

GO DIGIT LIFE

INSURANCE LIMITED

Sales Brochure

Digit Glow Plus Term Life Insurance

A Non-Linked Non-Participating Individual Pure Risk Life Insurance Plan

UIN: 165N007V03

Digit Glow Plus Term Life Insurance

A Non-Linked, Non-Participating, Individual Pure Risk Life Insurance Plan

(This product is also available for online sale)

Digit Glow Plus Term Life Insurance is a pure risk plan that provides life insurance coverage to you for the chosen policy term and financially protects your family in your absence. It also provides inbuilt accelerated terminal illness benefit on diagnosis of terminal illness.

Additionally, it also offers a range of other inbuilt optional benefits to provide financial protection against accidental death and accidental total & permanent disability and provides a comprehensive protection solution.

Key Features of the Plan

- Life Insurance Cover for financial security of your family
- Flexibility to choose from two plan variants based on your needs
- Inbuilt Accelerated Terminal Illness Benefit with no additional premium
- Inbuilt Waiver of Premium on diagnosis of Terminal Illness
- Get all your Premiums back as Maturity Benefit with Term Insurance with Return of Premium variant
- Option to defer the premium payment by up to 12 months with Pay Later Option
- Get Back 100% of Premiums paid as Smart Exit Benefit on Early Exit, if you do not need Life Insurance Cover anymore
- Special Premium Discount for Salaried persons in first policy year
- Lower Premium Rates for Women
- Wellness Benefits to Life Assured
- Enhance the financial protection against Accidental Death, Accidental Total and Permanent Disability through optional benefits
- Flexibility to pay premiums once, for a limited period or throughout the policy term

Please note: Premium will vary depending upon the variants/ options chosen.

Digit Glow Plus Term Life Insurance – Choice of two variants

Digit Glow Plus Term Life Insurance offers following two variants and you can choose any one of them at inception as per your needs. Once chosen, the variant cannot be changed later. The premium will vary depending upon the variants chosen.

S.No.	Variant Name	Death Benefit + Inbuilt Accelerated Terminal Illness Benefit	Maturity Benefit
1.	Term Insurance	Under this variant, • the life assured is covered for death benefit during the policy term, and • Death Benefit can be accelerated in the case of diagnosis of terminal illness	**No Maturity Benefit** On survival till end of policy term, no maturity benefit will be paid
2.	Term Insurance with Return of Premium	Under this variant, • the life assured is covered for death benefit during the policy term, and • Death Benefit can be accelerated in the case of diagnosis of terminal illness	**Lumpsum Maturity Benefit** On survival till end of policy term, a lumpsum maturity benefit will be paid on policy end date.

Now let's understand the benefits offered under these two variants in detail.

Benefits in detail

A. Death Benefit

Digit Glow Plus Term Life Insurance ensures that your family is financially protected in your absence by paying them the Death Benefit as a lumpsum amount as follows, subject to the policy being in-force. Death benefit will be accelerated in case of diagnosis of terminal illness during the policy term.

Death Benefit payable under both the variants will be the highest of the following:

For Single Pay

- 1.25 times the Single Premium, or
- Sum Assured on Death

For Limited and Regular Pay

- 105% of total premiums paid as on date of death, or
- 10 times the Annualized Premium, or
- Sum Assured on Death

Where, **Total Premiums Paid** means total of all the Premiums paid under the base Benefit, excluding any extra Premium and taxes, if collected explicitly. Base Benefit under Digit Glow Plus Term Life Insurance refers to Death Benefit and Inbuilt Accelerated Terminal Illness Benefit.

Annualized Premium means the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. The applicable taxes, if any, will be collected from you separately as over and above such premium.

Sum Assured on Death means an absolute amount of Benefit which is guaranteed to become payable on death of the Life Assured after the life insurance cover start date and during the policy term and in accordance with the terms and conditions of the policy.

Upon the payment of the death benefit, the policy will terminate and no further benefits will be paid by the Company.

A.1 Inbuilt Accelerated Terminal Illness Benefit

This is an inbuilt benefit for which no additional premium is required to be paid. Under this benefit, upon diagnosis of terminal illness during the policy term, accelerated terminal illness benefit will be paid in lumpsum. It is an accelerated benefit which means this benefit facilitates an earlier payment of death benefit in lumpsum on prior occurrence of terminal illness during the policy term. It is payable only once during the lifetime of the life assured and will be equal to the death benefit under the policy or Rs. 2 Crore, whichever is lower.

In case, Death Benefit is less than or equal to Rs. 2 Crore - Inbuilt Accelerated Terminal Illness Benefit will be equal to Death Benefit under the policy and the policy will terminate upon payment of Inbuilt Accelerated Terminal Illness Benefit.

In case, Death Benefit is more than Rs. 2 Crore - Inbuilt Accelerated Terminal Illness Benefit will be limited to Rs. 2 Crore under the policy and upon the payment of the claim in respect of Inbuilt Accelerated Terminal Illness Benefit, all future premiums falling due from the date of diagnosis of terminal Illness will be waived off and the policy will continue with remaining Death Benefit till death of the life assured or till the end of the policy term, whichever is earlier. However, Inbuilt Optional Benefits, if applicable, will terminate in such case.

In case, terminal illness claim is not accepted by the Company, then the policy will continue with full Death Benefit, Inbuilt Accelerated Terminal Illness Benefit and other applicable benefits, if any, till the death of life assured or till end of policy term, whichever is earlier, provided policy being in force and all due premiums are paid as and when due and subject to terms and conditions of the policy.

Terminal Illness means an advanced or rapidly progressing incurable and un-correctable medical condition which, in the opinion of two independent medical practitioners, chosen by Digit Life Insurance and specializing in treatment of such illness, certify that the illness is expected to lead to death of the life assured within 6 months of the date of diagnosis of the terminal illness.

The terminal illness must be diagnosed and confirmed by medical practitioners. We reserve the right for an independent assessment by two different medical practitioners other than the medical practitioner whose diagnosis has been provided by the life assured.

B. Inbuilt Optional Benefits

You can choose one or both the following inbuilt optional benefits at the inception of the policy by paying extra premium, subject to terms and conditions of the policy. Once chosen at inception, they cannot be changed later. These optional benefits are not applicable for point of sale (POS) policies.

B.1 Additional Accidental Death Benefit (ADB)

If this benefit is chosen, then upon death of the life assured due to an accident, where such accident has happened during the policy term and the policy is in-force, in addition to the death benefit, the accidental death benefit amount as chosen at inception of the policy, will be paid in lumpsum.

Additional accidental death benefit amount that can be chosen at inception shall be less than or equal to 100% of sum assured on death. A claim under this benefit option will be admitted provided that the death:
i. is caused by injury resulting from an accident,
ii. occurs solely and directly due to such injury, and independent of any other causes,
iii. occurs within 180 days of the occurrence of accident and
iv. is not a result from any of the causes listed in the exclusions for additional accidental death benefit specified under general policy provisions/definitions/exclusions section below.

In case, the accident occurs while the life assured's additional accidental death benefit is in-force, but the accidental death occurs after the completion of policy term and within 180 days of the accident, additional accidental death benefit will be paid to the claimant.

Upon payment of additional accidental death benefit, the policy will terminate and no further benefits shall be payable.

B.2 Additional Accidental Total and Permanent Disability (ATPD) Benefit

If this benefit is chosen, then upon occurrence of total and permanent disability due to an accident, where such accident has happened during the policy term and the policy is in-force, additional accidental total and permanent disability benefit amount as chosen at inception of the policy, will be paid in lumpsum. Additional accidental total and permanent disability benefit amount that can be chosen at inception shall be less than or equal to 100% of sum assured on death and will be in addition to death benefit and other inbuilt optional benefits chosen (if any).

In case, the accident occurs while the life assured's additional accidental total and permanent disability benefit is in-force, but the accidental total and permanent disability (ATPD) occurs after the completion of policy term and within 180 days of the accident, additional accidental total and permanent benefit will be paid to the claimant.

On payment of the additional ATPD benefit, coverage for this benefit under the policy terminates, however, the policy will continue for in-force death benefit and other in-force benefits (if any) for the remaining policy term.

Definitions and exclusions pertaining to additional accidental death benefit and additional accidental total and permanent disability benefit are provided under general policy provisions/definitions/exclusions section below.

C. Survival/ Maturity Benefit

On survival of the life assured till the end of policy term, provided policy is in force and all due premiums are received by us, following benefits will be payable at the end of policy term as per the variant chosen at inception of the policy:

Variant	Survival / Maturity Benefit
Term Insurance	No Survival / Maturity Benefit shall be payable. Policy will terminate on completion of policy term.

