

Part A

SBI Life – Smart Lifetime Saver (UIN:111N136V01)
An Individual, Non-linked, Participating (PAR), Whole Life Insurance Savings, Product

Part A

WELCOME LETTER

Date: <<dd/mm/yyyy>>

To,
<<>>
<<>>
<<>>
<<>>
<<>>
Contact Details: <<>>

Customer No.:	<<>>
Policy No.:	<<>>
Product Name:	SBI Life – Smart Lifetime Saver
UIN:	111N136V01

Dear <<>>

We welcome you to the SBI Life family and thank you for your trust in our products. Joining SBI Life family will give you access to the best customer service and to a wide range of products which cater to most of your life insurance needs.

Free Look Option

You can review the terms and conditions of the policy, within 15 days from the date of the receipt of the policy document for policies other than electronic policies and policies sourced through any channel other than Distance Marketing and within 30 days from the date of the receipt of the policy document for electronic policies and policies sourced through Distance Marketing Channel, and if you disagree with any of those terms and conditions, you have the option to return the policy stating the reasons for your objection. We will then refund the premium paid after deducting the stamp duty paid and medical expenses, incurred, if any, and applicable tax and/or any other statutory levies/ duty/ surcharges.

The proportionate risk premium along with the applicable tax and/or any other statutory levies/duty/surcharges, for the period of cover will also be deducted.

The Free look period applicable under this policy is <<15/30>> days. Your request for cancellation of this policy under the free look option must reach your nearest SBI Life Office within a period of <<15/30>> days.

Please note that you have opted for a Limited premium payment insurance policy. Your premium due dates are: <<dd/mm of every year / half year/<<dd of each month >>during Premium Payment Term

1. For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>>
2. Your Sourcing Bank/Branch is <<Sourcing Bank / Branch>> and Intermediary/Agent is << Intermediary/Agent Name / Code / Contact Details >>
3. In case you have any complaint/grievance you may contact the following official for resolution:
<<Regional Director’s address >>
4. We enclose the following as a part of the Policy booklet:
 - 4.1 Policy Document.
 - 4.2 First Premium Receipt.
 - 4.3 Copy of proposal form signed by you.
 - 4.4 Copy of KYC and other documents as follows:

Particulars	Documents Received
Age Proof	
Identity Proof	
Address Proof	
Consent & Revised Benefit Illustration	
Medical Reports	

5. In case of any clarification/discrepancy, Call us toll free on our customer service helpline 18002679090 or email us at info@sbilife.co.in, also you may visit us at www.sbilife.co.in

6. Register on our **Customer Self Service portal**, SBI Life Smart Care, https://smartcare.sbilife.co.in to avail various online services available.

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- 7. All your servicing requests should be submitted to your local SBI Life service branch as mentioned above or nearest SBI Life branch only.
- 8. Please note that the digitally signed copy of your policy document is available on our website www.sbilife.co.in. This can be viewed in a secure manner through one time password. Please visit our website for details.

Please check all details. Please make sure that the policy document is kept safely.

We always look forward to be your preferred Life Insurance Company for all your Life Insurance needs.

Yours truly,

<signature>

<<(Name of Signatory)>>

<<(Designation of Signatory)>>

Note: The translated version of this letter in the regional language is printed overleaf for your convenience. However, should there be any ambiguity or conflict between these two versions, the English version shall prevail.

SAMPLE

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SBI Life – Smart Lifetime Saver (UIN:111N136V01)
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Welcome Letter – Regional Language

SAMPLE

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First Premium Receipt

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SBI Life – Smart Lifetime Saver (UIN:111N136V01)
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KEY FEATURES DOCUMENT

Congratulations on your purchase. SBI Life – Smart Lifetime Saver (UIN: 111N136V01) offers you with life cover and other benefits as stated in the policy

1	Aim of policy	SBI Life – Smart Lifetime Saver is an individual, non-linked, participating (PAR), Whole life insurance savings product which provides financial protection against death of the life assured during the policy term while providing guaranteed income starting from the end of Premium payment Term till the end of Policy term .
2	Benefits of the policy	The policy offers the following benefits: <ol style="list-style-type: none"> Death Benefit: On Death of the life assured during the policy term, provided the policy is In-force, Death Benefit as explained in clause 3.2 of Part C of this policy document is payable. Non-Guaranteed Survival Income (Cash Bonus): On survival till the end of 7th policy year and if the policy is in-force, Non-Guaranteed Survival Income(Cash Bonus)as explained in clause 3.3.1 of Part C of this policy document is payable. Guaranteed Survival Income: On survival till the end of Premium Payment Term and if the policy is in-force, Guaranteed Survival Income as explained in clause 3.3.1 of Part C of this policy document is payable. Maturity Benefit: On surviving till the end of policy term, provided the policy is in-force, Maturity Benefit is payable as explained in Clause 3.4 of Part C of this policy document.
3	Other Benefits	Auto cover period: If atleast first 2 full policy years’ premiums but less than five full policy years’ premiums have been paid, Auto Cover Period of 1 year from the due date of first unpaid premium shall be available and if atleast 5 full policy years’ premiums have been paid and any subsequent premium is not duly paid, Auto Cover Period of 2 years from the due date of first unpaid premium shall be available. Please refer Clause 3.5 of Part C of this policy document
4	Policy Surrender Value	The policy will acquire Surrender Value only if premiums have been paid in full, for at least first 2 policy years’ On surrender, Guaranteed Surrender value (GSV) or Special Surrender Value (SSV), whichever is higher, will be paid. In addition, Accumulated Deferred Survival Income, if any, plus Guaranteed Survival Income and interim Non–Guaranteed Survival Income (Cash Bonus), if declared, will also be paid
5	Reduced Paid-Up Value	If the policy has acquired Surrender Value and no further premiums are paid then it can be converted to a reduced paid-up policy. Please refer section 6. Non-forfeiture Benefits of the policy document for details on the benefits payable for a reduced paid-up policy.
6	Loans on the Policy	Loan is not available under the product.
7	Exclusions	In case of death of the life assured due to suicide during the policy term, within 12 months: <ol style="list-style-type: none"> from the date of commencement of risk under the policy, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death, provided the policy is in force and no other death benefit shall be payable; or from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to an amount higher of 80% of the total premiums paid till the date of death or the surrender value as available on the date of death, provided the policy is in force and no other death benefits shall be payable.
8	Grace period	A grace period of 30 days from the premium due date will be allowed for payment of yearly and half yearly premiums and 15 days for monthly premiums. The policy will remain in force during the grace period. In case of death of the life assured during grace period, the balance of premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy.
9	Revival	If premiums are not paid within the period of grace and the policy is not surrendered, the policy may be revived for full benefits within five consecutive years from the date of the first unpaid premium while the life assured is still alive.
10	Free look provision	You can review the terms and conditions of the policy, within 15 days from the date of the receipt of the policy document for policies sourced through any mode other than Distance Marketing and electronic policies and within 30 days from the date of the receipt of the policy

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		document for electronic policies and policies sourced through Distance Marketing, from the date of the receipt of the policy document and where you disagree with any of those terms and conditions; you have the option to return the policy stating the reasons for your objection. Premiums paid by you will be refunded after deducting proportionate risk premium for the period of cover and the expenses incurred on medical examination of the proposer and stamp duty charges.
11	Tax	You may be eligible for Income Tax benefits as per the applicable income tax laws in India, which are subject to change from time to time. You are advised to consult your tax advisor on applicable tax benefits under the policy.
12	Claim Procedure	Details are mentioned in the Clause 10 of Part D of this Policy Document. You may contact the Company or your advisor or bank branch, for further details.

Note: This document contains brief information about the key features of the plan. The same shall not be construed as terms and conditions of the Policy or part thereof. For detailed terms and conditions governing the Policy, please read all parts of the Policy document. In case of any conflict between the information given in the Key Features document and the terms and conditions of the policy document, the terms and conditions of the Policy document shall prevail.



**POLICY
DOCUMENT**

SBI LIFE – SMART LIFETIME SAVER

UIN: 111N136V01

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

SBI Life Insurance Company Limited
Registration Number: 111 Regulated by IRDAI

Registered & Corporate Office: SBI Life Insurance Co. Ltd, "Natraj", M.V. Road & Western Express Highway Junction, Andheri (East),
Mumbai - 400 069.

Website: www.sbilife.co.in | Email: info@sbilife.co.in | CIN: L99999MH2000PLC129113
Toll Free: 1800 267 9090 (Between 9.00 am & 9.00 pm)

Policy Preamble

Welcome to your **SBI Life –Smart Lifetime Saver** policy and thank you for preferring **SBI Life Insurance Company Limited** to provide you with insurance solutions. The UIN allotted by Insurance Regulatory and Development Authority of India for this product is 111N136V01.

The information you have given in your proposal form, your personal statement together with any reports or other documents and declarations given by you shall form part of this contract of insurance with us. Your policy document, comprising this policy schedule along with the policy booklet and any endorsements, is evidence of the contract. You should read these documents carefully to make sure that you are satisfied. Please keep these in a safe place.

We request you to read this policy schedule along with the policy booklet. If you find any errors, please return your policy document for effecting corrections.

SBI Life – Smart Lifetime Saver provides a fine combination of insurance cover and guaranteed and non- guaranteed benefits.

Your Policy is an Individual, Non- linked, Participating (PAR), Whole Life Insurance savings product and you are entitled to a share of the profits under this group of policies.

In return for your premiums we will provide you the benefits as described in the policy document. The benefits available under this policy are subject to the payment of premiums as and when due.

The benefits will be paid to the person(s) entitled as set out in the policy document, such benefits have become payable and subject to the title of the persons claiming the payments.

Please communicate any change in your mailing address or any other communication details as soon as possible.

If you require further information, please contact us or the Intermediary / Agent, as mentioned below.

