

**Bajaj Life Group Sampoorna Raksha Kavach**

Non-Linked, Non-Participating, Group Micro Life Insurance, Plan

UIN: 116N217V01

Policy Terms and Conditions

Group Policy No. \_\_\_\_\_

*Issued under*

**Bajaj Life Group Sampoorna Raksha Kavach**

*for the*

Members of the <name of the Policyholder's scheme> Scheme of

\_\_\_\_\_(Policyholder name)\_\_\_\_\_

**Bajaj Life Group Sampoorna Raksha Kavach**

Non-Linked, Non-Participating, Group Micro Life Insurance, Plan

UIN: 116N217V01

**Bajaj Life Insurance Limited**

(Formerly known as Bajaj Allianz Life Insurance Company Limited)

**Bajaj Life Group Sampoorna Raksha Kavach****Part A****FORWARDING LETTER**

Name of the Policyholder \_\_\_\_\_

Address of the Policyholder \_\_\_\_\_

Dear \_\_\_\_\_

We would like to thank you for investing your faith in us.

\_\_\_\_\_, the Policyholder has by a written Proposal Form dated \_\_\_\_\_ requested the Company to grant the benefits of Life Insurance Cover, under Bajaj Life Group Sampoorna Raksha Kavach and as per the Scheme Rules of the \_\_\_\_\_, <name of the scheme> Scheme of the Policyholder (Hereinafter called the "Scheme", certified copy of which has been furnished to the Company by the Policyholder) to the Members whose name has been recorded in the Membership Register maintained by the Policyholder.

The Policyholder has also furnished to the Company statements/Enrollment Forms completed and signed by the Policyholder/Member on behalf of the Members for whose benefit the Policy hereunder is being effected. The Policyholder and the Company have accepted and agreed that the said Proposal Form, certified copy of the Scheme along with other statements, reports or other documents leading to the issuance of this Policy shall be the basis of this contract of Assurance.

If any of the details of the Member contained in the statement/Enrollment Form signed by the Member/Policyholder on behalf of the Member are incomplete, false or incorrect, coverage in respect of such Member under the Policy shall be void.

Please find enclosed herewith your Policy Document, a copy of the Proposal Form, Customer Information Sheet (CIS) and documents mentioned herein below, based on which your Group Insurance Policy has been issued. This Policy is issued subject to section 45 of the Insurance Act, 1938, as amended from time to time. In case you have made any disclosures in respect of your Member to the agent which has not been included in the Proposal Form, you are requested to intimate the same in writing to the Company within fifteen (15) days of the date of receipt of this Policy, failing which it shall be inferred that the disclosures made in the Proposal Form are full, complete and according to your instructions wherein nothing has been concealed.

| Document Type  | Specification of Documents provided | Identification No |
|----------------|-------------------------------------|-------------------|
| Proposal Form  | Proposal Form                       |                   |
| Scheme Rules   |                                     |                   |
| Others(if any) |                                     |                   |

- (1) You shall be provided a free look period of 30 days beginning from the date of receipt of Policy Document, whether received electronically or otherwise, to review the terms and conditions of such Policy, except where the Policy Term is less than one year, in which case no free look period is available.
- (2) In the event You disagree to any of the Policy terms or conditions, or otherwise and have not made any claim, You shall have the option to return the Policy to the Company for cancellation, stating the reasons for the same.
- (3) Irrespective of the reasons mentioned, You shall be entitled to a refund of the Premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the Member/proposer and stamp duty charges.
- (4) A request received by the Company for cancellation of the Policy during Free Look Period shall be

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processed and Premium shall be refunded within 7 days of receipt of such request, as stated in (3) above. For any queries kindly write to Us at the below mentioned address and We assure and strive to provide You the best of services.

Authorised Signatory

FOR BAJAJ LIFE INSURANCE LIMITED

**Sales Representative Details:**

|                     |  |                  |  |
|---------------------|--|------------------|--|
| <b>Name</b>         |  | <b>Code</b>      |  |
| <b>Address</b>      |  |                  |  |
| <b>Phone Number</b> |  | <b>E-Mail Id</b> |  |

**Please read policy document, especially following clauses on**

|                                                          |                                                        |
|----------------------------------------------------------|--------------------------------------------------------|
| <b>Benefits</b>                                          | <b>Mode of payment of Claim</b>                        |
| <b>When the Life Insurance Cover ceases for a Member</b> | <b>Renewal of one-year renewable term (OYRT) cover</b> |

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**PREAMBLE**

The Company has received Proposal Form, Scheme Rules, Member Enrollment Form, declaration and the Premium from the Policyholder as named in this Schedule.

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

**Policy Schedule****Non-Linked, Non-Participating, Group Micro Life Insurance Plan**

Name of the Policyholder \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Pin code \_\_\_\_\_

|                                                 |                                                 |
|-------------------------------------------------|-------------------------------------------------|
| <b>Policy Number</b>                            |                                                 |
| <b>Product Name</b>                             | <b>Bajaj Life Group Sampoorna Raksha Kavach</b> |
| <b>UIN</b>                                      | <b>116N217V01</b>                               |
| <b>Name of the Policyholder</b>                 |                                                 |
| <b>Registered Office Address of the Company</b> |                                                 |
| <b>Policy Commencement Date</b>                 |                                                 |
| <b>Inbuilt Benefits Chosen</b>                  | <b>Proportion of Sum Assured</b>                |
| <b>Single Life/Joint Life</b>                   |                                                 |
| <b>Joint Life Option</b>                        |                                                 |

On Examination of the Policy, if the Policyholder notices any mistake in the above Schedule, the Policy Document is to be returned for correction to the Company.

**Sales Representative Details:**

|                     |  |                  |  |
|---------------------|--|------------------|--|
| <b>Name</b>         |  | <b>Code</b>      |  |
| <b>Address</b>      |  |                  |  |
| <b>Phone Number</b> |  | <b>E-Mail Id</b> |  |

**To whom the Benefits are Payable:**

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

All taxes, including GST & cess, if any, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra. Payment of such taxes shall be the responsibility of the Policyholder/Member.

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

Signed on behalf of Bajaj Life Insurance Company Limited for Policy No. \_\_\_\_\_

Issued on &lt;date&gt;

Authorised Signatory:

|                                  |
|----------------------------------|
| <b>Affix Stamp</b><br>(₹. _____) |
|----------------------------------|

## Bajaj Life Group Sampoorna Raksha Kavach

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### Part B

#### 1. Definitions & Abbreviations

In this Policy, where the context so admits, the singular includes the plural and the masculine shall include the feminine, and the following expressions shall, unless repugnant to the context, have the following meanings;

a) **'Accelerated Accidental Total Permanent Disability Sum Assured (AATPD Sum Assured)'** means the amount of Life Insurance Cover with respect to AATPD benefit and is a proportion of the Sum Assured of the Member as on the date of occurrence of the event. This proportion will be as chosen at the Date of commencement of Risk and will be recorded in the Membership Register. On payment of this benefit, the Death Benefit will be reduced by the mentioned proportion from the Sum Assured then.

i) In case the Life Insurance Cover w.r.t. ATPD is level through-out the Policy Term of the Member – Sum Assured w.r.t. that Member.

ii) In case the Life Insurance Cover w.r.t. ATPD is reducing as per the Schedule of Insurance of a Member – The amount as on the date of occurrence of the ATPD, w.r.t. that Member as reflected in that Schedule of Insurance.

b) **'Accident'** is as per the definition and the exclusion as given Annexure K attached herewith.

c) **'Accidental Death Benefit (ADB)'** means death of a Member as a result of bodily injury caused by an Accident as per Annexure K.

d) **'Accidental Total Permanent Disability (ATPD)'** means disability of a Member as a result of bodily injury caused by an Accident as per Annexure K.

e) **'Accelerated Critical Illness (ACI) Sum Assured'** means the amount of Life Insurance Cover with respect to ACI benefit and is a proportion of the Sum Assured of the Member as on the date of occurrence of the event. This proportion will be as chosen at the Date of commencement of Risk and will be recorded in the Membership Register. On payment of this benefit, the Death Benefit

will be reduced by the mentioned proportion from the Sum Assured then.

i) In case the Life Insurance Cover w.r.t. CI is level through-out the Policy Term of the Member – Sum Assured w.r.t. that Member.

ii) In case the Life Insurance Cover w.r.t. CI is reducing as per the Schedule of Insurance of a Member – The amount as on the date of First Diagnosis of CI, w.r.t. that Member as reflected in that Schedule of Insurance.

f) **'Act'** means the Insurance Act, 1938 (4 of 1938), as amended from time to time.

g) **'ADB Sum Assured'** means the amount of Life Insurance Cover with respect to ADB and is a proportion of the Sum Assured of the Member as on the Date of Commencement of Risk. This proportion will be recorded in the Membership Register.

h) **'Beneficiary/ Claimant'** shall mean the Member or in case of death of the Member, the legal heirs or the Nominee who is eligible under the Scheme to receive the benefits payable under the Policy.

i) **'Certificate of Insurance (COI)'** means certificate issued by the Company on the basis of the details mentioned in the Member's Enrolment Form to each Member as an evidence of acceptance of Life Insurance Cover on the life of the Member under the Policy.

j) **'Company'** shall mean and refer to the Bajaj Life Insurance Limited.

k) **'Critical Illness (CI)'** means all the critical illnesses cover under the Policy, all, as defined in Annexure K attached herewith along with the exclusions.

l) **"Customer Information Sheet (CIS)"** is the document provided to the Policyholder along with the Policy Document that explains the basic features of the Policy in simple words.

m) **'Date of Commencement of Risk'** means the Entry Date as mentioned in the Certificate of Insurance from which the Life Insurance Cover of the Member commences under the Policy.

n) **'Death Benefit'** means the benefit payable on the death of the Member and as detailed in Section 3.1.a) below.

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- o) **'Endorsement'** means conditions attached/affixed to this Policy incorporating any amendments or modifications agreed to or issued by the Company.
- p) **'Entry Date'** shall mean the Policy Commencement Date in relation to the Members already existing as Members under the Scheme on the Policy Commencement Date and in relation to the new Members the date when their names are recorded in the Membership Register as a Member after due approval from the Company.
- q) **'First Diagnosis of CI'** means the diagnosis of the first CI in the lifetime of the Member.
- r) **'Foreclosure'** means the repayment or closure, in full and before the end of the Policy Term of the Member, of the loan availed by the Member from the Policyholder, and includes the transfer of that loan to another financial institution.
- s) **"Free Look Period"** means the period in which the Policyholder can choose to terminate the Policy as per the details mentioned in Section 8 below.
- t) **'Goods and Service Tax (GST)'** is charged based on type of Policy communication address of Policyholder. This may change subject to change in rate/state in address of the Policyholder as on date of adjustment.
- u) **'IRDAI'** means Insurance Regulatory and Development Authority of India
- v) **'Inbuilt Benefit'** refer to ADB, AATPD benefit, OPD Benefit, or ACI benefit, as applicable.
- w) **'Joint Life'** means, both the Members, the Primary Life Assured and the Secondary Life Assured are covered under the Policy.
  - i) Joint Life Option 1: The Life Insurance Cover shall be on the basis of first death, and/or first ADB, as applicable, and/or first ATPD, as applicable, and/or first CI, as applicable, to any one of the Joint Life Members, where only one Sum Assured will be available for both the Joint Life Members. On first occurrence of the covered event, that cover will terminate for both the Joint Life Members.
  - ii) Joint Life Option 2: The Life Insurance Cover shall be on individual basis, where each Member (out of the Joint Life Members) has individual Sums Assured. On first occurrence of the covered event, all applicable Life Insurance Covers will continue on the surviving Member (out of the Joint Life Members).
- x) **'Joint Life Members'** means the Primary Life Assured and the Secondary Life Assured together.
- y) **'Life Insurance Cover'** shall mean the risk cover provided against the risk of death, ADB, ATPD and First Diagnosis of CI to the Member under this Policy as specified in the Certificate of Insurance, and shall be deemed to commence on the Date of Commencement of Risk of the Member.
- z) **'Maturity Date'** is the date as recorded in the Membership Register on which the Life Insurance Cover on the life of the Member under the Policy expires and the membership terminates automatically.
- aa) **'Member'** shall mean a person in the case of Single Life or two persons (i.e., the Primary Life Assured and the Secondary Life Assured) in the case of Joint Life, who meet the eligibility criteria specified in the Scheme Rules, and whose name has been recorded in the Membership Register as a Member effective from the Date of Commencement of Risk of the Member, after due approval from the Company, and on whose life the Life Insurance Cover under this Policy has been effected.
- bb) **'Membership Anniversary'** shall mean the date corresponding numerically with the Date of Commencement of Risk of Member in each subsequent membership Year.
- cc) **'Membership Register'** is a record of Members maintained by the Policyholder, which contains information about the Member including-but-not-limited to any unique identification number, name, age, gender, Claimant, Sum Assured, level cover/reducing cover, Life Insurance Covers taken (including proportions), Date of Commencement of Risk, Single Premium, Policy Term of Member and Maturity Date, if any.
- dd) **"Minor"** is a Member, Life Assured or Nominee who is aged less than 18 years.
- ee) **'Nomination'** means the process of appointing person(s) to receive Policy proceeds/benefits, subject to section 3.4, on the occurrence of contingent event to the Life Assured. Nomination shall be as per

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Section 39 of the Insurance Act, 1938, as amended from time to time.

- ff) **'Nominee'** means the person(s), whose name has been entered in the Membership Register maintained by the Policyholder as being eligible under the Scheme to receive the benefits payable under the Policy.
- gg) **'Policy Anniversary'** shall mean the date corresponding numerically with the Policy Commencement Date in each subsequent Policy Year.
- hh) **'Policy Term of Member'** means the period between the Date of Commencement of Risk of a Member and his Maturity Date.
- ii) **'Policy'** means the arrangements established by the Policy Terms and Conditions.
- jj) **'Policyholder'** means the person or entity who has been named as the Policyholder in the Schedule.
- kk) **'Policy Commencement Date'** shall mean the date, as mentioned in the Schedule, from which this Policy takes effect.
- ll) **'Policy Terms and Conditions'** means this Policy wording, the Schedule (which is attached herewith and forms part of this Policy and if revised then the latest one), any Annexure and the Proposal Form submitted by or on behalf of the Policyholder for the purpose of obtaining this Policy and any other information or documentation provided to the Company for that purpose and based upon which this Policy has been issued.
- mm) **'Policy Year'** is the year commencing on the Policy Commencement Date or an anniversary thereof.
- nn) **'PPT of the Member'** shall mean Premium Payment Term of the Member
- oo) **'Premium'** shall mean the Single Premium, as applicable under this Policy.
- pp) **'Primary Life Assured'** shall refer to the primary Member in a Joint Life.
- qq) **'Regulated Entities'** means (i) Reserve Bank of India Regulated Scheduled Commercial Banks (including Cooperative Banks); (ii) Non-Banking Financial Institutions duly registered with RBI; (iii) National Housing Bank (NHB) regulated Housing Finance Companies; (iv) National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies; (v) Small Finance Banks regulated by RBI; (vi) Mutually aided Cooperative societies formed and registered under the applicable State Act concerning such societies; (vii) Microfinance companies registered under section 8 of The Companies Act 2013; (viii) any other entity which IRDAI may notify from time to time.
- rr) **'Remaining Sum Assured'** means the Sum Assured on Death minus ATPD Sum Assured paid and/or ACI Sum Assured already paid, as applicable.
- ss) **'Schedule of Insurance'** shall mean a schedule specific to each Member who has opted for reducing Life Insurance Cover which is a part of this Policy and which shows the amount of Sum Assured in each year, is used to determine the amount for which the Member is assured against the risk of death, ADB, ATPD or CI, as applicable, in the Policy.
- tt) **'Scheme Rules'** shall mean the rules adopted by the Policyholder and approved by the Company to run this Policy to provide the Life Insurance Cover to the Member, as a pre-requisite to the issuance of this Policy. A certified copy of the Scheme Rules has to be furnished to the Company by the Policyholder.
- uu) **'Secondary Life Assured'** shall refer to the Member other than the Primary Life Assured in a Joint Life.
- vv) **'Single Life'** shall mean Life Insurance Cover for an individual member and is not a Joint Life.
- ww) **'Single Premium'** shall mean the lump sum amount that is payable by the Policyholder to secure Life Insurance Cover of the Member, in case Single Premium payment option has been chosen by the Member under this Policy.
- xx) **'Sum Assured'** shall mean the amount of Life Insurance Cover of death with respect to each Member in accordance with the Scheme Rules and as reflected in the Certificate of Insurance prepared on the Date of Commencement of Risk.
- i) In case the Life Insurance Cover w.r.t. death is level through-out the Policy Term of the Member – Sum Assured w.r.t. that Member.

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ii) In case the Life Insurance Cover w.r.t. death is reducing as per the Schedule of Insurance of a Member – The amount as on the date of death, w.r.t. that Member as reflected in that Schedule of Insurance.

yy) 'UIN' means the Unique Identification Number allotted to this Plan by the IRDAI

zz) 'w.r.t.' means 'with respect to'

aaa) 'Out-Patient Department (OPD) Benefits' means the fixed out-patient benefits available to the Member during the OPD Cover Term, as per the OPD Plan option chosen at inception, as described in Section 3 and Table 7.i, and as defined (with exclusions) in Annexure K. The OPD Benefits have no Sum Assured and do not impact the base Death Benefit or other optional benefits.

bbb) 'OPD Plan' means the plan option (Plan 1 or Plan 2) chosen by the Master Policyholder/Member at inception of the OPD cover, determining the OPD Benefits available as per Table 7.i. The OPD Plan option can only be selected at inception and cannot be changed during the OPD Cover Term.

ccc) 'Health Coins Wallet' means the notional wallet to which any unutilised value of a transaction (where the service cost is less than the applicable Transaction Limit) is added, which may be utilised by the insured Member only towards Tele Consultation, Prescribed Diagnostics and Expert Opinion (as applicable) throughout the OPD Cover Term and which will not expire at the end of a Membership Anniversary, as described in Section 3.

ddd) 'Termination Value' means the amount, if any, payable on surrender of a Member's cover under the Policy, determined as per Section 3 (Termination Value) using the TV1 / TV2 factors set out in Annexure S.

The terms 'Herein', 'Herewith', 'Herein After', 'Hereafter', 'Hereof', 'Hereto' and 'Hereunder' used wherever in this Policy refer to the Policy in its entirety.

### Part C

## 2. Policy Description

- a) The Policy is issued under a non-linked, non-participating, life, group micro

insurance plan with a Single Premium payment option, providing one-year renewable term (OYRT) cover, level cover or reducing cover, as chosen at the Date of Commencement of Risk.

- b) The Policy is available on Single Life or Joint Life basis.
- c) The Single Life, Joint Life Option 1 or Joint Life Option 2 has to be chosen at the Date of Commencement of Risk, and cannot be changed during the Policy Term of Member.
- d) The Policyholder shall hold the Policy and all benefits payable, in accordance with the Scheme Rules, and shall be for the benefit of the Claimant, and the Policyholder shall have no beneficial interest in the Policy.
- e) The Policy has the Life Insurance Covers of the base Death Benefit, and four (4) In-built Optional Covers - ADB, AATPD benefit, ACI benefit and/or Out-Patient Department (OPD) Benefits, whose details are as given in Section 3.1 below. The In-built Optional Covers have to be chosen by the Member at the Date of Commencement of Risk, and cannot be changed during the Policy Term of Member.
- f) The Sum Assured in respect of any in-built optional cover shall not exceed the Sum Assured on death. Where both the AATPD benefit and the ACI benefit are taken, the aggregate amount payable under those benefits shall not exceed the Sum Assured on death as on the date of occurrence of the event. A Member who has already been diagnosed with any ATPD or CI as at the Date of Commencement of Risk shall not be offered the AATPD benefit or the ACI benefit, as the case may be.
- g) The Policy does not in any way confer any right whatsoever on the Policyholder to otherwise share in the profits or surplus of the business of the Company.
- h) In case of Minor Members, the Life Insurance Cover will vest on the Minor Member on attaining majority.

## 3. Benefits

- 3.1. Provided the Life Insurance Cover of the Member has not been terminated,

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the Company shall be liable to pay the following benefits, as specified in the Certificate of Insurance of the Member, to the Claimant, subject to Sections 5, 6, 7 and 8 of Part D and to Part F below.

### a) Death Benefit

#### i) Single Life or Joint Life Option 2:

- (a) On death of the Member if only the base Death Benefit cover is taken, and the Life Insurance Cover of the Member is in force
- (b) as on the date of death, the death benefit payable is the Sum Assured.
- (c) If Life Insurance Cover/s of AATPD benefit and/or ACI benefit was/were taken w.r.t. the Member and no prior AATPD benefit and/or ACI benefit was/were paid w.r.t. that Member, then, the Sum Assured w.r.t. that deceased Member as on the date of death shall be payable as the Death Benefit.
- (d) If Life Insurance Cover of AATPD benefit only or ACI benefit only or both were taken w.r.t. the Member and a prior AATPD benefit or ACI benefit AATPD benefit, ACI benefit were already paid w.r.t. that Member, then, the Remaining Sum Assured w.r.t. that Member as on the date of death shall be payable as the Death Benefit.
- (e) If the Life Insurance Cover of ADB was taken w.r.t. to that Member and if the death of the Member is due to Accident, then, additionally, the ADB Sum Assured shall be paid as ADB.
- (1) In Single Life and Joint Life Option 2, all Life Insurance Cover of the deceased Member shall be terminated, immediately and automatically. In Joint Life Option 2, all Life Insurance Cover w.r.t. the surviving Member shall be continued till the expiry of the Policy Term of the Member.
- ii) Joint Life Option 1:

- (1) On death of the Member any time during the policy term; including accidental death;

(a) If Life Insurance Cover/s of AATPD benefit and/or ACI benefit was/were taken w.r.t. the Members and no prior AATPD benefit and/or ACI benefit was/were paid w.r.t. either of the Joint Life Members, then, on first death of a Member (out of the Joint life Members), the Sum Assured w.r.t. the Joint Life Members as on the date of death shall be payable as the Death Benefit.

(b) If Life Insurance Cover of AATPD benefit only or ACI benefit only or both were taken w.r.t. the Joint Life Members and a prior AATPD benefit or ACI benefit or AATPD benefit and ACI benefit were already paid w.r.t. either of the Joint Life Member, then, the Remaining Sum Assured w.r.t. the Joint Life Members as on the date of death (first death out of the Joint life Members) shall be payable as the Death Benefit where such reduction shall be made shall be made for the AATPD benefit and/or ACI benefit has already been paid w.r.t. the Member.

(c) If the Life Insurance Cover of ADB was taken w.r.t. to the Joint Life Members and if the death (first death out of the Joint life Members) of the Member is due to Accident, then, additionally, the ADB Sum Assured shall be paid as ADB.

(2) All Life Insurance Cover under the policy w.r.t. both the Joint Life Members shall be terminated, immediately and automatically on payment of the Death Benefit on the date of death of any of the two.

b) **Accelerated Accidental Total Permanent Disability (AATPD) Benefit** (which is an acceleration of the Death Benefit) having separate

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in-built benefits for both the lives;

### **i) Single Life or Joint Life Option 2:**

(1) If AATPD benefit was taken w.r.t. a Member and no prior Benefit has been paid, on the first occurrence of AATPD to that Member,

(a) The AATPD Sum Assured w.r.t. that Member as on the date of first occurrence shall be payable as the AATPD benefit.

(b) The Life Insurance Cover of AATPD benefit of that Member shall be terminated, immediately and automatically. In Joint Life Option 2, the AATPD benefit cover shall continue in respect of the Member who has not claimed the Benefit.

(c) The Life Insurance Cover for Death Benefit w.r.t. that Member will be continued with the Remaining Sum Assured, if applicable.

(d) If chosen, the Life Insurance Cover of ADB Benefit and/or ACI benefit w.r.t. that Member will be continued with their respective Sum Assured,

(2) If the Life Insurance Cover of AATPD benefit w.r.t. a Member has already ceased in accordance with Section 6 of Part D below, no AATPD benefit is payable.

(3) In Joint Life Option 2, all Life Insurance Cover other than those claimed previously w.r.t. the surviving Member shall be continued, till the expiry of the Policy Term of the Member.

### **ii) Joint Life Option 1:**

(1) If AATPD benefit was taken w.r.t. the Joint Life Members on the first occurrence of AATPD to any one of the Joint Life Members provided no prior Death Benefit has been paid,

(a) The AATPD Sum Assured w.r.t. the Members as on the date of first occurrence shall be payable as the AATPD benefit.

(b) The Life Insurance Cover of AATPD benefit w.r.t. both the Joint Life Members shall be terminated, immediately and automatically.

(c) The Life Insurance Cover for Death Benefit w.r.t. both the Joint Life Members will be continued with the Remaining Sum Assured, if applicable.

(d) If chosen, the Life Insurance Cover of ADB Benefit and/or ACI benefit w.r.t. both the Joint Life Members will be continued with their respective Sum Assured.

(2) If the Life Insurance Cover of AATPD benefit w.r.t. the Joint Life Members has already ceased in accordance with Section 6 of Part D below, no AATPD benefit is payable.

### **c) Accelerated Critical Illness (ACI) Benefit** (which is an acceleration of the Death Benefit)

#### **i) Single Life or Joint Life Option 2:**

(1) If ACI benefit was taken w.r.t. a Member on the First Diagnosis of CI of a Member,

(a) The ACI Sum Assured w.r.t. that Member as on the date of First Diagnosis shall be payable as the ACI benefit provided no Death Benefit has already been paid.

(b) The Life Insurance Cover of ACI benefit of that Member shall be terminated, immediately and automatically. In Joint Life Option 2, the ACI cover shall continue in respect of the Member who has not claimed the ACI benefit.

(c) The Life Insurance Cover for Death Benefit w.r.t. that Member will be continued with the Remaining Sum Assured, if applicable.

(d) If chosen, the Life Insurance Cover of ADB Benefit and/or AATPD benefit w.r.t. that Member will be continued with their respective Sum Assured.

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- (2) If the Life Insurance Cover of ACI benefit w.r.t. a Member has already ceased in accordance with Section 6 of Part D below, no ACI benefit is payable.
- ii) In Joint Life Option 2, all Life Insurance Cover other than those claimed previously w.r.t. the surviving Member shall be continued.
- (1) If ACI benefit was taken w.r.t. the Joint Life Members, on the First Diagnosis of CI to any one of the Joint Life Members, provided no prior death benefit has been paid w.r.t. any one:
  - (a) The ACI Sum Assured w.r.t. the Joint Life Members as on the date of First Diagnosis shall be payable as the ACI benefit.
  - (b) The Life Insurance Cover of ACI benefit w.r.t. both the Joint Life Members shall be terminated, immediately and automatically.
  - (c) The Life Insurance Cover for Death Benefit w.r.t. both the Joint Life Members will be continued with the Remaining Sum Assured, if applicable.
  - (d) If chosen, the Life Insurance Cover of ADB Benefit and/or AATPD benefit w.r.t. both the Joint Life Members will be continued with their respective Sum Assured.
- (2) If the Life Insurance Cover of ACI benefit w.r.t. the Joint Life Members has already ceased in accordance with Section 6 of Part D below, no ACI benefit is payable.

