



**Edelweiss Tokio Life**  
**Premier Guaranteed STAR**

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

## 4 Reasons to choose this plan



Secures your family's financial future through life insurance cover



Secures your future goals with a plan which offers stable assured returns in the form of income



Flexibility to customise your plan with various Policy Term, Premium Payment Term options, and Lumpsum Benefit at Maturity.



Option to add riders to enhance your protection at an additional premium

### 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 a disciplined manner.

### Why Edelweiss Tokio Life – Premier Guaranteed STAR?

Edelweiss Tokio Life – Premier Guaranteed STAR is a life insurance plan designed to provide a protection to your family from any financial loss in case of an untimely death, and also offers a guaranteed regular income and / or guaranteed lump sum on maturity to you and your family, provided all due premiums are paid.

## How does this plan work?

### Step 1

Choose the Premium you wish to pay, Premium Paying Term, Policy Term, Premium Paying Frequency, Income Duration and Income Payout Frequency.

### Step 2

Select Lumpsum Benefit as yes if you wish to get a lumpsum benefit at maturity

Based on the age at entry, gender of the Life Insured, and the above options chosen, Income Benefit Pay-out will be determined.

### Step 3

Choose additional riders to enhance your protection.

## Plan at-a-glance

Parameters			Minimum	Maximum
Entry Age for Life Insured (age last birthday)	With Lumpsum	5 PPT	0	55 Years
		8, 10 & 12 PPT		65 Years
	Without Lumpsum	5 PPT		50 Years
		8, 10 & 12 PPT		65 Years
Age at Maturity	All options		20 Years	99 Years
Premium (exclusive of taxes and levies as applicable)	<b>Mode of Premium Payment</b>			
	Annual		₹50,000	No limit, subject to Board Approved Underwriting Policy
	Half Yearly		₹25,600	
	Quarterly		₹13,000	
Monthly		₹4,400		
Sum Assured on Death			₹5,00,000	No limit, subject to Board Approved Underwriting Policy
Available Premium Payment Term (PPT) (in years)	5, 8, 10 & 12			
Policy Term (in years)	<b>PPT</b>			
	5		22	37
	8		20	40
	10		22	42
12		24	44	

Available Policy Term (PT) (in years)	PPT	PT
	5	22, 27, 32 & 37
	8	20, 25, 30, 35 & 40
	10	22, 27, 32, 37 & 42
	12	24, 29, 34, 39 & 44
The minimum and maximum policy term is subject to complying with minimum and maximum maturity age allowed.		
Mode of premium payment	Annual, Half Yearly, Quarterly & Monthly	
Income Benefit Pay-out Frequency	Annual, Half Yearly, Quarterly & Monthly	

Loadings/discount applicable for different modes of premium payment:

The modal factors for different mode of Premium Payment are as given in the table below:

Mode/Frequency	Modal Loading	Modal premium as a % of Annualized premium	Sample Premium (Annualized Premium = 1,00,000)
Monthly	5.6%	8.8%	8,800 monthly
Quarterly	4.0%	26.0%	26,000 quarterly
Half-Yearly	2.4%	51.2%	51,200 half-yearly
Annual	0.0%	100%	1,00,000 annually

### Risk commencement on minor life:

In case the Life Insured is a minor, the risk cover will start from the policy commencement date and on 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 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 Income Benefit Pay-outs are used for the benefits of the minor life.

### Benefits in detail:

This product offers survival benefits in the form of Income Benefit Pay-outs during the policy term at pre-decided intervals. In addition, the policyholder also has an option to get lumpsum at maturity. This product offers Premium Paying Term (PPT) options of 5 Pay, 8 Pay, 10 Pay and 12 Pay. The Policy Term (PT) options available will depend on the PPT option chosen by the policyholder as mentioned in the table below.

