Your plan, **Your way!**

Invest on your own terms with complete control on your benefits

ICICI Life

GiftPro

A Non-Participating Non-Linked
Life Individual Savings Product

ICICI Life
INSURANCE

[1]Conditions apply

A Plan to Fit Your Needs

Life is peaceful when you can plan your goals ahead of time. You need a plan that can take care of your family's financial security with a life insurance cover as well as secure your life goals like marriage, parenthood, children's education and retirement.

Presenting ICICI Life GIFT Pro, a protection and savings-oriented life insurance plan which helps you build a safety net to provide financial protection to your family along with guaranteed benefits. With ICICI Life GIFT Pro, you can achieve your life goals like a PRO.

Salient features that make ICICI Life GIFT Pro suitable for you

- Life Insurance Cover for financial security of your family
- Flexibility of selecting duration of Guaranteed Income as per your needs
- Option to receive Guaranteed income that either stays level throughout the income duration or increases every year
- MoneyBack Benefit flexibilities to choose:

  Percentage of MoneyBack Benefit i.e. sum of total annualized premiums payable: It can be any number from 0% to 200%.

  When you want to receive MoneyBack Benefit: It can be paid at the maturity date or at the end of any policy year within the income period
- Option to enhance your Guaranteed Income amount with Low Cover Income Booster
- Option to receive income on date of your choice through Save the Date option
- Option to withdraw future benefits in advance by converting into a lump sum
- Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws
- The product is also available for purchase online

Plan at a glance - Eligibility Criteria to buy the product

Premium Payment Term (in years)	Policy Term (in years)	Income Period* (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
5	5 to 10	5/7/10/12/ 15/20/25/30	18 minus Policy Term / 60	18/70
6	6 to 11			18/71
7	7 to 12			18/72
8	8 to 13			18/73
9	9 to 14			18/74
10	10 to 15			18/75
11	11 to 16			18/75
12	12 to 17			18/75

- **Minimum Annual Premium:**

Premium Payment Term	Minimum Annualized Premium
5 - 6	₹ 1,00,000
7 and above	₹ 50,000

- **Minimum Sum Assured on Death:**

Premium Payment Term	Minimum Sum Assured
5 - 6	₹ 5,00,000
7 and above	₹ 2,50,000

- **Maximum Annual Premium: Subject to Board Approved Underwriting Policy (BAUP)**
- **Maximum Sum Assured on Death: Subject to Board Approved Underwriting Policy (BAUP)**
- **Premium Payment Frequency: Annual, Half-Yearly, Monthly**

*Income Period starts at the end of the policy term.

#Taxes are applicable on premiums as per the prevailing Tax Laws. The tax laws are subject to amendments from time to time.

Plan details for POS variant:

Premium Payment Term (in years)	Policy Term (in years)	Income Period* (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
5	5 to 10	5/7/10/12/ 15/20/25/30	18 minus Policy Term / 65 minus Policy Term	18/65
6	6 to 11			
7	7 to 12			
8	8 to 13			
9	9 to 14			
10	10 to 15			
11	11 to 16			
12	12 to 17			

- **Minimum Annual Premium:**

Premium Payment Term	Minimum Annualized Premium
5 - 6	₹ 1,00,000
7 and above	₹ 50,000

- **Minimum Sum Assured on Death:**

Premium Payment Term	Minimum Sum Assured
5 - 6	₹ 5,00,000
7 and above	₹ 2,50,000

- **Maximum sum assured on death:** ₹ 25,00,000
- **Premium Payment Frequency:** Annual, Half-Yearly, Monthly

*Income Period starts at the end of the policy term.

#Taxes are applicable on premiums as per the prevailing Tax Laws. The tax laws are subject to amendments from time to time.

A GIFT with many flexibilities

You pay premiums for a certain period of time (known as the premium payment term). After the completion of policy term, you will receive Guaranteed Income (GI) at the end of every month/year for a certain period (known as the Income Period). Please go through the details given below to know about the various flexibilities available to you:

1. Flexibility to choose Guaranteed Income option (Level Guaranteed Income or Increasing Guaranteed Income)

We all know that future costs are expected to go up. Hence, to plan your expenses better, we also give you the option to select whether you want to receive guaranteed income that either

a. remains at the same level throughout the Income Period, or
b. increases every year

If you choose to receive income that increases every year, your guaranteed income will increase every year at a simple interest rate of 5% p.a..

2. Flexibility to choose to receive a percentage of your total annualized premiums payable i.e. MoneyBack Benefit

Since your income needs are based on your lifestyle and future goals, we understand that you may want to decide whether you would want some amount of a one-time lump sum benefit coming to you in addition to the Guaranteed Incomes. **You can choose to receive any percentage from 0% to 200% of the sum total of all annualized premiums payable by you as this lump sum benefit (known as MoneyBack Benefit).** You will need to select the percentage of MoneyBack at inception.

How does the flexibility to select a percentage of MoneyBack Benefit help?

Your quantum of income benefit depends on what percentage of MoneyBack you have chosen to receive. The income amount increases with decreasing percentage of MoneyBack opted. If you choose to receive no MoneyBack Benefit (percentage chosen is 0%), this will give an option to maximize your regular income benefit. On the other hand, choosing 200% as the percentage, lets you enjoy regular income during the income period and then receive 2X of all premiums (annualized) paid back at the end. This lump sum amount can be utilized as a legacy payout for your loved ones. Lest you forget, you have the entire range to choose from!

3. Flexibility to choose when you want to receive MoneyBack Benefit

Further, it also becomes critical to receive this MoneyBack Benefit as per your larger life goals which you have fixed a timeline for, in advance. For the same reason, **we also give you the flexibility to choose any year, on or after the maturity date of the policy up to the last income year, to receive the MoneyBack Benefit.** The MoneyBack Benefit will be payable at the end of the year, as chosen by you.

What does this mean?

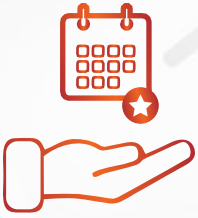
Let us take the example of Mr. Bhavesh who is planning to receive income for 30 years. He can choose to receive his MoneyBack Benefit at the end of the policy term i.e. before his first income commences or at the end of 1st year of income payout or 2nd year and so on...

Please also note:

In case of death of the Life Assured during the Income Period, the Claimant continues to receive the Guaranteed Income and MoneyBack Benefit (if applicable and not paid earlier), as detailed below under 'Death Benefit' section.

Looking for something more?

4. Flexibility to receive income on any date of your choice with Save the Date



As we all want to save for the non-negotiable goals in life, we also want to ensure that our savings are used for the intended cause. For the same, we also let you choose any date like your spouse's birthdate, your anniversary date, date of maturity of your policy or any special date of your choice to receive the Guaranteed Income if you have opted to take Guaranteed Income on an annual basis. Please refer to Clause 6 & 7 under Terms & Conditions for more details.

5. Flexibility to receive all future benefits as a lump sum benefit at a discounted value

We understand that your financial plan needs to align with your goals and hence should enable you to utilize your money whenever you want and exactly the way you want! For ease of access to the fund, you have an option to receive future benefits by converting them in the form of a lump sum at policy maturity or any time during the income period, at a discounted rate. **You can choose to convert all future guaranteed income and MoneyBack Benefit (if applicable and not already received) into a lump sum.** This flexibility is also available to the Claimant in case of an unfortunate demise of the Life Assured during the Income Period.

The value of lump sum benefit will depend on when you/ the Claimant exercise the option, and is detailed below:

- On the date of policy maturity: Higher of Maturity Sum Assured or the Total Premiums Paid
- Any time during the income period after policy maturity date: Future GIs and MoneyBack Benefit (if applicable) discounted at 30 year Government Securities yield + 1.00%, rounded to nearest 0.25%. The yield on 30-year Government Securities will be sourced from www.bloomberg.com. The discount rate, applicable for commutation to lump sum during income period, will be reviewed twice every year on 1st of June and 1st of December.

