




IndiaFirstLife

PROMOTED BY



Golden Years...Guaranteed!

IndiaFirst Guaranteed Retirement Plan

(Non Linked, Participating, Endowment Deferred Pension Plan)

How Will This Brochure Help You?

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

To Help Your Understanding

We've done our best to explain everything as simply as possible; however, you're likely to come across

some terms you're unfamiliar with, where possible, we've explained these.

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

Introduction

Golden Years...Guaranteed!

Age is just a number! It is a beautiful thought and we would like this to be true for all aspects of our life: physical, financial or otherwise. To transform your old age in to golden years, it is really important that your retirement pool is also aligned with this thought. You can achieve this harmony if and only if, you can stay ahead of inflation, arrange for steep health care costs, have a standby ready in absence of a regular salary, and maintain your current lifestyle.

We present to you IndiaFirst Guaranteed Retirement Plan, which provides guaranteed financial protection for your second innings. The plan is equipped to create a financial safety net around you and protect you from all the undesirable elements attached with old age. The plan offers you option to earn guaranteed returns# for the first 2/4/6 policy years under regular and limited premium option depending upon the premium payment term and an opportunity to further build your retirement corpus through bonus (if declared), thereon.

This plan will ensure that your dreams live on, and you remain the same worry free young at heart individual even in the years to come!

Key Features

- Get peace of mind with guaranteed additions of 9%# on your total premiums paid during first 2/4/6 policy years as per premium payment term
- Pay premium will help your fund consistently growing retirement corpus with bonus (if declared) in the policy.
- Maximize your retirement pool by saving for up to a policy term of 40 years
- Opportunity to start planning your retirement irrespective of your age
- Pay single, limited or regular premiums, in line with your cash flow
- This policy can be purchased through online mode, at your convenience
- Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws

1. What is the IndiaFirst Guaranteed Retirement Plan?

IndiaFirst Guaranteed Retirement Plan is a non-linked, participating, endowment deferred pension plan. The plan supports you with a dual benefit - First, where you earn a fixed benefit of 9% of Total Premium Paid as Guaranteed

Additions# for the first 2/4/6 policy years under regular and limited premium option depending upon the premium payment term and second, where you earn bonuses (if declared) by participating in the profits of the company. The total number of years that you can benefit from both these features each, is subject to the premium paying mode opted by you. In addition to these, you also have a defined assured benefit that makes sure that a minimum assurance is set and you can further build upon the same. These layered benefits have been put together in a single plan to ensure that they carve out a financially secure future for you!

Under this plan, you can start by choosing either how much money you would want for your retirement or how much savings you can put in today to secure your retirement. We suggest you make sure this amount is what you and your family will need a few years down the line, to maintain your lifestyle and financial requirements.

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

Criteria	Parameters	
Premium Payment Mode	Premium Payment Term	Policy Term
Single Premium	One Pay	5 to 40 years
Limited Premium	5 years	10 to 35 years
	10 years	15 to 35 years
Regular Premium	10 years	
	15 to 35 years	
Premium Paying Frequency	Single Premium: One-time Regular/ Limited Premium: Monthly/ Quarterly/ Half yearly or Yearly	
Minimum age at entry	For Regular/ Limited Premium: 25 years as on last birthday Single Premium: 0 years as on last birthday	
Maximum age at entry	For Regular Premium - 55 years as on the last birthday For Limited Premium - 70 years as on the last birthday For Single Premium - 75 years as on the last birthday	
Minimum vesting age	40 years as on the last birthday	
Maximum vesting age	80 years as on the last birthday	

3. How much can you at least invest?

Premium Paying Mode	Premium Paying Frequency			
	Monthly	Quarterly	Half Yearly	Yearly
Minimum Regular Premium	Rs. 2,088	Rs. 6,216	Rs. 12,286	Rs. 24,000
Minimum Limited Premium	Rs. 3,132	Rs. 9,324	Rs. 18,428	Rs.36,000
Single Premium	Rs 75,000*			

*This minimum is not applicable for existing pension customers of IndiaFirst Life, who opt for single premium by exercising the option through surrender/vesting/death and under such cases it will depend on amount of benefit available respectively.

