Edelweiss Tokio Life
Premier Guaranteed Income

(An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product)

5 Reasons to choose this plan

Secure your family's financial future through life insurance cover

'Family Income Benefits' to ensure that your family's dreams are met even in case of your unfortunate death or diagnosis of covered critical illness

Guaranteed returns to secure your financial obligations

Option to add riders to enhance your protection on payment of additional premium

Takes care of your different financial goals by providing you the flexibility to choose from four plan options:
a. Lump Sum
b. Short-Term Income
c. Long-Term Income
d. Retirement Income

Why Edelweiss Tokio Life Insurance?

At Edelweiss Tokio Life Insurance, we realize that your needs are more important than anything else. That's why it is our constant aim to understand your needs first before offering any advice or an insurance solution. Your needs, based on your priorities, are first understood, then evaluated against your future goals so that we can ensure that we can offer you the best solution suited to your needs. We offer a wide-range of life insurance solutions ranging from pure term plan, savings cum insurance plan, retirement plans as well as critical illness plans.

Why a life insurance plan?

Life insurance is all about meeting responsibilities and delivering promises. You buy life insurance from your family's point of view and not just your own. Life insurance is a tool that protects your family from the potentially devastating financial losses that can result if you die prematurely. It also helps you to save money in a regular and disciplined manner.

Why Edelweiss Tokio Life-Premier Guaranteed Income?

Edelweiss Tokio Life – Premier Guaranteed Income is a life insurance plan designed to provide a protection to your family from any financial loss in case of an untimely death or diagnosis of covered Critical Illness, and also offers a guaranteed regular income and / or guaranteed lump sum to you and your family, provided all due premiums are paid. It has four plan options to help you customise the plan as per your requirement.

How does this plan work?

Step 1: Choose the Premium you wish to pay, Plan Option, Premium Paying Term, Premium Paying Frequency, Policy Term, Income Benefit Pay-out Frequency (if applicable).
Sum Assured on Death and Sum Assured on Maturity will be determined based on the above inputs plus your age and gender.

Step 2: You have an option to choose Family Income Benefits.

Step 3: Choose additional riders to enhance your protection.

Plan at-a-glance

Parameters	Plan Option	Minimum	Maximum
Entry Age for Life Insured (last birthday, in years)	Lump Sum[1]	5 & 8 PPT: 8 10 PPT: 6 12 PPT: 3	5 PPT: 60 8, 10 & 12 PPT: 65
	Short-Term income[1]	0	65
	Long-Term Income[1]	0	5 PPT: 60[2] 8, 10 & 12 PPT: 65
	Retirement Income	40	5, 8 & 10 PPT: 50 12 PPT: 48

[1]Under Plan Options – Lump Sum, Short-term Income & Long-term Income, if 'Family Income Benefits' is opted then minimum and maximum entry age is 18 years and 50 years, respectively. In case of 5 PPT under Long-term Income, if 'Family Income Benefits' is opted, then maximum entry age is 45 years.
[2]Under Plan Option-Long-term Income (without Lump Sum benefit) the maximum entry age at 5 PPT is 50 years, and 65 years for other PPT options.

Parameters	Plan Option	Minimum	Maximum
Age at Maturity (in years)	Lump Sum	18	85
	Short-Term Income	18	91
	Long-Term Income	22	99
	Retirement Income	80	80
Premium (exclusive of taxes and levies as applicable)	All Plan Options	Annual: ₹50,000 Half yearly: ₹25,600 Quarterly: ₹13,000 Monthly: ₹4,400	No limit, subject to Board Approved Underwriting Policy
Sum Assured on Death	All Plan Options	₹5,00,000	No limit, subject to Board Approved Underwriting Policy
Premium Paying Term (PPT) (in years	Lump Sum, Long-Term Income and Retirement Income	5, 8, 10 & 12	
	Short-Term Income	8, 10 & 12	

Policy Term (in years)

Minimum Policy Term (in years):

Plan Option/PPT	5 Pay	8 Pay	10 Pay	12 Pay
Lump Sum	10	10	12	15
Short-Term income	NA	18	22	26
Long-Term Income	22	25	27	29
Retirement Income	30	30	30	32

Policy Term (in years)	Maximum Policy Term (in years):				
	Plan Option/PPT	5 Pay	8 Pay	10 Pay	12 Pay
	Lump Sum	20	20	20	20
	Short-Term income	NA	18	22	26
	Long-Term Income	37	40	42	39
	Retirement Income	40	40	40	40

All available Policy Terms for the respective Plan Options are mentioned below:

Lump Sum	For 5 PPT: 10,15 & 20 For 8 PPT: 10,15 & 20 For 10 PPT: 12,15 & 20 For 12 PPT: 15 & 20
Short-Term Income	For 8 PPT: 18 For 10 PPT: 22 For 12 PPT: 26
Long-Term Income	For 5 PPT: 22, 27, 32 & 37 For 8 PPT: 25, 30, 35 & 40 For 10 PPT: 27, 32, 37 & 42 For 12 PPT: 29, 34 & 39
Retirement Income	80 minus entry age

Riders	All Plan Options	1. Edelweiss Tokio Life – Accidental Death Benefit Rider (UIN: 147B002V03) 2. Edelweiss Tokio Life – Accidental Total and Permanent Disability Rider (UIN: 147B001V03) 3. Edelweiss Tokio Life – Hospital Cash Benefit Rider (UIN: 147B006V03) 4. Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V03) 5. Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147B003V04)* 6. Edelweiss Tokio Life - Payor Waiver Benefit Rider (UIN: 147B014V04)* * These riders are not offered if 'Family Income Benefits' is opted.
Mode of premium payment	All Plan Options	Annual, Half yearly, Quarterly and Monthly
Plan options	a) Lump Sum, b) Short-Term Income, c) Long-Term Income – With/Without Lump Sum benefit d) Retirement Income – Level Income/Increasing Income	

Additional Benefits	With all Plan Options, there is an additional optional benefit of Family Income Benefits (FIB). There are two options available:
	a) Family Income Benefit on Critical Illness (FIB on CI)
	b) Family Income Benefit on Critical Illness and Death (FIB on CI and Death)

List of Critical Illness conditions covered under Family Income Benefits		
	Cancer of Specified Severity	Major Organ / Bone Marrow Transplant
	Open Chest Coronary Artery Bypass Graft (CABG)	Permanent Paralysis of Limbs
	Myocardial infarction (First Heart Attack of Specific Severity)	Stroke resulting in permanent symptoms
	Open Heart Replacement or Repair of Heart Valves	Major Surgery of Aorta
	Kidney failure requiring regular dialysis	Coma of Specified Severity
	Third Degree Burns	Total Blindness

Income Benefit Pay-out Frequency	Annual, Half yearly, Quarterly and Monthly

Waiting period (under Family Income Benefits)	90 days

Survival period under Critical Illness	30 days

Plan at-a-glance for policies sourced through POSP
Plan Options available for policies sourced through POSP:
Lump Sum and *Short Term Income*

Parameters	Plan Option	Minimum	Maximum
Entry Age for life insured	Lump Sum	5 & 8 PPT: 8 10 PPT: 6 12 PPT: 3	50
(last birthday, in years)	Short-Term Income	8 PPT: 0	47

Age at maturity (in years)	Lump Sum	18	65
	Short-Term Income	18	65
Premium (exclusive of taxes and levies as applicable)	Lump Sum, Short-Term Income	Annual: ₹50,000 Half Yearly: ₹25,600 Quarterly: ₹13,000 Monthly: ₹4,400	Maximum Premium will be in line with maximum Death Benefit / maximum Maturity Benefit / maximum Income Benefit Pay-out for policies sourced through POSP.
Sum Assured on Death / Sum of Income Benefit Pay-out / Maturity Benefit	Lump Sum, Short-Term Income	₹5,00,000	The maximum limit is capped at an amount as specified in this regard under the extant POSP guidelines as amended from time to time and is subject to Board Approved Underwriting Policy. The current limit is ₹25,00,000
Premium Paying Term (in years)	Lump Sum	5, 8, 10 & 12	
	Short-Term Income	8	

Policy Term (in years)

Minimum Policy Term (in years):

Plan Option/PPT	5 Pay	8 Pay	10 Pay	12 Pay
Lump Sum	10	10	12	15
Short-Term income	NA	18	NA	NA

Maximum Policy Term (in years):

Plan Option/PPT	5 Pay	8 Pay	10 Pay	12 Pay
Lump Sum	20	20	20	20
Short-Term income	NA	18	NA	NA

All available Policy Terms for the respective Plan Options are mentioned below:

	Lump Sum	For 5 PPT: 10, 15 & 20 For 8 PPT: 10, 15 & 20 For 10 PPT: 12, 15 & 20 For 12 PPT: 15 & 20
	Short-Term Income	For 8 PPT: 18
Riders	Lump Sum, Short-Term Income	None
Mode of premium payment	All plan options	Annual, Half Yearly, Quarterly & Monthly
Plan options	a) Lump Sum, b) Short-Term Income	
Additional Benefits	Not applicable	
List of Critical Illness conditions covered under Family Income Benefits	Not applicable	
Income Benefit Pay-out Frequency	Annual, Half Yearly, Quarterly & Monthly	
Waiting period (other than accidental death only)	90 days	
Survival period under Critical Illness	Not applicable	

Note 1: Option of 'Family Income Benefits' is not available for policies sourced through POSP.

Note 2: For the policies sourced through POSP, there is a waiting period of 90 days (other than accidental death only) from the date of commencement of risk. The death benefit (other than accidental death) during the waiting period will be 100% of the total premiums paid till the date of death. The death benefit after the expiry of the waiting period or on death of the life insured due to accident will be the Death Benefit as defined above.

In case the Life Insured is a minor, the risk cover will start from the policy commencement date and on the attainment of majority the ownership of policy will automatically vest on the Life Insured. The relationship between the Proposer and the Life Insured in such case should be such that there is a legally accepted insurable interest between the two as per the Board Approved Underwriting Policy. Currently, insurable interest is considered to be between parents / other legal guardians and minor lives. In case of the death of the Life Insured who is a minor, the death benefit will be paid to the Proposer in the policy. The Policyholder should ensure that while the Life Insured is still a minor, the pay-outs are used for the benefits of the minor life.

Benefits in detail: This product provides four Plan Options to choose from. These options help you customize the plan according to your individual needs. Your benefits will vary depending upon the following option chosen:

1. Lump Sum

2. Short-Term Income

3. Long-Term Income

4. Retirement Income

Additional optional benefit: With all Plan Options, there is an additional optional benefit of **Family Income Benefits.** This benefit ensures that in case of an unfortunate event of death or diagnosis of covered Critical Illness of the Life Insured, the family will continue to receive benefit.

There are two options available under the 'Family Income Benefits' (FIB) are as below. The options are subject to Board Approved Underwriting Policy.

Family Income Benefits

1. Family Income Benefit on Critical Illness (FIB on CI):

If the Life Insured is diagnosed with one of the covered critical illnesses while the policy is in force, then on survival of 30 days following the date of diagnosis, no future premiums are required to be paid and the policy will continue as an in force policy. The Income Benefit Pay-out, Death Benefit and Maturity Benefits, if applicable under the policy, will continue till the end of the Policy Term or till the date of death, whichever is earlier.

2. Family Income Benefit on Critical Illness and Death (FIB on CI and Death):

In case of the Life Insured's death while the policy is in force, Death Benefit is payable. In addition, no future premiums are required to be paid and the policy will continue as in force policy. The Income Benefit Pay-out will continue and on the date of maturity, Sum Assured on Maturity, if applicable, will be paid and policy will terminate without any further benefit.

If the Life Insured is diagnosed with one of the covered critical illnesses while the policy is in-force, then on survival of 30 days following the date of diagnosis, no future Premiums are required to be paid and the policy will continue as an in-force policy. The Income Benefit Pay-out, Death Benefit and Maturity Benefits, if applicable, under the policy will continue till the end of the Policy Term.

Note:

• The diagnosis should meet the definitions and exclusion (mentioned later in this document)

• During the period from the reporting of the Critical Illness claim till its confirmation, the policy shall be treated akin to a continuing policy. However, if the policyholder has paid any premiums falling due during this period, the same will be refunded back on acceptance of the Critical Illness claim

• 'Family Income Benefits' needs to be exercised at policy inception only. You cannot add this benefit after policy inception. Once opted, it cannot be opted out or changed anytime during the policy term. This Benefit is available subject to Board Approved Underwriting Policy

Plan Option1: Lump Sum

Under this Plan option, you will have to choose one of the Policy Term (PT) options available corresponding to the Premium Paying Term (PPT) at inception, as specified in the table below:

PPT (in years)	5	8	10	12
PT (in years)	10, 15, 20	10, 15, 20	12, 15, 20	15, 20

Death Benefit:

On death of the Life Insured during the policy term while the policy is in force, Death Benefit equal to Sum Assured on Death is payable and the policy will terminate. The Sum Assured on Death at any point of time, provided the policy is in-force is highest of:

1. 10 times the Annualized Premium[1]

2. Any absolute amount assured to be paid on death

3. 10 times the Annual Premium[2]

Absolute Amount Assured to be paid on Death is as defined below:

• If none of Family Income Benefits options selected / If Family Income Benefit on Critical Illness is selected: Absolute Amount Assured to be paid on Death any time during the policy year will be calculated as below:

Sum Assured on Maturity, if applicable X Death Benefit (DB) Factor 1 Plus

Income Benefit Pay-out instalment amount x DB Factor 2 x DB Factor 3

Please refer to Annexure I for DB Factor 1, DB Factor 2 and DB Factor 3

- If Family Income Benefit on Critical Illness and Death is selected: Absolute Amount Assured to be paid on Death is 'Nil'

The Death Benefit during the entire policy term will not be less than 105% of Total Premiums Paid[3] upto date of death.

[1]Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums if any.

[2]Annual Premium shall be the premium payable in a year chosen by the policyholder, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.

[3]Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Critical Illness Benefit: This benefit is applicable only if the 'Family Income Benefits' option is opted. On diagnosis of one of the covered Critical Illnesses to the Life Insured while the policy is in force, on survival of 30 days following the date of diagnosis, no future premiums are required to be paid and the policy will continue as in force policy. The Death Benefit, and Maturity Benefit under the policy will continue.

Income Benefit Pay-out: Not applicable

Maturity Benefit: This option offers a guaranteed Maturity Benefit equal to Sum Assured on Maturity payable as a lump sum at the end of the policy term upon payment of all due premiums and the Life Insured surviving the policy term. The policy will terminate without any further benefit.

