

# Edelweiss Tokio Life – Dhan Labh

An Individual, Non-Linked, Non-Par, Savings, Life Insurance Product



# Edelweiss Tokio Life -

## Dhan Labh

An Individual, Non-Linked, Non-Par, Savings,  
Life Insurance Product

### 7 Reasons Why?

**1**

Stay protected and get guaranteed amount on maturity

**2**

Get additional benefits from 13<sup>th</sup> policy year through "Assured Additions"

**3**

Simplified product structure for easy understanding

**4**

Get extra benefit for higher premium

**5**

Loan facility to meet any urgent / unforeseen liquidity requirements

**6**

Option to make your cover more comprehensive through riders

**7**

Choice of various Policy Term (15 / 20 / 25 / 30 years) and Premium Paying Term (7 / 10 / 12 years) are available to suit your need

### **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 even an insurance solution. Your needs, based on your priorities are first understood, then evaluated against your future goals so that we are able to ensure that we can offer you the best solution suited to your needs.

### **Why wealth accumulation OR Why a savings plan?**

In today's fast paced world, lifestyles have improved but so have costs of living. It takes a lot more to maintain your lifestyle and as a result, it is tougher to save or invest money for the future. We understand that it is important for you to plan for your future. To ensure that you are able to finance your long term dreams as well as manage those key events in life such as your child's marriage.

### **Why Edelweiss Tokio Life – Dhan Labh?**

Edelweiss Tokio Life – Dhan Labh is an Individual, Non-Linked, Non-Par, Savings, Life Insurance Product which helps you to accumulate wealth to meet your long term goals or to celebrate those special moments in life in grand style. What makes our offering special is that we understand that you need to build your wealth by inculcating a habit of saving regularly and plan well for the future. The plan offers you a fully guaranteed maturity benefit and death benefit. What's more! It also has a limited pay option which allows you to pay premium for a limited period and enjoy the benefits over an extended period of time.

### **What can you do?**

We sincerely recommend that you spend your valuable time with our financial advisors so that they can understand your needs and help you prioritize them. Edelweiss Tokio Life's professional financial advisors will then assist you in deciding on the best financial solution, suitable to your needs.

**You can avail tax benefits under Section 80C and Section 10 (10D) of Income Tax Act, 1961. Premium paid for Critical Illness Rider, if opted, may qualify for a deduction under Section 80D of the Income Tax Act, 1961. Tax benefits are subject to change in the tax laws.**

## PLAN SUMMARY

This is an Individual, Non-Linked, Non-Par, Savings, Life Insurance Product.

Minimum Entry Age	91 Days		
Maximum Entry Age (Last birthday)	45 Years (age last birthday)		
Minimum Maturity Age (Last birthday)	18 Years		
Maximum Maturity Age (Last birthday)	75 Years		
Policy Term (PT)	15, 20, 25 and 30 Years		
Premium Paying Term (PPT)	7, 10 and 12 years		
Premium Payment Frequency	Annual, Semi-annual, Quarterly, Monthly		
Minimum Premium <sup>#</sup> (Installment premium)	<b>Mode</b>	<b>7 Pay</b>	<b>10 / 12 Pay</b>
	Annual	7, 500	5,000
	Semi Annual	4,000	3,000
	Quarterly	2,000	1,500
	Monthly	1,000	1,000
Sum Assured on Death	Higher of: <ul style="list-style-type: none"> <li>• 10 times of Annualized Premium* OR</li> <li>• Sum Assured on Maturity OR</li> <li>• 105% of Total Premiums Paid@ upto the date of death OR</li> <li>• Any absolute amount^ assured to be paid on death</li> </ul>		
Sum Assured on Death (Minimum/Maximum)	Minimum: Rs 55,000 Maximum: No Limit		
Sum Assured on Maturity	Annualized Premium x Premium Paying Term + Large Premium Benefit, if any		

<sup>#</sup> Applicable taxes, if any will be separately levied on the premium.

<sup>^</sup> Any absolute amount assured to be paid on death will be equal to

- 10 times of Annual Premium<sup>§</sup> for 7 Pay
- 11 times of Annual premium<sup>§</sup> for 10 Pay
- 13 times of Annual premium<sup>§</sup> for 12 Pay

### Death benefit for entry age below 5 years

For entry age below 5 years, risk cover will start after 23 policy months. In case of death during the first 23 policy months, the company will pay 105% of Total Premiums Paid@ upto the date of death.

\* 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.

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

§ Annual premium is the premium payable in a year, including modal loadings but excluding the underwriting extra premiums, rider premiums and taxes, if any.