The following premium frequency factors for monthly, quarterly and half yearly policies will apply on the yearly premium to be paid. The premium for the below frequency

Premium Frequency	Factor To Be Applied To Yearly Premium
Monthly	0.0870
Quarterly	0.2590
Half Yearly	0.5119

4. What is the sum assured under this plan?

You may choose the sum assured based on your needs from the table mentioned below.

Sum Assured on maturity	Regular/Limited Premium	Single Premium
Minimum	Rs. 5,00,000	Rs. 1,00,000*
Maximum	No limit subject to Underwriting	

*This limit is not applicable to existing pension customers of IndiaFirst Life as for them it will depend upon the single premium amount which is either vesting/death benefit amount or amount of surrender value available for purchase of single premium deferred pension, if opted

5a. What happens in case of the life assured's demise (death benefit)?

In case of life assured's unfortunate demise, the death benefit amount can be availed through any of the below given options as chosen by the nominee/ appointee/ legal heir.

The death benefit payable will be higher of,

- Defined Assured Benefit: Total premiums paid as on date of death accumulating @ 0.15% per annum compounded annually or
- 105% of the total premiums paid as on date of death along with the sum of all accrued guaranteed additions# and bonuses, if declared.

In case of death during deferment period, the nominee may exercise any of the below options:

- Utilize the entire proceeds of the Policy or part thereof for purchasing an immediate or deferred annuity from IndiaFirst Life at the then prevailing annuity rate. However, the nominee shall be given an option to purchase an immediate annuity or deferred annuity from another insurer at the then prevailing rate to the extent of 50% of entire proceeds of the policy net of commutation (commutation allowed is 60%), hence amount available for purchase of annuity from other insurer is 20% of entire proceeds; or
- Withdraw the entire proceeds of the Policy.

In case the proceeds of the policy are not sufficient to purchase minimum annuity i.e. 1000 per month, the proceeds of policy may be paid as lumpsum.

5b. What happens in case of the policyholder's demise?

In case of policyholder's untimely demise while the life assured is a minor, the surviving parent or legal guardian or anyone with an insurable interest in the minor's life will be the policyholder.

Under this plan the policyholder gets at least non-zero positive return at maturity/ vesting.

The life assured can be the policyholder provided he/ she is 18 years or more at the time of policyholder's demise. In case the Life Assured is a minor, the policy will vest on the Life Assured on attainment of age 18 years.

6. What do you receive at the end of the policy term (maturity/ vesting benefit)?

The life assured will receive Higher of:

- i. Sum Assured along with sum of all Guaranteed Additions#, as applicable, of 9% of Total Premium Paid for the first 'x' policy years and a sum of all Simple Reversionary Bonus and Terminal Bonus, if declared, paid in to the policy from 'x+1' policy year onwards, as given in the table below or
 - ii. Defined Assured Benefit which is the total premiums paid accumulated @ 0.15% p.a. compounded annually.
- The benefit will be payable at the end of policy term provided the policy is in-force.

Premium Payment Frequency	Premium Payment Term	Policy Term	Guaranteed Addition of 9% of Total Premium Paid for first (x years)	Bonus (if declared) Earning Period
Single Premium	Single Pay	5 to 40 years	Not Applicable	From first policy year till the end of the policy term
Limited Premium	5 years	10 to 35 years	First 2 years of the policy	From 3rd policy year onwards till the end of the policy term provided policy is in-force
	10 years	15 to 35 years	First 4 years of the policy	From 5th policy year onwards till the end of the policy term provided policy is in-force
Regular Premium	10 years		First 4 years of the policy	From 5th policy year onwards till the end of the policy term provided policy is in-force
	15 to 35 years		First 6 years of the policy	From 7th policy year onwards till the end of the policy term provided policy is in-force

*Please note that the Guaranteed Addition will be accrued at the end of every policy year and will be paid either on death or vesting. The period of guaranteed addition depends on the premium payment term opted as shown in above table.

