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Life Insurance

LIC
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Har Pal Aapke Saath

The 100-year plan!

LIC's

JEEVAN UMANG

UIN No.: 512N312V03 PLAN NO: 745

A Par, Non-Linked, Individual, Savings, Whole Life Insurance Plan

Get GUARANTEED Survival Benefit equal to 8% of Basic Sum Assured each year after the final premium, till Age 99 and lump sum maturity benefit on survival to Age 100.



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LIC/P1/2024-25/20/Eng/SB

LIC's Jeevan Umang
(UIN: 512N312V03)
(A Par, Non-Linked, Individual, Savings, Whole Life Insurance Plan)

LIC's Jeevan Umang is a Par, Non-Linked, Individual, Savings, Whole Life Insurance plan which offers a combination of income and protection to your family. This plan provides for annual survival benefits from the end of the premium paying term till maturity and a lump sum payment at the time of maturity or on death of the policyholder during the policy term.

This Plan can be purchased Offline through Licensed agents, Corporate agents, Brokers and Insurance Marketing Firms.

Key Features:

- Whole life insurance with limited premium payment
- Annual Survival benefit equal to 8% of Basic Sum Assured from the end of the premium paying term till the Life assured survives or till the policy anniversary prior to the date of maturity, whichever is earlier.
- Lump sum payment at the time of maturity or on death of the policyholder during the policy term
- Flexibility to
  - Choose the premium payment term.
  - Option for payment of death benefit in instalments.
- Option to enhance coverage by opting for Rider Benefits on payment of additional premium for the rider benefits.
- Benefit of attractive High Sum Assured Rebate.
- Takes care of liquidity needs through loan facility.

1. ELIGIBILITY CONDITIONS AND OTHER RESTRICTION

a) Minimum Basic Sum Assured : Rs. 2,00,000

b) Maximum Basic Sum Assured : No limit

The Basic Sum Assured shall be in multiples of amounts specified below:

Basic Sum Assured Range	Sum Assured multiple
From Rs. 2,00,000 to Rs. 4,50,000	Rs. 25000/-
Above Rs. 4,50,000 to Rs. 9,00,000	Rs. 50,000/-
Above Rs. 9,00,000	Rs. 1,00,000/-

c)	Premium Paying Term	: 15, 20, 25 and 30 years
d)	Policy Term	: (100 – age at entry) years
e)	Minimum Age at entry	: 3 years (completed) for PPT 15 years 30 days (completed) for PPT 20, 25 & 30 years
f)	Maximum Age at entry	: 55 years (nearer for PPT = 15 years 50 years (nearer birthday) for PPT = 20 years 45 years (nearer birthday) for PPT = 25 years 40 years (nearer birthday) for PPT = 30 years
g)	Minimum Age at the end of premium paying term	: 18 years (completed)
h)	Maximum Age at the end of premium paying term	: 70 years (nearer birthday)
i)	Age at maturity	: 100 years (nearer birthday)

Date of commencement of risk:

In case the age at entry of the Life Assured is less than 8 years, the risk under this plan will commence either one day before the completion of 2 years from the date of commencement of policy or one day before the policy anniversary coinciding with or immediately following the completion of 8 years of age, whichever is earlier. For those aged 8 years or more, risk will commence immediately from the date of issuance of policy.

Date of vesting under this plan:

If the policy is issued on the life of a minor, the policy shall automatically vest in the Life Assured on the policy anniversary coinciding with or immediately following the completion of 18 years of age and shall on such vesting be deemed to be a contract between the Corporation and Life Assured.

2. BENEFITS

a) Death Benefit:

On death of the Life Assured during the policy term, provided the policy is in-force i.e. all due premiums have been paid shall be as under:

i. On death before the commencement of Risk:

Return of premium/s paid without interest excluding taxes, extra premium and rider premium, if any, shall be payable.

ii. On Death after the commencement of Risk:

Death Benefit payable, shall be **"Sum Assured on Death"** along with vested Simple Reversionary Bonuses (as mentioned in (d) below) and Final Additional bonus, if any.

Where **"Sum Assured on Death"** is defined as the higher of 7 times of annualised premium or Basic Sum Assured.

This death benefit shall not be less than 105% of the total premiums paid upto the date of death.

Where,

i. **"Annualized Premium"** shall be the premium payable in a year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums

ii. **"Total Premiums Paid"** means total of all the premiums paid under the base product, excluding any extra premium, and taxes, if collected explicitly. In case LIC's Premium Waiver Benefit Rider is opted for, in the event of death of Proposer, any subsequent Premiums which are waived shall be deemed to have been received and be included in the Total Premiums Paid.

b) Survival Benefit:

On the life assured surviving to the end of the premium paying term, provided all due premiums have been paid, a survival benefit equal to 8% of Basic Sum Assured shall be payable each year. The first survival benefit payment is payable at the end of premium paying term and thereafter on completion of each subsequent year till the Life assured survives or till the policy anniversary prior to the date of maturity, whichever is earlier.

c) Maturity Benefit:

On the life assured surviving to the end of the policy term, provided all due premiums have been paid, "Sum Assured on Maturity" along with vested Simple Reversionary Bonuses (as mentioned in (d) below) and

Final Additional bonus, if any, shall be payable.

Where "Sum Assured on Maturity" is equal to Basic Sum Assured.

d) Participation in profits:

Depending upon the Corporation's experience with regard to policies issued under this plan, the policy shall participate in following manner.

During the premium paying term:

Policies shall be eligible to receive Simple Reversionary Bonuses declared as per the experience of the Corporation during the premium paying term, provided the policy is in-force. Once declared, they form part of the guaranteed benefits of the plan on such terms as declared by the Corporation.

In case the premiums are not duly paid, the policy shall cease to participate in future profits during premium paying term.

In the event of policy being surrendered, the Surrender Value of vested bonuses, if any, as applicable on the date of surrender.

Final Additional Bonus may also be declared under an in-force policy in the year when such policy results into a claim by death. However, Final Additional Bonus shall not be payable under paid-up policy or on surrender of a policy during the premium paying term.

After the premium paying term (applicable only for fully paid-up policies or for paid-up policies with Maturity Paid-up Sum Assured of Rs. 2 lakhs or more):

Under a fully paid-up policy (where all premiums payable during the term of the policy are paid) or in a paid-up policy with Maturity Paid-up Sum Assured of Rs. 2 lakhs or more, the terms for participation of profits after the premium paying term may be in a different form and on a differential scale depending on the Corporation's experience under this plan at that time.

Final Additional Bonus may also be declared under the policy in the year when a policy results into a claim either by death or maturity at such rates and on such terms as may be declared by the Corporation.

In addition, applicable Final Additional Bonus for surrendering policies, if any, may be considered in payment of Special Surrender Value.

Under a paid-up policy with Maturity Paid-up Sum Assured of less than Rs. 2 lakhs, the policy shall not participate in future profits.

The actual allocation to policyholders, out of the surplus emerging from the actuarial investigation, shall in accordance with provisions in this regard under LIC Act, 1956.

3. OPTIONS AVAILABLE

I. Rider Benefits:

The following four optional riders (or amended version of these) shall be available under this plan by payment of additional premium. However, the policyholder can opt between either of the LIC's Accidental Death and Disability Benefit Rider or LIC's Accident Benefit Rider and/or the remaining two riders subject to the eligibility as detailed below:

a) LIC's Accidental Death and Disability Benefit Rider

This rider can be opted for at any time under an in-force policy within the premium paying term of the Base plan provided the outstanding premium paying term of the Base plan as well as rider is atleast 5 years. The benefit cover under this rider shall be available upto the policy anniversary on which the age nearer birthday of the Life Assured is 70 years. If this rider is opted for, in case of accidental death, the Accident Benefit Sum Assured will be payable in lumpsum In case of accidental disability arising due to accident (within 180 days from the date of accident), an amount equal to the Accident Benefit Sum Assured will be paid in equal monthly instalments spread over 10 years and future premiums for Accident Benefit Sum Assured as well as premiums for the portion of Basic Sum Assured under the Base policy which is equal to Accident Benefit Sum Assured, shall be waived. Under the policy on the life of minors, this rider will be available from the policy anniversary following completion of age 18 years on receipt of specific request.

b) LIC's Accident Benefit Rider

This rider can be opted for at any time under an in-force policy within the premium paying term of the Base plan provided the outstanding premium paying term of the Base plan as well as rider is atleast 5 years. The benefit cover under this rider shall be available only during the premium paying term. If this rider is opted for, in case of accidental death, the Accident Benefit Sum Assured

will be payable in lumpsum. Under the policy on the life of minors, this rider will be available from the policy anniversary following completion of age 18 years on receipt of specific request.

c) **LIC's New Term Assurance Rider** This rider is available at inception of the policy only. The benefit cover under this rider shall be available for a term of 35 years or till the policy anniversary on which the age nearer birthday of the Life assured is 75 years, whichever is earlier. If this rider is opted for, an amount equal to 'Term Rider Sum Assured on Death' shall be payable on death of the Life Assured during the rider term.

d) **LIC's Premium Waiver Benefit Rider** Under an in-force policy, this rider can be opted for on the life of Proposer of the policy, at any time coinciding with the policy anniversary but within the premium paying term of the Base Policy provided the outstanding premium paying term of the Base Policy and the rider is at least five years. Further, this rider shall be allowed under the policy wherein the Life Assured is Minor at the time of opting this rider. The Rider term shall be (25 minus age of the minor Life Assured) at the time of opting this rider. If the Rider term plus proposer's age is more than 70 years, the Rider shall not be allowed.

If this rider is opted for, on death of proposer, payment of premiums in respect of base policy falling due after the date of death till the expiry of rider term shall be waived. However, in such case, if the premium paying term of the Base policy exceeds the rider term, all the further premiums due under the Base policy from the date of expiry of this Premium Waiver Benefit Rider term shall be payable by the Life Assured. On non-payment of such premiums the policy would become paid-up.

The premiums under all the life insurance riders put together shall not exceed 30% of premiums under the base plan.

The Rider Sum Assured in respect of LIC's Accident Benefit Rider shall not exceed three times of **Basic Sum Assured** under the Base product. Any benefit arising under each of all other riders shall not exceed Basic Sum Assured under the Base product.

For more details on the above riders, refer to the rider brochure or contact LIC's nearest Branch Office.

II. Option to take Death Benefit in instalments:

This is an option to receive death benefit in instalments over the chosen period of 5 or 10 or 15 years instead of lump sum amount under an in-force as well as paid-up policy. This option can be exercised by the Policyholder during minority of the Life Assured or by Life Assured aged 18 years and above, during his/her life time; for full or part of Death benefits payable under the policy. The amount opted for by the Policyholder/Life Assured (ie. Net Claim Amount) can be either in absolute value or as a percentage of the total claim proceeds payable.

The instalments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for, subject to minimum instalment amount for different modes of payments being as under:

Mode of Instalment payment	Minimum instalment amount
Monthly	Rs. 5,000/-
Quarterly	Rs. 15,000/-
Half-Yearly	Rs. 25,000/-
Yearly	Rs. 50,000/-

If the Net Claim Amount is less than the required amount to provide the minimum instalment amount as per the option exercised by the Policyholder/Life Assured, the claim proceeds shall be paid in lumpsum only.