Premium Paying Term (PPT)	5 Pay	8 Pay	10 Pay	12 Pay
Policy Term (PT) (in years)	22, 27, 32 & 37	20, 25, 30, 35 & 40	22, 27, 32, 37 & 42	24, 29, 34, 39 & 44

### Death Benefit:

The Death Benefit under this product is Sum Assured on Death. The Sum Assured on Death at any point of time, provided the policy is in-force<sup>§</sup> is highest of:

1. 10 times the Annualized Premium<sup>#</sup>
2. Any Absolute amount assured to be paid on death<sup>^</sup>
3. 10 times the Annual Premium<sup>\*</sup>

<sup>#</sup>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.

<sup>\*</sup>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.

<sup>^</sup>Absolute Amount Assured to be paid on Death is as defined below:

$\Sigma$  (Remaining Income Benefit Pay-outs multiplied by DB Factor corresponding to the respective Income Benefit Pay-out) plus (Sum Assured on Maturity, if applicable, multiplied by applicable DB Factor)

DB Factor are Provided in Annexure 1.

The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid<sup>\*\*</sup> upto date of death.

<sup>\*\*</sup>Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

<sup>§</sup>In-force means the status of the policy during the Policy Term when all the due premiums have been paid/waived off or the policy is not in a state of discontinuance.

The Death Benefit will be payable even in case of death due to any pandemic such as COVID-19.

### Income Benefit Pay-outs

'Income Benefit Pay-out'(expressed as a % of Annualized Premium) is a regular stream of income payable as survival benefits during the 'Income Duration'. 'Income Benefit Pay-out' starting from the third policy year falling after the completion of PPT and will be payable in arrears till maturity or death of the Life Insured, whichever is earlier, while the policy is in-force.

'Income Duration' is equal to Policy Term (PT) – Premium Paying Term (PPT) – 2.

The amount of Income Benefit Pay-out will increase by 5.00% after every 5 policy years (on simple basis).

The following example illustrates the timing of Income Benefit Pay-out:

Example: PPT: 10 years, PT: 37 years, First Income Benefit Payout: 1,00,000, Income Benefit Pay-out Frequency - Annual

Policy Year	Income Benefit Pay-out
1 - 12	0
13 - 17	1,00,000
18 - 22	1,05,000
23 - 27	1,10,000
28 - 32	1,15,000
33 - 37	1,20,000

Apart from other selections made at inception, the amount of Income Benefit Pay-out and Income Benefit Pay-out start date will also depend on the Income Benefit Pay-out Frequency. For example, if the policyholder has opted for PPT of 10 years, the Income Benefit Pay-out will start from the end of the 1<sup>st</sup> month, 3<sup>rd</sup> month, 6<sup>th</sup> month or 12<sup>th</sup> month (for Income Benefit Pay-out Frequency monthly, quarterly, half-yearly and yearly respectively) of the 13<sup>th</sup> policy year.

The factors applicable to calculate the Income Benefit Pay-out instalment for different Income Benefit Pay-out Frequency is provided below.

Income Benefit Pay-out Frequency -

The Income Benefit Pay-out Frequency has to be chosen at inception of the policy. Once chosen, the Income Benefit Pay-out Frequency cannot be changed during the policy term. The various Income Benefit Pay-out frequencies available and corresponding multiplier factors to be applied on the Annual Income Benefit Pay-out to arrive at the Income Benefit Pay-out instalment is provided in the table below:

Income Payout Frequency	Multiplier Factor	Annual Equivalent rate
Yearly	100.0000%	100.0000%
Half-yearly	49.0265%	98.0530%
Quarterly	24.2746%	97.0984%
Monthly	8.0390%	96.4680%

### **Maturity Benefit:**

If 'Lumpsum Benefit' is chosen:

If the Life Insured survives till the end of the policy term, Sum Assured on Maturity (as defined below) will be payable on the maturity of the policy along with the last Income Benefit Pay-out instalment as per the applicable Income Benefit pay-outs and policy will terminate without any further benefit.

Sum Assured on Maturity = Maximum of (10, PPT) times the Annualized Premium<sup>#</sup>

If 'Lumpsum Benefit' is not chosen:

If the Life Insured survives till the end of the policy term, no maturity benefit is payable however, last Income Benefit Pay-out instalment will be payable as per the applicable Income Benefit pay-outs and the policy will terminate without any further benefit.