7. What are the tax benefits under this plan?

Tax benefits may be available as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before investing.

8. Does the plan offer a high sum assured discount?

Yes, there will be a high sum assured discount of 1% of regular/Limited premium if the sum assured is 10 lakhs or above. There will be a high sum assured rebate of 1% of single premium if the sum assured is 20 lakhs and above.

9. What happens if you miss paying your premiums?

Before Acquiring Paid-up Value

The policy lapses without acquiring any paid-up value, if you have stopped paying your premium during the first two policy years. We offer a five year revival period during which you can revive your policy. No benefits will be payable during this period. The policy will acquire paid-up value immediately after payment of premium under single premium policy.

After Acquiring Paid-up Value

In case of non-payment of the premium within the grace period the policy will be converted to paid-up, provided at least first two full years' premium have been paid.

Bonus (if declared) and Guaranteed Additions# will not be further applicable once the Policy becomes paid up, however it is applicable if you paid all due premiums during the Premium Payment Term.

Paid up value payable on maturity	Paid up value payable on death
Sum Assured X (Total numbers of premiums paid)/(Total Number of premiums payable) plus sum of all guaranteed addition#, as applicable, plus sum of all bonuses, if declared till the date of paid-up.	Higher of - total premiums paid as on date of death accumulating @ 0.15% p.a. compounded annually or - 105% of total premiums paid as on the date of paid-up + sum of all guaranteed addition#, as applicable + sum of all bonuses, if declared till the date of paid-up.

For limited premium policies, once all due premiums are paid at the end of premium payment term, the policy becomes fully paid up. Once the policy acquires paid up value the policy could be continued as a paid up policy in case of further non-payment of premiums. The policy stops accruing any bonus (if declared) or any guaranteed addition once it becomes a paid-up policy, however, this is not applicable in case of fully paid-up policies for limited and single premium cases

10. What are your options to revive the policy?

You may revive your policy within a specified period by -

- Simply paying the pending premium along with interest/Late fees from the due date of first unpaid premium
- Begin the payment of premiums

You may revive your policy as long as you do it within five years from the due date of the first unpaid premium but before the maturity/ vesting date. No benefits will be payable during this period other than the paid up value, if any, in the event of death. If the

policy is revived, then the policy will accrue all due guaranteed additions, as applicable or due bonus, if declared. The interest may change from time to time.

The revival is subject to satisfactory medical and financial underwriting. Under current situation we would charge interest of 10% p.a. which may be revised on 31st March of every year. Any change in revival interest rate is subject to prior approval from IRDAI.

11. Is there a grace period for missed premiums?

We provide you a grace period of 15 days for payment of all policies under the monthly mode and a period of 30 days for payment of all policies under the quarterly, half yearly and yearly modes. This period starts from the due date of each instalment premium payment. All your policy benefits continue during this grace period.

12. Can you surrender your policy?

Yes. While we do not encourage you to surrender your policy, you may choose to surrender the same for immediate cash requirement in case of an emergency. You can surrender your policy any time provided two full years' premiums have been paid under limited or regular premium payment policies or any time after payment of premium under single premium policies.

The amount payable on surrender will be higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

$GSV = GSV \text{ factor for premium} * \text{total premium paid excluding extra premium, if any} + GSV \text{ factor guaranteed additions/reversionary bonus} * (\text{accrued guaranteed addition} + \text{accrued reversionary bonus, if declared})$

The Special Surrender Value (SSV) will be paid up value multiplied by the SSV factor at the time of surrender. The SSV factor will be determined by us from time to time.

13. What are the provisions to buy an annuity in the plan?

As per the regulations, you have the option to take the Death Benefit, Vesting Benefit and the Surrender Benefit in the following ways -

In case of Death Benefit the nominee shall have the following options:

To utilize the entire proceeds of the policy or part thereof for purchasing an immediate annuity or deferred annuity from IndiaFirst Life at the then prevailing rate. However, the nominee shall be given an option to purchase an immediate annuity or deferred annuity from another insurer at the then prevailing rate to the extent of 50% of entire proceeds of the policy net of commutation (commutation allowed is 60%), hence amount available for purchase of annuity from other insurer is 20% of entire proceeds; or

i) To withdraw the entire proceeds of the Policy.

