Edelweiss 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 Life Insurance?

At Edelweiss 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 Life – Premier Guaranteed STAR?
Edelweiss 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 lumpsum 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		Rs. 50,000	No limit, subject to Board Approved Underwriting Policy
	Half Yearly		Rs. 25,600	
	Quarterly		Rs. 13,000	
	Monthly		Rs. 4,400	
Sum Assured on Death			Rs. 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:

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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, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

*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:

∑ (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** up to date of death.

At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.

**Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.
$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 arears 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:

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Example: PPT: 10 years, PT: 37 years, First Income Benefit Payout: 100,000, 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	49.0555%	98.1110%
Quarterly	24.2960%	97.1840%
Monthly	8.0477%	96.5724%

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.

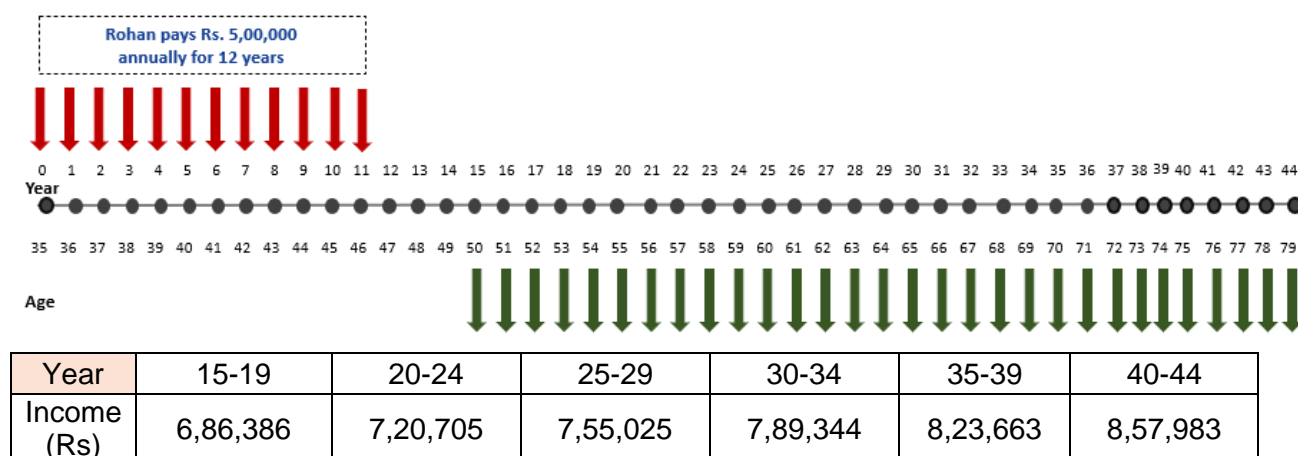Sum Assured on Maturity = Maximum of (10, PPT) times the Annualized Premium#

If 'Lumpsum Benefit' is not chosen:

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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 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.

Year	15-19	20-24	25-29	30-34	35-39	40-44
Income (Rs)	6,86,386	7,20,705	7,55,025	7,89,344	8,23,663	8,57,983

On surviving till the date of Maturity, Rohan will get Rs. 2,91,65,530 total against total premium payment of Rs. 60,00,000.

Rohan will get Maturity Benefit of Rs. 60,00,000 at the end of 44th policy year

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 Life - Accidental Death Benefit Rider (UIN:147B002V05):** This rider provides for additional financial security in case any death occurs due to accident, and the benefit is payable in lumpsum.
- **Edelweiss Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V05):** This rider provides you with a lumpsum to cater to your immediate

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expenses in case your income earning capacity is hindered due to an accidental disability (total & permanent).

- **Edelweiss Life - Critical Illness Rider (UIN:147B005V05)**: This rider provides for a lumpsum amount on diagnosis of one of the listed Critical Illnesses
- **Edelweiss Life – Waiver of Premium Rider (UIN: 147B003V06)**: This rider waives off future premiums in case you suffer from Critical Illness or Total and Permanent Disability due to accident.
- **Edelweiss Life – Payor Waiver Benefit Rider (UIN: 147B014V06):** 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. 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 September 2024 is 9.60% 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 for at least the first Policy Year have not been paid in full within the Grace Period, the Policy shall immediately and automatically lapse and no benefits shall be payable by us under the Policy, unless the Policy is revived within the revival period.

