal Form or other documents, basis which Policy was issued or revived or Rider issued. For this, the Company should communicate in writing to the Life Assured or Policyholder or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.

 In case repudiation is on ground of mis-statement and not on fraud, the premium(s) collected on Policy till the date of repudiation shall be paid to the Policyholder or legal representative or Nominee or assignees of
- Policyholder, within a period of 90 days from the date of repudiation. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the Company. The onus is on Company to show that if the Company had been aware of the said fact, no life insurance Policy would have been issued to the Policyholder.
- The Company 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 Assured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently. 10. [Disclaimer: Section 45 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 45 as amended from time to time for complete and accurate detail1