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

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Guaranteed Retirement Plan UIN 143N026V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License. Advt. Ref. No.: IndiaFirst Guaranteed Retirement Plan/Policy Document/E/001

BEWARE OF SPURIOUS / FRAUD PHONE CALLS

- IRDAI is not involved in activities like selling of insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Part A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063.

To,
xxxx
Add 1,
Add 2.
Pin code - xxx xxx

DD/MM/YY

IndiaFirst Guaranteed Retirement Plan - UIN: 143N026V01
Non Linked, Participating, Endowment Deferred Pension Plan

Dear Customer,

Congratulations!

You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you.

All our products have been designed to be simple and easy to understand, providing true value for your money.

We have provided you the relevant information about your policy in this policy document. This document is simple to understand. Please read it carefully to ensure that this is the right plan for your financial needs.

You can return your policy document if you disagree with any of the terms and conditions within the first 15 (fifteen) days of receipt of your Policy document. In case you have bought this Policy through distance marketing or electronic mode, then, you may return the Policy within 30 (thirty) days from the date of receipt of your Policy document.

You will need to send us the original Policy document and a written request stating your reasons for cancellation, post which we will cancel the policy and refund your Premium within 15 days of receipt of the request after deducting the pro rata risk Premium and rider premium, if any, stamp duty and medical cost, if any.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. You can also write to Us at customer.first@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst.

Yours truly,

Authorised Signatory



Insurance Intermediary Details

Name:	
Intermediary Code:	
Telephone No.:	
Address:	
E-mail ID :	

IndiaFirst Guaranteed Retirement Plan
Non Linked, Participating, Endowment Deferred Pension Plan
UIN: 143N026V01

The Policyholder and the Life Assured named in the Policy Schedule have submitted the Proposal Form together with a personal statement and paid the first instalment of Premium specified herein to the Company for grant of the benefits specified in the Policy Schedule. It is agreed by the Policyholder, the Life Assured and the Company that the Proposal Form and the personal statement together with any report or other documents shall form the basis for issuance of this Policy and that the grant of the benefits under this Policy is subject to due receipt of subsequent instalments of Premiums and due compliance with the terms and conditions contained in this document.

Subject to the terms and conditions of this Policy, the Company agrees that the benefits under this Policy shall become payable on the death of the Life Assured during the Policy Term or on occurrence of the covered event during the Policy Term, as the case may be.

It is further hereby declared that every endorsement issued on this Policy by the Company shall be deemed to be a part of this Policy.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Authorised Signatory

Annexure A - Policy Schedule

I. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Guaranteed Retirement Plan
UIN:	143N026V01
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	DD MM YY
Maturity Date (Vesting Date):	DD MM YY

II. Policyholder and Life Assured Details

Policyholder's Name:	
Date of Birth:	DD MM YY
Relationship with the Life Assured:	
Policyholder's Address:	
Telephone No./ Mobile No:	
Life Assured's Name:	
Date of Birth:	DD MM YY
Client ID:	Age:
Gender:	Age admitted: Yes/ No
Address of the Life Assured:	
Telephone No./ Mobile No.:	

III. Nominee(s) details as per Section 39 of the Insurance Act, 1938 as amended from time to time

Nominee Name	Percentage Share	Age of Nominee	Relationship of Nominee	Appointee's Name*

*If any of the Nominees is a minor, then, the Appointee will be the person named as the Appointee in the Proposal Form and shall be entitled to receive the death benefit from us for and on behalf of the Nominee under this Policy.