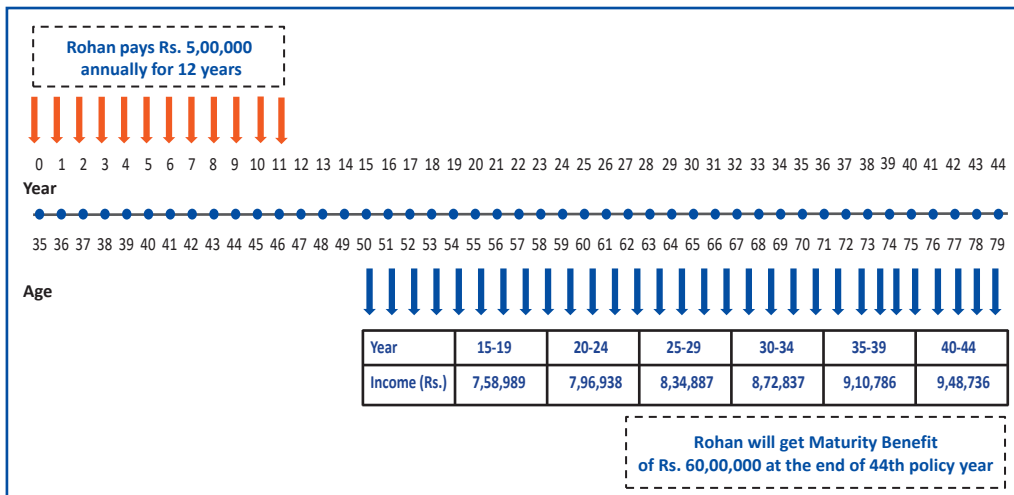
The Lumpsum benefit option has to be chosen only at inception of the policy and once opted can not be changed during the policy term. The amount of Income Benefit Pay-out will depend on whether the policyholder has opted for the Lumpsum benefit or not.

### Sample Illustration:

Rohan is a 35-year-old male and can save Rs. 5,00,000 annually for 12 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 STAR, with Annualized Premium of Rs. 5,00,000, Sum Assured on Death (at inception): Rs. 50,00,000, PPT – 12 years, PT – 44 years, Premium Paying Frequency – Annual, Income Benefit Pay-out Frequency – Annual, and Lumpsum benefit – Yes.

The Income Benefit Pay-out is calculated basis the applicable rate for the inputs chosen as mentioned above. In this case, the applicable rate (per 100 of Annualized Premium) is 151.7977. Hence, the Income Benefit Pay-out equals to  $5,00,000 \times 151.7977 / 100 = \text{Rs } 7,58,989$  each year for the first 5 years. Post that, every 5 years, the Income Benefit Pay-out will increase by 5%(simple basis) as shown in the illustration below.

Since Lumpsum benefit is 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  $12 \times 5,00,000 = \text{Rs } 60,00,000$ .



On surviving till the date of Maturity, Rohan will get ₹3,16,15,862 total against total premium payment of ₹60,00,000.

The product is also available for sale through online mode.

## Enhanced 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 premium paying 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 accident, and the benefit is payable in lumpsum.
- **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):** 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):** 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.

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.

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

Rider will not be offered if the term of the rider exceeds outstanding term under the base policy.



## 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. GST applicable on premium as per the prevailing tax laws. Kindly consult your tax advisor for detailed information on tax benefits/implications.

## Policy Loan:

Policy loan is available once the policy acquires surrender value. Maximum loan amount available will be 60% of the surrender value.

Interest will be charged on the outstanding loan amount at a rate declared by the Company and will be equal to "Three-year (tenure) SBI MCLR + 0.50%, subject to floor of 7.00%". The loan interest rate will be declared by the company as and when there is a change in the three-year (tenure) SBI MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th Dec 2022 then the revised rate will be applicable from 15th Dec 2022 till further revision in the loan interest rate. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision. The current rate of interest on policy loan as at 15th Nov' 2022 is 8.85% compounded per annum. The interest rate methodology is reviewable with prior approval from IRDAI.

