

IndiaFirst LIFE INSURANCE

PROMOTED BY

Protection Cover that ~~Com~~Promises

IndiaFirst Life Guaranteed Protection Plan

(Non-Linked, Non-Participating, Individual Term Insurance Plan)

Before You Start Reading

Important Note

IndiaFirst Life Guaranteed Protection Plan is referred to as the Policy throughout the brochure.

How Will This Brochure Help You?

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

To Help Your Understanding

We've done our best to explain everything as simply as possible; however you may come across some terms you're unfamiliar with, which wherever possible, we've tried to explain.

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

Introduction

All of us desire to provide maximum happiness to our loved ones. The thought of unfortunate events befalling us may cause us anxiety about providing a secured happiness to our loved ones. Simply planning about your protection needs can help ease such worries and anxieties.

Presenting, our IndiaFirst Life Guaranteed Protection Plan, a life insurance product , that aims to ensure that the visions that you desired for your family in your lifetime, doesn't remain unfulfilled by the financial void which might get created due to challenging events like accidental total permanent disability, critical illnesses, death (natural and accidental), etc. With multiple coverage options, be confident of the happiness of your loved ones at all times, irrespective of the circumstances. You can secure your dreams anytime and anywhere through online mode by simply logging onto our website.

Key Features

- Get financial protection for yourself and your family with life cover at an affordable cost.
- With multiple options, tailor this policy to suit your safety needs as you get a choice of 7 different coverage options to choose from
- Flexibility to receive the death benefit as a lump sum or as a monthly income (as per the selected coverage options)
- Get covered for whole of life (till age 99) by paying premiums for only a short duration
- Monetarily safeguard yourself against Accidental Death, Accidental Total Permanent Disability or up to 40 Critical Illnesses with Incidence Coverage Option
- Option to cover yourself against COVID 19

  Want to enhance your sum assured without additional underwriting? We provide you with the flexibility to do so on life stages like Marriage, taking a Home Loan, Child Birth (in selected coverage options). This enhanced sum assured would be available on payment of additional premium
- Get your premiums back at the end of policy term through Return of Premium option

  Protect yourself & your family members against financial impact of against degenerative diseases through Long Term Care option
- Secure your survival with our Dual Protect Option, Get Lumpsum payout once you attain your survival benefit age as opted for and a guaranteed monthly income thereafter. Life cover is available throughout the policy term
- Opt for Waiver of Premium benefit, to ensure policy continuity on diagnosis of any of the 40 Critical Illness or Accidental Total Permanent Disability (in selected coverage options)

  Option to provide coverage to your spouse as well under a single policy.

1. What is the IndiaFirst Life Guaranteed Protection Plan?

IndiaFirst Life Guaranteed Protection Plan is a non – linked, non - participating, term insurance policy, designed to ensure financial well-being of your family in case of any untoward event/s. You can choose to receive the benefits of this policy in the form of a lump sum or level/ increasing income as per the chosen coverage option.

2. What is the basic eligibility criteria in this policy?

Criteria	Minimum	Maximum
Entry Age	18 years;	65 years
Premium Yearly	Rs. 2,000	No limit subject to Board approved underwriting policy
Half Yearly	Rs. 1,024	
Quarterly	Rs. 518	
Monthly	Rs. 174	
Single	Rs. 100	
Premium Paying Term (PPT)	For Limited Premium: As per table mentioned below For Single Premium: One-time payment at policy inception	

Coverage Option	Premium Paying Term (PPT)
Option 1: Life Option	Minimum 5 years to maximum 47 years such that the maximum age at end of PPT is 70 years
Option 2: Life Plus Option	5/7/10/12/15/20/25/30/35 years such that the maximum age at end of PPT is 70 years
Option 3: Incidence Coverage Option	Minimum 5 years to maximum 47 years such that the maximum age at end of PPT is 70 years
Option 4: Long Term Care Option	5/7/10/12/15/20/25/30/35 years such that the maximum age at end of PPT is 70 years
Option 5: Return of Premium Option	
Option 6: Dual Protect Option	
Option 7: COVID Cover	NA

Coverage Option	Minimum Policy Term		Maximum Policy Term	
	Limited Premium	Single premium	Limited Premium	Single premium
Option 1: Life Option	PPT + 5 years	1 month	81 years	40 years
Option 2: Life Plus Option	10 years	1 month	81 years	40 years
Option 3: Incidence Coverage Option	PPT + 5 years	5 years	62 years	40 years
Option 4: Long Term Care Option	10 years	5 years	62 years	40 years
Option 5: Return of Premium Option	10 years	10 years	67 years	40 years
Option 6: Dual Protect Option	Survival benefit age less age at entry plus 5 years	Survival benefit age less age at entry plus 5 years	81 years	40 years
Option 7: COVID Cover	NA	1 month	NA	60 months

For coverage options 1 and 2, for single premium policies, the policy term allowed are at monthly intervals till 24 months, quarterly intervals from 24 months till 60 months and yearly intervals thereafter.

The combination of premium paying term and policy term available for Limited premium paying policy are as follows:

PPT	Minimum Policy term	Maximum Policy term
For all options except option 1 and 3:		As per the option chosen in the table above
5 years	10 years	
7 years	10 years	
10 years	15 years	
12 years	15 years	
15 years	20 years	
20 years	25 years	
25 years	30 years	
30 years	35 years	
35 years	40 years	
For Option 1 & 3		
Minimum 5 years to maximum 47 years	PPT + 5 years	

Coverage Option	Maximum Maturity Age
Option 1: Life Option	99 years last birthday
Option 2: Life Plus Option	99 years last birthday
Option 3: Incidence Coverage Option	80 years last birthday
Option 4: Long Term Care Option	80 years last birthday
Option 5: Return of Premium Option	85 years last birthday
Option 6: Dual Protect Option	99 years last birthday
Option 7: COVID Cover	70 years last birthday

Coverage Option	Minimum Sum Assured	Maximum Sum Assured
Option 1: Life Option	Rs. 50,00,000	No limit, subject to BAUP
Option 2: Life Plus Option	Rs. 50,00,000	No limit, subject to BAUP
Option 3: Incidence Coverage Option	Rs. 25,00,000	For ADB/ATPD/CI the maximum sum assured is defined as Max (1 cr, BAUP)
Option 4: Long Term Care Option	Rs. 50,00,000	No limit, subject to BAUP
Option 5: Return of Premium Option	Rs. 25,00,000	No limit, subject to BAUP
Option 6: Dual Protect Option	Rs. 50,00,000	No limit, subject to BAUP
Option 7: COVID Cover	Rs. 1,00,000	No limit, subject to BAUP

3. What are the premium paying modes available in the policy?

The life assured has the option to pay monthly, quarterly, half yearly, yearly premium under limited premium or a single premium in the policy.

4. What is the sum assured in this policy?

Customer to choose the sum assured subject to minimum Sum Assured conditions and maximum death Sum Assured will be as per Board approved underwriting policy. Premium will be calculated on the basis of Sum Assured chosen. Please refer to the eligibility criteria mentioned above (Point 2) for more details.