<<Intermediary / Agent>> Details: <<name>><<code>>
<< mobile number or landline number if mobile not available>>

Part A

SBI Life – Smart Lifetime Saver (UIN:111N136V01)
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Policy Schedule

Identification

1. Policy Number	<< as allotted by system >>
2. Proposal No.	<< from the proposal form >>
3. Proposal Date	<<dd/mm/yyyy>>
4. Customer ID	<<as allotted by system >>

Personal information

5. Name of the Life Assured	<< Title / First Name / Surname of the life assured >>	
6. Name of Proposer / Policyholder	<< Title / First Name / Surname of the policyholder >>	
7. Date of Birth	Life Assured	Policyholder
	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
8. Age at entry	Life Assured	Policyholder
9. Gender	Life Assured	Policyholder
	<< Male / Female / Third Gender>>	<< Male / Female / Third Gender>>
10. Mailing Address	<< Address for communication >>	
11. Telephone Number with STD Code of the policyholder		
12. Mobile Number of the policyholder		
13. E-Mail ID of the policyholder	<< E-Mail ID of the proposer >>	

Nomination

14. Name of the Nominee(s)	Relationship with the life assured	Gender	Age	% Share
15. Name of the Appointee(s)	Relationship with nominee	Gender	Age	

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Important dates	
16. Date of Commencement of Policy	<<dd/mm/yyyy>>
17. Date of Commencement of Risk	<<dd/mm/yyyy>>
18. Policy Anniversary Date	<<dd/mm>>
19. Date of Vesting of policy in the name of Life Assured (applicable in case Life assured is minor as on Date of Commencement of Policy)	<<dd/mm/yyyy / NA>>
20. Premium Due Dates	<<dd/mm/yyyy>>
21. Due Date of Last Premium	<<dd/mm/yyyy>>
22. Date of Maturity of Policy	<<dd/mm/yyyy>>
23. Date of First Guaranteed Survival Income	<<dd/mm/ yyyy>>
24. Date of First Non- Guaranteed Survival Income (Cash Bonus), if declared.	<<dd/mm/ yyyy>>

Basic policy information	
25. Basic Sum Assured (₹)	<<10 times Annualized Premium>>
26. Death Benefit Multiple (DBM)	<< >>
27. Sum Assured on Death	<<DBM * Annualized Premium>>
28. Guaranteed Sum Assured on Maturity	<< PPT * Annualized Premium >>
29. Annualized Premium (₹)	<<>>
30. Premium Frequency	<< Annual / Half Yearly / Monthly >>
31. Installment Premium (₹)	<<>>
32. Guaranteed Survival Income amount * (₹)	<p><<For 31- 60 payouts</p> <p>Rs << >> payable Annually for 1st 30 payouts</p> <p>Rs << >> payable Annually for next 30 payouts or till maturity, whichever is earlier.>></p> <p><<For 61- 91 payouts</p> <p>Rs << >> payable Annually for 1st 30 payouts</p> <p>Rs << >> payable Annually for next 30 payouts</p> <p>Rs << >> payable Annually till maturity.>></p>
33. Frequency of Guaranteed and Non-Guaranteed Survival Income (Cash Bonus, if declared)	Annual

***Indicates the amount payable on survival till the end of Premium payment term and if all due premiums are paid & policy is in-force. See policy conditions in the booklet for benefits payable under paid up policies**

Riders chosen	
Name of the Rider	UIN
<< Names of the selected Riders / No riders applicable >>	<< UIN / Not applicable >>

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Base Policy & Riders						
Benefit	Basic Sum Assured (₹)	Policy Term (Years)	Premium Payment Term (Years)	Installment Premium (₹)	Due Date of Last Premium	Date of Maturity / Cover end Date
Base Policy	<<>>	<<>>	<<>>	<<>>	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
SBI Life – Accidental Death Benefit Rider(UIN: 111B015V03)						
SBI Life - Accidental Total & Permanent Disability Benefit Rider (UIN: 111B016V03)						
Total Installment Premium(₹) (excluding applicable taxes)	<<>>					
Applicable taxes(₹)	<<>> in the first year					
Total Installment Premium, including applicable taxes	<<>> in the first year					
Applicable rate of Tax**	First Year <<%>>					
	Second Year <<%>>					

** includes Applicable Taxes and/ or any other Statutory levy/ duty/ surcharge, as notified by the Central and/or State Government from time to time as per the provisions of the prevalent tax laws.

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<< To be printed wherever applicable >>

Applicable clauses

<< To be printed only when the policyholder is staff member

We have awarded 0.50% higher Guaranteed Survival Income (included in amount reflected in Item No. 32 of Policy Schedule, mentioned above) to you >>

Signed for and on behalf of **SBI Life Insurance Company Limited,**

Authorised Signatory			
Name			
Designation			
Date		Place	

Stamp Duty of Rs. << amount >> is paid as provided under Article 47(D) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No.(<<Receipt No>> Validity Period Dt. <<dd/mm/yyyy>> To Dt.<<dd/mm/yyyy>> (O/w. No.<<Order No>>.)/Date : <<dd/mm/yyyy>>).

<< Digital Signature >>

(Signature)
Proper Officer

We request you to read this policy schedule along with the policy booklet. If you find any errors, please return your policy document for effecting corrections.

***** End of Policy Schedule*****

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Policy Booklet

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Part B**SBI Life – Smart Lifetime Saver (UIN: 111N136V01)**
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This is your policy booklet containing the various terms and conditions governing your policy. This policy booklet should be read in conjunction with the policy schedule and other related documents of your policy.

If you find any errors, please return the policy for effecting corrections.

1. Definitions

These definitions apply throughout your policy document.

The definitions are listed alphabetically.

Expressions	Meanings
1. Age	is the age as on last birthday; i.e., the age in completed years.
2. Age at Entry	is the Age (as defined above) on the date of commencement of your policy.
3. Accumulated Deferred Survival Income	is the deferred Guaranteed Survival Income, if any, accumulated along with applicable interest and deferred Non-Guaranteed Survival Income (Cash Bonus), if declared, accumulated along with applicable interest.
4. Annualized Premium	means the premium amount payable in a year, chosen by the policyholder excluding applicable taxes, underwriting extra premiums, rider premium and loading for modal premiums, if any.
5. Appointee	is the person who is so named in the proposal form or subsequently changed by an endorsement, who has the right to give a valid discharge to the policy monies in case of death of the Life Assured during the term of the policy while the nominee is a minor.
6. Assignee	is the person to whom the rights and benefits are transferred by virtue of an assignment under section 38 of the Insurance Act, 1938, as amended from time to time.
7. Base Policy	is that part of your Policy referring to basic benefit.
8. Basic Sum Assured	is the amount of insurance cover granted under the Base Policy at the time of the inception of policy. Basic Sum Assured is equal to 10 times the Annualized Premium.
9. Basis Point	is a standard measure for interest rates representing one-one hundredth of one percent i.e. One basis point is equal to 1/100th of 1%, or 0.01%, or 0.0001 or it can also be said that 1% is equal to 100 basis points (bps).
10. Beneficiary/Claimant	the person[s] nominated by the policy owner to receive the insurance benefits under the provisions of your policy. The Beneficiary/Claimant maybe you, or the nominee or the assignee or the legal heirs as the case may be. The beneficiary/Claimant may be stated in the policy schedule or may be changed or added subsequently. In case the Beneficiary/Claimant is not stated in the policy or becomes invalid for any reason whatsoever, the Beneficiary/Claimant will be the person[s] as certified by a court of competent jurisdiction. The terms beneficiary or claimant are interchangeable.
11. Birthday	is the conventional Birthday. If it is on 29th February, it will be considered as falling on the last day of February.
12. Business day	is our working day.
13. Cash Bonus Rate	is expressed as a percentage of Basic Sum Assured under the policy, if declared by the Company, in any year. Bonus is not guaranteed under the policy.
14. Date of Commencement of Policy	is the start date of the policy.
15. Date of Commencement of Risk	is the date from which the insurance cover under the policy commences.
16. Date of Maturity of Policy	is the date on which the term of the policy expires in case the policy is not terminated earlier.
17. Date of Revival	is the date on which the policy benefits are restored at the conclusion of the revival process.
18. Date of Surrender	is the date on which we receive a communication from you requesting for surrender of the policy with all the necessary requirements. In case the requirements are not received in full, the date of surrender will be the date on which the last requirement for surrender of policy is received.

Part B

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Expressions	Meanings
19. Death benefit	is the benefit payable on death of the life assured during the policy term as stated in the policy document.
20. Endorsement	a change in any of the terms and conditions of your policy, agreed to or issued by us, in writing.
21. Financial Year	is the period commencing from 1st April to the following 31st March or such other period as may be notified by the Government.
22. Free-look Period	is the period during which the policyholder has the option to return the policy and cancel the contract, if he/she is not satisfied with the terms and conditions of the policy.
23. Grace Period	is the period beyond the premium due date during which you can pay the premium without interest and other requirements and during which time the policy is considered to be in-force with the risk cover without any interruption as per the terms & conditions of the policy.
24. Guaranteed Surrender Value	is the minimum guaranteed amount of Surrender Value of the Policy, if any, payable to the policyholder on the surrender of the Policy.
25. Guaranteed Survival Income	is the amount payable at the end of each policy year, expressed as percentage of Basic Sum Assured, payable annually from the end of Premium Payment Term.
26. Guaranteed Sum Assured on Maturity	is equal to the Total Annualized Premiums payable under the policy.
27. In-force	is the status of the policy when all the due premiums have been paid upto date in accordance with the terms and conditions of this Policy Document.
28. Installment premium /Premium	is the contractual amount payable by you on each Premium Due Date in order to keep the insurance cover in force under the provisions of your policy. Underwriting extra, Rider premium, applicable taxes and levies if any, is payable in addition.
29. Instrument	cheque, demand draft, pay order etc.
30. Interim Cash Bonus Rate	is expressed as a percentage of Basic Sum Assured and would be declared from 7th policy year onwards, and will be payable on the policies exiting during the financial year.
31. Insurance Cover	means coverage for Insured Event. On occurrence of the insured event, the contingent benefits are payable to the Policyholder or Nominee or assignee or legal heir, as the case may be, and the insurance cover will cease thereafter.
32. Interim Non-Guaranteed Survival Income (Interim Cash Bonus)	is payable in case of Termination of policy during the financial year, provided minimum of 7 full years' premiums have been paid and will be equal to Interim Cash bonus rate, if declared, multiplied by the Basic Sum Assured.
33. Lapse	is the status of the policy when a due premium is not paid before the expiry of grace period.
34. Legal Heir	means the person(s) legally eligible to receive the insurance benefits under the provisions of the policy.
35. Life assured	is the person in relation to whose life, insurance cover and other benefits are granted under the policy.
36. Limited Premium	is the Installment Premium payable over the Premium Payment Term at the chosen Premium Frequency.
37. Maturity Benefit	is the benefit payable on maturity of the policy.
38. Minor	is a person who has not completed 18 years of age.
39. Nominee	is the person who is named as the Nominee in the proposal form or subsequently changed by an Endorsement, as per Section 39 of the Insurance Act, 1938, as amended from time to time, who has the right to give a valid discharge to the policy monies in case of the death of the Life Assured, during the term of the policy if such nomination is not disputed.
40. Non-Guaranteed Survival Income (Cash Bonus)	Is the amount that may be paid at the end of policy year starting from the end of the 7th policy year if the life assured survives, provided all premiums which have fallen due are paid. It is equal to Cash Bonus Rate, if declared, multiplied by the Basic Sum Assured.
41. Our, Us, We , Company	SBI Life Insurance Company Limited or its successors. We are regulated by the Insurance Regulatory and Development Authority of India (IRDAI). The registration number allotted by IRDAI is 111.
42. Paid-up	is the status of the policy if premiums have been paid for at least first 2 full policy years and subsequent premiums are not paid.
43. Paid-up Sum Assured on Death	The paid-up sum assured on death is equal to the Sum Assured on death multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
44. Participating	means that your policy would be entitled to a share of the profits emerging from our 'participating life insurance business' and would be paid as bonus, if declared.

