



Proposal Form



Plan Details

Plan Name

Nivesh Plus

Plan No

849

Proposal Date *

24-06-2024

UIN

512L317V01

Agency Code

Supervisor Code

Branch Code

194

Access Id

Email Id

Mobile No.

* Date of Proposal - Pertains to date when customer verified the proposal.



Details of plan proposed

Term & PPT

25 - 1

Sum Assured

₹ 10,00,000

Installment Premium

₹ 1,00,000

GST

₹ 0

Total Amount

₹ 1,00,000

Mode of Payment

Single

Date of Commencement **

24-06-2024

AB/ADDB Req

NOT required

Sum Assured Option

10 times of the Single Premium

Fund Option

Growth Fund

Applicable to Police Personnel if LIC's Accident Benefit Rider / LIC's Accidental Death And Disability Benefit Rider is opted for :

(i). Whether you are engaged in police duty in any police organization other than paramilitary force?

☐ Yes ☒ No

If "Yes", (ii). Whether you wish to avail the AB/AD& DB rider while on police duty?

☐ Yes ☒ No

** Date of Commencement - This date is tentative Date of Commencement , subject to change based on date of payment and underwriting.

BROAD INVESTMENT PATTERN OF THE INVESTIBLE FUNDS

| Fund Type | Investment in Government/ Government Guaranteed Securities/ Corporate Debt | Short-term investments such as money market instruments | Investment in Listed Equity Shares | Objective | Risk Profile | SFIN |
|----------------------|--|---|---------------------------------------|---|----------------------|------------------------------|
| Bond Fund | Not less than 60% | Not more than 40% | NIL | To provide relatively safe and less volatile investment option mainly through accumulation of income through investment in fixed income securities. | Low risk | ULIF00124/12/18LICULIPBND512 |
| Secured Fund | Not less than 45% and Not more than 85% | Not more than 40% | Not less than 15% & Not more than 55% | To provide steady income through investment in both equities and fixed income securities. | Lower to Medium risk | ULIF00224/12/18LICULIPSEC512 |
| Balanced Fund | Not less than 30% and Not more than 70% | Not more than 40% | Not less than 30% & Not more than 70% | To provide balanced income and growth through similar proportion investment in both equities and fixed income securities | Medium risk | ULIF00324/12/18LICULIPBAL512 |
| Growth Fund | Not less than 20% and Not more than 60% | Not more than 40% | Not less than 40% & Not more than 80% | To provide long term capital growth through investment primarily in equities. | High risk | ULIF00424/12/18LICULIPGRW512 |



Personal details of the life to be insured

Name

Father's Name

Mother's Name

Gender

☐ Male ☒ Female ☐ Third Gender

Marital Status

Date of birth

Age (in years)

[REDACTED]

Place of birth

[REDACTED]

Residential Status

Resident Indian

Citizenship

Indian

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By [REDACTED]
Date and time 24-06-2024 11:44:59



Communication details of the life to be insured

Present Address for communication

Address Line 1

[REDACTED]

Address Line 2

[REDACTED]

Address Line 3

[REDACTED]

City

[REDACTED]

District

[REDACTED]

State

[REDACTED]

Country

India

Pin Code

[REDACTED]

Permanent Residential Address

Address Line 1

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



KYC Particulars

Are you an It Assessee ☐ Yes ☒ No

PAN

[REDACTED]

Proof of Identity

ekyc

Address Proof

ekyc

Are you (Proposer) registered under the GST act? ☐ Yes ☒ No

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By [REDACTED]
Date and time 24-06-2024 11:44:59



Occupation Details

Present Occupation

[REDACTED]

Exact Nature of duties

Business

Name of the present employer

[REDACTED]

Annual income

₹ [REDACTED]

source of income

Self Employed

Education Qualification

[REDACTED]

Purpose of insurance

Market linked
Return with Risk
cover



Other Personal Details of the life to be insured

Is your occupation associated with any specific hazard or do you take part in hazardous activities or have hobbies that could be dangerous in any way? ☐ Yes ☒ No

Are you Politically Exposed Person (PEP as per RBI Guidelines PEPs are the individuals who are or have been entrusted with prominent public functions in a foreign country.) ☐ Yes ☒ No