IV. Premium and Benefit Details

Death Benefit: Higher of total premiums paid as on date of death accumulating @ 0.15% p.a. compounded annually and 105% of the Total Premiums Paid as on date of death + Sum of all Guaranteed Additions + Sum of all Simple Reversionary Bonus, if declared	Maturity/ Vesting Benefit: : Higher of Sum Assured + Sum of all Guaranteed Addition# of 9% of Total Premium Paid (first x years) + Sum of all Simple Reversionary Bonus (x+1 year onwards) + Terminal Bonus, if declared and Defined Assured Benefit as mentioned in the Definition below. Where 'x' is the Guaranteed Addition Period
Sum Assured:	Guaranteed Addition Period:
Policy Term:	Premium Paying Term:
Premium Payment Mode: Regular/ Limited/ Single	Premium Paying Frequency: Annual/ Six Monthly/Quarterly /Monthly/ One Pay
Premium Due Dates: DD MM YY	Annualized Premium:
Due Date for Payment of Last Premium: DD MM YY	Installment Premium (in INR):
Applicable Taxes (in INR):	Extra Premium:
Total Premium (including Applicable Taxes) in INR:	

V. Insurance Distributor Details

Name:
License Number :
Telephone No.:
Address:
E-mail ID:

VI.Special Conditions

NIL	
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The stamp duty of INR_____ (Rupees in words only) paid by pay order, vide receipt no._____ dated _____.Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004

Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. The Premium payable under this Policy may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

Definitions

We have listed below a few words, terms and phrases which have been used in this Policy along with their meaning for your easy reference.

Word	Meaning
Age	Age of the Life Assured as at the last birthday on the Policy Commencement Date and on any subsequent Policy Anniversary
Annexure	Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time
Annualized Premium	An amount which is payable in a Policy Year, excluding Extra Premium, loadings for modal premiums and applicable taxes, cesses or levies, if any.
Annuity	A series of payments made to the Annuitant in exchange of the purchase price
Appointee	The person nominated by you to receive the proceeds or the benefits under this Policy, if the Nominee is less than 18 (Eighteen) years of Age
Assignment	Assignment is the process through which Policyholder can assign the rights and benefits under the policy to any other person / entity by virtue of an assignment clause under section 38 of the Insurance Act, 1938 as amended from time to time.
Bonus	This is an amount, which is determined at the end of every financial year and declared as Simple Reversionary Bonus, if declared, and/ or Terminal Bonus, if declared, as the case may be.
Distance Marketing	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
Extra Premium	An additional amount payable by you, which is determined by us in accordance with our board approved underwriting policy. This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through medical examination of the Life Assured subject to your consent. e.g. we may charge an Extra Premium in case of a Life Assured who is a smoker.
Free Look Period	A period of 15 days (30 days if the policy is sourced through distance marketing or electronic mode) from the date of receipt of the Policy, during this period you can return the policy if you disagree to any of the terms and conditions of your policy.
First Unpaid Premium Date	Date from where the premium is due however not paid by the policyholder
Guaranteed Addition Period	It is the period when you accrue Guaranteed Additions in your policy depending upon the Premium Paying Term as mentioned in Policy Schedule. This is not applicable under single premium.
Grace Period	A period of one month but not less than 30 (Thirty) days from the due date for payment of Premium for yearly, half yearly and quarterly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode. During this period the policy will be considered to be in-force.

Word	Meaning
Guaranteed Surrender Value	The minimum amount payable by us on Surrender of this Policy.
Income Tax Act	Income Tax Act, 1961 as amended from time to time
Installment Premium	An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy. The Premium payable under this Policy will be determined by us on the basis of the Premium payment mode chosen by you and the applicable Modal Factor. Your Premium is specified in the Policy Schedule.
Insurance Act	Insurance Act, 1938 as amended from time to time
Lapse	Due to non-payment of premium within the expiry of grace period and provided Policy has not acquired any Paid-Up value.
Life Assured	The person on whose life this Policy has been issued by us
Maturity/ Vesting Benefit	The amount calculated, as mentioned in Policy Schedule that becomes payable on the Maturity/ Vesting Date provided the Life Assured is alive and all the due Premiums are paid to us
Modal Factor	A factor used by us for calculating the Instalment Premium payable by You under this Policy, if you have opted to pay the Premium other than yearly mode.
Nominee	Nominee is the person nominated by the Life Assured under this Policy who is authorized to receive the claim benefit payable under this Policy and to give a valid discharge to the Company on settlement of the claim
Paid-Up Mode	Under this Policy, for Limited & Regular Premium Payment policies, if we have received all the due Premiums from you for the first 2 (Two) full Policy Years then, this Policy will not terminate but continue under paid up mode. A Policy under the Paid-Up Mode will continue with paid-up benefits in accordance with Part C. However, if the Policy is in fully paid up mode then it will be treated as in-force.
Policy	This IndiaFirst Guaranteed Retirement Plan, which includes this Policy wording (as may be changed/ modified by us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this Policy. This Policy includes the entire contract of insurance between you and us.
Policy Anniversary	The annual anniversary of the Policy Commencement Date
Policy Commencement Date	The date on which this Policy is issued by us. This is specified in the Policy Schedule.
Policy Schedule	The schedule attached to this Policy as Annexure A and if we have issued a revised Policy Schedule, then, such revised Policy Schedule
Policy Term	The period which starts on the Policy Commencement Date and ends on the Maturity Date
Policy Year	A period of 12 (Twelve) consecutive months starting from the Policy Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Policy Term.