5. What are the various coverage options available under this policy?

There are 7 coverage options to choose from at policy inception. Coverage option once selected cannot be changed at a later date.. We have further explained each of the option and the benefits below for you to understand and choose the right option as per your need. Your premium will vary depending upon the option chosen by you.

1) Life Option

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

Under Limited Premium the death benefit is Higher of

Sum Assured on Death or 105% of total premiums paid excluding applicable tax and underwriting extra premium, if any, till date of death.

Where Sum Assured on Death is Sum Assured under this product as defined as Highest of 7 times of annualized premium or any absolute amount assured to be paid on death which is the Sum Assured chosen by the policyholder at the inception of the policy

Under Single Premium the death benefit is Sum Assured

Where Sum Assured on Death is Sum Assured under this product as defined as Highest of 1.25 times of single premium or any absolute amount assured to be paid on death which is the Sum Assured chosen by the policyholder at the inception of the policy

Death benefit amount will be paid either as lump sum or/and in a level monthly instalment as per coverage option and pay-out option chosen by the policyholder at inception of the policy.

2) Life Plus Option

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Enhanced Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

Enhanced Sum Assured is calculated as initial base Sum Assured + 5% of initial Sum Assured increasing every year (simple interest) commencing from 2nd policy year onwards. This increase in Sum Assured will cease at 200% of initial base Sum Assured or at the end of policy term, whichever is earlier.

3) Incidence Coverage Option

You can choose from any one of the variants mentioned below:

A. Accidental Death Cover (Additional)

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

On death of the life assured due to an accident, additional Accidental Death Benefit (ADB) Sum Assured as chosen at inception by the policyholder, shall also be payable along with the base Sum Assured and the policy terminates once the full amount of benefit is paid The additional death benefit which is ADB sum assured can vary from 10% to 100% of the base sum assured in the interval of 10%. An additional premium will be charged for this option depending on the ADB sum assured opted.

B. Disability Cover (Accelerated)

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

On total permanent disability due to an accident, 50% of Sum Assured at inception of policy is paid as lumpsum and the balance 50% Sum Assured is paid on death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

C. Critical Illness Cover (Accelerated)

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

On diagnosis of any of the covered Critical Illnesses, X% of Sum Assured at inception of policy is paid and the balance Sum Assured is paid on death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, and the policy terminates once the full amount of benefit is paid on occurrence of either of the events. X can be chosen at inception of policy from 10%, 20%, 30%, 40% or 50%.

Critical illness premium is guaranteed for a period of five years from the date of commencement of the policy and reviewable thereafter.

Upon the completion of five policy years, the Premiums may be revised by us subject to IRDAI's approval. Any revision in the Premium rates shall be notified to you at least three months prior to the date of such revision and you will be given a period of 30 days from Premium Due Date (on or after the effective date of change) to renew the Policy. If you are not willing to continue the Policy with the revised Premium rates, the Policy will lapse.

The Critical Illnesses covered under this policy are:

Sr. No.	Critical Illness
1	Cancer of specified severity
2	Open Chest CABG
3	Kidney Failure requiring regular dialysis
4	Permanent paralysis of limbs
5	Primary (Idiopathic) Pulmonary Hypertension
6	Myocardial Infarction (First Heart Attack Of Specific Severity)
7	Stroke Resulting in Permanent Symptoms
8	Major organ / bone marrow transplant
9	Multiple Sclerosis with persisting symptoms
10	Surgery to Aorta
11	Apallic Syndrome
12	Benign Brain Tumour
13	Coma of specified severity
14	End Stage Liver Failure
15	End Stage Lung Failure
16	Open Heart Replacement or Repair of Heart Valves
17	Loss of Limbs
18	Blindness
19	Third degree Burns
20	Major Head Trauma
21	Loss of Independent Existence
22	Cardiomyopathy
23	Brain Surgery
24	Alzheimer's Disease
25	Motor Neurone Disease with permanent symptoms
26	Muscular Dystrophy
27	Parkinson's Disease
28	Deafness
29	Loss of Speech
30	Medullary Cystic Disease
31	Systemic Lupus Erythematosus
32	Aplastic Anaemia
33	Poliomyelitis
34	Bacterial Meningitis
35	Encephalitis
36	Progressive Supra nuclear Palsy
37	Severe Rheumatoid Arthritis
38	Creutzfeldt – Jakob Disease
39	Fulminant Viral Hepatitis
40	Pneumonectomy

There will be a waiting period of 180 days from policy inception or from any subsequent reinstatement, whichever is later. No Critical Illness Benefit shall be payable during this waiting period.

There will be a survival period of 14 days applicable from the date of diagnosis of a critical illness for eligibility of critical illness benefit payment.

4) Long Term Care Option

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

On diagnosis of any of the covered degenerative disease, 50% of Sum Assured at inception of policy will be payable as a monthly income over next 5, 10 or 15 years as chosen at the inception of policy and the balance Sum Assured on death of the life assured or diagnosis of the terminal illness whichever is earlier during the term of the policy. The policy terminates once the full amount of benefit is paid on occurrence of either of the events. The income starts on the end of the monthly policy anniversary immediately after the diagnosis of the degenerative disease. The degenerative diseases covered are:

1) Stroke resulting in Permanent symptoms
2) Alzheimer's Disease
3) Parkinson's Disease
4) Permanent Paralysis of limbs
5) Any other form of Dementia

In case of diagnosis of degenerative diseases, monthly instalment amount will be calculated as dividing lump sum amount (say, S) by annuity factor (i.e. a(n)(12)) i.e. S/a(n)(12) where n is the instalment period either 5, 10 or 15 years as chosen at inception of the policy. The prevailing SBI savings bank interest rate will be used to calculate the annuity factor. Once the instalment payment starts, this payment remains level throughout the instalment period. The current prevailing interest rate is 2.7% and this is used to calculate annuity factor, which is subject to review at the end of every financial year and will be changed in case of change in SBI savings bank interest rate.

There will be a waiting period of 180 days from policy inception or from any subsequent reinstatement, whichever is later. No Degenerative disease Benefit shall be payable during this waiting period.

There will be a survival period of 14 days applicable from the date of diagnosis of a degenerative disease for eligibility of degenerative disease benefit payment.

5) Return of Premium Option

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

On survival of the life assured till the end of the policy term 50% or 100% of total premiums paid as chosen by the policy holder at inception shall be returned to the policyholder. The policy terminates once the full amount of benefit is paid on occurrence of the event.

6) Dual Protect Option

If the life assured attains the age 55/60/65/70 years as chosen at inception (to be selected such that Survival Benefit commences only after end of premium paying term for limited premium policies and after completion of 5 years for single premium policies), following Survival Benefit shall be payable:

- A lumpsum payout of 5% of Sum Assured shall be paid on next policy anniversary after life assured attains the Survival Benefit commencement age
- 0.1% of Sum Assured shall be paid as monthly income from the next monthly policy anniversary after lumspum payout has been paid

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured less Survival Benefit already paid under the policy (if any), is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

7) COVID Cover Option

On death of the life assured due to positive diagnosis of COVID-19 or death due to comorbid conditions provided life assured is tested positive for COVID 19, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of the event.

Note: For transgender lives male rates will be applicable

6. What are the payout options available under this policy?

You can select any of the below given payout options at the inception of the policy.