After completion of first policy year provided one full year's Premium has been paid and if we do not receive subsequent Premiums within the Grace Period, the Policy will acquire Reduced Paid-up status and benefits will continue as per the Reduced Paid-up provision.

After completion of first policy year provided one full year's premium has been paid, then on premium discontinuance, the policy will acquire Surrender Value and Reduced paid-up value.

Surrender Benefit:

After completion of the first policy year provided one full year's Premium has been paid, your policy will acquire a Surrender Value. On receipt of a written request for Surrender from you, the Surrender Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply.

Surrender Value:

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

(a) Guaranteed Surrender Value (GSV):

The policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years. 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

The GSV is floored to zero.

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.

Reduced Paid-up:

If all Premiums for at least first Policy Year have not been paid in full, then paid-up value is nil. sAfter completion of first policy year provided one full year's Premium has been paid, 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 Insured	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. The Reduced Paid-up Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death. At any point of time, Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death.
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-out 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.
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:

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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

You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured.

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.

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 April 2024 is 1.00% 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.

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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, as amended from time to time

About Us

Edelweiss Life Insurance Company Limited (formerly known as Edelweiss Tokio Life Insurance Company Limited) established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. The company has been focussed on bringing innovation, simplicity, and a new-age approach to life insurance, aligned with the expectations of the customer today. It has been offering need-based and innovative life insurance solutions to help customers live their #zindagiunlimited. With a customer-centric approach, the company has been operating as a multi-channel distribution business to effectively serve its customers across the country. As of March 2024, the company has 109 branches in 88 major cities.

Our Purpose:

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

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Edelweiss Life Insurance Company Limited

(formerly known as Edelweiss Tokio Life Insurance Company Limited)

CIN: U66010MH2009PLC197336

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Disclaimer: Edelweiss 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: 147N077V05