For other than in-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed surrender value, then the policy shall be terminated without value. Prior to this, the Company will notify the customer when his/her outstanding loan balance is 95% of the surrender value and will give an opportunity to repay all or part of the loan balance. The outstanding loan amount and accumulated interest will be recovered from any benefits payable (including Income Benefit Pay-out, Death Benefit, Maturity Benefit, if applicable) and rest of the benefit amount, if any, will be paid. 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.

## 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 clauses:

If all the premiums have not been paid in full for at least first two policy years, then on premium discontinuance, the policy will be lapsed and no surrender value or paid-up value will be payable.

If all the premiums have been paid in full for at least first two policy years, then on premium discontinuance, the policy will acquire surrender value and paid-up value.

### Surrender Value:

The surrender value payable is higher of the Guaranteed Surrender Value (GSV) and (Special Surrender Value (SSV).

#### (a) Guaranteed Surrender Value (GSV):

The Guaranteed Surrender Value is equal to (GSV Factor x Total Premiums Paid) less Total Income Benefit Pay-outs already paid till the date of surrender, if any

GSV Factor varies with policy year of surrender and policy term.

#### (b) Special Surrender Value (SSV):

Special Surrender Value ('SSV') : The Policy also acquires a Special Surrender Value.

Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of the Policy.

### Paid-up value:

If all premiums for at least first two policy years have not been paid in full, then paid-up value in nil. If all the premiums have been paid for at least first two policy years then on premium discontinuance the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately.

The benefits paid under Reduced Paid-up value will be as per the table below:

Events	How and when Benefits are payable	Size of such benefits/ policy monies
Death of the Life Assured	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 as mentioned below.
Survival Benefit/ Applicable Policy Anniversary (ies)	On survival of the Life Insured, during the policy term, Income Benefit Pay-out will commence based on the PPT 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 Maturity Date, whichever is earlier.	Reduced Paid-up Income Benefit Pay-out as mentioned below.

Events	How and when Benefits are payable	Size of such benefits/ policy monies
Maturity of the policy	On survival of the Life Insured till the date of maturity, Reduced Paid-up Maturity Benefit is payable as lumpsum.	If Lumpsum Option is chosen: Reduced Paid-up Sum Assured on Maturity as mentioned below.
		If Lumpsum Option is not chosen: Nil

**Reduced Paid-up Sum Assured on Maturity** will be as below:

Sum Assured on Maturity x Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable

**Reduced Paid-up Death Benefit** will be as below:

Sum Assured on Death x Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable

**Reduced Paid-up Income Benefit Pay-out** will be as below:

Reduced Paid-up Income Benefit Pay-out = Income Benefit Pay-out x (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)

### 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, to review the terms and conditions of the policy and where the policyholder disagrees to any of those terms and conditions, the policyholder has the option to return the policy to the Company for cancellation, stating the reasons for objection, then 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, if any, and stamp duty charges.

### 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.

### 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**

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

### **Revival:**

If premiums are not paid within the grace period, the policy lapses and the policy may be revived within the Revival Period. Revival Period means the period of five consecutive years from the date of first unpaid premium, during which period the policyholder is entitled to revive the policy which was discontinued due to the non-payment of premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of Life Insured and on payment of all overdue premiums. Company may charge interest, as decided from time to time, on the unpaid premium for every completed month from the date of first unpaid premium.

The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as at 31st March of the same calendar year. The per month revival interest rate shall be  $(x + 3\%)/12$  rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is [www.ccilindia.com](http://www.ccilindia.com). The declared revival rate will be applicable for all the revivals till next declaration date i.e. 1st April of next year.

Any change in basis of determination of interest rate for revival shall only be done after prior approval of the Authority. The interest rate to be charged as at 1st Apr 2022 is 0.75% per month (simple basis) on unpaid premiums for every completed month from the date of the first unpaid premium.

The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view then it will be allowed to revive.