Sum Assured on Maturity under this plan option will be determined based on the selection made at the inception of the policy.

Sample Illustration 1: Rahul is a 35-year-old male and can save ₹1,00,000 annually for 10 years. He wants to create a guaranteed corpus with added life cover to fund the higher education of his daughter which he needs after 20 years and to protect his family financially. He buys Edelweiss Tokio Life Premier Guaranteed Income, with Plan Option – Lump Sum, Annualized Premium of ₹1,00,000, Sum Assured on Death (at inception): ₹10,00,000, PPT – 10 years, PT – 20 years, Premium Paying Frequency – Annual, Family Income Benefits – No.

The Maturity Benefit is calculated basis the applicable rate for the model point. In this case, the applicable rate (per 100 of Annualized Premium) is 2,408.75. Hence, the Maturity Benefit equals to 1,00,000 * 2408.75 / 100 = 24,08,750/-. The Income Benefit Pay-out is not applicable for this plan option.

Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Age	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55

Rahul will get Maturity Benefit of ₹24,08,750 at the end of 20th policy year

On surviving till the date of Maturity, Rahul will get ₹**24,08,750** in total against total premium payment of ₹10,00,000

Plan Option 2: Short-Term Income Under this Plan Option, you will have to choose one of the Premium Paying Term (PPT) at inception, while Policy Term (PT) is fixed for each PPT, as specified in the table below:

PPT (in years)	8	10	12
PT (in years)	18	22	26

Death Benefit: On death of the Life Insured during the policy term while the policy is in-force, Death Benefit equal to Sum Assured on Death is payable and the policy will terminate. The Sum Assured on Death at any point of time, provided the policy is in force is highest of:

1. 10 times the Annualized Premium

2. Any absolute amount assured to be paid on death

3. 10 times the Annual Premium

Absolute Amount Assured to be paid on Death is as defined below:

- If none of Family Income Benefits options selected / If Family Income Benefit on Critical Illness is selected: Absolute Amount Assured to be paid on Death any time during the policy year will be calculated as below:

  Sum Assured on Maturity, if applicable X DB Factor 1

  Plus

  Income Benefit Pay-out instalment amount x DB Factor 2 x DB Factor 3

  Please refer to Annexure I for DB Factor 1, DB Factor 2 and DB Factor 3.

- If Family Income Benefit on Critical Illness and Death is selected: Absolute Amount Assured to be paid on Death is Nil

The Death Benefit during the entire policy term will not be less than 105% of Total Premiums Paid upto date of death.

Critical Illness Benefit: This benefit is applicable only if 'Family Income Benefits' option is opted. On diagnosis of one of the covered Critical Illnesses to the Life Insured while the policy is in-force, on survival of 30 days following the date of diagnosis, no future premiums are required to be paid and the policy will continue as in-force policy. The Death Benefit and Income Benefit Pay-out under the policy will continue.
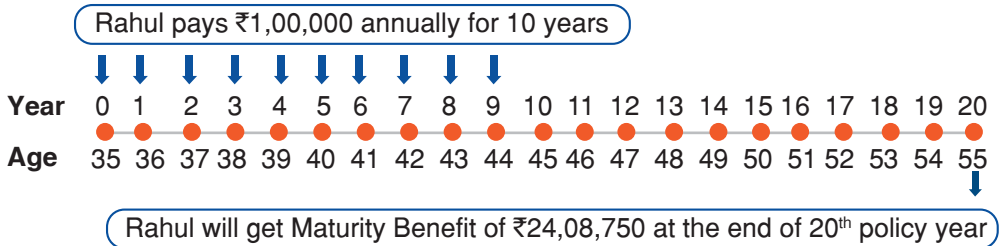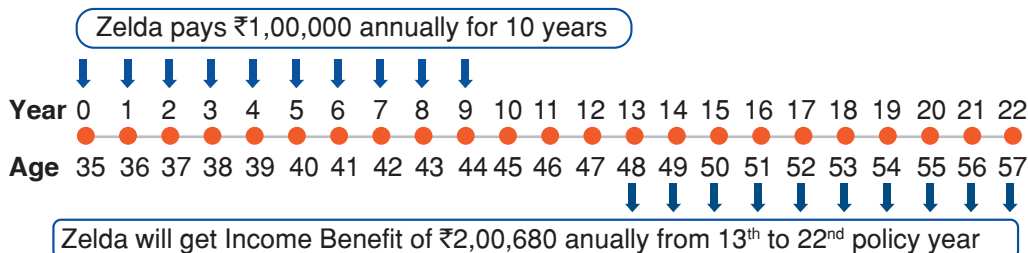
Income Benefit Pay-out: Under this Plan Option, a regular stream of income will be payable post 2 years of completion of PPT. A level guaranteed income (as a % of Annualized Premium) called Income Benefit Pay-out starting from the third Policy Year falling after the completion of PPT will be payable in arrears till Maturity or death of the Life Insured, whichever is earlier, while the policy is in-force. Apart from other selections made at inception, the amount of pay-out will also depend on the Income Benefit Pay-out Frequency. The first pay-out start date will depend on the Income Benefit Pay-out Frequency. For example, if the policyholder has opted for PPT of 10 years, then the pay-out will start from:

Income Benefit Pay-out frequency	Pay-out start date in 13th policy year
Monthly	End of the 1st month
Quarterly	End of the 3rd month
Half-yearly	End of the 6th month
Yearly	End of the 12th month

Maturity Benefit: Not applicable.

Sample Illustration 2: Zelda is a 35-year-old female and can save ₹1,00,000 annually for 10 years. She senses that her family expenses will increase substantially and wants to create a guaranteed income source with added life cover to meet her family needs the future like her son's education, home renovation, a second car and a bike for her son. She buys Edelweiss Tokio Life Premier Guaranteed Income, with Plan Option – Short Term Income, Annualized Premium of ₹1,00,000, Sum Assured on Death (at inception): ₹10,00,000, PPT – 10 years, PT – 22 years, Premium Paying Frequency – Annual, Income Benefit Pay-out Frequency – Annual, Family Income Benefits – No.

The Income Benefit Pay-out is calculated basis the applicable rate for the model point. In this case, the applicable rate (per 100 of Annualized Premium) is 200.68. Hence, the Income Benefit Pay-out equals to 1,00,000 * 200.68 / 100 = 2,00,680/-. The Maturity Benefit is not applicable for this plan option.

Zelda pays ₹1,00,000 annually for 10 years

Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Age	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57

Zelda will get Income Benefit of ₹2,00,680 anually from 13th to 22nd policy year

On surviving till the date of Maturity, Zelda will get ₹20,06,800 in total against total premium payment of ₹10,00,000.

Plan Option 3: Long-Term Income Under this Plan Option, you will have to choose one of the Premium Paying Term (PPT) and Policy Term (PT) at inception, as specified in the table below:

PPT (in years)	5				8				10				12		
PT (in years)	22	27	32	37	25	30	35	40	27	32	37	42	29	34	39

Also, you have an option to add Lump Sum benefit in addition to the Income Benefit Pay-out. The Lump Sum benefit is paid at Maturity and this option must be chosen only at inception of the policy and once opted cannot be changed during the Policy Term. The amount of Income Benefit Pay-out will depend on whether you have opted for the Lump Sum benefit or not.

Death Benefit: On death of the Life Insured during the policy term while the policy is in-force, Death Benefit equal to Sum Assured on Death is payable and the policy will terminate. The Sum Assured on Death at any point of time, provided the policy is in-force is highest of:

1. 10 times the Annualized Premium

2. Any absolute amount assured to be paid on death

3. 10 times the Annual Premium

Absolute Amount Assured to be paid on Death is as defined below:

- If none of Family Income Benefits options selected / If Family Income Benefit on Critical Illness is selected: Absolute Amount Assured to be paid on Death any time during the policy year will be calculated as below:

  Sum Assured on Maturity, if applicable X DB Factor 1

  Plus

  Income Benefit Pay-out installment amount x DB Factor 2 x DB Factor 3

  Please refer to Annexure I for DB Factor 1, DB Factor 2 and DB Factor 3.

- If Family Income Benefit on Critical Illness and Death is selected: Absolute Amount Assured to be paid on Death is Nil

The Death Benefit during the entire policy term will not be less than 105% of Total Premiums Paid upto date of death.

Critical Illness Benefit: This benefit is applicable only if the 'Family Income Benefits' option has opted. On diagnosis of one of the covered Critical Illnesses to the Life Insured while the policy is in force, on survival of 30-days following the date of diagnosis, no future premiums are required to be paid and the policy will continue as in-force policy. The Death Benefit, Income Benefit Pay-out and Maturity Benefit, if applicable, under the policy will continue.

Income Benefit Pay-out: Under this Plan Option, a regular stream of income will be payable post 2 years of completion of PPT. A level guaranteed income (as a % of Annualized Premium) called Income Benefit Pay-out starting from the third Policy Year falling after the completion of PPT will be payable in arrears till maturity or death of the Life Insured, whichever is earlier, while the policy is in-force. Apart from other selections made at inception, the amount of pay-out will also depend on the Income Benefit Pay-out Frequency. The first pay-out start date will depend on the Income Benefit Pay-out Frequency. For example, if the policyholder has opted for a PPT of 10 years, then the pay-out will start from:

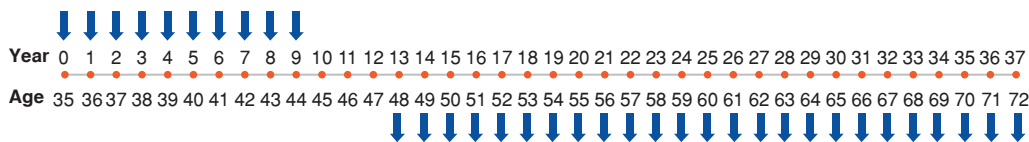| Income Benefit Pay-out frequency	Pay-out start date in 13th policy year
Monthly	End of the 1st month
Quarterly	End of the 3rd month
Half-yearly	End of the 6th month
Yearly	End of the 12th month

Maturity Benefit: If you have opted for Lump Sum benefit, then on your survival till the date of Maturity, while the policy is in-force, the Maturity Benefit equal to Sum Assured on Maturity, is payable as lumpsum. The Sum Assured on Maturity under this plan option equals the maximum of following:

1. 10 times the Annual Premium

2. PPT times the Annual Premium

Sample Illustration 3A: Rohan is a 35-year-old male and can save ₹1,00,000 annually for 10 years. While he is meticulous in spending his income and is an expert in financial planning, he is still worried about the impact of unplanned expenses on his long-term financial goal. He buys Edelweiss Tokio Life Premier Guaranteed Income, with Plan Option – Long Term Income, Annualized Premium of ₹1,00,000, Sum Assured on Death (at inception): ₹10,00,000, PPT – 10 years, PT – 37 years, Premium Paying Frequency – Annual, Income Benefit Pay-out Frequency – Annual, **Lump Sum benefit – Yes,** Family Income Benefits – No.

The Income Benefit Pay-out is calculated basis the applicable rate for the model point. In this case, the applicable rate (per 100 of Annualized Premium) is 105.46. Hence, the Income Benefit Pay-out equals to 1,00,000 * 105.46 / 100 = 1,05,460/-. Since Lump Sum benefit has opted, hence Maturity Benefit will be paid. The Maturity Benefit is higher of 10 times the Annual Premium or PPT times the Annual Premium. In this case, Maturity Benefit is 10 * 1,00,000 = 10,00,000.

Rohan pays ₹1,00,000 annually for 10 yeras

Year 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37

Age 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72

Rohan will get Income Benefit of ₹1,05,460 anually from 13th to 37th policy year

Rohan will get Maturity Benefit of ₹10,00,000 at the end from of 37th policy year

On surviving till the date of Maturity, Rohan will get ₹36,36,500 in total against total premium payment of ₹10,00,000.

Sample Illustration 3B: Rohan is 35-year-old male and can save ₹1,00,000 annually for 10 years. While he is meticulous in spending his income and is an expert in financial planning, he is still worried with the impact of unplanned expenses on his long-term financial goal. He buys Edelweiss Tokio Life Premier Guaranteed Income, with Plan Option – Long Term Income, Annualized Premium of ₹1,00,000, Sum Assured on

Death (at inception): ₹10,00,000, PPT – 10 years, PT – 37 years, Premium Paying Frequency – Annual, Income Benefit Pay-out Frequency – **Annual, Lump Sum benefit – No,** Family Income Benefits – No.

The Income Benefit Pay-out is calculated basis the applicable rate for the model point. In this case, the applicable rate (per 100 of Annualized Premium) is 115.79. Hence, the Income Benefit Pay-out equals to 1,00,000 * 115.79 / 100 = 1,15,790/-. As the Lump Sum benefit is not selected, Maturity Benefit is not applicable in this case.

Rohan pays ₹1,00,000 annually for 10 years

Rohan will get Income Benefit of ₹1,15,790 anually from 13th to 37th policy year

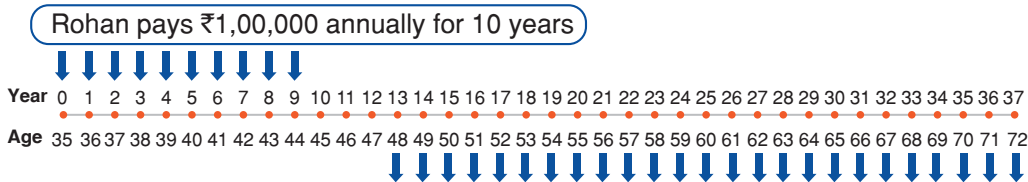On surviving till the date of Maturity, Rohan will get ₹28,94,750 in total against total premium payment of ₹10,00,000.

Plan Option 4: Retirement Income Under this Plan Option, you will have to choose one of the Premium Paying Term (PPT), as specified in the table below:

PPT (in years)	5	8	10	12
PT (in years)	80 minus entry age			

Death Benefit: On death of the Life Insured during the policy term while the policy is in-force, Death Benefit equal to Sum Assured on Death is payable and the policy will terminate. The Sum Assured on Death at any point of time, provided the policy is in-force is highest of:

1. 10 times the Annualized Premium

2. Any absolute amount assured to be paid on death

3. 10 times the Annual Premium

Absolute Amount Assured to be paid on Death is as defined below:

• If none of Family Income Benefits options selected / If Family Income Benefit on Critical Illness is selected: Absolute Amount Assured to be paid on Death any time during the policy year will be calculated as below:

Sum Assured on Maturity, if applicable X DB Factor 1

Plus

Income Benefit Pay-out instalment amount x DB Factor 2 x DB Factor 3

Please refer to Annexure I for DB Factor 1, DB Factor 2 and DB Factor 3.