### d) Out-Patient Department (OPD) Benefits

OPD Benefits are an in-built optional cover providing fixed out-patient benefits to the Member during the OPD Cover Term. There are two (2) OPD Plans (Plan 1 and Plan 2), which include Health Benefits and Additional Benefits.

The choice of OPD Plan is made by the Master Policyholder/Member at inception and cannot be changed during the OPD Cover Term.

On availing eligible out-patient benefits during the OPD Cover Term, the benefits payable will be as per the OPD Plan option chosen, as defined in Table 7.i below. The OPD Benefits availed do not impact the base Death Benefit and other optional benefits. The OPD Benefits have no Sum Assured. In a Joint Life Option 1, the OPD benefit can be used by either of the two lives from the same Wallet. In Joint Life Option 2, both members will be allotted separate wallet amounts.

(3) For Plan 1, the OPD benefits are not based on annual limits; the insured Member can utilise the OPD benefits any time within the OPD Cover Term, and the OPD cover will terminate post utilisation of the OPD benefits.

(4) For Plan 2, the OPD benefits are based on annual limits. For non-integer OPD Cover Terms, the same annual benefits will be applicable (i.e. benefits will not be pro-rated).

(5) Each time a service is availed, the Transaction Limit is the amount that can be claimed by the insured Member for that service. If the service cost is more than the Transaction Limit, the excess amount will be paid by the insured Member. If the service cost is less than the Transaction Limit, the unutilised value will be added to the Health Coins Wallet, which can be utilised by the insured Member only towards Tele Consultation, Prescribed Diagnostics and Expert Opinion (as applicable) throughout the OPD Cover Term and will not expire at the end of a Membership Anniversary. Only one voucher can be used for a service.

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### OPD Benefits Table:

| Benefits                           | Specialty/<br>Description                  | Mode of<br>Utilisation | Transaction<br>Limit <sup>+</sup> | Plan 1<br>Wallet Amount as<br>% of Single Premium | Plan 2<br>Fixed Wallet<br>Amount        |
|------------------------------------|--------------------------------------------|------------------------|-----------------------------------|---------------------------------------------------|-----------------------------------------|
| Health Benefits                    |                                            |                        |                                   |                                                   | ₹100 p.a. -<br>₹5,000 p.a. <sup>#</sup> |
| Tele<br>Consultations              | General<br>Practitioner                    | Cashless               | ₹500                              | 100%                                              |                                         |
| Prescribed<br>Diagnostics          | All Prescribed<br>Lab &<br>Radiology Tests | Cashless               | ₹1,000                            | Not available                                     |                                         |
| Additional Wellness Benefits       |                                            |                        |                                   |                                                   |                                         |
| Face Scan                          | Contactless<br>health<br>monitoring        | Cashless               | ₹1,500                            | 1 Voucher                                         |                                         |
| Expert Opinion<br>Consultation     | All<br>Specialties                         | Cashless               | ₹1,000                            | Not Available                                     |                                         |
| Health Risk<br>Assessment<br>(HRA) | Digital risk<br>assessment                 | Cashless               | -                                 | Included                                          | Included                                |
| Total OPD Benefits                 |                                            |                        |                                   | As per OPD Plan chosen                            |                                         |

<sup>#</sup>For Plan 2, the fixed wallet amount for Health and Additional Wellness Benefits can be in multiples of ₹100.

<sup>+</sup>OPD Transaction Limit:

- Each time an OPD benefit is availed, the transaction limit is the amount that can be claimed by the member.
- If an OPD benefit transaction cost is more than the transaction limit, the excess amount will be paid by the member.
- If the OPD benefit transaction cost is lesser than the transaction limit, the unutilised value will be added to the Health Coins Wallet as described in the "Transaction Limit Illustration" table below.

### Transaction Limit Illustration:

| S. No: | Benefit               | Wallet Amount | Actual Transaction cost | Deduction from Wallet (as per Transaction limit) | Wallet Balance | Heath Coin Wallet/ Self Pay      |
|--------|-----------------------|---------------|-------------------------|--------------------------------------------------|----------------|----------------------------------|
| 1      | Teleconsultation - GP | ₹ 5,000       | ₹ 500                   | ₹ 500                                            | ₹ 4,500        | NA                               |
| 2      | Teleconsultation - GP | ₹ 5,000       | ₹ 300                   | ₹ 500                                            | ₹ 4,500        | 200 added to Health Coins Wallet |
| 3      | Teleconsultation - GP | ₹ 5,000       | ₹ 800                   | ₹ 500                                            | ₹ 4,500        | 300 to be paid by the member     |
| 4      | Face Scan             | ₹ 5,000       | ₹ 1,500                 | ₹ 1,500                                          | ₹ 3,500        | NA                               |
| 5      | HRA                   | ₹ 5,000       | NA                      | NA                                               | ₹ 5,000        | NA                               |

For Plan 1 – Face Scan, 1 Voucher can be utilised by the member in the cover term and wallet amount will be unaffected by the usage. For Plan 2, the above table example holds true.

For HRA benefit, the member can use this in-app feature during the cover term, and there are no limits on the number of times of usages, subject any terms and conditions given in Annexure K.

- The Health Coins Wallet can be utilised by the member for Tele Consultation, Prescribed Diagnostics and Expert Opinion (as applicable).
- The health coins wallet can be utilised throughout the cover term and will not expire at the end of the Member's cover anniver-sary.

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### 3.2. Maturity Benefit

No maturity benefit shall be payable on the survival of the Member to the Maturity Date.

### 3.3. Termination Value

#### a) Membership Surrender:

- (i) No Termination Value is payable:
  - For a Coverage Term up to two (2) months.
- (ii) The Member can, at any time, surrender his/her cover under the Policy [other than that in sub-section (i) above]. The Termination Value shall be:
  - Level Cover: TV1 Factor  $\times$  Single Premium w.r.t. that Member; and
  - Reducing Cover: TV2 Factor  $\times$  Single Premium w.r.t. that Member.
- (iii) The TV1 and TV2 factors are provided in Annexure S.
- (iv) The Termination Value factors are guaranteed throughout the policy term.
- (v) On surrender of Membership, the Termination Value, if any, will be payable as above, and the Life Insurance Cover w.r.t. that Member will terminate, immediately and automatically.
- (vi) If any accelerated benefit has been paid and the cover of the member is continuing for the Remaining Sum Assured on death, in case of surrender, the Termination Value will be proportionally reduced for the benefit paid, by a factor equal to Remaining Sum Assured on death/ Sum Assured on Death.

#### b) Master Policy Surrender:

- (i) The Master Policyholder can surrender the Policy at any time.
- (ii) There is no termination value payable under the Policy then; the existing Members will continue to be covered under the Policy (subject to the Policy Terms and Conditions) and

these Members will be directly serviced by the Company. The Policy will be endorsed to this effect and the Members will be intimated of the same.

- (iii) After the surrender by the Master Policyholder, no new Members can be enrolled under the Policy.
- (iv) For the avoidance of doubt, the surrender of the Policy by the Master Policyholder shall not terminate the Life Insurance Cover of Members already enrolled under the Policy.

### 3.4. Payments of Benefits

- a) If you are covered through your employer: we pay the claim to the Nominee / Beneficiary of the Member.
- b) If you are covered through any other group: we pay the claim directly to your Claimant. Your group organiser may help us with the paperwork, but the money is your Claimant's.
- c) If you are covered because you have taken a loan: part of the claim may be used to repay your loan, and the rest goes to your Claimant. This happens only if:
  - i. your lender is a bank, NBFC, housing finance company, small finance bank, co-operative society, microfinance company or similar institution that IRDAI permits to receive claim money; and
  - ii. you have signed an authorisation allowing us to pay your lender, and that authorisation is in place when the claim arises.
- d) We will pay your lender only the amount you still owe on the loan, or the Sum Assured shown in your Schedule of Insurance – whichever is lower. We will ask your lender for a loan account statement to confirm the amount owed, and we may have it audited. Everything left over is paid to your Claimant. We will write to your Claimant with the full break-

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up: the total claim we settled, the amount sent to your lender, and the amount your Claimant receives.

- e) If you have not signed the authorisation, we pay the whole claim to your Claimant.
- f) If no Claimant is named in the Membership Register, or every named Claimant has passed away before you, we pay the benefit to your legal heirs.
- g) We may ask for the information and documents we need to assess a claim, including those listed under Claim Process above.

### **3.5. Mode of payment of Claim, Currency and Discharge**

The discharge or receipt duly signed by the Member or the Beneficiary shall be a valid and sufficient discharge to the Company in respect of any benefit payment due in the Policy and paid by the Company.

All the Benefits paid by the Company shall be in the name of the Claimant, and the Policyholder shall facilitate the process, in each case in accordance with Section 3.5 above.

The Policyholder hereby agrees to indemnify and hold the Company free and harmless from and against any claims, disputes or losses which may arise in connection with any payment made by the Company through the Policyholder under this Policy.

## **Part D**

### **4. Eligibility**

The Life Insurance Cover on the life of Member shall commence on the Date of Commencement of Risk of such Member subject to him being eligible and continuing to be eligible for the Life Insurance Cover as per the Scheme Rules and subject to underwriting as per the Board Approved Underwriting Policy of the Company. Every Member shall become entitled to the benefits under this Policy from the Date of Commencement of Risk and as per the Policy Terms & Conditions.

The eligibility criteria applicable to a Member

– including the minimum and maximum entry age and maturity age (which differ where the Accelerated Critical Illness Benefit is taken), the minimum and maximum Sum Assured, the minimum and maximum Policy Term of the Member for each of the OYRT, level and reducing cover options, the permissible proportion of each in-built optional cover, the aggregate limit applicable where the Accidental Death Benefit is taken, and the minimum size of the group – are as set out in the Scheme Rules and in the Board Approved Underwriting Policy of the Company, in each case within the limits filed with the Authority for this product.

Any variations in the Policy Terms and Conditions effected hereunder and in respect of Membership, shall be given effect only by endorsements and by a signature of a duly authorized officer of the Company.

### **5. Non-forfeiture**

- a) This is a Single Premium product. Accordingly, the Life Insurance Cover does not lapse for non-payment of premium; the non-forfeiture (lapse / paid-up) provisions are not applicable to this Policy.
- b) On Foreclosure of loan, the Life Insurance Cover of the Member will get terminated, and the Termination Value, if any, will be paid as per Section 3 (Termination Value) above.
- c) In case of Members exiting the scheme, or the scheme being terminated by the Master Policyholder, the Termination Value, if any, shall be refunded as per Section 3 (Termination Value) above.
- d) On surrender of Membership, the Termination Value, if any, will be payable as per Section 3 (Termination Value) above and the Membership will terminate, immediately and automatically.
- e) The Policyholder and the respective Member shall be responsible to intimate the Company about the Foreclosure of loan or transfer of loan to other financial institutions by the Member.

### **6. When the Life Insurance Cover ceases for a Member**

- a) The Life Insurance Cover of a Member shall cease on the happening of any of

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the following events: -

- i) On date of death of the Member.
- ii) AATPD benefit: On payment of claim w.r.t. AATPD benefit
  - (1) If the AATPD Sum Assured is less than the Sum Assured, Life Insurance Cover w.r.t AATPD benefit ceases.
  - (2) If the AATPD Sum Assured is equal to the Sum Assured, all life insurance covers cease
- iii) ACI benefit: On payment of claim w.r.t. ACI benefit
  - (1) If the ACI Sum Assured is less than the Sum Assured, life insurance cover w.r.t CI benefit ceases.
  - (2) If the ACI Sum Assured is equal to the Sum Assured, all life insurance covers cease.
  - (3) OPD Benefit: under OPD Plan 1, on utilisation in full of the OPD Benefits, the Life Insurance Cover w.r.t. the OPD Benefits ceases. Cessation of the OPD cover does not affect the Death Benefit or any other in-built optional cover.  
The details of Life Insurance Cover cessation are as per Section 3.1 above.
- b) The Membership of a Member shall cease, and no further benefits will be available to the Member, on the happening of any of the following events: -
  - i) On payment of the refund on Free Look cancellation, as per Section 8 of this Part D below.
  - ii) On payment of the amount due on suicide, as per the head "Suicide Exclusion" in Part F below.
  - iii) On payment of claim arising out of the earlier occurrence of:
    - (1) Death,
    - (2) ATPD [if the AATPD Sum Assured is equal to the Sum Assured],
    - (3) First Diagnosis of CI [if the ACI Sum Assured is equal to the Sum Assured] or
    - (4) ATPD and CI [if the total of the AATPD Sum Assured & the ACI Sum Assured is equal to the

Sum Assured],

This will be based on the Life Insurance Cover chosen for the Member. The details of Life Insurance Cover cessation are as per Section 3.1 above.

- iv) On payment of the Termination Value.
- v) On reaching the Maturity Date / completion of the Policy Term of the Member.

### 7. Free Look Period

1. The Policyholder/Member shall be provided a Free Look Period of 30 days beginning from the date of receipt of Policy Document, whether received electronically or otherwise, to review the Policy Terms and Conditions of such Policy, except where the Policy Term or, in the case of a Member, the Policy Term of the Member is less than one year, in which case no Free Look Period is available.
2. In the event the Policyholder disagrees to any of the Policy Terms and Conditions, or otherwise and has not made any claim, the Policyholder shall have the option to return the Policy to the Company for cancellation, stating the reasons for the same.
3. Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the Premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the Company on medical examination of the Member/proposer and stamp duty charges.
4. A request received by the Company for cancellation of the Policy during free look period shall be processed and Premium shall be refunded within 7 days of receipt of such request, as stated in (3) above.

### 8. Loans

No loans are available under this Policy.

Renewal of OYRT cover

Where one-year renewable term (OYRT) cover has been chosen, the Life Insurance

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Cover of the Member may be renewed for successive periods of one year on each Membership Anniversary, subject to (a) the Member continuing to be eligible under the Scheme Rules, (b) the Member not having exceeded the maximum age for renewal, (c) payment of the Single Premium then applicable for the renewed period, and (d) underwriting as per the Board Approved Underwriting Policy of the Company. Renewal is not automatic. Where the cover is not renewed, the Life Insurance Cover of the Member shall cease on the expiry of the then current period of cover and no benefit shall be payable thereafter.

### Part E

#### CHARGES, FUND OPTIONS, PORTFOLIO STRATEGIES, Etc

Not Applicable

### Part F

#### General Conditions

#### 9. Payment of Claim

Upon death, accidental death, ATPD or on First Diagnosis of CI, as applicable to the Member, the benefit under Section 3.1 above becomes payable on admission by the Company of claim lodged by the Claimant for the said benefit. Payment of benefit under Section 3.1 above, shall be made by the Company in accordance with Section 3.5 above. OPD Benefits may be claimed as per Annexure K via the Bajaj Life application/customer portal. All payment of benefits shall be made by the Company subject to the Policy Terms and Conditions and the Company's right to receive all information and documentation sought which includes but not limited to following:

##### A) General documents

- (a) Certificate of Insurance/ Original Policy document issued by the Company.
- (b) KYC of Claimant along with Valid account details documents (Cancelled cheque/Bank statement/Bank Passbook)

- (c) KYC of LA
- (d) Proposal form with Customer authorization letter
- (e) Medical records from the physician last seen.
- (f) Certificate of Hospital Treatment
- (g) Certificate of Outstanding loan as issued by the Policyholder.
- (h) Discharge summary / Discharge card from the hospitals/ clinics where LA had taken treatment. Any other document that may be relevant in establishing the validity of the claim.
- (i) Loan Sanction letter
- (j) Credit Account Statement in case of Non Employer Employee Group Life Insurance policies covering lender borrower groups as listed under the IRDAI/PPGR/CIR/MISC/97/06/2024 Master Circular on Operations and Allied Matters of Insurers".

#### B) Additional documents in case of:

##### i. Death

- (a) Claim intimation in writing within 180 days of occurrence of the death. However, we may condone the delay in claim intimation, if any, where the delay is proved to be for reasons beyond the control of the claimant.
- (b) The claimant's proof of entitlement to receive payment under the Policy.
- (c) Death Certificate issued by the local municipal /competent authority
- (d) Medical cause of death certificate from the doctor who last attended to the Life Assured or from the hospital in which the death occurred
- (e) Coroner's / Post Mortem Report / FIR (First Information Report) / PIR (Police Inquest Report) / Final Inquest Report in case of unnatural / accidental death.
- (f) Documents to establish right of claimant in case of no valid Nomination being in existence

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at the time of death.

- (g) Any other document as asked for by the Company depending on the facts and circumstances of each case.

### ii. Accidental Death

- (a) Claim intimation in writing within 180 days of occurrence of the death of the Life Assured, and the circumstances resulting to the death of the Life Assured.
- (b) The claimant's proof of entitlement to receive payment under the Policy.
- (c) Death Certificate issued by the local municipal /competent authority.
- (d) Medical cause of death certificate from the doctor who last attended to the Life Assured or from the hospital in which the death occurred.
- (e) A copy of Coroner's / Post Mortem Report / FIR (First Information Report) / PIR (Police Inquest Report) / Final Inquest Report in case of claiming the Benefit due to an Accident under the Policy.
- (f) Any other document as asked for by the Company depending on the facts and circumstances of each case.
- (g) In case of any force majeure events (like earth quake, cyclone, flood, etc.), if the Claimant cannot produce any/all documents as stated above, the Company may undertake any investigation and then decide to pay the claim, if the Company is satisfied of the same.

### i. Accidental Total Permanent Disability

- (a) Claim intimation in writing within 60 days of occurrence of the accident. However, we may condone the delay in claim intimation, if any, where

the delay is proved to be for reasons beyond the control of the claimant

- (b) Full scale photographs in case of amputations
- (c) FIR, MLC, Police Inquest Report, Police Final investigation report & newspaper report about the incident
- (d) Certificate of Hospital treatment / Discharge Summary
- (e) A certificate of disability from an Relevant Specialist Medical Practitioner (e.g. Orthopedic surgeon in case of Amputation / Ophthalmologist for loss of eye)
- (f) All notices, applications or notification of claim must be received and approved at the office of the Company authorized to deal with the claim.
- (g) No benefit shall be payable until the Member has provided satisfactory proof to the Company of the occurrence of the ATPD. This includes:
- (h) A Certificate of Disability from a registered medical practitioner.
- (i) Any other document that may be relevant in establishing the validity of the claim.
- (j) In case of any force majeure events (like earth quake, cyclone, flood, etc.), if the Claimant cannot produce any/all documents as stated above, the Company may undertake any investigation and then decide to pay the claim, if the Company is satisfied of the same.
- (k) The claims will be settled within 30 days of the receipt of all the relevant documents for processing the claim and in case of delay, the prevailing penal interest will apply.
- (l) Any other document as asked for by the Company depending on the facts and circumstances of each case.

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### ii. Accelerated Critical Illness

- (a) For Accelerated Critical Illness benefit, the diagnosis of any of the Critical Illness to be confirmed by a medical practitioner and registered Medical Practitioner appointed by the Company and must be supported by acceptable clinical, radiological, histological and laboratory evidence at Policyholder's cost.
- (b) The Company should be intimated about the diagnosis of the Critical Illness within 60 days from the date of its diagnosis. However, we may condone the delay in claim intimation, if any, where the delay is proved to be for reasons beyond the control of the claimant.
- (c) Special Medical assessment reports as required by the company from relevant specialized medical practitioner.
- (d) Discharge summary, Indoor case papers, Consultation papers, treatment records related treatment against Illness.
- (e) In case of any force majeure events (like earth quake, cyclone, flood, etc.), if the Claimant cannot produce any/all documents as stated above, the Company may undertake any investigation and then decide to pay the claim, if the Company is satisfied of the same.

Where, in accordance with Section 3.5 above, the benefit amount as per Section 3.1 above is sent by the Company through the Policyholder in the name of the Beneficiary, the following shall apply. Once the Company has made the payment to the Policyholder, the Policyholder is completely responsible to hand over the entire amount paid by

the Company to the Beneficiary and the Company shall not have any further responsibility in respect of such payment. The Policyholder Hereby agrees that it is only handling the payment to the Beneficiary on behalf of the Company and that it is not entitled to receive any payment under this Policy.

### 10. Exclusions

#### a) Suicide Exclusion:

- (a) Under Single Life and Joint Life Option 1: In case of death of the primary Life/secondary life (in case of joint life Option 1) or member due to suicide within 12 months from the Date of Commencement of risk, then, the Nominee or beneficiary of the primary life/secondary life (in case of joint life) or member shall be entitled to receive, the higher of 80% of the Single Premium received till the date of death of the above member or the Termination Value, if any, available as on the date of death of the member as death benefit. The Policy/Membership (of the member in Single Life or both the primary life & secondary life in Joint Life Option 1) will terminate on paying the benefit.
- (b) Under Joint Life Option 2: In case of death of primary Life/secondary Life due to suicide within twelve (12) months from the Date of Commencement of Risk, the Nominee or beneficiary shall be entitled to receive the higher of 80% of the Single Premium (w.r.t. the primary Life/secondary life) till the date of death or the Termination value, if any, available as on the date of death of the deceased life as death benefit. The Policy will continue as Single Life cover on the surviving life (out of the Primary life/Secondary life), with all benefits including the suicide clause under Single Life (as mentioned above) will be applicable.
- (c) Under Joint Life Option 2: In

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case of death of both Joint Life Members due to suicide within twelve (12) months from the Date of Commencement of Risk, then, the Claimant of both lives shall be entitled to receive higher of 80% of the Single Premium w.r.t. that Member till the date of death of the Member or the Termination value, if any, available as on the date of death of the deceased life, as Death Benefit.

**b) Other Exclusions**

Other exclusions are as detailed in Annexure K attached herewith w.r.t. ADB, AATPD benefit, ACI benefit and Out-Patient Department (OPD) Benefits, as applicable to the Member. In case of the base Death Benefit, there are no exclusions other than the suicide clause.

### **11. Contract Conditions**

- a) The Company reserves the right to vary from time to time the Policy Terms and Conditions for new Members, upon sending to the Policyholder a three (3) months prior notice in writing, of its intention to do so and any such variations will thereafter apply as may be so provided in such notice of variation.
- b) The Policyholder shall furnish to the Company all such data, information or evidence as the Company may reasonably require upon or with regard to any matter affecting the Life Insurance Cover effected or to be effected herein under and the Company shall not be liable for any action taken in good faith upon any data, information, or evidence so furnished which shall be or shall prove to have been erroneous or inaccurate. Such of the Policyholder's records in original (or certified Photostat copies thereof) as in the opinion of the Company have a bearing on the benefits to be provided or the Premiums payable hereunder shall be open for inspection by the Company at all times.
- c) It is hereby expressly agreed between the Policyholder and the Company that this Policy is effected in accordance with the provisions of the Scheme Rules

and in the event of the Rules being amended such amendments, if they have any bearing on or affect in any way, the Policy Terms and Conditions or any of the Life Insurance Cover effected hereunder, shall become effective only if the said amendments are approved by the Company on such terms as the Company may stipulate. Any alteration or amendment that may become necessary in the Policy Terms and Conditions on account of any amendment or alteration, approved by the Company in the provisions of the Scheme Rules shall be given effect to by appropriate endorsements to the Policy signed by an authorized Officer of the Company. In case of any discrepancy between the provisions of the Scheme Rules and the Policy Terms and Conditions, the provisions as contained in the Policy Terms and Conditions shall prevail.

- d) It is hereby further expressly agreed between the Policyholder and the Company that all disputes of any kind whatsoever which may arise under or in connection with this Policy shall be governed by and determined in accordance with Indian law and shall be subject to the exclusive jurisdiction of the competent courts at Pune, India.
- e) The Company shall have the right to stop adding any new Member under the Policy by sending not less than ninety (90) day's advance notice to the Policyholder in writing.
- f) The Membership Register as per the annexure to Proposal Form has to be updated by the Policyholder for all additions and deletions and send the Company the updated data through CD or hard copy for updating the Company's records.
- g) On Foreclosure of loan or transfer of loan to another financial institution by the Member, the Life Insurance Cover of the Member shall terminate, immediately and automatically, and the Termination Value, if any, shall be paid as per Section 3 (Termination Value) above.
- h) The Policyholder and the respective Member shall be responsible to intimate

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the Company about the Foreclosure of loan or transfer of loan to other financial institutions by the Member.

### **12. Governing Law**

Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law, and shall be subject to the jurisdiction specified in the head "Contract Conditions" above.

All provisions stated in this Policy are subject to the current applicable guidelines issued by the IRDAI as on date. All future guidelines that may be issued by the Regulator from time to time will also be applicable to this Policy.

### **13. Taxes**

In any case where the Company is liable to the Revenue Authorities for Income -Tax or any other taxes or duties or any payments made under this Policy, the Company shall charge such sums from the respective payment or Single Premium and the Company shall not be liable to the Member/s or to the Policyholder for the sums so deducted. The Company shall be entitled to charge GST & cess and other taxes as applicable from time to time, and no separate communication shall be sent by the Company to the Policyholder and/or the Member regarding imposition of any new tax or change in the rate of existing taxes. Single Premium shall be excluding applicable taxes. All Benefits payable under the Policy are subject to the tax laws and other financial enactment as they exist from time to time. GST & cess, or any other form of tax are payable under the Policy as per tax laws and other financial enactments as they exist from time to time. Such monies will be charged to the Policyholder as per prevailing rates and regulations wherever applicable as per Company Policy.

### **14. Waiver**

Failure or neglect by the Company to enforce at any time the provisions of this Policy shall not be construed or be deemed to be either a waiver of the Company's right herein nor in anyway affect the validity of the whole or any part of this Policy nor prejudice the Company's right to take subsequent action.

### **15. Modifications**

The provision of this Policy cannot be changed or varied except by a Policy endorsement signed by an officer of the Company authorized for the purpose.