Further, kindly note that on payment of all due GI and MoneyBack Benefit, if applicable or the discounted value of future GI and MoneyBack Benefit, if applicable, to you/ Claimant (as applicable), the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

6. Low Cover Income Booster

Your needs can vary based on your financial plan wherein you may want to enjoy either a higher income or a higher sum assured. Hence, at the inception of the policy, you can choose to opt for “Low Cover Income Booster” wherein you will be able to enjoy additional income for opting a lower life cover. Please refer to the details on the same as mentioned below under Death Benefit.

Your benefits will vary based on the different flexibilities chosen by you.
Premium, premium payment term, income period, policy term, Guaranteed Income option, percentage and year of MoneyBack Benefit, and Low Cover Income Booster chosen at inception of policy cannot be changed.

Death Benefit

In the event the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the Death Benefit will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Death Benefit is highest of:

a. Sum Assured on Death (defined as Death Benefit multiple X Annualized Premium)
b. 105% of the Total premiums paid up to the date of death
c. c. Death Benefit Factor X Maturity Sum Assured X {number of months for which premiums are paid up to date of death / (12 X Premium Payment Term)}
d. Surrender value payable as on the date of death

Where,

- Annualized Premium means the premium amount payable in a policy year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- Maturity Sum Assured is the discounted value of future GIs and MoneyBack Benefit (if applicable) computed at discount rate of 9.00% p.a. at the end of the policy term.
- Total Premiums Paid means the total of all premiums paid under this policy, excluding any extra premium, and taxes, if explicitly

In case Low Cover Income Booster benefit is <u>not chosen</u>, the Death Benefit Multiples (as varying by age at entry of the Life Assured) are specified below:

Age	Multiple	Age	Multiple	Age	Multiple	Age	Multiple
1	11.04	16	10.89	31	10.74	46	10.59
2	11.03	17	10.88	32	10.73	47	10.58
3	11.02	18	10.87	33	10.72	48	10.57
4	11.01	19	10.86	34	10.71	49	10.56
5	11.00	20	10.85	35	10.70	50	10.55
6	10.99	21	10.84	36	10.69	51	10.54
7	10.98	22	10.83	37	10.68	52	10.53
8	10.97	23	10.82	38	10.67	53	10.52

Age	Multiple	Age	Multiple	Age	Multiple	Age	Multiple
9	10.96	24	10.81	39	10.66	54	10.51
10	10.95	25	10.80	40	10.65	55	10.50
11	10.94	26	10.79	41	10.64	56	10.49
12	10.93	27	10.78	42	10.63	57	10.48
13	10.92	28	10.77	43	10.62	58	10.47
14	10.91	29	10.76	44	10.61	59	10.46
15	10.90	30	10.75	45	10.60	60	10.45

In case Low Cover Income Booster benefit is chosen, the Death Benefit Multiples (as varying by age at entry of the Life Assured) are specified below:

Age	Multiple	Age	Multiple	Age	Multiple	Age	Multiple
1	7.48	16	7.33	31	7.18	46	7.03
2	7.47	17	7.32	32	7.17	47	7.02
3	7.46	18	7.31	33	7.16	48	7.01
4	7.45	19	7.30	34	7.15	49	7.00
5	7.44	20	7.29	35	7.14	50	5.10
6	7.43	21	7.28	36	7.13	51	5.09
7	7.42	22	7.27	37	7.12	52	5.08
8	7.41	23	7.26	38	7.11	53	5.07

Age	Multiple	Age	Multiple	Age	Multiple	Age	Multiple
9	7.40	24	7.25	39	7.10	54	5.06
10	7.39	25	7.24	40	7.09	55	5.05
11	7.38	26	7.23	41	7.08	56	5.04
12	7.37	27	7.22	42	7.07	57	5.03
13	7.36	28	7.21	43	7.06	58	5.02
14	7.35	29	7.20	44	7.05	59	5.01
15	7.34	30	7.19	45	7.04	60	5.00

On payment of Death Benefit to the claimant, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. In the event of death of the Life Assured on the Date of Maturity, only the Maturity Benefit (if applicable) is payable and the Death Benefit shall not be payable.

Death Benefit factors, applicable at the inception of the policy, are guaranteed throughout the policy term. Death Benefit factors are mentioned in Appendix I.

For policies issued on minor's life, the date of commencement of risk will be the date of commencement of the policy.

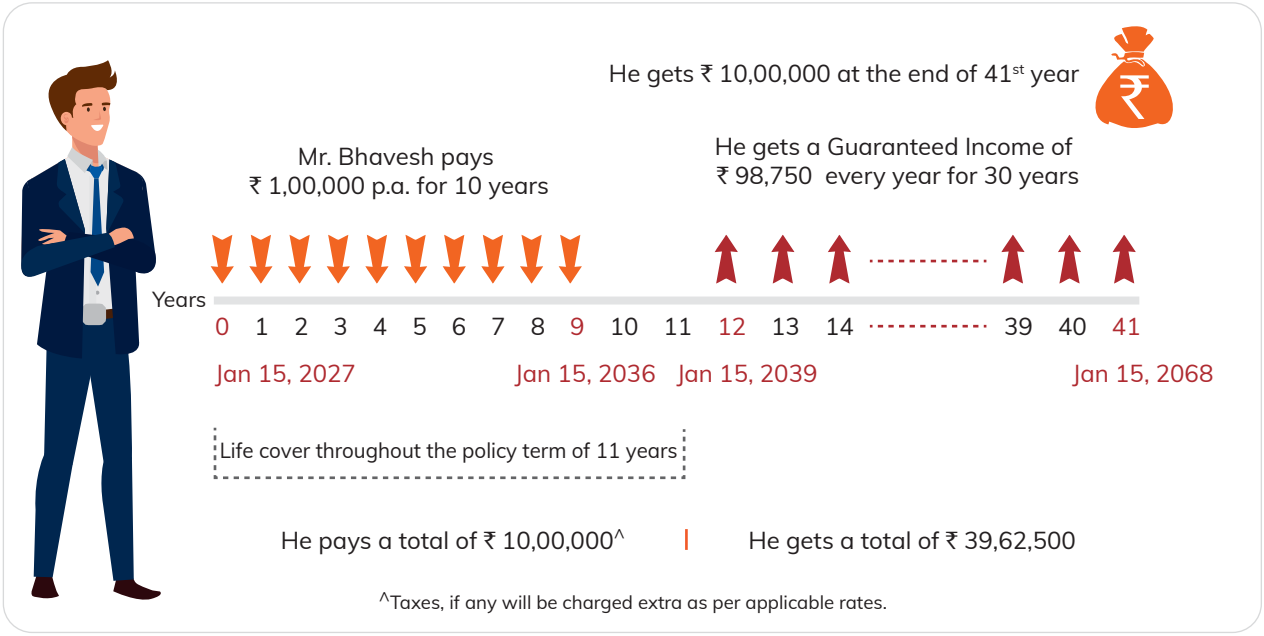
In case of death of the Life Assured during the Income Period, the claimant will continue to receive the Guaranteed Income and MoneyBack Benefit (if applicable and if not paid prior to death). At any time during the Income Period, the Claimant shall have an option to receive the discounted value of future income and MoneyBack Benefit (if applicable and if not already paid) in the form of a lump sum benefit. Please refer to Clause 5 under "A GIFT with many flexibilities".

Let us take few examples to understand the multiple flexibilities available under ICICI Life GIFT Pro:

Illustration 1:

Mr. Bhavesh is a 35-year old who wants to create a second income for himself so that he can plan for his future goals.