Word	Meaning
Premium Paying Term	The period during which you need to pay your Premiums to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule.
Proposal Form	The proposal form completed and submitted by you based on which we have issued this Policy to you.
Regulatory Authority	The Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/ appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India
Revival	Revival is the process of restoring the benefits under the Policy due to the nonpayment of premiums on due dates, resulting in the Policy getting lapsed or paid-up as the case may be.
Revival Period	The period of 5 (Five) consecutive years from the date of first nonpayment of premium during which you can pay the due unpaid Premiums along with interest/ Late fees to us and comply with the conditions specified in Part D, as the case may be, for reviving the Policy
Special Surrender Value	The Special Surrender Value will be used by us for determining the Surrender Value payable under this Policy upon Surrender of this Policy.
Sum Assured	It is the amount payable at maturity and based on which the premium has been calculated while applying for the Policy.
Surrender	Termination or cancellation of this Policy prior to the Maturity Date
Surrender Value	The amount payable by us on Surrender of this Policy before the Maturity Date, which is higher of the Guaranteed Surrender Value or the Special Surrender Value
We or Us or Our or Insurer or Company	IndiaFirst Life Insurance Company Limited
You or Your or Policyholder or Proposer	The person named as the Policyholder in the Policy Schedule, who has taken this Policy from us. In case the Life Assured is a minor, the policy will vest on the Life Assured on attainment of age 18 years.

PART C

1. Benefits Payable under this Policy

Defined Assured Benefit

This product provides minimum defined assured benefit on death and vesting/maturity. The defined assured benefit is total premiums paid accumulated @ 0.15% p.a. compounded annually.

a. Death Benefit

Upon the Life Assured's death on or after the Policy Commencement Date but before the Maturity Date, then, the Death Benefit will be paid equal to higher of:

- Total premiums paid as on date of death accumulating @ 0.15% p.a. compounded annually OR
- 105% of the total premiums paid as on date of death along with sum of all guaranteed additions#, as applicable, and sum of all simple reversionary bonus, if declared.

The aforesaid death benefit will become payable as per option chosen by the nominee/appointee/legal heir, as mentioned in Part D - Section 10, provided this Policy is in force and we have received the due Premiums.

Guaranteed Additions

Guaranteed Additions will accrue at the end of every Policy year and become payable under the Policy at the Maturity Date or Death whichever is earlier. The additions will depend upon the premium and will be calculated as: 9% of Total Premium Paid per annum for the 'first x' Policy years*.

If the Life Assured's death occurs during the first 'x' years of the Policy Term, only the sum of all Guaranteed Additions#, till the date of death of the Life Assured will become payable.

However, if the Policy is under Paid-Up Mode, no future Guaranteed Additions will be added to the Paid-Up Value payable on Maturity, as the case may be.

#Please note that Guaranteed Additions are not applicable in the Single Premium Payment Mode.

b. Maturity Benefit

If the Life Assured is alive till the Maturity/ Vesting Date, then, the following benefits become payable: Higher of

- i. Sum Assured + Sum of all Guaranteed Additions# of 9% of Total Premium Paid for 'x' years*, as applicable + Sum of all Simple Reversionary Bonus + Terminal Bonus, if declared, accrued from 'x+1' year* onwards till Maturity AND
- ii. Defined Assured Benefit

The aforesaid Maturity/ Vesting Benefit will become payable as per option chosen by the Policyholder, as mentioned in Part D - Section 10, provided this Policy is in force and we have received the due Premiums.