Premium loading factor:

The premium loading factors for various modes are given below:

	Modal Loading	Modal premium as a % of Annualized Premium	Sample Premium (Annualized Premium = 100,000)
Monthly	5.6%	8.8%	8,800 monthly
Quarterly	4.0%	26.0%	26,000 quarterly
Semi-annual	2.4%	51.2%	51,200 semi-annually
Annual	0.0%	100%	100,000 annually

**Extra benefit available:**

1. There are four premium bands under the plan as per table given below:

Premium Band	Annualized Premium
Band 1	5,000 – 7,499
Band 2	7,500 – 9,999
Band 3	10,000 – 19,999
Band 4	20,000 & above

An additional benefit of Rs 500 is added to the Sum Assured on Maturity for every Rs 500 premium in excess minimum annualized premium in each of Band 1 and Band 2 respectively. Similarly, an additional benefit of Rs 1,000 is added to the Sum Assured on Maturity for every Rs 1,000 premium in excess minimum annualized premium in each of Band 3 and Band 4 respectively.

2. Assured Addition rate for female lives:

Up to Age 3	:	Same as Male Rate of age 0
Age 4 & above	:	Same rate as 3 year younger Male

## BENEFIT SUMMARY

### Assured Addition

The product also offers 'Assured Additions'. The amount of Assured Additions depends on Annualized Premium, Policy Term, Premium Paying Term, Entry Age and the Gender of the Life Assured. The Assured Additions accrue every year, starting from the 13<sup>th</sup> policy year till death or maturity. The Assured Additions will accrue at the beginning of the policy year. The accrued Assured Additions are payable on death or maturity.

The Assured Additions are calculated as follows:

Assured Additions for each year = Annualized Premium x Assured Addition rate.

Please refer to **Annexure A** for Assured Additions rates.

When are benefits payable?	What are the benefits?
a) On Death of Life Assured	<p><b>For policyholder with entry age 5 years and above:</b> Sum Assured on Death plus accrued Assured Additions</p> <p><b>For policyholder with entry age below 5 years</b> For minor lives, where the entry age is below 5 years, the risk cover will start one month prior to the second policy anniversary.</p> <p>In case of death anytime during the 1 year and 11 months from the date of commencement of the policy where entry age was below 5 years, the company will pay 105% of Total Premiums Paid upto the date of death. Once the risk cover starts the death benefit would be as per the benefit offered for Entry Age 5 years and above.</p> <p>The amount payable as Death Benefit shall be reduced by the following:</p> <ul style="list-style-type: none"> <li>the outstanding loan amount, accumulated interest and due premiums with interest, if any;</li> <li>the unpaid premiums in the Policy Year when death occurs, if the Life Assured has chosen Premium Frequency other than Annual</li> </ul>
b) On Maturity	<p>Sum Assured on Maturity plus Accrued Assured Additions</p> <p>Where Sum Assured on Maturity is equal to: Annualized Premium x Premium Paying Term + Large Premium Benefit, if any</p>

## Premium Discontinuance

On premium discontinuance before two years' full premiums are received, the policy will be lapsed and no surrender value or paid-up value will be payable.

After two policy year's full premium is received, the policy will acquire paid-up value.

## Paid-up Benefits

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

All the benefits will be multiplied by a paid-up factor. Where paid-up Factor is calculated as:  $\text{Paid-up Factor} = (\text{Number of premiums paid} / \text{Number of premiums payable})$

$\text{Paid-up Sum assured on Death} = \text{Sum Assured on Death} * \text{Paid-up factor}$

$\text{Paid-up Sum assured on Maturity} = \text{Sum Assured on Maturity} * \text{Paid-up factor}$

## Death Benefit

The death benefit at any time during the policy term is as follows:

### Higher of

- Paid-up Sum Assured on Death OR
  - 105% of Total Premiums Paid upto the date of death
- PLUS
- Accrued Assured Additions on Paid-up

## Maturity Benefit

The maturity benefit is equal to

$\text{Paid-up Factor} \times [\text{Sum assured on Maturity} + \text{Total Assured Additions}]$

$\text{Assured Additions on Paid-up} = \text{Annualized Premiums} \times \text{Paid-up factor} \times \text{Assured Addition Rate}$

Assured Additions are not attached when the policy turns to reduced paid up status. However the future Assured Additions will accrue proportionately.

## Surrender Benefit

The Policy acquires surrender value if all the premiums have been paid in full for at least first two policy years.

On surrender the surrender value, if any, will be immediately paid and policy will be terminated.

The Guaranteed Surrender Value is a sum of surrender value of premiums and surrender value of Accrued Assured Additions. Surrender value of premium is a percentage of total premiums paid (excluding any premiums paid towards rider benefits, and underwriting extra). The Guaranteed Surrender Value factor will vary depending on the Policy Term and the year in which the policy is surrendered.

$\text{Surrender value of Accrued Assured Additions} = \text{Accrued Assured Additions} \times \text{Surrender Value Multiple}$ .

The Surrender Value Multiple varies with the policy year of surrender and Policy Term.

The Guaranteed Surrender Value factors and Surrender Value Multiples for Assured Addition are given in Annexure B.

The policy is also eligible for Special Surrender Value and on surrender, higher of Guaranteed Surrender Value or Special Surrender Value will be payable.