For all the instalment payment options commencing during the 12 months' period from 1st May to 30th April, the interest rate used to arrive at the amount of each instalment shall be annual effective rate not lower than the 10 year semi-annual G- Sec yield p.a. minus 2%; where, the 10 year semi-annual G-Sec yield shall be as at last trading day of previous financial year. Accordingly, for the 12 months period commencing from 1st May, 2024 to 30th April, 2025, the applicable interest rate for the calculation of the instalment amount shall be 5.07% p.a. effective.

For exercising option to take Death Benefit in instalments, the Policyholder during minority of the Life Assured or the Life Assured, if major, can exercise this option during his/her lifetime while in currency of the policy, specifying the period of Instalment payment and net claim amount for which the option is to be exercised. The death claim amount shall then be paid to the nominee as per the option exercised by the Policyholder/Life Assured and no alteration, whatsoever, shall be allowed to be made by

the nominee.

4. PAYMENT OF PREMIUMS

Premiums can be paid regularly at yearly, half-yearly, quarterly or monthly mode (monthly premiums through NACH only) or through salary deductions during the Premium Paying Term of the policy.

5. GRACE PERIOD

A grace period of 30 days shall be allowed for payment of yearly or half-yearly or quarterly premiums and 15 days for monthly premiums from the date of first unpaid premium. During this period, the policy shall be considered in-force with the risk cover without any interruption as per the terms of the policy. If the premium is not paid before the expiry of the days of grace, the Policy lapses.

The above grace period will also apply to rider premiums which are payable along with premium for base policy.

6. SAMPLE ILLUSTRATIVE PREMIUM

The sample illustrative annual premiums (in Rs.) for Basic Sum Assured of Rs 2 lakh for Standard lives are as under:

AGE	PREMIUM PAYING TERM			
	15	20	25	30
20	16542	11407	8536	6840
30	16542	11407	8595	7027
40	16542	11476	9036	7664
50	16542	12368		

The above premium is exclusive of taxes.

7. REBATES

Mode Rebate:

Yearly mode - 2% of Tabular Premium

Half-yearly mode - 1% of Tabular premium

Quarterly, Monthly (NACH) & Salary deduction - NIL

High Basic Sum Assured Rebate:

Basic Sum Assured (BSA)	Rebate on tabular premium(Rs.)
2,00,000 to 4,50,000	Nil
5,00,000 to 9,00,000	2.50 ‰ BSA
10,00,000 to 24,00,000	3.50 ‰ BSA
25,00,000 and above	4.00 ‰ BSA

8. REVIVAL

If premium is not paid within the grace period then the policy will lapse. A lapsed policy can be revived within a period of 5 consecutive complete years from the date of first unpaid premium. The revival shall be effected on payment of all the arrears of premium(s) together with interest (compounding half-yearly) at such rate as may be fixed by the Corporation from time to time and on satisfaction of Continued Insurability of the Life Assured and/or Proposer (if LIC's Premium Waiver Benefit Rider is opted for) on the basis of information, documents and reports that are already available and any additional information in this regard if and as may be required in accordance with the Underwriting Policy of the Corporation at the time of revival, being furnished by the Policyholder/Life Assured/Proposer.

The Corporation reserves the right to accept at original terms, accept with modified terms or decline the revival of a discontinued policy. The revival of a discontinued policy shall take effect only after the same is approved, accepted and revival receipt is issued by the Corporation and is specifically communicated to the Life Assured.

If revival period falls beyond the premium paying term and the policy is revived after the due date of survival benefit(s), then:-

i. the unpaid survival benefit(s) (applicable in case of paid-up policy wherein the Maturity Paid-up Sum Assured is less than 2 lakhs) or;

ii. the difference between Survival benefits on full Basic Sum Assured and Survival benefits on Maturity Paid-up Sum Assured (applicable in case of paid-up policy wherein the Maturity Paid-up Sum Assured is equal to or greater than 2 lakhs) shall be paid to the policy holder.

The rate of interest applicable for revival under this product for every 12 months' period from 1st May to 30th April shall not exceed 10 year G-Sec yield p.a. compounding half yearly as at the last trading day of previous financial year plus 3% or the yield earned on the Corporation's Non-Linked, Participating Fund plus 1%, whichever is higher. For the 12 month's period commencing from 1st May, 2024 to 30th April, 2025, the applicable interest rate shall be 9.50% p.a. compounding half yearly.

The basis for determination of interest rate for policy revival is subject to change.

Revival of rider, if opted for, will be considered along with revival of the Base Policy, and not in isolation

9. PAID-UP POLICY

If less than one year's premium(s) has been paid and any subsequent premium be not duly paid, all the benefits under the policy shall cease after the expiry of grace period from the date of first unpaid premium and nothing shall be payable.

If after atleast one full year's premiums has been paid and any subsequent premiums be not duly paid, on completion of first policy year the policy shall not be wholly void but shall continue as a paid-up policy till the end of policy term.

The **Sum Assured on Death** under a paid-up policy shall be reduced to a sum called **"Death Paid-up Sum Assured"** and shall be equal to **Sum Assured on Death** multiplied by the ratio of the total period for which premiums have already been paid bears to the maximum period for which premiums were originally payable. The Death Benefit payable under the paid-up policy, on death of the Life Assured, shall be Death Paid-Up Sum Assured along with vested simple reversionary bonuses and final additional bonus, if any. This Death benefit, shall not be less than 105% of total premiums paid upto the date of death.

The **Sum Assured on Maturity** under a paid-up policy shall be reduced to a sum called **"Maturity Paid-up Sum Assured"** and shall be equal to **Sum Assured on Maturity** multiplied by the ratio of the total period for which premiums have already been paid bears to the maximum period for which premiums were originally payable. The Maturity Benefit payable under the paid-up policy, on expiry of the policy term, shall be Maturity Paid-Up Sum Assured along with vested simple reversionary bonuses and final additional bonus, if any.

Survival benefits under a paid-up policy:

1. If Maturity Paid-up Sum Assured is less than the minimum Basic Sum Assured i.e. Rs. 2 lakhs, Survival Benefits shall not be paid under such policies.
2. If Maturity Paid-up Sum Assured is equal to or more than minimum Basic Sum Assured of Rs. 2 lakhs, Survival Benefits equal to 8% of Maturity Paid-up Sum Assured shall be payable each year. The first survival benefit payment is payable at the end of premium paying term and thereafter on completion of each subsequent year till the Life assured survives or till the policy anniversary prior to the date of

maturity, whichever is earlier.

A paid-up policy shall not be entitled to participate in the future profits during the premium paying term, however, the vested Simple Reversionary Bonuses shall remain attached to the reduced paid-up policy. Further, if a paid-up policy wherein the Maturity Paid-up Sum Assured is Rs. 2 lakhs or more, continues after premium paying term, it may participate in future profits after the premium paying term, depending on the Corporation's experience under such paid-up policies.

Rider(s) shall not acquire any paid-up value and the rider benefit(s) cease to apply, if policy is in lapsed condition.

10. SURRENDER

The policy can be surrendered after completion of first policy year provided one full year's premium(s) has been paid. However, the policy shall acquire Guaranteed Surrender Value on payment of atleast two full years' premiums and Special Surrender Value after completion of first policy year provided one full year's premium(s) has been paid. On surrender of an in-force or paid-up policy, the Corporation shall pay the Surrender Value equal to higher of Guaranteed Surrender Value and Special Surrender Value.

The Guaranteed Surrender Value payable during the policy term shall be equal to the total premiums paid (excluding extra premiums, taxes if collected explicitly and premiums for riders, if opted for) multiplied by the Guaranteed Surrender Value factor applicable to total premiums paid. These Guaranteed Surrender Value factors expressed as percentages will depend on the policy term and policy year in which the policy is surrendered and are as specified below:

	Guaranteed Surrender Value factors applicable to Total Premiums paid																										
	<----------Policy Term---------->																										
Policy Year	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	
8	51.08%	51.05%	51.03%	51.00%	50.98%	50.95%	50.93%	50.91%	50.89%	50.87%	50.85%	50.83%	50.82%	50.80%	50.78%	50.77%	50.75%	50.74%	50.73%	50.71%	50.70%	50.69%	50.68%	50.67%	50.66%	50.65%	
9	52.16%	52.11%	52.05%	52.00%	51.95%	51.90%	51.86%	51.82%	51.78%	51.74%	51.70%	51.67%	51.63%	51.60%	51.57%	51.54%	51.51%	51.48%	51.45%	51.43%	51.40%	51.38%	51.36%	51.33%	51.31%	51.29%	
10	53.24%	53.16%	53.08%	53.00%	52.93%	52.86%	52.79%	52.73%	52.67%	52.61%	52.55%	52.50%	52.45%	52.40%	52.35%	52.31%	52.26%	52.22%	52.18%	52.14%	52.11%	52.07%	52.03%	52.00%	51.97%	51.94%	
11	54.32%	54.21%	54.10%	54.00%	53.90%	53.81%	53.72%	53.64%	53.56%	53.48%	53.40%	53.33%	53.27%	53.20%	53.14%	53.08%	53.02%	52.96%	52.91%	52.86%	52.81%	52.76%	52.71%	52.67%	52.62%	52.58%	
12	55.41%	55.26%	55.13%	55.00%	54.88%	54.76%	54.65%	54.55%	54.44%	54.35%	54.26%	54.17%	54.08%	54.00%	53.92%	53.85%	53.77%	53.70%	53.64%	53.57%	53.51%	53.45%	53.39%	53.33%	53.28%	53.23%	
13	56.49%	56.32%	56.15%	56.00%	55.85%	55.71%	55.58%	55.45%	55.33%	55.22%	55.11%	55.00%	54.90%	54.80%	54.71%	54.62%	54.53%	54.44%	54.36%	54.29%	54.21%	54.14%	54.07%	54.00%	53.93%	53.87%	
14	57.57%	57.37%	57.18%	57.00%	56.83%	56.67%	56.51%	56.36%	56.22%	56.09%	55.96%	55.83%	55.71%	55.60%	55.49%	55.38%	55.28%	55.19%	55.09%	55.00%	54.91%	54.83%	54.75%	54.67%	54.59%	54.52%	
15	58.65%	58.42%	58.21%	58.00%	57.80%	57.62%	57.44%	57.27%	57.11%	56.96%	56.81%	56.67%	56.53%	56.40%	56.27%	56.15%	56.04%	55.93%	55.82%	55.71%	55.61%	55.52%	55.42%	55.33%	55.25%	55.16%	
16	59.73%	59.47%	59.23%	59.00%	58.78%	58.57%	58.37%	58.18%	58.00%	57.83%	57.66%	57.50%	57.35%	57.20%	57.06%	56.92%	56.79%	56.67%	56.55%	56.43%	56.32%	56.21%	56.10%	56.00%	55.90%	55.81%	
17	60.81%	60.53%	60.26%	60.00%	59.76%	59.52%	59.30%	59.09%	58.89%	58.70%	58.51%	58.33%	58.16%	58.00%	57.84%	57.69%	57.55%	57.41%	57.27%	57.14%	57.02%	56.90%	56.78%	56.67%	56.56%	56.45%	
18	61.89%	61.58%	61.28%	61.00%	60.73%	60.48%	60.23%	60.00%	59.78%	59.57%	59.36%	59.17%	58.98%	58.80%	58.63%	58.46%	58.30%	58.15%	58.00%	57.86%	57.72%	57.59%	57.46%	57.33%	57.21%	57.10%	
19	62.97%	62.63%	62.31%	62.00%	61.71%	61.43%	61.16%	60.91%	60.67%	60.43%	60.21%	60.00%	59.80%	59.60%	59.41%	59.23%	59.06%	58.89%	58.73%	58.57%	58.42%	58.28%	58.14%	58.00%	57.87%	57.74%	
20	64.05%	63.68%	63.33%	63.00%	62.68%	62.38%	62.09%	61.82%	61.56%	61.30%	61.06%	60.83%	60.61%	60.40%	60.20%	60.00%	59.81%	59.63%	59.45%	59.29%	59.12%	58.97%	58.81%	58.67%	58.52%	58.39%	
21	65.14%	64.74%	64.36%	64.00%	63.66%	63.33%	63.02%	62.73%	62.44%	62.17%	61.91%	61.67%	61.43%	61.20%	60.98%	60.77%	60.57%	60.37%	60.18%	60.00%	59.82%	59.66%	59.49%	59.33%	59.18%	59.03%	
22	66.22%	65.79%	65.38%	65.00%	64.63%	64.29%	63.95%	63.64%	63.33%	63.04%	62.77%	62.50%	62.24%	62.00%	61.76%	61.54%	61.32%	61.11%	60.91%	60.71%	60.53%	60.34%	60.17%	60.00%	59.84%	59.68%	
23	67.30%	66.84%	66.41%	66.00%	65.61%	65.24%	64.88%	64.55%	64.22%	63.91%	63.62%	63.33%	63.06%	62.80%	62.55%	62.31%	62.08%	61.85%	61.64%	61.43%	61.23%	61.03%	60.85%	60.67%	60.49%	60.32%	
24	68.38%	67.89%	67.44%	67.00%	66.59%	66.19%	65.81%	65.45%	65.11%	64.78%	64.47%	64.17%	63.88%	63.60%	63.33%	63.08%	62.83%	62.59%	62.36%	62.14%	61.93%	61.72%	61.53%	61.33%	61.15%	60.97%	
25	69.46%	68.95%	68.46%	68.00%	67.56%	67.14%	66.74%	66.36%	66.00%	65.65%	65.32%	65.00%	64.69%	64.40%	64.12%	63.85%	63.58%	63.33%	63.09%	62.86%	62.63%	62.41%	62.20%	62.00%	61.80%	61.61%	
26	70.54%	70.00%	69.49%	69.00%	68.54%	68.10%	67.67%	67.27%	66.89%	66.52%	66.17%	65.83%	65.51%	65.20%	64.90%	64.62%	64.34%	64.07%	63.82%	63.57%	63.33%	63.10%	62.88%	62.67%	62.46%	62.26%	
27	71.62%	71.05%	70.51%	70.00%	69.51%	69.05%	68.60%	68.18%	67.78%	67.39%	67.02%	66.67%	66.33%	66.00%	65.69%	65.38%	65.09%	64.81%	64.55%	64.29%	64.04%	63.79%	63.56%	63.33%	63.11%	62.90%	
28	72.70%	72.11%	71.54%	71.00%	70.49%	70.00%	69.53%	69.09%	68.67%	68.26%	67.87%	67.50%	67.14%	66.80%	66.47%	66.15%	65.85%	65.56%	65.27%	65.00%	64.74%	64.48%	64.24%	64.00%	63.77%	63.55%	
29	73.78%	73.16%	72.56%	72.00%	71.46%	70.95%	70.47%	70.00%	69.56%	69.13%	68.72%	68.33%	67.96%	67.60%	67.25%	66.92%	66.60%	66.30%	66.00%	65.71%	65.44%	65.17%	64.92%	64.67%	64.43%	64.19%	
30	74.86%	74.21%	73.59%	73.00%	72.44%	71.90%	71.40%	70.91%	70.44%	70.00%	69.57%	69.17%	68.78%	68.40%	68.04%	67.69%	67.36%	67.04%	66.73%	66.43%	66.14%	65.86%	65.59%	65.33%	65.08%	64.84%	
31	75.95%	75.26%	74.62%	74.00%	73.41%	72.86%	72.33%	71.82%	71.33%	70.87%	70.43%	70.00%	69.59%	69.20%	68.82%	68.46%	68.11%	67.78%	67.45%	67.14%	66.84%	66.55%	66.27%	66.00%	65.74%	65.48%	
32	77.03%	76.32%	75.64%	75.00%	74.39%	73.81%	73.26%	72.73%	72.22%	71.74%	71.28%	70.83%	70.41%	70.00%	69.61%	69.23%	68.87%	68.52%	68.18%	67.86%	67.54%	67.24%	66.95%	66.67%	66.39%	66.13%	
33	78.11%	77.37%	76.67%	76.00%	75.37%	74.76%	74.19%	73.64%	73.11%	72.61%	72.13%	71.67%	71.22%	70.80%	70.39%	70.00%	69.62%	69.26%	68.91%	68.57%	68.25%	67.93%	67.63%	67.33%	67.05%	66.77%	
34	79.19%	78.42%	77.69%	77.00%	76.34%	75.71%	75.12%	74.55%	74.00%	73.48%	72.98%	72.50%	72.04%	71.60%	71.18%	70.77%	70.38%	70.00%	69.64%	69.29%	68.95%	68.62%	68.31%	68.00%	67.70%	67.42%	
35	80.27%	79.47%	78.72%	78.00%	77.32%	76.67%	76.05%	75.45%	74.89%	74.35%	73.83%	73.33%	72.86%	72.40%	71.96%	71.54%	71.13%	70.74%	70.36%	70.00%	69.65%	69.31%	68.98%	68.67%	68.36%	68.06%	
36	81.35%	80.53%	79.74%	79.00%	78.29%	77.62%	76.98%	76.36%	75.78%	75.22%	74.68%	74.17%	73.67%	73.20%	72.75%	72.31%	71.89%	71.48%	71.09%	70.71%	70.35%	70.00%	69.66%	69.33%	69.02%	68.71%	
37	82.43%	81.58%	80.77%	80.00%	79.27%	78.57%	77.91%	77.27%	76.67%	76.09%	75.53%	75.00%	74.49%	74.00%	73.53%	73.08%	72.64%	72.22%	71.82%	71.43%	71.05%	70.69%	70.34%	70.00%	69.67%	69.35%	
38	83.51%	82.63%	81.79%	81.00%	80.24%	79.52%	78.84%	78.18%	77.56%	76.96%	76.38%	75.83%	75.31%	74.80%	74.31%	73.85%	73.40%	72.96%	72.55%	72.14%	71.75%	71.38%	71.02%	70.67%	70.33%	70.00%	
39	84.59%	83.68%	82.82%	82.00%	81.22%	80.48%	79.77%	79.09%	78.44%	77.83%	77.23%	76.67%	76.12%	75.60%	75.10%	74.62%	74.15%	73.70%	73.27%	72.86%	72.46%	72.07%	71.69%	71.33%	70.98%	70.65%	

	Guaranteed Surrender Value factors applicable to Total Premiums paid																									
	<----------Policy Term---------->																									
Policy Year	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
40	85.68%	84.74%	83.85%	83.00%	82.20%	81.43%	80.70%	80.00%	79.33%	78.70%	78.09%	77.50%	76.94%	76.40%	75.88%	75.38%	74.91%	74.44%	74.00%	73.57%	73.16%	72.76%	72.37%	72.00%	71.64%	71.29%
41	86.76%	85.79%	84.87%	84.00%	83.17%	82.38%	81.63%	80.91%	80.22%	79.57%	78.94%	78.33%	77.76%	77.20%	76.67%	76.15%	75.66%	75.19%	74.73%	74.29%	73.86%	73.45%	73.05%	72.67%	72.30%	71.94%
42	87.84%	86.84%	85.90%	85.00%	84.15%	83.33%	82.56%	81.82%	81.11%	80.43%	79.79%	79.17%	78.57%	78.00%	77.45%	76.92%	76.42%	75.93%	75.45%	75.00%	74.56%	74.14%	73.73%	73.33%	72.95%	72.58%
43	88.92%	87.89%	86.92%	86.00%	85.12%	84.29%	83.49%	82.73%	82.00%	81.30%	80.64%	80.00%	79.39%	78.80%	78.24%	77.69%	77.17%	76.67%	76.18%	75.71%	75.26%	74.83%	74.41%	74.00%	73.61%	73.23%
44	90.00%	88.95%	87.95%	87.00%	86.10%	85.24%	84.42%	83.64%	82.89%	82.17%	81.49%	80.83%	80.20%	79.60%	79.02%	78.46%	77.92%	77.41%	76.91%	76.43%	75.96%	75.52%	75.08%	74.67%	74.26%	73.87%
45	90.00%	90.00%	88.97%	88.00%	87.07%	86.19%	85.35%	84.55%	83.78%	83.04%	82.34%	81.67%	81.02%	80.40%	79.80%	79.23%	78.68%	78.15%	77.64%	77.14%	76.67%	76.21%	75.76%	75.33%	74.92%	74.52%
46		90.00%	90.00%	89.00%	88.05%	87.14%	86.28%	85.45%	84.67%	83.91%	83.19%	82.50%	81.84%	81.20%	80.59%	80.00%	79.43%	78.89%	78.36%	77.86%	77.37%	76.90%	76.44%	76.00%	75.57%	75.16%
47			90.00%	90.00%	89.02%	88.10%	87.21%	86.36%	85.56%	84.78%	84.04%	83.33%	82.65%	82.00%	81.37%	80.77%	80.19%	79.63%	79.09%	78.57%	78.07%	77.59%	77.12%	76.67%	76.23%	75.81%
48				90.00%	90.00%	89.05%	88.14%	87.27%	86.44%	85.65%	84.89%	84.17%	83.47%	82.80%	82.16%	81.54%	80.94%	80.37%	79.82%	79.29%	78.77%	78.28%	77.80%	77.33%	76.89%	76.45%
49					90.00%	90.00%	89.07%	88.18%	87.33%	86.52%	85.74%	85.00%	84.29%	83.60%	82.94%	82.31%	81.70%	81.11%	80.55%	80.00%	79.47%	78.97%	78.47%	78.00%	77.54%	77.10%
50						90.00%	90.00%	89.09%	88.22%	87.39%	86.60%	85.83%	85.10%	84.40%	83.73%	83.08%	82.45%	81.85%	81.27%	80.71%	80.18%	79.66%	79.15%	78.67%	78.20%	77.74%
51							90.00%	90.00%	89.11%	88.26%	87.45%	86.67%	85.92%	85.20%	84.51%	83.85%	83.21%	82.59%	82.00%	81.43%	80.88%	80.34%	79.83%	79.33%	78.85%	78.39%
52								90.00%	90.00%	89.13%	88.30%	87.50%	86.73%	86.00%	85.29%	84.62%	83.96%	83.33%	82.73%	82.14%	81.58%	81.03%	80.51%	80.00%	79.51%	79.03%
53									90.00%	90.00%	89.15%	88.33%	87.55%	86.80%	86.08%	85.38%	84.72%	84.07%	83.45%	82.86%	82.28%	81.72%	81.19%	80.67%	80.16%	79.68%
54										90.00%	90.00%	89.17%	88.37%	87.60%	86.86%	86.15%	85.47%	84.81%	84.18%	83.57%	82.98%	82.41%	81.86%	81.33%	80.82%	80.32%
55											90.00%	90.00%	89.18%	88.40%	87.65%	86.92%	86.23%	85.56%	84.91%	84.29%	83.68%	83.10%	82.54%	82.00%	81.48%	80.97%
56												90.00%	90.00%	89.20%	88.43%	87.69%	86.98%	86.30%	85.64%	85.00%	84.39%	83.79%	83.22%	82.67%	82.13%	81.61%
57													90.00%	90.00%	89.22%	88.46%	87.74%	87.04%	86.36%	85.71%	85.09%	84.48%	83.90%	83.33%	82.79%	82.26%
58														90.00%	90.00%	89.23%	88.49%	87.78%	87.09%	86.43%	85.79%	85.17%	84.58%	84.00%	83.44%	82.90%
59															90.00%	90.00%	89.25%	88.52%	87.82%	87.14%	86.49%	85.86%	85.25%	84.67%	84.10%	83.55%
60																90.00%	90.00%	89.26%	88.55%	87.86%	87.19%	86.55%	85.93%	85.33%	84.75%	84.19%
61																	90.00%	90.00%	89.27%	88.57%	87.89%	87.24%	86.61%	86.00%	85.41%	84.84%
62																		90.00%	90.00%	89.29%	88.60%	87.93%	87.29%	86.67%	86.07%	85.48%
63																			90.00%	90.00%	89.30%	88.62%	87.97%	87.33%	86.72%	86.13%
64																				90.00%	90.00%	89.31%	88.64%	88.00%	87.38%	86.77%
65																					90.00%	90.00%	89.32%	88.67%	88.03%	87.42%
66																						90.00%	90.00%	89.33%	88.69%	88.06%
67																							90.00%	90.00%	89.34%	88.71%
68																								90.00%	90.00%	89.35%
69																									90.00%	90.00%
70																										90.00%