Term Insurance with Return of Premium	Sum Assured on Maturity will be paid as a lumpsum amount. Sum Assured on Maturity will be equal to 100% of Total Premiums Paid (including underwriting extra premiums, if any). In case, Death Benefit in the policy is higher than Inbuilt Accelerated Terminal Illness Benefit, then upon diagnosis of terminal illness and acceptance and payment of Inbuilt Accelerated Terminal Illness Benefit claim, the future premiums (if any) will be waived off and policy will continue with remaining Death Benefit for the rest of policy term. Maturity Benefit payable on survival of the life assured till the end of policy term in such case will be equal to the following: Total premiums received by us (including underwriting extra premiums, if any) before diagnosis of terminal illness + Total Premiums which were waived off after diagnosis of terminal illness Premium received by us for Inbuilt Optional Benefits, if any, shall not be paid back as part of maturity benefit Policy will terminate upon payment of maturity benefit on completion of policy term.

Other important benefits

D. Wellness benefit

We provide wellness benefits to the life assured which intends to incentivize him/her for taking care of his/her health/fitness and maintaining healthy lifestyle through such preventative and wellness services.

The applicability of the wellness benefit program and its features may be amended from time to time as per the availability of suitable service providers. The list of benefits under this program and terms and conditions applicable to it are provided in Annexure I.

E. Tax Benefit

You may be eligible for tax benefits as per prevailing tax laws:

- On the premiums paid*
- On proceeds of the policy*

*The aforesaid tax benefits are subject to change in tax laws. We therefore urge you to carefully analyse in consultation with your advisor the tax benefits/tax implications, if any that may arise on opting for this policy.

F. Salaried Customer Discount

A discount will be offered on first year's premium (excluding on underwriting extra premiums and taxes) to the salaried customers opting for sum assured on death greater than or equal to 50,00,000.

Depending upon the premium payment option and sum assured on death bands, following premium discount percentage will be offered:

In case of Single Pay, 1% premium discount will be offered to salaried customers.

First Year Premium Discount to Salaried Customers for Limited and Regular Pay Policies

Sum Assured on Death Band	First Year Premium Discount for Salaried Customers	
	For 3 and 4 years limited premium payment term	For other available premium payment term options under limited and regular pay policies
50,00,000 to 99,99,999	1%	4%
1,00,00,000 to 1,49,99,999	1%	6%
1,50,00,000 and above	1%	10%

Salaried customer discount on first year premium (excluding on underwriting extra premium and taxes) for inbuilt optional benefits will be applied basis sum assured chosen for the respective inbuilt optional benefit as per the sum assured bands in above-mentioned table.

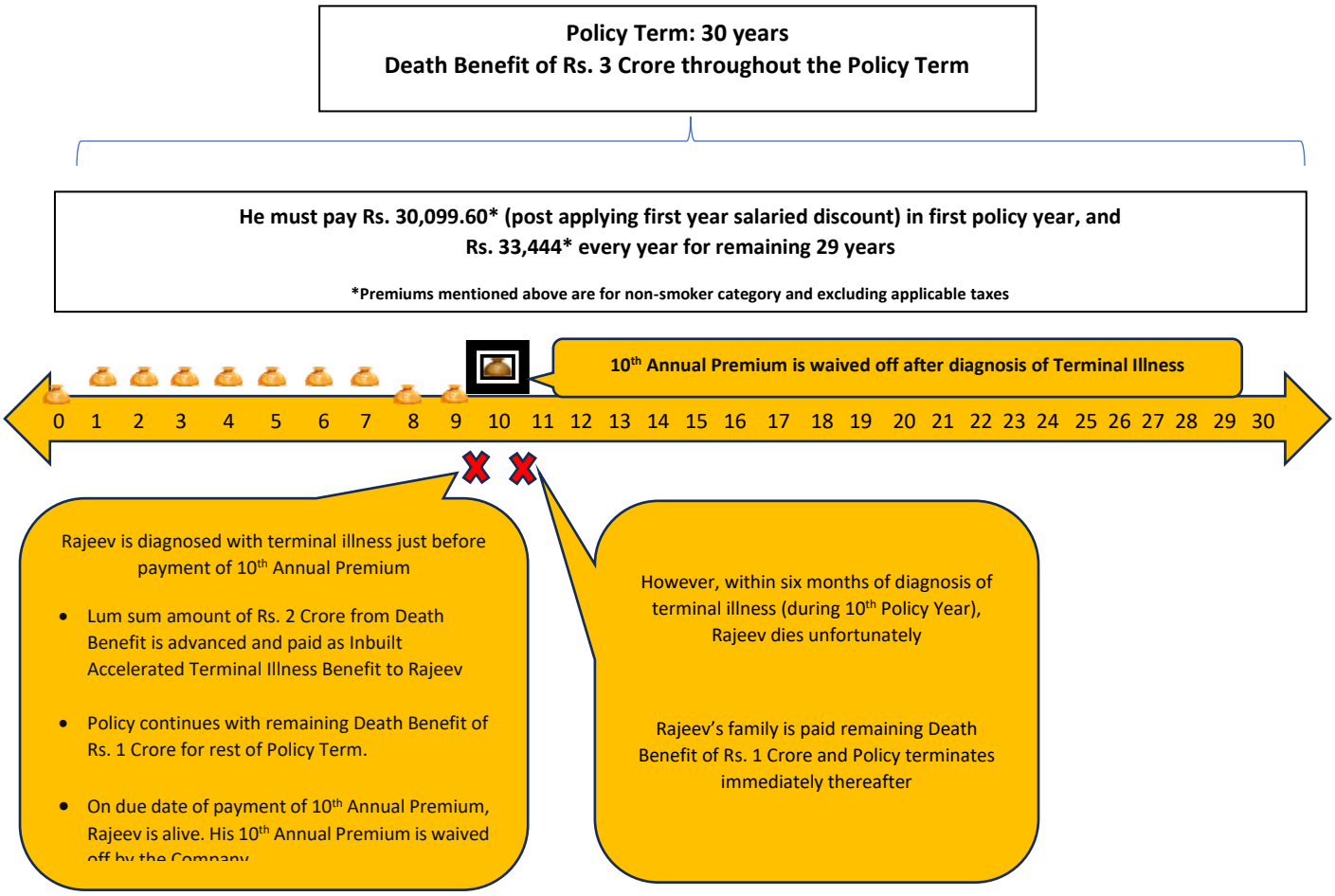
*Salaried customer discount will be provided subject to submission of valid income proofs

How Does this Plan Work?

Let's understand with help of sample illustration for each of the two variants

A. Sample Illustration for Term Insurance variant

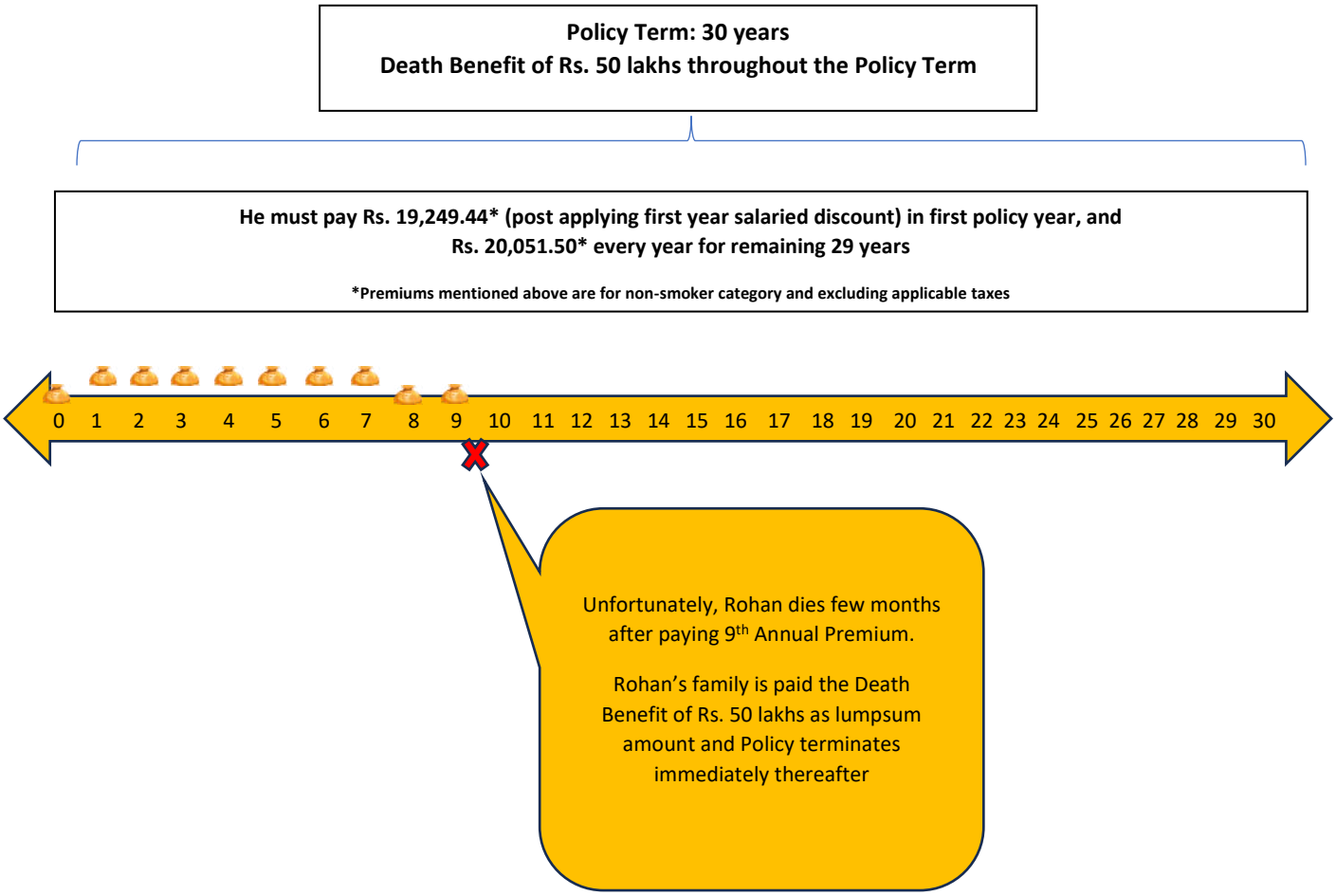
Rajeev is a 35-year-old employee in an IT company and wants to protect his family from financial uncertainties that could arise in case of his untimely demise. He is a non-smoker healthy male and purchases Term Insurance variant of Digit Glow Plus Term Life Insurance, for a sum assured on death of Rs. 3 Crore and chooses a policy term of 30 years. He chooses to pay the premium annually throughout the policy term of 30 years**.** His annual premium instalment is Rs. 33,444on which he gets salaried customer discount of Rs. 3,344.40 (10%) in first policy year. Let's see how this plan work for him and his family. Diagrammatic illustration for the plan benefits is shown below:



