



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)	Mode of Premium Payment			
	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)	PPT			
	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[§] 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^{*}

[#]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.

^{*}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.

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

Σ (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^{**} upto date of death.

^{**}Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

[§]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 1st month, 3rd month, 6th month or 12th month (for Income Benefit Pay-out Frequency monthly, quarterly, half-yearly and yearly respectively) of the 13th 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	49.0671%	98.1342%
Quarterly	24.3046%	97.2184%
Monthly	8.0512%	96.6144%

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[#]

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.

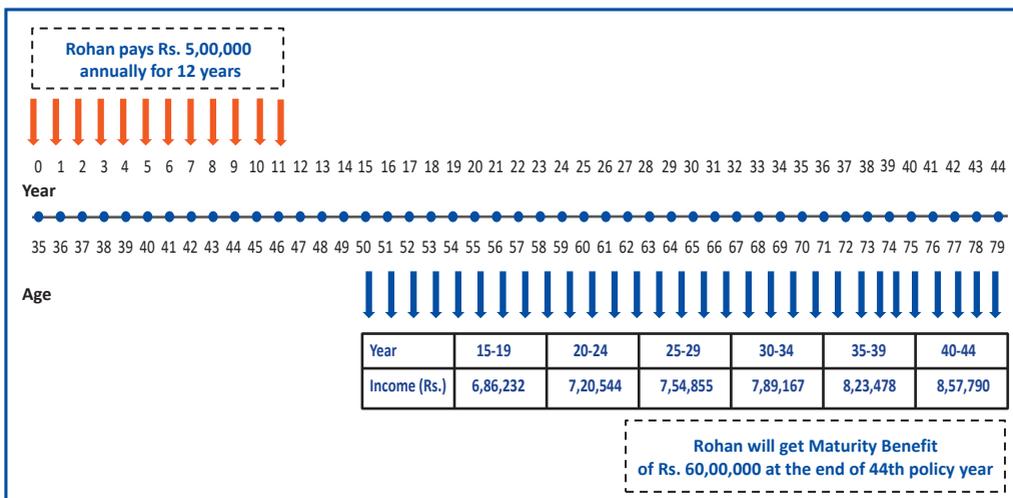
The Lumpsum benefit option has to be chosen only at inception of the policy and once opted can not be changed during the policy term. The amount of Income Benefit Pay-out will depend on whether the policyholder has opted for the Lumpsum benefit or not.

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 137.2464. Hence, the Income Benefit Pay-out equals to $5,00,000 \times 137.2464 / 100 = \text{Rs } 6,86,232.00$ 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 ₹2,91,60,330 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: 147B002V04):** 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: 147B001V04):** 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: 147B005V04):** 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: 147B003V05):** 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: 147B014V05):** 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

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. 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 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 their #ZindagiUnlimited. With a customer-centric approach, the company endeavours to build a multi-channel distribution network to effectively serve its customers across the country. As of March 2023, 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

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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: 147N077V02