Have you ever been or are currently being investigated, charge sheeted, prosecuted or convicted or having pending charges in respect of any criminal/civil offences in any court of law in India or abroad ? ☐ Yes ☒ No



Lifestyle Details of the Life to be Insured

| Do you smoke / consume or have you ever smoked / consumed the following | Yes/No | If YES, Quantity consumed and Duration | If STOPPED, Since how may months |
|---|---|--|----------------------------------|
| Alcoholic drinks | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| Narcotics | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| Any other drugs | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| Do you smoke/consume or have you smoked/consumed tobacco in any form (cigars, cigarettes, beedis, pan masala etc) in the past 60 months. (In sticks /packets/ sachets/gms per day) | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |



Details of previous policies held / proposals applied of the life to be insured

a) Is your life now being proposed for another assurance or an application for revival of a policy on your life or any other proposal under consideration in any office of Life Insurance Corporation of India or to any other insurer? ☐ Yes ☒ No

b) Whether proposed simultaneously on the life of spouse and children ? ☐ Yes ☒ No

c) Has a proposal (or an application for revival of a policy) on your life made to any office of Life Insurance Corporation of India or to any other insurer ever been:

c.1) Withdrawn, Deferred, Dropped or Declined? ☐ Yes ☒ No

c.2) Accepted with extra Premium or Lien? ☐ Yes ☒ No

c.3) Accepted on terms otherwise than those proposed? ☐ Yes ☒ No

c.4) Have you during past one year returned any policy of Life Insurance Corporation of India as the same was not acceptable to you? ☐ Yes ☒ No

- ☒ I hereby declare that I do not have any existing policies in-force or lapsed policies with LIC.
- ☒ I hereby declare that I do not have any existing policies in force or lapsed policies with other Insurers.



Medical details of the life to be insured

Are you suffering from or have you ever suffered or undergone investigation in the past or have you been advised to undergo investigation or treatment for the following ailments

- | | |
|--|---|
| 1. Lungs/Respiratory disease/Persistent cough, asthma, bronchitis, pneumonia, spitting of blood etc. | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 2. Hypertension, Hypotension, rheumatic fever, pain in chest, breathlessness, palpitation, any disease of the heart or arteries | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 3. Peptic ulcer/colitis, jaundice, anaemia, piles, dysentery, or any other disease of the stomach, liver, spleen, gall bladder or pancreas/digestive disorder | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 4. Any disease of kidney/prostate or urinary system | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 5. Paralysis/epilepsy/insanity/tremors, numbness, double vision, dizzy or fainting spells/head injury / insomnia /nervous breakdown/any other disease of the brain or the nervous system | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 6. Hernia/hydrocele, varicocele, fistula, varicose veins, filariasis, gonorrhoea, syphilis or any other venereal disease | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 7. Cancer/leukemia/lymphoma/tumour/cyst/ any other growth/lumps/blood disorder/enlarged glands. | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 8. Any disease of ear, nose, throat or eyes, including defective sight or hearing and discharge from the ears | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 9. Endocrine disorders such as Diabetes, Goitre, Thyroid etc or have you ever passed sugar, albumin, pus or blood in urine | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 10. Bone / Joint / Spine disease / Arthritis | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 11. Mental Disorder (Depression/Anxiety etc) | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 12. Chronic infections - Tuberculosis/pleurisy/skin disease/skin eruption/leprosy | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 13. Hepatitis or AIDS & HIV related condition | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 14. Any operation, accident or injury/any bodily defect or deformity | |
| None | |
| 15. Any other disease ? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |

✓ Verified & Signed
By [Signature] [Signature]
Date & Time 24-06-2024 11:44:59
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Medical History of the life to be insured

Height (in cms)



Weight (in Kgs)



- Have you lost more than 10kg weight in the last six months ?** ☐ Yes ☒ No
- Do you have any congenital defect/abnormality/physical deformity ?** ☐ Yes ☒ No
- Did you have any ailment/injury/accident requiring treatment/medication for more than a week and/or have you availed leave for more than 5 days on medical grounds in the last 2 years ?** ☐ Yes ☒ No

Have your spouse ever received or are at present availing/ undergoing any medical advice, treatment or tests for any sexually transmitted disease or HIV infection / AIDS related conditions or Hepatitis B or C?

☐ Yes ☒ No

During the last five years did you consult a Medical Practitioner for any ailment requiring treatment for more than a week ?