He decides to pay an annual premium of ₹ 1 lakh in ICICI Life GIFT Pro and receive 100% MoneyBack Benefit in the last year of the Income Period. He chooses to receive a level income throughout the Income Period and does not opt for Low Cover Income Booster and gets a minimum life cover of ₹ 10.70 lakh for 11 years.



In the above example, the frequency of premium payment and Guaranteed Income is annual. Mr. Bhavesh also has the flexibility to receive income on a monthly basis.

If he chooses to receive this income every month, the amount will be multiplied by 96%. In this case, the Guaranteed Income will be ₹ 94,800 for the whole year. He will receive ₹ 94,800/12 = ₹ 7,900 every month for 30 years starting from Feb 15, 2038

Let's say Mr. Bhavesh considers 80%, 50%, 30% or 0% as MoneyBack Benefit along with the last income:

The below table shows the corresponding income that Mr. Bhavesh will receive for 30 years:

MoneyBack Benefit	Annual Income for 30 years
100%	₹98,750
80%	₹1,00,530
50%	₹ 1,03,200
30%	₹ 1,04,980
0%	₹ 1,07,650

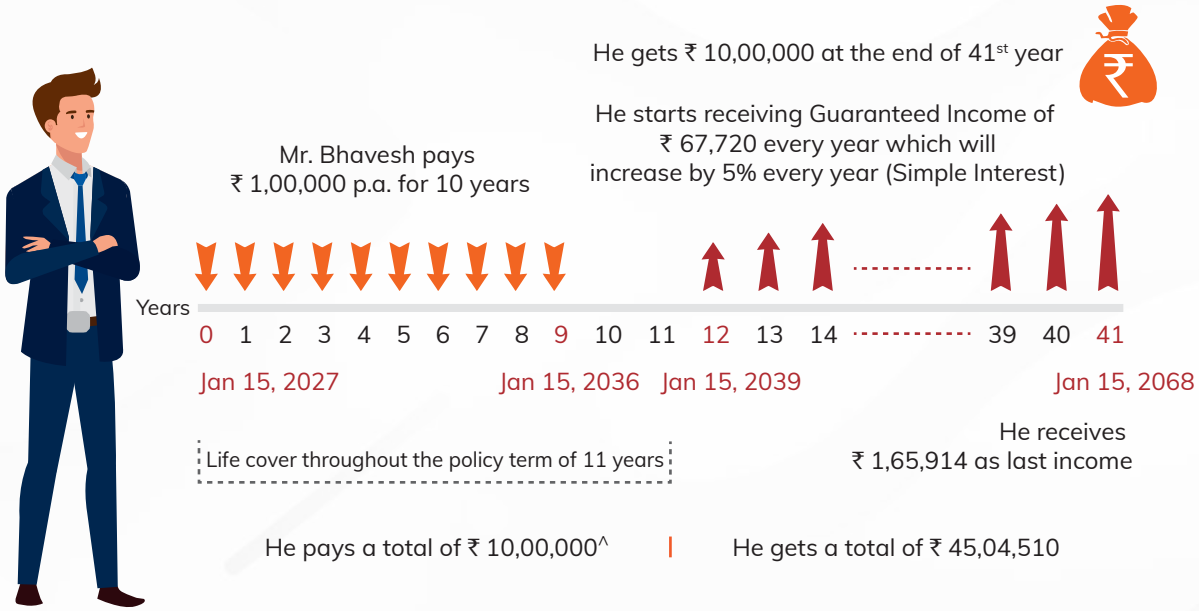
Illustration 2:

Let's say Mr. Bhavesh from the earlier example wants to receive income that increases every year to meet his future goals.

He decides to pay an annual premium of ₹ 1 lakh in ICICI Life GIFT Pro and receive 100% MoneyBack Benefit in the last year of the Income Period and gets a life cover of minimum ₹ 10.70 lakh for 11 years.

He selects Increasing Guaranteed Income option to ensure an increasing Income throughout the income tenure.

The Illustration given below shows the increasing guaranteed income that Mr. Bhavesh will receive.



^Taxes, if any will be charged extra as per applicable rates.

Additional benefits

Higher Premium Benefit

You will receive higher benefit for contributing more towards your savings goals. As your commitment towards savings increases, you will receive an additional benefit on your Guaranteed Income every year. This additional benefit is expressed as additional guaranteed income rate and is % of Annualized Premium, provided in the table below:

Annualized Premium Thresholds (in ₹)	Premium Payment Term							
	5	6	7	8	9	10	11	12
1,00,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1,50,000	0.75%	0.80%	0.80%	0.90%	0.90%	1.00%	1.25%	1.25%
3,00,000	1.25%	1.40%	1.40%	1.70%	1.70%	2.00%	2.50%	2.50%
5,00,000	2.00%	2.10%	2.10%	2.25%	2.25%	2.50%	3.00%	3.00%
10,00,000	2.50%	2.60%	2.60%	2.75%	3.25%	3.25%	3.75%	3.75%

For premiums in between band thresholds (i.e. premiums that fall between two adjacent Annualized Premiums mentioned in table above), the additional rate will be linearly interpolated. For annualized premium less than the lowest threshold level i.e. ₹ 1,00,000, the additional income rates will be same as that at the lowest threshold. For annualized premium more than the highest threshold level i.e. ₹ 10,00,000, the additional income rates will be same as that at the highest threshold.

Non-Payment of Premiums: What happens if you stop paying your premiums?

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. However, at any stage if you stop paying premiums the following shall be applicable:

- If you stop paying premiums in the first years, no benefits will be payable.
- If you stop paying premiums after you have completed payment of premiums for first year, the policy can continue with reduced benefits.
- In such a case, Paid-up Maturity Benefit or Paid–up Death Benefit will be payable.

Paid-up Death Benefit

The Paid-Up Death Benefit is higher of

- Paid-up Sum Assured on Death, computed as Sum Assured on Death X {number of months for which premiums are paid / (12 X Premium Payment Term)}
- 105% of Total Premiums Paid up to the date of death
- Death Benefit factor X Maturity Sum Assured X {number of months for which premiums are paid / (12 X Premium Payment Term)}
- Surrender Value as on the date of death

On payment of Death Benefit to the Claimant, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

In the event of death of the Life Assured on the Date of Maturity for a Paid-up policy, only the Paid -up Maturity Benefit (if applicable) is payable and Paid-up Death Benefit shall not be payable.

Paid-up Maturity Benefit

On survival of the Life Assured at the completion of the policy term, the maturity benefit shall be paid in the form of paid-up GI at the end of every month/year, for an income period as chosen by you at inception.

Paid-up Maturity Benefits will be calculated as follows:

Paid-up GI = Annual GI X {number of months for which premiums are paid / (12 X Premium Payment Term)}

GI modal factor will be applicable on paid-up GI, if policyholder has opted for monthly GIs.

If you have selected Increasing GI option at inception, then the first paid-up GI payable shall be calculated using the above stated formula, and the same shall increase at a simple interest rate of 5% every year.