## POLICY LOAN

Policy loan is available once policy acquires surrender value. Maximum loan amount available will be as per the Table given below:

Premium Paying Term	% of Surrender Value
7	25%
10	35%
12	45%

Interest will be charged on the outstanding loan amount at a rate declared by the Company from time to time based on then prevailing market conditions and will be equal to "SBI Base rate (minimum rate at which SBI lends) + 1.75%" per annum. Changed interest rate will be applicable for new loans only. The current loan interest rate is 11.75% per annum.

For reduced 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. On death of the Life Assured, maturity or surrender of the policy, the outstanding loan amount and accumulated interest will be recovered from the benefit payable and rest of the benefit amount will be paid.

## RIDERS

The customer has an option of availing the following Rider benefits:

- Edelweiss Tokio Life - Accidental Death Benefit Rider (UIN: 147B002V03)
- Edelweiss Tokio Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V03)
- Edelweiss Tokio Life - Critical Illness Rider (UIN: 147B005V03)
- Edelweiss Tokio Life - Income Benefit Rider (UIN: 147B015V01)
- Edelweiss Tokio Life - Payor Waiver Benefit Rider (UIN: 147B014V04)
- Edelweiss Tokio Life - Waiver of Premium Rider (UIN: 147B003V04)

Rider Sum Assured cannot exceed the Base Sum Assured. Total rider premium cannot exceed 30% of the base product's premium.

For more details on any of the riders mentioned above, please consult your Edelweiss Tokio Life Insurance Personal Financial Advisor or refer to the rider brochure.

## FREE LOOK PERIOD

After you receive your policy, please go through it carefully to check the coverage amount, policy specifications and the obligations by Edelweiss Tokio Life Insurance. If you are disagreeable with the terms and conditions, you can return the policy within 15 days\* from the date of receiving your policy, stating the reason for your cancellation.

Premium paid will be refunded after deducting stamp duty, proportionate risk premium for the period of cover and cost of medical expenses, if any.

\*Free look period of 30 days will be applicable for policies sold through distance marketing (where distance marketing means sale of insurance products through any means of communication other than in person).

## Suicide Claim

In case of death of the Life Insured due to suicide within 12 months from the risk commencement date or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to receive 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.

## Grace Period

The grace period in the product is 15 days, where the policyholder pays the premium on a monthly basis; and 30 days in all other cases.

The policy will remain in force during the grace period. If any premium remains unpaid at the end of the grace period, the policy shall lapse.

## Nomination and Assignment

### Nomination:

Nomination as per Section 39 of the Insurance Act, 1938, as amended from time to time.

### Assignment:

Assignment as per 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 will lapse. The policy may be revived within five years from the date of the first unpaid premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums. The revival interest rate will be based on G-sec rate with 1- 2 year maturity. 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 is currently set at 0.75% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year. 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 guidelines. Any revival of riders will be considered along with the revival of the base policy, and not in isolation. All the benefits of the policy will be reinstated on the policy revival.

The policyholder may choose to discontinue the rider premium even though he is paying the premium pertaining to the underlying base product to which the rider is attached. In such a case of rider premium discontinuance, the rider is not allowed to be revived in future. However in case the entire policy premium (the base product and the rider) has been discontinued and the policyholder wants to revive the same then he would be allowed to revive within five years from the date of the first unpaid premium.

## Vesting of Ownership

In case the Life Insured is a minor, the ownership of policy will automatically vest on the Life Insured on attainment of majority.

## Prohibition of Rebate: (SECTION 41 OF THE INSURANCE LAWS (AMENDMENT) ACT, 2015, 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 LAWS (AMENDMENT) ACT, 2015, AS AMENDED FROM TIME TO TIME)

Fraud, Misrepresentation and Forfeiture would be dealt with in accordance with the provisions of Section 45 of The Insurance Laws (Amendment) Act, 2015.