☐ Yes ☒ No

Have you ever been admitted to any hospital or nursing home for general check up, observation, treatment or operation?

☐ Yes ☒ No

Have you remained absent from place of work on grounds of health during the last 5 years ?

☐ Yes ☒ No

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By [redacted]
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Family Medical history

Have your parents / spouse / partner / children and/or any of your relations ever suffered from or died of heart disease, stroke, high blood pressure, diabetes mellitus, cancer, kidney disease or any hereditary disorders, Insanity, or any contagious diseases such as tuberculosis ,hepatitis, AIDS / HIV etc.?

☐ Yes ☒ No



Family History

| Relationship | Living/Dead | Present age | State of Health | Age of Death | Cause of Death |
|--------------|-------------|-------------|-----------------|--------------|----------------|
| Father | Living | 46 | Good | NA | NA |
| Mother | Living | 46 | Good | NA | NA |



Female Life (if applicable)

Are you pregnant now?

☐ Yes ☒ No

Have you had any delivery history?

☐ Yes ☒ No

Have you had any abortion or miscarriage or Cesarean section?

☐ Yes ☒ No

Have you ever consulted a gynecologist or undergone any investigation, treatment for any gynaec ailment?

☐ Yes ☒ No

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By [redacted]
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Bank details of the life to be insured

Your bank account type

☒ Savings ☐ Current

Account Number

IFSC Code

Bank Name

Bank Address**Settlement Option of Life to be Insured**

Do you Wish to avail Option for Death Benefit in installments

☐ Yes ☒ No**Nomination Details****Particulars of Nomination**

| SI No. | name of the Nominee | Age | Relationship to the life assured | Share(%) |
|--------|---------------------|-----|----------------------------------|----------|
| 1 | ██████████ | ██ | ██████ | 100 |

**Declaration of the life to be insured**

I, ██████████ the person whose life is herein being proposed to be assured, do hereby declare that the foregoing statements and answers have been given by me after fully understanding the questions and the same are true and complete in every particular and that I have not withheld any information and I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and the Life Insurance Corporation of India and that if any untrue averment be contained therein the said contract shall be dealt with as per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. Notwithstanding the provision of any law, usage, custom or convention for the time being in force prohibiting any doctor, hospital, diagnostic center and/or employer, reinsurer/ credit bureau from divulging any knowledge or information about me concerning my health or employment, occupation, insurance, financial etc. on the grounds of privacy, I, my heirs, executors, administrators and assignees or any other person or persons, having interest of any kind whatsoever in the policy contract issued to me, hereby agree that such authority, having such knowledge or information, shall at any time be at liberty to divulge any such knowledge or information to the Corporation, and the Corporation to divulge the same to any Authorised Organisation / Institution / Agency / and Governmental / Regulatory Authority for the sole purpose of underwriting / investigation / risk mitigation / fraud control and/or claim settlement. And I further agree that if after the date of submission of the proposal but before the issue of First Premium Receipt (i) any change in my occupation or any adverse circumstances connected with my financial position or the general health of myself or that of any members of my family occurs or (ii) if a proposal for assurance or an application for revival of a policy on my life made to any office of the Corporation is withdrawn or dropped, deferred or accepted at an increased premium or subject to a lien or on terms other than as proposed, I shall forthwith intimate the same to the Corporation in writing to reconsider the terms of acceptance of assurance. Any omission on my part to do so shall render this contract to be dealt with as per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. I undertake to inform the Corporation immediately of any changes in KYC documents such as residence. I also give my consent to share my data with Central KYC Registry and to receive phone calls, SMS/ E mail from Central KYC registry in this regard. I understand that the Corporation reserves the right to accept / Postpone/ drop/ decline or offer alternate terms on this proposal for life insurance. I hereby give my consent to receive phone calls, SMS/E mail on the below mentioned registered number/ E mail address from / on behalf of the Corporation with respect to my life insurance policy/regarding servicing of insurance policies/enhancing insurance awareness/ notifying about the status of Claim etc

Signature of the Life to be insured

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By ██████████
Da ██████████
20██

| | | |
|----------------------|----------------------|----------------------|
| Name | Address | Pin Code |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |



Suitability Analysis

| | | |
|----------------------|----------------------|----------------------|
| Proposer Full Name | Date of Birth | |
| <input type="text"/> | <input type="text"/> | |
| Age | Marital Status | Occupation |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Address | | |
| <input type="text"/> | | |

2. What is proposer's yearly income from: (if life assured is different from the proposer)

| | | | |
|------------------------------|-------------------------|----------------------|----------------------|
| Employment | Businesses / Profession | Other Sources | H.U.F. if any |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Income of life to be assured | | | |
| <input type="text"/> | | | |

3. Whether income proof submitted? (if Yes, give details below)

| | | | |
|--|-------------------------------|----------------------------|--------------------|
| Nature of document for income verification | Is he/she Income tax Assessee | Is yes, please provide PAN | Income Tax Bracket |
| <input type="text"/> | No | <input type="text"/> | 0% |

4. Previous Policy Details (as per proposal form)

5. Family History (as per proposal form)

Spouse Details

| | | |
|------|------------|---------------|
| Name | Occupation | Annual Income |
| NA | NA | NA |

6. Need Analysis

Total Annual Income

| |
|------------------------|
| ₹ <input type="text"/> |
|------------------------|

Outstanding Liabilities

Secured Loans

| |
|----------------------|
| <input type="text"/> |
|----------------------|

Non-Secured Loans

| |
|----------------------|
| <input type="text"/> |
|----------------------|

based on his age and income, the maximum insurance that can be granted is:

| | | |
|----------------------|--------------------------------|-----------------------------|
| Age Group | Multiple of Avg. Annual Income | Maximum allowable Insurance |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

7.

Object of Insurance

| |
|--------------------------------------|
| Market linked Return with Risk cover |
|--------------------------------------|

How would you like to pay your premiums

| |
|--------|
| Single |
|--------|

Risk Profile

| |
|------------|
| Aggressive |
|------------|

Time frame for this investment

| |
|----------------------|
| <input type="text"/> |
|----------------------|

8. Categorization of plans in relation to object of Insurance

| | | |
|-----------------|---------------------|------------------|
| Category | Risk Profile | Plan Name |
| Aggressive | Aggressive | Nivesh Plus |

9. Product Chosen

| | | | |
|----------------|------------------|-------------|--------------------|
| Plan No | Plan Name | Term | Sum Assured |
| 849 | Nivesh Plus | 25 | ₹ 10,00,000 |

| | |
|-------------|----------------|
| Mode | Premium |
| Single | ₹ 1,00,000 |

a) if ULIP is proposed:

| | | | |
|-----------------|-----------------|-------------------------|---------------------------|
| 1st Year | 2nd Year | 3rd Year onwards | Life cover charges |
| | | | |

| | |
|--------------------------------------|--------------------------------|
| Policy Administration Charges | Fund Management Charges |
| | |

b) if Annuity / Pension is proposed:

| | | | |
|---------------------------------|------------------------|---------------------------------|------------------------|
| Target Annuity per annum | Type of Annuity | Annuity Amount per annum | Defement Period |
| | | | |

Is the total insurance added to the present proposal is reasonable in relation to income

The questions above pertain to your personal condition at the time of appliction to your understanding of the features of the product for which you are applying. This information will not be used for any other purpose and will remain confidential.

I **Vedanshi Goyal**, having received the informationwith respect to the above, have understood the selection of product befor into this contract. My plan details are as following:

| | | | |
|----------------|------------------|-------------|--------------------|
| Plan No | Plan Name | Term | Sum Assured |
| 849 | Nivesh Plus | 25 | ₹ 10,00,000 |

| | |
|-------------|----------------|
| Mode | Premium |
| Single | ₹ 1,00,000 |



KYC Details of Life to be Insured as per E-KYC

Personal Details

Pan No
[Redacted]

Name
[Redacted]

Date of Birth
[Redacted]

Gender
Female

Contact Details



C/o.

House/ Bldg. / Apt.

Steert/ Road/ Lane

Landmark

Area/ Locality/ Sector

Pincode

Village/ Town/ City

P.O.