Advt No: BR/3536/Nov/2023

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	0.82204643	72	0.67576034	108	0.55550637	144	0.45665203
1	0.99457150	37	0.81758395	73	0.67209197	109	0.55249081	145	0.45417310
2	0.98917247	38	0.81314570	74	0.66844352	110	0.54949161	146	0.45170762
3	0.98380274	39	0.80873154	75	0.66481487	111	0.54650869	147	0.44925552
4	0.97846217	40	0.80434134	76	0.66120592	112	0.54354197	148	0.44681674
5	0.97315059	41	0.79997497	77	0.65761657	113	0.54059135	149	0.44439119
6	0.96786784	42	0.79563230	78	0.65404670	114	0.53765675	150	0.44197882
7	0.96261377	43	0.79131321	79	0.65049620	115	0.53473808	151	0.43957953
8	0.95738822	44	0.78701757	80	0.64696498	116	0.53183526	152	0.43719328
9	0.95219103	45	0.78274524	81	0.64345293	117	0.52894819	153	0.43481997
10	0.94702206	46	0.77849611	82	0.63995995	118	0.52607679	154	0.43245955
11	0.94188115	47	0.77427004	83	0.63648593	119	0.52322098	155	0.43011194
12	0.93676815	48	0.77006692	84	0.63303076	120	0.52038068	156	0.42777708
13	0.93168290	49	0.76588661	85	0.62959435	121	0.51755579	157	0.42545489
14	0.92662526	50	0.76172899	86	0.62617660	122	0.51474624	158	0.42314531
15	0.92159508	51	0.75759394	87	0.62277740	123	0.51195194	159	0.42084826
16	0.91659220	52	0.75348134	88	0.61939665	124	0.50917281	160	0.41856369
17	0.91161647	53	0.74939107	89	0.61603426	125	0.50640876	161	0.41629152
18	0.90666776	54	0.74532300	90	0.61269011	126	0.50365972	162	0.41403168
19	0.90174592	55	0.74127701	91	0.60936412	127	0.50092560	163	0.41178411
20	0.89685079	56	0.73725299	92	0.60605619	128	0.49820633	164	0.40954874
21	0.89198223	57	0.73325081	93	0.60276621	129	0.49550182	165	0.40732550
22	0.88714011	58	0.72927036	94	0.59949410	130	0.49281198	166	0.40511433
23	0.88232426	59	0.72531151	95	0.59623974	131	0.49013675	167	0.40291517
24	0.87753457	60	0.72137416	96	0.59300305	132	0.48747605	168	0.40072794
25	0.87277087	61	0.71745818	97	0.58978394	133	0.48482978	169	0.39855259
26	0.86803303	62	0.71356346	98	0.58658229	134	0.48219788	170	0.39638905
27	0.86332091	63	0.70968988	99	0.58339803	135	0.47958027	171	0.39423725
28	0.85863438	64	0.70583732	100	0.58023105	136	0.47697687	172	0.39209713
29	0.85397328	65	0.70200569	101	0.57708127	137	0.47438760	173	0.38996863
30	0.84933748	66	0.69819485	102	0.57394858	138	0.47181239	174	0.38785169
31	0.84472685	67	0.69440470	103	0.57083290	139	0.46925115	175	0.38574624
32	0.84014125	68	0.69063512	104	0.56773414	140	0.46670382	176	0.38365221
33	0.83558055	69	0.68688601	105	0.56465219	141	0.46417032	177	0.38156955
34	0.83104460	70	0.68315724	106	0.56158698	142	0.46165057	178	0.37949820
35	0.82653327	71	0.67944873	107	0.55853840	143	0.45914450	179	0.37743810

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	0.37538917	216	0.30858733	252	0.25367312	288	0.20853108	324	0.17142223
181	0.37335137	217	0.30691217	253	0.25229605	289	0.20739907	325	0.17049166
182	0.37132464	218	0.30524609	254	0.25092646	290	0.20627320	326	0.16956615
183	0.36930890	219	0.30358906	255	0.24956431	291	0.20515345	327	0.16864566
184	0.36730411	220	0.30194103	256	0.24820955	292	0.20403977	328	0.16773017
185	0.36531020	221	0.30030194	257	0.24686214	293	0.20293214	329	0.16681964
186	0.36332711	222	0.29867175	258	0.24552205	294	0.20183052	330	0.16591406
187	0.36135479	223	0.29705041	259	0.24418923	295	0.20073489	331	0.16501340
188	0.35939317	224	0.29543788	260	0.24286365	296	0.19964520	332	0.16411762
189	0.35744221	225	0.29383409	261	0.24154527	297	0.19856142	333	0.16322671
190	0.35550183	226	0.29223901	262	0.24023404	298	0.19748353	334	0.16234063
191	0.35357199	227	0.29065259	263	0.23892993	299	0.19641149	335	0.16145937
192	0.35165262	228	0.28907478	264	0.23763289	300	0.19534527	336	0.16058289
193	0.34974368	229	0.28750554	265	0.23634290	301	0.19428484	337	0.15971116
194	0.34784509	230	0.28594482	266	0.23505992	302	0.19323017	338	0.15884417
195	0.34595681	231	0.28439257	267	0.23378389	303	0.19218122	339	0.15798188
196	0.34407879	232	0.28284874	268	0.23251480	304	0.19113796	340	0.15712428
197	0.34221096	233	0.28131330	269	0.23125259	305	0.19010037	341	0.15627133
198	0.34035326	234	0.27978619	270	0.22999724	306	0.18906841	342	0.15542301
199	0.33850566	235	0.27826737	271	0.22874870	307	0.18804205	343	0.15457930
200	0.33666808	236	0.27675679	272	0.22750693	308	0.18702126	344	0.15374016
201	0.33484047	237	0.27525442	273	0.22627191	309	0.18600602	345	0.15290558
202	0.33302279	238	0.27376020	274	0.22504359	310	0.18499628	346	0.15207554
203	0.33121498	239	0.27227409	275	0.22382194	311	0.18399203	347	0.15124999
204	0.32941698	240	0.27079605	276	0.22260693	312	0.18299323	348	0.15042893
205	0.32762874	241	0.26932603	277	0.22139851	313	0.18199985	349	0.14961233
206	0.32585020	242	0.26786400	278	0.22019664	314	0.18101187	350	0.14880016
207	0.32408133	243	0.26640990	279	0.21900131	315	0.18002924	351	0.14799240
208	0.32232205	244	0.26496369	280	0.21781246	316	0.17905195	352	0.14718902
209	0.32057232	245	0.26352534	281	0.21663006	317	0.17807997	353	0.14639000
210	0.31883210	246	0.26209479	282	0.21545409	318	0.17711326	354	0.14559533
211	0.31710132	247	0.26067201	283	0.21428449	319	0.17615180	355	0.14480496
212	0.31537993	248	0.25925695	284	0.21312125	320	0.17519556	356	0.14401889
213	0.31366789	249	0.25784957	285	0.21196432	321	0.17424451	357	0.14323708
214	0.31196514	250	0.25644983	286	0.21081367	322	0.17329863	358	0.14245952
215	0.31027164	251	0.25505770	287	0.20966927	323	0.17235787	359	0.14168618