**Annexure A.1: Edelweiss Tokio Life - Dhan Labh  
Assured Additions Rate (as % of Annualized Premiums) (7 Pay, male)**

7 Pay	Annualized Premium between 7,500 – 9,999				Annualized Premium between 10,000 – 19,999			
Age / Policy Term	15	20	25	30	15	20	25	30
0		34.30	34.95	36.01	NA	47.88	48.27	50.72
1		35.01	35.53	36.54	NA	48.58	48.83	51.25
2		35.54	35.96	36.94	NA	49.11	49.25	51.64
3	47.88	35.91	36.26	37.22	69.33	49.47	49.54	51.92
4	48.38	36.16	36.46	37.40	69.83	49.72	49.74	52.10
5	46.21	35.08	35.58	36.57	67.66	48.64	48.87	51.27
6	46.78	35.36	35.80	36.77	68.23	48.92	49.09	51.47
7	47.11	35.51	35.92	36.88	68.57	49.08	49.22	51.58
8	47.24	35.57	35.97	36.91	68.70	49.15	49.27	51.62
9	47.22	35.56	35.95	36.89	68.69	49.14	49.25	51.59
10	47.08	35.48	35.88	36.81	68.55	49.06	49.18	51.51
11	46.85	35.37	35.78	36.70	68.34	48.95	49.08	51.40
12	46.58	35.22	35.65	36.56	68.07	48.81	48.96	51.26
13	46.28	35.07	35.51	36.41	67.78	48.66	48.82	51.11
14	45.98	34.91	35.36	36.25	67.49	48.50	48.68	50.95
15	45.70	34.75	35.22	36.09	67.21	48.35	48.54	50.79
16	45.45	34.61	35.09	35.93	66.95	48.21	48.41	50.63
17	45.22	34.48	34.96	35.78	66.73	48.08	48.28	50.47
18	45.03	34.36	34.84	35.62	66.54	47.96	48.16	50.31
19	44.86	34.26	34.72	35.47	66.38	47.86	48.04	50.15
20	44.71	34.15	34.60	35.31	66.23	47.76	47.93	49.99
21	44.58	34.06	34.48	35.14	66.11	47.66	47.81	49.81
22	44.45	33.96	34.35	34.96	65.98	47.57	47.68	49.63
23	44.32	33.85	34.21	34.76	65.85	47.46	47.54	49.42
24	44.18	33.73	34.05	34.54	65.71	47.34	47.39	49.20
25	44.01	33.58	33.87	34.30	65.55	47.21	47.21	48.95
26	43.81	33.42	33.65	34.03	65.36	47.05	47.00	48.67
27	43.57	33.22	33.41	33.73	65.13	46.86	46.76	48.36
28	43.28	32.99	33.13	33.39	64.86	46.64	46.49	48.01
29	42.93	32.72	32.82	33.01	64.52	46.37	46.19	47.63
30	42.51	32.40	32.46	32.59	64.13	46.07	45.84	47.21
31	42.02	32.03	32.06	32.13	63.65	45.71	45.45	46.73
32	41.44	31.60	31.60	31.61	63.10	45.30	45.01	46.21
33	40.76	31.11	31.10	31.04	62.45	44.83	44.52	45.64
34	39.97	30.56	30.53	30.40	61.69	44.30	43.98	45.00
35	39.06	29.94	29.91	29.70	60.82	43.70	43.38	44.30
36	38.02	29.24	29.21	28.92	59.82	43.03	42.71	43.52
37	36.83	28.46	28.44	28.07	58.67	42.29	41.97	42.66
38	35.47	27.59	27.58	27.12	57.37	41.45	41.14	41.71
39	33.94	26.61	26.63	26.06	55.90	40.52	40.23	40.66
40	32.21	25.53	25.58	24.90	54.24	39.48	39.20	39.50
41	30.26	24.31	24.41	23.61	52.37	38.32	38.06	38.22
42	28.08	22.95	23.10	22.19	50.27	37.02	36.78	36.81
43	25.65	21.43	21.66	20.62	47.92	35.57	35.37	35.26
44	22.72	19.75	20.05	18.89	45.30	33.97	33.80	33.54
45	19.53	17.89	18.28	16.99	42.42	32.19	32.06	31.66

**Female:** Up to Age 3: Same as male rate of Age 0; Age 4 & above: Same as 3 year younger male rate

**Annexure A.2: Assured Additions Rate (as % of Annualized Premiums) (7 Pay, male)**

7 Pay Age / Policy Term	Annualized Premium 20,000 & above			
	15	20	25	30
0	NA	68.27	68.18	72.67
1	NA	68.95	68.73	73.18
2	NA	69.46	69.14	73.57
3	101.51	69.82	69.43	73.84
4	102.00	70.07	69.63	74.01
5	99.83	68.99	68.75	73.18
6	100.41	69.27	68.98	73.39
7	100.75	69.44	69.11	73.50
8	100.90	69.51	69.16	73.54
9	100.89	69.50	69.15	73.52
10	100.77	69.43	69.09	73.44
11	100.56	69.33	68.99	73.33
12	100.30	69.19	68.87	73.20
13	100.02	69.04	68.74	73.04
14	99.73	68.89	68.60	72.88
15	99.46	68.74	68.46	72.72
16	99.21	68.60	68.33	72.56
17	98.99	68.48	68.20	72.40
18	98.81	68.36	68.08	72.24
19	98.65	68.26	67.97	72.07
20	98.51	68.16	67.85	71.90
21	98.39	68.07	67.74	71.72
22	98.27	67.98	67.61	71.53
23	98.15	67.88	67.48	71.32
24	98.02	67.77	67.32	71.09
25	97.87	67.64	67.15	70.83
26	97.70	67.49	66.95	70.55
27	97.48	67.32	66.72	70.23
28	97.23	67.11	66.46	69.88
29	96.92	66.86	66.16	69.49
30	96.55	66.57	65.82	69.07
31	96.11	66.23	65.45	68.60
32	95.59	65.85	65.03	68.08
33	94.98	65.41	64.56	67.51
34	94.27	64.91	64.04	66.87
35	93.46	64.35	63.47	66.18
36	92.52	63.73	62.84	65.42
37	91.45	63.03	62.13	64.57
38	90.24	62.25	61.35	63.64
39	88.86	61.37	60.48	62.62
40	87.30	60.40	59.51	61.48
41	85.54	59.30	58.43	60.22
42	83.56	58.08	57.22	58.83
43	81.35	56.72	55.88	57.30
44	78.87	55.20	54.39	55.61
45	76.12	53.51	52.74	53.75