Advt No.: BR/4084/Feb/2025

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
IRDAI or its official do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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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	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	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
0	1	51	0.75458516	101	0.57255130	151	0.43443073	201	0.32962996	251	0.25011102	301	0.18977498	351	0.14399423	401	0.10925750	451	0.08290054	501	0.06290186
1	0.99449390	52	0.75043034	102	0.56939877	152	0.43203871	202	0.32781499	252	0.24873388	302	0.18873006	352	0.14320139	402	0.10865591	452	0.08244408	502	0.06255552
2	0.98901811	53	0.74629840	103	0.56626360	153	0.42965986	203	0.32601000	253	0.24736433	303	0.18769090	353	0.14241291	403	0.10805764	453	0.08199014	503	0.06221108
3	0.98357248	54	0.74218920	104	0.56314570	154	0.42729411	204	0.32421496	254	0.24600231	304	0.18665745	354	0.14162877	404	0.10746267	454	0.08153869	504	0.06186854
4	0.97815683	55	0.73810263	105	0.56004496	155	0.42494139	205	0.32242980	255	0.24464780	305	0.18562970	355	0.14084894	405	0.10687096	455	0.08108973	505	0.06152789
5	0.97277100	56	0.73403856	106	0.55696130	156	0.42260162	206	0.32065447	256	0.24330074	306	0.18460760	356	0.14007341	406	0.10628252	456	0.08064324	506	0.06118911
6	0.96741482	57	0.72999687	107	0.55389461	157	0.42027473	207	0.31888891	257	0.24196110	307	0.18359113	357	0.13930216	407	0.10569732	457	0.08019921	507	0.06085220
7	0.96208814	58	0.72597743	108	0.55084481	158	0.41796065	208	0.31713308	258	0.24062884	308	0.18258026	358	0.13853514	408	0.10511534	458	0.07975763	508	0.06051714
8	0.95679078	59	0.72198013	109	0.54781180	159	0.41565932	209	0.31538691	259	0.23930391	309	0.18157495	359	0.13777236	409	0.10453656	459	0.07931848	509	0.06018392
9	0.95152259	60	0.71800483	110	0.54479549	160	0.41337066	210	0.31365036	260	0.23798628	310	0.18057518	360	0.13701377	410	0.10396098	460	0.07888174	510	0.05985255
10	0.94628341	61	0.71405143	111	0.54179579	161	0.41109460	211	0.31192337	261	0.23667591	311	0.17958092	361	0.13625935	411	0.10338856	461	0.07844741	511	0.05952299
11	0.94107308	62	0.71011979	112	0.53881261	162	0.40883107	212	0.31020588	262	0.23537274	312	0.17859213	362	0.13550910	412	0.10281929	462	0.07801547	512	0.05919525
12	0.93589144	63	0.70620979	113	0.53584585	163	0.40658000	213	0.30849786	263	0.23407676	313	0.17760878	363	0.13476297	413	0.10225315	463	0.07758591	513	0.05886932
13	0.93073832	64	0.70232133	114	0.53289543	164	0.40434133	214	0.30679924	264	0.23278791	314	0.17663085	364	0.13402095	414	0.10169014	464	0.07715871	514	0.05854518
14	0.92561358	65	0.69845428	115	0.52996126	165	0.40211499	215	0.30510997	265	0.23150615	315	0.17565830	365	0.13328302	415	0.10113022	465	0.07673387	515	0.05822282
15	0.92051706	66	0.69460852	116	0.52704324	166	0.39990090	216	0.30343000	266	0.23023146	316	0.17469111	366	0.13254915	416	0.10057339	466	0.07631136	516	0.05790224
16	0.91544860	67	0.69078393	117	0.52414128	167	0.39769901	217	0.30175929	267	0.22896378	317	0.17372924	367	0.13181932	417	0.10001962	467	0.07589119	517	0.05758342
17	0.91040805	68	0.68698041	118	0.52125531	168	0.39550924	218	0.30009777	268	0.22770308	318	0.17277267	368	0.13109351	418	0.09946890	468	0.07547332	518	0.05726636
18	0.90539525	69	0.68319782	119	0.51838522	169	0.39333152	219	0.29844540	269	0.22644933	319	0.17182137	369	0.13037169	419	0.09892122	469	0.07505776	519	0.05695105
19	0.90041005	70	0.67943606	120	0.51553094	170	0.39116580	220	0.29680213	270	0.22520247	320	0.17087530	370	0.12965385	420	0.09837655	470	0.07464448	520	0.05663747
20	0.89545230	71	0.67569502	121	0.51269237	171	0.38901200	221	0.29516791	271	0.22396248	321	0.16993444	371	0.12893997	421	0.09783488	471	0.07423348	521	0.05632562
21	0.89052185	72	0.67197457	122	0.50986944	172	0.38687006	222	0.29354268	272	0.22272932	322	0.16899877	372	0.12823001	422	0.09729619	472	0.07382475	522	0.05601548
22	0.88561854	73	0.66827461	123	0.50706204	173	0.38473991	223	0.29192640	273	0.22150295	323	0.16806824	373	0.12752396	423	0.09676046	473	0.07341826	523	0.05570706