Additionally, a paid-up MoneyBack Benefit (if applicable) will be payable at the pre-selected date, where:

Paid-up MoneyBack Benefit = MoneyBack Benefit X {number of months for which premiums are paid / (12 X Premium Payment Term)}

Paid-up GI and Paid-up MoneyBack Benefit (if applicable) will be paid to You/Claimant, as applicable irrespective of whether the Life Assured is alive or not during the income period. On payment of paid-up MoneyBack Benefit (at the pre-selected date) and the last paid-up GI pay-out, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

You/ Claimant, as applicable, shall have an option to receive the discounted value of future paid-up GI and paid-up MoneyBack Benefit, (if applicable and not paid yet), in the form of a lump sum benefit. The value of lump sum benefit will depend on when you/ the Claimant exercise the option, and is detailed below:

- On the date of policy maturity: equal to paid-up 'Maturity Sum Assured', where paid up Maturity Sum Assured set as Maturity Sum Assured X {number of months for which premiums are paid / (12 X Premium Payment Term)}
- Any time during the income period after policy maturity date: Future paid-up GIs and paid-up MoneyBack Benefit (if applicable) discounted at 30 year Government Securities yield + 1.00%, rounded to nearest 0.25%. The yield on 30-year Government Securities will be sourced from www.bloomberg.com. The discount rate, applicable for commutation to lump sum during income period, will be reviewed twice every year on 1st of June and 1st of December.

Policy Revival

You can revive your policy benefits for their full value within five years from the due date of the first unpaid premium by paying all due premiums together with interest before the termination date of the policy.

Revival will be based on prevailing Board Approved Underwriting Policy. Revival interest rate will be equal to 1.50% plus the prevailing yield on 10 year Government Securities. The yield on 10 year Government Securities will be sourced from www.bloomberg.com. The revival interest rate for April 2026 is 8.37% p.a. compounded half-yearly. The revival interest rate will be reviewed on the 15th day of every month by the company based on the 10-year G-Sec yield of one day prior to such review.

Any change in revival conditions will be subject to prior approval from IRDAI and will be disclosed to policyholders.

Once you start paying premiums again, the reduced benefits will be restored to their full value.

Surrender Benefit

You can Surrender the policy any time after payment of at least one full year's Premiums. Prior to receipt of one full year's premium, no surrender value is payable.

On policy surrender, you will get higher of the following:

- Guaranteed Surrender Value (GSV)
- Special Surrender Value (SSV)

The Guaranteed Surrender Value (GSV) will be calculated as follows:

A. Guaranteed Surrender Value

GSV = GSV factor X Total Premiums Paid.

For details on GSV factors, please refer to Appendix II.

GSV factors shall be as follows-

For Policy Term less than 10 years:

Policy Year	Policy Term				
	5 years	6 years	7 years	8 years	9 years
1	15%	15%	15%	15%	15%
2	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%
4	90%	50%	50%	50%	50%
5	90%	90%	50%	50%	50%
6		90%	90%	50%	50%
7			90%	90%	50%
8				90%	90%
9					90%

For Policy Term greater than and equal to 10 years:

Policy Year	Policy Term ≥ 10 years
1	15%
2	30%
3	35%
4 to 7	50%
8 to (Policy Term less 2)	50% + 40% x (Policy Year – 7) ÷ (Policy Term – 8)
Policy Term less 1 to Policy Term	90%

Please note, if you discontinue your premiums before your policy has acquired a surrender value, no benefits will be payable under the policy.

For more details on SSV and surrender benefit, please refer to the policy document.

Taking a policy loan

You can take a policy loan after your policy acquires a surrender value.

a. Loans are available provided a positive surrender value is payable under the policy at the time of disbursement of the same.

b. Loan amount of up to 80% of Surrender Value can be availed.

c. For other than in-force and fully paid-up policies, if the outstanding loan amount including interest exceeds the Surrender Value, the policy will be Foreclosed. You shall be given due intimation/ notice prior to the policy foreclosure as a reasonable opportunity for continuing the policy. On Foreclosure, the Policy will terminate, and all rights, benefits and interests under the policy will stand extinguished.

d. For inforce and/or fully paid-up policy, the policy can't be foreclosed on the ground of outstanding loan amount including interest exceeding the surrender value.

e. Before any Benefits are paid out, loan outstanding together with the interest thereon will be deducted and the balance amount will be payable.

f. For availing this feature of loan, the policy shall be assigned to Company.

g. Applicable interest rate will be equal to 150 basis points in addition to the prevailing yield on 10-year Government Securities. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. The loan interest rate for April 2026 is 8.37%p.a. compounded half-yearly.

h. The loan interest rate will be reviewed monthly by Us and any change in the interest rate shall be effective from 15th of the month.

i. The basis for computing loan interest will be reviewed from time to time and may be revised subject to the prior approval of the IRDAI.

A fully paid policy is a policy for which all premiums have been paid, as per the premium payment term selected, and no further premiums are due. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the premium payment term.

Termination of the Policy

We will terminate the policy on the occurrence of any of the below mentioned conditions if:

(i) You expressly surrender the policy

(ii) The policy lapses on account of non-payment of first two full years' premium, and has not been revived within the revival period

(iii) At the end of the Income Period, upon payment of all due GIs and MoneyBack Benefit (if applicable and if not already paid) or upon payment of the commuted lump sum benefit of all due GIs and MoneyBack Benefit (if applicable and if not already paid)

(iv) On payment of Death Benefit

(v) On cancellation of the policy by the Company

(vi) On payment of free look cancellation proceeds

Terms & Conditions

1. 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 Claimant 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. The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished.
2. Free look period: On receipt of the policy document, whether received electronically or otherwise, You have an option to review the policy terms and conditions. If You are not satisfied or have any disagreement with the terms and conditions of the Policy or otherwise and have not made any claim, the Policy Document needs to be returned to the Company with reasons for cancellation within 30 days from the date of receipt of the Policy Document. We will refund the premium paid after deduction of Stamp duty, proportionate risk premium for the period of cover and the expenses borne by Us on medical tests, if any.
3. Tax Benefits: Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 2025. Taxes, if any will be charged extra as per applicable rates. The tax laws are subject to amendments from time to time. Please consult your tax advisor for more details.
4. Grace Period: If the policyholder is unable to pay an installment premium by the due date, a grace period of 15 days will be given for payment of due installment premium for monthly frequency, and 30 days will be given for payment of due installment premium for any other frequency, commencing from the premium due date. The life cover continues during the grace period. In case of Death of Life Assured during the grace period, the Company will pay the applicable Death Benefit.

   If the premium is not paid within the grace period before one full years' premium has been paid, the policy shall lapse and cover will cease.
5. Benefit Illustrations: The payout dates shown in the illustrations in this document are only indicative and the actual payouts will be within a period of one week from the stated dates.
6. Save the Date: You have an option to receive GI every year on a Special Date of your choice preceding the due date of first GI pay-out during the Income Period. The Special date can be chosen to coincide with any date such as, Date of Maturity, birth date or anniversary date etc. Payment of GI will commence from this Special Date and all further GIs will be paid every year on this Special Date chosen. You can select the Special Date at policy inception or any time before two months of the completion of the policy term.

   In case You opt for a Special Date, the GI payable each year would be adjusted by multiplying the GI amount with a discount loading factor, varying by the policy month in which the Special Date falls. The factors are provided in the table below

Policy Month	Factor	Policy Month	Factor	Policy Month	Factor
1	92.59%	5	95.00%	9	97.47%
2	93.19%	6	95.61%	10	98.09%
3	93.79%	7	96.23%	11	98.73%
4	94.39%	8	96.84%	12	99.36%

Where, Policy Month = Completed months in a policy year + 1

7. Change of frequency of premium payment: You have the flexibility to change the frequency of premium payment on policy anniversary.
8. Change of frequency of guaranteed income: You also have the flexibility to change the frequency of Guaranteed Income any time before two months of the completion of the policy term.
9. Advance Premium: Collection of advance premium is allowed, provided the premium is paid within the same financial year. However, where the premium due in the next financial year is being paid in advance in the current financial year, the premium can be paid in advance of the due date of the premium for a maximum period of three months. The premium collected in advance will be adjusted on the due date of the premium.
10. Policy on the Life of a Minor: If the policy has been taken on the life of a minor, on attaining the age of majority i.e. 18 years, the policy will vest on him/her. Thereafter, the Life Assured shall become the policyholder who will then be entitled to all the benefits and subject to all liabilities as per the terms and conditions of the policy. Subsequently, the Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time. However, if the policy is assigned during the minority of the Life Assured, then the vesting of the policy shall be kept in abeyance till the assignment is valid and effective.
11. Policies where Policyholder and Life Assured are different individuals: If the Policyholder and the Life Assured are different, then in the event of death of the Policyholder and upon subsequent intimation of the death with the Company:

- If the Life Assured is a minor: the policy shall vest on the guardian of the minor life assured till he/she attains the age of majority. Upon attaining the age of majority the policy ownership shall be changed according to Clause 10 mentioned above;
- If the Life Assured is major: the policy shall vest on the Life Assured. Thereafter, the Life Assured shall become the Policyholder and will be entitled to all benefits and subject to all liabilities as per the terms and conditions of the policy. The Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time.