### **16. Notices**

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

- a. The Member or the Policyholder:
  - i) Shall be sent either by hand, post, courier, facsimile, Short Messaging Service (SMS), Voice call, e-mail or through any other digital/electronic media to the Policyholder or Life Assured to the address or communication/correspondence details specified by the Policyholder in the Proposal Form or as per subsequent most recent change of address and/or communication/correspondence details intimation submitted by him to the Company.
  - ii) The Company shall not be responsible for any consequences arising out of non-intimation of change of the Policyholder's/Member's address and/or communication/correspondence details. In case the notice comes back to the Company undelivered to the Policyholder/Member due to any reason, there shall not be any obligation upon the Company to make any attempt again towards dispatch of the notice which was returned undelivered.
- b. The Company, shall be submitted by hand, post, facsimile or e-mail to:  
Bajaj Life Insurance Limited,  
Bajaj Insurance House, Airport Road,  
Yerawada, Pune - 411006  
Customer Care No: 020-6712 1212  
Email: [customercare@bajajlife.com](mailto:customercare@bajajlife.com)  
The Policyholder must ensure that he/she keeps the Company informed if there is a change of address and contact details. This will enable the Policyholder to receive regular updates, and communication from time to time and facilitate efficient and timely payouts by

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the Company of the benefits under the Policy.

### **17. Assignment**

Assignment of benefits secured under a Membership should be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 38 is enclosed in Annexure – AA for reference]

### **18. Nomination**

The members will have the option of nominating the person to whom his benefits under the policy will be payable, by the company through the master policyholder. Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 39 is enclosed in Annexure – BB for reference]

### **19. Payment of Premium**

- a) Premiums in respect of all the Members are payable on Policy Commencement Date without there being any obligation on the Company to notify the Policyholder and/or the Member of the due dates.
- b) Where the Premiums have not been paid, in respect of the Member, the Membership of such Member under the Policy shall not commence.

### **20. Fraud and Mis-statement**

Fraud and Mis-statement would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 45 is enclosed in Annexure – CC for reference]

### **21. General Terms and Conditions**

Save for the Proposal Form, the Scheme Rules, the Member Enrollment Forms, the Certificate of Insurance and any Endorsement (each of which forms part of this contract), these Policy Terms and Conditions override and supersede all prior communications, arrangements,

agreements and understandings between the Policyholder and Bajaj Life Insurance Limited. Subject to the foregoing, these Policy Terms and Conditions will be the conclusive agreement governing the legal relationship between the parties, and no other document will bind Bajaj Life Insurance Limited.

Policy Document, Policy Terms and Conditions and all the endorsements by the Company, if any, will form an integral part of this contract and will be binding on the parties

## **Part G**

### **22. Grievance Redressal**

In case You have any query or complaint/grievance, you may contact the Grievance Officer of any nearest Customer Care Centre at Branch Office of the Company. Alternatively, you may communicate with the Company:

By post at: Customer Care Desk,

Bajaj Life Insurance Ltd.,

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

By Phone at: Customer Care No. 020-6712 1212

By Email: [customercare@bajajlife.com](mailto:customercare@bajajlife.com)

In case the You are not satisfied with the resolution provided to You by the above office, or have not received any response within fourteen (14) days, or have any suggestion in respect of this Policy or on the functioning of the office, You may contact the following official for resolution:

Grievance Redressal Officer,

Bajaj Life Insurance Ltd.

Bajaj Insurance House, Airport Road Yerawada, Pune, District – Pune, Maharashtra –411006

Customer Care No: 020-6712 1212

Email ID: [gro@bajajlife.com](mailto:gro@bajajlife.com)

If You are not satisfied with the response or do not receive a response from the Company within fourteen (14) days, You may approach the IRDAI Grievance Call Centre (IGCC) on the following contact details:

By Phone: TOLL FREE NO: 1800-4254-732

By Email: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)

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By post at: Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell  
Insurance Regulatory and Development Authority of India  
Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad –500032

You can also register your complaint in the Bima Bharosa Shikayat Nivaran Kendra; <https://bimabharosa.irdai.gov.in>

### 23. Ombudsman

- a) In case the complaint is not resolved within 30 days or you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance value does not exceed Rs.50,00,000/- (Rupees Fifty Lakhs Only) and pertains to any of the following:
- i) Delay in settlement of claim
  - ii) Any partial or total repudiation of claims
  - iii) Disputes over premium paid or payable in terms of insurance policy
  - iv) Misrepresentation of policy terms and conditions
  - v) Legal construction of insurance policies in so far as the dispute relates to claim
  - vi) Policy servicing related grievances against insurers and their agents and intermediaries
  - vii) Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer
  - viii) Non-issuance of insurance policy after receipt of premium
- Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the Policy, in so far as they relate to issues mentioned at Sub-Section (i) to (viii) above.
- b) The address of the Insurance Ombudsman is provided as Address and Contact details of Ombudsman Centers

attached herewith. For the latest list of insurance ombudsman, please refer to the IRDAI website at <https://www.irdai.gov.in/>

Please refer to the Ombudsman website at <https://cioins.co.in/Ombudsman>

- c) The complaint should be made in writing and duly signed by the complainant or by his legal heirs, nominee or assignee with full details of the complaint with supporting documents, name and address of the complainant, and the name of the branch or office of the insurer against whom the complaint is made
- d) Also please note that as per provision 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made
- i) Only if the grievance has been rejected by the grievance redressal mechanism of the Company or no reply is received within a period of one month from the date of receipt of the grievance by the insurer or the Complainant is not satisfied with the response of the insurer.
- ii) The complaint should be filed within a period of one year from the date of receipt of order of rejection or decision by the Company or expiry of one month from the date of sending the written representation to insurer.
- Where the subject matter of complaint should not be such where proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

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

**ADB, AATPD Benefit, ACI & OPD Benefit – Definitions and Exclusions**

**I. Definitions**

**A. Accident**

An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

**B. Accidental Death:**

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

**C. Accidental Total Permanent Disability (ATPD):**

'Accidental Total Permanent Disability' means disability of a Member as a result of bodily injury caused by an Accident and is being subject to one of the following impairments within 180 days of the date of Accident:

- Total and irrecoverable loss of entire sight in both eyes or
- Amputation of both hands at or above the wrists or
- Amputation of both feet at or above the ankles or
- Amputation of one hand at or above the wrist and one foot at or above the ankle

Loss of sight means total, permanent and irreversible loss of all vision in both eyes as a result of Accident (as applicable). The diagnosis must be clinically confirmed by a medical practitioner. The blindness must not be correctable by aides or surgical procedures.

ATPD benefit will be payable if the Accident occurs within Policy Term of Member but ATPD occurs after expiry of Policy Term of Member, but within 180 days of the Accident.

**D. Critical Illness**

The Critical Illnesses covered under this Plan are as given below and the diagnosis of the critical illness shall be done by an independent medical practitioner.

**1. CANCER OF SPECIFIED SEVERITY**

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

**The following are excluded –**

- a. 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.
- b. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- c. Malignant melanoma that has not caused invasion beyond the epidermis;
- d. 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
- e. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- f. Chronic lymphocytic leukaemia less than RAI stage 3
- g. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- h. 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;]

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### **2. MYOCARDIAL INFARCTION (FIRST HEART ATTACK – OF SPECIFIED SEVERITY)**

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

- 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.

**The following are excluded:**

- a. Other acute Coronary Syndromes
- b. Any type of angina pectoris
- c. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

### **3. OPEN CHEST CABG**

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

The following are excluded: Angioplasty and/or any other intra-arterial procedures

### **4. KIDNEY FAILURE REQUIRING REGULAR DIALYSIS**

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

### **5. STROKE RESULTING IN PERMANENT SYMPTOMS**

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

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

### **6. MAJOR ORGAN / BONE MARROW TRANSPLANT**

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.

**The following are excluded:** (a) Other stem-cell transplants; (b) Where only islets of langerhans are transplanted

### **7. 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.

### **8. MULTIPLE SCLEROSIS WITH PERSISTING 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

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- 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, and
- II. Neurological damage due to SLE is excluded.

### **9. AORTIC SURGERY**

The undergoing of surgery to correct any narrowing, dissection, obstruction or aneurysm of the thoracic or abdominal aorta, but not its branches.

The surgery must be considered medically necessary by a recognized consultant cardiologist and must be the most appropriate treatment.

All minimally invasive procedures such as keyhole, catheter, laser, angioplasty or other intra-arterial techniques are excluded.

Congenital narrowing of the aorta and traumatic injury of the aorta are specifically excluded.

### **10. PRIMARY (IDIOPATHIC) PULMONARY HYPERTENSION**

An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.

The NYHA Classification of Cardiac Impairment are as follows:

- 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.

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.

### **11. ALZHEIMER'S DISEASE**

Means the unequivocal diagnosis of Alzheimer's disease made by a recognized consultant neurologist holding an appointment in this capacity at a major hospital and supported by clinical evidence and standardized testing. The diagnosis must confirm permanent failure of brain function resulting in significant cognitive impairment.

Significant cognitive impairment is defined as a deterioration or loss of intellectual capacity to the extent that it results in the requirement for continual supervision.

Alzheimer's disease resulting from the following is excluded: (a) Alcohol or drug abuse; and (b) Non-organic diseases such as neurosis

### **E. Medical Practitioner**

A Medical Practitioner is a person who holds a valid registration from the medical council of any state or Medical council of India or Council for 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 the scope and jurisdiction of license.

The Medical Practitioner should not be

- The Member/Policyholder himself or an agent of the Company; or
- An authorised insurance intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
- A member of the Member's immediate family; or
- Related to the Policyholder/Member by blood or marriage.

### **F. Out-Patient Department Benefit**

- The OPD (fixed) benefits shall mean coverage of expenses incurred without the requirement of hospitalization, comprising health benefits and other wellness related additional benefits as

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further explained in the sections below.

- All OPD benefits are cashless in nature.
- The OPD Benefits shall be provided only through the service providers empanelled with the Company.
- The Company does not accept any liability or responsibility in relation to the quality, performance and reliability of the services provided by the service provider.

### **F.1. Health Benefits:**

#### **F.1.a. Tele Consultation Service**

- i. The Member/s shall be entitled to telephonic/virtual medical consultations with a Medical Practitioner/ Physician/Doctor listed on the digital platform of the current OPD Benefit service provider.
- ii. The consultation can be via video, audio, or chat channel.

#### **F.2.b. Doctor Prescribed Lab & Radiology**

- i. The Member/s with a valid medical prescription can avail the cashless diagnostic cover for pathology and radiology tests from the network centers of the prevailing OPD Benefit service provider.

### **F.2. Additional Wellness Benefits:**

#### **F.2.a. Face Scan**

- i. The Insured member/s shall may digitally check their vitals via Bajaj Life App/Customer Portal, by scanning their face with the device camera.
- ii. This benefit is for wellbeing and self-care only and does not replace professional medical advice or treatment.

#### **F.2.b. Expert Opinion - In-clinic Consultation:**

- i. The Member/s shall be entitled to an in-person expert medical consultation with the doctor at the prescribed network centres of current OPD benefit service provider.
- ii. This consultation can be taken with a Doctor/Medical Practitioner (applicable Specialist as given below) as may be required by the Insured member/s including for any injury sustained or illness contracted during the cover term
- iii. Applicable Specialties for Medical Expert Opinion: Cardiology, Oncology, Neurology, Nephrology, Gastroenterology, Orthopaedics, Endocrinology, Pulmonology, Urology, Rheumatology, Haematology, Infectious Diseases, General Surgery, and other relevant specialist domains as per availability of services provided by the OPD Current service provider.

#### **F.2.c. Health Risk Assessment:**

- i. The Member/s can avail this benefit by answering few questions asked against the HRA questionnaire in the Bajaj Life App/Customer Portal, and accordingly the AI algorithm will automatically calculate the health risks and provide the insured member/s with recommendation to betterment of their health.
- ii. This benefit is for wellbeing and self-care only and does not replace professional medical advice or treatment.

### **Exclusions**

#### **A. Accidental Death Benefit**

The accidental death benefit will not be payable in the following situations:

1. Death occurs as a result of the Member committing any breach of law with criminal intent
2. Death as a consequence of the Member being under the influence of alcohol or drugs other than in accordance with the directions of a registered Medical Practitioner
3. Death as a result of self-inflicted injuries .

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4. Death occurs as a result of the Member taking part in any naval, military or air force operation during peace time
5. Death occurs as a result of the Member participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition
6. Death occurs as a result of suicide
7. Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognised airline on regular routes and on a scheduled timetable
8. Death occurs as a result of war, invasion, civil war, rebellion, riots.

### **B. Accelerated Accidental Total Permanent Disability Benefit**

The benefit under this Policy shall not be paid in the following cases:

- (1) Disability as a result of the member/s committing any breach of law with criminal intent;
- (2) Disability of member/s as a result of war, invasion, civil war, rebellion or riot;
- (3) Any Pre-existing medical condition.  
Pre-Existing medical condition or disease is defined as condition, ailment or disease
  - a) That is/are diagnosed by a physician within 36 months to prior to the effective date of the policy issued by the insurer or its reinstatement or
  - b) For which medical advice or treatment was recommended by, or received from, a physician within thirty six (36) months prior to the effective date of the policy issued by the insurer or its reinstatement.
- (4) Disability as a consequence of the member/s being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered medical practitioner;
- (5) Disability as a result of the member/s taking part in any naval, military or air force operation;
- (6) Disability as a result of the member/s participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- (7) Disability of member/s as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger on a civilian airline flying on regular routes and according to a scheduled timetable;
- (8) Disability of member/s as a result of attempted self-injury;
- (9) Diagnosis and treatment outside India.
- (10) Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

### **C. Accelerated Critical Illness Benefit**

The benefit under the policy shall not be paid if any Critical Illness of the member/s, is directly or indirectly caused by, related to or arises from:

- (1) (A). For following Critical Illnesses the waiting period is 90 days
  - Cancer of Specified Severity
  - MYOCARDIAL INFARCTION - First Heart Attack of Specified Severity
  - Open Chest Coronary Artery Bypass graft
  - Stroke Resulting in Permanent Symptoms
- (B). For other Critical Illnesses the waiting period is 30 days.
- (2) Pre-Existing Conditions or conditions connected to a Pre-Existing Condition will be excluded.  
Pre-Existing medical condition or disease is defined as condition, ailment, injury or disease
  - a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement or
  - b) For which medical advice or treatment was recommended by, or received from, a physician within thirty six (36) months to prior to the effective date of the policy issued by the insurer or its reinstatement.

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- (3) The member/s committing or attempting to commit a criminal act whether alone or with others;
- (4) The member/s actual or attempted self-injury;
- (5) War, invasion, civil war, rebellion or riot;
- (6) The member/s being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered medical practitioner;
- (7) The member's participation in any naval, military or air force operation or participation in any dangerous or hazardous sport, competition or riding or driving in any form of race or competition;
- (8) The member's participation in aviation, gliding or any form of flight other than as a fare paying passenger on a civilian airline plying on regular routes and according to a scheduled timetable;
- (9) Any External Congenital Anomaly which is not as a consequence of Genetic disorder
- (10) Diagnosis and treatment outside India.
- (11) For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;

### **D. Out-Patient Department Benefit**

- There is a 30-day waiting period w.r.t availing OPD benefits.

#### **D.1. Health Benefits:**

##### **D.1.a. Tele Consultation Service**

- The services provided under this benefit shall be made available through the digital platform of the Company's prevailing OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:
- If the Member/s does the transaction for any other person impersonating as self, then, OPD Benefit will be terminated and Member/s will be asked to pay the transaction amount.
- Any fraud or misrepresentation identified will cease cover and the cover will be void ab-initio.
- This cover shall be in compliance with the Telemedicine Practice Guidelines dated 25th March 2020 and as amended from time to time.
- Tele consultation outside the digital platform of the OPD Benefit service provider (through video/audio/chat consultation) including in-clinic/physical consultation is not covered under this service.
- Tele consultation benefit is not transferrable to any other person unless the Member is covered under the plan.
- If the Tele Consultation is not availed in a year of the cover term, the unutilized services cannot be carried forward to the subsequent cover year (as applicable).
- Cash payment in lieu of Tele Consultation service is not available.
- Reimbursement of teleconsultation benefit is excluded.
- The Medical Practitioner may suggest/ recommend/ prescribe medications and diagnostics based on the information provided, if required on a case-to-case basis. However, the services under this benefit should not be construed to constitute medical advice and/or substitute the Member/s visit/ consultation to an independent Medical Practitioner/Healthcare professional.
- The Company shall not be liable for any discrepancy in the information provided under this service.

##### **D.1.b. Doctor Prescribed Lab & Radiology**

- The services provided under this benefit shall be made available through the digital platform of the Company's prevailing OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:
- If the Member/s does the transaction for any other person impersonating as self, then, OPD cover will be terminated and Member/s will be asked to pay the transaction amount.
- Any fraud or misrepresentation identified will cease cover and the cover will be void ab-initio.
- Claims without prescription shall not be covered.
- If the benefit is not availed in a year of the cover term, the benefit cannot be carried forward to

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the subsequent cover year (as applicable).

- The Benefit is not transferrable to any other member unless the member is covered under the plan.
- Any preventive health tests shall not be covered under this benefit.
- Cash payment in lieu of the service is not available.
- These services shall be provided through the OPD Benefit service provider, subject to availability at the time of appointment.
- Genetic studies shall be excluded from the scope of this cover.
- Reimbursement is out of scope for this benefit.
- Only prescribed tests are covered under the lab & radiology benefits (except infertility and pregnancy).
- Please refer Bajaj Life App/Customer Portal for current Lab and Radiology tests available. Currently, there are 43 different types Pathology test and 287 different types of Radiology test provided by the current OPD Benefit service provider.
- The Company shall not be liable for any discrepancy in the information provided under this service.

### **D.2. Additional Wellness Benefits:**

#### **D.2.a. Face Scan**

The services provided under this benefit shall be made available through the digital platform of the company's prevailing OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- If the Member/s does the transaction for any other person impersonating as self, then, OPD cover will be terminated and Insured member/s will be asked to pay the transaction amount.
- Any fraud or misrepresentation identified will cease coverage and policy will be void ab-initio.
- Reimbursement is out of scope for this benefit.
- The Benefit is not transferrable to any other member unless the member is covered under the plan.
- Cash payment in lieu of the service is not available.
- The Company shall not be liable for any discrepancy in the information provided under this service.

#### **D.2.b. Expert Opinion - In-clinic Consultation:**

The services provided under this benefit shall be made available through the digital platform of the company's current OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- If the Member/s does the transaction for any other person impersonating as self, then, OPD cover will be terminated and Insured member/s will be asked to pay the transaction amount.
- Any fraud or misrepresentation identified will cease coverage and policy will be void ab-initio.
- Investigations, medicines, surgical or non-surgical procedures or any medical, non-medical items are not covered under this section.
- If this benefit is not availed in a year of the cover term, the unutilized services cannot be carried forward to the subsequent policy year (as applicable).
- Physiotherapy, Psychologist, Psychiatrist, Dietician/nutritionist consultations/sessions will not be covered under this benefit.
- Reimbursement is out of scope for this benefit.
- Cash payment in lieu of the service is not available.
- Only one (1) active Doctor Consultation is allowed at any given time and the Member/s can book/utilize next consultation post completion of ongoing consultation.
- The Medical Practitioner may suggest/ recommend/ prescribe medications and diagnostics based on the information provided, if required on a case-to-case basis. However, the services under this benefit should not be construed to constitute medical advice and/or substitute the life assured's visit/ consultation to an independent Medical Practitioner/Healthcare professional.
- The Company shall not be liable for any discrepancy in the information provided under this service.

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- Applicable Specialties for Medical Expert Opinion: Cardiology, Oncology, Neurology, Nephrology, Gastroenterology, Orthopaedics, Endocrinology, Pulmonology, Urology, Rheumatology, Haematology, Infectious Diseases, General Surgery, and other relevant specialist domains as per availability of services provided by the OPD Current service provider.

### **D.2.c. Health Risk Assessment:**

The services provided under this benefit shall be made available through the digital platform of the company's prevailing OPD Benefit service provider, subject to the terms and conditions, and in the manner prescribed below:

- If the Member/s does the transaction for any other person impersonating as self, then, OPD cover will be terminated and Insured member/s will be asked to pay the transaction amount.
- Any fraud or misrepresentation identified will cease coverage and policy will be void ab-initio.
- Reimbursement is out of scope for this benefit.
- The Benefit is not transferrable to any other member unless the member is covered under the plan.
- Cash payment in lieu of the service is not available.
- The Company shall not be liable for any discrepancy in the information provided under this service.

[illegible]

[illegible]

[illegible]

| Cover Type                                                                |   | Termination Value Factor for level cover policies under Single premium |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |     |     |     |     |     |
|---------------------------------------------------------------------------|---|------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----|-----|-----|-----|-----|-----|
|                                                                           |   | Level                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |     |     |     |     |     |
| SSV Factor                                                                |   | 40%                                                                    | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40%     | 40% | 40% | 50% | 50% | 50% | 50% |
| Single Premium                                                            |   | 2                                                                      | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2   | 2   | 3   | 3   | 3   | 3   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" |   | 16                                                                     | 17      | 18      | 19      | 20      | 21      | 22      | 23      | 24      | 25      | 26      | 27      | 28      | 29      | 30      | 31  | 32  | 33  | 34  | 35  | 36  |
| 1                                                                         |   | 0.37500                                                                | 0.37647 | 0.37778 | 0.37895 | 0.38000 | 0.38095 | 0.38182 | 0.38261 | 0.38333 | 0.48000 | 0.48077 | 0.48148 | 0.48214 | 0.48276 | 0.48333 |     |     |     |     |     |     |
| 2                                                                         |   | 0.35000                                                                | 0.35294 | 0.35556 | 0.35789 | 0.36000 | 0.36190 | 0.36364 | 0.36522 | 0.36667 | 0.46000 | 0.46154 | 0.46296 | 0.46429 | 0.46552 | 0.46667 |     |     |     |     |     |     |
| 3                                                                         |   | 0.32500                                                                | 0.32941 | 0.33333 | 0.33684 | 0.34000 | 0.34286 | 0.34545 | 0.34783 | 0.35000 | 0.44000 | 0.44231 | 0.44444 | 0.44643 | 0.44828 | 0.45000 |     |     |     |     |     |     |
| 4                                                                         |   | 0.30000                                                                | 0.30588 | 0.31111 | 0.31579 | 0.32000 | 0.32381 | 0.32727 | 0.33043 | 0.33333 | 0.42000 | 0.42308 | 0.42593 | 0.42857 | 0.43103 | 0.43333 |     |     |     |     |     |     |
| 5                                                                         |   | 0.27500                                                                | 0.28235 | 0.28889 | 0.29474 | 0.30000 | 0.30476 | 0.30909 | 0.31304 | 0.31667 | 0.40000 | 0.40385 | 0.40741 | 0.41071 | 0.41379 | 0.41667 |     |     |     |     |     |     |
| 6                                                                         |   | 0.25000                                                                | 0.25882 | 0.26667 | 0.27368 | 0.28000 | 0.28571 | 0.29091 | 0.29565 | 0.30000 | 0.38000 | 0.38462 | 0.38889 | 0.39286 | 0.39655 | 0.40000 |     |     |     |     |     |     |
| 7                                                                         |   | 0.22500                                                                | 0.23529 | 0.24444 | 0.25263 | 0.26000 | 0.26667 | 0.27273 | 0.27826 | 0.28333 | 0.36000 | 0.36538 | 0.37037 | 0.37500 | 0.37931 | 0.38333 |     |     |     |     |     |     |
| 8                                                                         |   | 0.20000                                                                | 0.21176 | 0.22222 | 0.23158 | 0.24000 | 0.24762 | 0.25455 | 0.26087 | 0.26667 | 0.34000 | 0.34615 | 0.35185 | 0.35714 | 0.36207 | 0.36667 |     |     |     |     |     |     |
| 9                                                                         |   | 0.17500                                                                | 0.18824 | 0.20000 | 0.21053 | 0.22000 | 0.22857 | 0.23636 | 0.24348 | 0.25000 | 0.32000 | 0.32692 | 0.33333 | 0.33929 | 0.34483 | 0.35000 |     |     |     |     |     |     |
| 10                                                                        |   | 0.15000                                                                | 0.16471 | 0.17778 | 0.18947 | 0.20000 | 0.20952 | 0.21818 | 0.22609 | 0.23333 | 0.30000 | 0.30769 | 0.31481 | 0.32143 | 0.32759 | 0.33333 |     |     |     |     |     |     |
| 11                                                                        |   | 0.12500                                                                | 0.14118 | 0.15556 | 0.16842 | 0.18000 | 0.19048 | 0.20000 | 0.20870 | 0.21667 | 0.28000 | 0.28846 | 0.29630 | 0.30357 | 0.31034 | 0.31667 |     |     |     |     |     |     |
| 12                                                                        |   | 0.10000                                                                | 0.11765 | 0.13333 | 0.14737 | 0.16000 | 0.17143 | 0.18182 | 0.19130 | 0.20000 | 0.26000 | 0.26923 | 0.27778 | 0.28571 | 0.29310 | 0.30000 |     |     |     |     |     |     |
| 13                                                                        |   | 0.07500                                                                | 0.09412 | 0.11111 | 0.12632 | 0.14000 | 0.15238 | 0.16364 | 0.17391 | 0.18333 | 0.24000 | 0.25000 | 0.25926 | 0.26786 | 0.27586 | 0.28333 |     |     |     |     |     |     |
| 14                                                                        |   | 0.05000                                                                | 0.07059 | 0.08889 | 0.10526 | 0.12000 | 0.13333 | 0.14545 | 0.15652 | 0.16667 | 0.22000 | 0.23077 | 0.24074 | 0.25000 | 0.25862 | 0.26667 |     |     |     |     |     |     |
| 15                                                                        |   | 0.02500                                                                | 0.04706 | 0.06667 | 0.08421 | 0.10000 | 0.11429 | 0.12727 | 0.13913 | 0.15000 | 0.20000 | 0.21154 | 0.22222 | 0.23214 | 0.24138 | 0.25000 |     |     |     |     |     |     |
| 16                                                                        | - | -                                                                      | 0.02353 | 0.04444 | 0.06316 | 0.08000 | 0.09524 | 0.10909 | 0.12174 | 0.13333 | 0.18000 | 0.19231 | 0.20370 | 0.21429 | 0.22414 | 0.23333 |     |     |     |     |     |     |
| 17                                                                        | - | -                                                                      | -       | 0.02222 | 0.04211 | 0.06000 | 0       |         |         |         |         |         |         |         |         |         |     |     |     |     |     |     |

[illegible]

| Termination Value Factor for level cover policies under Single premium    |       |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|---------------------------------------------------------------------------|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Cover Type                                                                | Level |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|                                                                           | 40%   | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% |
| SSV Factor                                                                | 2     | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   |
| Single Premium                                                            | 16    | 17  | 18  | 19  | 20  | 21  | 22  | 23  | 24  | 25  | 26  | 27  | 28  | 29  | 30  | 30  | 30  | 30  | 30  |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | 81    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 82    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 83    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 84    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 85    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 86    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 87    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 88    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 89    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 90    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 91    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 92    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 93    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 94    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 95    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 96    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 97    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 98    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 99    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|                                                                           | 100   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 101                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 102                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 103                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 104                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 105                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 106                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 107                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 108                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 109                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 110                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 111                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 112                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 113                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 114                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 115                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 116                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 117                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 118                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 119                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |
| 120                                                                       | -     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |     |