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Expressions	Meanings
45. Paid – up Guaranteed Survival Income	is equal to Guaranteed Survival Income multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
46. Paid – up Non-Guaranteed Survival Income (Paid – up Cash Bonus)	is equal to Non-Guaranteed Survival Income (Cash Bonus), if declared, multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
47. Paid – up Sum Assured on Maturity	is equal to Guaranteed Sum Assured on Maturity multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
48. Interim Non-Guaranteed Survival Income (Paid-up Interim Cash Bonus)	is equal to Interim Non-Guaranteed Survival Income (Cash Bonus), if declared, multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
49. Policy Anniversary	is the same date each year during the policy term as the date of commencement. If the date of commencement is on 29th of February, the policy anniversary will be the last date of February.
50. Policy Document	means the policy schedule, policy booklet, endorsements (if any), rider documents (if any). Any subsequent written agreements (if any) mutually agreed by you and us during the term of the policy also forms a part of the Policy document.
51. Policyholder	is the owner of the policy and is referred to as the proposer in the proposal form. The policyholder need not necessarily be the same person as the life assured.
52. Policy Month	is the period from the date of commencement to the date one day prior to the corresponding date in the following calendar month or similar periods thereafter beginning from the dates in any calendar month corresponding to the date of commencement of policy. If the said corresponding date is not available in a calendar month, then the last day of the calendar month will be considered for this purpose.
53. Policy Schedule	is the document that sets out the details of your policy.
54. Policy Term	is the period commencing with the Date of Commencement of the Policy and terminating with the Date of Maturity.
55. Policy Year	is the period between two consecutive policy anniversaries; by convention, this period includes the first day and excludes the next policy anniversary day.
56. Premium Due Date	are the due dates on which the installment premiums are payable periodically as indicated in the Policy Schedule, during the Premium Payment Term. If the said corresponding date is not available in a calendar month, then the last day of the calendar month will be considered for this purpose.
57. Premium Frequency	is the period between two consecutive premium due dates at which the installments are payable under the policy; the premium frequency can be either of Yearly, Half-yearly, or Monthly.
58. Premium Payment Term(PPT)	is the period, in years, over which premiums are payable.
59. Revival	means restoration of the policy, which was discontinued due to the non-payment of premium, with all the benefits mentioned in the policy document, upon the receipt of all the premiums due and other charges or late fee if any, as per the terms and conditions of the policy and other documents proving continued insurability of the life assured, upon the company being satisfied as to the continued insurability of the insured or policyholder on the basis of the information, documents and reports furnished by the policyholder, in accordance with Board approved Underwriting policy.
60. Revival period	is a period of 5 consecutive years from the due date of first unpaid premium.
61. Rider	is an additional cover which can be opted along with base plan.
62. Rider Sum Assured	is the amount payable upon the happening of event insured under the rider.
63. Rider Term	is the period, in years, during which the contractual rider benefits are payable.
64. Surrender	is the complete withdrawal or voluntary termination of the entire policy.
65. Surrender Value	is an amount, if any, that becomes payable in case of surrender, in accordance with the terms and conditions of the policy.
66. Terminal Bonus	is the amount which may be paid over and above the cash bonus, if declared, and is payable at the time of termination of the policy, provided such a terminal bonus is declared by us and your policy is eligible for such terminal bonus.
67. Total Premiums paid / received	is the total of all the premiums received, excluding any extra premium, any rider premium

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Expressions	Meanings
	and applicable taxes.
68. Underwriting	- is the process of classification of lives into appropriate homogeneous groups based on the risks covered. - based on underwriting, a decision is taken on whether a risk cover can be granted and if so at what rates of premium and under what terms.
69. You, Your	is the person named as the Policyholder.

The above definitions are provided only for the purpose of proper comprehension of the terms & phrases used in the policy document. The actual benefits under the policy are payable strictly as per the terms and conditions of the policy only.

2. Abbreviations

Abbreviation	Stands for
IRDAI	Insurance Regulatory and Development Authority of India
Rs./ ₹	Indian Rupees
UIN	Unique Identification Number (allotted by IRDAI for this product)
GSV	Guaranteed Surrender Value
SSV	Special Surrender Value
PPT	Premium Payment Term
KYC	Know Your Customer

These abbreviations bear the meanings assigned to them elsewhere in the policy booklet.

Part C

3. Policy Benefits

3.1. Participation in Profits and Bonus

- 3.1.1. Your Policy gets a share of the profits emerging from our 'participating life insurance business' in the form of Cash Bonus and Terminal Bonus, if declared.
- 3.1.2. Cash Bonus Rate may be declared from end of the 7th policy year and would be expressed as a percentage of Basic Sum Assured. It will be based on the Statutory Valuation carried out at the end of every financial year under the prevailing regulations.
- 3.1.3. Interim Cash bonus, if any, would also be declared from 7th policy year onwards, and will be payable on the policies exiting during the financial year.
- 3.1.4. We may also declare the Terminal Bonus based on the Statutory Valuation and our experience. The Terminal Bonus, may be payable at the time of payment of death claim, surrender or maturity claim, as the case may be, provided such Terminal Bonus is declared under the policy.
- 3.1.5. In case you are not entitled to any benefits under the policy as per the terms and conditions of the policy, you are not entitled to the payment of bonus as well.

3.2. Death Benefit

- 3.2.1. If the Policy is in-force as on the date of death of the life assured, then higher of following benefits would be payable
- 3.2.1.1. Sum Assured on Death *plus* Guaranteed Survival Income, if any, *plus* Interim Non-Guaranteed Survival Income (Interim Cash Bonus), if declared, *plus* Terminal Bonus, if declared;
OR
- 3.2.1.2. 105% of total premiums paid upto the date of death
- Where, Sum Assured on Death is Death Benefit Multiple (DBM) multiplied by the annualized premium
Additionally, Accumulated Deferred Survival Income, if any will be paid
- 3.2.2. If your policy is under Auto Cover Period (refer clause 3.5) then the benefits as in clause 3.2.1 would be payable after deduction of
- 3.2.2.1. the unpaid premium[s] in respect of the policy up to the date of death, and
- 3.2.2.2. the premium payable for the outstanding policy year during which death has occurred
- 3.2.3. If your Policy is not in-force and the Auto cover period has also expired, but your policy has acquired paid-up value, we will pay the following if death occurs during the policy term.
- 3.2.3.1. Paid-up Sum Assured on Death *plus* Paid-up Guaranteed Survival Income, if any, *plus* Paid-up Interim Non-Guaranteed Survival Income (Paid-up Interim Cash Bonus), if declared, *plus* Terminal Bonus, if declared.
- 3.2.3.2. Additionally, Accumulated Deferred Survival Income, if any, will be paid.
- 3.2.4. If your policy is not in-force and has not acquired any paid-up value, nothing shall be payable under the policy and the contract comes to an end automatically.

3.3. Survival Benefit

- 3.3.1. **Non-Guaranteed Survival Income (Cash Bonus):**
- 3.3.1.1. On survival till the end of 7th policy year and if the policy is in-force, Non-Guaranteed Survival Income (Cash Bonus) equal to Cash Bonus Rate, if declared, multiplied by the Basic Sum Assured, will be paid annually till death, surrender or maturity, whichever is earlier.
- 3.3.2. **Guaranteed Survival Income:**
- 3.3.2.1. On survival till the end of Premium Payment Term and if the policy is in-force, Guaranteed Income as mentioned in Item No. 32 of Policy Schedule under Part A will be paid annually till death, surrender or maturity, whichever is earlier.
- 3.3.3. You will have an option to defer the payment of Survival Income (Guaranteed Survival Income and/or Non-Guaranteed Survival Income (Cash Bonus, if declared))

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- 3.3.3.1. You may withdraw the unpaid Accumulated Deferred Survival Income(es), if any, in lumpsum, anytime during the remaining policy term.
 - 3.3.3.2. The Accumulated Deferred Survival Income is payable as lumpsum to the policyholder on request at any point of time during the policy term, or on death of the Life Assured / surrender/ maturity, whichever is earlier.
 - 3.3.3.3. The interest rate used for accumulation of deferred Guaranteed Survival Income and Non-Guaranteed Survival Income (Cash Bonus), if declared, will be equal to the RBI Repo rate less 100 basis points as on 1st April of the financial year in which the accumulated amount is payable. Currently the Repo rate is 4.00% p.a. for financial year 2022-2023 and hence the applicable interest rate for Financial Year 2022-23 is 3.00% p.a, compounded annually.
- 3.3.4. You can change the payment option for future Survival Income(es), by sending a written request at least 30 days prior to end of policy year and will be effective from next policy anniversary.
- 3.3.4.1. There is no limitation on the number of times the option can be availed.
 - 3.3.4.2. Such request will only be applicable for future Survival Income(es), if declared / any. In case earlier Survival Income were deferred, the same will continue to accrue interest and can be withdrawn only in lumpsum through a separate request.
- 3.3.5. If the policy is not in-force but has acquired paid-up value, then
- 3.3.5.1. on survival starting from the end of Premium Payment Term, the Paid-up Guaranteed Survival Income will be payable annually, till the death of the life assured or surrender or maturity, whichever is earlier.
 - 3.3.5.2. on survival starting from the end of 7th policy year or from the year of paid up, whichever is later and if minimum of full 7 years premium has been paid, Paid-up non-guaranteed survival income (Paid-up Cash Bonus), if declared will be payable annually, till the death of the life assured or surrender or maturity, whichever is earlier.
 - 3.3.5.3. If you have opted to defer the Survival Income,
 - 3.3.5.3.1. the following will continue to accumulate with interest till date of death of the life assured/surrender/maturity of the policy, whichever is earlier
 - 3.3.5.3.1.1. the accumulated Survival Income, if any till date of paid up
 - 3.3.5.3.1.2. future paid – up guaranteed Survival Income from the end of premium payment term
 - 3.3.5.3.1.3. future paid-up non-guaranteed Survival Income (paid-up Cash Bonus), if declared, from the end of 7th policy year or from the year of paid up, whichever is later
 - 3.3.5.3.2. Accumulated survival income can be paid to the policyholder on request at any point of time, after the deferment of survival income during the policy term.

3.4. Maturity Benefit

- 3.4.1. If the Policy is in-force and the Life Assured survives till the end of Policy Term, then Guaranteed Sum Assured on Maturity plus Terminal bonus, if declared, will be paid at the end of the policy term, in lumpsum.
- 3.4.2. Additionally, Accumulated Deferred Survival Income, if any, (including Accumulated Guaranteed Survival Income and Accumulated Non-Guaranteed Survival Income (Cash Bonus), if declared) will be paid
- 3.4.3. If your Policy is not in-force but has acquired paid-up value and the life assured survives till the end of policy term, we will pay the Paid-up Sum Assured on Maturity plus Accumulated Deferred Survival Income, if any, and Terminal Bonus, if declared
- 3.4.4. In case the life assured does not survive the policy term, no benefit shall be payable at the end of the policy term.