12. Loadings for other than annual mode of premium payment frequency: For monthly and half-yearly modes of premium payments, additional loadings will be applied to both the base premium and the extra mortality premium. The additional loadings, expressed as a percentage of the annual premium will be as given below.

Mode of Premium Payment	Loading (% of Annual Premium)
Monthly	4.5%
Half-yearly	2.5%
Yearly	0%

13. POS Policies: Policies sourced through POS Channel will not have any medical examination.
14. Nomination: Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
15. Assignment: Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
16. Section 41 of the Insurance Act, 1938 as amended from time to time: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

    Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.
17. Section 45 of the 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.

In case of fraud or misstatement, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud or misstatement being established by the Company in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

18. For further details, please refer to the policy document and the benefit illustration.

19. Policy Servicing and Grievance Handling Mechanism: For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.icicilife.com. For updated contact details, We request You to regularly check Our website. If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@icicilife.com or 1800-2660.

Address:
ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited.),
Unit 901A & 901B, 9th Floor, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104

For more details, please refer to the “Grievance Redressal” section on www.icicilife.com. If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited.),
Unit 901A & 901B, 9th Floor, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104

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

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA)
155255 (or) 1800 4254 732
Email ID: complaints@irdai.gov.in

Address for communication for complaints by fax/paper:
Policyholders' Protection and Grievance Redressal Department – Grievance Redressal Cell
Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda, Gachibowli,
Hyderabad, Telangana State – 500032

You can also register your complaint online at bimabharosa.irdai.gov.in.

This is subject to change from time to time. Refer https://www.icicilife.com/services/grievance-redressal.html for more details.

About ICICI Life Insurance

ICICI Life Insurance Limited+ commenced operations in FY2001 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI) in November 2000. With customer centricity at the core, the Company offers a comprehensive suite of Protection, Savings & Retirement solutions designed to meet the evolving life stage needs of the customers thereby safeguarding their families' financial security while also achieving long term financial goals.

ICICI Life INSURANCE

For more information:
Customers calling from any where in India, please dial 1800 2660
Do not prefix this number with "+" or "91" or "00"

Call Centre Timings: 10.00 am to 7.00 pm
Monday to Saturday, except National Holidays.
To know more, please visit www.icicilife.com

ICICI Life Insurance Limited+. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

ICICI Life Insurance Limited (+formerly known as ICICI Prudential Life Insurance Company Limited.). Registered Office: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade Logo displayed above is the property of ICICI Bank Limited and is used by ICICI Life Insurance Limited under licence. ICICI Life GIFT Pro Form No.: E36 and E37, UIN: 105N201V07, Advt No.:IL/L/II/0366/2026-27.

BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.
Public receiving such phone calls are requested to lodge a policy complaint.

Appendix I – Death Benefit Factors

Policy Term/ Pol Duration (months)	5	6	7	8	9	10	11	12	13	14	15	16	17
1	61.89%	56.13%	50.91%	46.17%	41.89%	37.99%	34.45%	31.24%	28.34%	25.70%	23.31%	21.14%	19.17%
2	62.40%	56.59%	51.33%	46.55%	42.23%	38.30%	34.73%	31.50%	28.57%	25.91%	23.50%	21.31%	19.33%
3	62.91%	57.05%	51.75%	46.93%	42.57%	38.61%	35.01%	31.76%	28.80%	26.12%	23.69%	21.48%	19.49%
4	63.42%	57.52%	52.17%	47.31%	42.92%	38.93%	35.30%	32.02%	29.04%	26.33%	23.88%	21.66%	19.65%
5	63.94%	57.99%	52.60%	47.70%	43.27%	39.25%	35.59%	32.28%	29.28%	26.55%	24.08%	21.84%	19.81%
6	64.46%	58.46%	53.03%	48.09%	43.62%	39.57%	35.88%	32.54%	29.52%	26.77%	24.28%	22.02%	19.97%
7	64.99%	58.94%	53.46%	48.48%	43.98%	39.89%	36.17%	32.81%	29.76%	26.99%	24.48%	22.20%	20.13%
8	65.52%	59.42%	53.90%	48.88%	44.34%	40.22%	36.47%	33.08%	30.00%	27.21%	24.68%	22.38%	20.29%
9	66.06%	59.91%	54.34%	49.28%	44.70%	40.55%	36.77%	33.35%	30.24%	27.43%	24.88%	22.56%	20.46%
10	66.60%	60.40%	54.78%	49.68%	45.06%	40.88%	37.07%	33.62%	30.49%	27.65%	25.08%	22.74%	20.63%
11	67.14%	60.89%	55.23%	50.09%	45.43%	41.21%	37.37%	33.89%	30.74%	27.88%	25.28%	22.93%	20.80%
12	67.69%	61.39%	55.68%	50.50%	45.80%	41.55%	37.68%	34.17%	30.99%	28.11%	25.49%	23.12%	20.97%
13	68.24%	61.89%	56.13%	50.91%	46.17%	41.89%	37.99%	34.45%	31.24%	28.34%	25.70%	23.31%	21.14%
14	68.80%	62.40%	56.59%	51.33%	46.55%	42.23%	38.30%	34.73%	31.50%	28.57%	25.91%	23.50%	21.31%
15	69.36%	62.91%	57.05%	51.75%	46.93%	42.57%	38.61%	35.01%	31.76%	28.80%	26.12%	23.69%	21.48%
16	69.93%	63.42%	57.52%	52.17%	47.31%	42.92%	38.93%	35.30%	32.02%	29.04%	26.33%	23.88%	21.66%
17	70.50%	63.94%	57.99%	52.60%	47.70%	43.27%	39.25%	35.59%	32.28%	29.28%	26.55%	24.08%	21.84%
18	71.08%	64.46%	58.46%	53.03%	48.09%	43.62%	39.57%	35.88%	32.54%	29.52%	26.77%	24.28%	22.02%
19	71.66%	64.99%	58.94%	53.46%	48.48%	43.98%	39.89%	36.17%	32.81%	29.76%	26.99%	24.48%	22.20%
20	72.25%	65.52%	59.42%	53.90%	48.88%	44.34%	40.22%	36.47%	33.08%	30.00%	27.21%	24.68%	22.38%
21	72.84%	66.06%	59.91%	54.34%	49.28%	44.70%	40.55%	36.77%	33.35%	30.24%	27.43%	24.88%	22.56%
22	73.43%	66.60%	60.40%	54.78%	49.68%	45.06%	40.88%	37.07%	33.62%	30.49%	27.65%	25.08%	22.74%
23	74.03%	67.14%	60.89%	55.23%	50.09%	45.43%	41.21%	37.37%	33.89%	30.74%	27.88%	25.28%	22.93%
24	74.63%	67.69%	61.39%	55.68%	50.50%	45.80%	41.55%	37.68%	34.17%	30.99%	28.11%	25.49%	23.12%
25	75.24%	68.24%	61.89%	56.13%	50.91%	46.17%	41.89%	37.99%	34.45%	31.24%	28.34%	25.70%	23.31%
26	75.85%	68.80%	62.40%	56.59%	51.33%	46.55%	42.23%	38.30%	34.73%	31.50%	28.57%	25.91%	23.50%
27	76.47%	69.36%	62.91%	57.05%	51.75%	46.93%	42.57%	38.61%	35.01%	31.76%	28.80%	26.12%	23.69%
28	77.09%	69.93%	63.42%	57.52%	52.17%	47.31%	42.92%	38.93%	35.30%	32.02%	29.04%	26.33%	23.88%
29	77.72%	70.50%	63.94%	57.99%	52.60%	47.70%	43.27%	39.25%	35.59%	32.28%	29.28%	26.55%	24.08%
30	78.35%	71.08%	64.46%	58.46%	53.03%	48.09%	43.62%	39.57%	35.88%	32.54%	29.52%	26.77%	24.28%
31	78.99%	71.66%	64.99%	58.94%	53.46%	48.48%	43.98%	39.89%	36.17%	32.81%	29.76%	26.99%	24.48%
32	79.63%	72.25%	65.52%	59.42%	53.90%	48.88%	44.34%	40.22%	36.47%	33.08%	30.00%	27.21%	24.68%
33	80.28%	72.84%	66.06%	59.91%	54.34%	49.28%	44.70%	40.55%	36.77%	33.35%	30.24%	27.43%	24.88%
34	80.94%	73.43%	66.60%	60.40%	54.78%	49.68%	45.06%	40.88%	37.07%	33.62%	30.49%	27.65%	25.08%
35	81.60%	74.03%	67.14%	60.89%	55.23%	50.09%	45.43%	41.21%	37.37%	33.89%	30.74%	27.88%	25.28%
36	82.27%	74.63%	67.69%	61.39%	55.68%	50.50%	45.80%	41.55%	37.68%	34.17%	30.99%	28.11%	25.49%