Termination Value Factor for level cover policies under Single premium

| Cover Type                          | Level   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |
|-------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----|
|                                     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50%     | 50% |
| SSV Factor                          | 3       | 3       | 3       | 3       | 3       | 3       | 3       | 3       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4   |
| Single Premium                      |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |
| "Policy Term (in completed months)  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |
| Term Elapsed (in completed months)" | 31      | 32      | 33      | 34      | 35      | 36      | 37      | 38      | 39      | 40      | 41      | 42      | 43      | 44      | 45      |     |
| 1                                   | 0.48387 | 0.48438 | 0.48485 | 0.48529 | 0.48571 | 0.48611 | 0.48649 | 0.48684 | 0.48718 | 0.48750 | 0.48780 | 0.48810 | 0.48837 | 0.48864 | 0.48889 |     |
| 2                                   | 0.46774 | 0.46875 | 0.46970 | 0.47059 | 0.47143 | 0.47222 | 0.47297 | 0.47368 | 0.47436 | 0.47500 | 0.47561 | 0.47619 | 0.47674 | 0.47727 | 0.47778 |     |
| 3                                   | 0.45161 | 0.45313 | 0.45455 | 0.45588 | 0.45714 | 0.45833 | 0.45946 | 0.46053 | 0.46154 | 0.46250 | 0.46341 | 0.46429 | 0.46512 | 0.46591 | 0.46667 |     |
| 4                                   | 0.43548 | 0.43750 | 0.43939 | 0.44118 | 0.44286 | 0.44444 | 0.44595 | 0.44737 | 0.44872 | 0.45000 | 0.45122 | 0.45238 | 0.45349 | 0.45455 | 0.45556 |     |
| 5                                   | 0.41935 | 0.42188 | 0.42424 | 0.42647 | 0.42857 | 0.43056 | 0.43243 | 0.43421 | 0.43590 | 0.43750 | 0.43902 | 0.44048 | 0.44186 | 0.44318 | 0.44444 |     |
| 6                                   | 0.40323 | 0.40625 | 0.40909 | 0.41176 | 0.41429 | 0.41667 | 0.41892 | 0.42105 | 0.42308 | 0.42500 | 0.42683 | 0.42857 | 0.43023 | 0.43182 | 0.43333 |     |
| 7                                   | 0.38710 | 0.39063 | 0.39394 | 0.39706 | 0.40000 | 0.40278 | 0.40541 | 0.40789 | 0.41026 | 0.41250 | 0.41463 | 0.41667 | 0.41860 | 0.42045 | 0.42222 |     |
| 8                                   | 0.37097 | 0.37500 | 0.37879 | 0.38235 | 0.38571 | 0.38889 | 0.39189 | 0.39474 | 0.39744 | 0.40000 | 0.40244 | 0.40476 | 0.40698 | 0.40909 | 0.41111 |     |
| 9                                   | 0.35484 | 0.35938 | 0.36364 | 0.36765 | 0.37143 | 0.37500 | 0.37838 | 0.38158 | 0.38462 | 0.38750 | 0.39024 | 0.39286 | 0.39535 | 0.39773 | 0.40000 |     |
| 10                                  | 0.33871 | 0.34375 | 0.34848 | 0.35294 | 0.35714 | 0.36111 | 0.36486 | 0.36842 | 0.37179 | 0.37500 | 0.37805 | 0.38095 | 0.38372 | 0.38636 | 0.38889 |     |
| 11                                  | 0.32258 | 0.32813 | 0.33333 | 0.33824 | 0.34286 | 0.34722 | 0.35135 | 0.35526 | 0.35897 | 0.36250 | 0.36585 | 0.36905 | 0.37209 | 0.37500 | 0.37778 |     |
| 12                                  | 0.30645 | 0.31250 | 0.31818 | 0.32353 | 0.32857 | 0.33333 | 0.33784 | 0.34211 | 0.34615 | 0.35000 | 0.35366 | 0.35714 | 0.36047 | 0.36364 | 0.36667 |     |
| 13                                  | 0.29032 | 0.29688 | 0.30303 | 0.30882 | 0.31429 | 0.31944 | 0.32432 | 0.32895 | 0.33333 | 0.33750 | 0.34146 | 0.34524 | 0.34884 | 0.35227 | 0.35556 |     |
| 14                                  | 0.27419 | 0.28125 | 0.28788 | 0.29412 | 0.30000 | 0.30556 | 0.31081 | 0.31579 | 0.32051 | 0.32500 | 0.32927 | 0.33333 | 0.33721 | 0.34091 | 0.34444 |     |
| 15                                  | 0.25806 | 0.26563 | 0.27273 | 0.27941 | 0.28571 | 0.29167 | 0.29730 | 0.30263 | 0.30769 | 0.31250 | 0.31707 | 0.32143 | 0.32558 | 0.32955 | 0.33333 |     |
| 16                                  | 0.24194 | 0.25000 | 0.25758 | 0.26471 | 0.27143 | 0.27778 | 0.28378 | 0.28947 | 0.29487 | 0.30000 | 0.30488 | 0.30952 | 0.31395 | 0.31818 | 0.32222 |     |
| 17                                  | 0.22581 | 0.23438 | 0.24242 | 0.25000 | 0.25714 | 0.26389 | 0.27027 | 0.27632 | 0.28205 | 0.28750 | 0.29268 | 0.29762 | 0.30233 | 0.30682 | 0.31111 |     |
| 18                                  | 0.20968 | 0.21875 | 0.22727 | 0.23529 | 0.24286 | 0.25000 | 0.25676 | 0.26316 | 0.26923 | 0.27500 | 0.28049 | 0.28571 | 0.29070 | 0.29545 | 0.30000 |     |
| 19                                  | 0.19355 | 0.20313 | 0.21212 | 0.22059 | 0.22857 | 0.23611 | 0.24324 | 0.25000 | 0.25641 | 0.26250 | 0.26829 | 0.27381 | 0.27907 | 0.28409 | 0.28889 |     |
| 20                                  | 0.17742 | 0.18750 | 0.19697 | 0.20588 | 0.21429 | 0.22222 | 0.22973 | 0.23684 | 0.24359 | 0.25000 | 0.25610 | 0.26190 | 0.26744 | 0.27273 | 0.27778 |     |
| 21                                  | 0.16129 | 0.17188 | 0.18182 | 0.19118 | 0.20000 | 0.20833 | 0.21622 | 0.22368 | 0.23077 | 0.23750 | 0.24390 | 0.25000 | 0.25581 | 0.26136 | 0.26667 |     |
| 22                                  | 0.14516 | 0.15625 | 0.16667 | 0.17647 | 0.18571 | 0.19444 | 0.20270 | 0.21053 | 0.21795 | 0.22500 | 0.23171 | 0.23810 | 0.24419 | 0.25000 | 0.25556 |     |
| 23                                  | 0.12903 | 0.14063 | 0.15152 | 0.16176 | 0.17143 | 0.18056 | 0.18919 | 0.19737 | 0.20513 | 0.21250 | 0.21951 | 0.22619 | 0.23256 | 0.23864 | 0.24444 |     |
| 24                                  | 0.11290 | 0.12500 | 0.13636 | 0.14706 | 0.15714 | 0.16667 | 0.17568 | 0.18421 | 0.19231 | 0.20000 | 0.20732 | 0.21429 | 0.22093 | 0.22727 | 0.23333 |     |
| 25                                  | 0.09677 | 0.10938 | 0.12121 | 0.13235 | 0.14286 | 0.15278 | 0.16216 | 0.17105 | 0.17949 | 0.18750 | 0.19512 | 0.20238 | 0.20930 | 0.21591 | 0.22222 |     |
| 26                                  | 0.08065 | 0.09375 | 0.10606 | 0.11765 | 0.12857 | 0.13889 | 0.14865 | 0.15789 | 0.16667 | 0.17500 | 0.18293 | 0.19048 | 0.19767 | 0.20455 | 0.21111 |     |
| 27                                  | 0.06452 | 0.07813 | 0.09091 | 0.10294 | 0.11429 | 0.12500 | 0.13514 | 0.14474 | 0.15385 | 0.16250 | 0.17073 | 0.17857 | 0.18605 | 0.19318 | 0.20000 |     |
| 28                                  | 0.04839 | 0.06250 | 0.07576 | 0.08824 | 0.10000 | 0.11111 | 0.12162 | 0.13158 | 0.14103 | 0.15000 | 0.15854 | 0.16667 | 0.17442 | 0.18182 | 0.18889 |     |
| 29                                  | 0.03226 | 0.04688 | 0.06061 | 0.07353 | 0.08571 | 0.09722 | 0.10811 | 0.11842 | 0.12821 | 0.13750 | 0.14634 | 0.15476 | 0.16279 | 0.17045 | 0.17778 |     |
| 30                                  | 0.01613 | 0.03125 | 0.04545 | 0.05882 | 0.07143 | 0.08333 | 0.09459 | 0.10526 | 0.11538 | 0.12500 | 0.13415 | 0.14286 | 0.15116 | 0.15909 | 0.16667 |     |
| 31                                  | -       | 0.01563 | 0.03030 | 0.04412 | 0.05714 | 0.06944 | 0.08108 | 0.09211 | 0.10256 | 0.11250 | 0.12195 | 0.13095 | 0.13953 | 0.14773 | 0.15556 |     |
| 32                                  | -       | -       | 0.01515 | 0.02941 | 0.04286 | 0.05556 | 0.06757 | 0.07895 | 0.08974 | 0.10000 | 0.10976 | 0.11905 | 0.12791 | 0.13636 | 0.14444 |     |
| 33                                  | -       | -       | -       | 0.01471 | 0.02857 | 0.04167 | 0.05405 | 0.06579 | 0.07692 | 0.08750 | 0.09756 | 0.10714 | 0.11628 | 0.12500 | 0.13333 |     |
| 34                                  | -       | -       | -       | -       | 0.01429 | 0.02778 | 0.04054 | 0.05263 | 0.06410 | 0.07500 | 0.08537 | 0.09524 | 0.10465 | 0.11364 | 0.12222 |     |
| 35                                  | -       | -       | -       | -       | -       | 0.01389 | 0.02703 | 0.03947 | 0.05128 | 0.06250 | 0.07317 | 0.08333 | 0.09302 | 0.10227 | 0.11111 |     |
| 36                                  | -       | -       | -       | -       | -       | -       | 0.01351 | 0.02632 | 0.03846 | 0.05000 | 0.06098 | 0.07143 | 0.08140 | 0.09091 | 0.10000 |     |
| 37                                  | -       | -       | -       | -       | -       | -       | -       | 0.01316 | 0.02564 | 0.03750 | 0.04878 | 0.05952 | 0.06977 | 0.07955 | 0.08889 |     |
| 38                                  | -       | -       | -       | -       | -       | -       | -       | -       | 0.01282 | 0.02500 | 0.03659 | 0.04762 | 0.05814 | 0.06818 | 0.07778 |     |
| 39                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.01250 | 0.02439 | 0.03571 | 0.04651 | 0.05682 | 0.06667 |     |
| 40                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.01220 | 0.02381 | 0.03488 | 0.04545 | 0.05556 |     |

[illegible]

[illegible]



[illegible]

[illegible]



| Cover Type                                                                |                | Termination Value Factor for level cover policies under Single premium |          |           |           |           |          |           |           |           |           |           |           |          |          |           |          |           |          |          |          |          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|---------------------------------------------------------------------------|----------------|------------------------------------------------------------------------|----------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|-----------|----------|-----------|----------|----------|----------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                           |                | Level                                                                  |          |           |           |           |          |           |           |           |           |           |           | Level    |          |           |          |           |          |          |          |          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|                                                                           |                | 55%<br>6                                                               | 55%<br>6 | 55%<br>62 | 55%<br>63 | 55%<br>64 | 55%<br>6 | 55%<br>65 | 55%<br>66 | 55%<br>67 | 55%<br>68 | 55%<br>69 | 55%<br>70 | 55%<br>6 | 55%<br>6 | 55%<br>71 | 55%<br>6 | 55%<br>72 | 60%<br>7 | 60%<br>7 | 60%<br>7 | 60%<br>7 |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| SSV Factor                                                                | Single Premium | 41                                                                     | 42       | 43        | 44        | 45        | 46       | 47        | 48        | 49        | 50        | 51        | 52        | 53       | 54       | 55        | 56       | 57        | 58       | 59       | 60       | 61       | 62      | 63      | 64      | 65      | 66      | 67      | 68      | 69      | 70      | 71      | 72      | 73      | 74      | 75      |         |         |         |         |         |         |         |         |         |         |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" |                | 0.18033                                                                | 0.18629  | 0.19206   | 0.19766   | 0.20308   | 0.20833  | 0.21343   | 0.21838   | 0.22319   | 0.22786   | 0.23239   | 0.23681   | 0.26301  | 0.26757  | 0.27200   | 0.27600  | 0.28000   | 0.28400  | 0.28800  | 0.29200  | 0.29600  | 0.30000 | 0.30400 | 0.30800 | 0.31200 | 0.31600 | 0.32000 | 0.32400 | 0.32800 | 0.33200 | 0.33600 | 0.34000 | 0.34400 | 0.34800 | 0.35200 | 0.35600 | 0.36000 |         |         |         |         |         |         |         |         |
|                                                                           |                | 0.17131                                                                | 0.17742  | 0.18333   | 0.18906   | 0.19462   | 0.20000  | 0.20522   | 0.21029   | 0.21522   | 0.22000   | 0.22465   | 0.22917   | 0.25479  | 0.25946  | 0.26400   | 0.26800  | 0.27200   | 0.27600  | 0.28000  | 0.28400  | 0.28800  | 0.29200 | 0.29600 | 0.30000 | 0.30400 | 0.30800 | 0.31200 | 0.31600 | 0.32000 | 0.32400 | 0.32800 | 0.33200 | 0.33600 | 0.34000 | 0.34400 | 0.34800 | 0.35200 | 0.35600 | 0.36000 |         |         |         |         |         |         |
|                                                                           |                | 0.16230                                                                | 0.16855  | 0.17460   | 0.18047   | 0.18615   | 0.19167  | 0.19701   | 0.20221   | 0.20725   | 0.21214   | 0.21690   | 0.22153   | 0.24658  | 0.25135  | 0.25600   | 0.26000  | 0.26400   | 0.26800  | 0.27200  | 0.27600  | 0.28000  | 0.28400 | 0.28800 | 0.29200 | 0.29600 | 0.30000 | 0.30400 | 0.30800 | 0.31200 | 0.31600 | 0.32000 | 0.32400 | 0.32800 | 0.33200 | 0.33600 | 0.34000 | 0.34400 | 0.34800 | 0.35200 | 0.35600 | 0.36000 |         |         |         |         |
|                                                                           |                | 0.15328                                                                | 0.15968  | 0.16587   | 0.17188   | 0.17769   | 0.18333  | 0.18881   | 0.19412   | 0.19928   | 0.20429   | 0.20915   | 0.21389   | 0.21836  | 0.24324  | 0.24800   | 0.25200  | 0.25600   | 0.26000  | 0.26400  | 0.26800  | 0.27200  | 0.27600 | 0.28000 | 0.28400 | 0.28800 | 0.29200 | 0.29600 | 0.30000 | 0.30400 | 0.30800 | 0.31200 | 0.31600 | 0.32000 | 0.32400 | 0.32800 | 0.33200 | 0.33600 | 0.34000 | 0.34400 | 0.34800 | 0.35200 | 0.35600 | 0.36000 |         |         |
|                                                                           |                | 0.14426                                                                | 0.15081  | 0.15714   | 0.16328   | 0.16923   | 0.17500  | 0.18060   | 0.18603   | 0.19130   | 0.19643   | 0.20141   | 0.20625   | 0.23014  | 0.23514  | 0.24000   | 0.24400  | 0.24800   | 0.25200  | 0.25600  | 0.26000  | 0.26400  | 0.26800 | 0.27200 | 0.27600 | 0.28000 | 0.28400 | 0.28800 | 0.29200 | 0.29600 | 0.30000 | 0.30400 | 0.30800 | 0.31200 | 0.31600 | 0.32000 | 0.32400 | 0.32800 | 0.33200 | 0.33600 | 0.34000 | 0.34400 | 0.34800 | 0.35200 | 0.35600 | 0.36000 |
|                                                                           |                | 0.13525                                                                | 0.14194  | 0.14841   | 0.15469   | 0.16077   | 0.16667  | 0.17239   | 0.17794   | 0.18333   | 0.18857   | 0.19366   | 0.19861   | 0.20345  | 0.22734  | 0.23234   | 0.23700  | 0.24100   | 0.24500  | 0.24900  | 0.25300  | 0.25700  | 0.26100 | 0.26500 | 0.26900 | 0.27300 | 0.27700 | 0.28100 | 0.28500 | 0.28900 | 0.29300 | 0.29700 | 0.30100 | 0.30500 | 0.30900 | 0.31300 | 0.31700 | 0.32100 | 0.32500 | 0.32900 | 0.33300 | 0.33700 | 0.34100 | 0.34500 | 0.34900 | 0.35300 |
|                                                                           |                | 0.12623                                                                | 0.13306  | 0.13968   | 0.14609   | 0.15231   | 0.15833  | 0.16418   | 0.16985   | 0.17536   | 0.18071   | 0.18592   | 0.19097   | 0.21486  | 0.21986  | 0.22400   | 0.22800  | 0.23200   | 0.23600  | 0.24000  | 0.24400  | 0.24800  | 0.25200 | 0.25600 | 0.26000 | 0.26400 | 0.26800 | 0.27200 | 0.27600 | 0.28000 | 0.28400 | 0.28800 | 0.29200 | 0.      |         |         |         |         |         |         |         |         |         |         |         |         |

| Termination Value Factor for level cover policies under Single premium    |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|---------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Cover Type                                                                | Level    |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|                                                                           | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 | 55%<br>6 |
| SSV Factor                                                                | 61       | 62       | 63       | 64       | 65       | 66       | 67       | 68       | 69       | 70       | 71       | 72       | 73       | 74       | 75       | 76       | 77       | 78       | 79       |
| Single Premium                                                            |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | 81       | 82       | 83       | 84       | 85       | 86       | 87       | 88       | 89       | 90       | 91       | 92       | 93       | 94       | 95       | 96       | 97       | 98       | 99       |
|                                                                           | 100      | 101      | 102      | 103      | 104      | 105      | 106      | 107      | 108      | 109      | 110      | 111      | 112      | 113      | 114      | 115      | 116      | 117      | 118      |
|                                                                           | 119      | 120      | 121      | 122      | 123      | 124      | 125      | 126      | 127      | 128      | 129      | 130      | 131      | 132      | 133      | 134      | 135      | 136      | 137      |

| Termination Value Factor for level cover policies under Single premium    |  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |     |     |
|---------------------------------------------------------------------------|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----|-----|-----|
| Cover Type                                                                |  | Level   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |     |     |
| SSV Factor                                                                |  | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60% | 60% | 60% |
| Single Premium                                                            |  | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7   | 7   | 7   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" |  | 76      | 77      | 78      | 79      | 80      | 81      | 82      | 83      | 84      | 85      | 86      | 87      | 88      | 89      | 90      |     |     |     |
| 1                                                                         |  | 0.59211 | 0.59221 | 0.59231 | 0.59241 | 0.59250 | 0.59259 | 0.59268 | 0.59277 | 0.59286 | 0.59294 | 0.59302 | 0.59310 | 0.59318 | 0.59326 | 0.59333 |     |     |     |
| 2                                                                         |  | 0.58421 | 0.58442 | 0.58462 | 0.58481 | 0.58500 | 0.58519 | 0.58537 | 0.58554 | 0.58571 | 0.58588 | 0.58605 | 0.58621 | 0.58636 | 0.58652 | 0.58667 |     |     |     |
| 3                                                                         |  | 0.57632 | 0.57662 | 0.57692 | 0.57722 | 0.57750 | 0.57778 | 0.57805 | 0.57831 | 0.57857 | 0.57882 | 0.57907 | 0.57931 | 0.57955 | 0.57978 | 0.58000 |     |     |     |
| 4                                                                         |  | 0.56842 | 0.56883 | 0.56923 | 0.56962 | 0.57000 | 0.57037 | 0.57073 | 0.57108 | 0.57143 | 0.57176 | 0.57209 | 0.57241 | 0.57273 | 0.57303 | 0.57333 |     |     |     |
| 5                                                                         |  | 0.56053 | 0.56104 | 0.56154 | 0.56203 | 0.56250 | 0.56296 | 0.56341 | 0.56386 | 0.56429 | 0.56471 | 0.56512 | 0.56552 | 0.56591 | 0.56629 | 0.56667 |     |     |     |
| 6                                                                         |  | 0.55263 | 0.55325 | 0.55385 | 0.55443 | 0.55500 | 0.55556 | 0.55610 | 0.55663 | 0.55714 | 0.55765 | 0.55814 | 0.55862 | 0.55909 | 0.55955 | 0.56000 |     |     |     |
| 7                                                                         |  | 0.54474 | 0.54545 | 0.54615 | 0.54684 | 0.54750 | 0.54815 | 0.54878 | 0.54940 | 0.55000 | 0.55059 | 0.55116 | 0.55172 | 0.55227 | 0.55281 | 0.55333 |     |     |     |
| 8                                                                         |  | 0.53684 | 0.53766 | 0.53846 | 0.53924 | 0.54000 | 0.54074 | 0.54146 | 0.54217 | 0.54286 | 0.54353 | 0.54419 | 0.54483 | 0.54545 | 0.54607 | 0.54667 |     |     |     |
| 9                                                                         |  | 0.52895 | 0.52987 | 0.53077 | 0.53165 | 0.53250 | 0.53333 | 0.53415 | 0.53494 | 0.53571 | 0.53647 | 0.53721 | 0.53793 | 0.53864 | 0.53933 | 0.54000 |     |     |     |
| 10                                                                        |  | 0.52105 | 0.52208 | 0.52308 | 0.52405 | 0.52500 | 0.52593 | 0.52683 | 0.52771 | 0.52857 | 0.52941 | 0.53023 | 0.53103 | 0.53182 | 0.53258 | 0.53333 |     |     |     |
| 11                                                                        |  | 0.51316 | 0.51429 | 0.51538 | 0.51646 | 0.51750 | 0.51852 | 0.51951 | 0.52048 | 0.52143 | 0.52235 | 0.52326 | 0.52414 | 0.52500 | 0.52584 | 0.52667 |     |     |     |
| 12                                                                        |  | 0.50526 | 0.50649 | 0.50769 | 0.50886 | 0.51000 | 0.51111 | 0.51220 | 0.51325 | 0.51429 | 0.51529 | 0.51628 | 0.51724 | 0.51818 | 0.51910 | 0.52000 |     |     |     |
| 13                                                                        |  | 0.49737 | 0.49870 | 0.50000 | 0.50127 | 0.50250 | 0.50370 | 0.50488 | 0.50602 | 0.50714 | 0.50824 | 0.50930 | 0.51034 | 0.51136 | 0.51236 | 0.51333 |     |     |     |
| 14                                                                        |  | 0.48947 | 0.49091 | 0.49231 | 0.49367 | 0.49500 | 0.49630 | 0.49756 | 0.49880 | 0.50000 | 0.50118 | 0.50233 | 0.50345 | 0.50455 | 0.50562 | 0.50667 |     |     |     |
| 15                                                                        |  | 0.48158 | 0.48312 | 0.48462 | 0.48608 | 0.48750 | 0.48889 | 0.49024 | 0.49157 | 0.49286 | 0.49412 | 0.49535 | 0.49655 | 0.49773 | 0.49888 | 0.50000 |     |     |     |
| 16                                                                        |  | 0.47368 | 0.47532 | 0.47692 | 0.47848 | 0.48000 | 0.48148 | 0.48293 | 0.48434 | 0.48571 | 0.48706 | 0.48837 | 0.48966 | 0.49091 | 0.49213 | 0.49333 |     |     |     |
| 17                                                                        |  | 0.46579 | 0.46753 | 0.46923 | 0.47089 | 0.47250 | 0.47407 | 0.47561 | 0.47711 | 0.47857 | 0.48000 | 0.48140 | 0.48276 | 0.48409 | 0.48539 | 0.48667 |     |     |     |
| 18                                                                        |  | 0.45789 | 0.45974 | 0.46154 | 0.46329 | 0.46500 | 0.46667 | 0.46829 | 0.46988 | 0.47143 | 0.47294 | 0.47442 | 0.47586 | 0.47727 | 0.47865 | 0.48000 |     |     |     |
| 19                                                                        |  | 0.45000 | 0.45195 | 0.45385 | 0.45570 | 0.45750 | 0.45926 | 0.46098 | 0.46265 | 0.46429 | 0.46588 | 0.46744 | 0.46897 | 0.47045 | 0.47191 | 0.47333 |     |     |     |
| 20                                                                        |  | 0.44211 | 0.44416 | 0.44615 | 0.44810 | 0.45000 | 0.45185 | 0.45366 | 0.45542 | 0.45714 | 0.45882 | 0.46047 | 0.46207 | 0.46364 | 0.46517 | 0.46667 |     |     |     |
| 21                                                                        |  | 0.43421 | 0.43636 | 0.43846 | 0.44051 | 0.44250 | 0.44444 | 0.44634 | 0.44819 | 0.45000 | 0.45176 | 0.45349 | 0.45517 | 0.45682 | 0.45843 | 0.46000 |     |     |     |
| 22                                                                        |  | 0.42632 | 0.42857 | 0.43077 | 0.43291 | 0.43500 | 0.43704 | 0.43902 | 0.44096 | 0.44286 | 0.44471 | 0.44651 | 0.44828 | 0.45000 | 0.45169 | 0.45333 |     |     |     |
| 23                                                                        |  | 0.41842 | 0.42078 | 0.42308 | 0.42532 | 0.42750 | 0.42963 | 0.43171 | 0.43373 | 0.43571 | 0.43765 | 0.43953 | 0.44138 | 0.44318 | 0.44494 | 0.44667 |     |     |     |
| 24                                                                        |  | 0.41053 | 0.41299 | 0.41538 | 0.41772 | 0.42000 | 0.42222 | 0.42439 | 0.42651 | 0.42857 | 0.43059 | 0.43256 | 0.43448 | 0.43636 | 0.43820 | 0.44000 |     |     |     |
| 25                                                                        |  | 0.40263 | 0.40519 | 0.40769 | 0.41013 | 0.41250 | 0.41481 | 0.41707 | 0.41928 | 0.42143 | 0.42353 | 0.42558 | 0.42759 | 0.42955 | 0.43146 | 0.43333 |     |     |     |
| 26                                                                        |  | 0.39474 | 0.39740 | 0.40000 | 0.40253 | 0.40500 | 0.40741 | 0.40976 | 0.41205 | 0.41429 | 0.41647 | 0.41860 | 0.42069 | 0.42273 | 0.42472 | 0.42667 |     |     |     |
| 27                                                                        |  | 0.38684 | 0.38961 | 0.39231 | 0.39494 | 0.39750 | 0.40000 | 0.40244 | 0.40482 | 0.40714 | 0.40941 | 0.41163 | 0.41379 | 0.41591 | 0.41798 | 0.42000 |     |     |     |
| 28                                                                        |  | 0.37895 | 0.38182 | 0.38462 | 0.38734 | 0.39000 | 0.39259 | 0.39512 | 0.39759 | 0.40000 | 0.40235 | 0.40465 | 0.40690 | 0.40909 | 0.41124 | 0.41333 |     |     |     |
| 29                                                                        |  | 0.37105 | 0.37403 | 0.37692 | 0.37975 | 0.38250 | 0.38519 | 0.38780 | 0.39036 | 0.39286 | 0.39529 | 0.39767 | 0.40000 | 0.40227 | 0.40449 | 0.40667 |     |     |     |
| 30                                                                        |  | 0.36316 | 0.36623 | 0.36923 | 0.37215 | 0.37500 | 0.37778 | 0.38049 | 0.38313 | 0.38571 | 0.38824 | 0.39070 | 0.39310 | 0.39545 | 0.39775 | 0.40000 |     |     |     |
| 31                                                                        |  | 0.35526 | 0.35844 | 0.36154 | 0.36456 | 0.36750 | 0.37037 | 0.37317 | 0.37590 | 0.37857 | 0.38118 | 0.38372 | 0.38621 | 0.38864 | 0.39101 | 0.39333 |     |     |     |
| 32                                                                        |  | 0.34737 | 0.35065 | 0.35385 | 0.35696 | 0.36000 | 0.36296 | 0.36585 | 0.36867 | 0.37143 | 0.37412 | 0.37674 | 0.37931 | 0.38182 | 0.38427 | 0.38667 |     |     |     |
| 33                                                                        |  | 0.33947 | 0.34286 | 0.34615 | 0.34937 | 0.35250 | 0.35556 | 0.35854 | 0.36145 | 0.36429 | 0.36706 | 0.36977 | 0.37241 | 0.37500 | 0.37753 | 0.38000 |     |     |     |
| 34                                                                        |  | 0.33158 | 0.33506 | 0.33846 | 0.34177 | 0.34500 | 0.34815 | 0.35122 | 0.35422 | 0.35714 | 0.36000 | 0.36279 | 0.36552 | 0.36818 | 0.37079 | 0.37333 |     |     |     |
| 35                                                                        |  | 0.32368 | 0.32727 | 0.33077 | 0.33418 | 0.33750 | 0.34074 | 0.34390 | 0.34699 | 0.35000 | 0.35294 | 0.35581 | 0.35862 | 0.36136 | 0.36404 | 0.36667 |     |     |     |
| 36                                                                        |  | 0.31579 | 0.31948 | 0.32308 | 0.32658 | 0.33000 | 0.33333 | 0.33659 | 0.33976 | 0.34286 | 0.34588 | 0.34884 | 0.35172 | 0.35455 | 0.35730 | 0.36000 |     |     |     |
| 37                                                                        |  | 0.30789 | 0.31169 | 0.31538 | 0.31899 | 0.32250 | 0.32593 | 0.32927 | 0.33253 | 0.33571 | 0.33882 | 0.34186 | 0.34483 | 0.34773 | 0.35056 | 0.35333 |     |     |     |
| 38                                                                        |  | 0.30000 | 0.30390 | 0.30769 | 0.31139 | 0.31500 | 0.31852 | 0.32195 | 0.32530 | 0.32857 | 0.33176 | 0.33488 | 0.33793 | 0.34091 | 0.34382 | 0.34667 |     |     |     |
| 39                                                                        |  | 0.29211 | 0.29610 | 0.30000 | 0.30380 | 0.30750 | 0.31111 | 0.31463 | 0.31807 | 0.32143 | 0.32471 | 0.32791 | 0.33103 | 0.33409 | 0.33708 | 0.34000 |     |     |     |
| 40                                                                        |  | 0.28421 | 0.28831 | 0.29231 | 0.29620 | 0.30000 | 0.30370 | 0.30732 | 0.31084 | 0.31429 | 0.31765 | 0.32093 | 0.32414 | 0.32727 | 0.33034 | 0.33333 |     |     |     |