**Female:**

Up to Age 3: Same as male rate of Age 0; Age 4 & above: Same as 3 year younger male rate

**Annexure A.3: Assured Additions Rate (as % of Annualized Premiums) (10 Pay, male)**

10 Pay Age / Policy Term	Annualized Premium between 5,000 – 7,499				Annualized Premium between 7,500 – 9,999			
	15	20	25	30	15	20	25	30
0	NA	42.86	44.60	46.06	NA	70.62	71.70	75.88
1	NA	43.73	45.31	46.72	NA	71.46	72.38	76.52
2	NA	44.39	45.85	47.22	NA	72.11	72.90	77.00
3	53.22	44.85	46.23	47.58	97.30	72.57	73.27	77.35
4	53.87	45.18	46.49	47.82	97.93	72.89	73.53	77.59
5	51.37	43.94	45.48	46.87	95.44	71.65	72.53	76.64
6	52.08	44.29	45.76	47.14	96.15	72.01	72.82	76.91
7	52.49	44.49	45.93	47.29	96.57	72.22	72.98	77.06
8	52.66	44.58	45.99	47.34	96.76	72.31	73.05	77.12
9	52.65	44.57	45.98	47.33	96.76	72.31	73.05	77.11
10	52.49	44.49	45.91	47.26	96.61	72.23	72.99	77.04
11	52.23	44.36	45.80	47.15	96.37	72.11	72.88	76.93
12	51.91	44.19	45.67	47.01	96.06	71.95	72.75	76.80
13	51.57	44.02	45.52	46.86	95.73	71.78	72.60	76.65
14	51.22	43.84	45.36	46.71	95.39	71.61	72.46	76.49
15	50.89	43.67	45.22	46.56	95.07	71.44	72.32	76.34
16	50.60	43.52	45.08	46.42	94.78	71.29	72.19	76.20
17	50.35	43.38	44.96	46.29	94.54	71.16	72.07	76.07
18	50.13	43.26	44.86	46.17	94.33	71.05	71.97	75.95
19	49.95	43.16	44.76	46.06	94.16	70.95	71.87	75.83
20	49.80	43.08	44.68	45.96	94.01	70.87	71.79	75.72
21	49.68	43.00	44.59	45.86	93.90	70.80	71.71	75.61
22	49.56	42.93	44.51	45.76	93.79	70.73	71.64	75.50
23	49.45	42.85	44.43	45.65	93.69	70.67	71.56	75.38
24	49.33	42.77	44.34	45.53	93.58	70.59	71.47	75.25
25	49.19	42.68	44.23	45.40	93.46	70.51	71.37	75.11
26	49.02	42.56	44.10	45.25	93.31	70.41	71.25	74.95
27	48.82	42.43	43.96	45.08	93.13	70.29	71.12	74.77
28	48.56	42.26	43.78	44.88	92.90	70.14	70.96	74.57
29	48.26	42.06	43.58	44.65	92.63	69.96	70.77	74.34
30	47.89	41.83	43.35	44.40	92.30	69.75	70.56	74.07
31	47.44	41.55	43.08	44.10	91.90	69.51	70.31	73.78
32	46.92	41.23	42.77	43.77	91.42	69.22	70.03	73.44
33	46.30	40.86	42.42	43.39	90.86	68.88	69.71	73.07
34	45.58	40.42	42.01	42.97	90.21	68.50	69.35	72.65
35	44.74	39.93	41.56	42.48	89.45	68.06	68.94	72.18
36	43.78	39.37	41.04	41.94	88.58	67.56	68.47	71.64
37	42.66	38.73	40.45	41.33	87.57	66.98	67.94	71.05
38	41.38	37.99	39.79	40.63	86.40	66.32	67.34	70.37
39	39.91	37.16	39.03	39.85	85.06	65.57	66.65	69.61
40	38.23	36.20	38.17	38.97	83.52	64.71	65.87	68.75
41	36.30	35.12	37.20	37.97	81.75	63.73	64.98	67.78
42	34.11	33.88	36.10	36.84	79.73	62.61	63.97	66.68
43	31.63	32.49	34.86	35.57	77.44	61.33	62.82	65.45
44	28.85	30.92	33.47	34.15	74.85	59.89	61.53	64.07
45	25.74	29.18	31.92	32.58	71.95	58.28	60.09	62.52