A. Lumpsum Option

The benefit on death or diagnosis of terminal illness, whichever is earlier, is payable as lumpsum and the policy terminates.

B. Lumpsum and Level Income Option

On death or diagnosis of terminal illness, whichever is earlier, the policyholder can choose 10 % to 50% of the applicable death benefit to be paid immediately as lumpsum and the balance amount to be paid in arrears as equal monthly instalments over a period of 10 years. The

lumpsum percentage has to be chosen at the inception of the policy. The monthly instalment amount will be calculated as dividing balance amount (say, S) by annuity factor (i.e. a(n)(12)) i.e. S/a(n)(12) where n is the instalment period of 10 years. The prevailing SBI savings bank interest rate will be used to calculate the annuity factor. Once the instalment payment starts, this payment remains level throughout the instalment period. The current prevailing interest rate is 2.7% and the annuity factor is 105.23 and these are subject to review at the end of every financial year and will be changed in case of change in SBI savings bank interest rate.

C. Lumpsum and Increasing Income Option:

On death or diagnosis of terminal illness, whichever is earlier, the policyholder can choose 10 % to 50% of the applicable death benefit to be paid immediately as lumpsum and the balance amount to be paid in arrears as equal monthly instalments over a period of 10 years increasing at 5% p.a. simple interest. The lumpsum percentage has to be chosen at the inception of the policy.

7. How can I increase my Sum Assured under this policy?

Under Life Stage Benefit you can choose to increase your Sum Assured, without any medical underwriting, at various life events, as specified in the table below. The maximum increase in Sum Assured will be subject to overall limit of 100% of initial Sum Assured. You will have to pay the additional premium which will be based on attained age at the time of increase in Sum Assured. You also have to note that in order to exercise this option, you as the Life Assured should be underwritten at standard rate at the inception of the policy and you must be less than 45 years of age at that time. This option is not allowed for single premium policies.

Additionally, this option to increase your Sum Assured will be available for you up to a time period of six months from the date of specified event.

Event	Maximum Extent of Increase
Marriage	50% of base Sum Assured subject to Rs. 50,00,000
1st Child Birth or Adoption	25% of base Sum Assured subject to Rs. 25,00,000
2nd Child Birth or Adoption	25% of base Sum Assured subject to Rs. 25,00,000
Home Loan	Equivalent to 50% of base Sum Assured or loan amount subject to overall limit of Rs. 50,00,000

8. How can I reduce my Sum Assured under this policy?

In case you wish to reduce your Sum Assured you can do so, to the equal extent of Sum Assured increased under the specified event in the life of the Life Assured. Partial reduction of the increased Sum Assured is not allowed. The reduction in Sum Assured will be effective from the annual policy anniversary falling immediately after the date of notification and the premium will be decreased at the same time. The decrease in premium corresponding to the specified event of increase will be equal to the additional premium charged at the time of increase in Sum Assured benefit corresponding to that specific event as mentioned in the option to Increase Sum Assured. The option to decrease sum assured benefit cannot be availed by the policyholder during the last 5 policy years. Once sum assured is decreased it cannot be increased in future. You have to send a written request for reduction in Sum Assured at least two months prior to the annual policy anniversary.

9. What is the Waiver of Premium Benefit offered under the policy?

This option is available only with Life Option, all variants of Incidence Coverage Option and Long Term Care Option. Waiver of all future premiums if the Life Assured is diagnosed with any of the listed 40 critical Illnesses or total permanent disability due to accident. An additional premium will be charged for this benefit. If Joint Life Option is chosen along with this option then WOP is applicable only on the primary life assured. This option is not available if option of Better-Half Benefit is chosen.

10. Does this policy offers the option to cover one's spouse?

Yes ,you can cover your spouse along with yourself under the same policy. You can do this by opting for any one of the following options:-

A. Joint Life Option

This option is available only with Life Option and all variants of Incidence Coverage Option. Insurance coverage as chosen commences on both the Life Assureds' at inception of the policy. If this option is chosen, an additional cover of 50% of Primary Life's Sum Assured will be offered to the spouse upto a max of 1Cr cover.

On occurrence of death of the secondary life assured, applicable benefit shall be payable. In case payout happens for a life assured, policy will

continue for the other life assured till benefit for both the life assureds' is exhausted or till the end of policy term, whichever is earlier. This option is not available if Better-Half Benefit is chosen.

B. Better-Half Benefit

This option is available only with Life Option and all variants of Incidence Coverage Option. The cover for secondary life assured will start after the death or Terminal Illness of primary life assured. All the future premiums after the death or Terminal Illness of primary life assured will be waived off.

If this option is chosen, an additional cover of 50% of Primary Life's Sum Assured will be offered to the spouse upto a max of 1Cr cover. On occurrence of death of the secondary life assured, applicable , benefit shall be payable.

This benefit will not be paid if the spouse dies before death of the primary life assured or in case of simultaneous death of the primary life assured and spouse or death of the spouse arising directly or indirectly due to the same event which caused the death of the primary life insured. This option is not available if Joint Life Option is chosen.

11. What do you receive at the end of the policy term?

Maturity Benefit is only applicable in case Return of Premium Option is chosen. On survival of the life assured till the end of the policy term Maturity Benefit as chosen at inception is payable. The policy terminates once the full amount of benefit is paid on occurrence of the event.

No maturity benefit is applicable under any of the other plan options as this is a pure protection policy.

12.What are the tax* benefits in this policy?

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

13.Can I get a loan in this policy?

No, loan is not allowed in this policy.

14. Is there any high sum assured rebate under this policy?

Yes, there is high sum assured rebate under this policy for all options except COVID Cover Option.

1) For Incidence Coverage Option & Return of Premium Option

SA band	Rebate on premium
25,00,000 – 49,99,999	0%
50,00,000 – 99,99,999	3%
1,00,00,000 – 1,99,99,999	4%
2,00,00,000 – 9,99,99,999	5%
10,00,00,000 and above	6%

2) For all options other than Incidence Coverage Option & Return of Premium Option

SA band	Rebate on premium
50,00,000 – 99,99,999	0%
1,00,00,000 – 1,99,99,999	1%
2,00,00,000 – 9,99,99,999	2%
10,00,00,000 and above	3%

15. What happens in case you miss paying your premiums?

In the event of non-payment of premium due under the policy within the grace period the policy will lapse. The cover will cease and no further benefits will be payable in case of a lapsed policy.

In case of the Life Assured's death or occurrence of any covered event as per the benefit option chosen during the Grace Period, we will pay the benefit after deducting the unpaid due premiums till date of death or date of the covered event. During this period the policy will be considered to be in-force.

Policy will lapse for Return of Premium Option and Dual Protect Option after the expiry of the grace period from the date of first unpaid premium and before payment of 2 policy years premium in full.

Policy will lapse for all other optons after the expiry of the grace period from the date of first unpaid premium and no benefit is payable.

Policy will acquire paid-up value only for plan options – Return of Premium Option and Dual Protect Option. The paid up value will be acquired

after expiry of grace period from the date of first unpaid premium if all premiums have been paid for at least (2) two consecutive years, and subsequent due premiums not being paid.