Policy Term/ Pol Duration (months)	5	6	7	8	9	10	11	12	13	14	15	16	17
37	82.94%	75.24%	68.24%	61.89%	56.13%	50.91%	46.17%	41.89%	37.99%	34.45%	31.24%	28.34%	25.70%
38	83.62%	75.85%	68.80%	62.40%	56.59%	51.33%	46.55%	42.23%	38.30%	34.73%	31.50%	28.57%	25.91%
39	84.30%	76.47%	69.36%	62.91%	57.05%	51.75%	46.93%	42.57%	38.61%	35.01%	31.76%	28.80%	26.12%
40	84.99%	77.09%	69.93%	63.42%	57.52%	52.17%	47.31%	42.92%	38.93%	35.30%	32.02%	29.04%	26.33%
41	85.68%	77.72%	70.50%	63.94%	57.99%	52.60%	47.70%	43.27%	39.25%	35.59%	32.28%	29.28%	26.55%
42	86.38%	78.35%	71.08%	64.46%	58.46%	53.03%	48.09%	43.62%	39.57%	35.88%	32.54%	29.52%	26.77%
43	87.09%	78.99%	71.66%	64.99%	58.94%	53.46%	48.48%	43.98%	39.89%	36.17%	32.81%	29.76%	26.99%
44	87.80%	79.63%	72.25%	65.52%	59.42%	53.90%	48.88%	44.34%	40.22%	36.47%	33.08%	30.00%	27.21%
45	88.52%	80.28%	72.84%	66.06%	59.91%	54.34%	49.28%	44.70%	40.55%	36.77%	33.35%	30.24%	27.43%
46	89.24%	80.94%	73.43%	66.60%	60.40%	54.78%	49.68%	45.06%	40.88%	37.07%	33.62%	30.49%	27.65%
47	89.97%	81.60%	74.03%	67.14%	60.89%	55.23%	50.09%	45.43%	41.21%	37.37%	33.89%	30.74%	27.88%
48	90.70%	82.27%	74.63%	67.69%	61.39%	55.68%	50.50%	45.80%	41.55%	37.68%	34.17%	30.99%	28.11%
49	91.44%	82.94%	75.24%	68.24%	61.89%	56.13%	50.91%	46.17%	41.89%	37.99%	34.45%	31.24%	28.34%
50	92.19%	83.62%	75.85%	68.80%	62.40%	56.59%	51.33%	46.55%	42.23%	38.30%	34.73%	31.50%	28.57%
51	92.94%	84.30%	76.47%	69.36%	62.91%	57.05%	51.75%	46.93%	42.57%	38.61%	35.01%	31.76%	28.80%
52	93.70%	84.99%	77.09%	69.93%	63.42%	57.52%	52.17%	47.31%	42.92%	38.93%	35.30%	32.02%	29.04%
53	94.47%	85.68%	77.72%	70.50%	63.94%	57.99%	52.60%	47.70%	43.27%	39.25%	35.59%	32.28%	29.28%
54	95.24%	86.38%	78.35%	71.08%	64.46%	58.46%	53.03%	48.09%	43.62%	39.57%	35.88%	32.54%	29.52%
55	96.02%	87.09%	78.99%	71.66%	64.99%	58.94%	53.46%	48.48%	43.98%	39.89%	36.17%	32.81%	29.76%
56	96.80%	87.80%	79.63%	72.25%	65.52%	59.42%	53.90%	48.88%	44.34%	40.22%	36.47%	33.08%	30.00%
57	97.59%	88.52%	80.28%	72.84%	66.06%	59.91%	54.34%	49.28%	44.70%	40.55%	36.77%	33.35%	30.24%
58	98.39%	89.24%	80.94%	73.43%	66.60%	60.40%	54.78%	49.68%	45.06%	40.88%	37.07%	33.62%	30.49%
59	99.19%	89.97%	81.60%	74.03%	67.14%	60.89%	55.23%	50.09%	45.43%	41.21%	37.37%	33.89%	30.74%
60	100.00%	90.70%	82.27%	74.63%	67.69%	61.39%	55.68%	50.50%	45.80%	41.55%	37.68%	34.17%	30.99%
61	NA	91.44%	82.94%	75.24%	68.24%	61.89%	56.13%	50.91%	46.17%	41.89%	37.99%	34.45%	31.24%
62	NA	92.19%	83.62%	75.85%	68.80%	62.40%	56.59%	51.33%	46.55%	42.23%	38.30%	34.73%	31.50%
63	NA	92.94%	84.30%	76.47%	69.36%	62.91%	57.05%	51.75%	46.93%	42.57%	38.61%	35.01%	31.76%
64	NA	93.70%	84.99%	77.09%	69.93%	63.42%	57.52%	52.17%	47.31%	42.92%	38.93%	35.30%	32.02%
65	NA	94.47%	85.68%	77.72%	70.50%	63.94%	57.99%	52.60%	47.70%	43.27%	39.25%	35.59%	32.28%
66	NA	95.24%	86.38%	78.35%	71.08%	64.46%	58.46%	53.03%	48.09%	43.62%	39.57%	35.88%	32.54%
67	NA	96.02%	87.09%	78.99%	71.66%	64.99%	58.94%	53.46%	48.48%	43.98%	39.89%	36.17%	32.81%
68	NA	96.80%	87.80%	79.63%	72.25%	65.52%	59.42%	53.90%	48.88%	44.34%	40.22%	36.47%	33.08%
69	NA	97.59%	88.52%	80.28%	72.84%	66.06%	59.91%	54.34%	49.28%	44.70%	40.55%	36.77%	33.35%
70	NA	98.39%	89.24%	80.94%	73.43%	66.60%	60.40%	54.78%	49.68%	45.06%	40.88%	37.07%	33.62%
71	NA	99.19%	89.97%	81.60%	74.03%	67.14%	60.89%	55.23%	50.09%	45.43%	41.21%	37.37%	33.89%
72	NA	100.00%	90.70%	82.27%	74.63%	67.69%	61.39%	55.68%	50.50%	45.80%	41.55%	37.68%	34.17%