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	0.14091703	396	0.11584034	432	0.09522614	468	0.07828031	504	0.06435005
361	0.14015206	397	0.11521150	433	0.09470921	469	0.07785537	505	0.06400073
362	0.13939125	398	0.11458608	434	0.09419508	470	0.07743273	506	0.06365330
363	0.13863456	399	0.11396405	435	0.09368374	471	0.07701238	507	0.06330776
364	0.13788199	400	0.11334539	436	0.09317518	472	0.07659432	508	0.06296409
365	0.13713349	401	0.11273010	437	0.09266938	473	0.07617853	509	0.06262229
366	0.13638906	402	0.11211814	438	0.09216632	474	0.07576499	510	0.06228234
367	0.13564868	403	0.11150951	439	0.09166599	475	0.07535370	511	0.06194424
368	0.13491231	404	0.11090418	440	0.09116839	476	0.07494465	512	0.06160798
369	0.13417993	405	0.11030214	441	0.09067348	477	0.07453781	513	0.06127354
370	0.13345154	406	0.10970336	442	0.09018126	478	0.07413318	514	0.06094092
371	0.13272710	407	0.10910784	443	0.08969171	479	0.07373075	515	0.06061010
372	0.13200659	408	0.10851554	444	0.08920482	480	0.07333050	516	0.06028108
373	0.13128999	409	0.10792647	445	0.08872057	481	0.07293243	517	0.05995384
374	0.13057728	410	0.10734059	446	0.08823895	482	0.07253651	518	0.05962838
375	0.12986844	411	0.10675789	447	0.08775994	483	0.07214275	519	0.05930469
376	0.12916345	412	0.10617836	448	0.08728354	484	0.07175112	520	0.05898275
377	0.12846229	413	0.10560197	449	0.08680972	485	0.07136162	521	0.05866257
378	0.12776493	414	0.10502871	450	0.08633847	486	0.07097423	522	0.05834412
379	0.12707136	415	0.10445856	451	0.08586978	487	0.07058895	523	0.05802739
380	0.12638155	416	0.10389150	452	0.08540364	488	0.07020576	524	0.05771239
381	0.12569549	417	0.10332753	453	0.08494003	489	0.06982465	525	0.05739910
382	0.12501315	418	0.10276661	454	0.08447893	490	0.06944560	526	0.05708751
383	0.12433452	419	0.10220875	455	0.08402034	491	0.06906862	527	0.05677761
384	0.12365957	420	0.10165391	456	0.08356423	492	0.06869368	528	0.05646939
385	0.12298828	421	0.10110208	457	0.08311060	493	0.06832077		
386	0.12232064	422	0.10055324	458	0.08265944	494	0.06794989		
387	0.12165662	423	0.10000739	459	0.08221072	495	0.06758103		
388	0.12099621	424	0.09946450	460	0.08176444	496	0.06721416		
389	0.12033938	425	0.09892456	461	0.08132058	497	0.06684929		
390	0.11968612	426	0.09838755	462	0.08087913	498	0.06648640		
391	0.11903640	427	0.09785345	463	0.08044008	499	0.06612548		
392	0.11839021	428	0.09732225	464	0.08000341	500	0.06576652		
393	0.11774753	429	0.09679394	465	0.07956911	501	0.06540950		
394	0.11710834	430	0.09626849	466	0.07913717	502	0.06505443		
395	0.11647262	431	0.09574590	467	0.07870757	503	0.06470128		