	Guaranteed Surrender Value factors applicable to Total Premiums paid																															
	<----------Policy Term---------->																															
Policy Year	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100		
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%		
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%		
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
8	50.63%	50.63%	50.62%	50.61%	50.60%	50.59%	50.58%	50.57%	50.56%	50.56%	50.55%	50.54%	50.53%	50.53%	50.52%	50.51%	50.51%	50.50%	50.49%	50.49%	50.48%	50.48%	50.47%	50.47%	50.46%	50.45%	50.45%	50.44%	50.44%	50.43%		
9	51.27%	51.25%	51.23%	51.21%	51.19%	51.18%	51.16%	51.14%	51.13%	51.11%	51.10%	51.08%	51.07%	51.05%	51.04%	51.03%	51.01%	51.00%	50.99%	50.98%	50.96%	50.95%	50.94%	50.93%	50.92%	50.91%	50.90%	50.89%	50.88%	50.87%		
10	51.90%	51.88%	51.85%	51.82%	51.79%	51.76%	51.74%	51.71%	51.69%	51.67%	51.64%	51.62%	51.60%	51.58%	51.56%	51.54%	51.52%	51.50%	51.48%	51.46%	51.45%	51.43%	51.41%	51.40%	51.38%	51.36%	51.35%	51.33%	51.32%	51.30%		
11	52.54%	52.50%	52.46%	52.42%	52.39%	52.35%	52.32%	52.29%	52.25%	52.22%	52.19%	52.16%	52.13%	52.11%	52.08%	52.05%	52.03%	52.00%	51.98%	51.95%	51.93%	51.90%	51.88%	51.86%	51.84%	51.82%	51.80%	51.78%	51.76%	51.74%		
12	53.17%	53.13%	53.08%	53.03%	52.99%	52.94%	52.90%	52.86%	52.82%	52.78%	52.74%	52.70%	52.67%	52.63%	52.60%	52.56%	52.53%	52.50%	52.47%	52.44%	52.41%	52.38%	52.35%	52.33%	52.30%	52.27%	52.25%	52.22%	52.20%	52.17%		
13	53.81%	53.75%	53.69%	53.64%	53.58%	53.53%	53.48%	53.43%	53.38%	53.33%	53.29%	53.24%	53.20%	53.16%	53.12%	53.08%	53.04%	53.00%	52.96%	52.93%	52.89%	52.86%	52.82%	52.79%	52.76%	52.73%	52.70%	52.67%	52.64%	52.61%		
14	54.44%	54.38%	54.31%	54.24%	54.18%	54.12%	54.06%	54.00%	53.94%	53.89%	53.84%	53.78%	53.73%	53.68%	53.64%	53.59%	53.54%	53.50%	53.46%	53.41%	53.37%	53.33%	53.29%	53.26%	53.22%	53.18%	53.15%	53.11%	53.08%	53.04%		
15	55.08%	55.00%	54.92%	54.85%	54.78%	54.71%	54.64%	54.57%	54.51%	54.44%	54.38%	54.32%	54.27%	54.21%	54.16%	54.10%	54.05%	54.00%	53.95%	53.90%	53.86%	53.81%	53.76%	53.72%	53.68%	53.64%	53.60%	53.56%	53.52%	53.48%		
16	55.71%	55.63%	55.54%	55.45%	55.37%	55.29%	55.22%	55.14%	55.07%	55.00%	54.93%	54.86%	54.80%	54.74%	54.68%	54.62%	54.56%	54.50%	54.44%	54.39%	54.34%	54.29%	54.24%	54.19%	54.14%	54.09%	54.04%	54.00%	53.96%	53.91%		
17	56.35%	56.25%	56.15%	56.06%	55.97%	55.88%	55.80%	55.71%	55.63%	55.56%	55.48%	55.41%	55.33%	55.26%	55.19%	55.13%	55.06%	55.00%	54.94%	54.88%	54.82%	54.76%	54.71%	54.65%	54.60%	54.55%	54.49%	54.44%	54.40%	54.35%		
18	56.98%	56.88%	56.77%	56.67%	56.57%	56.47%	56.38%	56.29%	56.20%	56.11%	56.03%	55.95%	55.87%	55.79%	55.71%	55.64%	55.57%	55.50%	55.43%	55.37%	55.30%	55.24%	55.18%	55.12%	55.06%	55.00%	54.94%	54.89%	54.84%	54.78%		
19	57.62%	57.50%	57.38%	57.27%	57.16%	57.06%	56.96%	56.86%	56.76%	56.67%	56.58%	56.49%	56.40%	56.32%	56.23%	56.15%	56.08%	56.00%	55.93%	55.85%	55.78%	55.71%	55.65%	55.58%	55.52%	55.45%	55.39%	55.33%	55.27%	55.22%		
20	58.25%	58.13%	58.00%	57.88%	57.76%	57.65%	57.54%	57.43%	57.32%	57.22%	57.12%	57.03%	56.93%	56.84%	56.75%	56.67%	56.58%	56.50%	56.42%	56.34%	56.27%	56.19%	56.12%	56.05%	55.98%	55.91%	55.84%	55.78%	55.71%	55.65%		
21	58.89%	58.75%	58.62%	58.48%	58.36%	58.24%	58.12%	58.00%	57.89%	57.78%	57.67%	57.57%	57.47%	57.37%	57.27%	57.18%	57.09%	57.00%	56.91%	56.83%	56.75%	56.67%	56.59%	56.51%	56.44%	56.36%	56.29%	56.22%	56.15%	56.09%		
22	59.52%	59.38%	59.23%	59.09%	58.96%	58.82%	58.70%	58.57%	58.45%	58.33%	58.22%	58.11%	58.00%	57.89%	57.79%	57.69%	57.59%	57.50%	57.41%	57.32%	57.23%	57.14%	57.06%	56.98%	56.90%	56.82%	56.74%	56.67%	56.59%	56.52%		
23	60.16%	60.00%	59.85%	59.70%	59.55%	59.41%	59.28%	59.14%	59.01%	58.89%	58.77%	58.65%	58.53%	58.42%	58.31%	58.21%	58.10%	58.00%	57.90%	57.80%	57.71%	57.62%	57.53%	57.44%	57.36%	57.27%	57.19%	57.11%	57.03%	56.96%		
24	60.79%	60.63%	60.46%	60.30%	60.15%	60.00%	59.86%	59.71%	59.58%	59.44%	59.32%	59.19%	59.07%	58.95%	58.83%	58.72%	58.61%	58.50%	58.40%	58.29%	58.19%	58.10%	58.00%	57.91%	57.82%	57.73%	57.64%	57.56%	57.47%	57.39%		
25	61.43%	61.25%	61.08%	60.91%	60.75%	60.59%	60.43%	60.29%	60.14%	60.00%	59.86%	59.73%	59.60%	59.47%	59.35%	59.23%	59.11%	59.00%	58.89%	58.78%	58.67%	58.57%	58.47%	58.37%	58.28%	58.18%	58.09%	58.00%	57.91%	57.83%		
26	62.06%	61.88%	61.69%	61.52%	61.34%	61.18%	61.01%	60.86%	60.70%	60.56%	60.41%	60.27%	60.13%	60.00%	59.87%	59.74%	59.62%	59.50%	59.38%	59.27%	59.16%	59.05%	58.94%	58.84%	58.74%	58.64%	58.54%	58.44%	58.35%	58.26%		
27	62.70%	62.50%	62.31%	62.12%	61.94%	61.76%	61.59%	61.43%	61.27%	61.11%	60.96%	60.81%	60.67%	60.53%	60.39%	60.26%	60.13%	60.00%	59.88%	59.76%	59.64%	59.52%	59.41%	59.30%	59.20%	59.09%	58.99%	58.89%	58.79%	58.70%		
28	63.33%	63.13%	62.92%	62.73%	62.54%	62.35%	62.17%	62.00%	61.83%	61.67%	61.51%	61.35%	61.20%	61.05%	60.91%	60.77%	60.63%	60.50%	60.37%	60.24%	60.12%	60.00%	59.88%	59.77%	59.66%	59.55%	59.44%	59.33%	59.23%	59.13%		
29	63.97%	63.75%	63.54%	63.33%	63.13%	62.94%	62.75%	62.57%	62.39%	62.22%	62.05%	61.89%	61.73%	61.58%	61.43%	61.28%	61.14%	61.00%	60.86%	60.73%	60.60%	60.48%	60.35%	60.23%	60.11%	60.00%	59.89%	59.78%	59.67%	59.57%		
30	64.60%	64.37%	64.15%	63.94%	63.73%	63.53%	63.33%	63.14%	62.96%	62.78%	62.60%	62.43%	62.27%	62.11%	61.95%	61.79%	61.65%	61.50%	61.36%	61.22%	61.08%	60.95%	60.82%	60.70%	60.57%	60.45%	60.34%	60.22%	60.11%	60.00%		
31	65.24%	65.00%	64.77%	64.55%	64.33%	64.12%	63.91%	63.71%	63.52%	63.33%	63.15%	62.97%	62.80%	62.63%	62.47%	62.31%	62.15%	62.00%	61.85%	61.71%	61.57%	61.43%	61.29%	61.16%	61.03%	60.91%	60.79%	60.67%	60.55%	60.43%		
32	65.87%	65.62%	65.38%	65.15%	64.93%	64.71%	64.49%	64.29%	64.08%	63.89%	63.70%	63.51%	63.33%	63.16%	62.99%	62.82%	62.66%	62.50%	62.35%	62.20%	62.05%	61.90%	61.76%	61.63%	61.49%	61.36%	61.24%	61.11%	60.99%	60.87%		
33	66.51%	66.25%	66.00%	65.76%	65.52%	65.29%	65.07%	64.86%	64.65%	64.44%	64.25%	64.05%	63.87%	63.68%	63.51%	63.33%	63.16%	63.00%	62.84%	62.68%	62.53%	62.38%	62.24%	62.09%	61.95%	61.82%	61.69%	61.56%	61.43%	61.30%		
34	67.14%	66.87%	66.62%	66.36%	66.12%	65.88%	65.65%	65.43%	65.21%	65.00%	64.79%	64.59%	64.40%	64.21%	64.03%	63.85%	63.67%	63.50%	63.33%	63.17%	63.01%	62.86%	62.71%	62.56%	62.41%	62.27%	62.13%	62.00%	61.87%	61.74%		
35	67.78%	67.50%	67.23%	66.97%	66.72%	66.47%	66.23%	66.00%	65.77%	65.56%	65.34%	65.14%	64.93%	64.74%	64.55%	64.36%	64.18%	64.00%	63.83%	63.66%	63.49%	63.33%	63.18%	63.02%	62.87%	62.73%	62.58%	62.44%	62.31%	62.17%		
36	68.41%	68.12%	67.85%	67.58%	67.31%	67.06%	66.81%	66.57%	66.34%	66.11%	65.89%	65.68%	65.47%	65.26%	65.06%	64.87%	64.68%	64.50%	64.32%	64.15%	63.98%	63.81%	63.65%	63.49%	63.33%	63.18%	63.03%	62.89%	62.75%	62.61%		
37	69.05%	68.75%	68.46%	68.18%	67.91%	67.65%	67.39%	67.14%	66.90%	66.67%	66.44%	66.22%	66.00%	65.79%	65.58%	65.38%	65.19%	65.00%	64.81%	64.63%	64.46%	64.29%	64.12%	63.95%	63.79%	63.64%	63.48%	63.33%	63.19%	63.04%		
38	69.68%	69.37%	69.08%	68.79%	68.51%	68.24%	67.97%	67.71%	67.46%	67.22%	66.99%	66.76%	66.53%	66.32%	66.10%	65.90%	65.70%	65.50%	65.31%	65.12%	64.94%	64.76%	64.59%	64.42%	64.25%	64.09%	63.93%	63.78%	63.63%	63.48%		
39	70.32%	70.00%	69.69%	69.39%	69.10%	68.82%	68.55%	68.29%	68.03%	67.78%	67.53%	67.30%	67.07%	66.84%	66.62%	66.41%	66.20%	66.00%	65.80%	65.61%	65.42%	65.24%	65.06%	64.88%	64.71%	64.55%	64.38%	64.22%	64.07%	63.91%		
40	70.95%	70.62%	70.31%	70.00%	69.70%	69.41%	69.13%	68.86%	68.59%	68.33%	68.08%	67.84%	67.60%	67.37%	67.14%	66.92%	66.71%	66.50%	66.30%	66.10%	65.90%	65.71%	65.53%	65.35%	65.17%	65.00%	64.83%	64.67%	64.51%	64.35%		
41	71.59%	71.25%	70.92%	70.61%	70.30%	70.00%	69.71%	69.43%	69.15%	68.89%	68.63%	68.38%	68.13%	67.89%	67.66%	67.44%	67.22%	67.00%	66.79%	66.59%	66.39%	66.19%	66.00%	65.81%	65.63%	65.45%	65.28%	65.11%	64.95%	64.78%		
42	72.22%	71.87%	71.54%	71.21%	70.90%	70.59%	70.29%	70.00%	69.72%	69.44%	69.18%	68.92%	68.67%	68.42%	68.18%	67.95%	67.72%	67.50%	67.28%	67.07%	66.87%	66.67%	66.47%	66.28%	66.09%	65.91%	65.73%	65.56%	65.38%	65.22%		
43	72.86%	72.50%	72.15%	71.82%	71.49%	71.18%	70.87%	70.57%	70.28%	70.00%	69.73%	69.46%	69.20%	68.95%	68.70%	68.46%	68.23%	68.00%	67.78%	67.56%	67.35%	67.14%	66.94%	66.74%	66.55%	66.36%	66.18%	66.00%	65.82%	65.65%		
44	73.49%	73.12%	72.77%	72.42%	72.09%	71.76%	71.45%	71.14%	70.85%	70.56%	70.27%	70.00%	69.73%	69.47%	69.22%	68.97%	68.73%	68.50%	68.27%	68.05%	67.83%	67.62%	67.41%	67.21%	67.01%	66.82%	66.63%	66.44%	66.26%	66.09%		
45	74.13%	73.75%	73.38%	73.03%	72.69%	72.35%	72.03%	71.71%	71.41%	71.11%	70.82%	70.54%	70.27%	70.00%	69.74%	69.49%	69.24%	69.00%	68.77%	68.54%	68.31%	68.10%	67.88%	67.67%	67.47%	67.27%	67.08%	66.89%	66.70%	66.52%		
46	74.76%	74.37%	74.00%	73.64%	73.28%	72.94%	72.61%	72.29%	71.97%	71.67%	71.37%	71.08%	70.80%	70.53%	70.26%	70.00%	69.75%	69.50%	69.26%	69.02%	68.80%	68.57%	68.35%	68.14%	67.93%	67.73%	67.53%	67.33%	67.14%	66.96%		
47	75.40%	75.00%	74.62%	74.24%	73.88%	73.53%	73.19%	72.86%	72.54%	72.22%	71.92%	71.62%	71.33%	71.05%	70.78%	70.51%	70.25%	70.00%	69.75%	69.51%	69.28%	69.05%	68.82%	68.60%	68.39%	68.18%	67.98%	67.78%	67.58%	67.39%		