Under Return of Premium Option:

The paid-up death benefit would be Sum Assured on death as on the date of policy being made paid-up * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term).

The paid-up maturity benefit will be return of 50% or 100% of total premium paid as on the date of policy being made paid-up, as chosen by the policyholder at the inception.

Under Dual Protect Option:

The paid-up death benefit would be Sum Assured on death as on the date of policy being made paid-up * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term).

Paid-up Survival benefit will be calculated on Paid-up Sum Assured on death.

where Paid-up Sum Assured on death =Sum Assured *(Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term)

Paid-up Survival benefit will be calculated as

- Lumpsum: 5% of Paid-up Sum Assured on death on next policy anniversary after attaining chosen survival benefit age plus
- Life Income: 0.1% Paid-up Sum Assured on death as monthly income from the next monthly policy anniversary after lumpsum payout has been paid,till death or diagnosis of terminal illness or end of policy term whichever is earlier.

What are your options to revive the policy?

You may revive the policy by paying all the arrears premium with (under Return of Premium Option and Dual Protect Option) interest/late fees within five years from the due date of first unpaid premium and subject to production of satisfactory evidence of health, if required as per the board approved underwriting policy.

You may revive the policy by paying all the arrears premium without (under plan options other than Return of Premium Option and Dual Protect Options) any interest/late fees within five years from the due date of first unpaid premium and subject to production of satisfactory evidence of health, if required as per the board approved underwriting policy.

The insurer will always have right to refuse such request for revival as per the Board approved underwriting policy. The current interest charged for delay in premium payment is 9.50% p.a. Any change in basis of calculation of revival interest rate is subject to prior approval from IRDAI.

The cost of medicals, if any, will be borne by you.

A lapsed Policy will only be revived along with all its benefits in accordance with our board approved underwriting policy. The Policy will terminate and you will not be entitled to receive any benefits, if the lapsed Policy is not revived till the expiry of the revival period.

Are there any constraints to revive your policy?

Yes. You can revive your policy as long as you do it within five years from the due date of the first unpaid premium but before the maturity date. The revival is subject to satisfactory medical and financial requirements raised by the Company. The medical cost, if any to be borne by you.

16. Is there a grace period for missed premiums?

We provide you with a grace period which is the time provided for payment of premium from the premium due date during which the policy is considered to be in-force with the risk cover. For Limited Premium policies, you are provided a Grace Period of 15 days under monthly mode and one month but not less than 30 days for other premium payment modes, in case you miss your due premium on the due dates. All your policy benefits continue during this grace period and the policy will be considered to be in-force.

17. Can you surrender your policy?

Yes, you may surrender this Policy during the Policy Term, by submitting a written request to us any time after the Policy has acquired the Surrender/ Termination Value. Please remember, you cannot revive your Policy once it is surrendered/ terminated.

For plan options other than Return of Premium option and Dual Protect Option:

Termination value under single premium is allowed after the completion of three policy year. The termination value for single premium mode will be calculated as below:

$$40\% \times \text{Premiums Paid} \times \frac{\text{(Unexpired Term)}}{\text{Total Term}}$$

Termination value under limited premium is allowed after the completion of premium paying term after paying all due premiums. The termination value for limited premium mode will be calculated as below.

$$15\% \times \text{Total PremiumsPaid} \quad \frac{\text{(Unexpired Term)}}{\text{Total Term}}$$

*Unexpired Term will be calculated as on the date of termination.

For Return of Premium Option and Dual Protect Option:

Surrender value under single premium is payable immediately and under limited premium after payment of first two full years premiums.

The surrender value will be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

The GSV factors are dependent upon policy year of surrender and policy term. The GSV factors will be applicable on total premium paid till date of surrender.

GSV = GSV factor * total premiums paid less survival benefit/paid-up survival benefit already paid as applicable under Dual Protect Option.

GSV Factors are mentioned in the annexure.

The SSV will be calculated as:

Under Return of Premium Option:

Paid-up maturity benefit multiplied by the SSV factor prevailing at the time of surrender

Under Dual Protect Option:

Surrender under reduced paid-up status:
Discounted value of outstanding paid-up survival benefit multiplied by the SSV factor prevailing at the time of surrender.

Surrender under fully paid-up status:

Discounted value of outstanding survival benefit multiplied by the SSV factor prevailing at the time of surrender.
The SSV factor will be determined by the Company from time to time having regard to the investment scenario subject to Regulatory approval.

18. Can you return your policy (free look period)?

Yes, you can return your policy within the Free Look period;
In case you do not agree to the any policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy. The free-look period for policies purchased through distance marketing or electronic mode will be 30 days.

Do you get any refund when you return your policy?

Yes. We will refund an amount equal to the –
Premium paid
Less: i. Pro-rata risk premium for the time the policy was in force
Less ii. Any stamp duty paid
Less iii. Expenses incurred on medical examination, if any

Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone calling; (ii) Short Messaging service (SMS); (iii) Electronic mode which includes e-mail, internet and interactive television (DTH); (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts; and, (v) Solicitation through any means of communication other than in person.

19. Important Definitions

Accident	An accident is a sudden, unforeseen and involuntary event caused by external and visible means.
Accidental Total Permanent Disability	If the Life Assured is totally and permanently (TPD) disabled as a result of an accident during the term of the policy. TPD means disablement, of the Person Insured, which meets one or both of the two definitions: Definition 1: Loss of use of limbs or visual loss

	As a result of accidental bodily injury the Life Assured has suffered • Loss of the use of both limbs; or • Loss of the sight in both eyes (Blindness) ; or • Loss of the use of one limb and the sight of one eye The loss of a limb means the physical separation of a limb, at or above the wrist or ankle level as a result of injury. This will include medically necessary amputation necessitated by injury. The separation has to be permanent without any chance of surgical correction. Loss of a limb resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded. The loss of use of the particular limb must be certified by a relevant Medical Practitioner and documented for an uninterrupted period of at least six months. 1. The total loss of vision in one eye means total, permanent and irreversible loss of all vision in an eye as a result of accident. 2. Loss of sight in both eyes – (Blindness) evidenced by: I. Total, permanent and irreversible loss of all vision in both eyes as a result of accident i. corrected visual acuity being 3/60 or less in both eyes or; ii. the field of vision being less than 10 degrees in both eyes II. The diagnosis of blindness or the total loss of vision in one eye must be confirmed and must not be correctable by aids or surgical procedure Definition 2: **Loss of independent living** Permanent Loss of ability through an injury caused solely by an accident, to do at least 3 of the 6 tasks listed below ever again. Total and Permanent Disability should occur within Ninety 90 days of the accident independent of any other causes. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology. The insured person 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. Loss of independent living must be medically documented for an uninterrupted period of at least six months. The tasks are: i. 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; ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances; iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa; iv. Mobility: the ability to move indoors from room to room on level surfaces v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; vi. Feeding: the ability to feed oneself once food has been prepared and made available
Medical Practitioner	Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

	The Medical practitioner should not be the policyholder/insured person 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 insurance company; related to the policyholder/insured person by blood or marriage
Terminal Illness	A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners specializing in treatment of such illness, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment.
Critical Illnesses Covered	**1. Cancer of specified severity** I. 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. II. The following are excluded – i. 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 beyond; iii. Malignant melanoma that has not caused invasion beyond the epidermis; iv. 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 v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; vi. Chronic lymphocytic leukaemia less than RAI stage 3 vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification, viii. 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; **2. Open Chest CABG** I. 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. II. The following are excluded: i. Angioplasty and/or any other intra-arterial procedures

	3. Myocardial Infarction (First Heart Attack of specific severity) I. 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: i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain) ii. New characteristic electrocardiogram changes iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers. II. The following are excluded: i. Other acute Coronary Syndromes ii. Any type of angina pectoris iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure **4. Open Heart Replacement or repair of heart valves** I. The actual undergoing of open-heart valve surgery 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. **5. Primary (Idiopathic)Pulmonary Hypertension** I. 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. II. The NYHA Classification of Cardiac Impairment are as follows: i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms. ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest. III. 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 **6. Kidney Failure requiring regular dialysis** I. 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 practitioner.