If Rajeev survives the policy term and policy is in force till the end of policy term, policy will terminate without any benefit being paid.

B. Sample Illustration for Term Insurance with Return of Premium variant

Rohan is a 35-year-old salaried person working in private company. He looks for protection for his family from financial uncertainties that could arise in case of his untimely demise. At the same time, he wants that if he survives the policy term, he should get back all the premiums paid by him at maturity. He is a non-smoker healthy male and purchases Term Insurance with Return of Premium variant of Digit Glow Plus Term Life Insurance, for a sum assured on death of Rs. 50 lakhs and chooses a policy term of 30 years. He chooses to pay the premium annually throughout the policy term of 30 years**.** His annual premium instalment is Rs. 20,051.50 on which he gets salaried customer discount of Rs. 802.06 (4%) in first policy year. Let's see how this plan work for him and his family. Diagrammatic illustration for the plan benefits is shown below:



However, if Rohan survives the policy term and policy is in force till the end of policy term, a lumpsum maturity benefit equal to all the premiums paid by Rohan during the policy term, that is, **Rs. 600,742.94** (excluding applicable taxes) will be paid to Rohan at the end of such policy term and policy will terminate immediately thereafter.

Additional Features and Flexibilities available with Digit Glow Plus Term Life Insurance

Smart Exit Benefit

This is an inbuilt benefit under which if you exit the policy any time after 29 policy years (except during last 5 years of policy term), then you will receive Smart Exit Benefit which will be equal to sum of Total Premiums Paid plus if any underwriting extra premiums you have paid, under the policy. You can avail this option before completion of policy term subject to the following

conditions:

- Can be availed any time after completion of 29 policy years (except during last 5 policy years of policy term)
- The policy has to be fully active with all due premiums paid by you at the time of availing this option.
- No claim for any of the underlying benefits has been registered and is under evaluation/accepted/paid/being paid on the policy.
- Smart Exit Benefit will not be applicable in case of Term Insurance with Return of Premium variant.

No additional premium needs to be paid by you to avail Smart Exit Benefit.

The Policy and all the applicable benefits under it will terminate upon paying Smart Exit Benefit.

Please note: You can either opt for Smart Exit Benefit or unexpired risk premium value as explained in **Early Exit/Surrender of Policy** section under General Policy Provisions / Definitions / Exclusions. This means, both the Smart Exit Benefit and unexpired risk premium value cannot be availed simultaneously.

Pay Later Option

Under this option, you will have the option to delay the payment of due premium for a period of up to 12 months from the due date of first unpaid Premium, while maintaining all the applicable benefits, under your policy intact. In the event of a claim during this period, we will pay the eligible claim as applicable after deducting the unpaid due premiums and balance premiums, if any, for the policy year of death or other applicable insured event under the policy. You are not required to pay any additional premium to avail Pay Later Option.

This option can be availed subject to following conditions:

- This option is available for Limited Pay and Regular Pay policies only.
- This option can be availed any time after paying at least three full years' premiums and after completion of three policy years provided all due premiums till then have been paid and the policy is fully active and not in lapsed status.
- You can avail this option multiple times during the chosen premium payment term, however, there should be a gap of at least 5 years between the two Pay Later Option periods. i.e. you can choose next Pay Later Option after completion of at least 5 years from the expiry of last availed Pay Later Option. For example, if you choose Pay Later Option at the start of 10th policy year for the first time. the second time it can be availed after 5 years from the end of 10th policy year, i.e. from the 16th policy year provided premium payment term is more than 16 years.
- This option can be availed from next instalment premium due date (subject to fulfilment of two above-mentioned conditions under Pay Later Option) without waiting for policy anniversary.
- Once this option is exercised, it will continue for maximum of 12 consecutive policy months i.e. one Pay Later period means maximum to the extent of 1 annual premium or 2 consecutive half-yearly premiums or 4 consecutive quarterly premiums or 12 consecutive monthly premiums.
- During Pay Later period, the policy will remain fully active with all the applicable benefits under it as per terms and conditions of the policy.
- At the end of Pay Later period, you will be required to pay all the due premiums, including the outstanding premiums applicable for such Pay Later period already availed, including applicable taxes, levies, if any, plus next due instalment premium. For example, if you avail Pay Later Option in the beginning of 4th Policy Year for 12 months, then at the end of this Pay Later period, you will have to pay the due premium for this expired Pay Later period (4th policy year) along with the next due Premium (in 5th policy year).
- If all the premiums due for Pay Later Period are not paid within applicable grace period after expiry of Pay Later period, the policy (and all the applicable benefits under it) will lapse and no benefit for any claim will be paid if the policy is in lapsed state.
- If you choose Pay Later Option during the last 5 policy years of premium payment term, then the next Pay Later Option will not be allowed.
- You will have to intimate us 30 days (15 days in case of monthly mode) before availing this option. If a due premium is unpaid with no prior intimation, the policy at the end of the applicable grace period will be converted into lapsed policy as per terms and conditions of the policy.
- The Pay Later Option will not be available during the last year of the premium payment term.
- No interest will be charged on the premium due during the Pay Later period.

- During the Pay Later period, you may exit /surrender the policy anytime, however, surrender value / unexpired risk premium value, if any, will be first adjusted towards the outstanding premium for Pay Later period, if any and only the remaining amount, if any, will be paid to you.
- You may pay the outstanding premium for Pay Later period anytime during the said Pay Later period itself, without necessarily waiting for the end of it. In this case, the Pay Later period will terminate immediately, and you will be required to pay the future premiums on their respective due dates.

Eligibility Conditions

<table>
<tr><td>Minimum Entry Age
(as per last birthday)</td><td colspan="4">18 years</td></tr>
<tr><td>Maximum Entry Age
(as per last birthday)</td><td colspan="4">65 years</td></tr>
<tr><td>Minimum Maturity Age
(as per last birthday)</td><td colspan="4">19 years</td></tr>
<tr><td>Maximum Maturity Age
(as per last birthday)</td><td colspan="4">85 years</td></tr>
<tr><td>Minimum Sum Assured on Death (in Rs.)</td><td colspan="4">2,25,000</td></tr>
<tr><td>Minimum Sum Assured for Inbuilt Optional Benefits (in Rs.)</td><td colspan="4">2,25,000</td></tr>
<tr><td>Maximum Sum Assured on Death (in Rs.)</td><td colspan="4">No Limit
(subject to prevailing Board approved underwriting policy of Digit Life Insurance)</td></tr>
<tr><td>Maximum Sum Assured for Inbuilt Optional Benefits (in Rs.)</td><td colspan="4">Maximum up to chosen Sum Assured on Death
(subject to prevailing Board approved underwriting policy of Digit Life Insurance)</td></tr>
<tr><td>Minimum and Maximum Premium</td><td colspan="4">Minimum and Maximum premium will be based upon the variant chosen, entry age, Premium Payment Term, Policy Term, applicable Premium rates and will be consistent to the Minimum and Maximum Sum Assured on Death respectively.</td></tr>
<tr><td rowspan="5">Policy Term</td><td colspan="4">Term Insurance Variant</td></tr>
<tr><td>Premium Payment Option</td><td>Single Pay</td><td>Limited Pay</td><td>Regular Pay</td></tr>
<tr><td>Minimum</td><td>1 year</td><td>Premium Payment Term + 5 years</td><td>3 years</td></tr>
<tr><td>Maximum</td><td colspan="3">67 years
(subject to maximum maturity age)</td></tr>
<tr><td colspan="4">Term Insurance with Return of Premium variant</td></tr>
<tr><td>Premium Payment Option</td><td>Single Pay</td><td>Limited Pay</td><td>Regular Pay</td></tr>
<tr><td>Minimum</td><td>15 years</td><td>Premium Payment Term + 5 years
(subject to minimum policy term of 10 years)</td><td>10 years</td></tr>
<tr><td>Maximum</td><td colspan="3">67 years
(subject to maximum maturity age)</td></tr>
<tr><td rowspan="4">Premium Payment Term (PPT)</td><td colspan="4">Term Insurance Variant</td></tr>
<tr><td>Single Pay</td><td>Limited Pay</td><td colspan="2">Regular Pay</td></tr>
<tr><td>Single Pay</td><td>3,4,5, 10, 12, 15 years, Pay till 60</td><td colspan="2">3 years to 67 years