	Guaranteed Surrender Value factors applicable to Total Premiums paid																															
	<----------Policy Term---------->																															
Policy Year	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
48	76.03%	75.62%	75.23%	74.85%	74.48%	74.12%	73.77%	73.43%	73.10%	72.78%	72.47%	72.16%	71.87%	71.58%	71.30%	71.03%	70.76%	70.50%	70.25%	70.00%	69.76%	69.52%	69.29%	69.07%	68.85%	68.64%	68.43%	68.22%	68.02%	67.83%
49	76.67%	76.25%	75.85%	75.45%	75.07%	74.71%	74.35%	74.00%	73.66%	73.33%	73.01%	72.70%	72.40%	72.11%	71.82%	71.54%	71.27%	71.00%	70.74%	70.49%	70.24%	70.00%	69.76%	69.53%	69.31%	69.09%	68.88%	68.67%	68.46%	68.26%
50	77.30%	76.87%	76.46%	76.06%	75.67%	75.29%	74.93%	74.57%	74.23%	73.89%	73.56%	73.24%	72.93%	72.63%	72.34%	72.05%	71.77%	71.50%	71.23%	70.98%	70.72%	70.48%	70.24%	70.00%	69.77%	69.55%	69.33%	69.11%	68.90%	68.70%
51	77.94%	77.50%	77.08%	76.67%	76.27%	75.88%	75.51%	75.14%	74.79%	74.44%	74.11%	73.78%	73.47%	73.16%	72.86%	72.56%	72.28%	72.00%	71.73%	71.46%	71.20%	70.95%	70.71%	70.47%	70.23%	70.00%	69.78%	69.56%	69.34%	69.13%
52	78.57%	78.12%	77.69%	77.27%	76.87%	76.47%	76.09%	75.71%	75.35%	75.00%	74.66%	74.32%	74.00%	73.68%	73.38%	73.08%	72.78%	72.50%	72.22%	71.95%	71.69%	71.43%	71.18%	70.93%	70.69%	70.45%	70.22%	70.00%	69.78%	69.57%
53	79.21%	78.75%	78.31%	77.88%	77.46%	77.06%	76.67%	76.29%	75.92%	75.56%	75.21%	74.86%	74.53%	74.21%	73.90%	73.59%	73.29%	73.00%	72.72%	72.44%	72.17%	71.90%	71.65%	71.40%	71.15%	70.91%	70.67%	70.44%	70.22%	70.00%
54	79.84%	79.37%	78.92%	78.48%	78.06%	77.65%	77.25%	76.86%	76.48%	76.11%	75.75%	75.41%	75.07%	74.74%	74.42%	74.10%	73.80%	73.50%	73.21%	72.93%	72.65%	72.38%	72.12%	71.86%	71.61%	71.36%	71.12%	70.89%	70.66%	70.43%
55	80.48%	80.00%	79.54%	79.09%	78.66%	78.24%	77.83%	77.43%	77.04%	76.67%	76.30%	75.95%	75.60%	75.26%	74.94%	74.62%	74.30%	74.00%	73.70%	73.41%	73.13%	72.86%	72.59%	72.33%	72.07%	71.82%	71.57%	71.33%	71.10%	70.87%
56	81.11%	80.62%	80.15%	79.70%	79.25%	78.82%	78.41%	78.00%	77.61%	77.22%	76.85%	76.49%	76.13%	75.79%	75.45%	75.13%	74.81%	74.50%	74.20%	73.90%	73.61%	73.33%	73.06%	72.79%	72.53%	72.27%	72.02%	71.78%	71.54%	71.30%
57	81.75%	81.25%	80.77%	80.30%	79.85%	79.41%	78.99%	78.57%	78.17%	77.78%	77.40%	77.03%	76.67%	76.32%	75.97%	75.64%	75.32%	75.00%	74.69%	74.39%	74.10%	73.81%	73.53%	73.26%	72.99%	72.73%	72.47%	72.22%	71.98%	71.74%
58	82.38%	81.87%	81.38%	80.91%	80.45%	80.00%	79.57%	79.14%	78.73%	78.33%	77.95%	77.57%	77.20%	76.84%	76.49%	76.15%	75.82%	75.50%	75.19%	74.88%	74.58%	74.29%	74.00%	73.72%	73.45%	73.18%	72.92%	72.67%	72.42%	72.17%
59	83.02%	82.50%	82.00%	81.52%	81.04%	80.59%	80.14%	79.71%	79.30%	78.89%	78.49%	78.11%	77.73%	77.37%	77.01%	76.67%	76.33%	76.00%	75.68%	75.37%	75.06%	74.76%	74.47%	74.19%	73.91%	73.64%	73.37%	73.11%	72.86%	72.61%
60	83.65%	83.12%	82.62%	82.12%	81.64%	81.18%	80.72%	80.29%	79.86%	79.44%	79.04%	78.65%	78.27%	77.89%	77.53%	77.18%	76.84%	76.50%	76.17%	75.85%	75.54%	75.24%	74.94%	74.65%	74.37%	74.09%	73.82%	73.56%	73.30%	73.04%
61	84.29%	83.75%	83.23%	82.73%	82.24%	81.76%	81.30%	80.86%	80.42%	80.00%	79.59%	79.19%	78.80%	78.42%	78.05%	77.69%	77.34%	77.00%	76.67%	76.34%	76.02%	75.71%	75.41%	75.12%	74.83%	74.55%	74.27%	74.00%	73.74%	73.48%
62	84.92%	84.37%	83.85%	83.33%	82.84%	82.35%	81.88%	81.43%	80.99%	80.56%	80.14%	79.73%	79.33%	78.95%	78.57%	78.21%	77.85%	77.50%	77.16%	76.83%	76.51%	76.19%	75.88%	75.58%	75.29%	75.00%	74.72%	74.44%	74.18%	73.91%
63	85.56%	85.00%	84.46%	83.94%	83.43%	82.94%	82.46%	82.00%	81.55%	81.11%	80.68%	80.27%	79.87%	79.47%	79.09%	78.72%	78.35%	78.00%	77.65%	77.32%	76.99%	76.67%	76.35%	76.05%	75.75%	75.45%	75.17%	74.89%	74.62%	74.35%
64	86.19%	85.62%	85.08%	84.55%	84.03%	83.53%	83.04%	82.57%	82.11%	81.67%	81.23%	80.81%	80.40%	80.00%	79.61%	79.23%	78.86%	78.50%	78.15%	77.80%	77.47%	77.14%	76.82%	76.51%	76.21%	75.91%	75.62%	75.33%	75.05%	74.78%
65	86.83%	86.25%	85.69%	85.15%	84.63%	84.12%	83.62%	83.14%	82.68%	82.22%	81.78%	81.35%	80.93%	80.53%	80.13%	79.74%	79.37%	79.00%	78.64%	78.29%	77.95%	77.62%	77.29%	76.98%	76.67%	76.36%	76.07%	75.78%	75.49%	75.22%
66	87.46%	86.87%	86.31%	85.76%	85.22%	84.71%	84.20%	83.71%	83.24%	82.78%	82.33%	81.89%	81.47%	81.05%	80.65%	80.26%	79.87%	79.50%	79.14%	78.78%	78.43%	78.10%	77.76%	77.44%	77.13%	76.82%	76.52%	76.22%	75.93%	75.65%
67	88.10%	87.50%	86.92%	86.36%	85.82%	85.29%	84.78%	84.29%	83.80%	83.33%	82.88%	82.43%	82.00%	81.58%	81.17%	80.77%	80.38%	80.00%	79.63%	79.27%	78.92%	78.57%	78.24%	77.91%	77.59%	77.27%	76.97%	76.67%	76.37%	76.09%
68	88.73%	88.12%	87.54%	86.97%	86.42%	85.88%	85.36%	84.86%	84.37%	83.89%	83.42%	82.97%	82.53%	82.11%	81.69%	81.28%	80.89%	80.50%	80.12%	79.76%	79.40%	79.05%	78.71%	78.37%	78.05%	77.73%	77.42%	77.11%	76.81%	76.52%
69	89.37%	88.75%	88.15%	87.58%	87.01%	86.47%	85.94%	85.43%	84.93%	84.44%	83.97%	83.51%	83.07%	82.63%	82.21%	81.79%	81.39%	81.00%	80.62%	80.24%	79.88%	79.52%	79.18%	78.84%	78.51%	78.18%	77.87%	77.56%	77.25%	76.96%
70	90.00%	89.37%	88.77%	88.18%	87.61%	87.06%	86.52%	86.00%	85.49%	85.00%	84.52%	84.05%	83.60%	83.16%	82.73%	82.31%	81.90%	81.50%	81.11%	80.73%	80.36%	80.00%	79.65%	79.30%	78.97%	78.64%	78.31%	78.00%	77.69%	77.39%
71	90.00%	90.00%	89.38%	88.79%	88.21%	87.65%	87.10%	86.57%	86.06%	85.56%	85.07%	84.59%	84.13%	83.68%	83.25%	82.82%	82.41%	82.00%	81.60%	81.22%	80.84%	80.48%	80.12%	79.77%	79.43%	79.09%	78.76%	78.44%	78.13%	77.83%
72		90.00%	90.00%	89.39%	88.81%	88.24%	87.68%	87.14%	86.62%	86.11%	85.62%	85.14%	84.67%	84.21%	83.77%	83.33%	82.91%	82.50%	82.10%	81.71%	81.33%	80.95%	80.59%	80.23%	79.89%	79.55%	79.21%	78.89%	78.57%	78.26%
73			90.00%	90.00%	89.40%	88.82%	88.26%	87.71%	87.18%	86.67%	86.16%	85.68%	85.20%	84.74%	84.29%	83.85%	83.42%	83.00%	82.59%	82.20%	81.81%	81.43%	81.06%	80.70%	80.34%	80.00%	79.66%	79.33%	79.01%	78.70%
74				90.00%	90.00%	89.41%	88.84%	88.29%	87.75%	87.22%	86.71%	86.22%	85.73%	85.26%	84.81%	84.36%	83.92%	83.50%	83.09%	82.68%	82.29%	81.90%	81.53%	81.16%	80.80%	80.45%	80.11%	79.78%	79.45%	79.13%
75					90.00%	90.00%	89.42%	88.86%	88.31%	87.78%	87.26%	86.76%	86.27%	85.79%	85.32%	84.87%	84.43%	84.00%	83.58%	83.17%	82.77%	82.38%	82.00%	81.63%	81.26%	80.91%	80.56%	80.22%	79.89%	79.57%
76						90.00%	90.00%	89.43%	88.87%	88.33%	87.81%	87.30%	86.80%	86.32%	85.84%	85.38%	84.94%	84.50%	84.07%	83.66%	83.25%	82.86%	82.47%	82.09%	81.72%	81.36%	81.01%	80.67%	80.33%	80.00%
77							90.00%	90.00%	89.44%	88.89%	88.36%	87.84%	87.33%	86.84%	86.36%	85.90%	85.44%	85.00%	84.57%	84.15%	83.73%	83.33%	82.94%	82.56%	82.18%	81.82%	81.46%	81.11%	80.77%	80.43%
78								90.00%	90.00%	89.44%	88.90%	88.38%	87.87%	87.37%	86.88%	86.41%	85.95%	85.50%	85.06%	84.63%	84.22%	83.81%	83.41%	83.02%	82.64%	82.27%	81.91%	81.56%	81.21%	80.87%
79									90.00%	90.00%	89.45%	88.92%	88.40%	87.89%	87.40%	86.92%	86.46%	86.00%	85.56%	85.12%	84.70%	84.29%	83.88%	83.49%	83.10%	82.73%	82.36%	82.00%	81.65%	81.30%
80										90.00%	90.00%	89.46%	88.93%	88.42%	87.92%	87.44%	86.96%	86.50%	86.05%	85.61%	85.18%	84.76%	84.35%	83.95%	83.56%	83.18%	82.81%	82.44%	82.09%	81.74%
81											90.00%	90.00%	89.47%	88.95%	88.44%	87.95%	87.47%	87.00%	86.54%	86.10%	85.66%	85.24%	84.82%	84.42%	84.02%	83.64%	83.26%	82.89%	82.53%	82.17%
82												90.00%	90.00%	89.47%	88.96%	88.46%	87.97%	87.50%	87.04%	86.59%	86.14%	85.71%	85.29%	84.88%	84.48%	84.09%	83.71%	83.33%	82.97%	82.61%
83													90.00%	90.00%	89.48%	88.97%	88.48%	88.00%	87.53%	87.07%	86.63%	86.19%	85.76%	85.35%	84.94%	84.55%	84.16%	83.78%	83.41%	83.04%
84														90.00%	90.00%	89.49%	88.99%	88.50%	88.02%	87.56%	87.11%	86.67%	86.24%	85.81%	85.40%	85.00%	84.61%	84.22%	83.85%	83.48%
85															90.00%	90.00%	89.49%	89.00%	88.52%	88.05%	87.59%	87.14%	86.71%	86.28%	85.86%	85.45%	85.06%	84.67%	84.29%	83.91%
86																90.00%	90.00%	89.50%	89.01%	88.54%	88.07%	87.62%	87.18%	86.74%	86.32%	85.91%	85.51%	85.11%	84.73%	84.35%
87																	90.00%	90.00%	89.51%	89.02%	88.55%	88.10%	87.65%	87.21%	86.78%	86.36%	85.96%	85.56%	85.16%	84.78%
88																		90.00%	90.00%	89.51%	89.04%	88.57%	88.12%	87.67%	87.24%	86.82%	86.40%	86.00%	85.60%	85.22%
89																			90.00%	90.00%	89.52%	89.05%	88.59%	88.14%	87.70%	87.27%	86.85%	86.44%	86.04%	85.65%
90																				90.00%	89.52%	89.06%	88.60%	88.16%	87.73%	87.30%	86.89%	86.48%	86.09%
91																					90.00%	90.00%	89.53%	89.07%	88.62%	88.18%	87.75%	87.33%	86.92%	86.52%
92																						90.00%	89.53%	89.08%	88.64%	88.20%	87.78%	87.36%	86.96%	
93																							90.00%	90.00%	89.54%	89.09%	88.65%	88.22%	87.80%	87.39%	
94																								90.00%	90.00%	89.55%	89.10%	88.67%	88.24%	87.83%	