District

State

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By

Da e a d e 24-06-2024 11 44 59
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PERSONAL FINANCIAL QUESTIONNAIRE Annexures

1. Please give details of your personal earning for the past 3 years

| Particulars | Year 2023-2024 | Year 2022-2023 | Year 2021-2022 |
|--|----------------|----------------|----------------|
| Salary(including bonuses) or package | | | |
| Income from House Property | | | |
| Income from Business | | | |
| Income/Commission from Profession | | | |
| Share of Profit from Partnership Firms | | | |
| Dividends | | | |
| Interest from Tax Free Bonds | | | |
| Income from Export Firms | | | |
| Agricultural Income | | | |
| Other Income(Please give details) | | | |
| Total | | | |

If a gross or net loss has been reported in these figures, please forward copies of the last 2 years accounts and an explanation of why the loss occurred.

Where information is unavailable due to recent formation of the company, please forward a copy of the current business plan including projections.

Please estimate the value of your assets and liabilities :

| Assets | Rupees | Liabilities | Rupees |
|---|--------|--|--------|
| House/Apartment | | Outstanding personal loans | |
| Land/Real Estate | | Mortgages on property | |
| Bank Deposits(Fixed) | | Other liabilities(Please Give details) | |
| Bank Deposits(Savings) | | | |
| Shares, Bonds(including RBI and Other Tax Free Bonds) | | | |


Mutual Funds

Post Office Savings
(NSC,Indira/Kisan Vikas
Patra,etc.)

Vehicles

Other(Please give details)

☒ I do hereby declare that the above statements are true and complete and agree that this Personal Financial Questionnaire together shall form the basis of the contract between myself and the Corporation.

 Verified by O

By 

Date and time 24-06-2024 11:45:17
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Benefit Illustration

LIC's Nivesh Plus (Plan No. 849)

A Unit Linked, Non-participating, Single Premium, Individual, Life Insurance Plan
(Unique Identification Number - 512L317V01)

| | | | | | |
|-------------------------------|-------------|------------------------------|-------------|--------------------------------------|--------------|
| Distribution channel | Offline | Agency name | | Agency code | 11038194 |
| Name of prospect | | Age of prospect | | Date of Illustration | 24-06-2024 |
| Name of life assured | | Age of life assured | | Benefit UID | |
| Policy term | 25 years | Premium paying term | 1 years | Mode of payment of premium | Single |
| Sum assured | 10,00,000 | Single premium | 1,00,000.00 | GST rate | 18.00% |
| Fund opted | Growth fund | Risk level | High risk | Investment strategy opted for | Self managed |
| LIC's Linked ADB rider | Not opted | ADB rider sum assured | 0 | | |
| Death benefit option | 2 | Sum assured multiple | 10 | | |

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8% p.a. or 4% p.a. These rates, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rate of return. Part B of this statement presents a detailed break-up of the charges, and other values.

Part A:

(Amount in rupees)