| Termination Value Factor for level cover policies under Single premium    |   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |     |
|---------------------------------------------------------------------------|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----|-----|
| Cover Type                                                                |   | Level   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |     |
| SSV Factor                                                                |   | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60% | 60% |
| Single Premium                                                            |   | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7       | 7   | 7   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" |   | 76      | 77      | 78      | 79      | 80      | 81      | 82      | 83      | 84      | 85      | 86      | 87      | 88      | 89      | 90      |         |     |     |
| 41                                                                        |   | 0.27632 | 0.28052 | 0.28462 | 0.28861 | 0.29250 | 0.29630 | 0.30000 | 0.30361 | 0.30714 | 0.31059 | 0.31395 | 0.31724 | 0.32045 | 0.32360 | 0.32667 |         |     |     |
| 42                                                                        |   | 0.26842 | 0.27273 | 0.27692 | 0.28101 | 0.28500 | 0.28889 | 0.29268 | 0.29639 | 0.30000 | 0.30353 | 0.30698 | 0.31034 | 0.31364 | 0.31685 | 0.32000 |         |     |     |
| 43                                                                        |   | 0.26053 | 0.26494 | 0.26923 | 0.27342 | 0.27750 | 0.28148 | 0.28537 | 0.28916 | 0.29286 | 0.29647 | 0.30000 | 0.30345 | 0.30682 | 0.31011 | 0.31333 |         |     |     |
| 44                                                                        |   | 0.25263 | 0.25714 | 0.26154 | 0.26582 | 0.27000 | 0.27407 | 0.27805 | 0.28193 | 0.28571 | 0.28941 | 0.29302 | 0.29655 | 0.30000 | 0.30337 | 0.30667 |         |     |     |
| 45                                                                        |   | 0.24474 | 0.24935 | 0.25385 | 0.25823 | 0.26250 | 0.26667 | 0.27073 | 0.27470 | 0.27857 | 0.28235 | 0.28605 | 0.28966 | 0.29318 | 0.29663 | 0.30000 |         |     |     |
| 46                                                                        |   | 0.23684 | 0.24156 | 0.24615 | 0.25063 | 0.25500 | 0.25926 | 0.26341 | 0.26747 | 0.27143 | 0.27529 | 0.27907 | 0.28276 | 0.28636 | 0.28989 | 0.29333 |         |     |     |
| 47                                                                        |   | 0.22895 | 0.23377 | 0.23846 | 0.24304 | 0.24750 | 0.25185 | 0.25610 | 0.26024 | 0.26429 | 0.26824 | 0.27209 | 0.27586 | 0.27955 | 0.28315 | 0.28667 |         |     |     |
| 48                                                                        |   | 0.22105 | 0.22597 | 0.23077 | 0.23544 | 0.24000 | 0.24444 | 0.24878 | 0.25301 | 0.25714 | 0.26118 | 0.26512 | 0.26897 | 0.27273 | 0.27640 | 0.28000 |         |     |     |
| 49                                                                        |   | 0.21316 | 0.21818 | 0.22308 | 0.22785 | 0.23250 | 0.23704 | 0.24146 | 0.24578 | 0.25000 | 0.25412 | 0.25814 | 0.26207 | 0.26591 | 0.26966 | 0.27333 |         |     |     |
| 50                                                                        |   | 0.20526 | 0.21039 | 0.21538 | 0.22025 | 0.22500 | 0.22963 | 0.23415 | 0.23855 | 0.24286 | 0.24706 | 0.25116 | 0.25517 | 0.25909 | 0.26292 | 0.26667 |         |     |     |
| 51                                                                        |   | 0.19737 | 0.20260 | 0.20769 | 0.21266 | 0.21750 | 0.22222 | 0.22683 | 0.23133 | 0.23571 | 0.24000 | 0.24419 | 0.24828 | 0.25227 | 0.25618 | 0.26000 |         |     |     |
| 52                                                                        |   | 0.18947 | 0.19481 | 0.20000 | 0.20506 | 0.21000 | 0.21481 | 0.21951 | 0.22410 | 0.22857 | 0.23294 | 0.23721 | 0.24138 | 0.24545 | 0.24944 | 0.25333 |         |     |     |
| 53                                                                        |   | 0.18158 | 0.18701 | 0.19231 | 0.19747 | 0.20250 | 0.20741 | 0.21220 | 0.21687 | 0.22143 | 0.22588 | 0.23023 | 0.23448 | 0.23864 | 0.24270 | 0.24667 |         |     |     |
| 54                                                                        |   | 0.17368 | 0.17922 | 0.18462 | 0.18987 | 0.19500 | 0.20000 | 0.20488 | 0.20964 | 0.21429 | 0.21882 | 0.22326 | 0.22759 | 0.23182 | 0.23596 | 0.24000 |         |     |     |
| 55                                                                        |   | 0.16579 | 0.17143 | 0.17692 | 0.18228 | 0.18750 | 0.19259 | 0.19756 | 0.20241 | 0.20714 | 0.21176 | 0.21628 | 0.22069 | 0.22500 | 0.22921 | 0.23333 |         |     |     |
| 56                                                                        |   | 0.15789 | 0.16364 | 0.16923 | 0.17468 | 0.18000 | 0.18519 | 0.19024 | 0.19518 | 0.20000 | 0.20471 | 0.20930 | 0.21379 | 0.21818 | 0.22247 | 0.22667 |         |     |     |
| 57                                                                        |   | 0.15000 | 0.15584 | 0.16154 | 0.16709 | 0.17250 | 0.17778 | 0.18293 | 0.18795 | 0.19286 | 0.19765 | 0.20233 | 0.20690 | 0.21136 | 0.21573 | 0.22000 |         |     |     |
| 58                                                                        |   | 0.14211 | 0.14805 | 0.15385 | 0.15949 | 0.16500 | 0.17037 | 0.17561 | 0.18072 | 0.18571 | 0.19059 | 0.19535 | 0.20000 | 0.20455 | 0.20899 | 0.21333 |         |     |     |
| 59                                                                        |   | 0.13421 | 0.14026 | 0.14615 | 0.15190 | 0.15750 | 0.16296 | 0.16829 | 0.17349 | 0.17857 | 0.18353 | 0.18837 | 0.19310 | 0.19773 | 0.20225 | 0.20667 |         |     |     |
| 60                                                                        |   | 0.12632 | 0.13247 | 0.13846 | 0.14430 | 0.15000 | 0.15556 | 0.16098 | 0.16627 | 0.17143 | 0.17647 | 0.18140 | 0.18621 | 0.19091 | 0.19551 | 0.20000 |         |     |     |
| 61                                                                        |   | 0.11842 | 0.12468 | 0.13077 | 0.13671 | 0.14250 | 0.14815 | 0.15366 | 0.15904 | 0.16429 | 0.16941 | 0.17442 | 0.17931 | 0.18409 | 0.18876 | 0.19333 |         |     |     |
| 62                                                                        |   | 0.11053 | 0.11688 | 0.12308 | 0.12911 | 0.13500 | 0.14074 | 0.14634 | 0.15181 | 0.15714 | 0.16235 | 0.16744 | 0.17241 | 0.17727 | 0.18202 | 0.18667 |         |     |     |
| 63                                                                        |   | 0.10263 | 0.10909 | 0.11538 | 0.12152 | 0.12750 | 0.13333 | 0.13902 | 0.14458 | 0.15000 | 0.15529 | 0.16047 | 0.16552 | 0.17045 | 0.17528 | 0.18000 |         |     |     |
| 64                                                                        |   | 0.09474 | 0.10130 | 0.10769 | 0.11392 | 0.12000 | 0.12593 | 0.13171 | 0.13735 | 0.14286 | 0.14824 | 0.15349 | 0.15862 | 0.16364 | 0.16854 | 0.17333 |         |     |     |
| 65                                                                        |   | 0.08684 | 0.09351 | 0.10000 | 0.10633 | 0.11250 | 0.11852 | 0.12439 | 0.13012 | 0.13571 | 0.14118 | 0.14651 | 0.15172 | 0.15682 | 0.16180 | 0.16667 |         |     |     |
| 66                                                                        |   | 0.07895 | 0.08571 | 0.09231 | 0.09873 | 0.10500 | 0.11111 | 0.11707 | 0.12289 | 0.12857 | 0.13412 | 0.13953 | 0.14483 | 0.15000 | 0.15506 | 0.16000 |         |     |     |
| 67                                                                        |   | 0.07105 | 0.07792 | 0.08462 | 0.09114 | 0.09750 | 0.10370 | 0.10976 | 0.11566 | 0.12143 | 0.12706 | 0.13256 | 0.13793 | 0.14318 | 0.14831 | 0.15333 |         |     |     |
| 68                                                                        |   | 0.06316 | 0.07013 | 0.07692 | 0.08354 | 0.09000 | 0.09630 | 0.10244 | 0.10843 | 0.11429 | 0.12000 | 0.12558 | 0.13103 | 0.13636 | 0.14157 | 0.14667 |         |     |     |
| 69                                                                        |   | 0.05526 | 0.06234 | 0.06923 | 0.07595 | 0.08250 | 0.08889 | 0.09512 | 0.10120 | 0.10714 | 0.11294 | 0.11860 | 0.12414 | 0.12955 | 0.13483 | 0.14000 |         |     |     |
| 70                                                                        |   | 0.04737 | 0.05455 | 0.06154 | 0.06835 | 0.07500 | 0.08148 | 0.08780 | 0.09398 | 0.10000 | 0.10588 | 0.11163 | 0.11724 | 0.12273 | 0.12809 | 0.13333 |         |     |     |
| 71                                                                        |   | 0.03947 | 0.04675 | 0.05385 | 0.06076 | 0.06750 | 0.07407 | 0.08049 | 0.08675 | 0.09286 | 0.09882 | 0.10465 | 0.11034 | 0.11591 | 0.12135 | 0.12667 |         |     |     |
| 72                                                                        |   | 0.03158 | 0.03896 | 0.04615 | 0.05316 | 0.06000 | 0.06667 | 0.07317 | 0.07952 | 0.08571 | 0.09176 | 0.09767 | 0.10345 | 0.10909 | 0.11461 | 0.12000 |         |     |     |
| 73                                                                        |   | 0.02368 | 0.03117 | 0.03846 | 0.04557 | 0.05250 | 0.05926 | 0.06585 | 0.07229 | 0.07857 | 0.08471 | 0.09070 | 0.09655 | 0.10227 | 0.10787 | 0.11333 |         |     |     |
| 74                                                                        |   | 0.01579 | 0.02338 | 0.03077 | 0.03797 | 0.04500 | 0.05185 | 0.05854 | 0.06506 | 0.07143 | 0.07765 | 0.08372 | 0.08966 | 0.09545 | 0.10112 | 0.10667 |         |     |     |
| 75                                                                        |   | 0.00789 | 0.01558 | 0.02308 | 0.03038 | 0.03750 | 0.04444 | 0.05122 | 0.05783 | 0.06429 | 0.07059 | 0.07674 | 0.08276 | 0.08864 | 0.09438 | 0.10000 |         |     |     |
| 76                                                                        | - | -       | 0.00779 | 0.01538 | 0.02278 | 0.03000 | 0.03704 | 0.04390 | 0.05060 | 0.05714 | 0.06353 | 0.06977 | 0.07586 | 0.08182 | 0.08764 | 0.09333 |         |     |     |
| 77                                                                        | - | -       | -       | 0.00769 | 0.01519 | 0.02250 | 0.02963 | 0.03659 | 0.04337 | 0.05000 | 0.05647 | 0.06279 | 0.06897 | 0.07500 | 0.08090 | 0.08667 |         |     |     |
| 78                                                                        | - | -       | -       | -       | -       | 0.00759 | 0.01500 | 0.02222 | 0.02927 | 0.03614 | 0.04286 | 0.04941 | 0.05581 | 0.06207 | 0.06818 | 0.07416 |         |     |     |
| 79                                                                        | - | -       | -       | -       | -       | -       | 0.00750 | 0.01481 | 0.02195 | 0.02892 | 0.03571 | 0.04235 | 0.04884 | 0.05517 | 0.06136 | 0.06742 |         |     |     |
| 80                                                                        | - | -       | -       | -       | -       | -       | -       | -       | 0.00741 | 0.01463 | 0.02169 | 0.02857 | 0.03529 | 0.04186 | 0.04828 | 0.05455 | 0.06067 |     |     |





| Cover Type                                                                |          | Termination Value Factor for level cover policies under Single premium |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|---------------------------------------------------------------------------|----------|------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                                                                           |          | Level                                                                  |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|                                                                           |          | 60%<br>8                                                               | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 |
| SSV Factor                                                                | 60%<br>8 | 60%<br>8                                                               | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 |
| Single Premium                                                            | 60%<br>8 | 60%<br>8                                                               | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 |
| “Policy Term (in completed months)<br>Term Elapsed (in completed months)” | 60%<br>8 | 60%<br>8                                                               | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 | 60%<br>8 |
| 41                                                                        | 0.32967  | 0.33261                                                                | 0.33548  | 0.33830  | 0.34105  | 0.34375  | 0.34639  | 0.34898  | 0.35152  | 0.35400  | 0.35644  | 0.35882  | 0.36117  | 0.36346  | 0.36571  | 0.36796  | 0.37021  | 0.37246  | 0.37471  | 0.37696  | 0.37921  | 0.38146  | 0.38371  | 0.38596  | 0.38821  | 0.39046  | 0.39271  |
| 42                                                                        | 0.32308  | 0.32609                                                                | 0.32903  | 0.33191  | 0.33474  | 0.33750  | 0.34021  | 0.34286  | 0.34545  | 0.34800  | 0.35050  | 0.35294  | 0.35534  | 0.35769  | 0.36000  | 0.36231  | 0.36462  | 0.36693  | 0.36924  | 0.37155  | 0.37386  | 0.37617  | 0.37848  | 0.38079  | 0.38310  | 0.38541  | 0.38772  |
| 43                                                                        | 0.31648  | 0.31957                                                                | 0.32258  | 0.32553  | 0.32842  | 0.33125  | 0.33402  | 0.33673  | 0.33939  | 0.34200  | 0.34455  | 0.34706  | 0.34951  | 0.35192  | 0.35429  | 0.35660  | 0.35891  | 0.36122  | 0.36353  | 0.36584  | 0.36815  | 0.37046  | 0.37277  | 0.37508  | 0.37739  | 0.37970  | 0.38201  |
| 44                                                                        | 0.30989  | 0.31304                                                                | 0.31613  | 0.31915  | 0.32211  | 0.32500  | 0.32784  | 0.33061  | 0.33333  | 0.33600  | 0.33861  | 0.34118  | 0.34369  | 0.34615  | 0.34857  | 0.35100  | 0.35341  | 0.35582  | 0.35823  | 0.36064  | 0.36305  | 0.36546  | 0.36787  | 0.37028  | 0.37269  | 0.37510  | 0.37751  |
| 45                                                                        | 0.30330  | 0.30652                                                                | 0.30968  | 0.31277  | 0.31579  | 0.31875  | 0.32165  | 0.32449  | 0.32727  | 0.33000  | 0.33267  | 0.33529  | 0.33786  | 0.34038  | 0.34286  | 0.34534  | 0.34782  | 0.35029  | 0.35277  | 0.35524  | 0.35771  | 0.36018  | 0.36265  | 0.36512  | 0.36759  | 0.37006  | 0.37253  |
| 46                                                                        | 0.29670  | 0.30000                                                                | 0.30323  | 0.30638  | 0.30947  | 0.31250  | 0.31546  | 0.31837  | 0.32121  | 0.32400  | 0.32673  | 0.32941  | 0.33204  | 0.33462  | 0.33714  | 0.33972  | 0.34229  | 0.34486  | 0.34743  | 0.35000  | 0.35257  | 0.35514  | 0.35771  | 0.36028  | 0.36285  | 0.36542  | 0.36799  |
| 47                                                                        | 0.29011  | 0.29348                                                                | 0.29677  | 0.30000  | 0.30316  | 0.30625  | 0.30928  | 0.31224  | 0.31515  | 0.31800  | 0.32079  | 0.32353  | 0.32621  | 0.32885  | 0.33143  | 0.33401  | 0.33658  | 0.33915  | 0.34172  | 0.34429  | 0.34686  | 0.34943  | 0.35200  | 0.35457  | 0.35714  | 0.35971  | 0.36228  |
| 48                                                                        | 0.28352  | 0.28696                                                                | 0.29032  | 0.29362  | 0.29684  | 0.30000  | 0.30309  | 0.30612  | 0.30909  | 0.31200  | 0.31485  | 0.31765  | 0.32039  | 0.32308  | 0.32571  | 0.32834  | 0.33097  | 0.33360  | 0.33623  | 0.33886  | 0.34149  | 0.34412  | 0.34675  | 0.34938  | 0.35201  | 0.35464  | 0.35727  |
| 49                                                                        | 0.27692  | 0                                                                      |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |

| Termination Value Factor for level cover policies under Single premium    |                |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |     |     |
|---------------------------------------------------------------------------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----|-----|-----|
| Cover Type                                                                |                | Level   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |     |     |     |
| SSV Factor                                                                | Single Premium | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60%     | 60% | 60% | 60% |
|                                                                           |                | 8       | 8       | 8       | 8       | 8       | 8       | 9       | 9       | 9       | 9       | 9       | 9       | 9       | 9       | 9       | 9   | 9   | 9   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" |                | 91      | 92      | 93      | 94      | 95      | 96      | 97      | 98      | 99      | 100     | 101     | 102     | 103     | 104     | 105     |     |     |     |
| 81                                                                        |                | 0.06593 | 0.07174 | 0.07742 | 0.08298 | 0.08842 | 0.09375 | 0.09897 | 0.10408 | 0.10909 | 0.11400 | 0.11881 | 0.12353 | 0.12816 | 0.13269 | 0.13714 |     |     |     |
| 82                                                                        |                | 0.05934 | 0.06522 | 0.07097 | 0.07660 | 0.08211 | 0.08750 | 0.09278 | 0.09796 | 0.10303 | 0.10800 | 0.11287 | 0.11765 | 0.12233 | 0.12692 | 0.13143 |     |     |     |
| 83                                                                        |                | 0.05275 | 0.05870 | 0.06452 | 0.07021 | 0.07579 | 0.08125 | 0.08660 | 0.09184 | 0.09697 | 0.10200 | 0.10693 | 0.11176 | 0.11650 | 0.12115 | 0.12571 |     |     |     |
| 84                                                                        |                | 0.04615 | 0.05217 | 0.05806 | 0.06383 | 0.06947 | 0.07500 | 0.08041 | 0.08571 | 0.09091 | 0.09600 | 0.10099 | 0.10588 | 0.11068 | 0.11538 | 0.12000 |     |     |     |
| 85                                                                        |                | 0.03956 | 0.04565 | 0.05161 | 0.05745 | 0.06316 | 0.06875 | 0.07423 | 0.07959 | 0.08485 | 0.09000 | 0.09505 | 0.10000 | 0.10485 | 0.10962 | 0.11429 |     |     |     |
| 86                                                                        |                | 0.03297 | 0.03913 | 0.04516 | 0.05106 | 0.05684 | 0.06250 | 0.06804 | 0.07347 | 0.07879 | 0.08400 | 0.08911 | 0.09412 | 0.09903 | 0.10385 | 0.10857 |     |     |     |
| 87                                                                        |                | 0.02637 | 0.03261 | 0.03871 | 0.04468 | 0.05053 | 0.05625 | 0.06186 | 0.06735 | 0.07273 | 0.07800 | 0.08317 | 0.08824 | 0.09320 | 0.09808 | 0.10286 |     |     |     |
| 88                                                                        |                | 0.01978 | 0.02609 | 0.03226 | 0.03830 | 0.04421 | 0.05000 | 0.05567 | 0.06122 | 0.06667 | 0.07200 | 0.07723 | 0.08235 | 0.08738 | 0.09231 | 0.09714 |     |     |     |
| 89                                                                        |                | 0.01319 | 0.01957 | 0.02581 | 0.03191 | 0.03789 | 0.04375 | 0.04948 | 0.05510 | 0.06061 | 0.06600 | 0.07129 | 0.07647 | 0.08155 | 0.08654 | 0.09143 |     |     |     |
| 90                                                                        |                | 0.00659 | 0.01304 | 0.01935 | 0.02553 | 0.03158 | 0.03750 | 0.04330 | 0.04898 | 0.05455 | 0.06000 | 0.06535 | 0.07059 | 0.07573 | 0.08077 | 0.08571 |     |     |     |
| 91                                                                        |                | -       | 0.00652 | 0.01290 | 0.01915 | 0.02526 | 0.03125 | 0.03711 | 0.04286 | 0.04848 | 0.05400 | 0.05941 | 0.06471 | 0.06990 | 0.07500 | 0.08000 |     |     |     |
| 92                                                                        |                | -       | -       | 0.00645 | 0.01277 | 0.01895 | 0.02500 | 0.03093 | 0.03673 | 0.04242 | 0.04800 | 0.05347 | 0.05882 | 0.06408 | 0.06923 | 0.07429 |     |     |     |
| 93                                                                        |                | -       | -       | -       | 0.00638 | 0.01263 | 0.01875 | 0.02474 | 0.03061 | 0.03636 | 0.04200 | 0.04752 | 0.05294 | 0.05825 | 0.06346 | 0.06857 |     |     |     |
| 94                                                                        |                | -       | -       | -       | -       | 0.00632 | 0.01250 | 0.01856 | 0.02449 | 0.03030 | 0.03600 | 0.04158 | 0.04706 | 0.05243 | 0.05769 | 0.06286 |     |     |     |
| 95                                                                        |                | -       | -       | -       | -       | -       | 0.00625 | 0.01237 | 0.01837 | 0.02424 | 0.03000 | 0.03564 | 0.04118 | 0.04660 | 0.05192 | 0.05714 |     |     |     |
| 96                                                                        |                | -       | -       | -       | -       | -       | -       | 0.00619 | 0.01224 | 0.01818 | 0.02400 | 0.02970 | 0.03529 | 0.04078 | 0.04615 | 0.05143 |     |     |     |
| 97                                                                        |                | -       | -       | -       | -       | -       | -       | -       | 0.00612 | 0.01212 | 0.01800 | 0.02376 | 0.02941 | 0.03495 | 0.04038 | 0.04571 |     |     |     |
| 98                                                                        |                | -       | -       | -       | -       | -       | -       | -       | -       | 0.00606 | 0.01200 | 0.01782 | 0.02353 | 0.02913 | 0.03462 | 0.04000 |     |     |     |
| 99                                                                        |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.00600 | 0.01188 | 0.01765 | 0.02330 | 0.02885 | 0.03429 |     |     |     |
| 100                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.00594 | 0.01176 | 0.01748 | 0.02308 | 0.02857 |     |     |     |
| 101                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.00588 | 0.01165 | 0.01731 | 0.02286 |     |     |     |
| 102                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.00583 | 0.01154 | 0.01714 |     |     |     |
| 103                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.00577 | 0.01143 |     |     |     |
| 104                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.00571 |     |     |     |
| 105                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 106                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 107                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 108                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 109                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 110                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 111                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 112                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 113                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 114                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 115                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 116                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 117                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 118                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 119                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |
| 120                                                                       |                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |     |     |     |