**Female:**

Up to Age 3: Same as male rate of Age 0; Age 4 & above: Same as 3 year younger male rate

**Annexure A.4: Assured Additions Rate (as % of Annualized Premiums) (10 Pay, male)**

10 Pay Age / Policy Term	Annualized Premium between 10,000 – 19,999				Annualized Premium 20,000 & above			
	15	20	25	30	15	20	25	30
0	NA	84.48	85.19	90.71	NA	105.28	105.43	112.95
1	NA	85.32	85.87	91.34	NA	106.09	106.09	113.56
2	NA	85.95	86.38	91.82	NA	106.72	106.59	114.03
3	119.32	86.41	86.75	92.16	152.36	107.17	106.96	114.37
4	119.95	86.73	87.00	92.40	152.98	107.48	107.21	114.60
5	117.46	85.49	86.01	91.45	150.48	106.25	106.21	113.66
6	118.17	85.85	86.29	91.72	151.20	106.61	106.50	113.93
7	118.60	86.06	86.46	91.87	151.64	106.83	106.68	114.08
8	118.79	86.16	86.54	91.94	151.84	106.93	106.76	114.15
9	118.80	86.16	86.53	91.93	151.86	106.94	106.76	114.14
10	118.67	86.09	86.47	91.86	151.74	106.87	106.70	114.08
11	118.43	85.97	86.37	91.75	151.51	106.76	106.60	113.97
12	118.13	85.81	86.24	91.62	151.22	106.61	106.48	113.84
13	117.80	85.64	86.10	91.47	150.90	106.44	106.34	113.69
14	117.47	85.47	85.95	91.32	150.57	106.28	106.19	113.53
15	117.15	85.31	85.81	91.16	150.26	106.12	106.05	113.38
16	116.87	85.16	85.68	91.02	149.98	105.97	105.93	113.23
17	116.62	85.03	85.57	90.88	149.74	105.84	105.81	113.09
18	116.42	84.92	85.46	90.76	149.54	105.74	105.71	112.96
19	116.25	84.83	85.37	90.64	149.38	105.65	105.62	112.84
20	116.11	84.75	85.29	90.52	149.25	105.57	105.54	112.72
21	116.00	84.68	85.22	90.41	149.14	105.51	105.47	112.60
22	115.90	84.62	85.14	90.29	149.04	105.45	105.40	112.47
23	115.80	84.56	85.06	90.17	148.96	105.39	105.32	112.34
24	115.70	84.49	84.98	90.03	148.87	105.33	105.24	112.20
25	115.59	84.41	84.88	89.89	148.77	105.26	105.15	112.05
26	115.45	84.32	84.77	89.72	148.64	105.18	105.04	111.88
27	115.28	84.21	84.64	89.54	148.49	105.08	104.92	111.68
28	115.07	84.07	84.49	89.33	148.30	104.96	104.78	111.47
29	114.81	83.91	84.31	89.10	148.07	104.81	104.61	111.23
30	114.49	83.71	84.10	88.83	147.78	104.63	104.42	110.96
31	114.11	83.48	83.87	88.53	147.44	104.42	104.20	110.66
32	113.67	83.21	83.60	88.20	147.03	104.18	103.95	110.33
33	113.14	82.89	83.30	87.83	146.54	103.89	103.67	109.96
34	112.52	82.53	82.95	87.41	145.97	103.57	103.35	109.55
35	111.80	82.12	82.56	86.95	145.31	103.19	102.99	109.09
36	110.97	81.64	82.11	86.42	144.55	102.76	102.58	108.57
37	110.01	81.10	81.61	85.84	143.67	102.27	102.12	108.00
38	108.90	80.48	81.04	85.18	142.65	101.71	101.59	107.35
39	107.63	79.77	80.39	84.43	141.47	101.06	100.98	106.62
40	106.16	78.96	79.64	83.59	140.11	100.32	100.29	105.80
41	104.47	78.02	78.79	82.64	138.53	99.46	99.49	104.86
42	102.53	76.95	77.82	81.56	136.73	98.47	98.58	103.81
43	100.33	75.74	76.71	80.35	134.66	97.34	97.55	102.62
44	97.84	74.36	75.47	78.99	132.32	96.05	96.37	101.29
45	95.04	72.81	74.07	77.48	129.68	94.60	95.05	99.81

**Female:**

Up to Age 3: Same as male rate of Age 0; Age 4 &amp; above: Same as 3 year younger male rate