In case of Vesting Benefit the Policyholder shall have the following options:

i) To utilize the entire proceeds to purchase immediate or deferred annuity from IndiaFirst Life at the prevailing annuity rate subject to point no (iii) below; or

ii) To commute up to 60% and utilize the balance amount to purchase immediate or deferred annuity from IndiaFirst Life at the prevailing annuity rate subject to point no (iii) below,

iii) Every policyholder shall be given an option to purchase immediate annuity or deferred annuity from another insurer at then prevailing annuity rate to the extent of 50% of the entire proceeds of the policy net of commutation (commutation allowed is 60%), hence amount available for purchase of annuity from other insurer is 20% of entire proceeds

In case of Surrender Benefit the Policyholder shall have the following options:

i) To utilize the entire proceeds to purchase immediate or deferred annuity from IndiaFirst Life at the prevailing annuity rate subject to point no (iii) below; or

ii) To commute up to 60% and utilize the balance amount to purchase immediate or deferred annuity from IndiaFirst Life at the prevailing annuity rate subject to point no (iii) below; or

iii) Every policyholder shall be given an option to purchase immediate annuity or deferred annuity from another insurer at then prevailing annuity rate to the extent of 50% of the entire proceeds of the policy net of commutation (commutation allowed is 60%), hence amount available for purchase of annuity from other insurer is 20% of entire proceeds

For Single premium: surrender value is payable immediately any time after payment of premium. The policyholder has the option to surrender the policy.

In case the proceeds of the policy either on surrender or vesting are not sufficient to purchase minimum annuity (i.e. 1000 per month), then the proceeds of

the policy may be paid to the policyholder or beneficiary as lump sum.

14. Can you cancel your policy?

You can return your policy within the Free Look period;

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

Do you get any refund when you cancel your policy?

Yes. We will refund an amount equal to the –

Premium paid

Less: i. Pro-rata risk premium, if any for the time the policy was in force

Less ii. Any stamp duty paid

Less iii. Expenses incurred on medical examination, if any

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

15. Can you avail of a loan under this plan?

Loan facility is not provided under this plan

16. What happens in case the life assured commits suicide (suicide clause)?

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

17. Nomination

The member can appoint a nominee as per section 39 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

18. Assignment

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

19. You are prohibited from accepting rebate in any form Prohibition of Rebate:

Section 41 of the Insurance Act, 1938 as amended from time to time, states

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person, to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

20. What happens in case of submission of information which is false or incorrect?

Fraud/ Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

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

- 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the

insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

- 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
- 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

21. About IndiaFirst Life Insurance

We've had Bank of Baroda, Andhra Bank (now, Union Bank of India) and Legal & General as our founding partners. After journeying with us through our years of growth, Legal & General sold its stake in Feb 2019 to Carmel Point Investments India Private Limited, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC. This is the first deal wherein a private equity fund has taken an interest in a life insurance company. Our Shareholding pattern of the company now stands at Bank of Baroda - 65%, Union Bank of India - 9% and Carmel Point Investments India Private Limited - 26%.

Annexure - I

GSV factors applicable for Total Premiums Paid – Regular/ Limited Premium policies