	7. Major Organ/ Bone Marrow Transplant I. The actual undergoing of a transplant of: i. One of the following human organs: heart, lung, liver, kidney, pancreas ,that resulted from irreversible end-stage failure of the relevant organ, or ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. II. The following are excluded: i. Other stem-cell transplants ii. Where only islets of langerhans are transplanted **8. Stroke resulting in Permanent symptoms** I. 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. II. The following are excluded: i. Transient ischemic attacks (TIA) ii. Traumatic injury of the brain iii. Vascular disease affecting only the eye or optic nerve or vestibular functions. **9. Benign Brain Tumour** I. 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. II. This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist. i. Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or ii. Undergone surgical resection or radiation therapy to treat the brain tumor. III. 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. **10. Coma of specified severity** I. 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: i. no response to external stimuli continuously for at least 96 hours; ii. life support measures are necessary to sustain life; and iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. II. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded. **11. End Stage Liver Disease** I. Permanent and irreversible failure of liver function that has resulted in all three of the following: i. Permanent jaundice; and ii. Ascites; and iii. Hepatic encephalopathy. II. Liver failure secondary to drug or alcohol abuse is excluded.

12. End Stage Lung Disease

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

ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and

iii. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less ($PaO_2 < 55mmHg$); and

iv. Dyspnea at rest.

13. 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.

14. Blindness

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

II. The Blindness is evidenced by:
   i. corrected visual acuity being 3/60 or less in both eyes or ;
   ii. the field of vision being less than 10 degrees in both eyes.

III. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure

15. Third Degree Burns

I. 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

16. Major Head Trauma

I. 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.

II. 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.

III. The Activities of Daily Living are:
   i. 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;
   ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
   iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;

iv. Mobility: the ability to move indoors from room to room on level surfaces;

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

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

IV. The following are excluded:
   i. Spinal cord injury;

17. 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 he opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

18. Motor Neurone 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 months.

19. Multiple Sclerosis with Persistent Symptoms

I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:
   i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
   ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

II. Other causes of neurological damage such as SLE are excluded.

20. Deafness

I. 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 90decibels across all frequencies of hearing" in both ears.

21. Loss of Speech

I. 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.

II. All psychiatric related causes are excluded.

22. Surgery to Aorta

Undergoing of a laporotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair are excluded

23. Apallic Syndrome

Universal necrosis of the brain cortex with the brain stem remaining intact. The definite diagnosis must be confirmed by a consultant neurologist and this condition has to be medically documented for at least one (1) month with no hope of recovery

24. Loss of Independent Existence

Loss of the physical ability through an illness or injury to do at least 3 of the 6 tasks listed below ever again.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire. The company's appointed doctor should also agree that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.

	The insured person 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. The tasks are **i. 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; **ii. Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances; **iii. Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa; **iv. Mobility:** the ability to move indoors from room to room on level surfaces; **v. Toileting:** the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; **vi. Feeding:** the ability to feed oneself once food has been prepared and made available 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 Person Insured is alive and permanently disabled. The company will have the right to evaluate the insured person to confirm total and permanent disability. Loss of Independent Existence due to an injury should occur independently of any other causes within ninety (90) days of such injury. Coverage for this impairment will cease at age sixty-six (66) or on maturity data/expiry date, whichever is earlier. **25. Cardiomyopathy** The unequivocal diagnosis by a Consultant Cardiologist of Cardiomyopathy causing permanent impaired left ventricular function with an ejection fraction of less than 25%. This must result in severe physical limitation of activity to the degree of class IV of the New York Heart Classification and this limitation must be sustained over at least six months when stabilized on appropriate therapy. Cardiomyopathy directly related to alcohol or drug misuse is excluded. New York Heart Classification Class I. Patients with cardiac disease but without resulting limitation of physical activity. Ordinary physical activity does not cause undue fatigue, palpitation, dyspnea, or anginal pain. Class II. Patients with cardiac disease resulting in slight limitation of physical activity. They are comfortable at rest. Ordinary physical activity results in fatigue, palpitation, dyspnea, or anginal pain. Class III. Patients with cardiac disease resulting in marked limitation of physical activity. They are comfortable at rest. Less than ordinary activity causes fatigue, palpitation, dyspnea, or anginal pain. Class IV. Patients with cardiac disease resulting in inability to carry on any physical activity without discomfort. Symptoms of heart failure or the anginal syndrome may be present even at rest. If any physical activity is undertaken, discomfort increases. **26. Brain Surgery** The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy is performed. Keyhole surgery is included however, minimally invasive treatment where no surgical incision is performed to expose the target, such as irradiation by gamma knife or endovascular neuroradiological interventions such as embolizations, thrombolysis and stereotactic biopsy are excluded. Brain surgery as a result of an accident is also excluded. The procedure must be considered necessary by a qualified specialist."

	27. Alzheimer`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: Activities of Daily Living are defined as: 1. 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; 2. Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances; 3. Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa; 4. Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; 5. Feeding - the ability to feed oneself once food has been prepared and made available. Psychiatric illnesses and alcohol related brain damage are excluded. Coverage for this impairment will cease at age sixty-six (66) or on maturity data/expiry date, whichever is earlier. **28. Muscular dystrophy** Muscular Dystrophy is a disease of the muscle causing progressive and permanent weakening of certain muscle groups. The diagnosis of muscular dystrophy must be made by a consultant neurologist, and confirmed with the appropriate laboratory, biochemical, histological, and electromyographic evidence. The disease must result in the permanent inability of the insured to perform (whether aided or unaided) at least three (3) of the five (5) "Activities of Daily Living". Activities of Daily Living are defined as: **1. 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; **2. Dressing -** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances; **3. Transferring -** the ability to move from a bed to an upright chair or wheelchair and vice versa; **4. Toileting -** the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; **5. Feeding -** the ability to feed oneself once food has been prepared and made available **29. 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: 1) The disease cannot be controlled with medication; and 2) There are objective signs of progressive deterioration; and 3) 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