• If Family Income Benefit on Critical Illness and Death is selected: Absolute Amount Assured to be paid on Death is Nil

The Death Benefit during the entire policy term will not be less than 105% of Total Premiums Paid upto date of death.

Critical Illness Benefit: This benefit is applicable only if 'Family Income Benefits' option is opted. On diagnosis of one of the covered Critical Illnesses to the Life Insured while the policy is in-force, on survival of 30 days following the date of diagnosis, no future premiums are required to be paid and the policy will continue as in-force policy. The Death Benefit, Income Benefit Pay-out and Maturity Benefit under the policy will continue.

Income Benefit Pay-out: Under this Plan Option, a regular stream of income for 20 years will be payable post 2 years of completion of PPT. A level / increasing guaranteed income called Income Benefit Pay-out will start from the Policy Year falling after the life insured attains age of 60 years (age last birthday) and will be payable in arears till Maturity or death of the Life Insured, whichever is earlier, while the policy is in-force.

Apart from other selections made at inception, the amount of pay-out will also depend on the Income Benefit Pay-out Type and Income Benefit Pay-out Frequency.

Income Benefit Pay-out Type:

• Level income: Under this option, the Income Benefit Pay-outs (as a % of Annualized Premium) remain constant throughout the remaining Policy Term.

• Increasing income: Under this option, the Income Benefit Pay-outs will increase annually by 4% from next Policy Year and will continue to increase by 4% on every Policy Year thereafter (on compounding basis).

The first pay-out start date will depend on the Income Benefit Pay-out Frequency. For example, if the policyholder has opted for PPT of 10 years, then the pay-out will start from:

Income Benefit Pay-out frequency	Pay-out start date in a policy year falling after the life insured attains age of 60 years
Monthly	End of the 1st month
Quarterly	End of the 3rd month
Half-yearly	End of the 6th month
Yearly	End of the 12th month

Maturity Benefit: On survival of the Life Insured till the date of Maturity, while the policy is in force, the Maturity Benefit equal to Sum Assured on Maturity, is payable as lumpsum. The Sum Assured on Maturity under this plan option equals the maximum of following:

1. 10 times the Annual Premium

2. PPT times the Annual Premium

Sample Illustration 4A: Jayesh is a 45-year-old male and can save ₹1,00,000 annually for 10 years. Though he is 15 years away from his retirement, he wants to secure those golden retirement years today because he doesn't want to be dependent on anyone. With a proactive approach, he wants to build a corpus that could generate a steady income stream for 20 years post-retirement with added life cover. He buys Edelweiss

Tokio Life Premier Guaranteed Income, with Plan Option – Retirement Income, Annualized Premium of ₹1,00,000, Sum Assured on Death (at inception): ₹10,00,000, PPT – 10 years, PT – 35 years, Premium Paying Frequency – Annual, Income Benefit Pay-out Frequency – Annual, Income Benefit Pay-out Type – Level income, Family Income Benefits – No.

The Income Benefit Pay-out is calculated basis the applicable rate for the model point. In this case, the applicable rate (per 100 of Annualized Premium) is 131.61. Hence, the Income Benefit Pay-out equals to 1,00,000 * 131.61 / 100 = 1,31,610/-. The Maturity Benefit is higher of 10 times the Annual Premium or PPT times the Annual Premium. In this case, Maturity Benefit is 10 * 1,00,000 = 10,00,000.

Jayesh pays ₹1,00,000 annually for 10 years
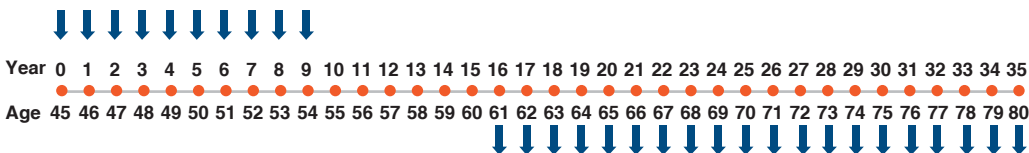
Jayesh will get Income Benefit of ₹1,31,610 anually from 16th to 35th policy year

Jayesh will get Maturity Benefit of ₹10,00,000 at the end of 35th policy year

On surviving till the date of Maturity, Jayesh will get ₹36,32,200 in total against total premium payment of ₹10,00,000.

Sample Illustration 4B: Jayesh is 45-year-old male and can save ₹1,00,000 annually for 10 years. Though he is 15 years away from his retirement, he wants to secure those golden retirement years today because he doesn't want to be dependent on anyone. With proactive approach, he wants to build a corpus that could generate steady income stream for 20 years post retirement with added life cover.

He buys Edelweiss Tokio Life Premier Guaranteed Income, with Plan Option – Retirement Income, Annualized Premium of ₹1,00,000, Sum Assured on Death (at inception): ₹10,00,000, PPT – 10 years, PT – 35 years, Premium Paying Frequency – Annual, Income Benefit Pay-out Frequency – Annual, Income Benefit Pay-out Type – Increasing income, Family Income Benefits – No.

The Income Benefit Pay-out is calculated basis the applicable rate for the model point. In this case, the applicable rate (per 100 of Annualized Premium) for the 1st Income Benefit Pay-out is 95.50.

Hence, the Income Benefit Pay-out equals to 1,00,000 * 95.50 / 100 = 95,500/-. The Maturity Benefit is higher of 10 times the Annual Premium or PPT times the Annual Premium. In this case, Maturity Benefit is 10 * 1,00,000 = 10,00,000.

Jayesh pays ₹1,00,000 annually for 10 years

Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
Age	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80

Year	Income ₹	Year	Income ₹	Year	Income ₹	Year	Income ₹
16	95,000	21	1,16,190	26	1,41,363	31	1,71,990
17	99,320	22	1,20,838	27	1,47,018	32	1,78,870
18	1,03,293	23	1,25,671	28	1,52,899	33	1,86,024
19	1,07,425	24	1,30,698	29	1,59,015	34	1,93,465
20	1,11,721	25	1,35,926	30	1,65,375	35	2,01,204

Jayesh will get Maturity Benefit of ₹10,00,000 at the end of 35th policy year

On surviving till the date of Maturity, Jayesh will get ₹38,43,807 in total against total premium payment of ₹10,00,000
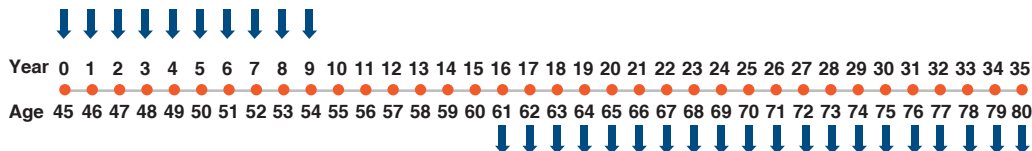
Note: The factors applicable to calculate the pay-out instalment for different Income Benefit Pay-out Frequency under 'Short Term Income', 'Long Term Income' and 'Retirement Income' is provided below:

Income Payout frequency	Multiplier Factor	Annual Equivalent rate
Yearly	100.00%	100%
Half-yearly	49.00%	98%
Quarterly	24.25%	97%
Monthly	8.00%	96%

Enhance Protection through Riders: A rider is an add-on provision to the base plan. Riders can help in making your plan more comprehensive by paying a nominal premium. Riders can be added at the inception of the policy or at policy anniversary during the policy term subject to underwriting and terms and conditions of the riders.

Following riders are available with this plan:

- **Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V03):** This rider provides for additional financial security in case any death occurs due to an accident. Also, the benefit is payable in lump sum.

- **Edelweiss Tokio Life-Accidental Total and Permanent Disability Rider (UIN:147B001V03):** This rider provides you with a lump sum to cater to your immediate expenses in case your income earning capacity is hindered due to an accidental disability (total & permanent).

- **Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V03):** This rider provides for a lumpsum amount on diagnosis of one of the listed Critical Illnesses

- **Edelweiss Tokio Life - Hospital Cash Benefit Rider (147B006V03):** This rider provides for daily allowance as well as post-hospitalization benefits, in case of hospitalization of the life insured.
- **Edelweiss Tokio Life -Waiver of Premium Rider (UIN: 147B003V04)[1]:** This rider waives off future premiums in case you suffer from Critical Illness or Total and Permanent Disability due to accident.
- **Edelweiss Tokio Life-Payor Waiver Benefit Rider (UIN: 147B014V04)[1]:** This rider waives future premiums in case of death, Critical Illness or total and permanent disability due to accident of the proposer (payor) so that the Life Insured continues to get the benefits.

[1]These riders cannot be added if the 'Family Income Benefits' option is selected

The premium pertaining to health riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product. Any benefit arising under each of the above-mentioned riders shall not exceed the Sum Assured on Death under the base product. The rider will not be offered if the term of the rider exceeds the outstanding term under the base policy. There is no overlap in benefit offered under different rider and rider benefits shall be payable separately in addition to benefits available under the base product.

Any of the riders can be added only if the outstanding policy term of the base product is at least 5 years and subject to the age, premium payment term and rider term limits of the respective riders.

The rider will not be offered if the term of the rider exceeds outstanding term under the base policy. There is no overlap in benefit offered under different rider and rider benefits shall be payable separately in addition to benefits available under the base product. The benefit offered under different riders are applicable only for the primary Life Insured.

Any of the riders can be added only if the outstanding premium paying term of the base product is at least 5 years and subject to the age, premium payment term, rider term and any other limits of the respective riders

Other Benefits

Tax Benefits: You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws. Kindly consult your tax advisor for detailed information on tax benefits/implications.

Policy Loan

A life insurance policy should be handy for you in case of any adverse financial emergencies and this plan caters to that, whereby you can avail a loan under the policy once the policy acquires surrender value.

The maximum loan amount you may avail is a specific percentage of Surrender Value applicable under the Policy when a request for a loan is received less any outstanding Policy Loan plus accumulated/accrued interest, if any, on that date. The specific percentage is as mentioned below:

Without Family Income Benefit: 60%

With Family Income Benefit: 50%

If a loan is granted by us under the policy, then:

(1) Interest will be charged on the outstanding loan amount at a rate declared by us from time to time-based on then prevailing market conditions and will be equal to Three year (tenure) SBI MCLR + 0.50% subject to floor of 7.00%. The rate of interest for policy loan as on Apr 2021 is 7.80% per annum. The interest on the loan will be calculated on annual compounding basis. The interest rate methodology is reviewable with prior approval from IRDA of India. We will review the interest rate at least once a year and if the interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision.

(2) For in-force and fully Paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeds the Surrender Value. For other than In-force and fully paid-up policies, if at any point in time the outstanding loan amount and accumulated interest balance equal or exceed Surrender Value, then the Policy shall be terminated without value. Prior to this, we will notify you when your outstanding loan balance is 95% of the Surrender Value and will give an opportunity to repay all or part of the loan balance.

(3) Any benefit payable by us on the death of the Life Insured or on applicable Policy Anniversaries as Income Benefit or on the surrender of the policy or on the Maturity of the policy will first be reduced by any outstanding policy loan and accumulated interests, if any.

Non-forfeiture Benefits

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:

Premium Discontinuance:

(i) If all the premiums for at least first two Policy years have not been paid in full within the Grace Period, the policy shall immediately and automatically lapse and no benefits shall be payable by us under the policy, unless the policy is revived within the Revival Period.

(ii) If all the premiums for at least first two Policy years have been paid in full, and if we do not receive subsequent premiums within the Grace Period, the policy will acquire Reduced Paid-Up status and benefits will continue as per the Reduced Paid-Up provision.

Reduced Paid-Up:

Once your policy has acquired the Reduced Paid-Up status, the following amounts will be applicable:

Events	Plan Option	How and when Benefits are payable	Size of such benefits/ policy monies
Death of the Life Insured	All Plan Options	**If none of Family Income Benefits options selected / If Family Income Benefit on Critical Illness is selected:** In case of death of the Life Insured during the Policy Term, Reduced Paid-up Death Benefit will be payable as lumpsum and policy will terminate without any further benefit.	Reduced Paid-up Death Benefit is equal to Sum Assured on Death x Paid-up Factor[1]
		If FIB on CI and Death is selected: In case of death of the Life Insured during the Policy Term, Reduced Paid-up Death Benefit will be payable as lump sum.	Reduced Paid-up Death Benefit is equal to Sum Assured on Death x Paid-up Factor[1] The policy will continue for Reduced paid-up benefits[2.]
Applicable Policy Anniversary (ies)	Short-Term Income, Long-Term Income, Retirement Income	**If none of Family Income Benefits options selected / If Family Income Benefit on Critical Illness is selected:** On survival of the Life Insured, during the Policy Term, Income Benefit Pay-out will commence based on the Plan Option chosen. Reduced Paid-up Income Benefit Pay-outs will be payable in arrears based on the Income Benefit Pay-out Frequency chosen. The Reduced Paid-up Income Benefit Pay-outs will be continued till the date of death of the Life Insured or till the date of Maturity, whichever is earlier.	Reduced Paid-up Income Benefit Pay-out is equal to Income Benefit Pay-out amount as per Plan Option x Paid-up Factor[1.]

		If FIB on CI and Death is selected: Whether the Life Insured survives or not, Income Benefit Pay-out will commence based on the Plan Option chosen. Reduced Paid-up Income Benefit Pay-outs will be payable in arrears based on the Income Pay-out Frequency chosen. The Reduced Paid-up Income Benefit Pay-outs will be continued till the Date of Maturity.	Reduced Paid-up Income Benefit Pay-out is equal to Income Benefit Pay-out amount as per Plan Option x Paid-up Factor[1].
	Lum Sum	Not Applicable	
Policy Maturity	Lum Sum, Long term Income, Retirement Income	**If none of Family Income Benefits options selected / If Family Income Benefit on Critical Illness is selected:** On survival of the Life Insured till the date of Maturity, Reduced Paid-up Maturity Benefit is payable as lumpsum.	Reduced Paid-up Sum Assured on Maturity which is Sum Assured on Maturity x Paid-up Factor[1], will be payable and the policy will terminate without any further benefit.
		If FIB on CI and Death is selected: Whether the Life Insured survives till the date of Maturity or not, Reduced Paid-up Maturity Benefit is payable as lumpsum.	Reduced Paid-up Sum Assured on Maturity which is Sum Assured on Maturity x Paid-up Factor[1], will be payable and the policy will terminate without any further benefit.
	Short Term Income	Not Applicable	

[1]Paid-up factor = Total number of months for which premiums are paid / Total number of months for which premiums were originally payable

[2]Reduced paid-up benefits includes Reduced paid-up pay-out and Reduced paid-up Sum Assured on Maturity.