(In case of regular pay, premium payment term will be equal to chosen policy term)</td></tr>
<tr><td colspan="4">Term Insurance with Return of Premium variant</td></tr>
</table>

	Single Pay	Limited Pay	Regular Pay
	Single Pay	3,4,5,10,12,15 years, Pay till 60	10 years to 67 years *(In case of regular pay, premium payment term will be equal to chosen policy term)*
Premium Payment Frequency	Single Pay Annual , Half-Yearly, Quarterly, Monthly for Limited and Regular Pay		

Eligibility Conditions for Policies sourced under Point of Sale

Minimum Entry Age (as per last birthday)	18 years			
Maximum Entry Age (as per last birthday)	60 years			
Minimum Maturity Age (as per last birthday)	23 years			
Maximum Maturity Age (as per last birthday)	65 years			
Minimum Sum Assured on Death (in Rs.)	2,50,000 (For policies sourced under Point of Sale, Sum Assured on Death would be in the multiple of Rs. 50,000 only)			
Maximum Sum Assured on Death (in Rs.)	No Limit (subject to prevailing Board approved underwriting policy of Digit Life Insurance) (For policies sourced under Point of Sale, Sum Assured on Death would be in the multiple of Rs. 50,000 only)			
Minimum and Maximum Premium	Minimum and Maximum premium will be based upon the variant chosen, entry age, Premium Payment Term, Policy Term, applicable Premium rates and will be consistent to the Minimum and Maximum Sum Assured on Death respectively.			
Policy Term	**Term Insurance Variant**			
	Premium Payment Option	**Single Pay**	**Limited Pay**	**Regular Pay**
	Minimum	5 years	Premium Payment Term + 5 years	5 years
	Maximum	47 years (subject to maximum maturity age)		
	Term Insurance with Return of Premium variant			
	Premium Payment Option	**Single Pay**	**Limited Pay**	**Regular Pay**
	Minimum	15 years	Premium Payment Term + 5 years (subject to minimum policy term of 10 years)	10 years
	Maximum	47 years (subject to maximum maturity age)		
Premium Payment Term (PPT)	**Term Insurance Variant**			
	Single Pay	**Limited Pay**	**Regular Pay**	
	Single Pay	3,4,5, 10, 12, 15 years, Pay till 60	5 years to 47 years *(In case of regular pay, premium payment term will be equal to chosen policy term)*	
	Term Insurance with Return of Premium variant			
	Single Pay	**Limited Pay**	**Regular Pay**	
	Single Pay	3,4,5,10,12,15 years, Pay till 60	10 years to 47 years	

			(In case of regular pay, premium payment term will be equal to chosen policy term)
Premium Payment Frequency	Single Pay Annual , Half-Yearly, Quarterly, Monthly for Limited and Regular Pay		

General Policy Provisions / Definitions / Exclusions:

Digit Simplification: *You didn't think you needed to know definitions since your time in school, right? Well, the good news is that you don't need to learn these by heart, as long as you understand them. Certain words and phrases used throughout the Policy have specific meanings, and this section helps to understand them.*

Grace Period: Grace Period means the extra time provided to you from the due date for the payment of premium without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover and other applicable benefits without any interruption, as per the terms and conditions of the policy.

The grace period for payment of premium shall be fifteen (15) days, where you pay the premium on a monthly basis and 30 days in case of other applicable premium payment frequencies. Grace period is not applicable for single pay policies.

Any unpaid due premium is deductible from the benefits that may be payable during the Grace Period. The Company will pay the applicable benefit during grace period, subject to the deduction of the unpaid due premiums as well as balance premiums, if any, for the policy year during which death or the applicable insured event has happened.

Grace period is not applicable for single pay policies.

Policy Lapsation (applicable for Limited Pay and Regular Pay policies only)

Term Insurance variant - If any due premium is not paid by the end of grace period, the policy will lapse on the expiry of grace period until it is revived for full benefits within the revival period as mentioned below under **Revival of the Policy** section. All the applicable benefits will cease, and no benefit will be payable if the policy is in lapsed status.

However, for limited pay policies, if at least three full year's premiums are paid and no further premium is paid and policy is in lapsed status, then unexpired risk premium value (explained under **Early Exit/Surrender of Policy** section) applicable as on due date of first unpaid premium will be paid on earliest of following events:

- Death of life assured within revival period
- Diagnosis of terminal illness to the life assured within the revival period (with Inbuilt Accelerated Terminal Illness being equal to Death Benefit under the policy)
- Early Exit / Surrender of Policy
- End of the revival period
- Policy end date

Post payment of such unexpired risk premium value, policy and all applicable benefits under it will terminate.

Term Insurance with Return of Premium variant - If at least one full year's premiums have not been paid, the policy will lapse on the expiry of grace period until it is revived for full benefits within the revival period as mentioned below under **Revival of the Policy** section. All the applicable benefits will cease, and no benefit shall be payable if the Policy is in lapsed status.

You may revive your lapsed policy subject to conditions stated in **Revival of the Policy** section.

Please Note: Single Pay policies will not lapse.

Reduced Paid-up Benefit (applicable for Limited Pay and Regular Pay Policies only)

Term Insurance variant - This variant does not have any reduced paid-up benefit.

Term Insurance with Return of Premium variant – If the policy acquires surrender value as specified below under **Early Exit / Surrender of Policy** section, then in case of non-payment of further due premiums by policyholder by the end of grace period, policy will acquire reduced paid-up status. Once the policy acquires reduced paid-up status, reduced paid-up benefits shall be payable as described below until it is revived for full benefits within the revival period:

Reduced Paid-up Death Benefit– Reduced Paid-Up Death Benefit will be paid as a lump sum amount and will be the highest of following:

- (Reduced Paid-up Factor * Sum Assured on Death); or
- (Reduced Paid-up Factor * 10 times the Annualized Premium); or
- 105% of Total Premiums Paid as on the date of death of Life Assured

Reduced Paid-up Inbuilt Accelerated Terminal Illness Benefit = Reduced Paid-up Factor * Minimum of (Death Benefit and Rs.2,00,00,000)

- **In case where Death Benefit chosen at the Inception of the Policy is up to Rs. 2 Crore and if Policy acquires reduced paid-up status** - Upon diagnosis of terminal illness and acceptance of terminal illness claim by us, reduced paid-up inbuilt terminal illness benefit equal to reduced paid-up death benefit will be paid in lumpsum to the claimant. Policy will terminate immediately after payment of this reduced paid-up benefit and no further benefits shall be payable thereafter.
- **In case where Death Benefit chosen at the Date of Inception of the Policy is more than Rs. 2 Crore and if Policy acquires reduced paid-up status** - Upon diagnosis of terminal illness (TI) and acceptance of terminal illness claim by us, reduced paid-up inbuilt terminal illness benefit equal to reduced paid-up factor * Rs. 2 Crore will be advanced and payable as lumpsum amount to the claimant and policy will continue for remaining amount of reduced paid-up death benefit for rest of the policy term or till occurrence of death of life assured, whichever is earlier.

  Waiver of future premiums shall not be applicable for policy under reduced paid-up status.

Any reduced paid-up policy under Term Insurance with Return of Premium cannot be revived after acceptance of claim under Inbuilt Accelerated Terminal Illness Benefit.

Reduced Paid-up Maturity Benefit:

- **Reduced Paid-up Maturity Benefit =** (Reduced Paid-up Factor * Sum Assured on Maturity)

Where Reduced Paid-up Factor = $\frac{\text{Number of Premiums paid (in months)}}{\text{Total number of Premiums payable during the Premium Payment Term (in months)}}$

Reduced paid-up benefit will not be applicable for inbuilt optional benefits.

Early Exit / Surrender of Policy:

You can surrender the policy any time after policy acquires surrender / unexpired risk premium value during the policy term. Policy cannot be surrendered after the death of life assured.

Early Exit / Surrender of Policy in case of Term Insurance variant

Single Pay Policies – You can exit any time after the policy start date and before the completion of policy term. On such early exit, an unexpired risk premium value for the outstanding policy term will be paid to the you.