Year of Surrender / Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%
9	90%	77%	70%	66%	63%	61%	60%	59%	58%	57%	57%	56%	56%	55%	55%	55%
10	90%	90%	72%	74%	70%	67%	65%	63%	62%	61%	60%	59%	59%	58%	58%	57%
11	NA	90%	90%	82%	77%	73%	70%	68%	66%	65%	63%	62%	61%	61%	60%	59%
12	NA	NA	90%	90%	83%	79%	75%	72%	70%	68%	67%	65%	64%	63%	63%	62%
13	NA	NA	NA	90%	90%	84%	80%	77%	74%	72%	70%	68%	67%	66%	65%	64%
14	NA	NA	NA	NA	90%	90%	85%	81%	78%	75%	73%	72%	70%	69%	68%	66%
15	NA	NA	NA	NA	NA	90%	90%	86%	82%	79%	77%	75%	73%	71%	70%	69%
16	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	80%	78%	76%	74%	73%	71%
17	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	81%	79%	77%	75%	74%
18	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	84%	81%	79%	78%	76%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	84%	82%	80%	78%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%	81%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%	85%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Policy Term	26	27	28	29	30	31	32	33	34	35
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%
9	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
10	57%	56%	56%	56%	55%	55%	55%	55%	55%	54%
11	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%
12	61%	61%	60%	60%	59%	59%	58%	58%	58%	57%
13	63%	63%	62%	61%	61%	60%	60%	60%	59%	59%
14	66%	65%	64%	63%	63%	62%	62%	61%	61%	60%
15	68%	67%	66%	65%	65%	64%	63%	63%	62%	62%
16	70%	69%	68%	67%	66%	66%	65%	64%	64%	63%
17	72%	71%	70%	69%	68%	67%	67%	66%	65%	65%
18	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
19	77%	75%	74%	73%	72%	71%	70%	69%	68%	68%
20	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%
21	81%	79%	78%	77%	75%	74%	73%	72%	72%	71%
22	83%	82%	80%	79%	77%	76%	75%	74%	73%	72%
23	86%	84%	82%	80%	79%	78%	77%	76%	75%	74%
24	88%	86%	84%	82%	81%	80%	78%	77%	76%	75%
25	90%	88%	86%	84%	83%	81%	80%	79%	78%	77%
26	90%	90%	88%	86%	85%	83%	82%	80%	79%	78%
27	NA	90%	90%	88%	86%	85%	83%	82%	81%	80%
28	NA	NA	90%	90%	88%	87%	85%	84%	82%	81%
29	NA	NA	NA	90%	90%	88%	87%	85%	84%	83%
30	NA	NA	NA	NA	90%	90%	88%	87%	85%	84%
31	NA	NA	NA	NA	NA	90%	90%	88%	87%	86%
32	NA	NA	NA	NA	NA	NA	90%	90%	88%	87%
33	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%
34	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

GSV factors applicable for Total Accrued Bonus (if declared) and
Guaranteed Additions – Regular/ Limited Premium policies

Year of Surrender / Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	5%	5%	4%	4%	4%	4%	3%	3%	3%	3%	3%	3%	2%	2%	2%	2%
3	8%	7%	7%	6%	6%	5%	5%	5%	4%	4%	4%	4%	4%	3%	3%	3%
4	11%	10%	9%	8%	8%	7%	7%	6%	6%	6%	5%	5%	5%	5%	4%	4%
5	14%	13%	12%	11%	10%	9%	9%	8%	8%	7%	7%	6%	6%	6%	6%	5%
6	17%	15%	14%	13%	12%	11%	10%	10%	9%	9%	8%	8%	7%	7%	7%	6%
7	20%	18%	17%	15%	14%	13%	12%	11%	11%	10%	10%	9%	9%	8%	8%	8%
8	23%	21%	19%	18%	16%	15%	14%	13%	12%	12%	11%	11%	10%	10%	9%	9%
9	27%	24%	22%	20%	18%	17%	16%	15%	14%	13%	13%	12%	11%	11%	10%	10%
10	30%	27%	24%	22%	21%	19%	18%	17%	16%	15%	14%	13%	13%	12%	12%	11%
11	NA	30%	27%	25%	23%	21%	20%	19%	17%	16%	16%	15%	14%	13%	13%	12%
12	NA	NA	30%	27%	25%	23%	22%	20%	19%	18%	17%	16%	15%	15%	14%	13%
13	NA	NA	NA	30%	28%	26%	24%	22%	21%	20%	19%	18%	17%	16%	15%	15%
14	NA	NA	NA	NA	30%	28%	26%	24%	23%	21%	20%	19%	18%	17%	17%	16%
15	NA	NA	NA	NA	NA	30%	28%	26%	24%	23%	22%	21%	20%	19%	18%	17%
16	NA	NA	NA	NA	NA	NA	30%	28%	26%	25%	23%	22%	21%	20%	19%	18%
17	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	25%	24%	22%	21%	20%	20%
18	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%	25%	24%	23%	22%	21%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%	25%	24%	23%	22%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%	26%	24%	23%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%	26%	25%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	27%	26%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	27%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