Surrender Benefit

The policy will acquire Surrender Value if all the premiums have been paid in full for at least the first two policy years. On Surrender, the Surrender Value, if any, will be immediately paid, the policy will be terminated and all the benefits under the Policy shall cease to apply. On receipt of a written request for Surrender from you, we will pay the higher of Guaranteed Surrender Value ('GSV') or Special Surrender Value ('SSV').

Guaranteed Surrender Value ('GSV'): The Guaranteed Surrender Value is equal to (GSV Factor x Total Premiums Paid) less total pay-outs[1] already paid till the date of surrender, if any. The GSV is floored to zero.

[1]Not applicable for Lump Sum Plan Option.

GSV factor varies with Policy Year of Surrender and Policy Term and are provided in the sample Policy Document available on our website. You can also get in touch with our sales representative or contact any of our branches or contact our customer care team to understand the GSV factors applicable for you.

Special Surrender Value ('SSV'): Your policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value with respect of your policy.

Free Look Period

The Company shall inform clearly by the letter forwarding the policy to the policyholder that the policyholder has a free look period of 15 days from the date of receipt of the policy document and period of 30 days in case of electronic policies and policies obtained through distance mode (where distance mode means the sale of insurance products through any means of communication other than in person), to review the terms and conditions of the policy and where the policyholder disagrees to any of those terms or conditions, the policyholder has the option to return the policy to the Company for cancellation, stating the reasons for objection, the policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the insurer on medical examination and stamp duty charges.

Conditions, Definitions and Exclusions related to the benefits on diagnosis of Critical Illness under Family Income Benefit:

Conditions:

- Claim for Critical Illness will only be accepted if the illness has occurred after the Waiting Period
- No benefit will be applicable if there is a diagnosis of any covered Critical Illness or any signs or symptoms related to any of the covered Critical Illness, within the Waiting Period as applicable from either the date of issue of the policy or date of Revival whichever is later
- For any Critical Illness claim to be valid, the incidence of the Critical Illness condition must be the first occurrence in the lifetime of the Life Insured
- Life Insured has to notify the Critical Illness claim within 90 days of the date of diagnosis of the covered Critical Illness. However, claims filed even beyond such a period will be considered if there are valid reasons for any delay

- Critical Illness Benefit will be paid subject to satisfaction of definitions and exclusions, only once in the complete Policy Term. No benefit will be paid on re-occurrences of the same Critical Illness or on the diagnosis of any other Critical Illness after a Critical Illness claim is already paid.

- If the Life Insured is diagnosed with one of the covered Critical Illness conditions, during the Policy Term and while the Policy is in force, the Critical Illness Benefit will be paid out even if the survival period of 30 days crosses the Policy Term.

Below mentioned is the list of Covered Critical Illness Conditions which are covered under this benefit:

Cancer of Specified Severity	Major Organ/ Bone Marrow Transplant
Open Chest Coronary Artery Bypass Graft (CABG)	Permanent Paralysis of Limbs
Myocardial infarction (First Heart Attack of Specific Severity)	Stroke resulting in permanent symptoms
Open Heart Replacement or Repair of Heart Valves	Major Surgery of Aorta
Kidney Failure Requiring Regular Dialysis	Coma of Specified Severity
Third Degree Burns	Total Blindness

a) Cancer of Specified Severity

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

The following are excluded-

i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.

ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;

iii. Malignant melanoma that has not caused the invasion beyond the epidermis;

iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0

v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;

vi. Chronic lymphocytic leukaemia less than RAI stage 3

vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,

viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with a mitotic count of less than or equal to 5/50 HPFs;

ix. All tumors in the presence of HIV infection

b) Open Chest Coronary Artery Bypass Graft (CABG):

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

The following are excluded:

i. Angioplasty and/or any other intra-arterial procedures

c) Myocardial infarction (First heart attack of specific severity):

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

i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
ii. New characteristic electrocardiogram changes
iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

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

d) Open Heart Replacement or Repair of Heart Valves:

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist Medical Practitioner. Catheter-based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

e) Kidney Failure Requiring Regular Dialysis:

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

f) Third Degree Burns:

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

g) Major Organ / Bone Marrow Transplant:

The actual undergoing of a transplant of:

i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or

ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist Medical Practitioner.

The following are excluded:

i.   Other stem-cell transplants
ii.   Where only islets of Langerhans are transplanted

h) Permanent Paralysis of Limbs:

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist Medical Practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

i) Stroke resulting in permanent symptoms:

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

The following are excluded:

i.   Transient ischemic attacks (TIA)
ii.   Traumatic injury of the brain
iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

j) Major Surgery of Aorta:

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

k) Coma of Specified Severity:

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

i.   no response to external stimuli continuously for at least 96 hours;
ii. life support measures are necessary to sustain life; and
iii. The permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

The condition has to be confirmed by a specialist Medical Practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

I) Blindness:

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

The Blindness is evidenced by:

i. corrected visual acuity being 3/60 or less in both eyes or;

ii. the field of vision being less than 10 degrees in both eyes

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

Exclusions for the Critical Illness Benefit

The life insured will not be entitled to any benefits if a covered Critical Illness results

i. Either directly or indirectly from any one of the following causes or

ii. Within the waiting period i.e. 90 days from the date of commencement of the risk or date of reinstatement, whichever is later

These exclusions apply in addition to the exclusions specified in the definition of each of the covered Critical Illness.

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

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

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

ii. Intentional self-inflicted injury or attempted suicide.

iii. Alcohol or Solvent abuse or taking of drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered Medical Practitioner.

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

v. Taking part in any naval, military or air force operation during peacetime.

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

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

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

ix. Any external congenital anomaly.

Congenital Anomaly which is in the visible and accessible parts of the body is called External Congenital Anomaly. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

x Failure to seek or follow medical advice where a "medical advice" means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

xi. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

Exclusion

Suicide Claim

In case of death due to suicide within 12 months from the date of commencement of risk 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.

Waiting Period

• In case 'Family Income Benefits' option is opted:

Waiting Period of 90 calendar days is applicable from the date of commencement of risk or the date of Revival of the policy, whichever is later, during which the Life Insured will not be entitled to the Critical Illness Benefit.

• In case Policy is purchased through POS channel:

There is a waiting period of 90 days (other than accidental death only) from the date of commencement of risk. The death benefit (other than accidental death) during the waiting period will be 100% of the total premiums paid till the date of death. The death benefit after expiry of the waiting period or on the death of the life insured due to accident will be the Death Benefit as defined above.

Statutory Information

Grace Period

If we do not receive the premium in full by the premium paying due date, then:

i. We will allow a Grace Period of 15 days where the Policyholder pays the premium on a monthly basis, and 30 days in all other cases during which you must pay the premium due in full. The policy will be in force during the Grace Period.

ii. All the benefits under the policy will continue to apply during the Grace Period.

iii. In case of death during the Grace Period, the Death Benefit will be paid (after deducting the premium due for the Policy Year in which death occurs).

Nomination

Nomination is allowed in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

Assignment

The assignment is allowed in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time

Revival:

If due premiums are not paid within the Grace Period, the policy shall lapse. Any such policy may be revived within five years from the due date of the first unpaid premium by giving us a written notice to revive the policy and payment of all overdue premiums with interest, as may be declared by the company from time to time, for every completed month from the date of first unpaid premium. The revival interest rate will be based on a G-sec rate with 1 - 2 year maturity. Source to determine the G-Sec yield is www.ccilindia.com.The per month interest rate shall be $(x + 3\%)/12$ rounded upto nearest 0.25%, where x is G-Sec rate with 1 to 2-year maturity. The interest rate to be charged as on Apr 2021 is 0.75% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The interest on revival will be calculated on a simple interest basis. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year.

The revival will be effected subject to the receipt of the proof of continued insurability of the Life Insured and the acceptance of the risk by the underwriter. The effective date of revival is when these requirements are met and approved by us. All the benefits of the policy will be reinstated on the policy revival. If the coverage term for Additional Benefit(s) ceases before the revival of the policy, the benefits of only base Plan Option will be reinstated on the policy revival. In such cases, the Policyholder needs to pay the unpaid premium toward base plan option only along with the applicable interest.

Revival would be as per the Board approved underwriting guidelines of the Company.

Prohibition of Rebate: (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 out or renew or continue an Insurance in respect of any kind of risk relating to lives 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 one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-Disclosure Clause: (Section 45 of the Insurance Act, 1938, as amended from time to time)

SECTION 45 OF THE INSURANCE ACT, 1938 STATES: No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of 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. 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. 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 the question merely because the terms of the policy adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time

About Edelweiss Tokio Life Insurance

Edelweiss Tokio Life Insurance Company Limited: is a joint venture between India's Edelweiss Financial Services Ltd and Japan's Tokio Marine Holdings. The company established its pan-India operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. Guided by customer insights, the company has been offering need-based and innovative life insurance solutions to help customers live their #ZindagiUnlimited. With a customer-centric approach, the company endeavours to build a multi-channel distribution network to effectively serve over 5 lakhs customers across the country. As of March 2021, the life insurer has established 118 branches in 93 major cities.

Our Vision

We will take the responsibility of protecting people's dreams and aspirations. We will proactively find out what people's dreams and aspirations are and what could potentially hinder their dreams and aspirations. We will then bring our expertise and resources to help them fulfill their dreams and mitigate the hindrances.

Annexure 1 – Death Benefit Factors

Policy Term in months - Completed / Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
0	1	0	1	-	-	-	-	-	-	-	-
1	1	1	0.9946	1	1	1	1	1	1	1	1
2	0.9946	2	0.9892	2	0.9946	2	0.9946	2	0.9946	2	1.9946
3	0.9892	3	0.9838	3	0.9892	3	0.9892	3	0.9892	3	2.9837
4	0.9838	4	0.9785	4	0.9838	4	0.9838	4	1.9838	4	3.9675
5	0.9785	5	0.9732	5	0.9785	5	0.9785	5	1.973	5	4.946
6	0.9732	6	0.9679	6	0.9732	6	0.9732	6	1.9623	6	5.9192
7	0.9679	7	0.9626	7	0.9679	7	1.9679	7	2.9517	7	6.887
8	0.9626	8	0.9574	8	0.9626	8	1.9572	8	2.9356	8	7.8496
9	0.9574	9	0.9522	9	0.9574	9	1.9466	9	2.9197	9	8.807
10	0.9522	10	0.947	10	0.9522	10	1.936	10	3.9039	10	9.7592
11	0.947	11	0.9419	11	0.947	11	1.9255	11	3.8827	11	10.7062
12	0.9419	12	0.9368	12	0.9419	12	1.915	12	3.8616	12	11.6481
13	0.9368	13	0.9317	13	1.9368	13	2.9046	13	4.8406	13	12.5849
14	0.9317	14	0.9266	14	1.9263	14	2.8889	14	4.8144	14	13.5166
15	0.9266	15	0.9216	15	1.9158	15	2.8732	15	4.7882	15	14.4432
16	0.9216	16	0.9166	16	1.9054	16	2.8576	16	5.7622	16	15.3648
17	0.9166	17	0.9116	17	1.8951	17	2.8421	17	5.7309	17	16.2814
18	0.9116	18	0.9067	18	1.8848	18	2.8266	18	5.6998	18	17.193
19	0.9067	19	0.9017	19	1.8745	19	3.8113	19	6.6689	19	18.0997
20	0.9017	20	0.8969	20	1.8644	20	3.7906	20	6.6327	20	19.0014
21	0.8969	21	0.892	21	1.8542	21	3.77	21	6.5967	21	19.8983
22	0.892	22	0.8871	22	1.8442	22	3.7496	22	7.5609	22	20.7903
23	0.8871	23	0.8823	23	1.8342	23	3.7292	23	7.5198	23	21.6774
24	0.8823	24	0.8775	24	1.8242	24	3.709	24	7.479	24	22.5597
25	0.8775	25	0.8728	25	2.8143	25	4.6888	25	8.4384	25	23.4372
26	0.8728	26	0.868	26	2.799	26	4.6634	26	8.3926	26	24.31
27	0.868	27	0.8633	27	2.7838	27	4.6381	27	8.347	27	25.1781
28	0.8633	28	0.8586	28	2.7687	28	4.6129	28	9.3017	28	26.0414
29	0.8586	29	0.854	29	2.7537	29	4.5879	29	9.2512	29	26.9
30	0.854	30	0.8493	30	2.7387	30	4.5629	30	9.201	30	27.754
31	0.8493	31	0.8447	31	2.7239	31	5.5382	31	10.1511	31	28.6033
32	0.8447	32	0.8401	32	2.7091	32	5.5081	32	10.096	32	29.448
33	0.8401	33	0.8356	33	2.6944	33	5.4782	33	10.0412	33	30.2882
34	0.8356	34	0.831	34	2.6798	34	5.4485	34	10.9866	34	31.1238
35	0.831	35	0.8265	35	2.6652	35	5.4189	35	10.927	35	31.9548
36	0.8265	36	0.822	36	2.6507	36	5.3895	36	10.8677	36	32.7813
37	0.822	37	0.8176	37	3.6363	37	6.3602	37	11.8087	37	33.6034