Unexpired Risk Premium Value on Early Exit in case of Single Pay Policy = Max [60% * (Policy Term (in months) – expired duration of Policy Term (in months)),0] * Single Premium including underwriting extra premiums (if any) /Policy Term (in months)

For Limited Pay Policies – You can exit any time after the policy start date and before completion of policy term. In case of such early exit**,** unexpired risk premium value for the outstanding policy term shall be payable to the you, provided at least 3 full years' premiums are received by us before such early exit.

Unexpired Risk Premium Value on Early Exit in case of Limited Pay Policy (provided at least 3 full years' premiums are paid by Policyholder before such Early Exit) = Max[60% * (Number of instalment Premiums paid * 12/Premium payment frequency * Policy Term (in months)/ Premium Payment Term (in months) – expired duration of Policy Term (in months)),0] * instalment Premium* Premium Payment Term (in months)/Policy Term (in months) * Premium payment frequency/12

For early exit in case of limited pay policy, where three full years' premiums are not paid, unexpired risk premium value shall not be applicable.

In the above-mentioned formula for limited Pay policies, Instalment Premium is inclusive of underwriting extra premiums, if any and excluding taxes, if any.

The above-mentioned formula /methodology will be applicable for calculating unexpired risk premium value for inbuilt optional benefits as well (whether chosen with Term Insurance variant or with Term Insurance with Return of Premium variant).

For Regular Pay Policies: No unexpired risk premium value shall be payable for regular pay policies on early exit.

Any change to the above-mentioned formula for deriving unexpired risk premium value shall be subject to the prior approval of the Authority.

Early Exit / Surrender of Policy in case of Term Insurance with Return of Premium variant

For Single Premium Policies, policy acquires surrender value immediately after the policy start date and it can be surrendered any time thereafter.

For limited pay and regular pay policies, policy acquires surrender value on payment of at least one full years' premium, however, policy can be surrendered only after completion of one policy year.

Surrender Value

The surrender value payable shall be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).

Guaranteed Surrender Value (GSV): The Guaranteed Surrender Value is calculated as following subject to minimum value of zero:

• GSV Factor multiplied by Total Premiums Paid including underwriting extra premiums, if any

GSV Factors for Single Pay Policies

Policy Year of Surrender during the Policy Term (in years)	GSV Factor
1	92%
2	94%
3	96%
4	98%
5 and above	100%

GSV Factors for Limited and Regular Pay Policies

GSV Factors for limited and regular pay policies are provided in Annexure III

Special Surrender Value (SSV): Special Surrender Value is calculated as following:

SSV for Limited and Regular Pay Policies = Max [30% * (Number of instalment premiums paid * 12/premium payment frequency * policy term (in months)/ premium payment term (in months) – expired duration of policy term (in months)),0]* instalment premium * premium payment term (in months)/policy term (in months) * premium payment frequency/12 + Present value of reduced paid up maturity benefit.

In the above-mentioned formula for limited pay policies, instalment premium is inclusive of underwriting extra premiums, if any and excluding taxes, if any.

SSV for Single Pay Policies = Max [30% * (Policy Term (in months)– expired duration of Policy Term (in months)),0] * Single Premium including underwriting extra premiums (if any)/Policy Term (in months) + Present value of Maturity Benefit.

Present value shall be calculated using the discount rate of 7.50% p.a.

Any change in the methodology/formula for calculating SSV shall be subject to prior approval from the Authority.

Upon payment of the surrender value/unexpired risk premium value, the policy shall stand terminated with no further benefits payable under the policy and the Company shall be relieved and discharged from all obligations under this policy thereafter.

Revival of the Policy: A policy in lapsed or reduced paid-up status can be revived for full benefits during the policy term but within a period of five years from the date of first unpaid premium by submitting the proof of continued insurability to the satisfaction of the board approved underwriting policy and making the payment of all due premiums together with payment of late fees calculated at such interest rate as per formula below and as may be prevailing at the time of the payment.

(10-year benchmark G-Sec Yield + 1.5%) rounded up to multiple of 25 basis points. The revival interest rate will be reviewed on 31st March of every year and any change in revival interest rate will be applicable from the following 1st July to 30th June period. The current rate of interest for revival is 9.00% p.a. Interest rate will be as prevailing from time to time.
Any change in the basis of determination of interest rate for revivals shall be done only after prior approval of the Authority.

If needed the company may refer it to its medical examiner in deciding on revival of lapsed policy.

If a Policy in lapsed status is not revived for full benefits within revival period, provided revival period doesn't exceed the policy term, then the policy will terminate, and no benefit will be paid except the unexpired risk premium value in case of limited pay policies under Term Insurance variant as mentioned under **Early Exit/Surrender of Policy** section above.

Similarly, if the policy in reduced paid-up status (applicable for Term Insurance with Return of Premium variant only) is not revived for full benefits within revival period, provided revival period doesn't exceed the policy term, then the policy under reduced paid-up status cannot be revived thereafter and will continue to be under reduced paid-up status for the remaining part of the policy term.

The benefits under the policy are restored in full once revived and any due benefit becomes payable immediately.

Policy Loan Policy loan is not available under this Policy.

Free Look Period: You will have a period of 30 days from the date of receipt of the policy document to review the terms and conditions of this policy and if you disagree with any of the terms and conditions, you will have the option to return the policy document to the Company stating the reasons for the cancellation upon which the Company shall return the premium paid subject to deduction of a proportionate risk premium for the period of insurance cover in addition to the expenses incurred on medical examination (if any) and the stamp duty charges. All benefits and rights under this policy shall immediately stand terminated on the cancellation of the policy.

Risk factors:

- Digit Glow Plus Term Life Insurance is a Non-Linked, Non-Participating Individual Pure Risk Life Insurance Plan.
- Go Digit Life Insurance Limited is only the name of the Insurance Company and Digit Glow Plus Term Life Insurance is only the name of the product and does not in any way indicate the quality of the product, its future prospect or returns.
- This product guarantees the benefits stated herein subject to all premiums being paid as and when due and policy being in force.
- The purpose of this brochure is to provide a general overview about this policy. The information herein is indicative of the terms, conditions and exceptions contained in the policy terms and conditions of Digit Glow Plus Term Life Insurance. Please refer to the policy terms and conditions to understand in detail the associated risks, benefits, etc.
- In the event of any inconsistency / ambiguity between the terms contained herein and the policy terms and conditions, the policy terms and conditions will prevail.
- The acceptance of the proposal shall be subject to prevailing board approved underwriting policy.

Policy changes/alterations:

Option to Reduce the Premium

After payment of premiums for first three completed policy years, you can decrease the premium up to 50% of the original annualized premium, subject to the minimum premium limits under this policy. Once reduced, the premium cannot be

subsequently increased. All the applicable benefits under this policy will be revised by applying a reduction factor subject to the minimum limits for these respective benefits allowed under Digit Glow Plus Term Life Insurance.

Revised amount of Death Benefit/Additional Accidental Death Benefit (if any)/ Additional Accidental Total and Permanent Disability Benefit (if any) will be calculated as given below:

(T/Premium Payment Term*B1) + ((Premium Payment Term-T)/Premium Payment Term*B2); where T is the completed number of policy years for which the original premium has been paid, B1 is the original Death Benefit/Additional Accidental Death Benefit (if any)/ Additional Accidental Total and Permanent Disability Benefit (if any) and B2 is the revised Death Benefit/Additional Accidental Death Benefit (if any)/ Additional Accidental Total and Permanent Disability Benefit (if any) corresponding to the reduced Premium.

For Term Insurance with Return of Premium variant, Sum Assured on Maturity will be the Total Premiums Paid plus Underwriting Extra Premiums (if any).

Change the Premium Payment Frequency as per your need

For limited and regular pay policies, you may choose to pay your premiums annually, half-yearly, quarterly or monthly at inception of the policy. Furthermore, you can also change the premium payment frequency during the premium payment term by providing the written request to the Company, provided the limits of minimum premium for the chosen premium payment frequency under this policy are adhered to, the benefits remain unchanged and in accordance with terms and conditions of the policy. Such change will become effective on the policy anniversary date following the receipt of such request, subject to policy being in force.
For non-annual premium payment frequency, instalment premiums are calculated by applying the loading factor as given below on annual premium:

Premium frequency	Loading factor
Monthly	4%
Quarterly	3%
Half-yearly	2%

Suicide Exclusion

In case of death of the life assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or unexpired risk premium value / surrender value (as applicable) available as on the date of death whichever is higher, provided the policy is In Force. The policy will terminate thereafter.

Medical Practitioner means 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 or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The medical practitioner should not be:

- The Policyholder/ Life Assured himself/herself; or
- An authorized Insurance Intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
- Employed by or under contractual engagement with the Policyholder / Life Assured;
- A close relative of the Policyholder/ Insured person
- A person residing with the Policyholder/Life Assured

Definitions and Exclusions under Additional Accidental Death Benefit (ADB) and Additional Accidental Total & Permanent Disability (ATPD) Benefit

"Accident" is defined as "A sudden, unforeseen and involuntary event, caused by external, visible and violent means.