Policy Term/ Pol Duration (months)	5	6	7	8	9	10	11	12	13	14	15	16	17
73	NA	NA	91.44%	82.94%	75.24%	68.24%	61.89%	56.13%	50.91%	46.17%	41.89%	37.99%	34.45%
74	NA	NA	92.19%	83.62%	75.85%	68.80%	62.40%	56.59%	51.33%	46.55%	42.23%	38.30%	34.73%
75	NA	NA	92.94%	84.30%	76.47%	69.36%	62.91%	57.05%	51.75%	46.93%	42.57%	38.61%	35.01%
76	NA	NA	93.70%	84.99%	77.09%	69.93%	63.42%	57.52%	52.17%	47.31%	42.92%	38.93%	35.30%
77	NA	NA	94.47%	85.68%	77.72%	70.50%	63.94%	57.99%	52.60%	47.70%	43.27%	39.25%	35.59%
78	NA	NA	95.24%	86.38%	78.35%	71.08%	64.46%	58.46%	53.03%	48.09%	43.62%	39.57%	35.88%
79	NA	NA	96.02%	87.09%	78.99%	71.66%	64.99%	58.94%	53.46%	48.48%	43.98%	39.89%	36.17%
80	NA	NA	96.80%	87.80%	79.63%	72.25%	65.52%	59.42%	53.90%	48.88%	44.34%	40.22%	36.47%
81	NA	NA	97.59%	88.52%	80.28%	72.84%	66.06%	59.91%	54.34%	49.28%	44.70%	40.55%	36.77%
82	NA	NA	98.39%	89.24%	80.94%	73.43%	66.60%	60.40%	54.78%	49.68%	45.06%	40.88%	37.07%
83	NA	NA	99.19%	89.97%	81.60%	74.03%	67.14%	60.89%	55.23%	50.09%	45.43%	41.21%	37.37%
84	NA	NA	100.00%	90.70%	82.27%	74.63%	67.69%	61.39%	55.68%	50.50%	45.80%	41.55%	37.68%
85	NA	NA	NA	91.44%	82.94%	75.24%	68.24%	61.89%	56.13%	50.91%	46.17%	41.89%	37.99%
86	NA	NA	NA	92.19%	83.62%	75.85%	68.80%	62.40%	56.59%	51.33%	46.55%	42.23%	38.30%
87	NA	NA	NA	92.94%	84.30%	76.47%	69.36%	62.91%	57.05%	51.75%	46.93%	42.57%	38.61%
88	NA	NA	NA	93.70%	84.99%	77.09%	69.93%	63.42%	57.52%	52.17%	47.31%	42.92%	38.93%
89	NA	NA	NA	94.47%	85.68%	77.72%	70.50%	63.94%	57.99%	52.60%	47.70%	43.27%	39.25%
90	NA	NA	NA	95.24%	86.38%	78.35%	71.08%	64.46%	58.46%	53.03%	48.09%	43.62%	39.57%
91	NA	NA	NA	96.02%	87.09%	78.99%	71.66%	64.99%	58.94%	53.46%	48.48%	43.98%	39.89%
92	NA	NA	NA	96.80%	87.80%	79.63%	72.25%	65.52%	59.42%	53.90%	48.88%	44.34%	40.22%
93	NA	NA	NA	97.59%	88.52%	80.28%	72.84%	66.06%	59.91%	54.34%	49.28%	44.70%	40.55%
94	NA	NA	NA	98.39%	89.24%	80.94%	73.43%	66.60%	60.40%	54.78%	49.68%	45.06%	40.88%
95	NA	NA	NA	99.19%	89.97%	81.60%	74.03%	67.14%	60.89%	55.23%	50.09%	45.43%	41.21%
96	NA	NA	NA	100.00%	90.70%	82.27%	74.63%	67.69%	61.39%	55.68%	50.50%	45.80%	41.55%
97	NA	NA	NA	NA	91.44%	82.94%	75.24%	68.24%	61.89%	56.13%	50.91%	46.17%	41.89%
98	NA	NA	NA	NA	92.19%	83.62%	75.85%	68.80%	62.40%	56.59%	51.33%	46.55%	42.23%
99	NA	NA	NA	NA	92.94%	84.30%	76.47%	69.36%	62.91%	57.05%	51.75%	46.93%	42.57%
100	NA	NA	NA	NA	93.70%	84.99%	77.09%	69.93%	63.42%	57.52%	52.17%	47.31%	42.92%
101	NA	NA	NA	NA	94.47%	85.68%	77.72%	70.50%	63.94%	57.99%	52.60%	47.70%	43.27%
102	NA	NA	NA	NA	95.24%	86.38%	78.35%	71.08%	64.46%	58.46%	53.03%	48.09%	43.62%
103	NA	NA	NA	NA	96.02%	87.09%	78.99%	71.66%	64.99%	58.94%	53.46%	48.48%	43.98%
104	NA	NA	NA	NA	96.80%	87.80%	79.63%	72.25%	65.52%	59.42%	53.90%	48.88%	44.34%
105	NA	NA	NA	NA	97.59%	88.52%	80.28%	72.84%	66.06%	59.91%	54.34%	49.28%	44.70%
106	NA	NA	NA	NA	98.39%	89.24%	80.94%	73.43%	66.60%	60.40%	54.78%	49.68%	45.06%
107	NA	NA	NA	NA	99.19%	89.97%	81.60%	74.03%	67.14%	60.89%	55.23%	50.09%	45.43%
108	NA	NA	NA	NA	100.00%	90.70%	82.27%	74.63%	67.69%	61.39%	55.68%	50.50%	45.80%