Policy Term in months - Completed / Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
38	0.8176	38	0.8131	38	3.6166	38	6.3257	38	11.7446	38	34.421
39	0.8131	39	0.8087	39	3.597	39	6.2914	39	11.6808	39	35.2341
40	0.8087	40	0.8043	40	3.5775	40	6.2572	40	12.6174	40	36.0429
41	0.8043	41	0.8	41	3.558	41	6.2232	41	12.5489	41	36.8472
42	0.8	42	0.7956	42	3.5387	42	6.1895	42	12.4808	42	37.6472
43	0.7956	43	0.7913	43	3.5195	43	7.1559	43	13.4131	43	38.4428
44	0.7913	44	0.787	44	3.5004	44	7.117	44	13.3402	44	39.2341
45	0.787	45	0.7827	45	3.4814	45	7.0784	45	13.2678	45	40.0211
46	0.7827	46	0.7785	46	3.4625	46	7.0399	46	14.1958	46	40.8039
47	0.7785	47	0.7743	47	3.4437	47	7.0017	47	14.1187	47	41.5824
48	0.7743	48	0.7701	48	3.425	48	6.9637	48	14.0421	48	42.3566
49	0.7701	49	0.7659	49	4.4064	49	7.9259	49	14.9659	49	43.1267
50	0.7659	50	0.7617	50	4.3825	50	7.8829	50	14.8846	50	43.8926
51	0.7617	51	0.7576	51	4.3587	51	7.8401	51	14.8038	51	44.6543
52	0.7576	52	0.7535	52	4.335	52	7.7975	52	15.7235	52	45.4119
53	0.7535	53	0.7494	53	4.3115	53	7.7552	53	15.6381	53	46.1654
54	0.7494	54	0.7453	54	4.2881	54	7.7131	54	15.5532	54	46.9148
55	0.7453	55	0.7413	55	4.2648	55	8.6712	55	16.4688	55	47.6601
56	0.7413	56	0.7373	56	4.2417	56	8.6242	56	16.3794	56	48.4014
57	0.7373	57	0.7333	57	4.2187	57	8.5774	57	16.2905	57	49.1386
58	0.7333	58	0.7293	58	4.1957	58	8.5308	58	17.202	58	49.8719
59	0.7293	59	0.7253	59	4.173	59	8.4845	59	17.1087	59	50.6012
60	0.7253	60	0.7214	60	4.1503	60	8.4384	60	17.0158	60	51.3265
61	0.7214	61	0.7175	61	5.1278	61	9.3926	61	17.9234	61	52.0479
62	0.7175	62	0.7136	62	5.1	62	9.3416	62	17.8261	62	52.7653
63	0.7136	63	0.7097	63	5.0723	63	9.2909	63	17.7293	63	53.4789
64	0.7097	64	0.7058	64	5.0447	64	9.2405	64	18.6331	64	54.1886
65	0.7058	65	0.702	65	5.0173	65	9.1903	65	18.532	65	54.8944
66	0.702	66	0.6982	66	4.9901	66	9.1404	66	18.4314	66	55.5964
67	0.6982	67	0.6944	67	4.963	67	10.0908	67	19.3313	67	56.2946
68	0.6944	68	0.6906	68	4.9361	68	10.036	68	19.2264	68	56.989
69	0.6906	69	0.6869	69	4.9093	69	9.9816	69	19.122	69	57.6796
70	0.6869	70	0.6832	70	4.8826	70	9.9274	70	20.0182	70	58.3665
71	0.6832	71	0.6794	71	4.8561	71	9.8735	71	19.9095	71	59.0497
72	0.6794	72	0.6758	72	4.8298	72	9.8199	72	19.8014	72	59.7291
73	0.6758	73	0.6721	73	5.8036	73	10.7666	73	20.6939	73	60.4049
74	0.6721	74	0.6684	74	5.772	74	10.7081	74	20.5816	74	61.077
75	0.6684	75	0.6648	75	5.7407	75	10.65	75	20.4699	75	61.7454
76	0.6648	76	0.6612	76	5.7095	76	10.5922	76	21.3588	76	62.4102

Policy Term in months - Completed / Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
77	0.6612	77	0.6576	77	5.6786	77	10.5347	77	21.2428	77	63.0715
78	0.6576	78	0.654	78	5.6477	78	10.4775	78	21.1275	78	63.7291
79	0.654	79	0.6505	79	5.6171	79	11.4206	79	22.0128	79	64.3831
80	0.6505	80	0.647	80	5.5866	80	11.3586	80	21.8933	80	65.0336
81	0.647	81	0.6435	81	5.5563	81	11.297	81	21.7745	81	65.6806
82	0.6435	82	0.64	82	5.5261	82	11.2356	82	22.6563	82	66.324
83	0.64	83	0.6365	83	5.4961	83	11.1746	83	22.5333	83	66.964
84	0.6365	84	0.633	84	5.4663	84	11.114	84	22.4109	84	67.6005
85	0.633	85	0.6296	85	6.4366	85	12.0537	85	23.2893	85	68.2335
86	0.6296	86	0.6262	86	6.4016	86	11.9882	86	23.1629	86	68.8631
87	0.6262	87	0.6228	87	6.3669	87	11.9231	87	23.0371	87	69.4893
88	0.6228	88	0.6194	88	6.3323	88	11.8584	88	23.9121	88	70.1121
89	0.6194	89	0.616	89	6.298	89	11.794	89	23.7823	89	70.7314
90	0.616	90	0.6127	90	6.2638	90	11.73	90	23.6532	90	71.3475
91	0.6127	91	0.6094	91	6.2298	91	12.6663	91	24.5248	91	71.9602
92	0.6094	92	0.6061	92	6.1959	92	12.5976	92	24.3916	92	72.5695
93	0.6061	93	0.6028	93	6.1623	93	12.5292	93	24.2592	93	73.1756
94	0.6028	94	0.5995	94	6.1289	94	12.4612	94	25.1275	94	73.7784
95	0.5995	95	0.5962	95	6.0956	95	12.3935	95	24.9911	95	74.3779
96	0.5962	96	0.593	96	6.0625	96	12.3263	96	24.8555	96	74.9741
97	0.593	97	0.5898	97	7.0296	97	13.2593	97	25.7205	97	75.5671
98	0.5898	98	0.5866	98	6.9914	98	13.1874	98	25.5809	98	76.1569
99	0.5866	99	0.5834	99	6.9535	99	13.1158	99	25.442	99	76.7435
100	0.5834	100	0.5802	100	6.9157	100	13.0446	100	26.3039	100	77.3269
101	0.5802	101	0.5771	101	6.8782	101	12.9738	101	26.1611	101	77.9071
102	0.5771	102	0.5739	102	6.8408	102	12.9033	102	26.0191	102	78.4842
103	0.5739	103	0.5708	103	6.8037	103	13.8333	103	26.8779	103	79.0581
104	0.5708	104	0.5677	104	6.7668	104	13.7582	104	26.732	104	79.629
105	0.5677	105	0.5647	105	6.73	105	13.6835	105	26.5869	105	80.1967
106	0.5647	106	0.5616	106	6.6935	106	13.6092	106	27.4425	106	80.7613
107	0.5616	107	0.5585	107	6.6572	107	13.5354	107	27.2936	107	81.3229
108	0.5585	108	0.5555	108	6.621	108	13.4619	108	27.1454	108	81.8815
109	0.5555	109	0.5525	109	7.5851	109	14.3888	109	27.998	109	82.437
110	0.5525	110	0.5495	110	7.5439	110	14.3107	110	27.846	110	82.9895
111	0.5495	111	0.5465	111	7.503	111	14.233	111	27.6949	111	83.539
112	0.5465	112	0.5435	112	7.4622	112	14.1557	112	28.5445	112	84.0855
113	0.5435	113	0.5406	113	7.4217	113	14.0789	113	28.3896	113	84.629
114	0.5406	114	0.5377	114	7.3814	114	14.0025	114	28.2355	114	85.1696
115	0.5377	115	0.5347	115	7.3414	115	14.9265	115	29.0822	115	85.7073

Policy Term in months - Completed / Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
116	0.5347	116	0.5318	116	7.3015	116	14.8454	116	28.9243	116	86.242
117	0.5318	117	0.5289	117	7.2619	117	14.7648	117	28.7673	117	86.7738
118	0.5289	118	0.5261	118	7.2225	118	14.6847	118	29.6111	118	87.3028
119	0.5261	119	0.5232	119	7.1832	119	14.605	119	29.4504	119	87.8289
120	0.5232	120	0.5204	120	7.1443	120	14.5257	120	29.2905	120	88.3521
121	0.5204	121	0.5176	121	8.1055	121	15.4468	121	30.1315	121	88.8725
122	0.5176	122	0.5147	122	8.0615	122	15.363	122	29.968	122	89.39
123	0.5147	123	0.512	123	8.0177	123	15.2796	123	29.8053	123	89.9048
124	0.512	124	0.5092	124	7.9742	124	15.1966	124	30.6435	124	90.4167
125	0.5092	125	0.5064	125	7.9309	125	15.1141	125	30.4771	125	90.9259
126	0.5064	126	0.5037	126	7.8878	126	15.0321	126	30.3117	126	91.4323
127	0.5037	127	0.5009	127	7.845	127	15.9505	127	31.1471	127	91.9359
128	0.5009	128	0.4982	128	7.8024	128	15.8639	128	30.9781	128	92.4369
129	0.4982	129	0.4955	129	7.7601	129	15.7778	129	30.8099	129	92.9351
130	0.4955	130	0.4928	130	7.718	130	15.6921	130	31.6426	130	93.4306
131	0.4928	131	0.4901	131	7.6761	131	15.607	131	31.4709	131	93.9234
132	0.4901	132	0.4875	132	7.6344	132	15.5222	132	31.3	132	94.4135
133	0.4875	133	0.4848	133	8.5929	133	16.438	133	32.1301	133	94.901
134	0.4848	134	0.4822	134	8.5463	134	16.3487	134	31.9557	134	95.3858
135	0.4822	135	0.4796	135	8.4999	135	16.26	135	31.7822	135	95.868
136	0.4796	136	0.477	136	8.4538	136	16.1717	136	32.6097	136	96.3476
137	0.477	137	0.4744	137	8.4079	137	16.0839	137	32.4327	137	96.8246
138	0.4744	138	0.4718	138	8.3622	138	15.9966	138	32.2566	138	97.299
139	0.4718	139	0.4693	139	8.3168	139	16.9098	139	33.0815	139	97.7708
140	0.4693	140	0.4667	140	8.2717	140	16.818	140	32.9019	140	98.24
141	0.4667	141	0.4642	141	8.2268	141	16.7267	141	32.7233	141	98.7067
142	0.4642	142	0.4617	142	8.1821	142	16.6359	142	33.5457	142	99.1709
143	0.4617	143	0.4591	143	8.1377	143	16.5456	143	33.3636	143	99.6326
144	0.4591	144	0.4567	144	8.0935	144	16.4558	144	33.1825	144	100.0917
145	0.4567	145	0.4542	145	9.0496	145	17.3664	145	34.0023	145	100.5484
146	0.4542	146	0.4517	146	9.0005	146	17.2722	146	33.8177	146	101.0025
147	0.4517	147	0.4493	147	8.9516	147	17.1784	147	33.6342	147	101.4542
148	0.4493	148	0.4468	148	8.903	148	17.0851	148	34.4516	148	101.9035
149	0.4468	149	0.4444	149	8.8547	149	16.9924	149	34.2646	149	102.3503
150	0.4444	150	0.442	150	8.8066	150	16.9002	150	34.0786	150	102.7947
151	0.442	151	0.4396	151	8.7588	151	17.8084	151	34.8936	151	103.2367
152	0.4396	152	0.4372	152	8.7113	152	17.7117	152	34.7041	152	103.6763
153	0.4372	153	0.4348	153	8.664	153	17.6156	153	34.5158	153	104.1135
154	0.4348	154	0.4325	154	8.6169	154	17.52	154	35.3284	154	104.5483

Policy Term in months - Completed / Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
155	0.4325	155	0.4301	155	8.5702	155	17.4249	155	35.1366	155	104.9807
156	0.4301	156	0.4278	156	8.5236	156	17.3303	156	34.9459	156	105.4109
157	0.4278	157	0.4255	157	9.4774	157	18.2362	157	35.7562	157	105.8386
158	0.4255	158	0.4231	158	9.4259	158	18.1372	158	35.5621	158	106.2641
159	0.4231	159	0.4208	159	9.3748	159	18.0387	159	35.369	159	106.6872
160	0.4208	160	0.4186	160	9.3239	160	17.9408	160	36.177	160	107.1081
161	0.4186	161	0.4163	161	9.2733	161	17.8434	161	35.9806	161	107.5266
162	0.4163	162	0.414	162	9.2229	162	17.7466	162	35.7853	162	107.9429
163	0.414	163	0.4118	163	9.1728	163	18.6502	163	36.591	163	108.357
164	0.4118	164	0.4095	164	9.1231	164	18.549	164	36.3924	164	108.7687
165	0.4095	165	0.4073	165	9.0735	165	18.4483	165	36.1949	165	109.1783
166	0.4073	166	0.4051	166	9.0243	166	18.3481	166	36.9984	166	109.5856
167	0.4051	167	0.4029	167	8.9753	167	18.2485	167	36.7975	167	109.9907
168	0.4029	168	0.4007	168	8.9266	168	18.1495	168	36.5978	168	110.3937
169	0.4007	169	0.3986	169	9.8781	169	19.051	169	37.3991	169	110.7944
170	0.3986	170	0.3964	170	9.8245	170	18.9475	170	37.1961	170	111.1929
171	0.3964	171	0.3942	171	9.7711	171	18.8447	171	36.9942	171	111.5893
172	0.3942	172	0.3921	172	9.7181	172	18.7424	172	37.7933	172	111.9836
173	0.3921	173	0.39	173	9.6654	173	18.6406	173	37.5882	173	112.3757
174	0.39	174	0.3879	174	9.6129	174	18.5394	174	37.3841	174	112.7656
175	0.3879	175	0.3857	175	9.5607	175	19.4388	175	38.1812	175	113.1535
176	0.3857	176	0.3837	176	9.5088	176	19.3333	176	37.9739	176	113.5392
177	0.3837	177	0.3816	177	9.4572	177	19.2283	177	37.7678	177	113.9229
178	0.3816	178	0.3795	178	9.4058	178	19.1239	178	38.5628	178	114.3044
179	0.3795	179	0.3774	179	9.3548	179	19.0201	179	38.3534	179	114.6839
180	0.3774	180	0.3754	180	9.304	180	18.9169	180	38.1452	180	115.0614
181	0.3754	181	0.3734	181	10.2535	181	19.8142	181	38.9381	181	115.4368
182	0.3734	182	0.3713	182	10.1978	182	19.7066	182	38.7268	182	115.8101
183	0.3713	183	0.3693	183	10.1425	183	19.5997	183	38.5165	183	116.1814
184	0.3693	184	0.3673	184	10.0874	184	19.4933	184	39.3075	184	116.5508
185	0.3673	185	0.3653	185	10.0327	185	19.3874	185	39.0941	185	116.9181
186	0.3653	186	0.3633	186	9.9782	186	19.2822	186	38.8818	186	117.2834
187	0.3633	187	0.3614	187	9.924	187	20.1775	187	39.6708	187	117.6467
188	0.3614	188	0.3594	188	9.8702	188	20.068	188	39.4554	188	118.0081
189	0.3594	189	0.3574	189	9.8166	189	19.959	189	39.2412	189	118.3674
190	0.3574	190	0.3555	190	9.7633	190	19.8507	190	40.0282	190	118.7249
191	0.3555	191	0.3536	191	9.7103	191	19.7429	191	39.8109	191	119.0804
192	0.3536	192	0.3517	192	9.6576	192	19.6358	192	39.5948	192	119.434
193	0.3517	193	0.3497	193	10.6051	193	20.5292	193	40.3799	193	119.7856