Accidental Death The Accident shall result in Bodily Injury or injuries to the life assured independently of any other means. Such injury or injuries shall, within 180 days of the occurrence of the Accident, solely, directly and independently of any other means cause the death of the life assured. Such a death is defined as "Accidental Death". The date of the accident should be after the additional accidental death benefit coverage start date and before the completion of policy term.

Accidental Total & Permanent Disability (ATPD) refers to a disability, which

a) Is caused by bodily injury resulting from an accident; and
b) Occurs solely and directly due to the said bodily injury and shall be independent of any other cause; and
c) Occurs within 180 days of the occurrence of such accident; and
d) Means and results in one of the three conditions as specified below:

The above is exclusive of and without prejudice to the other causes of total and permanent disability.

The date of the accident should be after the additional accidental total and permanent disability benefit coverage start date and before the completion of policy term.

Life Assured will be considered totally and permanently disabled, if any one of following conditions specified under (i), (ii), (iii) are met:

(i) Loss of independent living:

Life Assured shall be permanently unable to perform independently three or more of the following six activities of daily living, namely:

- 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
- Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- Mobility: the ability to move indoors from room to room on level surfaces
- Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa
- Feeding: the ability to feed oneself once food has been prepared and made available

The Life Assured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication by medical practitioner.

Loss of independent living must be medically documented for an uninterrupted period of at least six months.

Proof of the same must be submitted to the Company while the life assured is alive and permanently disabled.

(ii) Loss of use of limbs or Loss of sight:

Loss of use of limbs

There shall be physical separation or total, permanent and irreversible loss of all functional use of two or more limbs as a result of Injury. This will include medically necessary physical separation/ amputation necessitated by injury. The physical separation or loss of all functional use of limbs 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.

Where, physical separation means physical severance of the hand at or above the wrist or physical severance of the foot at or above the ankle.

Limb means the whole hand at and above the wrist or the whole foot at and above the ankle.

Loss of Sight / Blindness

The Life Assured suffers from total, permanent and irreversible loss of all vision in both eyes as a result of an Injury / Accident

Where loss of sight or 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.

(iii) Unable to work:

Life Assured suffers an injury and such injury causes the life assured to be unable to do the 'material, substantial and sustainable' duties of any occupation or employment or business for remuneration or profit for an uninterrupted period of at least six months. The 'material, substantial and sustainable' duties are those that are normally required for, and/or form a significant and integral part of, the performance of the occupation that cannot reasonably be omitted or modified.

'Unable to work' must be certified by relevant medical practitioner and medically documented for an uninterrupted period of at least six months of non-working. Proof of the same must be submitted to the Company while the life assured is alive and permanently disabled.

For a claim to be payable, the disability must have persisted continuously for a period of at least 180 days and must, in the opinion of a medical practitioner nominated by the Company, be deemed permanent. However, in case of total and permanent disability, only due to physical separation of two or more limbs as per the terms and conditions as specified in condition (ii) "Loss of Use of Limbs or Loss of Sight" above, condition of such 180 days period would not be applicable and the claim will be paid immediately subject to terms and conditions of the Policy.

Injury means accidental physical bodily harm excluding illness or disease, solely and directly caused by an external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

Exclusions to additional accidental death benefit (ADB)

Additional accidental death benefit will not be payable if death occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by, any one of the following:

1. Any injury before commencement of additional accidental death benefit coverage.

2. Infection: Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.

3. Death arising due to any condition other than death solely and directly as a result of an accident.

4. Intentional self-inflicted injury, suicide while sane or insane. This benefit shall not be payable in case the Life Assured commits suicide anytime during the Policy Term.

5. Life Assured being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered independent medical practitioner.

6. War, invasion, act of foreign enemy, hostilities and war like operations (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.

7. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization;

8. Participation of the Life Assured in any flying activity, except as a bona fide fare-paying passenger of a recognized airline or Pilots, Cabin crew of a commercial airline operating between established aerodromes on a regular routes and on a scheduled timetable.

9. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities

10. Life Assured committing an assault, a criminal offence, an illegal activity, or any breach of law with criminal intent.

11. Engaging in hazardous sports/hobbies or activities like (but not limited to) mountaineering, hunting, skiing, pot holing, racing of any kind, deep sea diving or climbing.

12. Nuclear, biological, and chemical 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.

Exclusions to additional accidental total and permanent disability (ATPD) benefit

Additional accidental total and permanent disability (ATPD) benefit will not be payable if total and permanent disability occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by, any one of the following:

1. Any injury before commencement of Additional Accidental Total and Permanent Disability Benefit's coverage.

2. Infection: Total and Permanent Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.

3. Total and permanent disability arising due to any condition other than total and permanent disability solely and directly as a result of an accident.

4. Intentional self-inflicted injury, attempted suicide / suicide while sane or insane.

5. Life Assured being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered independent medical practitioner.

6. Injuries resulting from war, invasion, act of foreign enemy, hostilities and war like operations (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.

7. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization;

8. Participation of the Life Assured in any flying activity, except as a bona fide fare-paying passenger of a recognized airline or Pilots and Cabin crew of a commercial airline operating between established aerodromes on regular routes and on a schedule timetable.

9. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities

10. Life Assured committing an assault, a criminal offence, an illegal activity, or any breach of law with criminal intent.

11. Engaging in hazardous sports/hobbies or activities like (but not limited to) mountaineering, hunting, skiing, pot holing, racing of any kind, deep sea diving or climbing.

12. Nuclear, biological, and chemical 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.

Nomination Provisions: The nomination shall be subject to Section 39 of the Insurance Act, 1938, as amended from time to time.

Assignment Provisions: Assignment shall be as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

Section 41: Prohibition of Rebate: Under the provisions of Section 41 of the Insurance Act, 1938 as amended from time to time

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

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

Fraud, misstatement and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time. For provisions of this Section, please contact the Insurance Company or refer to the policy contract of this product.

Digit Glow Plus Term Life Insurance UIN: 165N007V03 Go Digit Life Insurance Limited IRDAI Registration number: 165, CIN: U66000PN2021PLC206995, Registered Office: Go Digit Life Insurance Limited, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar, Pune-411005; Corporate Office: Go Digit Life Insurance Limited, Atlantis,95,4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095; Helpline Number: 9960126126/18002962626; Website:www.godigit.com/life Email: life@godigit.com Life Insurance Coverage is available in this product.

. "Digit Life Insurance" trademark belongs to Go Digit Life Insurance Limited ("the Company"). "Digit" logo belongs to Go Digit Solutions Private Limited and is used by the Company under sub-license from Oben Ventures LLP.

Beware of Spurious/Fraud Phone Calls: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Annexure I – Wellness Benefit Program

Following services are applicable under Wellness Benefit Program, subject to availability of suitable service providers.

1. **Doctor on Call**
   Upon Your request, We will facilitate an appointment, through Our empanelled Service Provider, with a Medical Practitioner who can help You by providing round-the-clock medical helpline services through an online portal as a chat service, a call back service or a voice call service or a video call service.

2. **Wellness Coach**
   In order to educate, empower and engage You to become more aware of Your health and proactively manage it, We will, through periodic communications like e-mailers, blogs, videos, webinar and online platform provide You information on wellness coaching including but not limited to the areas as provided below:
   a) Weight Management
   b) Activity and Fitness
   c) Nutrition
   d) Tobacco Cessation
   e) Alcohol Abuse de-addiction Program
   f) Information on various diseases
   g) Dietary Plans

3. **Lab Services and Imaging (For Diagnostic Services)**
   Upon Your request, We will facilitate, through Our empanelled Service Provider, Collection of test samples such as blood, urine, stool etc or imaging for further testing and analysis.
   The cost of these tests and reports will have to be borne by You.

4. **Pharmacy (Home Delivery)**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, home delivery of the Medications Prescribed by a Registered Medical Practitioner and nutritional supplement from the nearby Network Pharmacy, subject to copy of prescription being shared (where ever required) and availability of the medication with the Pharmacy.
   The cost of the medication will have to be borne by You.

5. **Vital/Physical Activity Monitoring Services**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, the integration of Your Health Device(s), orDigital Wearables or trackers such as Blood-Pressure Monitors, Glucometers, Wireless Pedometers, heart rate monitors, pulse oximeters, non-invasive wearable blood-sugar sensors, Smart Watches etc. to an online database that will track and assess Your vitals as reported by the device.
   It can provide periodic updates and reports of your health status. The cost of the device will have to be borne by You.

6. **Reminder Notifications**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, routine notification messages via mail or a messaging portal or a follow-up call to You as a reminder to schedule Your medical appointments and/or take daily dosage of Your medicine as per the information shared by You.

7. **Medical Wallet**
   Upon Your request, We will arrange, through Our Empanelled Service Provider, for a medical wallet. This will be a digital cloud service which will allow You to store all Your medical reports online. It will provide easy access of Medical history and reports to the treating Medical Practitioners and to any other person with whom You may share the login and access codes, easing Your need to physically carry documents with You.

8. **Report Aggregation**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, for regular analysis of Your health status as per the medical records/reports/information or data shared by You. It will highlight your wellbeing or any areas of concern or deterioration in Your health, allowing You to take necessary calls about your health.