Policy Term/ Pol Duration (months)	5	6	7	8	9	10	11	12	13	14	15	16	17
109	NA	NA	NA	NA	NA	91.44%	82.94%	75.24%	68.24%	61.89%	56.13%	50.91%	46.17%
110	NA	NA	NA	NA	NA	92.19%	83.62%	75.85%	68.80%	62.40%	56.59%	51.33%	46.55%
111	NA	NA	NA	NA	NA	92.94%	84.30%	76.47%	69.36%	62.91%	57.05%	51.75%	46.93%
112	NA	NA	NA	NA	NA	93.70%	84.99%	77.09%	69.93%	63.42%	57.52%	52.17%	47.31%
113	NA	NA	NA	NA	NA	94.47%	85.68%	77.72%	70.50%	63.94%	57.99%	52.60%	47.70%
114	NA	NA	NA	NA	NA	95.24%	86.38%	78.35%	71.08%	64.46%	58.46%	53.03%	48.09%
115	NA	NA	NA	NA	NA	96.02%	87.09%	78.99%	71.66%	64.99%	58.94%	53.46%	48.48%
116	NA	NA	NA	NA	NA	96.80%	87.80%	79.63%	72.25%	65.52%	59.42%	53.90%	48.88%
117	NA	NA	NA	NA	NA	97.59%	88.52%	80.28%	72.84%	66.06%	59.91%	54.34%	49.28%
118	NA	NA	NA	NA	NA	98.39%	89.24%	80.94%	73.43%	66.60%	60.40%	54.78%	49.68%
119	NA	NA	NA	NA	NA	99.19%	89.97%	81.60%	74.03%	67.14%	60.89%	55.23%	50.09%
120	NA	NA	NA	NA	NA	100.00%	90.70%	82.27%	74.63%	67.69%	61.39%	55.68%	50.50%
121	NA	NA	NA	NA	NA	NA	91.44%	82.94%	75.24%	68.24%	61.89%	56.13%	50.91%
122	NA	NA	NA	NA	NA	NA	92.19%	83.62%	75.85%	68.80%	62.40%	56.59%	51.33%
123	NA	NA	NA	NA	NA	NA	92.94%	84.30%	76.47%	69.36%	62.91%	57.05%	51.75%
124	NA	NA	NA	NA	NA	NA	93.70%	84.99%	77.09%	69.93%	63.42%	57.52%	52.17%
125	NA	NA	NA	NA	NA	NA	94.47%	85.68%	77.72%	70.50%	63.94%	57.99%	52.60%
126	NA	NA	NA	NA	NA	NA	95.24%	86.38%	78.35%	71.08%	64.46%	58.46%	53.03%
127	NA	NA	NA	NA	NA	NA	96.02%	87.09%	78.99%	71.66%	64.99%	58.94%	53.46%
128	NA	NA	NA	NA	NA	NA	96.80%	87.80%	79.63%	72.25%	65.52%	59.42%	53.90%
129	NA	NA	NA	NA	NA	NA	97.59%	88.52%	80.28%	72.84%	66.06%	59.91%	54.34%
130	NA	NA	NA	NA	NA	NA	98.39%	89.24%	80.94%	73.43%	66.60%	60.40%	54.78%
131	NA	NA	NA	NA	NA	NA	99.19%	89.97%	81.60%	74.03%	67.14%	60.89%	55.23%
132	NA	NA	NA	NA	NA	NA	100.00%	90.70%	82.27%	74.63%	67.69%	61.39%	55.68%
133	NA	NA	NA	NA	NA	NA	NA	91.44%	82.94%	75.24%	68.24%	61.89%	56.13%
134	NA	NA	NA	NA	NA	NA	NA	92.19%	83.62%	75.85%	68.80%	62.40%	56.59%
135	NA	NA	NA	NA	NA	NA	NA	92.94%	84.30%	76.47%	69.36%	62.91%	57.05%
136	NA	NA	NA	NA	NA	NA	NA	93.70%	84.99%	77.09%	69.93%	63.42%	57.52%
137	NA	NA	NA	NA	NA	NA	NA	94.47%	85.68%	77.72%	70.50%	63.94%	57.99%
138	NA	NA	NA	NA	NA	NA	NA	95.24%	86.38%	78.35%	71.08%	64.46%	58.46%
139	NA	NA	NA	NA	NA	NA	NA	96.02%	87.09%	78.99%	71.66%	64.99%	58.94%
140	NA	NA	NA	NA	NA	NA	NA	96.80%	87.80%	79.63%	72.25%	65.52%	59.42%
141	NA	NA	NA	NA	NA	NA	NA	97.59%	88.52%	80.28%	72.84%	66.06%	59.91%
142	NA	NA	NA	NA	NA	NA	NA	98.39%	89.24%	80.94%	73.43%	66.60%	60.40%
143	NA	NA	NA	NA	NA	NA	NA	99.19%	89.97%	81.60%	74.03%	67.14%	60.89%
144	NA	NA	NA	NA	NA	NA	NA	100.00%	90.70%	82.27%	74.63%	67.69%	61.39%

Policy Term/ Pol Duration (months)	5	6	7	8	9	10	11	12	13	14	15	16	17
145	NA	NA	NA	NA	NA	NA	NA	NA	91.44%	82.94%	75.24%	68.24%	61.89%
146	NA	NA	NA	NA	NA	NA	NA	NA	92.19%	83.62%	75.85%	68.80%	62.40%
147	NA	NA	NA	NA	NA	NA	NA	NA	92.94%	84.30%	76.47%	69.36%	62.91%
148	NA	NA	NA	NA	NA	NA	NA	NA	93.70%	84.99%	77.09%	69.93%	63.42%
149	NA	NA	NA	NA	NA	NA	NA	NA	94.47%	85.68%	77.72%	70.50%	63.94%
150	NA	NA	NA	NA	NA	NA	NA	NA	95.24%	86.38%	78.35%	71.08%	64.46%
151	NA	NA	NA	NA	NA	NA	NA	NA	96.02%	87.09%	78.99%	71.66%	64.99%
152	NA	NA	NA	NA	NA	NA	NA	NA	96.80%	87.80%	79.63%	72.25%	65.52%
153	NA	NA	NA	NA	NA	NA	NA	NA	97.59%	88.52%	80.28%	72.84%	66.06%
154	NA	NA	NA	NA	NA	NA	NA	NA	98.39%	89.24%	80.94%	73.43%	66.60%
155	NA	NA	NA	NA	NA	NA	NA	NA	99.19%	89.97%	81.60%	74.03%	67.14%
156	NA	NA	NA	NA	NA	NA	NA	NA	100.00%	90.70%	82.27%	74.63%	67.69%
157	NA	NA	NA	NA	NA	NA	NA	NA	NA	91.44%	82.94%	75.24%	68.24%
158	NA	NA	NA	NA	NA	NA	NA	NA	NA	92.19%	83.62%	75.85%	68.80%
159	NA	NA	NA	NA	NA	NA	NA	NA	NA	92.94%	84.30%	76.47%	69.36%
160	NA	NA	NA	NA	NA	NA	NA	NA	NA	93.70%	84.99%	77.09%	69.93%
161	NA	NA	NA	NA	NA	NA	NA	NA	NA	94.47%	85.68%	77.72%	70.50%
162	NA	NA	NA	NA	NA	NA	NA	NA	NA	95.24%	86.38%	78.35%	71.08%
163	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.02%	87.09%	78.99%	71.66%
164	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.80%	87.80%	79.63%	72.25%
165	NA	NA	NA	NA	NA	NA	NA	NA	NA	97.59%	88.52%	80.28%	72.84%
166	NA	NA	NA	NA	NA	NA	NA	NA	NA	98.39%	89.24%	80.94%	73.43%
167	NA	NA	NA	NA	NA	NA	NA	NA	NA	99.19%	89.97%	81.60%	74.03%
168	NA	NA	NA	NA	NA	NA	NA	NA	NA	100.00%	90.70%	82.27%	74.63%
169	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	91.44%	82.94%	75.24%
170	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	92.19%	83.62%	75.85%
171	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	92.94%	84.30%	76.47%
172	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	93.70%	84.99%	77.09%
173	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	94.47%	85.68%	77.72%
174	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	95.24%	86.38%	78.35%
175	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.02%	87.09%	78.99%
176	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.80%	87.80%	79.63%
177	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	97.59%	88.52%	80.28%
178	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	98.39%	89.24%	80.94%
179	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	99.19%	89.97%	81.60%
180	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	100.00%	90.70%	82.27%

Policy Term/ Pol Duration (months)	5	6	7	8	9	10	11	12	13	14	15	16	17
181	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	91.44%	82.94%
182	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	92.19%	83.62%
183	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	92.94%	84.30%
184	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	93.70%	84.99%
185	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	94.47%	85.68%
186	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	95.24%	86.38%
187	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.02%	87.09%
188	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.80%	87.80%
189	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	97.59%	88.52%
190	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	98.39%	89.24%
191	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	99.19%	89.97%
192	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	100.00%	90.70%
193	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	91.44%
194	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	92.19%
195	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	92.94%
196	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	93.70%
197	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	94.47%
198	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	95.24%
199	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.02%
200	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.80%
201	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	97.59%
202	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	98.39%
203	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	99.19%
204	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	100.00%

Notes:

1. Policy duration is equal to (Number of months completed + 1)
2. Death benefit factors are applicable on basis of the month corresponding to the Date of Death