Policy Term in months - Completed	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
194	0.3497	194	0.3478	194	10.5476	194	20.4177	194	40.1607	194	120.1354
195	0.3478	195	0.346	195	10.4903	195	20.3069	195	39.9427	195	120.4832
196	0.346	196	0.3441	196	10.4334	196	20.1967	196	40.7258	196	120.8292
197	0.3441	197	0.3422	197	10.3767	197	20.087	197	40.5047	197	121.1732
198	0.3422	198	0.3404	198	10.3204	198	19.978	198	40.2849	198	121.5154
199	0.3404	199	0.3385	199	10.2644	199	20.8695	199	41.0662	199	121.8558
200	0.3385	200	0.3367	200	10.2087	200	20.7562	200	40.8433	200	122.1943
201	0.3367	201	0.3348	201	10.1532	201	20.6436	201	40.6215	201	122.531
202	0.3348	202	0.333	202	10.0981	202	20.5315	202	41.401	202	122.8658
203	0.333	203	0.3312	203	10.0433	203	20.42	203	41.1763	203	123.1988
204	0.3312	204	0.3294	204	9.9888	204	20.3092	204	40.9528	204	123.5301
205	0.3294	205	0.3276	205	10.9346	205	21.1989	205	41.7304	205	123.8595
206	0.3276	206	0.3259	206	10.8752	206	21.0839	206	41.5039	206	124.1871
207	0.3259	207	0.3241	207	10.8162	207	20.9694	207	41.2786	207	124.513
208	0.3241	208	0.3223	208	10.7575	208	20.8556	208	42.0545	208	124.837
209	0.3223	209	0.3206	209	10.6991	209	20.7424	209	41.8262	209	125.1594
210	0.3206	210	0.3188	210	10.641	210	20.6298	210	41.5992	210	125.4799
211	0.3188	211	0.3171	211	10.5832	211	21.5178	211	42.3734	211	125.7988
212	0.3171	212	0.3154	212	10.5258	212	21.401	212	42.1433	212	126.1159
213	0.3154	213	0.3137	213	10.4686	213	21.2848	213	41.9146	213	126.4312
214	0.3137	214	0.312	214	10.4118	214	21.1692	214	42.687	214	126.7449
215	0.312	215	0.3103	215	10.3553	215	21.0543	215	42.4553	215	127.0569
216	0.3103	216	0.3086	216	10.2991	216	20.94	216	42.2248	216	127.3671
217	0.3086	217	0.3069	217	11.2432	217	21.8264	217	42.9956	217	127.6757
218	0.3069	218	0.3052	218	11.1821	218	21.7079	218	42.7622	218	127.9826
219	0.3052	219	0.3036	219	11.1214	219	21.59	219	42.5301	219	128.2879
220	0.3036	220	0.3019	220	11.061	220	21.4728	220	43.2992	220	128.5915
221	0.3019	221	0.3003	221	11.001	221	21.3563	221	43.0641	221	128.8934
222	0.3003	222	0.2987	222	10.9413	222	21.2403	222	42.8304	222	129.1937
223	0.2987	223	0.2971	223	10.8819	223	22.125	223	43.5979	223	129.4924
224	0.2971	224	0.2954	224	10.8228	224	22.0049	224	43.3612	224	129.7894
225	0.2954	225	0.2938	225	10.7641	225	21.8855	225	43.1258	225	130.0849
226	0.2938	226	0.2922	226	10.7056	226	21.7667	226	43.8917	226	130.3787
227	0.2922	227	0.2907	227	10.6475	227	21.6485	227	43.6534	227	130.671
228	0.2907	228	0.2891	228	10.5897	228	21.531	228	43.4165	228	130.9616
229	0.2891	229	0.2875	229	11.5322	229	22.4141	229	44.1808	229	131.2507
230	0.2875	230	0.2859	230	11.4696	230	22.2924	230	43.9409	230	131.5382
231	0.2859	231	0.2844	231	11.4074	231	22.1714	231	43.7024	231	131.8241
232	0.2844	232	0.2828	232	11.3454	232	22.0511	232	44.4652	232	132.1085

Policy Term in months - Completed / Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
233	0.2828	233	0.2813	233	11.2838	233	21.9314	233	44.2238	233	132.3914
234	0.2813	234	0.2798	234	11.2226	234	21.8123	234	43.9837	234	132.6727
235	0.2798	235	0.2783	235	11.1617	235	22.6939	235	44.745	235	132.9525
236	0.2783	236	0.2768	236	11.1011	236	22.5707	236	44.5021	236	133.2307
237	0.2768	237	0.2753	237	11.0408	237	22.4482	237	44.2605	237	133.5075
238	0.2753	238	0.2738	238	10.9809	238	22.3263	238	45.0202	238	133.7828
239	0.2738	239	0.2723	239	10.9213	239	22.2051	239	44.7758	239	134.0565
240	0.2723	240	0.2708	240	10.862	240	22.0846	240	44.5328	240	134.3288
241	0.2708	241	0.2693	241	11.803	241	22.9647	241	45.291	241	134.5996
242	0.2693	242	0.2679	242	11.7389	242	22.84	242	45.0451	242	134.8689
243	0.2679	243	0.2664	243	11.6752	243	22.716	243	44.8006	243	135.1368
244	0.2664	244	0.265	244	11.6118	244	22.5927	244	45.5574	244	135.4032
245	0.265	245	0.2635	245	11.5488	245	22.4701	245	45.3101	245	135.6681
246	0.2635	246	0.2621	246	11.4861	246	22.3481	246	45.0641	246	135.9317
247	0.2621	247	0.2607	247	11.4238	247	23.2268	247	45.8195	247	136.1938
248	0.2607	248	0.2593	248	11.3618	248	23.1007	248	45.5708	248	136.4544
249	0.2593	249	0.2578	249	11.3001	249	22.9753	249	45.3234	249	136.7137
250	0.2578	250	0.2564	250	11.2387	250	22.8506	250	46.0774	250	136.9715
251	0.2564	251	0.2551	251	11.1777	251	22.7265	251	45.8272	251	137.228
252	0.2551	252	0.2537	252	11.117	252	22.6032	252	45.5785	252	137.4831
253	0.2537	253	-	253	12.0567	253	23.4805	253	46.331	253	137.7367
254	0.2523	254	-	254	11.9912	254	23.353	254	46.0795	254	137.989
255	0.2509	255	-	255	11.9262	255	23.2262	255	45.8294	255	138.2399
256	0.2496	256	-	256	11.8614	256	23.1001	256	46.5806	256	138.4895
257	0.2482	257	-	257	11.797	257	22.9747	257	46.3277	257	138.7377
258	0.2469	258	-	258	11.733	258	22.85	258	46.0762	258	138.9846
259	0.2455	259	-	259	11.6693	259	23.726	259	46.8261	259	139.2301
260	0.2442	260	-	260	11.6059	260	23.5972	260	46.5719	260	139.4743
261	0.2429	261	-	261	11.5429	261	23.4691	261	46.3191	261	139.7172
262	0.2415	262	-	262	11.4803	262	23.3417	262	47.0677	262	139.9587
263	0.2402	263	-	263	11.418	263	23.215	263	46.8122	263	140.1989
264	0.2389	264	-	264	11.356	264	23.089	264	46.558	264	140.4379
265	0.2376	265	-	265	12.2943	265	23.9636	265	47.3053	265	140.6755
266	0.2363	266	-	266	12.2276	266	23.8335	266	47.0485	266	140.9118
267	0.2351	267	-	267	12.1612	267	23.7041	267	46.7931	267	141.1469
268	0.2338	268	-	268	12.0952	268	23.5755	268	47.5391	268	141.3807
269	0.2325	269	-	269	12.0295	269	23.4475	269	47.281	269	141.6132
270	0.2313	270	-	270	11.9642	270	23.3202	270	47.0244	270	141.8445
271	0.23	271	-	271	11.8993	271	24.1936	271	47.7691	271	142.0745

Policy Term in months - Completed / Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
272	0.2287	272	-	272	11.8347	272	24.0623	272	47.5098	272	142.3032
273	0.2275	273	-	273	11.7704	273	23.9317	273	47.2519	273	142.5307
274	0.2263	274	-	274	11.7065	274	23.8017	274	47.9954	274	142.757
275	0.225	275	-	275	11.643	275	23.6725	275	47.7348	275	142.982
276	0.2238	276	-	276	11.5798	276	23.544	276	47.4757	276	143.2058
277	0.2226	277	-	277	12.5169	277	24.4162	277	48.218	277	143.4285
278	0.2214	278	-	278	12.449	278	24.2837	278	47.9562	278	143.6499
279	0.2202	279	-	279	12.3814	279	24.1519	279	47.6959	279	143.87
280	0.219	280	-	280	12.3142	280	24.0207	280	48.437	280	144.089
281	0.2178	281	-	281	12.2473	281	23.8903	281	48.174	281	144.3069
282	0.2166	282	-	282	12.1809	282	23.7607	282	47.9125	282	144.5235
283	0.2155	283	-	283	12.1147	283	24.6317	283	48.6524	283	144.7389
284	0.2143	284	-	284	12.049	284	24.498	284	48.3883	284	144.9532
285	0.2131	285	-	285	11.9836	285	24.365	285	48.1256	285	145.1664
286	0.212	286	-	286	11.9185	286	24.2327	286	48.8644	286	145.3783
287	0.2108	287	-	287	11.8538	287	24.1012	287	48.5991	287	145.5891
288	0.2097	288	-	288	11.7895	288	23.9703	288	48.3353	288	145.7988
289	0.2085	289	-	289	12.7255	289	24.8402	289	49.0729	289	146.0073
290	0.2074	290	-	290	12.6564	290	24.7054	290	48.8065	290	146.2147
291	0.2063	291	-	291	12.5877	291	24.5712	291	48.5416	291	146.421
292	0.2052	292	-	292	12.5193	292	24.4379	292	49.2781	292	146.6262
293	0.204	293	-	293	12.4514	293	24.3052	293	49.0106	293	146.8302
294	0.2029	294	-	294	12.3838	294	24.1733	294	48.7445	294	147.0331
295	0.2018	295	-	295	12.3166	295	25.042	295	49.4799	295	147.235
296	0.2007	296	-	296	12.2497	296	24.9061	296	49.2113	296	147.4357
297	0.1996	297	-	297	12.1832	297	24.7709	297	48.9441	297	147.6353
298	0.1986	298	-	298	12.1171	298	24.6364	298	49.6785	298	147.8339
299	0.1975	299	-	299	12.0513	299	24.5027	299	49.4088	299	148.0314
300	0.1964	300	-	300	11.9859	300	24.3697	300	49.1406	300	148.2278
301	0.1953	301	-	301	12.9208	301	25.2374	301	49.8738	301	148.4231
302	0.1943	302	-	302	12.8507	302	25.1004	302	49.6031	302	148.6174
303	0.1932	303	-	303	12.7809	303	24.9641	303	49.3338	303	148.8107
304	0.1922	304	-	304	12.7115	304	24.8286	304	50.066	304	149.0028
305	0.1911	305	-	305	12.6425	305	24.6938	305	49.7942	305	149.194
306	0.1901	306	-	306	12.5739	306	24.5598	306	49.5239	306	149.3841
307	0.1891	307	-	307	12.5056	307	25.4264	307	50.2551	307	149.5731
308	0.188	308	-	308	12.4378	308	25.2884	308	49.9822	308	149.7612
309	0.187	309	-	309	12.3702	309	25.1511	309	49.7109	309	149.9482
310	0.186	310	-	310	12.3031	310	25.0146	310	50.4411	310	150.1342

Policy Term in months - Completed Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
311	0.185	311	-	311	12.2363	311	24.8788	311	50.1672	311	150.3192
312	0.184	312	-	312	12.1699	312	24.7438	312	49.8949	312	150.5032
313	0.183	313	-	313	13.1038	313	25.6094	313	50.6241	313	150.6862
314	0.182	314	-	314	13.0327	314	25.4704	314	50.3492	314	150.8682
315	0.181	315	-	315	12.9619	315	25.3322	315	50.0759	315	151.0492
316	0.18	316	-	316	12.8916	316	25.1946	316	50.8041	316	151.2292
317	0.1791	317	-	317	12.8216	317	25.0579	317	50.5283	317	151.4083
318	0.1781	318	-	318	12.752	318	24.9218	318	50.254	318	151.5864
319	0.1771	319	-	319	12.6828	319	25.7866	319	50.9812	319	151.7635
320	0.1762	320	-	320	12.6139	320	25.6466	320	50.7044	320	151.9396
321	0.1752	321	-	321	12.5454	321	25.5073	321	50.4292	321	152.1148
322	0.1742	322	-	322	12.4773	322	25.3689	322	51.1554	322	152.2891
323	0.1733	323	-	323	12.4096	323	25.2312	323	50.8777	323	152.4624
324	0.1724	324	-	324	12.3422	324	25.0942	324	50.6016	324	152.6347
325	0.1714	325	-	325	13.2752	325	25.958	325	51.3269	325	152.8061
326	0.1705	326	-	326	13.2032	326	25.8171	326	51.0482	326	152.9766
327	0.1696	327	-	327	13.1315	327	25.6769	327	50.7711	327	153.1462
328	0.1686	328	-	328	13.0602	328	25.5375	328	51.4955	328	153.3149
329	0.1677	329	-	329	12.9893	329	25.3989	329	51.216	329	153.4826
330	0.1668	330	-	330	12.9188	330	25.261	330	50.9379	330	153.6494
331	0.1659	331	-	331	12.8487	331	26.1239	331	51.6614	331	153.8153
332	0.165	332	-	332	12.7789	332	25.9821	332	51.381	332	153.9803
333	0.1641	333	-	333	12.7095	333	25.841	333	51.1021	333	154.1444
334	0.1632	334	-	334	12.6406	334	25.7008	334	51.8246	334	154.3077
335	0.1623	335	-	335	12.5719	335	25.5612	335	51.5433	335	154.47
336	0.1615	336	-	336	12.5037	336	25.4225	336	51.2635	336	154.6315
337	0.1606	337	-	337	13.4358	337	26.2845	337	51.9852	337	154.7921
338	0.1597	338	-	338	13.3629	338	26.1418	338	51.703	338	154.9518
339	0.1588	339	-	339	13.2903	339	25.9999	339	51.4224	339	155.1106
340	0.158	340	-	340	13.2182	340	25.8587	340	52.1432	340	155.2686
341	0.1571	341	-	341	13.1464	341	25.7184	341	51.8602	341	155.4257
342	0.1563	342	-	342	13.0751	342	25.5788	342	51.5786	342	155.582
343	0.1554	343	-	343	13.0041	343	26.4399	343	52.2986	343	155.7374
344	0.1546	344	-	344	12.9335	344	26.2964	344	52.0147	344	155.892
345	0.1537	345	-	345	12.8633	345	26.1536	345	51.7324	345	156.0457
346	0.1529	346	-	346	12.7935	346	26.0116	346	52.4515	346	156.1986
347	0.1521	347	-	347	12.724	347	25.8704	347	52.1668	347	156.3507
348	0.1512	348	-	348	12.6549	348	25.73	348	51.8836	348	156.502
349	0.1504	349	-	349	13.5862	349	26.5903	349	52.602	349	156.6524