9. **Home Care Services**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, Home Care Services for You in case You are in need of services , including but not limited to the following:
   a. Home Care Nursing
   b. Patient Assistant
   c. Physiotherapy
   d. Yoga Trainer
   e. Psychologist
   f. Palliative Care
   g. Renting Medical equipment. For Example - Wheel-Chair, Patient Bed, Oxygen Cylinder etc.
   h. Doctor Visit
   i. Elderly care and senior living assistance related to their health condition

   The cost of the Services/Equipment will have to be borne by You.

10. **Ambulance Arrangement Services**
    Upon request, We will facilitate, through Our Empanelled Service Provider, ambulance services for Your transportation subject to availability of ambulance in the area where such service needs to be arranged.
    The cost of the transportation will have to be borne by You.

11. **Pick-up and Drop Services for Consultation**
    Upon Your request, We will facilitate, through Our Empanelled Service Provider, Pick-up and Drop Service, for Your transportation to the Health Care Facility for treatment/Diagnostics subject to availability of vehicle/taxi in the area where such service needs to be arranged.
    The cost of the transportation will have to be borne by You.

12. **Prioritizing Appointments**
    Upon Your request, We will facilitate, through Our Empanelled Service Provider, prioritization of Your appointment, based on the urgency, with the Network Providers offering the necessary consultation/treatment/diagnostics/packages/memberships/risk assessment/procedures subject to availability of the service(s).The cost of the Consultancy/Diagnostic will have to be borne by You. These may include the following but not limited to :-
    - Doctors' services
    - Nursing services
    - Dietitian services

13. **Mental wellbeing -** Upon Your request, We will facilitate, through Our empanelled Service Provider, self-assessments, therapy sessions, activities and educational/awareness blogs, videos and webinars. The cost of these sessions will have to be borne by You.

14. **Physiotherapy -** Upon Your request, We will facilitate, through Our empanelled Service Provider, consultation and treatment sessions/packages, pain management sessions, ergonomics sessions The cost of these services will have to be borne by You.

15. **Childcare/Children's activities** - Upon Your request, We will facilitate, through Our empanelled Service Provider, recreational/developmental activities for children of different age groups. The cost of these services will have to be borne by You.

16. **Out-Patient (OPD) Services** - Upon Your request, We will facilitate, through Our empanelled Service Provider, outpatient care services like doctor consultation, pharmacy and diagnostics, both online and onsite. The cost of these services will have to be borne by You.

17. **Fitness** – Upon your request, we will facilitate, through our empanelled service provider, access to membership or classes of fitness activities like but not limited to sports, yoga, Zumba, Pilates, dance, fitness coach services at gymnasiums, health studios, fitness centres, sports centres and playgrounds. The cost of these services will have to be borne by You.

Terms and Conditions applicable to Wellness Benefit Program

1. Any Information provided by You shall be kept confidential.
2. Wellness benefit services are extended through 3rd party Empanelled Service Provider/Medical Experts/Centres. We are acting only as a facilitator, hence We would not be liable for any incremental costs or the services. We will not charge any premium amount for the services. You need to pay directly to the Service Provider/Medical Experts/Centres for the services availed.
3. All medical services are being provided by Empanelled Service Provider/Medical Experts/Centres who are empanelled after full due diligence. Insured Person may however consult their Personal/Family Doctor before availing the medical services. The decisions to utilise the services will solely be at the discretion of the Insured Person.
4. We/Company/Us or its Group Entities, affiliates, officers, employees, agents, are not responsible for or liable for any actions, claims, demands, losses, damages, costs, charges, and expenses which an Insured Person/You may claim to have suffered or sustained or incurred by way of or on account of utilization of any benefits specified herein.
5. This shall not be deemed to substitute the Insured Person's visit or consultation to an Independent Medical Practitioner. The Insured Person is free to choose whether or not to undergo the same and if done whether or not to act on it.
6. We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.
7. Digit Life Insurance is not responsible in any manner for nature or quality of product/services or discounts provided by the empanelled Service Providers. You can refer to respective Service Provider's terms and Conditions before availing any services.
8. The offerings of the Service Providers, including any discounts or complimentary access / service are subject to change from time to time. For more details, please read policy terms and conditions carefully before concluding sale.

Subject otherwise to all the other terms, conditions, warranties, limitations and exceptions of the Policy to which this Benefit is attached.

Annexure II – Grievance Redressal Mechanism

1) Contact Information for Complaints & Grievance Redressal

- **a)** Meet your Grievance Officer at Your nearest Digit Life Branch Office
- **b)** Write to life@godigit.com from Your registered email address.
- **c)** Call 9960126126/18002962626 from your registered mobile number.

2) Grievance Escalation Matrix

a) Level 1: In case the complainant is not satisfied with the response, the complainant can escalate the grievance to Chief Grievance Redressal Officer within 8 weeks from date of complaint resolution at **lifegro@godigit.com.**

Address:
The Chief Grievance Redressal Officer
Go Digit Life Insurance Limited.
Atlantis,95,4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

b) **Level 2:** In case the complainant is not satisfied with the response or does not receive any response from the Chief Grievance Redressal Officer within 15 days, complainant may approach the grievance cell of the Insurance Regulatory and Development Authority of India (IRDAI):

IRDAI Grievance Call Centre (IGCC) Address:
Consumer Affairs Department, Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad
Telangana State – 500032
Toll Free Number: 155255 (or) 1800 4254 732

Timings: 8 AM to 8 PM (Monday to Saturday)
Email: complaints@irdai.gov.in
Website: https://bimabharosa.irdai.gov.in/

c) **Level 3**

Manner of making complaints to Insurance Ombudsman: In case the complainant is not satisfied with the decision/resolution of the Company, or does not receive any response from the Company within 30 days of filing the complaint, the complainant may approach the nearest Insurance Ombudsman. For latest updated list of Ombudsman Office addresses, kindly visit this website https://www.cioins.co.in/Ombudsman

As per the provisions of Rule 13(1) of Insurance Ombudsman Rules, 2017, the Ombudsman shall receive and consider complaints or disputes relating to:

i) delay in settlement of claims
ii) any partial or total repudiation of claims
iii) disputes over premium paid or payable in terms of the policy
iv) misrepresentation of policy terms and conditions
v) legal construction of insurance policies in so far as the dispute relates to claim.
vi) servicing related grievances against insurers, their agents and intermediaries
vii) issuance of policy not in conformity with Proposal form submitted.
viii) non-issuance of insurance policy after premium receipt; and
ix) any other matter resulting from regulatory violation, related to issues mentioned at clauses a. to h.

As per the provisions of Rule 14 of Insurance Ombudsman Rules, 2017:

Rule 14(1), any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

Rule 14(2), the complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

Rule 14(3), no complaint to the Insurance Ombudsman shall lie unless:

i) the complainant makes a written representation to the insurer named in the complaint and
   (1) either the insurer had rejected the complaint; or
   (2) the complainant had not received any reply within a period of one month after the insurer received his representation; or
   (3) the complainant is not satisfied with the reply given to him by the insurer
ii) The complaint is made within one year—
   (1) after the order of the insurer rejecting the representation is received; or
   (2) after receipt of decision of the insurer which is not to the satisfaction of the complainant.
   (3) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant.

Rule 14(4), the Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.

Rule 14(5), no complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

Annexure III – GSV Factors for Limited and Regular Pay under Term Insurance with Return of Premium variant

Policy Year of Surrender / Policy Term (In Years)	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	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%
7	63%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	75%	63%	60%	58%	57%	56%	56%	55%	55%	54%	54%	54%	53%	53%	53%	53%
9	90%	75%	70%	67%	64%	63%	61%	60%	59%	58%	58%	57%	57%	56%	56%	56%
10	90%	90%	80%	75%	71%	69%	67%	65%	64%	63%	62%	61%	60%	59%	59%	58%
11		90%	90%	83%	79%	75%	72%	70%	68%	67%	65%	64%	63%	63%	62%	61%
12			90%	90%	86%	81%	78%	75%	73%	71%	69%	68%	67%	66%	65%	64%
13				90%	90%	88%	83%	80%	77%	75%	73%	71%	70%	69%	68%	67%
14					90%	90%	89%	85%	82%	79%	77%	75%	73%	72%	71%	69%
15						90%	90%	90%	86%	83%	81%	79%	77%	75%	74%	72%
16							90%	90%	90%	88%	85%	82%	80%	78%	76%	75%
17								90%	90%	90%	88%	86%	83%	81%	79%	78%
18									90%	90%	90%	89%	87%	84%	82%	81%
19										90%	90%	90%	90%	88%	85%	83%
20											90%	90%	90%	90%	88%	86%
21												90%	90%	90%	90%	89%
22													90%	90%	90%	90%
23														90%	90%	90%
24															90%	90%
25																90%