**Annexure A.5: Assured Additions Rate (as % of Annualized Premiums) (12 Pay, male)**

12 Pay Age / Policy Term	Annualized Premium between 5,000 – 7,499				Annualized Premium between 7,500 – 9,999			
	15	20	25	30	15	20	25	30
0	NA	59.59	63.01	66.90	NA	87.89	90.50	97.11
1	NA	60.68	63.89	67.73	NA	88.96	91.35	97.92
2	NA	61.50	64.55	68.35	NA	89.75	92.00	98.52
3	71.44	62.07	65.02	68.79	116.63	90.32	92.45	98.95
4	72.22	62.46	65.33	69.09	117.40	90.71	92.77	99.24
5	69.07	60.90	64.07	67.89	114.25	89.15	91.51	98.05
6	69.92	61.33	64.41	68.20	115.11	89.58	91.85	98.36
7	70.40	61.56	64.60	68.38	115.60	89.82	92.04	98.54
8	70.59	61.65	64.67	68.44	115.80	89.92	92.12	98.61
9	70.54	61.63	64.64	68.41	115.77	89.90	92.10	98.58
10	70.32	61.51	64.55	68.31	115.56	89.80	92.01	98.49
11	69.98	61.34	64.40	68.17	115.24	89.63	91.87	98.34
12	69.56	61.13	64.23	67.99	114.83	89.43	91.70	98.17
13	69.12	60.90	64.04	67.80	114.40	89.20	91.52	97.98
14	68.68	60.68	63.85	67.60	113.97	88.98	91.33	97.78
15	68.26	60.46	63.66	67.41	113.56	88.78	91.15	97.60
16	67.89	60.27	63.50	67.24	113.20	88.59	90.99	97.42
17	67.57	60.10	63.35	67.08	112.89	88.42	90.84	97.25
18	67.30	59.96	63.22	66.93	112.62	88.28	90.72	97.10
19	67.08	59.84	63.10	66.79	112.40	88.16	90.60	96.95
20	66.89	59.73	63.00	66.66	112.22	88.06	90.50	96.82
21	66.73	59.63	62.90	66.53	112.07	87.97	90.41	96.68
22	66.58	59.54	62.80	66.40	111.93	87.89	90.31	96.54
23	66.43	59.45	62.70	66.26	111.80	87.80	90.21	96.40
24	66.27	59.34	62.58	66.11	111.65	87.71	90.10	96.24
25	66.08	59.22	62.45	65.94	111.48	87.60	89.98	96.06
26	65.85	59.08	62.29	65.75	111.27	87.47	89.83	95.85
27	65.57	58.90	62.11	65.53	111.02	87.31	89.66	95.62
28	65.23	58.69	61.89	65.27	110.70	87.12	89.45	95.36
29	64.82	58.44	61.64	64.98	110.32	86.89	89.22	95.07
30	64.32	58.13	61.34	64.65	109.87	86.61	88.94	94.73
31	63.73	57.77	61.00	64.27	109.32	86.29	88.62	94.35
32	63.03	57.36	60.61	63.84	108.67	85.91	88.26	93.92
33	62.20	56.87	60.16	63.35	107.90	85.47	87.85	93.44
34	61.24	56.32	59.64	62.80	107.01	84.96	87.37	92.89
35	60.12	55.68	59.06	62.17	105.98	84.38	86.84	92.28
36	58.83	54.95	58.39	61.46	104.78	83.70	86.22	91.59
37	57.34	54.11	57.64	60.66	103.39	82.94	85.53	90.81
38	55.63	53.15	56.78	59.76	101.80	82.06	84.73	89.93
39	53.65	52.06	55.80	58.73	99.96	81.05	83.83	88.93
40	51.40	50.82	54.68	57.57	97.85	79.90	82.79	87.80
41	48.83	49.40	53.41	56.26	95.44	78.59	81.61	86.52
42	45.90	47.80	51.98	54.78	92.70	77.09	80.28	85.08
43	42.60	45.99	50.36	53.13	89.59	75.39	78.77	83.46
44	38.91	43.96	48.55	51.28	86.09	73.49	77.07	81.65
45	34.80	41.69	46.54	49.23	82.20	71.36	75.17	79.64

**Female:**

Up to Age 3: Same as male rate of Age 0; Age 4 & above: Same as 3 year younger male rate