3.5. Auto – Cover Period

- 3.5.1. If you have discontinued paying premium under your policy, Auto Cover period will be applicable to your paid –up policy as follows
 - 3.5.1.1. Auto Cover Period of 1 Year from date of First Unpaid Premium, if you have paid at least first two full policy year's premiums but less than 5 full policy year's premiums and any subsequent premiums are not duly paid.
 - 3.5.1.2. Auto Cover Period of 2 Years from date of First Unpaid Premium, if you have paid at least first five full policy year's premiums and any subsequent premiums are not duly paid.
 - 3.5.1.3. Auto cover is not available if you have not paid at least two policy years' full premiums.
- 3.5.2. During the Auto Cover Period the following benefits will be payable
 - 3.5.2.1. Death Benefit as applicable to in-force policy will be payable subject to recovery of unpaid premiums as explained under clause 3.2.2
 - 3.5.2.2. All other benefits as applicable to paid-up policies will be payable.

Part C

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3.6. Rider Benefit

- 3.6.1. You can choose to avail one or both riders for complete protection by paying additional premium.
- 3.6.2. Riders can be availed at inception or any policy anniversary of the base plan.
- 3.6.3. The rider premium payment term and policy term cannot be more than the outstanding premium payment term and outstanding policy term of the base plan, subject to board approved underwriting policy.
- 3.6.4. For more details on riders, please refer to "Rider Documents"

4. Premiums

- 4.1. You have to pay the premiums on or before the premium due dates or within the grace period.
- 4.2. You are required to pay the Premiums even if you do not receive Premium notice or any other communication from us.
- 4.3. In addition to the premium, you are liable to pay Applicable Taxes and/or any other statutory levy/ duty/ surcharge, on the premiums paid, at the rate notified by the Central Government/ State Government / Union Territories of India from time to time, as per the applicable tax laws and any other charge as per the product features.
- 4.4. If we receive any amount in excess of the required premium, we will refund the excess. We will not pay any interest on this excess amount.
- 4.5. If we receive any amount less than the required premium, we will not adjust the said amount towards premiums till you pay the balance of premium. We will not pay any interest on the partial premium paid by you on the amount received earlier.
- 4.6. The premium should always be paid in advance for full policy year. However, for your convenience, we may allow you other modes of payment of premium.
- 4.7. If your Policy is in force and it results into death claim, the balance of premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy, in case the claim is found admissible and payable.
- 4.8. The premium frequency can be changed only on a policy anniversary by sending a written request at least one month in advance. Change in premium frequency is subject to:
 - 4.8.1. Minimum premium requirement for the requested premium frequency
 - 4.8.2. Availability of the requested premium frequency on the day of change in premium frequency;
 - 4.8.3. Premium rates/ tables applicable for the changed premium frequency will be the same as the premium rates/ tables applicable on the date of commencement of policy
 - 4.8.4. The installment premium may change depending upon the frequency chosen.
- 4.9. If we pay your claim under any of your riders, you have to continue to pay the premiums for your base Policy and for remaining rider benefits, if any.

5. Grace Period

- 5.1. You can pay your premiums within a grace period of 30 days from the premium due date in case of yearly and half-yearly premium payment frequency and 15 days for monthly premium payment frequency.
- 5.2. If you do not pay your due premiums before the end of grace period, your policy shall lapse or become reduced paid-up, as the case may be.
- 5.3. Policy will remain in-force during the grace period.
- 5.4. In case of death of the life assured during grace period, the balance of premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy.

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Part D

6. Non-forfeiture Benefits

6.1. Reduced Paid –up Value

- 6.1.1. Your policy will acquire reduced paid-up value only if you have paid at least first 2 full policy years' premiums as per the terms and conditions of this Policy Document.
- 6.1.2. Death Benefit as mentioned in clause 3.2.3 will be paid.
- 6.1.3. Survival Benefit as mentioned in clause 3.3.5 will be paid.
- 6.1.4. Maturity Benefit as mentioned in clause 3.4.3 will be paid.
- 6.1.5. You may terminate your paid-up policy before maturity by surrendering the policy for surrender value.
- 6.1.6. If your policy has not acquired any paid-up value and is in lapsed status, we will not be liable to pay you any amount either on survival or death or surrender or on maturity

6.2. Surrender Value

- 6.2.1. You may surrender your policy during the term of the policy only if at least first two full policy years' premiums have been paid.
- 6.2.2. We will pay you either Guaranteed Surrender Value (GSV) or Non-Guaranteed Special Surrender Value (SSV), whichever is higher, if you decide to surrender your Policy.
- 6.2.3. In addition to the Surrender Value,
 - 6.2.3.1. Accumulated Deferred Survival Income, if any, plus Guaranteed Survival Income, if any and interim Non – Guaranteed survival income (Interim Cash Bonus), if declared will also be paid provided the policy is in force.
 - 6.2.3.2. Accumulated Deferred Survival Income, if any, plus Paid up Guaranteed Survival Income, if any and Paid up interim Non – Guaranteed survival income (Paid up Interim Cash Bonus), if declared will also be paid for reduced paid-up policy.
- 6.2.4. The Guaranteed Surrender Value is equal to GSV factors multiplied by Total Premiums Paid Less Guaranteed Survival Income applicable till the date on which surrender request is made. The GSV will be floored to a minimum of Zero (0).
- 6.2.5. The GSV factors will depend on the policy year in which the surrender request is made and have been provided in Annexure V.
- 6.2.6. The Special Surrender Value will be non-guaranteed and based on an assessment of the asset share progression at different durations of the policy. This assessment would be based on past financial and demographic experience of the product/group of similar products and likely future experience and will be reviewed from time to time depending on changes in internal and external experience and likely future experience.
- 6.2.7. Special Surrender Value (SSV) will be arrived at by multiplying the Paid-up Sum Assured on Maturity and Paid-up Basic Sum Assured with SSV factors.
Where Paid-up Sum Assured on Maturity = Guaranteed Sum Assured on Maturity * (No. of premiums paid ÷ Total no. of premiums payable)
Paid-up Basic Sum Assured = Basic Sum Assured * (No. of premiums paid ÷ Total no. of premiums payable)
- 6.2.8. SSV factors would be prescribed/modified from time-to-time with prior approval by IRDAI
- 6.2.9. The surrender of the Policy shall extinguish all rights and benefits under your Policy.

Part D

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7. Revival

- 7.1. If premiums are not paid within the grace period, your policy lapses or becomes paid-up. No benefits are then payable under your policy if your Policy has not acquired paid-up value.
- 7.2. If your Policy lapses then the rider(s) attached with your Policy will also lapse automatically.
- 7.3. You can revive your policy with or without riders, if any, during its revival period of 5 consecutive years from the date of the First Unpaid Premium.
- 7.4. You should write to us during the revival period requesting revival of your policy.
- 7.5. You have to submit Good Health Declaration and satisfy other underwriting requirements, if any. We may charge extra premium based on Company's board approved underwriting policy.
- 7.6. We may accept or reject your revival request. We will inform you about the same.
- 7.7. You have to pay all due premiums, not paid during the revival period, till the date of revival, along with interest. The due premiums would include installment premium including any extra premiums, if any.
- 7.8. The interest will be charged at a rate declared by the company from time to time and any revision in the basis of interest rate calculation will be with the prior approval of IRDAI. The nominal interest rate per annum is 250 basis points greater than the benchmark yield of RBI Repo Rate as on 1st April of each of the Financial Year and it will be compounding on a half-yearly basis. The Repo rate as on 1st April 2022 is 4.00%. For Financial Year 2022-23, the revival interest rate applicable is 6.50% p.a.
- 7.9. You cannot revive your policy after the expiry of the revival period.
- 7.10. Revival shall not be effective unless we accept the revival and intimate you the same in writing.
- 7.11. Once the revival is accepted and effected, your policy shall be eligible for all the benefits as applicable for an in-force policy.
- 7.12. In case of revival of a reduced paid-up policy
 - 7.12.1. where the policyholder has opted not to defer the Survival Income, then the incremental Survival Income due during the period the policy was in paid-up status, will not earn any interest and will be paid in lump sum on the date of revival.
 - 7.12.2. where the policyholder has opted to defer the Survival Income, then the incremental Survival Income due during the period the policy was in paid-up status, will not earn any interest and the incremental Survival Income due shall become attached to the policy on the date of revival and will start accumulating from the date of revival till death of the life assured/surrender/maturity of the policy, whichever is earlier or on policyholder request for payment of accumulated survival income, at any point in time.

8. Termination

- 8.1. Your policy will terminate at the earliest of the following:
 - 8.1.1. on payment of death benefit OR
 - 8.1.2. on the date of payout of Maturity benefit OR
 - 8.1.3. on payment of surrender value. OR
 - 8.1.4. on payment of free-look cancellation amount. OR
 - 8.1.5. On your policy being in a lapsed status without acquiring any paid- up value and after expiry of the revival period. However, death cover will terminate automatically if you fail to pay any renewal premium before the expiry of the grace period, provided the policy hasn't acquired paid up value

Part D

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9. General Terms

9.1. Free look Period

- 9.1.1. If you have purchased an electronic policy or a policy through distance marketing mode, you have free look period of 30 days from the date of the receipt of this policy document to review its terms and conditions. If you are not satisfied, you can return the policy to the company for cancellation stating the reasons for objection.
- 9.1.2. For policies purchased through a channel or mode other than that mentioned in 9.1.1 above, you have a free look period of 15 days from the date of receipt of this policy document to review its terms and conditions. If you are not satisfied, you can return the policy to the company for cancellation stating the reasons for objection.
- 9.1.3. We will then refund the premium paid subject only to deduction of the proportionate risk premium for the period of cover and the stamp duty charges paid and the expenses incurred on medical examination of the proposer incurred, if any
- 9.1.4. You cannot revive or restore your policy once you have returned your policy.

9.2. Suicide Exclusion

- 9.2.1. If the life assured, commits suicide during the policy term, within 12 months, we will not pay the death benefit.
- 9.2.2. We will calculate 12 months from the date of commencement of risk or from the date of revival of policy, whichever is applicable.
- 9.2.3. We will pay 80% of the total premiums paid till the date of death, if death due to suicide occurs within 12 months from the date of commencement of risk, provided the policy is in force and thereafter the contract would cease.
- 9.2.4. In case of suicide within 12 months from the date of revival of the policy, we will pay 80% of the total premiums paid till the date of death or the surrender value/policy account value as available on date of death, whichever is higher, provided the policy is in force and thereafter the Policy would cease.

9.3. Policy loan

- 9.3.1. Loan is not available under the product.