23	0.88074224	74	0.66459503	124	0.50427011	174	0.38262150	224	0.29031903	274	0.22028334	324	0.16714284	374	0.12682180	424	0.09622769	474	0.07301401	524	0.05540033
24	0.87589278	75	0.66093570	125	0.50149355	175	0.38051474	225	0.28872050	275	0.21907043	325	0.16622254	375	0.12612351	425	0.09569785	475	0.07261199	525	0.05509529
25	0.87107003	76	0.65729652	126	0.49873227	176	0.37841959	226	0.28713078	276	0.21786421	326	0.16530730	376	0.12542906	426	0.09517093	476	0.07221218	526	0.05479193
26	0.86627383	77	0.65367738	127	0.49598620	177	0.37633597	227	0.28554981	277	0.21666463	327	0.16439710	377	0.12473844	427	0.09464691	477	0.07181457	527	0.05449024
27	0.86150403	78	0.65007816	128	0.49325525	178	0.37426383	228	0.28397754	278	0.21547165	328	0.16349191	378	0.12405161	428	0.09412577	478	0.07141915	528	0.05419021
28	0.85676051	79	0.64649877	129	0.49053934	179	0.37220309	229	0.28241393	279	0.21428524	329	0.16259171	379	0.12336857	429	0.09360751	479	0.07102591		
29	0.85204309	80	0.64293908	130	0.48783838	180	0.37015371	230	0.28085893	280	0.21310536	330	0.16169646	380	0.12268929	430	0.09309209	480	0.07063484		
30	0.84735166	81	0.63939899	131	0.48515229	181	0.36811560	231	0.27931250	281	0.21193198	331	0.16080615	381	0.12201375	431	0.09257952	481	0.07024591		
31	0.84268605	82	0.63587839	132	0.48248099	182	0.36608872	232	0.27777457	282	0.21076507	332	0.15992073	382	0.12134193	432	0.09206977	482	0.06985913		
32	0.83804614	83	0.63237718	133	0.47982440	183	0.36407300	233	0.27624512	283	0.20960457	333	0.15904019	383	0.12067381	433	0.09156282	483	0.06947448		
33	0.83343177	84	0.62889525	134	0.47718244	184	0.36206838	234	0.27472408	284	0.20845047	334	0.15816450	384	0.12000937	434	0.09105867	484	0.06909195		
34	0.82884281	85	0.62543249	135	0.47455503	185	0.36007479	235	0.27321142	285	0.20730272	335	0.15729363	385	0.11934859	435	0.09055729	485	0.06871152		
35	0.82427912	86	0.62198879	136	0.47194208	186	0.35809218	236	0.27170709	286	0.20616129	336	0.15642756	386	0.11869144	436	0.09005867	486	0.06833319		
36	0.81974055	87	0.61856406	137	0.46934352	187	0.35612049	237	0.27021105	287	0.20502614	337	0.15556625	387	0.11803791	437	0.08956280	487	0.06795694		
37	0.81522698	88	0.61515818	138	0.46675926	188	0.35415965	238	0.26872324	288	0.20389725	338	0.15470969	388	0.11738798	438	0.08906966	488	0.06758276		
38	0.81073826	89	0.61177106	139	0.46418924	189	0.35220961	239	0.26724362	289	0.20277457	339	0.15385784	389	0.11674163	439	0.08857923	489	0.06721064		
39	0.80627425	90	0.60840259	140	0.46163337	190	0.35027031	240	0.26577215	290	0.20165807	340	0.15301068	390	0.11609884	440	0.08809150	490	0.06684057		
40	0.80183482	91	0.60505266	141	0.45909157	191	0.34834169	241	0.26430878	291	0.20054772	341	0.15216819	391	0.11545959	441	0.08760646	491	0.06647254		
41	0.79741984	92	0.60172118	142	0.45656376	192	0.34642368	242	0.26285347	292	0.19944349	342	0.15133034	392	0.11482386	442	0.08712409	492	0.06610654		
42	0.79302916	93	0.59840804	143	0.45404987	193	0.34451624	243	0.26140617	293	0.19834533	343	0.15049710	393	0.11419163	443	0.08664438	493	0.06574255		
43	0.78866266	94	0.59511314	144	0.45154983	194	0.34261930	244	0.25996684	294	0.19725322	344	0.14966844	394	0.11356288	444	0.08616731	494	0.06538056		
44	0.78432020	95	0.59183639	145	0.44906355	195	0.34073280	245	0.25853544	295	0.19616712	345	0.14884435	395	0.11293759	445	0.08569286	495	0.06502057		
45	0.78000166	96	0.58857768	146	0.44659096	196	0.33885669	246	0.25711192	296	0.19508701	346	0.14802480	396	0.11231574	446	0.08522103	496	0.06466256		
46	0.77570689	97	0.58533691	147	0.44413198	197	0.33699091	247	0.25569623	297	0.19401284	347	0.14720976	397	0.11169732	447	0.08475179	497	0.06430652		
47	0.77143577	98	0.58211399	148	0.44168655	198	0.33513541	248	0.25428834	298	0.19294458	348	0.14639921	398	0.11108230	448	0.08428514	498	0.06395244		
48	0.76718816	99	0.57890881	149	0.43925458	199	0.33329012	249	0.25288821	299	0.19188221	349	0.14559312	399	0.11047067	449	0.08382106	499	0.06360032		
49	0.76296395	100	0.57572128	150	0.43683600	200	0.33145499	250	0.25149578	300	0.19082569	350	0.14479147	400	0.10986241	450	0.08335953	500	0.06325013		
50	0.75876299																					