**Annexure A.6: Assured Additions Rate (as % of Annualized Premiums) (12 Pay, male)**

12 Pay Age / Policy Term	Annualized Premium between 10,000 – 19,999				Annualized Premium 20,000 & above			
	15	20	25	30	15	20	25	30
0	NA	102.04	104.22	112.16	NA	123.25	124.79	134.71
1	NA	103.09	105.06	112.95	NA	124.29	125.62	135.49
2	NA	103.88	105.70	113.54	NA	125.06	126.25	136.08
3	139.22	104.44	106.15	113.97	173.10	125.62	126.70	136.49
4	139.98	104.83	106.46	114.26	173.86	126.00	127.01	136.78
5	136.84	103.27	105.21	113.07	170.71	124.45	125.75	135.59
6	137.70	103.70	105.55	113.38	171.58	124.88	126.10	135.91
7	138.20	103.95	105.75	113.56	172.08	125.13	126.30	136.09
8	138.40	104.05	105.83	113.63	172.30	125.24	126.38	136.16
9	138.38	104.03	105.81	113.61	172.29	125.23	126.37	136.14
10	138.18	103.93	105.73	113.51	172.10	125.14	126.29	136.05
11	137.86	103.77	105.59	113.37	171.79	124.98	126.16	135.91
12	137.46	103.57	105.42	113.20	171.40	124.78	125.99	135.74
13	137.03	103.35	105.24	113.01	170.98	124.57	125.81	135.54
14	136.61	103.13	105.05	112.81	170.56	124.35	125.63	135.35
15	136.21	102.93	104.88	112.62	170.17	124.15	125.46	135.16
16	135.85	102.74	104.71	112.44	169.82	123.97	125.30	134.98
17	135.54	102.58	104.57	112.27	169.51	123.81	125.15	134.80
18	135.28	102.44	104.44	112.12	169.25	123.67	125.03	134.64
19	135.06	102.32	104.33	111.97	169.04	123.56	124.92	134.49
20	134.88	102.22	104.23	111.83	168.87	123.47	124.82	134.35
21	134.74	102.14	104.14	111.69	168.73	123.38	124.73	134.20
22	134.60	102.06	104.04	111.55	168.60	123.31	124.64	134.05
23	134.47	101.97	103.95	111.40	168.48	123.23	124.55	133.89
24	134.33	101.89	103.84	111.23	168.35	123.15	124.44	133.72
25	134.17	101.78	103.72	111.05	168.20	123.06	124.33	133.53
26	133.97	101.66	103.57	110.84	168.02	122.94	124.19	133.32
27	133.73	101.51	103.41	110.61	167.80	122.81	124.03	133.07
28	133.43	101.33	103.21	110.34	167.52	122.64	123.84	132.80
29	133.07	101.11	102.98	110.04	167.18	122.44	123.63	132.50
30	132.63	100.84	102.72	109.71	166.77	122.19	123.37	132.16
31	132.10	100.54	102.41	109.32	166.28	121.91	123.09	131.78
32	131.48	100.17	102.06	108.89	165.70	121.58	122.76	131.35
33	130.75	99.76	101.66	108.41	165.01	121.19	122.38	130.87
34	129.89	99.27	101.21	107.87	164.21	120.74	121.96	130.33
35	128.90	98.72	100.69	107.26	163.27	120.23	121.47	129.73
36	127.74	98.08	100.10	106.58	162.19	119.63	120.92	129.06
37	126.41	97.35	99.43	105.81	160.94	118.96	120.29	128.30
38	124.88	96.51	98.67	104.94	159.49	118.18	119.57	127.45
39	123.11	95.54	97.80	103.95	157.83	117.28	118.75	126.48
40	121.07	94.44	96.80	102.84	155.90	116.24	117.81	125.39
41	118.74	93.17	95.66	101.58	153.70	115.05	116.73	124.15
42	116.09	91.73	94.37	100.16	151.17	113.70	115.50	122.76
43	113.07	90.10	92.90	98.57	148.30	112.15	114.10	121.19
44	109.68	88.25	91.25	96.79	145.05	110.40	112.52	119.44
45	105.89	86.19	89.40	94.81	141.43	108.43	110.76	117.49

**Female:**

Up to Age 3: Same as male rate of Age 0; Age 4 & above: Same as 3 year younger male rate

**Annexure B:****Guaranteed Surrender Value Factors for Premiums paid**

	Policy Term					Policy Term		
Policy Year	15	20	25	30	Policy Year	20	25	30
2	30%	30%	30%	30%	16	76%	72%	68%
					17	78%	74%	69%
3	35%	35%	35%	35%	18	80%	75%	70%
4	50%	50%	50%	50%	19	90%	76%	71%
5	50%	50%	50%	50%	20	90%	77%	72%
6	50%	50%	50%	50%	21		78%	73%
7	50%	50%	50%	50%	22		79%	74%
8	55%	54%	53%	52%	23		80%	75%
9	60%	58%	56%	54%	24		90%	76%
10	65%	61%	59%	56%	25		90%	77%
11	70%	64%	62%	58%	26			78%
12	75%	67%	64%	60%	27			79%
13	80%	70%	66%	62%	28			80%
14	90%	72%	68%	64%	29			90%
15	90%	74%	70%	66%	30			90%

**Surrender Value Multiple for Assured Additions**

	Policy Term					Policy Term	
Policy Year	15	20	25	30	Policy Year	25	30
13	61%	56%	41%	26%	22	68%	53%
14	63%	59%	44%	29%	23	71%	56%
15	65%	62%	47%	32%	24	73%	59%
16		65%	50%	35%	25	75%	62%
17		68%	53%	38%	26		65%
18		71%	56%	41%	27		68%
19		73%	59%	44%	28		71%
20		75%	62%	47%	29		73%
21			65%	50%	30		75%

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