Guaranteed Additions

Guaranteed Additions will accrue at the end of every Policy year and become payable under the Policy at the Maturity Date or Death whichever is earlier. The additions will depend upon the premium and will be calculated as: 9% of Total Premium Paid per annum for the 'first x' Policy years*.

If the Life Assured's death occurs during the first 'x' years of the Policy Term, only the sum of all Guaranteed Additions#, till the date of death of the Life Assured will become payable.

However, if the Policy is under Paid-Up Mode, no future Guaranteed Additions will be added to the Paid-Up Value payable on Maturity, as the case may be.

#Please note that Guaranteed Additions are not applicable in the Single Premium Payment Mode.

c. Rider Benefits

There are no rider benefits with this Policy.

2. Grace Period

If you have not paid the due Regular/ Limited Premium, as the case maybe, you will get Grace Period of 30 days (yearly/ half yearly/ quarterly) and 15 days (monthly mode) from the premium payment date.

All your Policy benefits continue during this grace period. In case of death of the life assured during this period death benefit after deducting due premiums will be paid to the nominee/appointee/legal heir.

3. Paid-Up Benefits

Your Policy will not terminate and will continue under Paid-Up Mode, even if you are unable to pay the future due Premiums. In case, you have paid all the premiums, then the Policy is in fully paid - up status with all the benefits in force, else the Policy becomes partly paid- up, where the benefits are mentioned below. This benefit is however subject to the condition that you have paid full Premiums for the first 2 (two) Policy Years.

Else Policy will lapse without acquiring any paid-up value and death cover ceases.

Under single premium, Policy will acquire paid-up value immediately after payment of premium. For limited premium Policies once all due premiums are paid at the end of the 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 paid-up Policy, however, this is not applicable in case of fully paid-up policies for limited and single premium cases.

The Policyholder can revive the Policy within the period of 5 Policy years from date of first unpaid premium.

Upon revival of the Policy within the revival period all due guaranteed additions/reversionary bonuses, if declared, may be added as per in-force policy.

The paid-up benefits are as follows:

a. Death Benefit

Upon the Life Assured's death on or after the Policy Commencement Date but before the Maturity Date, the following benefits become payable:

Higher of:

- i. total premiums paid as on date of death accumulating @ 0.15% p.a. compounded annually OR
- ii. 105% of total premiums paid, plus sum of all guaranteed addition#, as applicable plus sum of all simple reversionary bonuses, if declared till the date of paid-up

The aforesaid death benefit will become payable as per option chosen by the nominee/appointee/legal heir, as mentioned in Part D - Section 10.

b. Maturity/ Vesting Benefit

If the Life Assured is alive till the Maturity Date, the following benefits become payable:

- i. Sum Assured X (Total numbers of premiums paid)/ (Total Number of premiums payable)
- ii. Sum of all Guaranteed Addition#, as applicable till the date of Paid-Up
- iii. Sum of all Simple Reversionary Bonus, if declared till the date of Paid-Up

The aforesaid maturity benefit will become payable as per option chosen by the Policyholder, as mentioned in Part D - Section 10.

4. Surrender Benefit

- a. You may surrender this Policy during the Policy Term, by submitting a written request to us any time after the Policy has acquired the Surrender Value. However, life insurance is a long term investment. You get the best results from your Policy only when you invest regularly and hold this Policy for a long term. Surrendering your Policy during the Policy Term breaks your security cover that helps you face uncertainties of life as well as meet your future needs.
- b. Please remember, you cannot revive your Policy once it is surrendered.
- c. Surrender Value is acquired, if you have paid your Premium for at least two full Policy years in case of Limited or Regular premium paying modes. Under single premium surrender value is acquired immediately after payment of premium.
- d. The Surrender Value payable will be the higher of the Guaranteed Surrender Value or the Special Surrender Value, provided this Policy has acquired the Surrender Value.

e. Guaranteed Surrender Value

The Guaranteed Surrender Value (GSV) is GSV factor for premium multiplied by total premium paid excluding Applicable taxes and extra premium, if any, till date of surrender plus the GSV factors for accrued guaranteed additions and/or reversionary bonus, if declared multiplied by total guaranteed additions plus bonus accrued, if declared to the Policy till date of surrender.