| Policy year | Single premium | At 4% p.a. gross investment return | | | | | | At 8% p.a. gross investment return | | | | | | Commission (incl. bonus commission) payable to intermediary |
|-------------|----------------|------------------------------------|---|--|---------------------|-----------------|---------------|------------------------------------|---|--|---------------------|-----------------|---------------|---|
| | | Mortality charges | Other charges (including FMC and GST on FMC but excluding discontinuance charge and its GST)* | GST (excluding GST on FMC and discontinuance charge) | Fund at end of year | Surrender value | Death benefit | Mortality charges | Other charges (including FMC and GST on FMC but excluding discontinuance charge and its GST)* | GST (excluding GST on FMC and discontinuance charge) | Fund at end of year | Surrender value | Death benefit | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| 1 | 100000 | 1003 | 4833 | 775 | 97181 | 94887 | 1000000 | 1001 | 4865 | 774 | 100942 | 98582 | 1000000 | 2000 |
| 2 | 0 | 1038 | 1550 | 187 | 98239 | 96500 | 1000000 | 1031 | 1644 | 186 | 106046 | 104276 | 1000000 | 0 |
| 3 | 0 | 1064 | 1566 | 191 | 99292 | 98120 | 1000000 | 1052 | 1727 | 189 | 111446 | 110266 | 1000000 | 0 |
| 4 | 0 | 1080 | 1583 | 194 | 100350 | 99760 | 1000000 | 1063 | 1815 | 191 | 117173 | 116583 | 1000000 | 0 |
| 5 | 0 | 1097 | 1600 | 197 | 101412 | 101412 | 1000000 | 1074 | 1909 | 193 | 123248 | 123248 | 1000000 | 0 |
| 6 | 0 | 1105 | 1617 | 199 | 105491 | 105491 | 1000000 | 1075 | 2009 | 194 | 132704 | 132704 | 1000000 | 0 |
| 7 | 0 | 1109 | 1682 | 200 | 106661 | 106661 | 1000000 | 1071 | 2164 | 193 | 139761 | 139761 | 1000000 | 0 |
| 8 | 0 | 1116 | 1701 | 201 | 107851 | 107851 | 1000000 | 1071 | 2279 | 193 | 147262 | 147262 | 1000000 | 0 |
| 9 | 0 | 1132 | 1720 | 204 | 109048 | 109048 | 1000000 | 1078 | 2402 | 194 | 155228 | 155228 | 1000000 | 0 |
| 10 | 0 | 1149 | 1739 | 207 | 114255 | 114255 | 1000000 | 1085 | 2533 | 195 | 167688 | 167688 | 1000000 | 0 |
| 11 | 0 | 1168 | 1822 | 210 | 115561 | 115561 | 1000000 | 1093 | 2737 | 197 | 176922 | 176922 | 1000000 | 0 |
| 12 | 0 | 1193 | 1843 | 215 | 116869 | 116869 | 1000000 | 1105 | 2888 | 199 | 186725 | 186725 | 1000000 | 0 |
| 13 | 0 | 1236 | 1864 | 222 | 118156 | 118156 | 1000000 | 1132 | 3049 | 204 | 197112 | 197112 | 1000000 | 0 |
| 14 | 0 | 1278 | 1884 | 230 | 119424 | 119424 | 1000000 | 1157 | 3218 | 208 | 208123 | 208123 | 1000000 | 0 |
| 15 | 0 | 1338 | 1904 | 241 | 125650 | 125650 | 1000000 | 1196 | 3399 | 215 | 224782 | 224782 | 1000000 | 0 |
| 16 | 0 | 1398 | 2003 | 252 | 126952 | 126952 | 1000000 | 1231 | 3671 | 222 | 237446 | 237446 | 1000000 | 0 |
| 17 | 0 | 1483 | 2023 | 267 | 128182 | 128182 | 1000000 | 1286 | 3878 | 231 | 250842 | 250842 | 1000000 | 0 |
| 18 | 0 | 1577 | 2042 | 284 | 129329 | 129329 | 1000000 | 1344 | 4097 | 242 | 265012 | 265012 | 1000000 | 0 |
| 19 | 0 | 1688 | 2059 | 304 | 130371 | 130371 | 1000000 | 1413 | 4329 | 254 | 279990 | 279990 | 1000000 | 0 |

(Amount in rupees)

| Policy year | Single premium | At 4% p.a. gross investment return | | | | | | At 8% p.a. gross investment return | | | | | | Commission (incl. bonus commission) payable to intermediary |
|-------------|----------------|------------------------------------|---|--|---------------------|-----------------|---------------|------------------------------------|---|--|---------------------|-----------------|---------------|---|
| | | Mortality charges | Other charges (including FMC and GST on FMC but excluding discontinuance charge and its GST)* | GST (excluding GST on FMC and discontinuance charge) | Fund at end of year | Surrender value | Death benefit | Mortality charges | Other charges (including FMC and GST on FMC but excluding discontinuance charge and its GST)* | GST (excluding GST on FMC and discontinuance charge) | Fund at end of year | Surrender value | Death benefit | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| 20 | 0 | 1808 | 2075 | 325 | 137294 | 137294 | 1000000 | 1483 | 4573 | 267 | 301828 | 301828 | 1000000 | 0 |
| 21 | 0 | 1940 | 2184 | 349 | 138223 | 138223 | 1000000 | 1553 | 4931 | 280 | 318955 | 318955 | 1000000 | 0 |
| 22 | 0 | 2111 | 2198 | 380 | 138970 | 138970 | 1000000 | 1649 | 5210 | 297 | 337046 | 337046 | 1000000 | 0 |
| 23 | 0 | 2307 | 2208 | 415 | 139500 | 139500 | 1000000 | 1754 | 5506 | 316 | 356148 | 356148 | 1000000 | 0 |
| 24 | 0 | 2530 | 2214 | 455 | 139777 | 139777 | 1000000 | 1866 | 5818 | 336 | 376318 | 376318 | 1000000 | 0 |
| 25 | 0 | 2787 | 2216 | 502 | 146752 | 146752 | 1000000 | 1989 | 6147 | 358 | 404608 | 404608 | 1000000 | 0 |