Policy Term in months - Completed / Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income / Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income / Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income / Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income / Pay-outs	Death Benefit (DB) Factor 3 (Level)
350	0.1496	350	-	350	13.5125	350	26.446	350	52.3164	350	156.802
351	0.1488	351	-	351	13.4391	351	26.3024	351	52.0324	351	156.9508
352	0.148	352	-	352	13.3662	352	26.1596	352	52.75	352	157.0988
353	0.1472	353	-	353	13.2936	353	26.0176	353	52.4636	353	157.246
354	0.1464	354	-	354	13.2215	354	25.8764	354	52.1788	354	157.3924
355	0.1456	355	-	355	13.1497	355	26.7359	355	52.8956	355	157.538
356	0.1448	356	-	356	13.0783	356	26.5908	356	52.6084	356	157.6828
357	0.144	357	-	357	13.0073	357	26.4464	357	52.3228	357	157.8268
358	0.1432	358	-	358	12.9367	358	26.3029	358	53.0388	358	157.97
359	0.1425	359	-	359	12.8665	359	26.1601	359	52.7509	359	158.1125
360	0.1417	360	-	360	12.7966	360	26.0181	360	52.4645	360	158.2542
361	0.1409	361	-	361	-	361	-	361	-	361	-
362	0.1402	362	-	362	-	362	-	362	-	362	-
363	0.1394	363	-	363	-	363	-	363	-	363	-
364	0.1386	364	-	364	-	364	-	364	-	364	-
365	0.1379	365	-	365	-	365	-	365	-	365	-
366	0.1371	366	-	366	-	366	-	366	-	366	-
367	0.1364	367	-	367	-	367	-	367	-	367	-
368	0.1356	368	-	368	-	368	-	368	-	368	-
369	0.1349	369	-	369	-	369	-	369	-	369	-
370	0.1342	370	-	370	-	370	-	370	-	370	-
371	0.1335	371	-	371	-	371	-	371	-	371	-
372	0.1327	372	-	372	-	372	-	372	-	372	-
373	0.132	373	-	373	-	373	-	373	-	373	-
374	0.1313	374	-	374	-	374	-	374	-	374	-
375	0.1306	375	-	375	-	375	-	375	-	375	-
376	0.1299	376	-	376	-	376	-	376	-	376	-
377	0.1292	377	-	377	-	377	-	377	-	377	-
378	0.1285	378	-	378	-	378	-	378	-	378	-
379	0.1278	379	-	379	-	379	-	379	-	379	-
380	0.1271	380	-	380	-	380	-	380	-	380	-
381	0.1264	381	-	381	-	381	-	381	-	381	-
382	0.1257	382	-	382	-	382	-	382	-	382	-
383	0.125	383	-	383	-	383	-	383	-	383	-
384	0.1243	384	-	384	-	384	-	384	-	384	-
385	0.1237	385	-	385	-	385	-	385	-	385	-
386	0.123	386	-	386	-	386	-	386	-	386	-
387	0.1223	387	-	387	-	387	-	387	-	387	-
388	0.1217	388	-	388	-	388	-	388	-	388	-

Policy Term in months - Completed Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
389	0.121	389	-	389	-	389	-	389	-	389	-
390	0.1203	390	-	390	-	390	-	390	-	390	-
391	0.1197	391	-	391	-	391	-	391	-	391	-
392	0.119	392	-	392	-	392	-	392	-	392	-
393	0.1184	393	-	393	-	393	-	393	-	393	-
394	0.1177	394	-	394	-	394	-	394	-	394	-
395	0.1171	395	-	395	-	395	-	395	-	395	-
396	0.1165	396	-	396	-	396	-	396	-	396	-
397	0.1158	397	-	397	-	397	-	397	-	397	-
398	0.1152	398	-	398	-	398	-	398	-	398	-
399	0.1146	399	-	399	-	399	-	399	-	399	-
400	0.114	400	-	400	-	400	-	400	-	400	-
401	0.1133	401	-	401	-	401	-	401	-	401	-
402	0.1127	402	-	402	-	402	-	402	-	402	-
403	0.1121	403	-	403	-	403	-	403	-	403	-
404	0.1115	404	-	404	-	404	-	404	-	404	-
405	0.1109	405	-	405	-	405	-	405	-	405	-
406	0.1103	406	-	406	-	406	-	406	-	406	-
407	0.1097	407	-	407	-	407	-	407	-	407	-
408	0.1091	408	-	408	-	408	-	408	-	408	-
409	0.1085	409	-	409	-	409	-	409	-	409	-
410	0.1079	410	-	410	-	410	-	410	-	410	-
411	0.1073	411	-	411	-	411	-	411	-	411	-
412	0.1068	412	-	412	-	412	-	412	-	412	-
413	0.1062	413	-	413	-	413	-	413	-	413	-
414	0.1056	414	-	414	-	414	-	414	-	414	-
415	0.105	415	-	415	-	415	-	415	-	415	-
416	0.1045	416	-	416	-	416	-	416	-	416	-
417	0.1039	417	-	417	-	417	-	417	-	417	-
418	0.1033	418	-	418	-	418	-	418	-	418	-
419	0.1028	419	-	419	-	419	-	419	-	419	-
420	0.1022	420	-	420	-	420	-	420	-	420	-
421	0.1017	421	-	421	-	421	-	421	-	421	-
422	0.1011	422	-	422	-	422	-	422	-	422	-
423	0.1006	423	-	423	-	423	-	423	-	423	-
424	0.1	424	-	424	-	424	-	424	-	424	-
425	0.0995	425	-	425	-	425	-	425	-	425	-
426	0.0989	426	-	426	-	426	-	426	-	426	-
427	0.0984	427	-	427	-	427	-	427	-	427	-

Policy Term in months - Completed Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
				No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
428	0.0979	428	-	428	-	428	-	428	-	428	-
429	0.0973	429	-	429	-	429	-	429	-	429	-
430	0.0968	430	-	430	-	430	-	430	-	430	-
431	0.0963	431	-	431	-	431	-	431	-	431	-
432	0.0957	432	-	432	-	432	-	432	-	432	-
433	0.0952	433	-	433	-	433	-	433	-	433	-
434	0.0947	434	-	434	-	434	-	434	-	434	-
435	0.0942	435	-	435	-	435	-	435	-	435	-
436	0.0937	436	-	436	-	436	-	436	-	436	-
437	0.0932	437	-	437	-	437	-	437	-	437	-
438	0.0927	438	-	438	-	438	-	438	-	438	-
439	0.0922	439	-	439	-	439	-	439	-	439	-
440	0.0917	440	-	440	-	440	-	440	-	440	-
441	0.0912	441	-	441	-	441	-	441	-	441	-
442	0.0907	442	-	442	-	442	-	442	-	442	-
443	0.0902	443	-	443	-	443	-	443	-	443	-
444	0.0897	444	-	444	-	444	-	444	-	444	-
445	0.0892	445	-	445	-	445	-	445	-	445	-
446	0.0887	446	-	446	-	446	-	446	-	446	-
447	0.0882	447	-	447	-	447	-	447	-	447	-
448	0.0878	448	-	448	-	448	-	448	-	448	-
449	0.0873	449	-	449	-	449	-	449	-	449	-
450	0.0868	450	-	450	-	450	-	450	-	450	-
451	0.0863	451	-	451	-	451	-	451	-	451	-
452	0.0859	452	-	452	-	452	-	452	-	452	-
453	0.0854	453	-	453	-	453	-	453	-	453	-
454	0.0849	454	-	454	-	454	-	454	-	454	-
455	0.0845	455	-	455	-	455	-	455	-	455	-
456	0.084	456	-	456	-	456	-	456	-	456	-
457	0.0836	457	-	457	-	457	-	457	-	457	-
458	0.0831	458	-	458	-	458	-	458	-	458	-
459	0.0827	459	-	459	-	459	-	459	-	459	-
460	0.0822	460	-	460	-	460	-	460	-	460	-
461	0.0818	461	-	461	-	461	-	461	-	461	-
462	0.0813	462	-	462	-	462	-	462	-	462	-
463	0.0809	463	-	463	-	463	-	463	-	463	-
464	0.0804	464	-	464	-	464	-	464	-	464	-
465	0.08	465	-	465	-	465	-	465	-	465	-
466	0.0796	466	-	466	-	466	-	466	-	466	-

Policy Term in months - Completed Policy Month	Death Benefit (DB) Factor 1	Remaining complete months for Income Benefit Pay-out to start	Death Benefit (DB) Factor 2	Income Benefit Pay-out Frequency - Annual No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	Income Benefit Pay-out Frequency - Half-Yearly No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	Income Benefit Pay-out Frequency - Quarterly No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)	Income Benefit Pay-out Frequency - Monthly No. of Outstanding Months of Income Pay-outs	Death Benefit (DB) Factor 3 (Level)
467	0.0791	467	-	467	-	467	-	467	-	467	-
468	0.0787	468	-	468	-	468	-	468	-	468	-
469	0.0783	469	-	469	-	469	-	469	-	469	-
470	0.0779	470	-	470	-	470	-	470	-	470	-
471	0.0774	471	-	471	-	471	-	471	-	471	-
472	0.077	472	-	472	-	472	-	472	-	472	-
473	0.0766	473	-	473	-	473	-	473	-	473	-
474	0.0762	474	-	474	-	474	-	474	-	474	-
475	0.0758	475	-	475	-	475	-	475	-	475	-
476	0.0754	476	-	476	-	476	-	476	-	476	-
477	0.0749	477	-	477	-	477	-	477	-	477	-
478	0.0745	478	-	478	-	478	-	478	-	478	-
479	0.0741	479	-	479	-	479	-	479	-	479	-
480	0.0737	480	-	480	-	480	-	480	-	480	-
481	0.0733	481	-	481	-	481	-	481	-	481	-
482	0.0729	482	-	482	-	482	-	482	-	482	-
483	0.0725	483	-	483	-	483	-	483	-	483	-
484	0.0721	484	-	484	-	484	-	484	-	484	-
485	0.0718	485	-	485	-	485	-	485	-	485	-
486	0.0714	486	-	486	-	486	-	486	-	486	-
487	0.071	487	-	487	-	487	-	487	-	487	-
488	0.0706	488	-	488	-	488	-	488	-	488	-
489	0.0702	489	-	489	-	489	-	489	-	489	-
490	0.0698	490	-	490	-	490	-	490	-	490	-
491	0.0694	491	-	491	-	491	-	491	-	491	-
492	0.0691	492	-	492	-	492	-	492	-	492	-
493	0.0687	493	-	493	-	493	-	493	-	493	-
494	0.0683	494	-	494	-	494	-	494	-	494	-
495	0.0679	495	-	495	-	495	-	495	-	495	-
496	0.0676	496	-	496	-	496	-	496	-	496	-
497	0.0672	497	-	497	-	497	-	497	-	497	-
498	0.0668	498	-	498	-	498	-	498	-	498	-
499	0.0665	499	-	499	-	499	-	499	-	499	-
500	0.0661	500	-	500	-	500	-	500	-	500	-
501	0.0658	501	-	501	-	501	-	501	-	501	-
502	0.0654	502	-	502	-	502	-	502	-	502	-
503	0.0651	503	-	503	-	503	-	503	-	503	-
504	0.0647	504	-	504	-	504	-	504	-	504	-

DB factor 3 for Increasing Income type

Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)
1	2.1068	1	2.1068	1	2.1068	1	2.1068
2	2.0954	2	2.0954	2	2.0954	2	4.2023
3	2.084	3	2.084	3	2.084	3	6.2863
4	2.0727	4	2.0727	4	4.1796	4	8.359
5	2.0615	5	2.0615	5	4.1569	5	10.4205
6	2.0503	6	2.0503	6	4.1343	6	12.4708
7	2.0392	7	4.146	7	6.2187	7	14.5099
8	2.0281	8	4.1235	8	6.185	8	16.538
9	2.0171	9	4.1011	9	6.1514	9	18.5551
10	2.0061	10	4.0788	10	8.2248	10	20.5612
11	1.9952	11	4.0567	11	8.1802	11	22.5564
12	1.9844	12	4.0347	12	8.1358	12	24.5408
13	3.9994	13	6.0386	13	10.1174	13	26.4334
14	3.9777	14	6.0058	14	10.0625	14	28.3158
15	3.9561	15	5.9732	15	10.0079	15	30.1879
16	3.9347	16	5.9408	16	11.9794	16	32.0498
17	3.9133	17	5.9085	17	11.9144	17	33.9016
18	3.8921	18	5.8765	18	11.8497	18	35.7434
19	3.8709	19	7.8704	19	13.8112	19	37.5752
20	3.8499	20	7.8277	20	13.7362	20	39.397
21	3.829	21	7.7852	21	13.6616	21	41.209
22	3.8082	22	7.7429	22	15.6133	22	43.0111
23	3.7876	23	7.7009	23	15.5285	23	44.8034
24	3.767	24	7.6591	24	15.4442	24	46.586
25	5.6945	25	9.5654	25	17.3083	25	48.281
26	5.6635	26	9.5135	26	17.2143	26	49.9669
27	5.6328	27	9.4618	27	17.1209	27	51.6435
28	5.6022	28	9.4105	28	18.9758	28	53.3111
29	5.5718	29	9.3594	29	18.8728	29	54.9696
30	5.5416	30	9.3086	30	18.7704	30	56.6191
31	5.5115	31	11.2059	31	20.6164	31	58.2596
32	5.4816	32	11.1451	32	20.5045	32	59.8912
33	5.4518	33	11.0846	33	20.3932	33	61.514
34	5.4222	34	11.0244	34	22.2304	34	63.128
35	5.3928	35	10.9646	35	22.1097	35	64.7332
36	5.3635	36	10.9051	36	21.9897	36	66.3297
37	7.2074	37	12.7188	37	23.7433	37	67.8426
38	7.1682	38	12.6498	38	23.6144	38	69.3473
39	7.1293	39	12.5811	39	23.4862	39	70.8438

Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)
40	7.0906	40	12.5128	40	25.2317	40	72.3322
41	7.0521	41	12.4449	41	25.0947	41	73.8126
42	7.0139	42	12.3773	42	24.9585	42	75.2849
43	6.9758	43	14.1831	43	26.696	43	76.7492
44	6.9379	44	14.1061	44	26.5511	44	78.2055
45	6.9002	45	14.0296	45	26.4069	45	79.6539
46	6.8628	46	13.9534	46	28.1366	46	81.0945
47	6.8255	47	13.8777	47	27.9838	47	82.5273
48	6.7885	48	13.8023	48	27.8319	48	83.9523
49	8.5526	49	15.5283	49	29.4818	49	85.2975
50	8.5061	50	15.4441	50	29.3217	50	86.6354
51	8.46	51	15.3602	51	29.1625	51	87.966
52	8.414	52	15.2768	52	30.8052	52	89.2894
53	8.3684	53	15.1939	53	30.638	53	90.6057
54	8.3229	54	15.1114	54	30.4716	54	91.9148
55	8.2778	55	16.8303	55	32.1072	55	93.2168
56	8.2328	56	16.739	56	31.9329	56	94.5117
57	8.1881	57	16.6481	57	31.7595	57	95.7996
58	8.1437	58	16.5577	58	33.3881	58	97.0805
59	8.0995	59	16.4678	59	33.2068	59	98.3544
60	8.0555	60	16.3784	60	33.0266	60	99.6214
61	9.7435	61	18.0212	61	34.5789	61	100.8123
62	9.6906	62	17.9234	62	34.3912	62	101.9967
63	9.638	63	17.8261	63	34.2045	63	103.1747
64	9.5856	64	17.7293	64	35.7505	64	104.3463
65	9.5336	65	17.6331	65	35.5565	65	105.5115
66	9.4818	66	17.5374	66	35.3634	66	106.6704
67	9.4304	67	19.1738	67	36.9032	67	107.8231
68	9.3792	68	19.0697	68	36.7028	68	108.9694
69	9.3283	69	18.9662	69	36.5036	69	110.1096
70	9.2776	70	18.8633	70	38.0371	70	111.2435
71	9.2273	71	18.7609	71	37.8306	71	112.3713
72	9.1772	72	18.659	72	37.6252	72	113.493
73	10.7924	73	20.2228	73	39.0861	73	114.5419
74	10.7338	74	20.113	74	38.8739	74	115.5852
75	10.6756	75	20.0038	75	38.6629	75	116.6228
76	10.6176	76	19.8953	76	40.1181	76	117.6548
77	10.56	77	19.7873	77	39.9003	77	118.6812
78	10.5027	78	19.6798	78	39.6837	78	119.702
79	10.4456	79	21.2381	79	41.1333	79	120.7173
80	10.3889	80	21.1228	80	40.91	80	121.7271

Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)
81	10.3325	81	21.0081	81	40.688	81	122.7313
82	10.2765	82	20.8941	82	42.1322	82	123.7302
83	10.2207	83	20.7807	83	41.9034	83	124.7236
84	10.1652	84	20.6678	84	41.676	84	125.7116
85	11.711	85	22.1567	85	43.0508	85	126.6302
86	11.6475	86	22.0364	86	42.8171	86	127.5438
87	11.5842	87	21.9168	87	42.5846	87	128.4525
88	11.5214	88	21.7978	88	43.9545	88	129.3562
89	11.4588	89	21.6795	89	43.7159	89	130.255
90	11.3966	90	21.5618	90	43.4786	90	131.149
91	11.3347	91	23.0458	91	44.8436	91	132.038
92	11.2732	92	22.9207	92	44.6001	92	132.9223
93	11.212	93	22.7962	93	44.358	93	133.8018
94	11.1511	94	22.6725	94	45.7183	94	134.6765
95	11.0906	95	22.5494	95	45.4701	95	135.5464
96	11.0304	96	22.427	96	45.2233	96	136.4116
97	12.51	97	23.8447	97	46.5172	97	137.2106
98	12.4421	98	23.7153	98	46.2647	98	138.0052
99	12.3745	99	23.5865	99	46.0135	99	138.7955
100	12.3074	100	23.4585	100	47.3032	100	139.5815
101	12.2405	101	23.3312	101	47.0464	101	140.3632
102	12.1741	102	23.2045	102	46.791	102	141.1407
103	12.108	103	24.618	103	48.0765	103	141.914
104	12.0423	104	24.4844	104	47.8155	104	142.683
105	11.9769	105	24.3514	105	47.5559	105	143.4479
106	11.9119	106	24.2192	106	48.8372	106	144.2087
107	11.8472	107	24.0878	107	48.5721	107	144.9653
108	11.7829	108	23.957	108	48.3084	108	145.7178
109	13.1992	109	25.3072	109	49.5265	109	146.407
110	13.1275	110	25.1698	110	49.2576	110	147.0925
111	13.0563	111	25.0332	111	48.9902	111	147.7742
112	12.9854	112	24.8973	112	50.2045	112	148.4523
113	12.9149	113	24.7621	113	49.932	113	149.1267
114	12.8448	114	24.6277	114	49.6609	114	149.7974
115	12.7751	115	25.9743	115	50.8716	115	150.4645
116	12.7057	116	25.8333	116	50.5954	116	151.1279
117	12.6368	117	25.693	117	50.3208	117	151.7877
118	12.5682	118	25.5536	118	51.5278	118	152.444
119	12.4999	119	25.4148	119	51.2481	119	153.0967
120	12.4321	120	25.2769	120	50.9699	120	153.7459
121	13.7879	121	26.563	121	52.1165	121	154.3346

Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)
122	13.7131	122	26.4188	122	51.8336	122	154.9201
123	13.6386	123	26.2754	123	51.5522	123	155.5024
124	13.5646	124	26.1327	124	52.6957	124	156.0816
125	13.4909	125	25.9909	125	52.4096	125	156.6576
126	13.4177	126	25.8498	126	52.1251	126	157.2305
127	13.3449	127	27.1328	127	53.2655	127	157.8003
128	13.2724	128	26.9855	128	52.9763	128	158.367
129	13.2004	129	26.839	129	52.6888	129	158.9306
130	13.1287	130	26.6933	130	53.826	130	159.4911
131	13.0574	131	26.5484	131	53.5339	131	160.0487
132	12.9866	132	26.4043	132	53.2432	132	160.6031
133	14.2846	133	27.6295	133	54.3228	133	161.0999
134	14.2071	134	27.4795	134	54.0279	134	161.5939
135	14.13	135	27.3303	135	53.7346	135	162.0853
136	14.0533	136	27.182	136	54.8115	136	162.574
137	13.977	137	27.0344	137	54.5139	137	163.06
138	13.9011	138	26.8877	138	54.218	138	163.5434
139	13.8256	139	28.1103	139	55.2922	139	164.0242
140	13.7506	140	27.9577	140	54.9921	140	164.5023
141	13.6759	141	27.8059	141	54.6936	141	164.9779
142	13.6017	142	27.655	142	55.7652	142	165.4509
143	13.5279	143	27.5048	143	55.4625	143	165.9213
144	13.4544	144	27.3555	144	55.1614	144	166.3892
145	14.6973	145	28.523	145	56.1779	145	166.8019
146	14.6175	146	28.3681	146	55.873	146	167.2123
147	14.5382	147	28.2141	147	55.5697	147	167.6205
148	14.4593	148	28.061	148	56.5839	148	168.0265
149	14.3808	149	27.9086	149	56.2768	149	168.4303
150	14.3027	150	27.7571	150	55.9713	150	168.8319
151	14.2251	151	28.9224	151	56.9834	151	169.2314
152	14.1478	152	28.7654	152	56.674	152	169.6286
153	14.071	153	28.6092	153	56.3664	153	170.0237
154	13.9947	154	28.4539	154	57.3763	154	170.4167
155	13.9187	155	28.2995	155	57.0648	155	170.8075
156	13.8431	156	28.1458	156	56.7551	156	171.1962
157	15.0333	157	29.2584	157	57.7123	157	171.5322
158	14.9517	158	29.0995	158	57.399	158	171.8664
159	14.8705	159	28.9416	159	57.0874	159	172.1987
160	14.7898	160	28.7845	160	58.0428	160	172.5292
161	14.7095	161	28.6282	161	57.7277	161	172.858
162	14.6297	162	28.4728	162	57.4144	162	173.1849

Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)
163	14.5502	163	29.5836	163	58.368	163	173.5101
164	14.4713	164	29.423	164	58.0512	164	173.8335
165	14.3927	165	29.2632	165	57.736	165	174.1552
166	14.3146	166	29.1044	166	58.6879	166	174.4751
167	14.2369	167	28.9464	167	58.3693	167	174.7933
168	14.1596	168	28.7892	168	58.0525	168	175.1098
169	15.2994	169	29.8496	169	58.954	169	175.3758
170	15.2163	170	29.6876	170	58.634	170	175.6404
171	15.1337	171	29.5264	171	58.3157	171	175.9036
172	15.0516	172	29.3661	172	59.2158	172	176.1654
173	14.9699	173	29.2067	173	58.8943	173	176.4257
174	14.8886	174	29.0482	174	58.5746	174	176.6847
175	14.8078	175	30.1071	175	59.4733	175	176.9422
176	14.7274	176	29.9437	176	59.1504	176	177.1983
177	14.6474	177	29.7812	177	58.8293	177	177.453
178	14.5679	178	29.6195	178	59.7266	178	177.7064
179	14.4888	179	29.4587	179	59.4024	179	177.9584
180	14.4102	180	29.2988	180	59.0799	180	178.209
181	15.5018	181	30.3096	181	59.9291	181	178.4114
182	15.4177	182	30.1451	182	59.6038	182	178.6128
183	15.334	183	29.9814	183	59.2802	183	178.813
184	15.2507	184	29.8187	184	60.1282	184	179.0122
185	15.1679	185	29.6568	185	59.8018	185	179.2103
186	15.0856	186	29.4958	186	59.4772	186	179.4073
187	15.0037	187	30.5055	187	60.3242	187	179.6032
188	14.9223	188	30.3399	188	59.9967	188	179.7981
189	14.8413	189	30.1752	189	59.671	189	179.992
190	14.7607	190	30.0114	190	60.517	190	180.1847
191	14.6806	191	29.8485	191	60.1885	191	180.3765
192	14.6009	192	29.6865	192	59.8617	192	180.5671
193	15.6465	193	30.6502	193	60.6616	193	180.7118
194	15.5615	194	30.4838	194	60.3323	194	180.8557
195	15.4771	195	30.3183	195	60.0048	195	180.9988
196	15.393	196	30.1537	196	60.8039	196	181.1411
197	15.3095	197	29.9901	197	60.4739	197	181.2826
198	15.2264	198	29.8273	198	60.1456	198	181.4234
199	15.1437	199	30.7902	199	60.9439	199	181.5634
200	15.0615	200	30.6231	200	60.6131	200	181.7026
201	14.9798	201	30.4568	201	60.2841	201	181.8411
202	14.8984	202	30.2915	202	61.0817	202	181.9789
203	14.8176	203	30.127	203	60.7501	203	182.1159

Income Benefit Pay-out Frequency - Annual		Income Benefit Pay-out Frequency - Half-Yearly		Income Benefit Pay-out Frequency - Quarterly		Income Benefit Pay-out Frequency - Monthly	
No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)	No. of Outstanding Months of Income Pay-outs	DB Factor 3 (Increasing)
204	14.7371	204	29.9635	204	60.4203	204	182.2521
205	15.7387	205	30.8824	205	61.1739	205	182.3443
206	15.6533	206	30.7148	206	60.8418	206	182.4361
207	15.5683	207	30.5481	207	60.5116	207	182.5273
208	15.4838	208	30.3822	208	61.2647	208	182.6181
209	15.3997	209	30.2173	209	60.9321	209	182.7083
210	15.3161	210	30.0533	210	60.6013	210	182.7981
211	15.233	211	30.9717	211	61.354	211	182.8874
212	15.1503	212	30.8036	212	61.0209	212	182.9762
213	15.0681	213	30.6364	213	60.6896	213	183.0645
214	14.9863	214	30.4701	214	61.4418	214	183.1523
215	14.9049	215	30.3047	215	61.1083	215	183.2397
216	14.824	216	30.1402	216	60.7765	216	183.3266
217	15.7835	217	31.0165	217	61.4866	217	183.3714
218	15.6979	218	30.8482	218	61.1528	218	183.416
219	15.6126	219	30.6807	219	60.8209	219	183.4603
220	15.5279	220	30.5142	220	61.5307	220	183.5044
221	15.4436	221	30.3485	221	61.1967	221	183.5482
222	15.3598	222	30.1838	222	60.8645	222	183.5918
223	15.2764	223	31.0599	223	61.5741	223	183.6352
224	15.1934	224	30.8913	224	61.2398	224	183.6783
225	15.111	225	30.7236	225	60.9074	225	183.7212
226	15.0289	226	30.5568	226	61.6167	226	183.7639
227	14.9474	227	30.3909	227	61.2822	227	183.8063
228	14.8662	228	30.226	228	60.9496	228	183.8485
229	15.7855	229	31.0619	229	61.6187	229	183.8505
230	15.6998	230	30.8933	230	61.2842	230	183.8525
231	15.6146	231	30.7256	231	60.9515	231	183.8544
232	15.5298	232	30.5588	232	61.6207	232	183.8564
233	15.4455	233	30.3929	233	61.2861	233	183.8583
234	15.3617	234	30.2279	234	60.9535	234	183.8602
235	15.2783	235	31.0638	235	61.6226	235	183.8622
236	15.1954	236	30.8952	236	61.288	236	183.8641
237	15.1129	237	30.7275	237	60.9553	237	183.866
238	15.0308	238	30.5607	238	61.6245	238	183.8678
239	14.9492	239	30.3948	239	61.2899	239	183.8697
240	14.8681	240	30.2298	240	60.9572	240	183.8716