Guaranteed Surrender Value factors under Regular and Limited Premium are given in the appended Annexure. Guaranteed Surrender Value factor on Accrued Guaranteed Addition/Accrued Simple Revisionary Bonus (if declared) under regular/limited and single premium will be provided in Annexure.

Guaranteed Surrender value on Single Premium:

Under Single premium Guaranteed Surrender Value (GSV) is 75% of premium paid less any applicable taxes and extra premium, if any if surrender within first three (3) years of the Policy. For surrender after three (3) Policy years, GSV will be equal to 90% of the premium paid less any applicable taxes and extra premium, if any.

f. Special Surrender Value:

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 the Company from time to time with regards to the asset share of the Policy.

5. In the Event of Death of the Policyholder

- a. Under this Policy you will get at least non-zero positive return at maturity/ vesting.

6. Payment of Benefits

- a. The death benefit under this Policy shall be payable as per option chosen by the nominee/appointee/legal heir, as mentioned in Part D - Section 10.
- b. The maturity/ vesting benefit payable under this Policy shall be payable as per option chosen by the Policyholder, as mentioned in Part D - Section 10.

7. Premium Payment

- a. Regular and Limited Premiums can be paid to us either by monthly/ quarterly /half yearly / yearly payment mode, or Single Premium in one pay as selected by you in the Proposal Form. The Premiums should be paid either on due dates or within grace period to avoid any lapsation.

PART D

8. Reviving your Lapsed Policy

- a. You may revive the lapsed Policy within 5 (Five) consecutive years from the due date of first unpaid Premium but before the Maturity/Vesting Date by:
- i. Submitting a written request for revival of the Policy;
 - ii. Paying all unpaid due Premiums along with interest which may vary from time to time. 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.
 - iii. Providing a declaration of good health and undergoing a medical examination, if needed. The underwriting / medicals, if any will be as per Board approved Underwriting policy.
- b. A lapsed Policy will only be revived along with all its benefits when we issue a written endorsement to you in accordance with our board approved underwriting policy. We have the right to refuse the revival of the Policy as per our board approved underwriting policy.
- c. The Policy will terminate, and you will not be entitled to receive any benefits, if the Policy is lapsed before acquiring any Paid-Up value and not revived till the expiry of the revival period.

9. Free Look Period

You can return your policy document if you disagree with any of the terms and conditions within the first 15 days for all channels except Distance Marketing or electronic mode where it is 30 days from receipt of your policy document. You are required to send us the original Policy document and a written request stating the reasons for cancellation, post which we will refund your Premium within 15 days of receipt of the request after deducting the pro rata risk Premium, pro rata rider risk premium, if any, stamp duty and charges for 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

10. Annuitisation Provisions

- a. **Death Benefit:** The nominee/appointee/legal heir shall have the following options:
- i) 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

- ii) 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.
- b) **Vesting / Maturity 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) You have 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
- c) **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
 - 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 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.

11. Loan

No loans are offered under the Policy.

PART E

12. Charges

This is a participating, non-linked, endowment deferred pension plan. There are no charges under this plan.

PART F

13. Nomination

Nomination shall be governed as per section 39 of the Insurance Act, 1938 as amended from time to time:

(1) The holder of a policy of life insurance on his own life may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:

Provided that, where any nominee is a minor, it shall be lawful for the policyholder to appoint any person in the manner laid down by the insurer, to receive the money secured by the policy in the event of his death during the minority of the nominee.