*See 'Part B' for details

Force Majeure Conditions:

- The Corporation shall value the funds (SFIN) on each day for which financial markets are open. However, the Corporation may value the SFIN less frequently in extreme circumstances external to the Corporation, i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Corporation may defer the valuation of the assets for up to 30 days until the Corporation is certain that the valuation of SFIN can be resumed.
- The Corporation will inform IRDAI of such deferment of the valuation of assets. During the continuance of the force majeure events, all requests for servicing the policy, including policy related payment, shall be kept in abeyance.
- The Corporation will continue to invest as per the investment pattern of the fund type opted by the policyholder. However, the Corporation reserves the right to change the exposure of all or any part of the fund to money market instruments (as defined under Regulations 2(j) of IRDAI(Investment) Regulations, 2016) in circumstances mentioned under points (a) and (b) above. The exposure of the chosen fund shall be reinstated within reasonable timelines once the force majeure situation ends.
- Few examples of such circumstances as mentioned in point (a) & (b) above are:
 - When one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.
 - When, as a result of political, economic, monetary or any circumstances which are not in the control of the Corporation, the disposal of the assets of the fund would be detrimental to the interests of the continuing policyholders.
 - In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
 - In the event of any force majeure or disaster that affects the normal functioning of the Corporation.
- In such an event, an intimation of such force majeure event shall be uploaded on the Corporation's website for information.

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

I, _____ (name), have explained the premiums, charges and benefits under the product fully to the prospect/policyholder.

Place :

Date : Signature of agent/intermediary/official

I, _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Place :

Date : Signature of prospect/policyholder

Part B:

(Amount in rupees)