| Termination Value Factor for reducing cover policies under Single premium |     |          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |     |     |
|---------------------------------------------------------------------------|-----|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|-----|-----|
| Cover Type                                                                |     | Reducing |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |     |     |
| SSV Factor                                                                | 50% | 50%      | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50%    | 50% | 50% | 50% | 50% | 50% | 50% |
| Single Premium                                                            | 1   | 1        | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1   | 1   | 1   | 1   | 1   | 1   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | 1   | 2        | 3      | 4      | 5      | 6      | 7      | 8      | 9      | 10     | 11     | 12     | 13     | 14     | 15     | 16     | 17     | 18     | 19     | 20     |     |     |     |     |     |     |
| 1                                                                         | -   | -        | 0.2222 | 0.2813 | 0.3200 | 0.3472 | 0.3674 | 0.3828 | 0.3951 | 0.4050 | 0.4132 | 0.4201 | 0.4260 | 0.4311 | 0.4356 | 0.4395 | 0.4429 | 0.4460 | 0.4488 | 0.4513 |     |     |     |     |     |     |
| 2                                                                         | -   | -        | 0.0556 | 0.1250 | 0.1800 | 0.2222 | 0.2551 | 0.2813 | 0.3025 | 0.3200 | 0.3347 | 0.3472 | 0.3580 | 0.3674 | 0.3756 | 0.3828 | 0.3893 | 0.3951 | 0.4003 | 0.4050 |     |     |     |     |     |     |
| 3                                                                         | -   | -        | -      | 0.0313 | 0.0800 | 0.1250 | 0.1633 | 0.1953 | 0.2222 | 0.2450 | 0.2645 | 0.2813 | 0.2959 | 0.3087 | 0.3200 | 0.3301 | 0.3391 | 0.3472 | 0.3546 | 0.3613 |     |     |     |     |     |     |
| 4                                                                         | -   | -        | -      | -      | 0.0200 | 0.0556 | 0.0918 | 0.1250 | 0.1543 | 0.1800 | 0.2025 | 0.2222 | 0.2396 | 0.2551 | 0.2689 | 0.2813 | 0.2924 | 0.3025 | 0.3116 | 0.3200 |     |     |     |     |     |     |
| 5                                                                         | -   | -        | -      | -      | -      | 0.0139 | 0.0408 | 0.0703 | 0.0988 | 0.1250 | 0.1488 | 0.1701 | 0.1894 | 0.2066 | 0.2222 | 0.2363 | 0.2491 | 0.2608 | 0.2715 | 0.2813 |     |     |     |     |     |     |
| 6                                                                         | -   | -        | -      | -      | -      | -      | 0.0102 | 0.0313 | 0.0556 | 0.0800 | 0.1033 | 0.1250 | 0.1450 | 0.1633 | 0.1800 | 0.1953 | 0.2093 | 0.2222 | 0.2341 | 0.2450 |     |     |     |     |     |     |
| 7                                                                         | -   | -        | -      | -      | -      | -      | -      | 0.0078 | 0.0247 | 0.0450 | 0.0661 | 0.0868 | 0.1065 | 0.1250 | 0.1422 | 0.1582 | 0.1730 | 0.1867 | 0.1995 | 0.2113 |     |     |     |     |     |     |
| 8                                                                         | -   | -        | -      | -      | -      | -      | -      | -      | 0.0062 | 0.0200 | 0.0372 | 0.0556 | 0.0740 | 0.0918 | 0.1089 | 0.1250 | 0.1401 | 0.1543 | 0.1676 | 0.1800 |     |     |     |     |     |     |
| 9                                                                         | -   | -        | -      | -      | -      | -      | -      | -      | -      | 0.0050 | 0.0165 | 0.0313 | 0.0473 | 0.0638 | 0.0800 | 0.0957 | 0.1107 | 0.1250 | 0.1385 | 0.1513 |     |     |     |     |     |     |
| 10                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | 0.0041 | 0.0139 | 0.0266 | 0.0408 | 0.0556 | 0.0703 | 0.0848 | 0.0988 | 0.1122 | 0.1250 |     |     |     |     |     |     |
| 11                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0035 | 0.0118 | 0.0230 | 0.0356 | 0.0488 | 0.0623 | 0.0756 | 0.0886 | 0.1013 |     |     |     |     |     |     |
| 12                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0030 | 0.0102 | 0.0200 | 0.0313 | 0.0433 | 0.0556 | 0.0679 | 0.0800 |     |     |     |     |     |     |
| 13                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0026 | 0.0089 | 0.0176 | 0.0277 | 0.0386 | 0.0499 | 0.0613 |     |     |     |     |     |     |
| 14                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0022 | 0.0078 | 0.0156 | 0.0247 | 0.0346 | 0.0450 |     |     |     |     |     |     |
| 15                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0020 | 0.0069 | 0.0139 | 0.0222 | 0.0313 |     |     |     |     |     |     |
| 16                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0017 | 0.0062 | 0.0125 | 0.0200 |     |     |     |     |     |     |
| 17                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0015 | 0.0055 | 0.0113 |     |     |     |     |     |     |
| 18                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0014 | 0.0050 |     |     |     |     |     |     |
| 19                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0013 |     |     |     |     |     |     |
| 20                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 21                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 22                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 23                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 24                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 25                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 26                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 27                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 28                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 29                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 30                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 31                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 32                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 33                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 34                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 35                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 36                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 37                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 38                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 39                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |
| 40                                                                        | -   | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |     |

| Cover Type                                                                |  | Termination Value Factor for reducing cover policies under Single premium |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|---------------------------------------------------------------------------|--|---------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|                                                                           |  | Reducing                                                                  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| SSV Factor                                                                |  | 50%                                                                       | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| Single Premium                                                            |  | 1                                                                         | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" |  | 1                                                                         | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20  |
| 41                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 42                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 43                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 44                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 45                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 46                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 47                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 48                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 49                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 50                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 51                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 52                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 53                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 54                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 55                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 56                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 57                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 58                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 59                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 60                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 61                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 62                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 63                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 64                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 65                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 66                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 67                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 68                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 69                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 70                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 71                                                                        |  | -                                                                         | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 72                                                                        |  | -                                                                         | -   |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |

[illegible]





Termination Value Factor for reducing cover policies under Single premium

| Cover Type                                                                |        | Reducing |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |     |
|---------------------------------------------------------------------------|--------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|-----|
| SSV Factor                                                                | 50%    | 50%      | 50%    | 50%    | 50%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60% | 60% | 60% | 60% | 60% |
| Single Premium                                                            | 2      | 2        | 2      | 2      | 2      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3   | 3   | 3   | 3   | 3   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | 21     | 22       | 23     | 24     | 25     | 26     | 27     | 28     | 29     | 30     | 31     | 32     | 33     | 34     | 35     | 36     | 37     | 38     | 39     | 40     |     |     |     |     |     |
| 1                                                                         | 0.4535 | 0.4556   | 0.4575 | 0.4592 | 0.5530 | 0.5547 | 0.5564 | 0.5579 | 0.5593 | 0.5607 | 0.5619 | 0.5631 | 0.5642 | 0.5652 | 0.5662 | 0.5671 | 0.5680 | 0.5688 | 0.5696 | 0.5704 |     |     |     |     |     |
| 2                                                                         | 0.4093 | 0.4132   | 0.4168 | 0.4201 | 0.5078 | 0.5112 | 0.5144 | 0.5174 | 0.5201 | 0.5227 | 0.5251 | 0.5273 | 0.5295 | 0.5315 | 0.5334 | 0.5352 | 0.5369 | 0.5385 | 0.5400 | 0.5415 |     |     |     |     |     |
| 3                                                                         | 0.3674 | 0.3729   | 0.3781 | 0.3828 | 0.4646 | 0.4695 | 0.4741 | 0.4783 | 0.4823 | 0.4860 | 0.4895 | 0.4928 | 0.4959 | 0.4988 | 0.5016 | 0.5042 | 0.5067 | 0.5090 | 0.5112 | 0.5134 |     |     |     |     |     |
| 4                                                                         | 0.3277 | 0.3347   | 0.3412 | 0.3472 | 0.4234 | 0.4296 | 0.4354 | 0.4408 | 0.4459 | 0.4507 | 0.4552 | 0.4594 | 0.4634 | 0.4671 | 0.4707 | 0.4741 | 0.4773 | 0.4803 | 0.4832 | 0.4860 |     |     |     |     |     |
| 5                                                                         | 0.2903 | 0.2986   | 0.3062 | 0.3134 | 0.3840 | 0.3914 | 0.3984 | 0.4049 | 0.4109 | 0.4167 | 0.4221 | 0.4272 | 0.4320 | 0.4365 | 0.4408 | 0.4449 | 0.4488 | 0.4525 | 0.4560 | 0.4594 |     |     |     |     |     |
| 6                                                                         | 0.2551 | 0.2645   | 0.2732 | 0.2813 | 0.3466 | 0.3550 | 0.3630 | 0.3704 | 0.3774 | 0.3840 | 0.3902 | 0.3961 | 0.4017 | 0.4069 | 0.4119 | 0.4167 | 0.4212 | 0.4255 | 0.4296 | 0.4335 |     |     |     |     |     |
| 7                                                                         | 0.2222 | 0.2324   | 0.2420 | 0.2509 | 0.3110 | 0.3204 | 0.3292 | 0.3375 | 0.3453 | 0.3527 | 0.3596 | 0.3662 | 0.3725 | 0.3784 | 0.3840 | 0.3894 | 0.3945 | 0.3993 | 0.4039 | 0.4084 |     |     |     |     |     |
| 8                                                                         | 0.1916 | 0.2025   | 0.2127 | 0.2222 | 0.2774 | 0.2876 | 0.2971 | 0.3061 | 0.3146 | 0.3227 | 0.3303 | 0.3375 | 0.3444 | 0.3509 | 0.3571 | 0.3630 | 0.3686 | 0.3740 | 0.3791 | 0.3840 |     |     |     |     |     |
| 9                                                                         | 0.1633 | 0.1746   | 0.1853 | 0.1953 | 0.2458 | 0.2565 | 0.2667 | 0.2763 | 0.2854 | 0.2940 | 0.3022 | 0.3100 | 0.3174 | 0.3244 | 0.3311 | 0.3375 | 0.3436 | 0.3495 | 0.3550 | 0.3604 |     |     |     |     |     |
| 10                                                                        | 0.1372 | 0.1488   | 0.1597 | 0.1701 | 0.2160 | 0.2272 | 0.2379 | 0.2480 | 0.2576 | 0.2667 | 0.2753 | 0.2836 | 0.2915 | 0.2990 | 0.3061 | 0.3130 | 0.3195 | 0.3258 | 0.3318 | 0.3375 |     |     |     |     |     |
| 11                                                                        | 0.1134 | 0.1250   | 0.1361 | 0.1467 | 0.1882 | 0.1997 | 0.2107 | 0.2212 | 0.2312 | 0.2407 | 0.2497 | 0.2584 | 0.2667 | 0.2746 | 0.2821 | 0.2894 | 0.2963 | 0.3029 | 0.3093 | 0.3154 |     |     |     |     |     |
| 12                                                                        | 0.0918 | 0.1033   | 0.1144 | 0.1250 | 0.1622 | 0.1740 | 0.1852 | 0.1959 | 0.2062 | 0.2160 | 0.2254 | 0.2344 | 0.2430 | 0.2512 | 0.2591 | 0.2667 | 0.2739 | 0.2809 | 0.2876 | 0.2940 |     |     |     |     |     |
| 13                                                                        | 0.0726 | 0.0837   | 0.0945 | 0.1050 | 0.1382 | 0.1500 | 0.1613 | 0.1722 | 0.1826 | 0.1927 | 0.2023 | 0.2115 | 0.2204 | 0.2289 | 0.2371 | 0.2449 | 0.2525 | 0.2597 | 0.2667 | 0.2734 |     |     |     |     |     |
| 14                                                                        | 0.0556 | 0.0661   | 0.0766 | 0.0868 | 0.1162 | 0.1278 | 0.1391 | 0.1500 | 0.1605 | 0.1707 | 0.1804 | 0.1898 | 0.1989 | 0.2076 | 0.2160 | 0.2241 | 0.2319 | 0.2393 | 0.2466 | 0.2535 |     |     |     |     |     |
| 15                                                                        | 0.0408 | 0.0506   | 0.0605 | 0.0703 | 0.0960 | 0.1074 | 0.1185 | 0.1293 | 0.1398 | 0.1500 | 0.1598 | 0.1693 | 0.1785 | 0.1874 | 0.1959 | 0.2042 | 0.2121 | 0.2198 | 0.2272 | 0.2344 |     |     |     |     |     |
| 16                                                                        | 0.0283 | 0.0372   | 0.0463 | 0.0556 | 0.0778 | 0.0888 | 0.0996 | 0.1102 | 0.1206 | 0.1307 | 0.1405 | 0.1500 | 0.1592 | 0.1682 | 0.1768 | 0.1852 | 0.1933 | 0.2011 | 0.2087 | 0.2160 |     |     |     |     |     |
| 17                                                                        | 0.0181 | 0.0258   | 0.0340 | 0.0425 | 0.0614 | 0.0719 | 0.0823 | 0.0926 | 0.1027 | 0.1127 | 0.1224 | 0.1318 | 0.1411 | 0.1500 | 0.1587 | 0.1671 | 0.1753 | 0.1832 | 0.1909 | 0.1984 |     |     |     |     |     |
| 18                                                                        | 0.0102 | 0.0165   | 0.0236 | 0.0313 | 0.0470 | 0.0568 | 0.0667 | 0.0765 | 0.0863 | 0.0960 | 0.1055 | 0.1148 | 0.1240 | 0.1329 | 0.1416 | 0.1500 | 0.1582 | 0.1662 | 0.1740 | 0.1815 |     |     |     |     |     |
| 19                                                                        | 0.0045 | 0.0093   | 0.0151 | 0.0217 | 0.0346 | 0.0435 | 0.0527 | 0.0620 | 0.0713 | 0.0807 | 0.0899 | 0.0990 | 0.1080 | 0.1168 | 0.1254 | 0.1338 | 0.1420 | 0.1500 | 0.1578 | 0.1654 |     |     |     |     |     |
| 20                                                                        | 0.0011 | 0.0041   | 0.0085 | 0.0139 | 0.0240 | 0.0320 | 0.0403 | 0.0490 | 0.0578 | 0.0667 | 0.0756 | 0.0844 | 0.0931 | 0.1017 | 0.1102 | 0.1185 | 0.1267 | 0.1346 | 0.1424 | 0.1500 |     |     |     |     |     |
| 21                                                                        | -      | 0.0010   | 0.0038 | 0.0078 | 0.0154 | 0.0222 | 0.0296 | 0.0375 | 0.0457 | 0.0540 | 0.0624 | 0.0709 | 0.0793 | 0.0877 | 0.0960 | 0.1042 | 0.1122 | 0.1201 | 0.1278 | 0.1354 |     |     |     |     |     |
| 22                                                                        | -      | -        | 0.0010 | 0.0035 | 0.0086 | 0.0142 | 0.0206 | 0.0276 | 0.0350 | 0.0427 | 0.0506 | 0.0586 | 0.0667 | 0.0747 | 0.0828 | 0.0907 | 0.0986 | 0.1064 | 0.1140 | 0.1215 |     |     |     |     |     |
| 23                                                                        | -      | -        | -      | -      | -      | 0.0009 | 0.0038 | 0.0080 | 0.0132 | 0.0191 | 0.0257 | 0.0327 | 0.0400 | 0.0475 | 0.0551 | 0.0628 | 0.0705 | 0.0782 | 0.0859 | 0.0935 |     |     |     |     |     |
| 24                                                                        | -      | -        | -      | -      | -      | -      | 0.0010 | 0.0036 | 0.0074 | 0.0122 | 0.0178 | 0.0240 | 0.0306 | 0.0375 | 0.0446 | 0.0519 | 0.0593 | 0.0667 | 0.0741 | 0.0814 |     |     |     |     |     |
| 25                                                                        | -      | -        | -      | -      | -      | -      | 0.0009 | 0.0033 | 0.0069 | 0.0114 | 0.0167 | 0.0225 | 0.0287 | 0.0353 | 0.0420 | 0.0490 | 0.0560 | 0.0631 | 0.0702 | 0.0773 |     |     |     |     |     |
| 26                                                                        | -      | -        | -      | -      | -      | -      | -      | 0.0008 | 0.0031 | 0.0064 | 0.0107 | 0.0156 | 0.0211 | 0.0270 | 0.0332 | 0.0397 | 0.0463 | 0.0530 | 0.0598 | 0.0667 |     |     |     |     |     |
| 27                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | 0.0008 | 0.0029 | 0.0060 | 0.0100 | 0.0147 | 0.0198 | 0.0254 | 0.0314 | 0.0375 | 0.0438 | 0.0503 | 0.0568 |     |     |     |     |     |
| 28                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | 0.0007 | 0.0027 | 0.0056 | 0.0094 | 0.0138 | 0.0187 | 0.0240 | 0.0296 | 0.0355 | 0.0416 | 0.0477 |     |     |     |     |     |
| 29                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | 0.0007 | 0.0025 | 0.0053 | 0.0088 | 0.0130 | 0.0176 | 0.0227 | 0.0281 | 0.0337 | 0.0395 |     |     |     |     |     |
| 30                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0006 | 0.0023 | 0.0050 | 0.0083 | 0.0122 | 0.0167 | 0.0215 | 0.0266 | 0.0320 |     |     |     |     |     |
| 31                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0006 | 0.0022 | 0.0047 | 0.0078 | 0.0116 | 0.0158 | 0.0204 | 0.0253 |     |     |     |     |     |
| 32                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0006 | 0.0021 | 0.0044 | 0.0074 | 0.0110 | 0.0150 | 0.0193 |     |     |     |     |     |
| 33                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0005 | 0.0020 | 0.0042 | 0.0070 | 0.0104 | 0.0142 |     |     |     |     |     |
| 34                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0005 | 0.0019 | 0.0039 | 0.0067 | 0.0099 |     |     |     |     |     |
| 35                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0005 | 0.0018 | 0.0037 | 0.0063 |     |     |     |     |     |
| 36                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0004 | 0.0017 | 0.0036 |     |     |     |     |     |
| 37                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0004 |     |     |     |     |     |
| 38                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 39                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 40                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |





[illegible]