Revival would be as per 'Board Approved Underwriting Policy'. All the benefits of the policy will be reinstated on the policy revival.

**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 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, 1938, as amended from time to time.

## About Us

**Edelweiss Tokio Life Insurance Company Limited:** established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. Guided by customer insights, Edelweiss Tokio Life has been offering need-based and innovative life insurance solutions to help customers live #ZindagiUnlimited. With a customer-centric approach, the company endeavors to build a multi-channel distribution network to effectively serve its customers across the country. As of March 2022, the life insurer has established 109 branches in 88 major cities.

## Our Purpose:

We will take the responsibility of protecting people's dreams and aspirations



Edelweiss Tokio Life Insurance Company Limited

CIN: U66010MH2009PLC197336

Registered and Corporate Office: 6<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City,  
Kiroli Road, Kurla (W), Mumbai 400 070

Toll Free: 1800 2121212 | Fax No.: +91 22 6117 7833

Email: [care@edelweisstokio.in](mailto:care@edelweisstokio.in) | Visit us at [www.edelweisstokio.in](http://www.edelweisstokio.in)

Disclaimer: Edelweiss Tokio Life – Premier Guaranteed STAR is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India.

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IRDAI Reg. No. 147

UIN: 147N077V01

Advt No: BR/2940/Dec/2022

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

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

## Annexure 1-Death Benefit Factors

Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
0	1	36	0.81401346	72	0.66261792	108	0.53937991	144	0.43906250
1	0.99430024	37	0.80937378	73	0.65884115	109	0.53630557	145	0.43655995
2	0.98863297	38	0.80476054	74	0.65508592	110	0.53324876	146	0.43407167
3	0.98299800	39	0.80017360	75	0.65135208	111	0.53020937	147	0.43159756
4	0.97739514	40	0.79561280	76	0.64763953	112	0.52718730	148	0.42913756
5	0.97182422	41	0.79107800	77	0.64394814	113	0.52418246	149	0.42669158
6	0.96628506	42	0.78656905	78	0.64027779	114	0.52119474	150	0.42425954
7	0.96077747	43	0.78208579	79	0.63662836	115	0.51822406	151	0.42184136
8	0.95530126	44	0.77762809	80	0.63299973	116	0.51527031	152	0.41943697
9	0.94985628	45	0.77319580	81	0.62939179	117	0.51233339	153	0.41704628
10	0.94444232	46	0.76878877	82	0.62580441	118	0.50941321	154	0.41466921
11	0.93905923	47	0.76440685	83	0.62223747	119	0.50650968	155	0.41230570
12	0.93370682	48	0.76004992	84	0.61869087	120	0.50362269	156	0.40995565
13	0.92838491	49	0.75571782	85	0.61516448	121	0.50075217	157	0.40761900
14	0.92309334	50	0.75141041	86	0.61165819	122	0.49789800	158	0.40529567
15	0.91783193	51	0.74712755	87	0.60817188	123	0.49506010	159	0.40298558
16	0.91260051	52	0.74286910	88	0.60470545	124	0.49223837	160	0.40068866
17	0.90739890	53	0.73863492	89	0.60125877	125	0.48943273	161	0.39840483
18	0.90222695	54	0.73442488	90	0.59783174	126	0.48664308	162	0.39613402
19	0.89708447	55	0.73023883	91	0.59442424	127	0.48386934	163	0.39387615
20	0.89197130	56	0.72607665	92	0.59103617	128	0.48111140	164	0.39163115
21	0.88688728	57	0.72193819	93	0.58766740	129	0.47836918	165	0.38939895
22	0.88183223	58	0.71782331	94	0.58431784	130	0.47564259	166	0.38717947
23	0.87680600	59	0.71373189	95	0.58098737	131	0.47293154	167	0.38497264
24	0.87180842	60	0.70966379	96	0.57767588	132	0.47023594	168	0.38277839
25	0.86683932	61	0.70561888	97	0.57438326	133	0.46755571	169	0.38059664
26	0.86189854	62	0.70159702	98	0.57110942	134	0.46489075	170	0.37842733
27	0.85698593	63	0.69759808	99	0.56785423	135	0.46224099	171	0.37627039
28	0.85210131	64	0.69362194	100	0.56461760	136	0.45960633	172	0.37412574
29	0.84724454	65	0.68966846	101	0.56139941	137	0.45698668	173	0.37199331
30	0.84241545	66	0.68573752	102	0.55819957	138	0.45438197	174	0.36987304
31	0.83761388	67	0.68182898	103	0.55501797	139	0.45179210	175	0.36776485
32	0.83283968	68	0.67794272	104	0.55185450	140	0.44921699	176	0.36566868
33	0.82809270	69	0.67407860	105	0.54870906	141	0.44665656	177	0.36358445
34	0.82337277	70	0.67023652	106	0.54558155	142	0.44411073	178	0.36151211
35	0.81867974	71	0.66641633	107	0.54247186	143	0.44157940	179	0.35945158