	1. 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; **2. Dressing -** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances; **3. Transferring -** the ability to move from a bed to an upright chair or wheelchair and vice versa; **4. Toileting -** the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; **5. Feeding -** the ability to feed oneself once food has been prepared and made available. Drug-induced or toxic causes of Parkinsonism are excluded. Coverage for this impairment will cease at age sixty-six (66) or on maturity data/expiry date, whichever is earlier **30. Medullary Cystic Disease** Medullary Cystic Disease is a disease where the following criteria are met: 1. The presence in the kidney of multiple cysts in the renal medulla accompanied by the presence of tubular atrophy and interstitial fibrosis; 2. Clinical manifestations of anaemia, polyuria and progressive deterioration in kidney function; and 3. The diagnosis of medullary cystic disease is confirmed by renal biopsy. Isolated or benign kidney cysts are specifically excluded from this benefit **31. Systemic Lupus Erythematosus** The unequivocal diagnosis by a consultant physician of systemic lupus erythematosus (SLE) with evidence of malar rash, discoid rash, photosensitivity, multi-articular arthritis, and serositis. There must also be hematological and immunological abnormalities consistent with the diagnosis of SLE. There must also be a positive antinuclear antibody test. There must also be evidence of central nervous system or renal impairment with either a) Renal involvement is defined as either persistent proteinuria greater than 0.5 grams per day or a spot urine showing 3+ or greater proteinuria b) Central nervous system involvement with permanent neurological dysfunction as evidenced with objective motor or sensory neurological abnormal signs on physical examination by a neurologist and present for at least 3 months. Seizures, headaches, cognitive and psychiatric abnormalities are not considered under this definition as evidence of "permanent neurological dysfunction". Discoid lupus and medication induced lupus are excluded **32. 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: 1. Absolute neutrophil count of less than 500/mm^3 2. Platelets count less than 20,000/mm^3 3. Reticulocyte count of less than 20,000/mm^3 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 anemia is excluded and not covered in this policy.

33. Poliomyelitis

The occurrence of Poliomyelitis where the following conditions are met:

- Poliovirus is identified as the cause; and
- Paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 months as confirmed by a consultant neurologist.

Other causes of paralysis such as Guillain-Barre syndrome are specifically excluded

34. Bacterial Meningitis

Bacterial meningitis is a bacterial infection of the meninges of the brain causing brain dysfunction. There must be an unequivocal diagnosis by a consultant physician of bacterial meningitis that must be proven on analysis of the cerebrospinal fluid. There must also be permanent objective neurological deficit that is present on physical examination at least 3 months after the diagnosis of the meningitis infection

35. Encephalitis

Severe inflammation of the brain substance (cerebral hemisphere, brainstem or cerebellum) caused by viral infection and resulting in permanent neurological deficit. This diagnosis must be certified by a consultant neurologist and the permanent neurological deficit must be documented for at least 6 weeks.

36. Progressive Supra nuclear Palsy

Progressive supranuclear palsy occurring independently of all other causes and resulting in permanent neurological deficit, which is directly responsible for a permanent inability to perform at least two (2) of the Activities of Daily Living. The diagnosis of the Progressive Supranuclear Palsy must be confirmed by a registered Medical Practitioner who is a neurologist

37. Severe Rheumatoid Arthritis

The unequivocal diagnosis of Rheumatoid Arthritis must be made by a certified medical consultant based on clinically accepted criteria. There must be imaging evidence of erosions with widespread joint destruction in three or more of the following joint areas: hands, wrists, elbows, knees, hips, ankle, cervical spine or feet. There must also be typical rheumatoid joint deformities.

Degenerative osteoarthritis and all other forms of arthritis are excluded.

There must be history of treatment or current treatment with disease-modifying anti-rheumatic drugs, or DMARDs. Non-steroidal anti-inflammatory drugs such as acetylsalicylic acid are not considered a DMARD drug under this definition.

38. Creutzfeldt- Jakob Disease

Creutzfeldt-Jacob disease is an incurable brain infection that causes rapidly progressive deterioration of mental function and movement. A neurologist must make a definite diagnosis of Creutzfeldt-Jacob disease based on clinical assessment, EEG and imaging. There must be objective neurological abnormalities on exam along with severe progressive dementia

39. Fulminant Viral Hepatitis

A submassive to massive necrosis of the liver by any virus, leading precipitously to liver failure. This diagnosis must be supported by all of the following:

- rapid decreasing of liver size;
- necrosis involving entire lobules, leaving only a collapsed reticular framework;
- rapid deterioration of liver function tests;
- deepening jaundice; and
- hepatic encephalopathy.

Acute Hepatitis infection or carrier status alone, does not meet the diagnostic criteria

	40. Pneumonectomy The undergoing of surgery on the advice of a consultant medical specialist to remove an entire lung for any physical injury or disease
Degenerative Diseases covered	**1. Stroke resulting in Permanent symptoms** I. 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. II. The following are excluded: i. Transient ischemic attacks (TIA) ii. Traumatic injury of the brain iii. Vascular disease affecting only the eye or optic nerve or vestibular functions. **2. 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. **3. Alzheimer`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: Activities of Daily Living are defined as: 1. 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; 2. Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances; 3. Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa; 4. Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; 5. Feeding - the ability to feed oneself once food has been prepared and made available. Psychiatric illnesses and alcohol related brain damage are excluded. Coverage for this impairment will cease at age sixty-six (66) or on maturity data/expiry date, whichever is earlier.

	4. 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: 1) The disease cannot be controlled with medication; and 2) There are objective signs of progressive deterioration; and 3) 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: 1. 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; 2. Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances; 3. Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa; 4. Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; 5. Feeding - the ability to feed oneself once food has been prepared and made available. Drug-induced or toxic causes of Parkinsonism are excluded. Coverage for this impairment will cease at age sixty-six (66) or on maturity data/expiry date, whichever is earlier **5. Any other form of Dementia** Dementia is a syndrome – usually of a chronic or progressive nature – in which there is deterioration in cognitive function (i.e. the ability to process thought) beyond what might be expected from normal ageing. It affects memory, thinking, orientation, comprehension, calculation, learning capacity, language, and judgement. Consciousness is not affected. The impairment in cognitive function is commonly accompanied, and occasionally preceded, by deterioration in emotional control, social behavior, or motivation.
Waiting Period	There will be a waiting period of 180 days from policy inception or from any subsequent reinstatement, whichever is later. No Critical Illness Benefit or Degenerative Disease benefit shall be payable during this waiting period.
Survival Period	There will be a survival period of 14 days applicable from the date of diagnosis of a critical illness or degenerative disease for eligibility of critical illness benefit payment.

20. What are the conditions in which the benefits of this policy will not be paid?

Suicide Exclusion

In case of death due to suicide or terminal illness 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 the surrender value available as on the date of death whichever is higher, provided the policy is in force.

Exclusions for Accidental Death Benefit:

Accidental Death benefit shall not be paid on death of the insured person occurring directly

or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

1. Suicide or self-inflicted injury, whether the life assured is medically sane or insane.

2. War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, civil commotion. War means any war whether declared or not.

3. Taking part in any naval, military or air force operation during peace time.

4. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.

5. Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

6. Service in the armed forces, of any country at war or service in any force of an international body

7. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.

8. Taking part in professional sport(s) or any adventurous pursuits or hobbies. "Adventurous Pursuits or Hobbies" includes any kind of racing (other than on foot or swimming), potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting.