(2) Any such nomination in order to be effectual shall, unless it is incorporated in the text of the policy itself, be made by an endorsement on the policy communicated to the insurer and registered by him in the records relating to the policy and any such nomination may at any time before the policy matures for payment be cancelled or changed by an endorsement or a further endorsement or a will, as the case may be, but unless notice in writing of any such cancellation or change has been delivered to the insurer, the insurer shall not be liable for any payment under the policy made bona fide by him to a nominee mentioned in the text of the policy or registered in records of the insurer.

(3) The insurer shall furnish to the policyholder a written acknowledgement of having registered a nomination or a cancellation or change thereof, and may charge such fee as may be specified by regulations for registering such cancellation or change.

(4) A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination:

Provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its reassignment on repayment of the loan shall not cancel a nomination, but shall affect the rights of the nominee only to the extent of the insurer's interest in the policy:

Provided further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policyholder, shall not cancel the nomination but shall affect the rights of the nominee only to the extent of the interest of the transferee or assignee, as the case may be, in the policy:

Provided also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment, the same nomination shall stand automatically revived when the policy is reassigned by the assignee or retransferred by the transferee in favour of the policyholder on repayment of loan other than on a security of policy to the insurer.

(5) Where the policy matures for payment during the lifetime of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policyholder or his heirs or legal representatives or the holder of a succession certificate, as the case may be.

(6) Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.

(7) Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents, or his spouse, or his children, or his spouse and children, or any of them, the nominee or nominees shall be beneficially entitled to the amount payable by the insurer to him or them

under sub-section (6) unless it is proved that the holder of the policy, having regard to the nature of his title to the policy, could not have conferred any such beneficial title on the nominee.

(8) Subject as aforesaid, where the nominee, or if there are more nominees than one, a nominee or nominees, to whom sub-section (7) applies, die after the person whose life is insured but before the amount secured by the policy is paid, the amount secured by the policy, or so much of the amount secured by the policy as represents the share of the nominee or nominees so dying (as the case may be), shall be payable to the heirs or legal representatives of the nominee or nominees or the holder of a succession certificate, as the case may be, and they shall be beneficially entitled to such amount.

(9) Nothing in sub-sections (7) and (8) shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of life insurance.

(10) The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.

(11) Where a policyholder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.

(12) The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women's Property Act, 1874, applies or has at any time applied: Provided that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.

14. Assignment

Assignment shall be governed as per section 38 of the Insurance Act, 1938 as amended from time to time:

1) A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or by the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.

(2) An insurer may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-section (1), where it has sufficient reason to believe that such transfer or assignment is not bona fide or is not in the interest of the policyholder or in public interest or is for the purpose of trading of insurance policy.

(3) The insurer shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policyholder not later than thirty days from the date of the policyholder giving notice of such transfer or assignment.

(4) Any person aggrieved by the decision of an insurer to decline to act upon such transfer or assignment may within a period of thirty days from the date of receipt of the communication from the insurer containing reasons for such refusal, prefer a claim to the Authority.

(5) Subject to the provisions in sub-section (2), the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of the insurer, shall not be operative as against an insurer, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice in writing of the transfer or assignment and either the said

endorsement or instrument itself or a copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer:

Provided that where the insurer maintains one or more places of business in India, such notice shall be delivered only at the place where the policy is being serviced.

(6) The date on which the notice referred to in sub-section (5) is delivered to the insurer shall regulate the priority of all claims under a transfer or assignment as between persons interested in the policy; and where there is more than one instrument of transfer or assignment the priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-section (5) are delivered:

Provided that if any dispute as to priority of payment arises as between assignees, the dispute shall be referred to the Authority.

(7) Upon the receipt of the notice referred to in sub-section (5), the insurer shall record the fact of such transfer or assignment together with the date thereof and the name of the transferee or the assignee and shall, on the request of the person by whom the notice was given, or of the transferee or assignee, on payment of such fee as may be specified by the regulations, grant a written acknowledgement of the receipt of such notice; and any such acknowledgement shall be conclusive evidence against the insurer that he has duly received the notice to which such acknowledgement relates.