| Termination Value Factor for reducing cover policies under Single premium |        |          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |     |
|---------------------------------------------------------------------------|--------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|-----|
| Cover Type                                                                |        | Reducing |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |     |
| SSV Factor                                                                | 60%    | 60%      | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60% | 60% | 60% | 60% | 60% |
| Single Premium                                                            | 4      | 4        | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 5   | 5   | 5   | 5   | 5   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | 41     | 42       | 43     | 44     | 45     | 46     | 47     | 48     | 49     | 50     | 51     | 52     | 53     | 54     | 55     | 56     | 57     | 58     | 59     | 60     | 60  | 60  | 60  | 60  | 60  |
| 1                                                                         | 0.5711 | 0.5718   | 0.5724 | 0.5730 | 0.5736 | 0.5742 | 0.5747 | 0.5753 | 0.5758 | 0.5762 | 0.5767 | 0.5771 | 0.5776 | 0.5780 | 0.5784 | 0.5788 | 0.5791 | 0.5795 | 0.5798 | 0.5802 |     |     |     |     |     |
| 2                                                                         | 0.5429 | 0.5442   | 0.5455 | 0.5467 | 0.5479 | 0.5490 | 0.5500 | 0.5510 | 0.5520 | 0.5530 | 0.5539 | 0.5547 | 0.5556 | 0.5564 | 0.5572 | 0.5579 | 0.5586 | 0.5593 | 0.5600 | 0.5607 |     |     |     |     |     |
| 3                                                                         | 0.5154 | 0.5174   | 0.5192 | 0.5210 | 0.5227 | 0.5243 | 0.5259 | 0.5273 | 0.5288 | 0.5302 | 0.5315 | 0.5328 | 0.5340 | 0.5352 | 0.5363 | 0.5374 | 0.5385 | 0.5395 | 0.5405 | 0.5415 |     |     |     |     |     |
| 4                                                                         | 0.4886 | 0.4912   | 0.4936 | 0.4959 | 0.4981 | 0.5002 | 0.5022 | 0.5042 | 0.5060 | 0.5078 | 0.5096 | 0.5112 | 0.5129 | 0.5144 | 0.5159 | 0.5174 | 0.5187 | 0.5201 | 0.5214 | 0.5227 |     |     |     |     |     |
| 5                                                                         | 0.4626 | 0.4657   | 0.4686 | 0.4714 | 0.4741 | 0.4767 | 0.4791 | 0.4815 | 0.4838 | 0.4860 | 0.4881 | 0.4902 | 0.4921 | 0.4940 | 0.4959 | 0.4976 | 0.4994 | 0.5010 | 0.5026 | 0.5042 |     |     |     |     |     |
| 6                                                                         | 0.4372 | 0.4408   | 0.4442 | 0.4475 | 0.4507 | 0.4537 | 0.4566 | 0.4594 | 0.4621 | 0.4646 | 0.4671 | 0.4695 | 0.4718 | 0.4741 | 0.4762 | 0.4783 | 0.4803 | 0.4823 | 0.4842 | 0.4860 |     |     |     |     |     |
| 7                                                                         | 0.4126 | 0.4167   | 0.4206 | 0.4243 | 0.4279 | 0.4313 | 0.4346 | 0.4378 | 0.4408 | 0.4438 | 0.4466 | 0.4493 | 0.4520 | 0.4545 | 0.4570 | 0.4594 | 0.4617 | 0.4639 | 0.4661 | 0.4682 |     |     |     |     |     |
| 8                                                                         | 0.3887 | 0.3932   | 0.3975 | 0.4017 | 0.4056 | 0.4095 | 0.4131 | 0.4167 | 0.4201 | 0.4234 | 0.4265 | 0.4296 | 0.4325 | 0.4354 | 0.4382 | 0.4408 | 0.4434 | 0.4459 | 0.4483 | 0.4507 |     |     |     |     |     |
| 9                                                                         | 0.3655 | 0.3704   | 0.3751 | 0.3797 | 0.3840 | 0.3882 | 0.3922 | 0.3961 | 0.3998 | 0.4034 | 0.4069 | 0.4103 | 0.4135 | 0.4167 | 0.4197 | 0.4226 | 0.4255 | 0.4282 | 0.4309 | 0.4335 |     |     |     |     |     |
| 10                                                                        | 0.3430 | 0.3483   | 0.3534 | 0.3583 | 0.3630 | 0.3675 | 0.3718 | 0.3760 | 0.3801 | 0.3840 | 0.3878 | 0.3914 | 0.3949 | 0.3984 | 0.4017 | 0.4049 | 0.4079 | 0.4109 | 0.4139 | 0.4167 |     |     |     |     |     |
| 11                                                                        | 0.3212 | 0.3269   | 0.3323 | 0.3375 | 0.3425 | 0.3474 | 0.3520 | 0.3565 | 0.3609 | 0.3650 | 0.3691 | 0.3730 | 0.3768 | 0.3805 | 0.3840 | 0.3874 | 0.3908 | 0.3940 | 0.3971 | 0.4002 |     |     |     |     |     |
| 12                                                                        | 0.3002 | 0.3061   | 0.3118 | 0.3174 | 0.3227 | 0.3278 | 0.3327 | 0.3375 | 0.3421 | 0.3466 | 0.3509 | 0.3550 | 0.3591 | 0.3630 | 0.3667 | 0.3704 | 0.3740 | 0.3774 | 0.3808 | 0.3840 |     |     |     |     |     |
| 13                                                                        | 0.2798 | 0.2861   | 0.2921 | 0.2978 | 0.3034 | 0.3088 | 0.3140 | 0.3190 | 0.3239 | 0.3286 | 0.3331 | 0.3375 | 0.3418 | 0.3459 | 0.3499 | 0.3538 | 0.3575 | 0.3612 | 0.3647 | 0.3682 |     |     |     |     |     |
| 14                                                                        | 0.2602 | 0.2667   | 0.2729 | 0.2789 | 0.2847 | 0.2904 | 0.2958 | 0.3010 | 0.3061 | 0.3110 | 0.3158 | 0.3204 | 0.3249 | 0.3292 | 0.3334 | 0.3375 | 0.3415 | 0.3453 | 0.3490 | 0.3527 |     |     |     |     |     |
| 15                                                                        | 0.2413 | 0.2480   | 0.2544 | 0.2606 | 0.2667 | 0.2725 | 0.2781 | 0.2836 | 0.2889 | 0.2940 | 0.2990 | 0.3038 | 0.3084 | 0.3130 | 0.3174 | 0.3216 | 0.3258 | 0.3298 | 0.3337 | 0.3375 |     |     |     |     |     |
| 16                                                                        | 0.2231 | 0.2299   | 0.2366 | 0.2430 | 0.2492 | 0.2552 | 0.2610 | 0.2667 | 0.2721 | 0.2774 | 0.2826 | 0.2876 | 0.2924 | 0.2971 | 0.3017 | 0.3061 | 0.3104 | 0.3146 | 0.3187 | 0.3227 |     |     |     |     |     |
| 17                                                                        | 0.2056 | 0.2126   | 0.2194 | 0.2259 | 0.2323 | 0.2385 | 0.2445 | 0.2503 | 0.2559 | 0.2614 | 0.2667 | 0.2718 | 0.2768 | 0.2817 | 0.2864 | 0.2910 | 0.2955 | 0.2998 | 0.3041 | 0.3082 |     |     |     |     |     |
| 18                                                                        | 0.1888 | 0.1959   | 0.2028 | 0.2095 | 0.2160 | 0.2223 | 0.2284 | 0.2344 | 0.2402 | 0.2458 | 0.2512 | 0.2565 | 0.2617 | 0.2667 | 0.2715 | 0.2763 | 0.2809 | 0.2854 | 0.2897 | 0.2940 |     |     |     |     |     |
| 19                                                                        | 0.1728 | 0.1799   | 0.1869 | 0.1937 | 0.2003 | 0.2067 | 0.2130 | 0.2190 | 0.2249 | 0.2306 | 0.2362 | 0.2416 | 0.2469 | 0.2521 | 0.2571 | 0.2619 | 0.2667 | 0.2713 | 0.2758 | 0.2802 |     |     |     |     |     |
| 20                                                                        | 0.1574 | 0.1646   | 0.1717 | 0.1785 | 0.1852 | 0.1917 | 0.1980 | 0.2042 | 0.2102 | 0.2160 | 0.2217 | 0.2272 | 0.2326 | 0.2379 | 0.2430 | 0.2480 | 0.2528 | 0.2576 | 0.2622 | 0.2667 |     |     |     |     |     |
| 21                                                                        | 0.1428 | 0.1500   | 0.1571 | 0.1640 | 0.1707 | 0.1772 | 0.1836 | 0.1898 | 0.1959 | 0.2018 | 0.2076 | 0.2132 | 0.2187 | 0.2241 | 0.2293 | 0.2344 | 0.2393 | 0.2442 | 0.2489 | 0.2535 |     |     |     |     |     |
| 22                                                                        | 0.1289 | 0.1361   | 0.1431 | 0.1500 | 0.1567 | 0.1633 | 0.1698 | 0.1760 | 0.1822 | 0.1882 | 0.1940 | 0.1997 | 0.2053 | 0.2107 | 0.2160 | 0.2212 | 0.2262 | 0.2312 | 0.2360 | 0.2407 |     |     |     |     |     |
| 23                                                                        | 0.1157 | 0.1228   | 0.1298 | 0.1367 | 0.1434 | 0.1500 | 0.1565 | 0.1628 | 0.1689 | 0.1750 | 0.1809 | 0.1866 | 0.1922 | 0.1977 | 0.2031 | 0.2084 | 0.2135 | 0.2185 | 0.2234 | 0.2282 |     |     |     |     |     |
| 24                                                                        | 0.1032 | 0.1102   | 0.1171 | 0.1240 | 0.1307 | 0.1372 | 0.1437 | 0.1500 | 0.1562 | 0.1622 | 0.1682 | 0.1740 | 0.1796 | 0.1852 | 0.1906 | 0.1959 | 0.2011 | 0.2062 | 0.2112 | 0.2160 |     |     |     |     |     |
| 25                                                                        | 0.0914 | 0.0983   | 0.1051 | 0.1119 | 0.1185 | 0.1251 | 0.1315 | 0.1378 | 0.1439 | 0.1500 | 0.1559 | 0.1618 | 0.1675 | 0.1731 | 0.1785 | 0.1839 | 0.1891 | 0.1942 | 0.1993 | 0.2042 |     |     |     |     |     |
| 26                                                                        | 0.0803 | 0.0871   | 0.0938 | 0.1004 | 0.1070 | 0.1134 | 0.1198 | 0.1260 | 0.1322 | 0.1382 | 0.1442 | 0.1500 | 0.1557 | 0.1613 | 0.1668 | 0.1722 | 0.1775 | 0.1826 | 0.1877 | 0.1927 |     |     |     |     |     |
| 27                                                                        | 0.0700 | 0.0765   | 0.0831 | 0.0896 | 0.0960 | 0.1024 | 0.1087 | 0.1148 | 0.1210 | 0.1270 | 0.1329 | 0.1387 | 0.1444 | 0.1500 | 0.1555 | 0.1609 | 0.1662 | 0.1714 | 0.1765 | 0.1815 |     |     |     |     |     |
| 28                                                                        | 0.0603 | 0.0667   | 0.0730 | 0.0793 | 0.0856 | 0.0919 | 0.0981 | 0.1042 | 0.1102 | 0.1162 | 0.1220 | 0.1278 | 0.1335 | 0.1391 | 0.1446 | 0.1500 | 0.1553 | 0.1605 | 0.1656 | 0.1707 |     |     |     |     |     |
| 29                                                                        | 0.0514 | 0.0575   | 0.0636 | 0.0697 | 0.0759 | 0.0820 | 0.0880 | 0.0940 | 0.1000 | 0.1058 | 0.1117 | 0.1174 | 0.1230 | 0.1286 | 0.1341 | 0.1395 | 0.1448 | 0.1500 | 0.1551 | 0.1602 |     |     |     |     |     |
| 30                                                                        | 0.0432 | 0.0490   | 0.0548 | 0.0607 | 0.0667 | 0.0726 | 0.0785 | 0.0844 | 0.0902 | 0.0960 | 0.1017 | 0.1074 | 0.1130 | 0.1185 | 0.1240 | 0.1293 | 0.1346 | 0.1398 | 0.1450 | 0.1500 |     |     |     |     |     |
| 31                                                                        | 0.0357 | 0.0412   | 0.0467 | 0.0524 | 0.0581 | 0.0638 | 0.0695 | 0.0753 | 0.0810 | 0.0866 | 0.0923 | 0.0979 | 0.1034 | 0.1089 | 0.1143 | 0.1196 | 0.1248 | 0.1300 | 0.1351 | 0.1402 |     |     |     |     |     |
| 32                                                                        | 0.0289 | 0.0340   | 0.0393 | 0.0446 | 0.0501 | 0.0556 | 0.0611 | 0.0667 | 0.0722 | 0.0778 | 0.0833 | 0.0888 | 0.0942 | 0.0996 | 0.1049 | 0.1102 | 0.1154 | 0.1206 | 0.1257 | 0.1307 |     |     |     |     |     |
| 33                                                                        | 0.0228 | 0.0276   | 0.0325 | 0.0375 | 0.0427 | 0.0479 | 0.0532 | 0.0586 | 0.0640 | 0.0694 | 0.0747 | 0.0801 | 0.0854 | 0.0907 | 0.0960 | 0.1012 | 0.1064 | 0.1115 | 0.1165 | 0.1215 |     |     |     |     |     |
| 34                                                                        | 0.0175 | 0.0218   | 0.0263 | 0.0310 | 0.0359 | 0.0408 | 0.0459 | 0.0510 | 0.0562 | 0.0614 | 0.0667 | 0.0719 | 0.0771 | 0.0823 | 0.0875 | 0.0926 | 0.0977 | 0.1027 | 0.1077 | 0.1127 |     |     |     |     |     |
| 35                                                                        | 0.0129 | 0.0167   | 0.0208 | 0.0251 | 0.0296 | 0.0343 | 0.0391 | 0.0440 | 0.0490 | 0.0540 | 0.0591 | 0.0641 | 0.0692 | 0.0743 | 0.0793 | 0.0844 | 0.0894 | 0.0944 | 0.0993 | 0.1042 |     |     |     |     |     |
| 36                                                                        | 0.0089 | 0.0122   | 0.0159 | 0.0198 | 0.0240 | 0.0284 | 0.0329 | 0.0375 | 0.0422 | 0.0470 | 0.0519 | 0.0568 | 0.0617 | 0.0667 | 0.0716 | 0.0765 | 0.0814 | 0.0863 | 0.0912 | 0.0960 |     |     |     |     |     |
| 37                                                                        | 0.0057 | 0.0085   | 0.0117 | 0.0152 | 0.0190 | 0.0230 | 0.0272 | 0.0315 | 0.0360 | 0.0406 | 0.0452 | 0.0499 | 0.0547 | 0.0595 | 0.0643 | 0.0691 | 0.0739 | 0.0787 | 0.0834 | 0.0882 |     |     |     |     |     |
| 38                                                                        | 0.0032 | 0.0054   | 0.0081 | 0.0112 | 0.0145 | 0.0182 | 0.0220 | 0.0260 | 0.0302 | 0.0346 | 0.0390 | 0.0435 | 0.0481 | 0.0527 | 0.0573 | 0.0620 | 0.0667 | 0.0713 | 0.0760 | 0.0807 |     |     |     |     |     |
| 39                                                                        | 0.0014 | 0.0031   | 0.0052 | 0.0078 | 0.0107 | 0.0139 | 0.0174 | 0.0211 | 0.0250 | 0.0290 | 0.0332 | 0.0375 | 0.0419 | 0.0463 | 0.0508 | 0.0553 | 0.0598 | 0.0644 | 0.0690 | 0.0735 |     |     |     |     |     |
| 40                                                                        | 0.0004 | 0.0014   | 0.0029 | 0.0050 | 0.0074 | 0.0102 | 0.0133 | 0.0167 | 0.0202 | 0.0240 | 0.0279 | 0.0320 | 0.0361 | 0.0403 | 0.0446 | 0.0490 | 0.0534 | 0.0578 | 0.0622 | 0.0667 |     |     |     |     |     |

| Cover Type                                                                |    | Termination Value Factor for reducing cover policies under Single premium |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |
|---------------------------------------------------------------------------|----|---------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|
|                                                                           |    | Reducing                                                                  |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |
| SSV Factor                                                                |    | 60%                                                                       | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60% | 60% | 60% | 60% |
| Single Premium                                                            |    | 4                                                                         | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4   | 4   | 4   | 4   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" |    | 41                                                                        | 42     | 43     | 44     | 45     | 46     | 47     | 48     | 49     | 50     | 51     | 52     | 53     | 54     | 55     | 56     | 57     | 58     | 59     | 60     | 60% | 60% | 60% | 60% |
|                                                                           | 41 | -                                                                         | 0.0003 | 0.0013 | 0.0028 | 0.0047 | 0.0071 | 0.0098 | 0.0128 | 0.0160 | 0.0194 | 0.0231 | 0.0269 | 0.0308 | 0.0348 | 0.0389 | 0.0431 | 0.0473 | 0.0516 | 0.0559 | 0.0602 |     |     |     |     |
|                                                                           | 42 | -                                                                         | -      | 0.0003 | 0.0012 | 0.0027 | 0.0045 | 0.0068 | 0.0094 | 0.0122 | 0.0154 | 0.0187 | 0.0222 | 0.0259 | 0.0296 | 0.0335 | 0.0375 | 0.0416 | 0.0457 | 0.0498 | 0.0540 |     |     |     |     |
|                                                                           | 43 | -                                                                         | -      | -      | 0.0003 | 0.0012 | 0.0026 | 0.0044 | 0.0065 | 0.0090 | 0.0118 | 0.0148 | 0.0180 | 0.0214 | 0.0249 | 0.0286 | 0.0323 | 0.0362 | 0.0401 | 0.0441 | 0.0482 |     |     |     |     |
|                                                                           | 44 | -                                                                         | -      | -      | -      | 0.0003 | 0.0011 | 0.0024 | 0.0042 | 0.0063 | 0.0086 | 0.0113 | 0.0142 | 0.0173 | 0.0206 | 0.0240 | 0.0276 | 0.0312 | 0.0350 | 0.0388 | 0.0427 |     |     |     |     |
|                                                                           | 45 | -                                                                         | -      | -      | -      | -      | 0.0003 | 0.0011 | 0.0023 | 0.0040 | 0.0060 | 0.0083 | 0.0109 | 0.0137 | 0.0167 | 0.0198 | 0.0232 | 0.0266 | 0.0301 | 0.0338 | 0.0375 |     |     |     |     |
|                                                                           | 46 | -                                                                         | -      | -      | -      | -      | -      | 0.0003 | 0.0010 | 0.0023 | 0.0038 | 0.0058 | 0.0080 | 0.0105 | 0.0132 | 0.0161 | 0.0191 | 0.0224 | 0.0257 | 0.0291 | 0.0327 |     |     |     |     |
|                                                                           | 47 | -                                                                         | -      | -      | -      | -      | -      | -      | 0.0003 | 0.0010 | 0.0022 | 0.0037 | 0.0056 | 0.0077 | 0.0101 | 0.0127 | 0.0155 | 0.0185 | 0.0216 | 0.0248 | 0.0282 |     |     |     |     |
|                                                                           | 48 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | 0.0003 | 0.0010 | 0.0021 | 0.0036 | 0.0053 | 0.0074 | 0.0097 | 0.0122 | 0.0150 | 0.0178 | 0.0209 | 0.0240 |     |     |     |     |
|                                                                           | 49 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0009 | 0.0020 | 0.0034 | 0.0051 | 0.0071 | 0.0094 | 0.0118 | 0.0145 | 0.0172 | 0.0202 |     |     |     |     |
|                                                                           | 50 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0009 | 0.0019 | 0.0033 | 0.0050 | 0.0069 | 0.0091 | 0.0114 | 0.0140 | 0.0167 |     |     |     |     |
|                                                                           | 51 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0009 | 0.0019 | 0.0032 | 0.0048 | 0.0067 | 0.0087 | 0.0110 | 0.0135 |     |     |     |     |
|                                                                           | 52 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0008 | 0.0018 | 0.0031 | 0.0046 | 0.0064 | 0.0085 | 0.0107 |     |     |     |     |
|                                                                           | 53 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0008 | 0.0017 | 0.0030 | 0.0045 | 0.0062 | 0.0082 |     |     |     |     |
|                                                                           | 54 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0008 | 0.0017 | 0.0029 | 0.0043 | 0.0060 |     |     |     |     |
|                                                                           | 55 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0007 | 0.0016 | 0.0028 | 0.0042 |     |     |     |     |
|                                                                           | 56 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0007 | 0.0016 | 0.0027 |     |     |     |     |
|                                                                           | 57 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0007 | 0.0015 |     |     |     |     |
|                                                                           | 58 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 | 0.0007 |     |     |     |     |
|                                                                           | 59 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0002 |     |     |     |     |
|                                                                           | 60 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 61 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 62 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 63 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 64 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 65 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 66 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 67 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 68 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 69 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 70 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 71 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 72 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 73 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 74 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 75 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 76 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 77 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 78 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 79 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |
|                                                                           | 80 | -                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |



[illegible]





| Termination Value Factor for reducing cover policies under Single premium |        |          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |
|---------------------------------------------------------------------------|--------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|
| Cover Type                                                                |        | Reducing |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |
| SSV Factor                                                                | 60%    | 60%      | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60% | 60% | 60% | 60% |
| Single Premium                                                            | 6      | 6        | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6   | 6   | 6   | 6   |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | 61     | 62       | 63     | 64     | 65     | 66     | 67     | 68     | 69     | 70     | 71     | 72     | 73     | 74     | 75     | 76     | 77     | 78     | 79     | 80     | 77     | 78  | 79  | 80  | 7   |
| 41                                                                        | 0.0645 | 0.0688   | 0.0732 | 0.0775 | 0.0818 | 0.0861 | 0.0904 | 0.0946 | 0.0988 | 0.1030 | 0.1071 | 0.1112 | 0.1153 | 0.1193 | 0.1233 | 0.1273 | 0.1312 | 0.1350 | 0.1388 | 0.1426 |        |     |     |     |     |
| 42                                                                        | 0.0582 | 0.0624   | 0.0667 | 0.0709 | 0.0751 | 0.0793 | 0.0835 | 0.0877 | 0.0919 | 0.0960 | 0.1001 | 0.1042 | 0.1082 | 0.1122 | 0.1162 | 0.1201 | 0.1240 | 0.1278 | 0.1316 | 0.1354 |        |     |     |     |     |
| 43                                                                        | 0.0522 | 0.0564   | 0.0605 | 0.0646 | 0.0687 | 0.0729 | 0.0770 | 0.0811 | 0.0852 | 0.0893 | 0.0933 | 0.0973 | 0.1013 | 0.1053 | 0.1092 | 0.1131 | 0.1170 | 0.1208 | 0.1246 | 0.1283 |        |     |     |     |     |
| 44                                                                        | 0.0466 | 0.0506   | 0.0546 | 0.0586 | 0.0626 | 0.0667 | 0.0707 | 0.0747 | 0.0788 | 0.0828 | 0.0868 | 0.0907 | 0.0947 | 0.0986 | 0.1025 | 0.1064 | 0.1102 | 0.1140 | 0.1178 | 0.1215 |        |     |     |     |     |
| 45                                                                        | 0.0413 | 0.0451   | 0.0490 | 0.0529 | 0.0568 | 0.0607 | 0.0647 | 0.0686 | 0.0726 | 0.0765 | 0.0805 | 0.0844 | 0.0883 | 0.0922 | 0.0960 | 0.0998 | 0.1036 | 0.1074 | 0.1111 | 0.1148 |        |     |     |     |     |
| 46                                                                        | 0.0363 | 0.0400   | 0.0437 | 0.0475 | 0.0513 | 0.0551 | 0.0589 | 0.0628 | 0.0667 | 0.0705 | 0.0744 | 0.0782 | 0.0821 | 0.0859 | 0.0897 | 0.0935 | 0.0973 | 0.1010 | 0.1047 | 0.1084 |        |     |     |     |     |
| 47                                                                        | 0.0316 | 0.0351   | 0.0387 | 0.0423 | 0.0460 | 0.0497 | 0.0535 | 0.0572 | 0.0610 | 0.0648 | 0.0686 | 0.0723 | 0.0761 | 0.0799 | 0.0836 | 0.0874 | 0.0911 | 0.0948 | 0.0985 | 0.1021 |        |     |     |     |     |
| 48                                                                        | 0.0273 | 0.0306   | 0.0340 | 0.0375 | 0.0410 | 0.0446 | 0.0483 | 0.0519 | 0.0556 | 0.0593 | 0.0630 | 0.0667 | 0.0704 | 0.0741 | 0.0778 | 0.0814 | 0.0851 | 0.0888 | 0.0924 | 0.0960 |        |     |     |     |     |
| 49                                                                        | 0.0232 | 0.0264   | 0.0296 | 0.0330 | 0.0364 | 0.0398 | 0.0433 | 0.0468 | 0.0504 | 0.0540 | 0.0576 | 0.0612 | 0.0649 | 0.0685 | 0.0721 | 0.0757 | 0.0793 | 0.0829 | 0.0865 | 0.0901 |        |     |     |     |     |
| 50                                                                        | 0.0195 | 0.0225   | 0.0256 | 0.0287 | 0.0320 | 0.0353 | 0.0386 | 0.0420 | 0.0455 | 0.0490 | 0.0525 | 0.0560 | 0.0596 | 0.0631 | 0.0667 | 0.0702 | 0.0738 | 0.0773 | 0.0809 | 0.0844 |        |     |     |     |     |
| 51                                                                        | 0.0161 | 0.0189   | 0.0218 | 0.0248 | 0.0278 | 0.0310 | 0.0342 | 0.0375 | 0.0408 | 0.0442 | 0.0476 | 0.0510 | 0.0545 | 0.0580 | 0.0614 | 0.0649 | 0.0684 | 0.0719 | 0.0754 | 0.0788 |        |     |     |     |     |
| 52                                                                        | 0.0131 | 0.0156   | 0.0183 | 0.0211 | 0.0240 | 0.0270 | 0.0301 | 0.0332 | 0.0364 | 0.0397 | 0.0430 | 0.0463 | 0.0497 | 0.0530 | 0.0564 | 0.0598 | 0.0633 | 0.0667 | 0.0701 | 0.0735 |        |     |     |     |     |
| 53                                                                        | 0.0103 | 0.0126   | 0.0151 | 0.0177 | 0.0205 | 0.0233 | 0.0262 | 0.0292 | 0.0323 | 0.0354 | 0.0386 | 0.0418 | 0.0450 | 0.0483 | 0.0516 | 0.0550 | 0.0583 | 0.0616 | 0.0650 | 0.0683 |        |     |     |     |     |
| 54                                                                        | 0.0079 | 0.0100   | 0.0122 | 0.0147 | 0.0172 | 0.0198 | 0.0226 | 0.0254 | 0.0284 | 0.0314 | 0.0344 | 0.0375 | 0.0407 | 0.0438 | 0.0470 | 0.0503 | 0.0535 | 0.0568 | 0.0601 | 0.0634 |        |     |     |     |     |
| 55                                                                        | 0.0058 | 0.0077   | 0.0097 | 0.0119 | 0.0142 | 0.0167 | 0.0193 | 0.0219 | 0.0247 | 0.0276 | 0.0305 | 0.0335 | 0.0365 | 0.0396 | 0.0427 | 0.0458 | 0.0490 | 0.0522 | 0.0554 | 0.0586 |        |     |     |     |     |
| 56                                                                        | 0.0040 | 0.0056   | 0.0074 | 0.0094 | 0.0115 | 0.0138 | 0.0162 | 0.0187 | 0.0213 | 0.0240 | 0.0268 | 0.0296 | 0.0325 | 0.0355 | 0.0385 | 0.0416 | 0.0446 | 0.0477 | 0.0509 | 0.0540 |        |     |     |     |     |
| 57                                                                        | 0.0026 | 0.0039   | 0.0054 | 0.0072 | 0.0091 | 0.0112 | 0.0134 | 0.0157 | 0.0182 | 0.0207 | 0.0233 | 0.0260 | 0.0288 | 0.0317 | 0.0346 | 0.0375 | 0.0405 | 0.0435 | 0.0465 | 0.0496 |        |     |     |     |     |
| 58                                                                        | 0.0015 | 0.0025   | 0.0038 | 0.0053 | 0.0070 | 0.0088 | 0.0108 | 0.0130 | 0.0153 | 0.0176 | 0.0201 | 0.0227 | 0.0253 | 0.0281 | 0.0308 | 0.0337 | 0.0365 | 0.0395 | 0.0424 | 0.0454 |        |     |     |     |     |
| 59                                                                        | 0.0006 | 0.0014   | 0.0024 | 0.0037 | 0.0051 | 0.0068 | 0.0086 | 0.0105 | 0.0126 | 0.0148 | 0.0171 | 0.0196 | 0.0221 | 0.0247 | 0.0273 | 0.0300 | 0.0328 | 0.0356 | 0.0385 | 0.0413 |        |     |     |     |     |
| 60                                                                        | 0.0002 | 0.0006   | 0.0014 | 0.0023 | 0.0036 | 0.0050 | 0.0066 | 0.0083 | 0.0102 | 0.0122 | 0.0144 | 0.0167 | 0.0190 | 0.0215 | 0.0240 | 0.0266 | 0.0293 | 0.0320 | 0.0347 | 0.0375 |        |     |     |     |     |
| 61                                                                        | -      | 0.0002   | 0.0006 | 0.0013 | 0.0023 | 0.0034 | 0.0048 | 0.0064 | 0.0081 | 0.0102 | 0.0122 | 0.0144 | 0.0167 | 0.0190 | 0.0215 | 0.0240 | 0.0266 | 0.0293 | 0.0320 | 0.0347 | 0.0375 |     |     |     |     |
| 62                                                                        | -      | -        | 0.0002 | 0.0006 | 0.0013 | 0.0022 | 0.0033 | 0.0047 | 0.0062 | 0.0078 | 0.0096 | 0.0116 | 0.0136 | 0.0158 | 0.0180 | 0.0204 | 0.0228 | 0.0253 | 0.0278 | 0.0304 |        |     |     |     |     |
| 63                                                                        | -      | -        | -      | -      | -      | 0.0002 | 0.0012 | 0.0021 | 0.0032 | 0.0045 | 0.0060 | 0.0076 | 0.0094 | 0.0113 | 0.0133 | 0.0154 | 0.0176 | 0.0198 | 0.0222 | 0.0246 | 0.0271 |     |     |     |     |
| 64                                                                        | -      | -        | -      | -      | -      | 0.0001 | 0.0006 | 0.0012 | 0.0021 | 0.0032 | 0.0044 | 0.0058 | 0.0074 | 0.0091 | 0.0110 | 0.0129 | 0.0150 | 0.0171 | 0.0193 | 0.0216 | 0.0240 |     |     |     |     |
| 65                                                                        | -      | -        | -      | -      | -      | 0.0001 | 0.0005 | 0.0012 | 0.0020 | 0.0031 | 0.0043 | 0.0057 | 0.0072 | 0.0089 | 0.0107 | 0.0126 | 0.0146 | 0.0167 | 0.0188 | 0.0211 |        |     |     |     |     |
| 66                                                                        | -      | -        | -      | -      | -      | -      | 0.0001 | 0.0005 | 0.0011 | 0.0020 | 0.0030 | 0.0042 | 0.0055 | 0.0070 | 0.0086 | 0.0104 | 0.0122 | 0.0142 | 0.0163 | 0.0184 |        |     |     |     |     |
| 67                                                                        | -      | -        | -      | -      | -      | -      | -      | 0.0001 | 0.0005 | 0.0011 | 0.0019 | 0.0029 | 0.0041 | 0.0054 | 0.0068 | 0.0084 | 0.0101 | 0.0119 | 0.0138 | 0.0158 |        |     |     |     |     |
| 68                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0005 | 0.0011 | 0.0019 | 0.0028 | 0.0039 | 0.0052 | 0.0067 | 0.0082 | 0.0099 | 0.0116 | 0.0135 |        |     |     |     |     |
| 69                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0005 | 0.0010 | 0.0018 | 0.0027 | 0.0038 | 0.0051 | 0.0065 | 0.0080 | 0.0096 | 0.0113 |        |     |     |     |     |
| 70                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0005 | 0.0010 | 0.0018 | 0.0027 | 0.0037 | 0.0050 | 0.0063 | 0.0078 | 0.0094 |        |     |     |     |     |
| 71                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0005 | 0.0010 | 0.0017 | 0.0026 | 0.0036 | 0.0048 | 0.0062 | 0.0076 |        |     |     |     |     |
| 72                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0004 | 0.0010 | 0.0017 | 0.0025 | 0.0036 | 0.0047 | 0.0060 |        |     |     |     |     |
| 73                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0004 | 0.0009 | 0.0016 | 0.0025 | 0.0035 | 0.0046 |        |     |     |     |     |
| 74                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0004 | 0.0009 | 0.0016 | 0.0024 | 0.0034 |        |     |     |     |     |
| 75                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0004 | 0.0009 | 0.0015 | 0.0023 |        |     |     |     |     |
| 76                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0004 | 0.0009 | 0.0015 |        |     |     |     |     |
| 77                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0004 | 0.0008 |        |     |     |     |     |
| 78                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0004 |        |     |     |     |     |
| 79                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 |        |     |     |     |     |
| 80                                                                        | -      | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |        |     |     |     |     |