9.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.

Exclusions for Accidental Total Permanent Disability:

Total and Permanent Disability (due to accident) shall not be paid if disability occurring directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

1. Suicide or self-inflicted injury, whether the life assured is medically sane or insane.

2. War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, civil commotion. War means any war whether declared or not.

3. Service in the armed forces, of any country at war or service in any force of an international body

4. Taking part in any naval, military or air force operation during peace time.

5. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.

6. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner

7. Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

8. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.

9. Taking part in professional sport(s) or any adventurous pursuits or hobbies. "Adventurous Pursuits or Hobbies" includes any kind of racing (other than on foot or swimming), potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting.

10. Any disability due to any kind of sickness, disease before and/or after the effective date of the cover; any existing external congenital anomaly will not be covered, and policy will not be issued for such members having external congenital anomaly. Other than external congenital anomaly all other congenital anomaly will be covered.

Where External Congenital Anomaly means a condition, which is visible and accessible parts of the body and present since birth, and which is abnormal with reference to form, structure or position.

11.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

Exclusions for Critical Illness/ Degenerative Diseases:

In addition to the condition specific exclusion mentioned in the definitions, we will not pay any

claim arising directly or indirectly due to any of the following causes:

1. Pre-Existing disease:

Pre-Existing disease means any condition, ailment, injury or disease:

a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or

b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement

After completion of 48 months from date of issuance or reinstatement, as the case may be, pre-existing exclusion clause will not be applicable

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

3. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.

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

5. Taking part in any naval, military or air force operation during peace time.

6. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable

7. Participation by the insured person in a criminal or unlawful act with a criminal intent.

8. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.

9. Any external congenital anomaly will not be covered, and policy will not be issued for such individuals having external congenital anomaly.

Where External Congenital Anomaly means a condition, which is visible and accessible parts of the body and present since birth, and which is abnormal with reference to form, structure or position.

10. 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

Please refer Important Definitions section to know more about the exclusions on Critical Illnesses.

21. Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on the nomination, please refer to our website www.indiafirstlife.com

22. Assignment

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

23. Prohibition of Rebate

As per provisions of Section 41 of the Insurance Act, 1938 as amended from time to time.

- 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.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

  For more details please refer to our website www.indiafirstlife.com

24. Fraud and Misrepresentation

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938, as amended from time to time.

Indisputability Clause: Extract of Section 45 of the Insurance Act 1938, as amended from time to time states

1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry

of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

For more details please refer to our website www.indiafirstlife.com

25. About IndiaFirst Life Insurance

We've had Bank of Baroda, Andhra Bank (now, Union Bank of India) and Legal & General as our founding partners. After journeying with us through our years of growth, Legal & General sold its stake in Feb 2019 to Carmel Point Investments India Private Limited, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC. In April 2020, Andhra Bank was amalgamated into The Union Bank of India. Our shareholding pattern of the company now stands at: Bank of Baroda – 44.00%, Union Bank of India – 30.00%, and Carmel Point Investments India Private Limited – 26.00%.

Annexure

GSV Factors for Return of Premium Option and Dual Protect Option

A. Limited Premium

Year of Surrender / Policy Term	5	6	7	8	9	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%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	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%	35%	35%	35%	35%	35%
4	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	NA	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	NA	NA	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	NA	NA	NA	90%	90%	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%
9	NA	NA	NA	NA	90%	90%	77%	70%	66%	63%	61%	60%	59%	58%	57%	57%	56%	56%	55%	55%	55%
10	NA	NA	NA	NA	NA	90%	90%	72%	74%	70%	67%	65%	63%	62%	61%	60%	59%	59%	58%	58%	57%
11	NA	NA	NA	NA	NA	NA	90%	90%	82%	77%	73%	70%	68%	66%	65%	63%	62%	61%	61%	60%	59%
12	NA	NA	NA	NA	NA	NA	NA	90%	90%	83%	79%	75%	72%	70%	68%	67%	65%	64%	63%	63%	62%
13	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	84%	80%	77%	74%	72%	70%	68%	67%	66%	65%	64%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	85%	81%	78%	75%	73%	72%	70%	69%	68%	66%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	82%	79%	77%	75%	73%	71%	70%	69%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	80%	78%	76%	74%	73%	71%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	81%	79%	77%	75%	74%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	84%	81%	79%	78%	76%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	84%	82%	80%	78%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%	81%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%	85%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Policy Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
1	0%	0%	0%	0%	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%	30%	30%	30%	30%
3	35%	35%	35%	35%	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%	50%	50%	50%	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	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%
10	57%	56%	56%	56%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%
11	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	54%	54%
12	61%	61%	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	55%
13	63%	63%	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	57%	57%	57%	57%	56%
14	66%	65%	64%	63%	63%	62%	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	58%
15	68%	67%	66%	65%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%
16	70%	69%	68%	67%	66%	66%	65%	64%	64%	63%	63%	62%	62%	62%	61%	61%	61%	60%	60%	60%
17	72%	71%	70%	69%	68%	67%	67%	66%	65%	65%	64%	64%	63%	63%	63%	62%	62%	61%	61%	61%
18	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%	65%	65%	64%	64%	63%	63%	63%	62%	62%
19	77%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	67%	66%	65%	65%	65%	64%	64%	63%	63%
20	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%
21	81%	79%	78%	77%	75%	74%	73%	72%	72%	71%	70%	69%	69%	68%	67%	67%	66%	66%	66%	65%
22	83%	82%	80%	79%	77%	76%	75%	74%	73%	72%	71%	71%	70%	69%	69%	68%	68%	67%	67%	66%
23	86%	84%	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	71%	70%	69%	69%	68%	68%	67%
24	88%	86%	84%	82%	81%	80%	78%	77%	76%	75%	74%	73%	73%	72%	71%	71%	70%	69%	69%	68%
25	90%	88%	86%	84%	83%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	72%	71%	71%	70%	69%
26	90%	90%	88%	86%	85%	83%	82%	80%	79%	78%	77%	76%	75%	75%	74%	73%	72%	72%	71%	71%
27	NA	90%	90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	74%	73%	72%	72%
28	NA	NA	90%	90%	88%	87%	85%	84%	82%	81%	80%	79%	78%	77%	76%	75%	75%	74%	73%	73%
29	NA	NA	NA	90%	90%	88%	87%	85%	84%	83%	81%	80%	79%	78%	77%	77%	76%	75%	74%	74%
30	NA	NA	NA	NA	90%	90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	76%	75%
31	NA	NA	NA	NA	NA	90%	90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	77%	76%
32	NA	NA	NA	NA	NA	NA	90%	90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	79%	78%	77%
33	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	82%	82%	81%	80%	79%	78%
34	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	83%	82%	81%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	83%	82%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	86%	85%	84%	84%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	87%	86%	85%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	87%	86%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	87%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Plan Term	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1	0%	0%	0%	0%	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%	30%	30%	30%	30%
3	35%	35%	35%	35%	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%	50%	50%	50%	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	50%	50%	50%	50%	50%	50%	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%	51%	51%	51%	51%	51%	51%
9	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%
10	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%
11	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
12	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%
13	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%
14	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%
15	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%
16	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	56%	56%
17	61%	60%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%
18	62%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%
19	63%	62%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	58%
20	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%
21	65%	64%	64%	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%
22	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%
23	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%	61%
24	68%	67%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%
25	69%	68%	68%	68%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%
26	70%	69%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%
27	71%	71%	70%	70%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	65%	65%	65%	65%	64%	64%
28	72%	72%	71%	70%	70%	70%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%
29	73%	73%	72%	71%	71%	70%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%	65%
30	74%	74%	73%	72%	72%	71%	71%	70%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%
31	75%	75%	74%	73%	73%	72%	72%	71%	71%	70%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%
32	76%	76%	75%	74%	74%	73%	73%	72%	72%	71%	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%
33	77%	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%	70%	70%	70%	69%	69%	69%	68%
34	78%	78%	77%	76%	76%	75%	75%	74%	73%	73%	72%	72%	72%	71%	71%	70%	70%	70%	69%	69%
35	79%	79%	78%	77%	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	72%	71%	71%	70%	70%	70%
36	81%	80%	79%	78%	78%	77%	76%	76%	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%	71%	70%
37	82%	81%	80%	79%	79%	78%	77%	77%	76%	76%	75%	74%	74%	74%	73%	73%	72%	72%	71%	71%
38	83%	82%	81%	80%	80%	79%	78%	78%	77%	76%	76%	75%	75%	74%	74%	73%	73%	73%	72%	72%
39	84%	83%	82%	81%	80%	80%	79%	78%	78%	77%	77%	76%	76%	75%	75%	74%	74%	73%	73%	72%
40	85%	84%	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	76%	76%	75%	75%	74%	74%	74%	73%