(8) Subject to the terms and conditions of the transfer or assignment, the insurer shall, from the date of the receipt of the notice referred to in sub-section (5), recognize the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation- Except where the endorsement referred to in sub-section (1) expressly indicates that the assignment or transfer is conditional in terms of subsection (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

(9) Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this section.

(10) Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the condition that—

(a) the proceeds under the policy shall become payable to the policyholder or the nominee or nominees in the event of either the assignee or transferee predeceasing the insured; or

(b) the insured surviving the term of the policy, shall be valid:

Provided that a conditional assignee shall not be entitled to obtain a loan on the policy or surrender a policy.

(11) In the case of the partial assignment or transfer of a policy of insurance under sub-section (1), the liability of the insurer shall be limited to the amount secured by partial assignment or transfer and such policyholder shall not be entitled to further assign or transfer the residual amount payable under the same policy.

15. Making a Claim

In order to process a claim under this Policy, we will need a written intimation about the claim, upon the death of the Life Assured during the Policy Term. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

Incase of natural death

i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.

- ii. Claimant's statement and claim intimation report duly filled and signed by claimant/nominee.
- iii. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
- iv. Original Policy document.
- v. A self attested copy of Pan Card of Nominee/Claimant. In case Nominee/Claimant does not have a pan card issued on his/her name then please submit duly filled and signed Form 60.
- vi. Self-attested copy of photo-identity proof and address of the Nominee(s)/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- vii. Self-attested copy of first page of bank pass book of Nominee(s)/Claimant along with cancelled cheque.
- viii. Any other document or information that we may need for validating and processing the claim

Incase of un natural death

- i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.
- ii. Claimant's statement and claim intimation report duly filled and signed by claimant/nominee.
- iii. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
- iv. Copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report and post mortem report (Only if Death), duly attested by the police (only in case of Accident leading to unnatural death or Permanent Disability of the Life Assured).
- v. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death).
- vi. Original Policy document.
- vii. A self attested copy of Pan Card of Nominee/Claimant. In case Nominee/Claimant does not have a pan card issued on his/her name then please submit duly filled and signed Form 60.
- viii. Self-attested copy of photo-identity proof and address of the Nominee(s)/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- ix. Self-attested copy of first page of bank pass book of Nominee(s)/Claimant along with cancelled cheque.
Any other document or information that we may need for validating and processing the claim

Maturity/ Vesting Claim:

- i. Maturity Claim Intimation form duly filled and signed by claimant/ Policy Holder.
- ii. Original Policy Document (s)
- iii. Self-Attested Copy of Pan Card of Policy Holder
- iv. Self-Attested Copy of Address Proof (if change in Address).
- v. Cancelled Cheque or Self Attested Copy of Pass book of the Policy Holder
- vi. Duly filled and signed NRI Declaration form applicable only for NRIs.
- vii. Any other document or information that we may need for validating and processing the claim.

16. Suicide Exclusion

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. Policy Ceases/ Ends/ Terminates

This Plan will cease immediately and automatically on the happening of the earliest of any of the following:

- i) on the date of payment of the death benefit upon the death of the Life Assured; or
- ii) on the date of intimation of rejection of claim by us; or
- iii) on the date of Surrender of this Plan; or
- iv) on the payment of Maturity/ Vesting benefit; or
- v) on the date of receipt of free look request; or
- vi) on the expiry of the revival period provided we have not received the due unpaid regular Premiums along with interest from you till the expiry of such period and this Plan is not under the Paid-Up Mode.

18. Change of Address

You are required to inform us in writing, about any change in your/ Nominee's/Legal Heir address with address proof. This will ensure that our correspondence reaches you/ the Nominee/Legal Heir without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

19. Disclosures

Misrepresentation/Fraudulent Disclosures

Fraud, Misrepresentation and forfeiture 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 Insurance Act, 1938 as amended from time to time:

- 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.

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

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

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

20. Right to Revise/ Delete/ Alter the Terms and Conditions of this Plan

We may revise, delete and/ or alter any of the terms and conditions of this Policy, by sending a prior written notice of 30 (Thirty) days, subject to receipt of prior approval of the Regulatory Authority.