## Annexure 1-Death Benefit Factors

Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
180	0.35740279	216	0.29093068	252	0.23682149	288	0.19277588	324	0.15692216
181	0.35536568	217	0.28927245	253	0.23547167	289	0.19167711	325	0.15602774
182	0.35334018	218	0.28762366	254	0.23412953	290	0.19058459	326	0.15513842
183	0.35132623	219	0.28598428	255	0.23279505	291	0.18949831	327	0.15425417
184	0.34932375	220	0.28435424	256	0.23146818	292	0.18841821	328	0.15337496
185	0.34733269	221	0.28273348	257	0.23014886	293	0.18734427	329	0.15250076
186	0.34535298	222	0.28112197	258	0.22883707	294	0.18627646	330	0.15163154
187	0.34338455	223	0.27951964	259	0.22753275	295	0.18521472	331	0.15076728
188	0.34142734	224	0.27792645	260	0.22623587	296	0.18415904	332	0.14990794
189	0.33948128	225	0.27634233	261	0.22494638	297	0.18310938	333	0.14905350
190	0.33754632	226	0.27476725	262	0.22366424	298	0.18206570	334	0.14820393
191	0.33562239	227	0.27320114	263	0.22238941	299	0.18102797	335	0.14735921
192	0.33370942	228	0.27164396	264	0.22112184	300	0.17999616	336	0.14651929
193	0.33180736	229	0.27009566	265	0.21986150	301	0.17897022	337	0.14568417
194	0.32991613	230	0.26855617	266	0.21860834	302	0.17795013	338	0.14485380
195	0.32803569	231	0.26702547	267	0.21736233	303	0.17693586	339	0.14402817
196	0.32616597	232	0.26550349	268	0.21612341	304	0.17592737	340	0.14320725
197	0.32430690	233	0.26399018	269	0.21489156	305	0.17492462	341	0.14239100
198	0.32245843	234	0.26248550	270	0.21366673	306	0.17392760	342	0.14157940
199	0.32062049	235	0.26098940	271	0.21244488	307	0.17293625	343	0.14077244
200	0.31879303	236	0.25950182	272	0.21123797	308	0.17195056	344	0.13997007
201	0.31697599	237	0.25802272	273	0.21003397	309	0.17097048	345	0.13917227
202	0.31516930	238	0.25655205	274	0.20883683	310	0.16999599	346	0.13837902
203	0.31337291	239	0.25508977	275	0.20764651	311	0.16902705	347	0.13759029
204	0.31158676	240	0.25363582	276	0.20646297	312	0.16806364	348	0.13680606
205	0.30981079	241	0.25219015	277	0.20528618	313	0.16710571	349	0.13602630
206	0.30804494	242	0.25075273	278	0.20411610	314	0.16615325	350	0.13525098
207	0.30628916	243	0.24932350	279	0.20295269	315	0.16520622	351	0.13448009
208	0.30454339	244	0.24790242	280	0.20179590	316	0.16426458	352	0.13371358
209	0.30280756	245	0.24648943	281	0.20064572	317	0.16332831	353	0.13295145
210	0.30108163	246	0.24508450	282	0.19950208	318	0.16239738	354	0.13219365
211	0.29936554	247	0.24368758	283	0.19836497	319	0.16147176	355	0.13144018
212	0.29765923	248	0.24229862	284	0.19723434	320	0.16055141	356	0.13069101
213	0.29596264	249	0.24091757	285	0.19611015	321	0.15963630	357	0.12994610
214	0.29427572	250	0.23954440	286	0.19499237	322	0.15872641	358	0.12920544
215	0.29259842	251	0.23817906	287	0.19388096	323	0.15782171	359	0.12846900