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| Termination Value Factor for reducing cover policies under Single premium |                                                                                 |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| Cover Type                                                                | Reducing                                                                        |
| SSV Factor                                                                | 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% |
| Single Premium                                                            | 60% 6 60% 6 60% 6 60% 6 60% 6 60% 6 60% 6 60% 6 60% 6 60% 6                     |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80                     |
| 161                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 162                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 163                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 164                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 165                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 166                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 167                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 168                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 169                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 170                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 171                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 172                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 173                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 174                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 175                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 176                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 177                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 178                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 179                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |
| 180                                                                       | - - - - - - - - - - - - - - - - - - - - -                                       |





| Termination Value Factor for reducing cover policies under Single premium |                |          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |     |
|---------------------------------------------------------------------------|----------------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|-----|
| Cover Type                                                                |                | Reducing |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |     |     |     |     |     |
| SSV Factor                                                                |                | 60%      | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60%    | 60% | 60% | 60% | 60% | 60% |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | Single Premium | 7        | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7      | 7   | 7   | 7   | 7   | 7   |
|                                                                           | 81             | 82       | 83     | 84     | 85     | 86     | 87     | 88     | 89     | 90     | 91     | 92     | 93     | 94     | 95     | 96     | 97     | 98     | 99     | 100    |     |     |     |     |     |
|                                                                           | -              | 0.0001   | 0.0004 | 0.0008 | 0.0013 | 0.0020 | 0.0029 | 0.0038 | 0.0049 | 0.0060 | 0.0073 | 0.0086 | 0.0100 | 0.0115 | 0.0130 | 0.0147 | 0.0163 | 0.0181 | 0.0198 | 0.0217 |     |     |     |     |     |
|                                                                           | -              | -        | 0.0001 | 0.0003 | 0.0008 | 0.0013 | 0.0020 | 0.0028 | 0.0037 | 0.0047 | 0.0059 | 0.0071 | 0.0084 | 0.0098 | 0.0112 | 0.0128 | 0.0144 | 0.0160 | 0.0177 | 0.0194 |     |     |     |     |     |
|                                                                           | -              | -        | -      | 0.0001 | 0.0003 | 0.0007 | 0.0013 | 0.0019 | 0.0027 | 0.0036 | 0.0046 | 0.0057 | 0.0069 | 0.0082 | 0.0096 | 0.0110 | 0.0125 | 0.0141 | 0.0157 | 0.0173 |     |     |     |     |     |
|                                                                           | -              | -        | -      | -      | 0.0001 | 0.0003 | 0.0007 | 0.0012 | 0.0019 | 0.0027 | 0.0036 | 0.0045 | 0.0056 | 0.0068 | 0.0080 | 0.0094 | 0.0108 | 0.0122 | 0.0138 | 0.0154 |     |     |     |     |     |
|                                                                           | -              | -        | -      | -      | -      | 0.0001 | 0.0003 | 0.0007 | 0.0012 | 0.0019 | 0.0026 | 0.0035 | 0.0044 | 0.0055 | 0.0067 | 0.0079 | 0.0092 | 0.0106 | 0.0120 | 0.0135 |     |     |     |     |     |
|                                                                           | -              | -        | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0007 | 0.0012 | 0.0018 | 0.0026 | 0.0034 | 0.0044 | 0.0054 | 0.0065 | 0.0077 | 0.0090 | 0.0104 | 0.0118 |     |     |     |     |     |
|                                                                           | -              | -        | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0007 | 0.0012 | 0.0018 | 0.0025 | 0.0033 | 0.0043 | 0.0053 | 0.0064 | 0.0076 | 0.0088 | 0.0101 |     |     |     |     |     |
|                                                                           | -              | -        | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0007 | 0.0011 | 0.0017 | 0.0024 | 0.0033 | 0.0042 | 0.0052 | 0.0063 | 0.0074 | 0.0086 |     |     |     |     |     |
|                                                                           | -              | -        | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 | 0.0011 | 0.0017 | 0.0024 | 0.0032 | 0.0041 | 0.0051 | 0.0061 | 0.0073 |     |     |     |     |     |
| 90                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 | 0.0011 | 0.0017 | 0.0023 | 0.0031 | 0.0040 | 0.0050 | 0.0060 |     |     |     |     |     |
| 91                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 | 0.0011 | 0.0016 | 0.0023 | 0.0031 | 0.0039 | 0.0049 |     |     |     |     |     |
| 92                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 | 0.0010 | 0.0016 | 0.0023 | 0.0030 | 0.0038 |     |     |     |     |     |
| 93                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 | 0.0010 | 0.0016 | 0.0022 | 0.0029 |     |     |     |     |     |
| 94                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 | 0.0010 | 0.0015 | 0.0022 |     |     |     |     |     |
| 95                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 | 0.0010 | 0.0015 |     |     |     |     |     |
| 96                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 | 0.0010 |     |     |     |     |     |
| 97                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0003 | 0.0006 |     |     |     |     |     |
| 98                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 | 0.0002 |     |     |     |     |     |
| 99                                                                        | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0.0001 |     |     |     |     |     |
| 100                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 101                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 102                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 103                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 104                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 105                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 106                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 107                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 108                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 109                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 110                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 111                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 112                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 113                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 114                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 115                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 116                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 117                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 118                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 119                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |
| 120                                                                       | -              | -        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |     |     |     |     |     |











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| Termination Value Factor for reducing cover policies under Single premium |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
|---------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Cover Type                                                                |           | Reducing  |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| SSV Factor                                                                | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 | 60%<br>12 |
| Single Premium                                                            | 141       | 142       | 143       | 144       | 145       | 146       | 147       | 148       | 149       | 150       | 151       | 152       | 153       | 154       | 155       | 156       | 157       | 158       | 159       | 160       |
| "Policy Term (in completed months)<br>Term Elapsed (in completed months)" | 161       | 162       | 163       | 164       | 165       | 166       | 167       | 168       | 169       | 170       | 171       | 172       | 173       | 174       | 175       | 176       | 177       | 178       | 179       | 180       |









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**Bajaj Life Group Sampoorna Raksha Kavach**

Non-Linked, Non-Participating, Group Micro Life Insurance, Plan

UIN: 116N217V01

**Address & Contact Details of Ombudsmen Centres**

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

| Sr. No | Office of the Ombudsman | Contact Details                                                                                                                                                                                                                                                                     | Areas of Jurisdiction                                                                                                                                 |
|--------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | AHMED-ABAD              | Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in                                                                          | Gujarat, Dadra & Nagar Haveli, Daman and Diu.                                                                                                         |
| 2      | BENGAL-URU              | Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in                         | Karnataka.                                                                                                                                            |
| 3      | BHOPAL                  | Insurance Ombudsman, Office of the Insurance Ombudsman, 1st floor, “Jeevan Shikha”, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: bimalokpal.bhopal@cioins.co.in                                      | Madhya Pradesh & Chhattisgarh                                                                                                                         |
| 4      | BHU-BANESHWAR           | Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674-2596461 / 455 / 429/003 Email : bimalokpal.bhubaneswar@cioins.co.in                                                                                                     | Odisha                                                                                                                                                |
| 5      | CHANDIGARH              | Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in                                                                             | Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh |
| 6      | CHENNAI                 | Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 , Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 / 3678 Email bimalokpal.chennai@cioins.co.in                                                                            | Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)                                                                               |
| 7      | NEW DELHI               | Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011-46013992/23232481/23213504 Email: bimalokpal.delhi@cioins.co.in                                                                             | Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh                                                                   |
| 8      | GUWAHATI                | Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Panbazar Over bridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: - 0361-2632204 / 2602205 / 2631307 Email: bimalokpal.guwahati@cioins.co.in                                                  | Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura                                                                          |
| 9      | HYDERABAD               | Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, “Moin Court”, Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040 -23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email:- bimalokpal.hyderabad@cioins.co.in | Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry                                                                            |
| 10     | JAIPUR                  | Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in                                                                                        | Rajasthan                                                                                                                                             |

**Bajaj Life Group Sampoorna Raksha Kavach**

Non-Linked, Non-Participating, Group Micro Life Insurance, Plan

UIN: 116N217V01

| Sr. No | Office of the Ombudsman | Contact Details                                                                                                                                                                                                                        | Areas of Jurisdiction                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11     | KOCHI                   | Insurance Ombudsman, Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011.. Tel : 0484-2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in | Kerala , Lakshadweep, Mahe – a part of UT of Puducherry                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 12     | KOLKATA                 | Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata – 700 072. Tel: 033- 22124339/(41) Email: bimalokpal.kolkata@cioins.co.in                                            | West Bengal, Andaman & Nicobar Islands , Sikkim                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 13     | LUCKNOW                 | Insurance Ombudsman, Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel : 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in                     | Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar. |
| 14     | MUMBAI                  | Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel: 022 - 69038800/27/29/31/32/33 1Email: bimalokpal.mumbai@cioins.co.in                              | Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.                                                                                                                                                                                                                                                                                                                     |
| 15     | NOIDA                   | Office of the Insurance Ombudsman, Bhagwan Sahai Palace ,4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252/53 Email: bimalokpal.noida@cioins.co.in                                 | State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur                                                                         |
| 16     | PATNA                   | Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in                                                                                        | Bihar, Jharkhand                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 17     | PUNE                    | Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 24471175 Email: bimalokpal.pune@cioins.co.in                                  | State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region                                                                                                                                                                                                                                                                                                                      |
| 18     | THANE                   | Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane – 400604 Email: bimalokpal.thane@cioins.co.in                                                                   | Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."                                                                                                                                                                                                                                                                                                                                                  |

## **Bajaj Life Group Sampoorna Raksha Kavach**

Non-Linked, Non-Participating, Group Micro Life Insurance, Plan

UIN: 116N217V01

### **Annexure AA**

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

Assignment or transfer of a Policy should be in accordance with section 38 of the Insurance Act, 1938, as amended from time to time. The extant provisions in this regard are as follows:

1. This Policy may be transferred / assigned, wholly or in part, with or without consideration.
2. An assignment may be effected in a Policy by an endorsement upon the Policy itself or by a separate instrument under notice to the Company.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against the Company until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Company.
6. Fee to be paid for assignment or transfer can be specified by the IRDAI through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the Company of duly receiving the notice.
8. If the Company maintains one or more places of business, such notices shall be delivered only at the place where the Policy is being serviced.
9. The Company may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bona-fide or (b) not in the interest of the Policyholder / Life Assured or (c) not in public interest or (d) is for the purpose of trading of the Policy.
10. Before refusing to act upon endorsement, the Company should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
12. The priority of claims of persons interested in the Policy would depend on the date on which the notices of assignment or transfer is delivered to the Company; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to IRDAI.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
  - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
  - b. where the transfer or assignment is made upon condition that
    - i. the proceeds under the Policy shall become payable to Policyholder or Nominee(s) in the event of assignee or transferee dying before the Life Assured OR
    - ii. the Life Assured surviving the Policy TermSuch conditional assignee will not be entitled to obtain a loan on Policy or surrender the Policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the Company shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
  - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
  - b. may institute any proceedings in relation to the Policy
  - c. obtain loan under the Policy or surrender the Policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of the Policy under an assignment or transfer effected before commencement of The Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

***[Disclaimer: This is not a comprehensive list of amendments of Insurance Law (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Insurance Law (Amendment) Act, 2015 for complete and accurate details.]***

## **Bajaj Life Group Sampoorna Raksha Kavach**

Non-Linked, Non-Participating, Group Micro Life Insurance, Plan

UIN: 116N217V01

### **Annexure BB**

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

Nomination of a life insurance Policy is as below in accordance with section 39 of the Insurance Act, 1938, as amended from time to time. The extant provisions in this regard are as follows:

1. The Policyholder of a life insurance Policy on his own life may nominate a person or persons to whom money secured by the Policy shall be paid in the event of his death.
2. Where the Nominee is a Minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of Policyholder's death during the Minority of the Nominee. The manner of appointment to be laid down by the Company.
3. Nomination can be made at any time before the maturity of the Policy.
4. Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the Company and can be registered by the Company in the records relating to the Policy.
5. Nomination can be cancelled or changed at any time before Policy matures, by an endorsement or a further endorsement or a will as the case may be.
6. A notice in writing of change or cancellation of Nomination must be delivered to the Company for the Company to be liable to such Nominee. Otherwise, Company will not be liable if a bona-fide payment is made to the person named in the text of the Policy or in the registered records of the Company.
7. Fee to be paid to the Company for registering change or cancellation of a Nomination can be specified by the IRDAI through Regulations.
8. On receipt of notice with fee, the Company should grant a written acknowledgement to the Policyholder of having registered a Nomination or cancellation or change thereof.
9. A transfer or assignment made in accordance with section 38 of Insurance Act, 1938, as amended from time to time, shall automatically cancel the Nomination except in case of assignment to the Company or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the Nomination will not get cancelled to the extent of Company's or transferee's or assignee's interest in the Policy. The Nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any Policy of life insurance shall not be affected by the Nomination.
11. In case of Nomination by Policyholder whose life is insured, if the Nominees die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case Nominee(s) survive the person whose life is insured, the amount secured by the Policy shall be paid to such survivor(s).
13. Where the Policyholder whose life is insured nominates his/her (a) parents or (b) spouse or (c) children or (d) spouse and children or (e) any of them, the Nominees are beneficially entitled to the amount payable by the Company to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the Nominee having regard to the nature of his title.
14. If Nominee(s) die after the Policyholder but before his share of the amount secured under the Policy is paid, the share of the expired Nominee(s) shall be payable to the heirs or legal representative of the Nominee(s) or holder of succession certificate of such Nominee(s).
15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance Policies maturing for payment after the commencement of The Insurance Laws (Amendment) Act, 2015 .
16. If Policyholder dies after maturity but the proceeds and benefit of the Policy has not been paid to him because of his death, his Nominee(s) shall be entitled to the proceeds and benefit of the Policy.
17. The provisions of section 39 of the Insurance Act, 1938, as amended from time to time, are not applicable to any life insurance Policy to which section 6 of Married Women's Property Act, 1874, applies or has at any time applied except where before or after The Insurance Laws (Amendment) Act, 2015, a Nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under section 39 of the Insurance Act, 1938, as amended from time to time. Where Nomination is intended to be made to spouse or children or spouse and children under section 6 of MWP Act, it should be specifically mentioned on the Policy. In such a case only, the provisions of section 39 of Insurance Act, 1938, as amended from time to time, will not apply.

***[Disclaimer: This is not a comprehensive list of amendments of Insurance Law (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Insurance Law (Amendment) Act, 2015 for complete and accurate details.]***

## **Bajaj Life Group Sampoorna Raksha Kavach**

Non-Linked, Non-Participating, Group Micro Life Insurance, Plan

UIN: 116N217V01

### **Annexure CC**

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

Provisions regarding Policy not being called into question in terms of section 45 of the Insurance Act, 1938, as amended from time to time are as follows:

1. No Policy of life insurance shall be called in question on any ground whatsoever after expiry of three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy or (d) the Date of Commencement of Rider; whichever is later.
2. On the ground of fraud, a Policy of life insurance may be called in question within three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy or (d) the Date of Commencement of Rider; whichever is later.  
For this, the Company should communicate in writing to the Company or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which such decision is based.
3. Fraud means any of the following acts committed by Life Assured or Policyholder or by his agent, with the intent to deceive the Company or to induce the Company to issue the life insurance Policy:  
a. The suggestion, as a fact of that which is not true and which the Life Assured or Policyholder does not believe to be true, b. The active concealment of a fact by the Life Assured or Policyholder having knowledge or belief of the fact, c. Any other act fitted to deceive, and, d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or Policyholder or his agent keeping silence to speak, or silence is equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Life Assured or Policyholder / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within three (3) years on the ground that any statement of or suppression of a fact material to expectancy of life of the Life Assured or Policyholder was incorrectly made in the Proposal Form or other documents, basis which Policy was issued or revived, or Rider issued. For this, the Company should communicate in writing to the Life Assured or Policyholder or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
7. In case repudiation is on ground of misstatement and not on fraud, the premium(s) collected on Policy till the date of repudiation shall be paid to the Policyholder or legal representative or Nominee or assignees of Policyholder, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the Company. The onus is on Company to show that if the Company had been aware of the said fact, no life insurance Policy would have been issued to the Policyholder.
9. The Company can call for proof of age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of age of Life Assured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

***[Disclaimer: This is not a comprehensive list of amendments of Insurance Law (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Insurance Law (Amendment) Act, 2015 for complete and accurate details.]***

## **CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document. We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

| Sr. no. | Title                                                                | Description<br>(Please refer to applicable Policy Clause Number in next column)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Policy Clause Number                                                                |
|---------|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| 1.      | Name of the Insurance Product and Unique Identification Number (UIN) | Bajaj Life Group Sampoorna Raksha Kavach (UIN 116N217V01)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Policy Schedule                                                                     |
| 2.      | Policy Number                                                        | <xxxxxx>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Policy Schedule                                                                     |
| 3.      | Type of Insurance Policy                                             | Pure Risk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Policy Schedule                                                                     |
| 4.      | Basic Policy detail                                                  | <ul style="list-style-type: none"> <li>• Instalment Premium - &lt;Not applicable&gt;</li> <li>• Mode of premium payment - &lt;Not applicable&gt;</li> <li>• Sum Assured on Death at inception- &lt;Not applicable&gt;</li> <li>• Sum Assured on Maturity - &lt;Not applicable&gt;</li> <li>• Premium payment Term - &lt;Not applicable&gt;</li> <li>• Policy Term - &lt;Not applicable&gt;</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Not applicable                                                                      |
| 5.      | Policy Coverage / benefits payable                                   | <p><b>Benefits payable on maturity</b>– Not available.</p> <p><b>Benefits payable on Death</b>– The death benefit will be based on the Sum Assured of the member/ primary life or secondary life as on the date of death.</p> <ul style="list-style-type: none"> <li>• If only the base Death Benefit cover is taken, and/or no prior AATPD and/or ACI benefit has been paid, as applicable, the death benefit payable will be the Sum Assured as on the date of death.</li> <li>• If a prior AATPD and/or ACI benefit has been paid, the death benefit payable will be the remaining Sum Assured as on the date of death.</li> </ul> <p><b>Survival Benefits excluding that payable on maturity</b> – Not applicable.</p> <p><b>Termination Value –</b></p> <p>(i) No Termination Value is payable:</p> <ul style="list-style-type: none"> <li>• For a Coverage Term up to two (2) months</li> </ul> <p>(ii) The Member can, at any time, surrender his/her cover under the Policy [other than that in sub-section (i) above]. The Termination Value shall be:</p> <ul style="list-style-type: none"> <li>• Level Cover: TV1 Factor × Single Premium w.r.t. that Member; and</li> <li>• Reducing Cover: TV2 Factor × Single Premium w.r.t. that Member.</li> </ul> | <p>Part C - Section 3.2</p> <p>Part C - Section 3.1</p> <p>Part C - Section 3.3</p> |

|  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                 |
|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
|  |  | <p>Please take note of below mentioned points:</p> <p>(i) The Termination Value factors are guaranteed throughout the policy term.</p> <p>(ii) On surrender of Membership, the Termination Value, if any, will be payable as above, and the Life Insurance Cover w.r.t. that Member will terminate, immediately and automatically.</p> <p>(i) If any accelerated benefit has been paid and the cover of the member is continuing for the Remaining Sum Assured on death, in case of surrender, the Termination Value will be proportionally reduced for the benefit paid, by a factor equal to Remaining Sum Assured on death/ Sum Assured on Death.</p> <p><u>Policy Surrender:</u></p> <p>The Policyholder can surrender the policy anytime. After the surrender, the existing Members will be continued to be covered under the Policy provided due Premiums are paid.</p> <p><b>Options to policyholders for availing benefits, if any, covered under the policy – Not applicable</b></p> <p><b>Other benefits/options payable, specific to the policy, if any-</b></p> <ul style="list-style-type: none"> <li>- <b>Accelerated Accidental Total Permanent Disability (AATPD) Benefit</b> - If AATPD Benefit is opted then on the first occurrence accidental permanent total disability, AATPD Sum Assured will be paid, subject to applicable terms and conditions</li> <li>- <b>Accelerated Critical Illness Benefit(ACI) –</b> If ACI benefit is opted then on the date of first diagnosis of covered Critical Illness, ACI Sum Assured will be paid subject to applicable terms and conditions</li> <li>- <b>Accidental Death Benefit (ADB)</b> - If ADB benefit is opted then on accidental death, Accidental Death Benefit Sum Assured will be paid in addition to the Sum Assured on Death, subject to applicable terms and conditions</li> <li>- <b>Out-Patient Department (OPD) Benefit-</b> If OPD benefit is opted, member can avail the benefits/services as per the plan chosen by member/master policyholder. The OPD benefits availed does not impact the base death benefit and other optional benefits.</li> </ul> | <p>Part C -<br/>Section 3.1</p> |
|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|

|    |                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                       |
|----|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
|    |                                                                     | <p><b>Joint Life Option 1</b> – The cover will be on first death basis, where only one sum assured will be payable. If in-built optional benefits are chosen, these would be applicable on the both lives. On first ATPD and/or CI to any one life, the benefit/s, i.e., AATPD and/or ACI benefit/s, will terminate for both the lives. On first death including accidental death, all covers will terminate for both the lives.</p> <p><b>Joint Life Option 2</b> - The cover will be on individual cover basis, where each life has individual sum assureds. If in-built optional benefits are chosen, these would be applicable on each life separately. On death/ADB/ATPD/CI to a life, the cover/s w.r.t. the surviving life (which has not claimed the benefit) will be continued.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Part C<br>Section 3.1 |
| 6. | Options available (in case of Linked Insurance Products)            | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Not applicable        |
| 7. | Option available (in case of Annuity product)                       | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Not applicable        |
| 8. | Riders opted, if any                                                | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Not applicable        |
| 9. | Exclusions (events where insurance coverage is not payable), if any | <p><b>a. Suicide Exclusion</b></p> <p><b>Under single life &amp; Joint / Life Option 1</b></p> <p>In case of death of the primary life/ secondary life (in case of joint life Option 1) or member due to suicide within 12 months from the Date of Commencement of Risk, then, the Nominee or beneficiary of the primary life /secondary life (in case of joint life) or member shall be entitled to receive, the higher of 80% of the Single Premium received till the date of death of the Member or the Termination Value, if any, available as on the date of death of the Member as Death Benefit. The Policy/Membership (of the member in Single Life or both the primary life &amp; secondary life in Joint Life Option 1) will terminate on paying the benefit.</p> <p><b>Joint Life Option 2:</b></p> <p>In case of death of primary life/ secondary life due to suicide within twelve (12) months from the Date of Commencement of Risk, the nominee or beneficiary shall be entitled to receive the higher 80% of the Single Premium (w.r.t. the primary life /secondary life) till the date of death or the Termination Value, if any, available as on the date of death of the deceased life as death benefit. The Policy will continue as Single Life cover on the surviving life (out of the Primary life/Secondary life), with all benefits including the suicide clause under Single Life (as mentioned above) will be applicable.</p> | Part F - Section 10   |

|     |                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                      |
|-----|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
|     |                                          | <p>In case of death of both Joint Life Members due to suicide within twelve (12) months from the Date of Commencement of Risk then, the Claimant of both lives shall be entitled to receive higher of 80% of the Single Premium w.r.t. that Member till the date of death of the Member or the Termination value, if any, available as on the date of death of the deceased life, as Death Benefit.</p> <p><b>Other Exclusion:</b><br/>There are no other exclusions with respect to Death Benefit other than suicide clause. The exclusion applicable for Accelerated Critical Illness Benefit, Accelerated Accidental Permanent Total Disability Benefit and Accidental Death Benefit and Out- Patient Department under the Policy are as given in the Annexure K</p> | <p>Part F - Section 10</p> <p>Part F – Section 10 and Annexure K</p> |
| 10. | Waiting /lien Period, if any             | <b>Accelerated Critical Illness Benefit</b> – 30/90 days, as applicable, following the date of commencement of risk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Annexure K                                                           |
| 11. | Grace period                             | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Not Applicable                                                       |
| 12. | Free Look Period                         | Thirty (30) days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Part D- Section 7                                                    |
| 13. | Lapse, paid-up and revival of the Policy | <p><b>Non-Payment of Premiums (Lapse and Paid-up):</b><br/>Not Applicable</p> <p><b>Revival Period:</b><br/>Not Applicable</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>Not Applicable</p> <p>Not Applicable</p>                          |
| 14. | Policy Loan, if applicable               | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Not applicable                                                       |

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| 15. | Claims /<br>Claims<br>Procedure | <p><b>Turn Around Time (TAT) for claims settlement and brief procedure:</b><br/>Link for Brief Procedure:</p> <p><a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a></p> <p>Link for Turn Around Time (TAT) for claims settlement:<br/><a href="https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre Numbers:</b></p> <p><a href="tel:02067121212">020 6712 1212</a>(Customer Care Number)<br/>Mail Us :<a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></p> <p><b>Contact details of the insurer:</b><br/>Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)<br/>Bajaj Insurance House, Airport Rd, Yerawada, Pune,<br/>Maharashtra 411006</p> <p><b>Link for downloading claim form and list of documents required including bank account details:</b><br/><a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a><br/>WhatsApp- 8806727272</p> | Part F -<br>Section 9  |
| 16. | Policy Servicing                | <p><b>Turn Around Time (TAT):</b><br/><a href="https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre number:</b> 020 6712 1212</p> <p><b>Contact details of the insurer:</b></p> <p>In case you have any query, you may communicate with the Company:</p> <p>By post at: Customer Care Desk, Bajaj Life Insurance Limited ,<br/>Bajaj Insurance House, 5<sup>th</sup> floor, Airport Road, Yerawada,<br/>Pune – 411006<br/>By Email: <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></p> <p><b>Link for downloading applicable forms and list of documents required including bank account details :</b><br/><a href="https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0">https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0</a></p>                                                                                                                                                                                                                                                                           | Part G -<br>Section 22 |

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| 17. | Grievances /Complaints | <p><b>Contact details of Grievance Redressal Officer of the insurer:</b> Grievance Redressal Officer of the insurer - In case you do not receive a response within 14 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at <a href="mailto:gro@bajajlife.com">gro@bajajlife.com</a></p> <p><b>Link for registering the grievance with the insurer's portal:</b> Insurance company grievance portal –</p> <p><a href="https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaI_QobChMly_equivKOhgMVdWsPAh0NFQrEEAAYASAAEqJObPD_BwE">https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaI_QobChMly_equivKOhgMVdWsPAh0NFQrEEAAYASAAEqJObPD_BwE</a></p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a></p> | Part G<br>Section 22 |
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### **Declaration by the Policyholder**

I have read the above and confirm having noted the details.

Place: \_\_\_\_\_ (Signature of the Policyholder)

Date: \_\_\_\_\_

Web-link for the product where sample policy document can be downloaded:

<https://www.bajajlifeinsurance.com/group-insurance-plans/group-sampoorna-raksha-kavach.html>

Disclaimer: In case of conflict in the content mentioned hereinabove, the terms and conditions mentioned in the policy document shall prevail.