21. Force Majeure

If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control and restricts our performance under this Policy, this Policy will be wholly or partially suspended only for such period subject to IRDAI approval..

22. Governing Law and Jurisdiction

All claims, disputes or differences arising under this Policy will be governed by Indian laws and shall be subject to the jurisdiction of the Indian Courts.

23. Turn Around Time for various servicing request and claims processing are as mentioned below:

Policy Servicing TAT's	
Full Surrender	15 Days
Freelook Cancellation	15 Days
Request for Refund of Proposal Deposit	15 days
Refund of outstanding proposal deposit	15 days
Maturity/Survival/Death Claims	
Processing of Maturity claim / penal interest not paid	Due Date
Raising claim requirements after lodging the Death claim	15 Days
Death claim decision without investigation requirement	30 Days
Death claim decision with Investigation requirement	120 Days

PART G

24. Grievance Redressal

You may contact us in case of any grievance or complaint at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

- a. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 15 (Fifteen) days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of Your receipt of Our response, We will treat the complaint as closed.
- b. However, if you are not satisfied with our resolution provided or have not received any response within 15 (Fifteen) days, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com.

An acknowledgment to all such grievances received will be sent within 3 (Three) working days of receipt of the grievance.

- c. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irda.gov.in

You can also register your complaint online at

<http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Sy. No. 115/1, Financial District

Nanakramguda, Gachibowli

Hyderabad - 500032, Telangana

IRDAI TOLL FREE NO: 18004254732

Insurance Ombudsman

In case you are dissatisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman located nearest to you (please refer to Annexure of List of Ombudsmen or visit our website www.indiafirstlife.com) if your grievance pertains to:

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;

- disputes over premium paid or payable in terms of insurance policy;
- misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and intermediaries;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- non issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and

any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned in clauses (I) to (viii) above.

The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heirs, nominee or assignee with full details of the complaint and the contact information of the complainant.

As per provision 14 of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made by you or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by Us or after receipt of decision which is not to your satisfaction or after expiry of one month from the date of sending representation to Us if We fail to furnish reply to You provided the same dispute is not already decided by or pending before or disposed of by any court or consumer forum or arbitrator.

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%	6%	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%

Annexure of List of Ombudsmen

<p>Office of the Insurance Ombudsman - Ahmedabad Jeevan Prakash Building, 06th Floor, Tilak Marg, Relief Road, AHMEDABAD - 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu</p>	<p>Office of the Insurance Ombudsman - Bhopal Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh</p>
<p>Office of the Insurance Ombudsman - Bhubaneswar 62, Forest Park, BHUBNESHWAR - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in Area of Jurisdiction - Odisha</p>	<p>Office of the Insurance Ombudsman - Chandigarh S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, CHANDIGARH - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh</p>
<p>Office of the Insurance Ombudsman - Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in Area of Jurisdiction - Tamil Nadu, -Pondicherry Town and Karaikal (which are part of Pondicherry)</p>	<p>Office of the Insurance Ombudsman - New Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in Area of Jurisdiction - Delhi</p>
<p>Office of the Insurance Ombudsman - Guwahati Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI - 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>	<p>Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry</p>
<p>Office of the Insurance Ombudsman - Ernakulam 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in Area of Jurisdiction - Kerala, Lakshadweep, Mahe - a part of Pondicherry</p>	<p>Office of the Insurance Ombudsman - Kolkata Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands</p>
<p>Office of the Insurance Ombudsman - Lucknow 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in Area of Jurisdiction - 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, aizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, ultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>	<p>Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in Area of Jurisdiction - State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>

<p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bBimalokpal.jaipur@ecoi.co.in Area of Jurisdiction - Rajasthan</p>	<p>Office of the Insurance Ombudsman - Pune Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>
<p>Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, I st Phase, BENGALURU - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in Area of Jurisdiction - Karnataka</p>	<p>Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in Area of Jurisdiction - Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>Office of the Insurance Ombudsman - Patna 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA - 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@ecoi.co.in. Area of Jurisdiction - Bihar, Jharkhand</p>	



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