## Annexure 1-Death Benefit Factors

Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
360	0.12773675	396	0.10397944	432	0.08464066	468	0.06889864	504	0.05608442
361	0.12700868	397	0.10338678	433	0.08415823	469	0.06850593	505	0.05576475
362	0.12628477	398	0.10279750	434	0.08367855	470	0.06811547	506	0.05544691
363	0.12556497	399	0.10221158	435	0.08320160	471	0.06772722	507	0.05513087
364	0.12484928	400	0.10162900	436	0.08272737	472	0.06734119	508	0.05481664
365	0.12413767	401	0.10104974	437	0.08225585	473	0.06695737	509	0.05450420
366	0.12343012	402	0.10047378	438	0.08178701	474	0.06657572	510	0.05419354
367	0.12272659	403	0.09990110	439	0.08132084	475	0.06619626	511	0.05388465
368	0.12202708	404	0.09933169	440	0.08085733	476	0.06581896	512	0.05357752
369	0.12133156	405	0.09876552	441	0.08039646	477	0.06544380	513	0.05327214
370	0.12064000	406	0.09820258	442	0.07993822	478	0.06507079	514	0.05296850
371	0.11995238	407	0.09764285	443	0.07948259	479	0.06469990	515	0.05266659
372	0.11926868	408	0.09708631	444	0.07902956	480	0.06433113	516	0.05236640
373	0.11858887	409	0.09653294	445	0.07857911	481	0.06396446	517	0.05206793
374	0.11791295	410	0.09598273	446	0.07813123	482	0.06359987	518	0.05177115
375	0.11724087	411	0.09543565	447	0.07768590	483	0.06323737	519	0.05147607
376	0.11657263	412	0.09489169	448	0.07724311	484	0.06287693	520	0.05118267
377	0.11590819	413	0.09435083	449	0.07680284	485	0.06251855	521	0.05089094
378	0.11524754	414	0.09381305	450	0.07636509	486	0.06216221	522	0.05060087
379	0.11459066	415	0.09327834	451	0.07592982	487	0.06180790	523	0.05031246
380	0.11393752	416	0.09274667	452	0.07549704	488	0.06145561	524	0.05002569
381	0.11328810	417	0.09221804	453	0.07506673	489	0.06110533	525	0.04974056
382	0.11264239	418	0.09169242	454	0.07463886	490	0.06075704	526	0.04945705
383	0.11200035	419	0.09116979	455	0.07421344	491	0.06041074	527	0.04917516
384	0.11136198	420	0.09065015	456	0.07379044	492	0.06006641	528	0.04889487
385	0.11072724	421	0.09013346	457	0.07336985	493	0.05972405		
386	0.11009612	422	0.08961973	458	0.07295166	494	0.05938364		
387	0.10946860	423	0.08910891	459	0.07253586	495	0.05904516		
388	0.10884466	424	0.08860102	460	0.07212242	496	0.05870862		
389	0.10822427	425	0.08809601	461	0.07171134	497	0.05837399		
390	0.10760741	426	0.08759388	462	0.07130260	498	0.05804128		
391	0.10699408	427	0.08709462	463	0.07089619	499	0.05771046		
392	0.10638424	428	0.08659820	464	0.07049210	500	0.05738152		
393	0.10577787	429	0.08610461	465	0.07009031	501	0.05705446		
394	0.10517496	430	0.08561384	466	0.06969082	502	0.05672926		
395	0.10457549	431	0.08512586	467	0.06929360	503	0.05640592		