10. Claims

10.1. Death Claim

- 10.1.1. The policyholder, nominee or the legal heir, as the case may be, should intimate us about the death of the life assured in writing, stating at least the policy number, cause of death and date of death.
- 10.1.2. We will require the following documents to process the claim:
 - 10.1.2.1. Original policy document
 - 10.1.2.2. Original death certificate from municipal / local authorities
 - 10.1.2.3. Claimant's statement and claim forms in prescribed formats
 - 10.1.2.4. Hospital records including discharge summary, etc., wherever applicable
 - 10.1.2.5. Any other documents including post-mortem report, first information report in case of death due to accident
 - 10.1.2.6. Any other document which SBI Life may call, if found necessary in support of the claim
- 10.1.3. Claim under the policy may be filed with us within 90 days of date of claim event.
- 10.1.4. However, without prejudice, in case of delay in intimation or submission of claim documents beyond the stipulated period in the policy document or in the Statutes, We, may condone such delay and examine the admissibility or otherwise of the claim, if such delay is proved to be for reasons beyond the control of the nominee/claimant.
- 10.1.5. We will pay the claim, if found admissible, to the assignee, if the policy is assigned.
- 10.1.6. If the policy is not assigned, and
 - 10.1.6.1. you are not the life assured, we will pay you or your legal heir
 - 10.1.6.2. you are the life assured, we will pay

Part D

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- 10.1.6.2.1. the nominee, if the nominee is not a minor
- 10.1.6.2.2. the appointee, if the nominee is a minor
- 10.1.6.2.3. your legal heir, as certified by a court of competent jurisdiction if there is no nomination or if the nomination is not valid or challenged.

10.1.7. We may ask for additional information related to the claim

10.1.8. You can claim only once under this plan

10.1.9. If there is any legal proceedings pending before a court of competent jurisdiction about the title under the policy, the benefits shall be paid only to the person[s] as directed by the court.

10.1.10. For any claim related assistance, call us at our Claims Helpline on Toll free Number – 18002679090 (9a.m. to 9p.m.).

10.2. Maturity Claim

10.2.1. You will be required to submit the original policy document, and KYC documents to any of our offices along with your bank account details.

10.2.2. If you assign your policy, we will pay claim to the Assignee.

10.2.3. If the policy is not assigned, we will pay the claim to you.

10.3. Surrender Claim

10.3.1. We will require the original policy document to process the surrender claim. Discharge form may also be submitted.

10.3.2. If the policy is assigned, we will pay the assignee, the surrender value.

10.3.3. If the policy is not assigned, we will pay the surrender value to

10.3.3.1. You or

10.3.3.2. Your legal heir, in case of death of policyholder subsequent to the date of submission of request for surrender of the policy but before payment of surrender value.

Part E

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Part E

11. Charges

11.1. Charges

Being an individual, non-linked, participating (PAR) whole life insurance savings product, there are no explicit charges under this policy.

SAMPLE

Part F

SBI Life – Smart Lifetime Saver (UIN: 111N136V01) An Individual, Non-linked, Participating (PAR), Whole Life Insurance Savings, Product

Part F

12. General Terms - Miscellaneous

12.1. Nomination

- 12.1.1. If you are the policyholder and the life insurance cover is on your own life, you may, when effecting the policy or at any time before the policy matures for payment, nominate person or persons to whom the money secured by the policy shall be paid in the event of the death of the life assured.
- 12.1.2. If the nominee is a minor, you may appoint a person, competent to contract, as an appointee in the manner laid down by us, to receive the money secured by the policy in the event of death of the life assured during the minority of the nominee.
- 12.1.3. You may cancel or change the existing nomination.
- 12.1.4. An assignment or transfer of your policy under section 38 of the Insurance Act, 1938, as amended from time to time, shall cancel the nomination except under certain circumstances as prescribed under Section 39 of Insurance Act, 1938.
- 12.1.5. Your nomination should be registered in our records so as to make it binding on us.
- 12.1.6. For complete details about the nomination, please refer to Section 39 of the Insurance Act, 1938, as amended from time to time.
[A Leaflet containing the simplified version of the provisions of Section 39 is enclosed as Annexure – II for reference]

12.2. Assignment

- 12.2.1. You may assign the policy subject to the provisions of Section 38 of the Insurance Act, 1938, as amended from time to time.
- 12.2.2. We may decline to act upon any endorsement or deed of assignment if we have sufficient reasons and we will let you know in writing the reasons for such refusal.
- 12.2.3. You may prefer a claim to the Insurance Regulatory and Development Authority of India within 30 days of receipt of our communication intimating you about our declining to act upon the transfer or assignment of your policy.
- 12.2.4. You may assign your policy wholly or in part.
- 12.2.5. You may assign your policy either absolutely or conditionally (as prescribed under Section 38 of the Insurance Act, 1938). At any point of time there can be only one assignment under your policy.
- 12.2.6. The assignment or reassignment of your policy should be registered with us so as to make it binding on us.
- 12.2.7. For complete details about the Assignment or transfer of the policy, please refer to Section 38 of the Insurance Act, 1938, as amended from time to time.
[A Leaflet containing the simplified version of the provisions of Section 38 is enclosed in Annexure – (I) for reference]

12.3. Non-Disclosure

- 12.3.1. We have issued your policy based on the statements in your proposal form, personal statement, medical reports and any other documents that are submitted to us.

- 12.3.2. If we find that any of this information is inaccurate or false or you have withheld any material information or in case of fraud, we will have a right to cancel your policy as per the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.
[A leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure – III for reference.]

12.4. Misstatement of age

- 12.4.1. If we find that the correct age of the life assured is different from that mentioned in the proposal form, we will check the insured's eligibility for the life cover as on the date of commencement of policy.
- 12.4.2. If eligible,
12.4.2.1. If the correct age is found to be higher, we will revise the benefits (as applicable).
12.4.2.2. We will terminate your policy by paying the surrender value, if any, if you disagree with the reduced benefits.
12.4.2.3. If the correct age is found to be lower, we will revise the benefits (as applicable)
- 12.4.3. If not eligible,
12.4.3.1. We will terminate your policy per the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.
12.4.3.2. We will pay you the Total Premiums paid without interest and after deducting all applicable survival benefits paid, expenses like Medical expenses, Stamp duty, Proportionate Risk premium along with applicable taxes, cesses and levies, etc., incurred by us under the Policy.
- 12.4.4. Misstatement of age is subject to the provisions of Section 45 of Insurance Act, 1938, as amended from time to time

12.5. Taxation

- 12.5.1. You are liable to pay the Applicable Taxes and/or any other statutory levy/duty/ surcharge, at the rate notified by the State Government or Central Government of India from time to time, as per the applicable tax laws on basic premium, rider premium and/or other charges (if any) as per the product features.
- 12.5.2. You may be eligible for Income Tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time. You are advised to consult your tax advisor on applicable tax benefits under the policy
- 12.5.3. We shall deduct income tax at source (TDS) on payments made under the policy as per the applicable income tax laws in India

12.6. Date formats

Unless otherwise stated, all dates described and used in the policy schedule are in dd/mm/yyyy formats.

12.7. Electronic transactions

We shall accept premiums and pay benefits through any approved modes including electronic transfers.

12.8. Communications

- 12.8.1. We will communicate to you in writing and deliver the correspondence by hand, post, e-mail or any other approved mode.
- 12.8.2. We will send correspondence to the mailing address you have provided in the proposal form or to the address subsequently changed and registered by you with us.
- 12.8.3. You should also communicate in writing and deliver the correspondence by hand, post, facsimile, e-mail or any other approved mode.
- 12.8.4. Your correspondence can be addressed to any of SBI Life branch offices or to its Central Processing Centre at the address below:
SBI Life Insurance Company Limited,
Central Processing Centre,
7th Level (D Wing) & 8th Level,
Seawoods Grand Central

Tower 2, Plot No R-1, Sector-40,
Seawoods, Nerul Node, Dist. Thane,
Navi Mumbai - 400 706
Telephone No.: + 91 - 22 - 6645 6785
E-mail: info@sbilife.co.in

12.8.5. It is important that you keep us informed of your change in address and any other communication details.

12.9. Issuance of Duplicate Policy

12.9.1. The Policyholder can make an application for duplicate Policy on payment of Policy Printing Charges of ₹100 Plus Stamp duty Plus GST, upon loss of policy document along with other requirements as may be prescribed by the Company.

Part G

SBI Life – Smart Lifetime Saver (UIN: 111N136V01) An Individual, Non-linked, Participating (PAR), Whole Life Insurance Savings, Product

Part G

13. Complaints

13.1. Grievance redressal procedure

- 13.1.1 If you have any query, complaint or grievance, you may approach any of our offices.
- 13.1.2 You can also call us on our toll-free number: 1800 267 9090 (9 am to 9 pm and these timings are subject to change)
- 13.1.3 You can also send an email to us on info@sbilife.co.in
- 13.1.4 If you are not satisfied with our decision or have not received any response within 15 days, you may write to us at:
Head – Client Relationship,
SBI Life Insurance Company Limited
Central Processing Centre,
7th Level (D Wing) & 8th Level,
Seawoods Grand Central
Tower 2, Plot No R-1, Sector-40,
Seawoods, Nerul Node, Dist. Thane,
Navi Mumbai- 400 706.
Telephone No.: +91 - 22 – 6645 6785
E-mail Id: hcr@sbilife.co.in
- 13.1.5 In case the complaint is not fully attended by us within 15 days of lodging the complaint through our Grievance Redressal Mechanism; you may escalate the complaint to IRDAI through the Bima Bharosa Portal (IRDAI): <https://bimabharosa.irdai.gov.in/> or contact IRDAI Grievance Call Centre on toll-free number : 155255 / 1800 4254 732 or alternatively you may send an email on complaints@irdai.gov.in
- 13.1.6 The postal address of IRDAI for communication for complaints by paper is as follows: Policyholders' Protection Grievance Redressal Department, Insurance Regulatory and Development Authority of India, SY No 115/1, Financial district, Nanakramguda, Gachibowli, Hyderabad – 500032.
- 13.1.7 In case you are not satisfied with our decision or not received a response within 30 days from the date of filing your complaints with us and the issue pertains to Rule 13 and 14(3) of Insurance Ombudsman Rules, 2017, you may approach the Insurance Ombudsman. You can make the complaint to the Ombudsman as per provision 13 and 14(3) of the said rules. The relevant provisions have been mentioned in the section "Relevant Statutes".
- 13.1.8 The address of the Insurance Ombudsman and the Insurance Ombudsman Rules, 2017, are, available on the website of IRDAI, <https://www.irdai.gov.in> and in our website <http://www.sbilife.co.in>. The address of the ombudsman at Mumbai is:
Office of the Insurance Ombudsman
3rd Floor, Jeevan Seva Annexe,
S.V. Road, Santa Cruz (W),
Mumbai – 400 054.
Telephone No.: +91 – 22 – 69038821/23/24/25/26/27/28/29/30/31
Fax No. : +91 – 22 – 2610 6052
E-mail : bimalokpal.mumbai@cioins.co.in
- 13.1.9 We have also enclosed a list of addresses of insurance ombudsmen in Annexure IV for reference.

14. Relevant Statutes**14.1. Governing laws and jurisdiction**

14.1.1. This is subject to prevailing Indian Laws. Any dispute that may arise in connection with this shall be subject to the jurisdiction of the competent Indian Courts.

14.2. Section 41 of the Insurance Act 1938, as amended from time to time

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees

14.3. Section 45 of the Insurance Act 1938, as amended from time to time

[A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure – (III) for reference.]