Policy Year of Surrender / Policy Term (In Years)	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	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%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
9	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
10	58%	58%	57%	57%	57%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%
11	61%	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	57%	56%	56%	56%
12	63%	63%	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%
13	66%	65%	64%	64%	63%	63%	62%	62%	61%	61%	60%	60%	60%	59%	59%
14	68%	68%	67%	66%	65%	65%	64%	63%	63%	63%	62%	62%	61%	61%	61%
15	71%	70%	69%	68%	67%	67%	66%	65%	65%	64%	64%	63%	63%	63%	62%
16	74%	73%	71%	70%	70%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%
17	76%	75%	74%	73%	72%	71%	70%	69%	69%	68%	67%	67%	66%	66%	65%

18	79%	78%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	67%
19	82%	80%	79%	77%	76%	75%	74%	73%	72%	71%	71%	70%	69%	69%	68%
20	84%	83%	81%	80%	78%	77%	76%	75%	74%	73%	72%	72%	71%	70%	70%
21	87%	85%	83%	82%	80%	79%	78%	77%	76%	75%	74%	73%	73%	72%	71%
22	89%	88%	86%	84%	83%	81%	80%	79%	78%	77%	76%	75%	74%	73%	73%
23	90%	90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%
24	90%	90%	90%	89%	87%	85%	84%	83%	81%	80%	79%	78%	77%	77%	76%
25	90%	90%	90%	90%	89%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%
26	90%	90%	90%	90%	90%	90%	88%	87%	85%	84%	83%	82%	81%	80%	79%
27		90%	90%	90%	90%	90%	90%	88%	87%	86%	84%	83%	82%	81%	80%
28			90%	90%	90%	90%	90%	90%	89%	88%	86%	85%	84%	83%	82%
29				90%	90%	90%	90%	90%	90%	89%	88%	87%	85%	84%	83%
30					90%	90%	90%	90%	90%	90%	90%	88%	87%	86%	85%
31						90%	90%	90%	90%	90%	90%	90%	89%	88%	86%
32							90%	90%	90%	90%	90%	90%	90%	89%	88%
33								90%	90%	90%	90%	90%	90%	90%	89%
34									90%	90%	90%	90%	90%	90%	90%
35										90%	90%	90%	90%	90%	90%
36											90%	90%	90%	90%	90%
37												90%	90%	90%	90%
38													90%	90%	90%
39														90%	90%
40															90%

Policy Year of Surrender /Policy Term (In Years)	**41**	**42**	**43**	**44**	**45**	**46**	**47**	**48**	**49**	**50**	**51**	**52**	**53**	**54**
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	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%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%
10	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
11	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%
12	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	55%	55%
13	59%	59%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	56%
14	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	57%
15	62%	61%	61%	61%	61%	60%	60%	60%	60%	59%	59%	59%	59%	59%
16	63%	63%	63%	62%	62%	62%	61%	61%	61%	60%	60%	60%	60%	60%
17	65%	64%	64%	64%	63%	63%	63%	62%	62%	62%	61%	61%	61%	61%
18	66%	66%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%
19	68%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%
20	69%	69%	68%	68%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%
21	71%	70%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	65%	65%
22	72%	71%	71%	70%	70%	69%	69%	68%	68%	67%	67%	67%	66%	66%
23	74%	73%	72%	72%	71%	71%	70%	70%	69%	69%	68%	68%	67%	67%

24	75%	74%	74%	73%	72%	72%	71%	71%	70%	70%	69%	69%	68%	68%
25	76%	76%	75%	74%	74%	73%	72%	72%	71%	71%	70%	70%	70%	69%
26	78%	77%	76%	76%	75%	74%	74%	73%	73%	72%	72%	71%	71%	70%
27	79%	79%	78%	77%	76%	76%	75%	74%	74%	73%	73%	72%	72%	71%
28	81%	80%	79%	78%	78%	77%	76%	76%	75%	74%	74%	73%	73%	72%
29	82%	81%	81%	80%	79%	78%	77%	77%	76%	76%	75%	74%	74%	73%
30	84%	83%	82%	81%	80%	79%	79%	78%	77%	77%	76%	76%	75%	74%
31	85%	84%	83%	82%	82%	81%	80%	79%	79%	78%	77%	77%	76%	76%
32	87%	86%	85%	84%	83%	82%	81%	80%	80%	79%	78%	78%	77%	77%
33	88%	87%	86%	85%	84%	83%	82%	82%	81%	80%	80%	79%	78%	78%
34	90%	89%	87%	86%	86%	85%	84%	83%	82%	81%	81%	80%	79%	79%
35	90%	90%	89%	88%	87%	86%	85%	84%	83%	83%	82%	81%	80%	80%
36	90%	90%	90%	89%	88%	87%	86%	85%	85%	84%	83%	82%	82%	81%
37	90%	90%	90%	90%	89%	88%	87%	87%	86%	85%	84%	83%	83%	82%
38	90%	90%	90%	90%	90%	90%	89%	88%	87%	86%	85%	84%	84%	83%
39	90%	90%	90%	90%	90%	90%	90%	89%	88%	87%	86%	86%	85%	84%
40	90%	90%	90%	90%	90%	90%	90%	90%	89%	88%	88%	87%	86%	85%
41	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	89%	88%	87%	86%
42		90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	89%	88%	87%
43			90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	89%	88%
44				90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	89%
45					90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
46						90%	90%	90%	90%	90%	90%	90%	90%	90%
47							90%	90%	90%	90%	90%	90%	90%	90%
48								90%	90%	90%	90%	90%	90%	90%
49									90%	90%	90%	90%	90%	90%
50										90%	90%	90%	90%	90%
51											90%	90%	90%	90%
52												90%	90%	90%
53													90%	90%
54														90%

Policy Year of Surrender /Policy Term (In Years)	**55**	**56**	**57**	**58**	**59**	**60**	**61**	**62**	**63**	**64**	**65**	**66**	**67**
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	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%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
10	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
11	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%
12	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%
13	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%
14	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%
15	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%

16	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%
17	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	58%	58%
18	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%
19	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%
20	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%
21	65%	64%	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%	62%
22	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%	63%
23	67%	66%	66%	66%	65%	65%	65%	65%	64%	64%	64%	64%	63%
24	68%	67%	67%	67%	66%	66%	66%	65%	65%	65%	65%	64%	64%
25	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%	66%	65%	65%
26	70%	69%	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%
27	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%	67%	67%	67%
28	72%	71%	71%	71%	70%	70%	69%	69%	69%	68%	68%	68%	67%
29	73%	72%	72%	72%	71%	71%	70%	70%	70%	69%	69%	69%	68%
30	74%	73%	73%	73%	72%	72%	71%	71%	71%	70%	70%	69%	69%
31	75%	74%	74%	74%	73%	73%	72%	72%	71%	71%	71%	70%	70%
32	76%	76%	75%	75%	74%	74%	73%	73%	72%	72%	72%	71%	71%
33	77%	77%	76%	75%	75%	75%	74%	74%	73%	73%	72%	72%	72%
34	78%	78%	77%	76%	76%	75%	75%	75%	74%	74%	73%	73%	72%
35	79%	79%	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%	73%
36	80%	80%	79%	78%	78%	77%	77%	76%	76%	75%	75%	75%	74%
37	81%	81%	80%	79%	79%	78%	78%	77%	77%	76%	76%	75%	75%
38	82%	82%	81%	80%	80%	79%	79%	78%	78%	77%	77%	76%	76%
39	83%	83%	82%	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%
40	84%	84%	83%	82%	82%	81%	81%	80%	79%	79%	78%	78%	77%
41	85%	85%	84%	83%	83%	82%	81%	81%	80%	80%	79%	79%	78%
42	86%	86%	85%	84%	84%	83%	82%	82%	81%	81%	80%	80%	79%
43	87%	87%	86%	85%	85%	84%	83%	83%	82%	82%	81%	81%	80%
44	89%	88%	87%	86%	86%	85%	84%	84%	83%	82%	82%	81%	81%
45	90%	89%	88%	87%	87%	86%	85%	85%	84%	83%	83%	82%	82%
46	90%	90%	89%	88%	87%	87%	86%	85%	85%	84%	84%	83%	82%
47	90%	90%	90%	89%	88%	88%	87%	86%	86%	85%	84%	84%	83%
48	90%	90%	90%	90%	89%	89%	88%	87%	87%	86%	85%	85%	84%
49	90%	90%	90%	90%	90%	90%	89%	88%	87%	87%	86%	86%	85%
50	90%	90%	90%	90%	90%	90%	90%	89%	88%	88%	87%	86%	86%
51	90%	90%	90%	90%	90%	90%	90%	90%	89%	89%	88%	87%	87%
52	90%	90%	90%	90%	90%	90%	90%	90%	90%	89%	89%	88%	87%
53	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	89%	88%
54	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	89%
55	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
56		90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
57			90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
58				90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
59					90%	90%	90%	90%	90%	90%	90%	90%	90%
60						90%	90%	90%	90%	90%	90%	90%	90%
61							90%	90%	90%	90%	90%	90%	90%
62								90%	90%	90%	90%	90%	90%
63									90%	90%	90%	90%	90%
64										90%	90%	90%	90%
65											90%	90%	90%

66												90%	90%
67													90%