Annexure 2 – GSV Factors applicable for this Policy

Note: The GSV factor vary with policy term and policy year of surrender as per the table below.

Policy Year\Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	90%	77%	70%	66%	64%	62%	60%	59%	58%	58%	56%	56%	56%	56%	55%	54%	54%	54%	54%	54%	54%	54%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
10	90%	90%	80%	74%	71%	68%	65%	63%	62%	62%	59%	59%	59%	59%	58%	56%	56%	56%	56%	56%	56%	56%	56%	56%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
11	-	90%	90%	82%	77%	74%	70%	68%	66%	66%	62%	62%	62%	62%	60%	58%	58%	58%	58%	58%	58%	58%	58%	58%	57%	56%	54%	54%	54%	54%	54%	54%	54%	54%	54%
12	-	-	90%	90%	83%	79%	75%	72%	70%	69%	66%	65%	65%	65%	63%	60%	60%	60%	60%	60%	60%	60%	60%	59%	57%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%
13	-	-	-	90%	90%	84%	80%	77%	74%	73%	69%	68%	68%	68%	65%	63%	62%	62%	62%	62%	62%	62%	62%	60%	59%	57%	56%	56%	56%	56%	56%	56%	56%	56%	56%
14	-	-	-	-	90%	90%	85%	81%	78%	76%	73%	71%	71%	70%	68%	65%	64%	64%	64%	64%	64%	64%	64%	62%	60%	59%	57%	57%	57%	57%	57%	57%	57%	57%	57%
15	-	-	-	-	-	90%	90%	85%	82%	79%	76%	74%	74%	73%	70%	68%	66%	66%	66%	66%	66%	66%	66%	65%	63%	62%	60%	59%	58%	58%	58%	58%	58%	58%	58%
16	-	-	-	-	-	-	90%	90%	86%	83%	79%	77%	77%	75%	73%	70%	68%	68%	68%	68%	68%	68%	66%	65%	63%	62%	60%	59%	59%	59%	59%	59%	59%	59%	59%
17	-	-	-	-	-	-	-	90%	90%	86%	83%	80%	80%	78%	75%	73%	70%	70%	70%	70%	70%	70%	69%	68%	66%	65%	63%	62%	60%	60%	60%	60%	60%	60%	60%
18	-	-	-	-	-	-	-	-	90%	90%	86%	83%	82%	80%	78%	75%	73%	72%	72%	72%	72%	72%	72%	71%	69%	68%	66%	65%	63%	62%	61%	61%	61%	61%	61%
19	-	-	-	-	-	-	-	-	-	90%	90%	86%	85%	82%	80%	78%	75%	74%	74%	74%	74%	74%	72%	71%	69%	68%	66%	65%	63%	62%	62%	62%	62%	62%	62%
20	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	78%	76%	76%	76%	76%	75%	74%	72%	71%	69%	68%	66%	65%	63%	63%	63%	63%	63%	63%
21	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	78%	78%	78%	78%	77%	75%	74%	72%	71%	69%	68%	66%	65%	64%	64%	64%	64%	64%
22	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	80%	80%	80%	78%	77%	75%	74%	72%	71%	69%	68%	66%	65%	65%	65%	65%	65%
23	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	82%	82%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%	66%	66%	66%	66%	66%
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	84%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%	67%	67%	67%	67%
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	86%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%	68%	68%	68%
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%	69%	69%	69%
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	70%	70%	70%
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	71%	71%
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	72%	72%
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	73%	73%
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	74%
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	75%
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	76%
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%

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