14.4. Rule 13 of Ombudsman Rules, 2017

1. The Ombudsman may receive and consider complaints or disputes relating to:

- a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- b) any partial or total repudiation of claims by the life insurer, General insurer or the health insurer;
- c) disputes over premium paid or payable in terms of insurance policy;
- d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- e) legal construction of insurance policies in so far as the dispute relates to claim;
- f) policy servicing related grievances against insurers and their agents and intermediaries;
- g) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- h) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- i) any other matter resulting from the violation of provisions of the Insurance Act, 1938, as amended from time to time or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f).

2. The Ombudsman shall act as counselor and mediator relating to matters specified in sub-rule (1) provided there is written consent of the parties to the dispute.

3. The Ombudsman shall be precluded from handling any matter if he is an interested party or having conflict of interest.

4. The Central Government or as the case may be, the IRDAI may, at any time refer any complaint or dispute relating to insurance matters specified in sub-rule (1), to the Insurance Ombudsman and such complaint or dispute shall be entertained by the Insurance Ombudsman and be dealt with as if it is a complaint made under Rule 14.

14.5. Rule 14 of Ombudsman Rules, 2017

- (1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.
- (2) The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.
- (3) No complaint to the Ombudsman shall lie unless –
 - a) The complainant makes a written representation to the insurer named in the complaint and
 - a. Either the insurer had rejected the complaint; or
 - b. the complainant had not received any reply within a period of one month after the insurer received his representation; or
 - c. the complainant is not satisfied with the reply given to him by the insurer
 - b) the complaint is made within one year
 - a. after the order of the insurer rejecting the representation is received; or
 - b. after receipt of decision of the insurer which is not to the satisfaction of the complainant; or
 - c. after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant
- (4) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
- (5) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

14.6. Protection of Policyholders' Interest

The IRDAI (Protection of Policyholders' Interest) Regulation, 2017, provide for protection of the interests of the policyholders. The provisions of this regulations will be applicable and subject to the prevailing law, as amended from time to time.

Rider Document

This is your rider document containing the various terms and conditions governing the rider benefits.

1 SBI Life – Accidental Death Benefit Rider

1.1 General Conditions

- 1.1.1 The UIN allotted by IRDAI for SBI Life – Accidental Death Benefit Rider is 111B015V03.
- 1.1.2 The terms and conditions specified in this rider document will apply only if your policy schedule shows that we have offered this rider to you and only if you have paid the requisite premium for the rider regularly.
- 1.1.3 We will pay the Rider Sum Assured to the nominee, appointee or the legal heir, as the case may be.
- 1.1.4 Your Rider Sum Assured will be the same during the rider term.
- 1.1.5 We will pay the Rider Sum Assured in case the life assured dies as a result of accident during the rider term subject to all of the following:
 - 1.1.5.1 Your policy as well as this rider are in-force.
 - 1.1.5.2 The life assured has died as a result of an accident as defined in this rider document.
 - 1.1.5.3 Such accidental death should be proved to our satisfaction.
 - 1.1.5.4 The death of the life assured should occur within 120 days from the date of accident but before the date of expiry of the term for this rider.
 - 1.1.5.5 The death must be solely and directly due to the injuries from the accident and it should be independent of all other causes.
 - 1.1.5.6 The total sum assured under this rider on all of your individual policies put together will not exceed Rs. 50,00,000.
- 1.1.6 You may discontinue your rider alone during the rider term. You should inform us in writing.
- 1.1.7 You cannot opt for only rider benefit under the policy unless you opt for the Main Policy. The rider benefit is not available on a standalone basis.
- 1.1.8 The following provisions contained in the policy booklet will also apply for this rider:
 - Grace period
 - Revival
 - Misstatement of age
 - Complaints
 - Relevant statutes

1.2 Definition of Accident

"An accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means".

1.3 Exclusions

We will not pay the Accidental Death sum assured for deaths arising as a consequence of or occurring during the following events:

- 1.3.1 Infection: Death caused or contributed to, by any infection, except infection caused by an external visible wound accidentally sustained
- 1.3.2 Drug abuse: Life assured is under the influence of alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- 1.3.3 Self-inflicted injury: Intentional self-inflicted injury including the injuries arising out of attempted suicide
- 1.3.4 Criminal acts: Life assured's involvement in criminal and / or unlawful acts with criminal or unlawful intent
- 1.3.5 War and civil commotion: War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion
- 1.3.6 Nuclear contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature
- 1.3.7 Aviation: Life assured's participation in any flying activity, other than as a passenger in a commercially licensed aircraft
- 1.3.8 Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by us.

1.4 Paid-up Value

- 1.4.1 Your limited premium policy will acquire paid-up value if you have paid premiums for at least first two policy years.
- 1.4.2 Paid-up Sum Assured will be payable on death due to accident where
- 1.4.3 Paid-up Sum Assured will be equal to Accidental Death Benefit Rider Sum Assured * (No. of premiums paid ÷ Total no. of premiums payable)
- 1.4.4 If your policy is a single premium or Regular premium policy, then Paid-up Status will not be applicable.

1.5 Surrender

- 1.5.1 You may surrender your rider during the rider term after the completion of the first policy year. Such surrenders will be subject to all of the following:
 - 1.5.1.1 If you are paying regular premiums, we will not pay any surrender value.
 - 1.5.1.2 If you have paid single or limited premium payment premium, we will pay a surrender value.
 - 1.5.1.3 You may surrender this rider alone and still continue to avail other benefits by keeping the other riders and benefits in-force by paying the premiums as and when due.
 - 1.5.1.4 You cannot restore your rider once you have surrendered the rider.
 - 1.5.1.5 If you surrender the base policy, your riders will also be surrendered automatically.
 - 1.5.1.6 We will not pay the rider benefit in case of accidental death of the life assured after we pay the surrender value.
 - 1.5.1.7 The surrender value payable under this rider benefit for Single premium option is calculated as:

Single Premium (exclusive of applicable taxes) × 75% × Outstanding rider term ÷ Rider Term
 - 1.5.1.8 The surrender value payable under this rider benefit for Limited premium payment option is calculated as:

75% of Total Rider premiums paid (exclusive of applicable taxes) * {Outstanding Rider term ÷ Rider Term} * {Number of premiums paid ÷ Total number of premiums payable}”
 - 1.5.1.9 The single or limited premium used in the calculation of surrender value will be the premium charged for the rider, excluding taxes.
 - 1.5.1.10 Outstanding rider term will be calculated as:
Rider Term, in months – Completed months as on the date of receipt of surrender request

1.6 Termination

Your rider will terminate on the earliest of the following:

- 1.6.1 on payment of accidental death benefit or
- 1.6.2 the date on which your base policy or rider terminates or
- 1.6.3 on the date your rider term ends or
- 1.6.4 on payment of rider surrender value, if any, or on your application to surrender the rider if there is no surrender value payable under this rider or
- 1.6.5 at the end of the revival period, if you have not revived your rider. However, the rider cover will terminate at the end of grace period if you do not pay the premium on the due dates, provided the policy has not acquired the paid-up value.

2 SBI Life – Accidental Total & Permanent Disability Benefit Rider

2.1 General Conditions

- 2.1.1 The UIN allotted by IRDAI for SBI Life – Accidental Total & Permanent Disability Benefit Rider is 111B016V03.
- 2.1.2 The terms and conditions specified in this rider document will apply only if your policy schedule shows that we have offered this rider to you and only if you have paid the requisite premium for the rider regularly.
- 2.1.3 Your Rider Sum Assured will be the same during the rider term.
- 2.1.4 We will pay the Rider Sum Assured to you on the occurrence of accidental total and permanent disability (ATPD) of the life assured during the rider term subject to all of the following:
- 2.1.5 Your policy as well as this rider are in-force.
- 2.1.6 The accident and the resulting disability should be as defined in the rider document and should be proved to our satisfaction.
- 2.1.7 The total sum assured under this rider on all of your individual policies put together will not exceed Rs. 50,00,000.
- 2.1.8 You may discontinue your rider alone during the rider term. You should inform us in writing.
- 2.1.9 You cannot opt for only rider benefit under the policy unless you opt for the Main Policy. The rider benefit is not available on a standalone basis.
- 2.1.10 The following provisions contained in the policy booklet will also apply for this rider:
 - Free-look
 - Grace period
 - Revival
 - Misstatement of age
 - Complaints
 - Relevant statutes

2.2 Definition of ATPD

- 2.2.1 'Accidental Total and Permanent Disability' is the condition in which the life assured becomes incapacitated and as a result, not able to earn an income from any work, occupation or profession for the rest of his/her life. Disability must be caused solely and directly by external, violent, unforeseeable and visible means, occurring independently of any other causes and prove to the satisfaction of the insurer. The permanence of the disability will only be established 180 days following the date of the event causing the disability.
- 2.2.2 Total and permanent disability also includes the loss of both arms, or both legs, or one arm and one leg, or both eyes. Loss of arms or legs means dismemberment by amputation of the entire hand or foot. Loss of eyes means entire and irrecoverable loss of sight.

2.3 Definition of Accident:

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means

2.4 Exclusions

We will not pay the ATPD sum assured for the disability arising as a consequence of or occurring during the following events:

- 2.4.1 Infection: Disability is caused or contributed to, by any infection, except infection caused by an external visible wound accidentally sustained
- 2.4.2 Drug abuse: Life assured is under the influence of alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- 2.4.3 Self-inflicted injury: Intentional self-inflicted injury including the injuries arising out of attempted suicide
- 2.4.4 Criminal acts: Life assured's involvement in criminal and / or unlawful acts with criminal or unlawful intent
- 2.4.5 War and civil commotion: War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion
- 2.4.6 Nuclear contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature
- 2.4.7 Aviation: Life assured's participation in any flying activity, other than as a passenger in a commercially licensed aircraft
- 2.4.8 Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by us

2.5 Paid-up Value

- 2.5.1 Your limited premium policy will acquire paid-up value if you have paid premiums for at least first two policy years.
- 2.5.2 Paid-up Sum Assured will be payable on occurrence of accidental total and permanent disability where Paid-up Sum Assured will be equal to ATPD sum assured * (No. of premiums paid ÷ Total no. of premiums payable)
- 2.5.3 If your policy is a single premium or Regular premium policy, then Paid-up Status will not be applicable.