	Guaranteed Surrender Value factors applicable to Total Premiums paid																													
	<----------Policy Term---------->																													
Policy Year	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
95																									90.00%	90.00%	89.55%	89.11%	88.68%	88.26%
96																										90.00%	90.00%	89.56%	89.12%	88.70%
97																											90.00%	90.00%	89.56%	89.13%
98																												90.00%	90.00%	89.57%
99																													90.00%	90.00%
100																														90.00%

In addition, surrender value of vested Simple Reversionary Bonuses, if any, shall also be payable, which is equal to vested bonuses multiplied by Guaranteed Surrender Value factors applicable to vested bonuses. These Guaranteed Surrender Value factors in percentage will depend on the policy term and policy year in which the policy is surrendered and are as specified below:

	Guaranteed Surrender Value factors applicable to Vested Bonuses																													
	<----------Policy Term---------->																													
Policy Year	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70				
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
3	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%				
4	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%				
5	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%				
6	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%				
7	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%				
8	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%				
9	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%				
10	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%				
11	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%				
12	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%				
13	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%				
14	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%				
15	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%				
16	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%				
17	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%				
18	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%				
19	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%				
20	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%				
21	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%				

	Guaranteed Surrender Value factors applicable to Vested Bonuses																									
	<----------Policy Term---------->																									
Policy Year	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
22	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%
23	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%
24	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%
25	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%
26	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%
27	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%
28	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%
29	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%
30	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%
31	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%
32	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%
33	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%
34	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%
35	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%
36	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%
37	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%
38	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%
39	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%
40	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%
41	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%
42	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%
43	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%
44	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%
45	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%
46		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%
47			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%
48				35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%
49					35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%
50						35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%
51							35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%
52								35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%
53									35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%
54										35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%
55											35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%
56												35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%
57													35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%

	Guaranteed Surrender Value factors applicable to Vested Bonuses																								
	<----------Policy Term---------->																								
Policy Year	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
58														35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%
59															35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%
60																35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%
61																	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%
62																		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%
63																			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%
64																				35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%
65																					35.00%	34.66%	34.32%	33.98%	33.64%	33.30%
66																						35.00%	34.66%	34.32%	33.98%	33.64%
67																							35.00%	34.66%	34.32%	33.98%
68																								35.00%	34.66%	34.32%
69																									35.00%	34.66%
70																										35.00%