Year of Surrender / Policy Term	26	27	28	29	30	31	32	33	34	35
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
3	3%	3%	3%	3%	3%	3%	2%	2%	2%	2%
4	4%	4%	4%	4%	4%	3%	3%	3%	3%	3%
5	5%	5%	5%	5%	4%	4%	4%	4%	4%	4%
6	6%	6%	6%	6%	5%	5%	5%	5%	5%	5%
7	7%	7%	7%	7%	6%	6%	6%	6%	6%	5%
8	8%	8%	8%	8%	7%	7%	7%	7%	6%	6%
9	10%	9%	9%	8%	8%	8%	8%	7%	7%	7%
10	11%	10%	10%	9%	9%	9%	9%	8%	8%	8%
11	12%	11%	11%	10%	10%	10%	9%	9%	9%	9%
12	13%	12%	12%	11%	11%	11%	10%	10%	10%	9%
13	14%	13%	13%	12%	12%	12%	11%	11%	11%	10%
14	15%	15%	14%	14%	13%	13%	12%	12%	11%	11%
15	16%	16%	15%	15%	14%	14%	13%	13%	12%	12%
16	18%	17%	16%	16%	15%	15%	14%	14%	13%	13%
17	19%	18%	17%	17%	16%	15%	15%	14%	14%	14%
18	20%	19%	18%	18%	17%	16%	16%	15%	15%	14%
19	21%	20%	19%	19%	18%	17%	17%	16%	16%	15%
20	22%	21%	21%	20%	19%	18%	18%	17%	17%	16%
21	24%	23%	22%	21%	20%	19%	19%	18%	18%	17%
22	25%	24%	23%	22%	21%	20%	20%	19%	19%	18%
23	26%	25%	24%	23%	22%	21%	21%	20%	19%	19%
24	27%	26%	25%	24%	23%	23%	22%	21%	20%	20%
25	29%	27%	26%	25%	24%	24%	23%	22%	21%	21%
26	30%	29%	28%	27%	26%	25%	24%	23%	22%	22%
27	NA	30%	29%	28%	27%	26%	25%	24%	23%	22%
28	NA	NA	30%	29%	28%	27%	26%	25%	24%	23%
29	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%
30	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%
31	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%
32	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%
33	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%
34	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

GSV factors applicable for Total Premium Paid – Single Premium policies

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Policy Term	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
14	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
15	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
16	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
17	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
18	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
19	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
20	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
21	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
22	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
23	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
24	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
25	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
26	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
27	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
28	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
29	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

GSV factors applicable for Total Accrued Bonus (if declared) – Single Premium policies

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	11%	9%	8%	7%	6%	5%	5%	4%	4%	4%	4%	3%	3%	3%	3%	3%
3	17%	14%	12%	10%	9%	8%	7%	7%	6%	6%	5%	5%	5%	4%	4%	4%
4	23%	19%	16%	14%	12%	11%	10%	9%	8%	8%	7%	7%	6%	6%	6%	5%
5	30%	24%	21%	18%	16%	14%	13%	12%	11%	10%	9%	9%	8%	8%	7%	7%
6	NA	30%	25%	22%	19%	17%	15%	14%	13%	12%	11%	10%	10%	9%	9%	8%
7	NA	NA	30%	26%	23%	20%	18%	17%	15%	14%	13%	12%	11%	11%	10%	10%
8	NA	NA	NA	30%	26%	23%	21%	19%	18%	16%	15%	14%	13%	12%	12%	11%
9	NA	NA	NA	NA	30%	27%	24%	22%	20%	18%	17%	16%	15%	14%	13%	13%
10	NA	NA	NA	NA	NA	30%	27%	24%	22%	21%	19%	18%	17%	16%	15%	14%
11	NA	NA	NA	NA	NA	NA	30%	27%	25%	23%	21%	20%	19%	17%	16%	16%
12	NA	NA	NA	NA	NA	NA	NA	30%	27%	25%	23%	22%	20%	19%	18%	17%
13	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	24%	22%	21%	20%	19%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	24%	23%	21%	20%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	24%	23%	22%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	25%	23%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	25%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