2.6 Surrender

- 2.6.1 You may surrender your rider during the rider term after the completion of the first policy year. Such surrenders will be subject to all of the following:
- 2.6.1.1 If you are paying regular premiums, we will not pay any surrender value.
 - 2.6.1.2 If you have paid single or limited premium payment premium, we will pay a surrender value.
 - 2.6.1.3 You may surrender this rider alone and still continue to avail other benefits by keeping the other riders and benefits in-force by paying the premiums as and when due.
 - 2.6.1.4 You cannot restore your rider once you have surrendered the rider.
 - 2.6.1.5 If you surrender the base policy, your riders will also be surrendered automatically.
 - 2.6.1.6 We will not pay the rider benefit in case of disability of the life assured after we pay the surrender value.
 - 2.6.1.7 The surrender value payable under the rider benefit for Single premium option is calculated as:
$$\text{Single Premium (exclusive of applicable taxes)} \times 75\% \times \text{Outstanding rider term} \div \text{Rider Term}$$
 - 2.6.1.8 The surrender value payable under the rider benefit for Limited premium payment option is calculated as:
$$75\% \text{ of Total premiums paid (exclusive of applicable taxes)} * \{ \text{Outstanding rider term} \div \text{Rider Term} \} * \{ \text{Number of premiums paid} \div \text{Total number of premiums payable} \}$$
 - 2.6.1.9 The single or limited premium used in the calculation of surrender value will be the premium charged for the rider, excluding applicable taxes.
 - 2.6.1.10 Outstanding rider term will be calculated as:
Rider Term, in months – Completed months as on the date of receipt of surrender request

2.7 Termination

Your rider will terminate on the earliest of the following:

- 2.7.1 on payment of ATPD benefit or
- 2.7.2 the date on which your base policy or rider policy terminates or
- 2.7.3 on the date your rider term ends or
- 2.7.4 on payment of rider surrender value, if any, or on your application to surrender the rider if there is no surrender value payable under this rider or
- 2.7.5 at the end of the revival period, if you have not revived your rider. However, the rider cover will terminate at the end of grace period if you do not pay the premium on the due dates, provided the policy has not acquired the paid-up value.

Annexure-I

A. Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938, as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.
02. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
03. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
05. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
06. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
07. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
08. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
09. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is
 - a. not bonafide or
 - b. not in the interest of the policyholder or
 - c. not in public interest or
 - d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR
 - ii. the insured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the policy
 - c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details.]

B. Section 39 - Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
02. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
03. Nomination can be made at any time before the maturity of the policy.
04. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
05. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
09. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. Where the policyholder whose life is insured nominates his
 - a. parents or
 - b. spouse or
 - c. children or
 - d. spouse and children
 - e. or any of them

the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance (Amendment) Act, 2015
16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Amendment) Act 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details.]

Annexure-III

C. Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015 are as follows:

01. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 3 yrs from
- the date of issuance of policy or
 - the date of commencement of risk or
 - the date of revival of policy or
 - the date of rider to the policy

whichever is later.

02. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
- the date of issuance of policy or
 - the date of commencement of risk or
 - the date of revival of policy or
 - the date of rider to the policy

whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
- The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - The active concealment of a fact by the insured having knowledge or belief of the fact;
 - Any other act fitted to deceive; and
 - Any such act or omission as the law specifically declares to be fraudulent.

04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.

08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.

09. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details]

Annexure-IV

List of Ombudsman Centres with Address

Office of the Ombudsman	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.

JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioinsco.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry..
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh :Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Annexure-V

GSV Factors

Poli cy Yea r / Poli cy Ter m	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
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12	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%
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17	61%	61%	60%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%
18	62%	62%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%
19	63%	63%	62%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%
20	64%	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%
21	65%	65%	64%	64%	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%
22	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%
23	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%
24	68%	68%	67%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%
25	69%	69%	68%	68%	68%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%

26	71 %	70 %	69 %	69 %	69 %	68 %	68 %	67 %	67 %	67 %	66 %	66 %	66 %	65 %	65 %	65 %	64 %
27	72 %	71 %	71 %	70 %	70 %	69 %	69 %	68 %	68 %	67 %	67 %	67 %	66 %	66 %	66 %	65 %	65 %
28	73 %	72 %	72 %	71 %	70 %	70 %	70 %	69 %	69 %	68 %	68 %	68 %	67 %	67 %	66 %	66 %	66 %
29	74 %	73 %	73 %	72 %	71 %	71 %	70 %	70 %	70 %	69 %	69 %	68 %	68 %	68 %	67 %	67 %	67 %
30	75 %	74 %	74 %	73 %	72 %	72 %	71 %	71 %	70 %	70 %	70 %	69 %	69 %	68 %	68 %	68 %	67 %
31	76 %	75 %	75 %	74 %	73 %	73 %	72 %	72 %	71 %	71 %	70 %	70 %	70 %	69 %	69 %	68 %	68 %
32	77 %	76 %	76 %	75 %	74 %	74 %	73 %	73 %	72 %	72 %	71 %	71 %	70 %	70 %	70 %	69 %	69 %
33	78 %	77 %	77 %	76 %	75 %	75 %	74 %	74 %	73 %	73 %	72 %	72 %	71 %	71 %	70 %	70 %	70 %
34	79 %	78 %	78 %	77 %	76 %	76 %	75 %	75 %	74 %	73 %	73 %	73 %	72 %	72 %	71 %	71 %	70 %
35	80 %	79 %	79 %	78 %	77 %	77 %	76 %	75 %	75 %	74 %	74 %	73 %	73 %	72 %	72 %	72 %	71 %
36	81 %	81 %	80 %	79 %	78 %	78 %	77 %	76 %	76 %	75 %	75 %	74 %	74 %	73 %	73 %	72 %	72 %
37	82 %	82 %	81 %	80 %	79 %	79 %	78 %	77 %	77 %	76 %	76 %	75 %	74 %	74 %	74 %	73 %	73 %
38	84 %	83 %	82 %	81 %	80 %	80 %	79 %	78 %	78 %	77 %	76 %	76 %	75 %	75 %	74 %	74 %	73 %
39	85 %	84 %	83 %	82 %	81 %	80 %	80 %	79 %	78 %	78 %	77 %	77 %	76 %	76 %	75 %	75 %	74 %
40	86 %	85 %	84 %	83 %	82 %	81 %	81 %	80 %	79 %	79 %	78 %	78 %	77 %	76 %	76 %	75 %	75 %
41	87 %	86 %	85 %	84 %	83 %	82 %	82 %	81 %	80 %	80 %	79 %	78 %	78 %	77 %	77 %	76 %	76 %
42	88 %	87 %	86 %	85 %	84 %	83 %	83 %	82 %	81 %	80 %	80 %	79 %	79 %	78 %	77 %	77 %	76 %
43	89 %	88 %	87 %	86 %	85 %	84 %	83 %	83 %	82 %	81 %	81 %	80 %	79 %	79 %	78 %	78 %	77 %
44	90 %	89 %	88 %	87 %	86 %	85 %	84 %	84 %	83 %	82 %	81 %	81 %	80 %	80 %	79 %	78 %	78 %
45	90 %	90 %	89 %	88 %	87 %	86 %	85 %	85 %	84 %	83 %	82 %	82 %	81 %	80 %	80 %	79 %	79 %
46		90 %	90 %	89 %	88 %	87 %	86 %	85 %	85 %	84 %	83 %	83 %	82 %	81 %	81 %	80 %	79 %
47			90 %	90 %	89 %	88 %	87 %	86 %	86 %	85 %	84 %	83 %	83 %	82 %	81 %	81 %	80 %
48				90 %	90 %	89 %	88 %	87 %	86 %	86 %	85 %	84 %	83 %	83 %	82 %	82 %	81 %
49					90 %	90 %	89 %	88 %	87 %	87 %	86 %	85 %	84 %	84 %	83 %	82 %	82 %
50						90 %	90 %	89 %	88 %	87 %	87 %	86 %	85 %	84 %	84 %	83 %	82 %
51							90 %	90 %	89 %	88 %	87 %	87 %	86 %	85 %	85 %	84 %	83 %
52								90 %	90 %	89 %	88 %	88 %	87 %	86 %	85 %	85 %	84 %
53									90 %	90 %	89 %	88 %	88 %	87 %	86 %	85 %	85 %
54										90 %	90 %	89 %	88 %	88 %	87 %	86 %	85 %
55											90 %	90 %	89 %	88 %	88 %	87 %	86 %
56												90 %	90 %	89 %	88 %	88 %	87 %

57																	90%	90%	89%	88%	88%
58																		90%	90%	89%	88%
59																			90%	90%	89%
60																				90%	90%
61																					90%

Policy Year / Policy Term	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
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16	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%
17	57%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	56%
18	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%
19	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%
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21	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%
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23	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	60%	60%	59%	59%	59%
24	63%	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	60%
25	63%	63%	63%	63%	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	61%	60%	60%
26	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	62%	62%	61%	61%	61%	61%
27	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%	62%	62%	61%
28	66%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%
29	66%	66%	66%	65%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%
30	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%
31	68%	67%	67%	67%	67%	66%	66%	66%	65%	65%	65%	65%	65%	64%	64%	64%	64%
32	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%	64%	64%
33	69%	69%	69%	68%	68%	68%	67%	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%
34	70%	70%	69%	69%	69%	68%	68%	68%	67%	67%	67%	67%	66%	66%	66%	66%	65%
35	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%	68%	67%	67%	67%	66%	66%	66%
36	71%	71%	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%	68%	67%	67%	67%	67%
37	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%	68%	67%	67%
38	73%	73%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%	68%
39	74%	73%	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	68%
40	74%	74%	74%	73%	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%
41	75%	75%	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%
42	76%	75%	75%	75%	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%	70%	70%
43	77%	76%	76%	75%	75%	74%	74%	74%	73%	73%	73%	72%	72%	71%	71%	71%	71%
44	77%	77%	76%	76%	76%	75%	75%	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%
45	78%	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%	73%	73%	73%	72%	72%	72%
46	79%	78%	78%	77%	77%	76%	76%	76%	75%	75%	74%	74%	74%	73%	73%	73%	72%
47	80%	79%	79%	78%	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%	74%	73%	73%
48	80%	80%	79%	79%	78%	78%	77%	77%	76%	76%	76%	75%	75%	74%	74%	74%	73%
49	81%	81%	80%	79%	79%	78%	78%	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%
50	82%	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%	76%	76%	76%	75%	75%	75%
51	83%	82%	81%	81%	80%	80%	79%	79%	78%	78%	78%	77%	77%	76%	76%	76%	75%
52	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%	76%	76%	76%
53	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%	77%	76%

54	85%	84%	84%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%	78%	77%	77%
55	86%	85%	84%	84%	83%	83%	82%	81%	81%	80%	80%	80%	79%	79%	78%	78%	77%
56	86%	86%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%
57	87%	86%	86%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	79%
58	88%	87%	86%	86%	85%	85%	84%	83%	83%	82%	82%	81%	81%	80%	80%	80%	79%
59	89%	88%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%
60	89%	89%	88%	87%	87%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%
61	90%	89%	89%	88%	87%	87%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%
62	90%	90%	89%	89%	88%	87%	87%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%
63		90%	90%	89%	89%	88%	87%	87%	86%	86%	85%	84%	84%	83%	83%	82%	82%
64			90%	90%	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%
65				90%	90%	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%
66					90%	90%	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%
67						90%	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%
68							90%	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%
69								90%	90%	89%	89%	88%	88%	87%	86%	86%	85%
70									90%	90%	89%	89%	88%	88%	87%	87%	86%
71										90%	90%	89%	89%	88%	88%	87%	87%
72											90%	90%	89%	89%	88%	88%	87%
73												90%	90%	89%	89%	88%	88%
74													90%	90%	89%	89%	88%
75														90%	90%	89%	89%
76															90%	90%	89%
77																90%	90%
78																	90%