	Guaranteed Surrender Value factors applicable to Vested Bonuses																														
	<----------Policy Term---------->																														
Policy Year	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%	2.68%	2.34%	2.00%
4	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%	2.68%	2.34%
5	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%	2.68%
6	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%
7	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%
8	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%
9	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%
10	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%
11	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%
12	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%
13	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%
14	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%
15	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%
16	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%
17	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%
18	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%
19	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%
20	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%
21	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%

	Guaranteed Surrender Value factors applicable to Vested Bonuses																													
	<----------Policy Term---------->																													
Policy Year	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
22	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%
23	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%
24	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%
25	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%
26	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%
27	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%
28	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%
29	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%
30	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%
31	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%
32	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%
33	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%
34	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%
35	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%
36	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%
37	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%
38	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%
39	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%
40	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%
41	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%
42	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%
43	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%
44	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%
45	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%
46	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%
47	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%
48	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%
49	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%
50	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%
51	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%
52	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%
53	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%
54	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%
55	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%
56	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%
57	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%
58	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%
59	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%
60	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%
61	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%
62	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%
63	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%

	Guaranteed Surrender Value factors applicable to Vested Bonuses																														
	<----------Policy Term---------->																														
Policy Year	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
64	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%
65	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%
66	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%
67	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%
68	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%
69	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%
70	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%
71	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%
72		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%
73			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%
74				35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%
75					35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%
76						35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%
77							35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%
78								35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%
79									35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%
80										35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%
81											35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%
82												35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%
83													35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%
84														35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%
85															35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%
86																35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%
87																	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%
88																		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%
89																			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%
90																				35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%
91																					35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%
92																						35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%
93																							35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%
94																								35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%
95																									35.00%	34.66%	34.32%	33.98%	33.64%	33.30%
96																										35.00%	34.66%	34.32%	33.98%	33.64%
97																											35.00%	34.66%	34.32%	33.98%
98																												35.00%	34.66%	34.32%
99																													35.00%	34.66%
100																														35.00%

The Special Surrender Value shall be reviewed annually in line with IRDAI Master Circular on Life Insurance Products Ref: IRDAI/ACTL/ MSTCIR/MISC/89/6/2024 dated 12th June, 2024 and any subsequent circulars issued by IRDAI in this regards.

No surrender value will be available on Rider(s), if any.

Upon payment of Surrender Value, the Policy terminates and no further benefits shall be payable.

11. POLICY LOAN:

Loan shall be available, within the surrender value, during the policy term subject to following:

i. Loan can be availed under the policy after completion of first policy year provided one full year's premium(s) has been paid.

ii. The maximum loan allowed shall be as under:

If loan is availed during the premium paying term:

The maximum loan allowed under the policy, as a percentage of Surrender Value, shall be as under:

Policy Status	Before payment of two full year's premiums	After payment of two full year's premiums
Under In-force policies	50%	75%
Under Paid-up policies	40%	65%

Interest on Loan during the premium paying term shall be paid on compounding half-yearly basis to the Corporation at the rate to be specified by the Corporation at the time of taking loan under this policy. In case the loan is not repaid during the premium paying term and if there is default in interest payment, then due interest on the loan shall be recovered from survival benefits due or any other amount payable under the policy.

If loan is availed after the premium paying term:

The maximum permissible amount of new loan (where no previous loan taken earlier is outstanding) for policies which are entitled for survival benefits shall be arrived at in such a way that the effective annual interest amount payable on loan does not exceed 50% of the annual survival benefit payable under the policy.

Interest on the loan shall be recovered from the survival benefits and at the rate which shall be specified by the Corporation when the loan is made.

iii. The rate of loan interest applicable for full loan term, for the loan to be availed under this policy for every 12 months' period from 1st May to 30th April shall not exceed 10 year G-Sec yield p.a. compounding half-yearly

as at the last trading date of previous financial year plus 3% or the yield earned on the Corporation's Non-Linked Participating fund plus 1%, whichever is higher. For loan sanctioned during 12 months' period commencing from 1st May, 2024 to 30th April, 2025 the applicable interest rate shall be 9.5% p.a. compounding half-yearly for entire term of the loan. The basis for determination of interest rate for Policy Loan is subject to change.

During the policy term, in the event of default in payment of interest on the due dates and when the outstanding loan amount along with the interest is to exceed the Surrender Value, the Corporation would be entitled to foreclose such policies. Such policies when being foreclosed shall be entitled to payment of the difference of Surrender Value and the loan outstanding amount along with interest, if any.

Any outstanding loan along with interest shall be recovered from claim proceeds at the time of exit.

12. FORFEITURE IN CERTAIN EVENTS

In case it is found that any untrue or incorrect statement is contained in the proposal, personal statement, declaration and connected documents or any material information is withheld, then and in every such case the policy shall be void and all claims to any benefit by virtue thereof shall be subject to provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

13. TERMINATION OF POLICY

The policy shall immediately and automatically terminate on the earliest occurrence of any of the following events:

a) The date on which lump-sum death benefit/final instalment of death benefit is paid; or

b) The date on which surrender benefits are settled under the policy; or

c) The date of maturity; or

d) In the event of default in payment of loan interest as specified in Para 11; or

e) On expiry of Revival Period if the policy, which has not acquired paid up status, has not been revived within the revival period; or

f) On payment of free look cancellation amount; or

g) In the event of forfeiture as specified in Para 12 above

14. TAXES

Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional Tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.

The amount of applicable taxes as per the prevailing rates, shall be payable by the policyholder on premiums (for base policy and rider(s), if any) including extra premiums, if any, which shall be collected separately over and above in addition to the premiums payable by the policyholder. The amount of tax paid shall not be considered for the calculation of benefits payable under the plan.

Regarding Income tax benefits/implications on premium(s) paid and benefits payable under this plan, please consult your tax advisor for details.

15. FREE LOOK PERIOD

If the Policyholder is not satisfied with the "Terms and Conditions" of the policy, the policy may be returned to the Corporation within 30 days from the date of receipt of the electronic or physical mode of the Policy Bond, whichever is earlier, stating the reasons for objections. On receipt of the same the Corporation shall cancel the policy and return the amount of premium deposited after deducting the proportionate risk premium (for base policy and rider(s), if any) for the period of cover, expenses incurred on medical examination(including special reports, if any) and stamp duty charges.

16. EXCLUSION

i. Suicide: If the Life Assured (whether sane or insane) commits suicide at any time within 12 months from the date of commencement of risk, the Nominee or Beneficiary of the Life Assured shall be entitled to 80% of the total premiums paid till the date of death,, provided the policy is in-force. This clause shall not be applicable in case age at entry of the Life Assured is below 8 years.

ii. If the Life Assured (whether sane or insane) commits suicide within 12 months from date of revival, an amount which is higher of 80% of the total premiums paid till the date of death or the surrender value available as on the date of death, shall be payable. The Nominee or Beneficiary of the Life Assured shall not be entitled to any other claim under the policy. This clause shall not be applicable:

a) In case the age of Life Assured is below 8 years at the time of revival; or

b) For a policy lapsed without acquiring paid-up value and nothing shall be payable under such policy.

Note: Premiums referred above shall not include any taxes if collected explicitly, extra premiums and any rider premium(s) other than Term Assurance Rider, if any.

BENEFIT ILLUSTRATION

Distribution Channel:	Offline
Name of the Prospect/ Policyholder:	
Age:	
Name of the Life Assured:	
Age:	40
Policy Term:	60
Premium Payment Term:	20
Amount of Instalment Premium:	53879.00
(Instalment Premium for Base Plan)	
Mode of payment of premium:	Yearly

Proposal No:	
Name of the Product:	Lic's Jeevan Umang
Tag Line:	(A Par, Non-Linked, Individual, Savings, Whole Life Insurance Plan)
Unique Identification No:	512N312V03
GST Rate (1st Year):	4.50%
GST Rate (2nd Year onwards):	2.25%
Note: GST rate shall be as applicable from time to time.	

"How to read and understand this benefit illustration?

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked “guaranteed” in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.”

Policy Details			
Policy Option		Basic Sum Assured Rs.	1000000
Bonus Type	Simple Revesrsionary and Final Additional Bonus	Sum Assured on Death (at inception of the policy)[1] Rs.	1000000

Policy Year (End of the year)	Annualized[3] premiums (Cumulative)	Guaranteed Benefits				Non-Guaranteed Benefits @ 4% p.a.			
		Survival Benefit	Guaranteed Surrender Value	Death Benefit	Maturity Benefit	“Reversionary Bonus”	Total Guaranteed Surrender Value	Special Surrender value	“Surrender Benefit”
1	2	3	4	5	6	7	8	9	10
1	53879	0	0	1000000	0	0	0	3810	3810
2	107758	0	32327	1000000	0	0	32327	8090	32327
3	161637	0	56573	1000000	0	0	56573	12855	56573
4	215516	0	107758	1000000	0	0	107758	68692	107758
5	269395	0	134698	1000000	0	0	134698	92187	134698
6	323274	0	161637	1000000	0	0	161637	118783	161637
7	377153	0	188577	1000000	0	0	188577	148849	188577
8	431032	0	218835	1000000	0	0	218835	182725	218835
9	484911	0	249923	1000000	0	0	249923	220817	249923
10	538790	0	281841	1000000	0	0	281841	263626	281841
11	592669	0	314589	1000000	0	0	314589	311606	314589
12	646548	0	348166	1000000	0	0	348166	365309	365309
13	700427	0	382573	1000000	0	0	382573	425420	425420
14	754306	0	417735	1000000	0	0	417735	492579	492579
15	808185	0	453796	1000000	0	0	453796	567501	567501
16	862064	0	490687	1000000	0	0	490687	651203	651203
17	915943	0	528408	1000000	0	0	528408	744529	744529
18	969822	0	566958	1000000	0	0	566958	848678	848678
19	1023701	0	606338	1000000	0	0	606338	964824	964824
20	1077580	80000	646548	1000000	0	0	646548	1014368	1014368
21	1077580	80000	654845	1000000	0	0	654845	1013144	1013144
22	1077580	80000	663143	1000000	0	0	663143	1011800	1011800
23	1077580	80000	671440	1000000	0	0	671440	1010612	1010612
24	1077580	80000	679737	1000000	0	0	679737	1009232	1009232
25	1077580	80000	688035	1000000	0	0	688035	1007820	1007820
26	1077580	80000	696332	1000000	0	0	696332	1006344	1006344
27	1077580	80000	704522	1000000	0	0	704522	1004972	1004972
28	1077580	80000	712819	1000000	0	0	712819	1003380	1003380
29	1077580	80000	721117	1000000	0	0	721117	1001752	1001752
30	1077580	80000	729414	1000000	0	0	729414	1000080	1000080
31	1077580	80000	737711	1000000	0	0	737711	998380	998380
32	1077580	80000	746009	1000000	0	0	746009	996652	996652
33	1077580	80000	754306	1000000	0	0	754306	994736	994736
34	1077580	80000	762603	1000000	0	0	762603	992940	992940
35	1077580	80000	770901	1000000	0	0	770901	991020	991020
36	1077580	80000	779198	1000000	0	0	779198	989100	989100

Premium Summary			
	Base Plan	Riders[2]	Total Instalment Premium
Instalment Premium without GST	53879.00		53879.00
Instalment Premium with First Year GST	56304.00		56304.00
Instalment Premium with GST 2nd Year Onwards	55091.28		55091.28