Year of Surrender / Policy Term	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%
3	4%	4%	3%	3%	3%	3%	3%	3%	3%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%
4	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%
5	6%	6%	6%	6%	5%	5%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%
6	8%	7%	7%	7%	6%	6%	6%	6%	6%	5%	5%	5%	5%	5%	5%	4%	4%	4%	4%	4%
7	9%	9%	8%	8%	8%	7%	7%	7%	7%	6%	6%	6%	6%	6%	5%	5%	5%	5%	5%	5%
8	11%	10%	10%	9%	9%	8%	8%	8%	8%	7%	7%	7%	7%	7%	6%	6%	6%	6%	6%	5%
9	12%	11%	11%	10%	10%	10%	9%	9%	8%	8%	8%	8%	7%	7%	7%	7%	7%	6%	6%	6%
10	13%	13%	12%	12%	11%	11%	10%	10%	9%	9%	9%	9%	8%	8%	8%	8%	7%	7%	7%	7%
11	15%	14%	13%	13%	12%	12%	11%	11%	10%	10%	10%	9%	9%	9%	9%	8%	8%	8%	8%	7%
12	16%	15%	15%	14%	13%	13%	12%	12%	11%	11%	11%	10%	10%	10%	9%	9%	9%	9%	8%	8%
13	18%	17%	16%	15%	15%	14%	13%	13%	12%	12%	12%	11%	11%	11%	10%	10%	10%	9%	9%	9%
14	19%	18%	17%	17%	16%	15%	15%	14%	14%	13%	13%	12%	12%	11%	11%	11%	10%	10%	10%	10%
15	21%	20%	19%	18%	17%	16%	16%	15%	15%	14%	14%	13%	13%	12%	12%	12%	11%	11%	11%	10%
16	22%	21%	20%	19%	18%	18%	17%	16%	16%	15%	15%	14%	14%	13%	13%	12%	12%	12%	11%	11%
17	24%	22%	21%	20%	20%	19%	18%	17%	17%	16%	15%	15%	14%	14%	14%	13%	13%	12%	12%	12%
18	25%	24%	23%	22%	21%	20%	19%	18%	18%	17%	16%	16%	15%	15%	14%	14%	14%	13%	13%	13%
19	27%	25%	24%	23%	22%	21%	20%	19%	19%	18%	17%	17%	16%	16%	15%	15%	14%	14%	14%	13%
20	28%	27%	26%	24%	23%	22%	21%	21%	20%	19%	18%	18%	17%	17%	16%	16%	15%	15%	14%	14%
21	30%	28%	27%	26%	25%	24%	23%	22%	21%	20%	19%	19%	18%	18%	17%	17%	16%	16%	15%	15%
22	NA	30%	29%	27%	26%	25%	24%	23%	22%	21%	20%	20%	19%	19%	18%	17%	17%	16%	16%	16%
23	NA	NA	30%	29%	27%	26%	25%	24%	23%	22%	21%	21%	20%	19%	19%	18%	18%	17%	17%	16%
24	NA	NA	NA	30%	29%	27%	26%	25%	24%	23%	23%	22%	21%	20%	20%	19%	19%	18%	18%	17%
25	NA	NA	NA	NA	30%	29%	27%	26%	25%	24%	24%	23%	22%	21%	21%	20%	19%	19%	18%	18%
26	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	23%	22%	22%	21%	20%	20%	19%	19%
27	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	23%	22%	22%	21%	20%	20%	19%
28	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	23%	23%	22%	21%	21%	20%
29	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	24%	23%	22%	22%	21%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	24%	23%	22%	22%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	25%	24%	23%	23%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	25%	24%	23%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	26%	25%	24%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	26%	25%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	27%	26%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	27%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

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