41	86%	85%	84%	83%	82%	82%	81%	80%	80%	79%	78%	78%	77%	77%	76%	76%	75%	75%	74%	74%
42	87%	86%	85%	84%	83%	83%	82%	81%	80%	80%	79%	79%	78%	77%	77%	76%	76%	75%	75%	75%
43	88%	87%	86%	85%	84%	83%	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	77%	76%	76%	75%
44	89%	88%	87%	86%	85%	84%	84%	83%	82%	81%	81%	80%	80%	79%	78%	78%	77%	77%	76%	76%
45	90%	89%	88%	87%	86%	85%	85%	84%	83%	82%	82%	81%	80%	80%	79%	79%	78%	78%	77%	77%
46	90%	90%	89%	88%	87%	86%	85%	85%	84%	83%	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%
47	NA	90%	90%	89%	88%	87%	86%	86%	85%	84%	83%	83%	82%	81%	81%	80%	80%	79%	79%	78%
48	NA	NA	90%	90%	89%	88%	87%	86%	86%	85%	84%	83%	83%	82%	82%	81%	80%	80%	79%	79%
49	NA	NA	NA	90%	90%	89%	88%	87%	87%	86%	85%	84%	84%	83%	82%	82%	81%	81%	80%	79%
50	NA	NA	NA	NA	90%	90%	89%	88%	87%	87%	86%	85%	84%	84%	83%	82%	82%	81%	81%	80%
51	NA	NA	NA	NA	NA	90%	90%	89%	88%	87%	87%	86%	85%	85%	84%	83%	83%	82%	81%	81%
52	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	85%	85%	84%	83%	83%	82%	82%
53	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	85%	85%	84%	83%	83%	82%
54	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	85%	85%	84%	84%	83%
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	86%	85%	84%	84%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	86%	85%	84%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	86%	85%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	86%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	87%	86%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	87%
61	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%
62	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%
63	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%
64	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
65	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Policy Term	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
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	50%	50%	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%	51%	51%
9	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
10	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
11	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%
12	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
13	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
14	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%
15	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%
16	56%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%
17	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	55%
18	58%	57%	57%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%
19	58%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%	57%
20	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%
21	60%	59%	59%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%
22	60%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	58%	58%	58%
23	61%	61%	61%	60%	60%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%
24	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	60%	60%	59%	59%
25	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%
26	63%	63%	63%	62%	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	61%	60%
27	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%	62%	62%	61%	61%	61%	61%
28	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%	62%	62%	62%
29	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%
30	66%	66%	65%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%
31	67%	66%	66%	66%	65%	65%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%
32	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%	64%	64%	64%	64%	64%
33	68%	68%	67%	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%	64%	64%
34	69%	68%	68%	68%	67%	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%
35	69%	69%	69%	68%	68%	68%	67%	67%	67%	67%	66%	66%	66%	66%	66%	65%
36	70%	70%	69%	69%	69%	68%	68%	68%	68%	67%	67%	67%	67%	66%	66%	66%
37	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%	68%	67%	67%	67%	67%	66%
38	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%	68%	67%	67%	67%
39	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%	68%	68%
40	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%

41	73%	73%	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%
42	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%
43	75%	74%	74%	74%	73%	73%	72%	72%	72%	71%	71%	71%	71%	70%	70%	70%
44	76%	75%	75%	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%	71%	70%
45	76%	76%	75%	75%	75%	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%
46	77%	76%	76%	76%	75%	75%	74%	74%	74%	73%	73%	73%	72%	72%	72%	71%
47	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%	74%	73%	73%	73%	72%	72%
48	78%	78%	77%	77%	76%	76%	76%	75%	75%	74%	74%	74%	73%	73%	73%	72%
49	79%	78%	78%	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%	74%	73%	73%
50	80%	79%	79%	78%	78%	77%	77%	76%	76%	76%	75%	75%	75%	74%	74%	74%
51	80%	80%	79%	79%	78%	78%	77%	77%	77%	76%	76%	76%	75%	75%	74%	74%
52	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%	76%	76%	76%	75%	75%	75%
53	82%	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%	77%	76%	76%	76%	75%
54	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%	78%	77%	77%	76%	76%	76%
55	83%	83%	82%	81%	81%	80%	80%	80%	79%	79%	78%	78%	77%	77%	77%	76%
56	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%	78%	77%	77%
57	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	79%	78%	78%	77%
58	85%	85%	84%	83%	83%	82%	82%	81%	81%	80%	80%	80%	79%	79%	78%	78%
59	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%
60	87%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%
61	87%	87%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	80%
62	88%	87%	87%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	81%	80%
63	89%	88%	87%	87%	86%	86%	85%	84%	84%	83%	83%	82%	82%	82%	81%	81%
64	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%
65	90%	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%	82%
66	90%	90%	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%
67	NA	90%	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%	84%	83%	83%
68	NA	NA	90%	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%	84%	83%
69	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%	84%
70	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	87%	86%	85%	85%	85%
71	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	87%	86%	86%	85%
72	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	87%	86%	86%
73	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	87%	86%
74	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	87%
75	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%
76	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%
77	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%
78	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%
79	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%
80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
81	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

B. Single Premium

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	75%	75%	75%	75%	75%	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%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	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%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Policy Term	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%
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	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
14	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
15	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
16	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
17	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
18	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
19	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
20	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
21	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
22	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
23	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
24	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
25	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
26	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
27	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
28	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
29	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
30	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
31	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
32	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%
33	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%
34	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

*Tax exemptions are as per applicable tax laws as amended from time to time.

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