Non-Guaranteed Benefits @ 8% p.a.				"Total Benefits (Including Guaranteed and Non-Guaranteed Benefits)"			
				Maturity Benefit		Death Benefit [5]	
"Reversionary Bonus"	Total Guaranteed Surrender Value	Special Surrender value	"Surrender Benefit"	"Total Maturity Benefit, Incl of Final Additional Bonus, If any, @ 4% (6+7+FAB)"	"Total Maturity Benefit, Incl of Final Additional Bonus, If any, @ 8% (6+11+FAB)"	"Total Death Benefit, Incl of Final Additional Bonus,If any, @ 4% (5+7+FAB)"	"Total Death Benefit, Incl of Final Additional Bonus,If any, @ 8% (5+11+FAB)"
11	12	13	14	15	16	17	18
47000	0	3810	3810	0	0	1000000	1047000
94000	32327	8090	32327	0	0	1000000	1094000
141000	78583	24939	78583	0	0	1000000	1141000
188000	137744	85781	137744	0	0	1000000	1188000
235000	172980	114818	172980	0	0	1000000	1235000
282000	208534	147547	208534	0	0	1000000	1282000
329000	244408	184414	244408	0	0	1000000	1329000
376000	283921	225777	283921	0	0	1000000	1376000
423000	324583	272084	324583	0	0	1000000	1423000
470000	366394	323927	366394	0	0	1000000	1470000
517000	409355	381763	409355	0	0	1000000	1517000
564000	453465	446186	453465	0	0	1000000	1564000
611000	498724	517986	517986	0	0	1000000	1611000
658000	545058	597793	597793	0	0	1000000	1658000
705000	592611	696294	696294	0	0	1000000	1715000
752000	641313	797683	797683	0	0	1000000	1765000
799000	691164	908702	908702	0	0	1000000	1814000
846000	742165	1032664	1032664	0	0	1018313	1864000
893000	794315	1173693	1173693	0	0	1074886	1918000
940000	847614	1252220	1252220	0	0	1131459	1975000
963500	864214	1280895	1280895	0	0	1131459	2013500
987000	880974	1320127	1320127	0	0	1131459	2062000
1010500	897893	1385509	1385509	0	0	1131459	2135500
1034000	914972	1451418	1451418	0	0	1131459	2209000
1057500	932212	1518239	1518239	0	0	1131459	2282500
1081000	949610	1585970	1585970	0	0	1131459	2356000
1104500	967062	1665026	1665026	0	0	1131459	2439500
1128000	984780	1744789	1744789	0	0	1131459	2523000
1151500	1002659	1825693	1825693	0	0	1131459	2606500
1175000	1020697	1942765	1942765	0	0	1131459	2725000
1198500	1038894	2066057	2066057	0	0	1131459	2848500
1222000	1057252	2215605	2215605	0	0	1131459	2997000
1245500	1075770	2366033	2366033	0	0	1131459	3145500
1269000	1094447	2518053	2518053	0	0	1131459	3294000
1292500	1113284	2671074	2671074	0	0	1131459	3442500
1316000	1132412	2825374	2825374	0	0	1131459	3591000

37	1077580	80000	787495	1000000	0	0	787495	986920	986920
38	1077580	80000	795793	1000000	0	0	795793	985036	985036
39	1077580	80000	804090	1000000	0	0	804090	982880	982880
40	1077580	80000	812280	1000000	0	0	812280	980816	980816
41	1077580	80000	820577	1000000	0	0	820577	978692	978692
42	1077580	80000	828875	1000000	0	0	828875	976648	976648
43	1077580	80000	837172	1000000	0	0	837172	974440	974440
44	1077580	80000	845469	1000000	0	0	845469	972324	972324
45	1077580	80000	853767	1000000	0	0	853767	970256	970256
46	1077580	80000	862064	1000000	0	0	862064	968084	968084
47	1077580	80000	870361	1000000	0	0	870361	965956	965956
48	1077580	80000	878659	1000000	0	0	878659	963928	963928
49	1077580	80000	886956	1000000	0	0	886956	961956	961956
50	1077580	80000	895253	1000000	0	0	895253	959872	959872
51	1077580	80000	903551	1000000	0	0	903551	957924	957924
52	1077580	80000	911848	1000000	0	0	911848	955944	955944
53	1077580	80000	920038	1000000	0	0	920038	953956	953956
54	1077580	80000	928335	1000000	0	0	928335	952168	952168
55	1077580	80000	936633	1000000	0	0	936633	950364	950364
56	1077580	80000	944930	1000000	0	0	944930	950364	950364
57	1077580	80000	953227	1000000	0	0	953227	950364	953227
58	1077580	80000	961525	1000000	0	0	961525	950364	961525
59	1077580	80000	969822	1000000	0	0	969822	950364	969822
60	1077580	0	969822	1000000	1000000	0	969822	950364	1000000

Notes:

The main objective of the illustration is that the client is able to appreciate the features of the products and the flow of the benefit in different circumstances with some level of quantification.

This illustration is applicable to a standard (from medical, life style and occupation point of view) life.

"1. If age at entry of the Life Assured is less than 8 years, the risk will commence after completion of 2 years from date of commencement of policy or completion of 8 years of age, whichever is earlier.

In case of death of the Life Assured before the commencement of risk, an amount equal to the total premium(s) paid excluding underwriting extra premium, rider premium(s), if any, and Goods & Service Tax shall be payable."

2. It includes rider(s) premiums in respect of all the rider(s) opted by the proposer / policyholder at inception of the policy.

1339500	1151571	2980319	2980319	0	0	1131459	3739500
1363000	1170891	3137152	3137152	0	0	1131459	3888000
1386500	1190369	3294518	3294518	0	0	1131459	4036500
1410000	1209900	3453202	3453202	0	0	1131459	4185000
1433500	1229698	3619787	3619787	0	0	1131459	4340500
1457000	1249657	3794567	3794567	0	0	1131459	4503000
1480500	1269774	3975866	3975866	0	0	1131459	4671500
1504000	1290051	4166234	4166234	0	0	1131459	4848000
1527500	1310490	4364483	4364483	0	0	1131459	5031500
1551000	1331086	4570149	4570149	0	0	1131459	5222000
1574500	1351843	4784525	4784525	0	0	1131459	5420500
1598000	1372761	5005658	5005658	0	0	1131459	5625000
1621500	1393837	5235336	5235336	0	0	1131459	5837500
1645000	1415073	5471048	5471048	0	0	1131459	6056000
1668500	1436470	5714347	5714347	0	0	1131459	6281500
1692000	1458026	5964713	5964713	0	0	1131459	6514000
1715500	1479634	6221141	6221141	0	0	1131459	6752500
1739000	1501509	6484159	6484159	0	0	1131459	6997000
1762500	1523546	6753185	6753185	0	0	1131459	7247500
1786000	1545740	7002756	7002756	0	0	1131459	7503000
1809500	1568095	7257327	7257327	0	0	1131459	7763500
1833000	1590611	7515898	7515898	0	0	1131459	8028000
1856500	1613285	7779469	7779469	0	0	1131459	8297500
1880000	1627822	8046040	8570000	1000000	8570000	1131459	8570000

3. Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods & Service Tax. Refer Sales literature for explanation of terms used in this illustration.

4. Surrender value is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV). SSV shall be reviewed in line with IRDAI Master Circular on Life Insurance Products, Ref: No. IRDAI/ACTL/MSTCIR/MISC/89/6/2024 dated 12th June, 2024 and any subsequent circulars issued by IRDAI in this regard. For surrender value calculation, it is assumed that the bonuses shall vest upon its declaration based on experience of the Corporation under this product, in the manner as per the terms and conditions of annual valuation results.

5. In any case the total death benefit at any time shall not be less than 105% of the total premiums paid (excluding GST, extra premium and rider premiums, if any).

-The actual allocation to policyholders, out of the surplus emerging from the actuarial investigation, shall be as approved by Central Government in accordance with provisions in this regard under LIC Act, 1956.

17. GRIEVANCE REDRESSAL MECHANISM

Of the Corporation:

The Corporation has Grievance Redressal Officers (GROs) at Branch/ Divisional/ Zonal/ Central Office to redress grievances of customers. The customers can visit our website (https://licindia.in/web/guest/grievances) for names and contact details of the GROs and other information related to grievances.

For ensuring quick redressal of customer grievances the Corporation has introduced Customer friendly Integrated Complaint Management System through our Customer Portal (website) http://www.licindia.in, where a registered policy holder can directly register complaint/ grievance and track its status. Customers can also contact at e-mail id co_complaints@ licindia.com for redressal of any grievances.

Claimants not satisfied with the decision of death claim repudiation have the option of referring their cases for review to Zonal Office Claims Dispute Redressal Committee or Central Office Claims Dispute Redressal Committee. A retired High Court/ District Court Judge is member of each of the Claims Dispute Redressal Committees.

Of IRDAI:

In case the customer is not satisfied with the response or do not receive the response from us within 15 days, then the customer may approach the Policyholder's Protection and Grievance Redressal Department through any of the following modes:

i) Calling Toll Free Number 155255/18004254732(i.e. IRDAI Grievance Call Centre-(BIMA BHAROSA SHIKAYAT NIVARAN KENDRA))

ii) Sending an email to complaints@irdai.gov.in

iii) Register the complaint online at https://bimabharosa.irdai.gov.in/

iv) Address for sending the complaint through courier/ letter:

General Manager, Policyholders Protection and Grievance Redressal Department, Insurance Regulatory and Development Authority of India, Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032, Telangana.

Of Ombudsman:

For redressal of Claims related grievances, claimants can also approach Insurance Ombudsman who provides for low cost and speedy arbitration to customers.

Section 45 of Insurance Act, 1938

The provision of Section 45 of the Insurance Act, 1938 shall be as amended from time to time. The current provision is as under:

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the 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.

(2) 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.

Explanation I- For the purposes of this sub-section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:-

(a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;

(b) the active concealment of a fact by the insured having knowledge or belief of the fact;

(c) any other act fitted to deceive; and

(d) any such act or omission as the law specially declares to be fraudulent.

Explanation II- Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

(3) Notwithstanding anything contained in subsection (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the misstatement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

Explanation – A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

(4) 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 that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

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 to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation - For the purposes of this sub-section, the misstatement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

(5) 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 are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

PROHIBITION OF REBATES (SECTION 41 OF THE INSURANCE ACT, 1938)

1) 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 or property 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 such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2) 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.

Various Sections of the Insurance Act, 1938, applicable to LIC to apply as amended from time to time.

This product brochure gives only salient features of the plan. For further details please refer to the Policy document on our website www.licindia.in or contact our nearest Branch Office.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAIor its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refunds of amounts. Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint.

LIFE INSURANCE CORPORATION OF INDIA

"Life Insurance Corporation of India" was established on 1st September, 1956 under Life Insurance Corporation Act, 1956, with the objective of spreading life insurance more widely, in particular to the rural areas with a view to reaching all insurable persons in the country and providing them adequate financial cover against insured events. LIC continues to be the important life insurer even in the liberalized scenario of Indian insurance and is moving fast on a new growth trajectory surpassing its own past records. In its existence of over six decades, LIC has grown from strength to strength in various areas of operation.



Registered Office:

Life Insurance Corporation of India,

Central Office,

Yogakshema, Jeevan Bima Marg, Mumbai – 400021.

Website: www.licindia.in

Registration Number: 512