Policy Year / Policy Term	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	50%	50%	50%	50%	50%
9	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
10	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%
11	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
12	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%
13	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
14	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
15	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%
16	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%
17	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
18	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%
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20	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%
21	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%
22	59%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%
23	59%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%
24	60%	60%	59%	59%	59%	59%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%
25	60%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	59%	59%	58%
26	61%	61%	61%	60%	60%	60%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%
27	61%	61%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	60%	60%	60%	59%
28	62%	62%	62%	62%	61%	61%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%
29	63%	62%	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	61%	61%	60%	60%
30	63%	63%	63%	63%	62%	62%	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%
31	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%	62%	62%	62%	62%	61%	61%
32	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%	63%	62%	62%	62%	62%	62%
33	65%	65%	64%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%	63%	62%	62%
34	65%	65%	65%	65%	65%	64%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%
35	66%	66%	66%	65%	65%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%	63%
36	67%	66%	66%	66%	66%	65%	65%	65%	65%	65%	65%	64%	64%	64%	64%	64%
37	67%	67%	67%	66%	66%	66%	66%	66%	65%	65%	65%	65%	65%	64%	64%	64%
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40	69%	69%	68%	68%	68%	68%	67%	67%	67%	67%	67%	66%	66%	66%	66%	66%
41	69%	69%	69%	69%	68%	68%	68%	68%	67%	67%	67%	67%	67%	66%	66%	66%
42	70%	70%	69%	69%	69%	69%	68%	68%	68%	68%	68%	67%	67%	67%	67%	66%
43	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%	68%	68%	68%	67%	67%	67%
44	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	69%	68%	68%	68%	68%	67%
45	72%	71%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	69%	68%	68%	68%
46	72%	72%	72%	71%	71%	71%	71%	70%	70%	70%	70%	69%	69%	69%	69%	68%

47	73%	73%	72%	72%	72%	71%	71%	71%	71%	70%	70%	70%	70%	69%	69%	69%
48	73%	73%	73%	72%	72%	72%	72%	71%	71%	71%	71%	70%	70%	70%	70%	69%
49	74%	74%	73%	73%	73%	72%	72%	72%	72%	71%	71%	71%	70%	70%	70%	70%
50	75%	74%	74%	74%	73%	73%	73%	72%	72%	72%	72%	71%	71%	71%	70%	70%
51	75%	75%	74%	74%	74%	73%	73%	73%	73%	72%	72%	72%	71%	71%	71%	71%
52	76%	75%	75%	75%	74%	74%	74%	73%	73%	73%	73%	72%	72%	72%	71%	71%
53	76%	76%	76%	75%	75%	75%	74%	74%	74%	73%	73%	73%	72%	72%	72%	72%
54	77%	76%	76%	76%	75%	75%	75%	74%	74%	74%	74%	73%	73%	73%	72%	72%
55	77%	77%	77%	76%	76%	76%	75%	75%	75%	74%	74%	74%	73%	73%	73%	73%
56	78%	78%	77%	77%	76%	76%	76%	75%	75%	75%	75%	74%	74%	74%	73%	73%
57	79%	78%	78%	77%	77%	77%	76%	76%	76%	75%	75%	75%	74%	74%	74%	74%
58	79%	79%	78%	78%	78%	77%	77%	76%	76%	76%	76%	75%	75%	75%	74%	74%
59	80%	79%	79%	78%	78%	78%	77%	77%	77%	76%	76%	76%	75%	75%	75%	74%
60	80%	80%	79%	79%	79%	78%	78%	78%	77%	77%	77%	76%	76%	76%	75%	75%
61	81%	80%	80%	80%	79%	79%	79%	78%	78%	78%	77%	77%	77%	76%	76%	75%
62	81%	81%	81%	80%	80%	79%	79%	79%	78%	78%	78%	77%	77%	77%	76%	76%
63	82%	82%	81%	81%	80%	80%	79%	79%	79%	78%	78%	78%	77%	77%	77%	76%
64	83%	82%	82%	81%	81%	80%	80%	80%	79%	79%	79%	78%	78%	77%	77%	77%
65	83%	83%	82%	82%	81%	81%	81%	80%	80%	79%	79%	79%	78%	78%	78%	77%
66	84%	83%	83%	82%	82%	81%	81%	81%	80%	80%	80%	79%	79%	78%	78%	78%
67	84%	84%	83%	83%	82%	82%	82%	81%	81%	80%	80%	80%	79%	79%	79%	78%
68	85%	84%	84%	83%	83%	83%	82%	82%	81%	81%	81%	80%	80%	79%	79%	79%
69	85%	85%	84%	84%	84%	83%	83%	82%	82%	81%	81%	81%	80%	80%	80%	79%
70	86%	85%	85%	85%	84%	84%	83%	83%	82%	82%	82%	81%	81%	80%	80%	80%
71	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%	82%	82%	81%	81%	80%	80%
72	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	83%	82%	82%	81%	81%	81%
73	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	83%	82%	82%	81%	81%
74	88%	88%	87%	87%	86%	86%	85%	85%	84%	84%	84%	83%	83%	82%	82%	82%
75	89%	88%	88%	87%	87%	86%	86%	85%	85%	84%	84%	84%	83%	83%	82%	82%
76	89%	89%	88%	88%	87%	87%	86%	86%	85%	85%	85%	84%	84%	83%	83%	82%
77	90%	89%	89%	88%	88%	87%	87%	86%	86%	85%	85%	85%	84%	84%	83%	83%
78	90%	90%	89%	89%	88%	88%	87%	87%	86%	86%	86%	85%	85%	84%	84%	83%
79		90%	90%	89%	89%	88%	88%	87%	87%	86%	86%	86%	85%	85%	84%	84%
80			90%	90%	89%	89%	88%	88%	87%	87%	87%	86%	86%	85%	85%	84%
81				90%	90%	89%	89%	88%	88%	87%	87%	87%	86%	86%	85%	85%
82					90%	90%	89%	89%	88%	88%	88%	87%	87%	86%	86%	85%
83						90%	90%	89%	89%	88%	88%	88%	87%	87%	86%	86%
84							90%	90%	89%	89%	89%	88%	88%	87%	87%	86%
85								90%	90%	89%	89%	89%	88%	88%	87%	87%
86									90%	90%	90%	89%	89%	88%	88%	87%
87										90%	90%	90%	89%	89%	88%	88%
88											90%	90%	90%	89%	89%	88%
89												90%	90%	90%	89%	89%
90													90%	90%	90%	89%
91														90%	90%	90%

92															90%	90%
93																90%

Policy Year / Policy Term	94	95	96	97	98	99	100
1	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%
8	50%	50%	50%	50%	50%	50%	50%
9	51%	51%	51%	51%	51%	51%	51%
10	51%	51%	51%	51%	51%	51%	51%
11	52%	52%	52%	52%	52%	52%	52%
12	52%	52%	52%	52%	52%	52%	52%
13	53%	53%	53%	53%	53%	53%	53%
14	53%	53%	53%	53%	53%	53%	53%
15	54%	54%	54%	54%	54%	54%	53%
16	54%	54%	54%	54%	54%	54%	54%
17	55%	55%	55%	54%	54%	54%	54%
18	55%	55%	55%	55%	55%	55%	55%
19	56%	56%	55%	55%	55%	55%	55%
20	56%	56%	56%	56%	56%	56%	56%
21	57%	56%	56%	56%	56%	56%	56%
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23	57%	57%	57%	57%	57%	57%	57%
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26	59%	59%	59%	59%	58%	58%	58%
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30	61%	61%	60%	60%	60%	60%	60%
31	61%	61%	61%	61%	61%	61%	60%
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36	63%	63%	63%	63%	63%	63%	63%
37	64%	64%	64%	63%	63%	63%	63%
38	64%	64%	64%	64%	64%	64%	63%

39	65%	65%	65%	64%	64%	64%	64%
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41	66%	66%	65%	65%	65%	65%	65%
42	66%	66%	66%	66%	66%	65%	65%
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44	67%	67%	67%	67%	66%	66%	66%
45	68%	67%	67%	67%	67%	67%	67%
46	68%	68%	68%	68%	67%	67%	67%
47	69%	68%	68%	68%	68%	68%	67%
48	69%	69%	69%	68%	68%	68%	68%
49	70%	69%	69%	69%	69%	68%	68%
50	70%	70%	70%	69%	69%	69%	69%
51	70%	70%	70%	70%	70%	69%	69%
52	71%	71%	70%	70%	70%	70%	70%
53	71%	71%	71%	71%	70%	70%	70%
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55	72%	72%	72%	72%	71%	71%	71%
56	73%	73%	72%	72%	72%	72%	71%
57	73%	73%	73%	72%	72%	72%	72%
58	74%	73%	73%	73%	73%	72%	72%
59	74%	74%	74%	73%	73%	73%	73%
60	75%	74%	74%	74%	74%	73%	73%
61	75%	75%	75%	74%	74%	74%	73%
62	76%	75%	75%	75%	74%	74%	74%
63	76%	76%	75%	75%	75%	75%	74%
64	77%	76%	76%	76%	75%	75%	75%
65	77%	77%	76%	76%	76%	75%	75%
66	77%	77%	77%	77%	76%	76%	76%
67	78%	78%	77%	77%	77%	76%	76%
68	78%	78%	78%	77%	77%	77%	77%
69	79%	79%	78%	78%	78%	77%	77%
70	79%	79%	79%	78%	78%	78%	77%
71	80%	79%	79%	79%	78%	78%	78%
72	80%	80%	80%	79%	79%	79%	78%
73	81%	80%	80%	80%	79%	79%	79%
74	81%	81%	80%	80%	80%	79%	79%
75	82%	81%	81%	81%	80%	80%	80%
76	82%	82%	81%	81%	81%	80%	80%
77	83%	82%	82%	81%	81%	81%	80%
78	83%	83%	82%	82%	82%	81%	81%
79	83%	83%	83%	82%	82%	82%	81%
80	84%	84%	83%	83%	82%	82%	82%
81	84%	84%	84%	83%	83%	83%	82%
82	85%	84%	84%	84%	83%	83%	83%
83	85%	85%	85%	84%	84%	83%	83%

84	86%	85%	85%	85%	84%	84%	83%
85	86%	86%	85%	85%	85%	84%	84%
86	87%	86%	86%	86%	85%	85%	84%
87	87%	87%	86%	86%	86%	85%	85%
88	88%	87%	87%	86%	86%	86%	85%
89	88%	88%	87%	87%	86%	86%	86%
90	89%	88%	88%	87%	87%	86%	86%
91	89%	89%	88%	88%	87%	87%	87%
92	90%	89%	89%	88%	88%	87%	87%
93	90%	90%	89%	89%	88%	88%	87%
94	90%	90%	90%	89%	89%	88%	88%
95		90%	90%	90%	89%	89%	88%
96			90%	90%	90%	89%	89%
97				90%	90%	90%	89%
98					90%	90%	90%
99						90%	90%
100							90%