| Policy year | Single premium | Premium allocation charge (PAC) | Single premium less PAC | Mortality charge | GST (excluding GST on FMC and discontinuance charge) | Gross yield (p.a.) | | 8.00% | Net yield (p.a.) | | 6.80% | Fund at end of year | Surrender value | Death benefit |
|-------------|----------------|---------------------------------|-------------------------|------------------|--|---------------------|----------------------|-----------------|-----------------------------------|----------------|---------------------|---------------------|-----------------|---------------|
| | | | | | | Policy admin charge | Addition to the fund | Fund before FMC | FMC (including tax charge on FMC) | Fund after FMC | Guaranteed addition | | | |
| (1) | (2) | (3) | (4)=(2)-(3) | (5) | (6) | (7) | (8) | (9) | (10) | (11)=(9)-(10) | (12) | (13) | (14) | (15) |
| 1 | 100000 | 3300 | 96700 | 1001 | 774 | 0 | 7582 | 102507 | 1565 | 100942 | 0 | 100942 | 98582 | 1000000 |
| 2 | 0 | 0 | 0 | 1031 | 186 | 0 | 7964 | 107689 | 1644 | 106046 | 0 | 106046 | 104276 | 1000000 |
| 3 | 0 | 0 | 0 | 1052 | 189 | 0 | 8369 | 113173 | 1727 | 111446 | 0 | 111446 | 110266 | 1000000 |
| 4 | 0 | 0 | 0 | 1063 | 191 | 0 | 8797 | 118988 | 1815 | 117173 | 0 | 117173 | 116583 | 1000000 |
| 5 | 0 | 0 | 0 | 1074 | 193 | 0 | 9251 | 125157 | 1909 | 123248 | 0 | 123248 | 123248 | 1000000 |
| 6 | 0 | 0 | 0 | 1075 | 194 | 0 | 9733 | 131713 | 2009 | 129704 | 3000 | 132704 | 132704 | 1000000 |
| 7 | 0 | 0 | 0 | 1071 | 193 | 0 | 10485 | 141924 | 2164 | 139761 | 0 | 139761 | 139761 | 1000000 |
| 8 | 0 | 0 | 0 | 1071 | 193 | 0 | 11045 | 149542 | 2279 | 147262 | 0 | 147262 | 147262 | 1000000 |
| 9 | 0 | 0 | 0 | 1078 | 194 | 0 | 11640 | 157630 | 2402 | 155228 | 0 | 155228 | 155228 | 1000000 |
| 10 | 0 | 0 | 0 | 1085 | 195 | 0 | 12273 | 166220 | 2533 | 163688 | 4000 | 167688 | 167688 | 1000000 |
| 11 | 0 | 0 | 0 | 1093 | 197 | 0 | 13262 | 179659 | 2737 | 176922 | 0 | 176922 | 176922 | 1000000 |
| 12 | 0 | 0 | 0 | 1105 | 199 | 0 | 13994 | 189613 | 2888 | 186725 | 0 | 186725 | 186725 | 1000000 |
| 13 | 0 | 0 | 0 | 1132 | 204 | 0 | 14772 | 200160 | 3049 | 197112 | 0 | 197112 | 197112 | 1000000 |
| 14 | 0 | 0 | 0 | 1157 | 208 | 0 | 15595 | 211342 | 3218 | 208123 | 0 | 208123 | 208123 | 1000000 |
| 15 | 0 | 0 | 0 | 1196 | 215 | 0 | 16468 | 223180 | 3399 | 219782 | 5000 | 224782 | 224782 | 1000000 |
| 16 | 0 | 0 | 0 | 1231 | 222 | 0 | 17789 | 241118 | 3671 | 237446 | 0 | 237446 | 237446 | 1000000 |
| 17 | 0 | 0 | 0 | 1286 | 231 | 0 | 18792 | 254721 | 3878 | 250842 | 0 | 250842 | 250842 | 1000000 |
| 18 | 0 | 0 | 0 | 1344 | 242 | 0 | 19853 | 269109 | 4097 | 265012 | 0 | 265012 | 265012 | 1000000 |
| 19 | 0 | 0 | 0 | 1413 | 254 | 0 | 20974 | 284319 | 4329 | 279990 | 0 | 279990 | 279990 | 1000000 |
| 20 | 0 | 0 | 0 | 1483 | 267 | 0 | 22160 | 300401 | 4573 | 295828 | 6000 | 301828 | 301828 | 1000000 |
| 21 | 0 | 0 | 0 | 1553 | 280 | 0 | 23891 | 323885 | 4931 | 318955 | 0 | 318955 | 318955 | 1000000 |
| 22 | 0 | 0 | 0 | 1649 | 297 | 0 | 25246 | 342256 | 5210 | 337046 | 0 | 337046 | 337046 | 1000000 |

(Amount in rupees)

| | | | | | | Gross yield (p.a.) | | 8.00% | Net yield (p.a.) | | 6.80% | | | |
|-------------|----------------|---------------------------------|-------------------------|------------------|--|---------------------|----------------------|-----------------|-----------------------------------|----------------|---------------------|---------------------|-----------------|---------------|
| Policy year | Single premium | Premium allocation charge (PAC) | Single premium less PAC | Mortality charge | GST (excluding GST on FMC and discontinuance charge) | Policy admin charge | Addition to the fund | Fund before FMC | FMC (including tax charge on FMC) | Fund after FMC | Guaranteed addition | Fund at end of year | Surrender value | Death benefit |
| (1) | (2) | (3) | (4)=(2)-(3) | (5) | (6) | (7) | (8) | (9) | (10) | (11)=(9)-(10) | (12) | (13) | (14) | (15) |
| 23 | 0 | 0 | 0 | 1754 | 316 | 0 | 26678 | 361654 | 5506 | 356148 | 0 | 356148 | 356148 | 1000000 |
| 24 | 0 | 0 | 0 | 1866 | 336 | 0 | 28189 | 382135 | 5818 | 376318 | 0 | 376318 | 376318 | 1000000 |
| 25 | 0 | 0 | 0 | 1989 | 358 | 0 | 29784 | 403754 | 6147 | 397608 | 7000 | 404608 | 404608 | 1000000 |

(Amount in rupees)

| | | | | | | Gross yield (p.a.) | | 4.00% | | | | | | |
|-------------|----------------|---------------------------------|-------------------------|------------------|--|---------------------|----------------------|-----------------|-----------------------------------|----------------|---------------------|---------------------|-----------------|---------------|
| Policy year | Single premium | Premium allocation charge (PAC) | Single premium less PAC | Mortality charge | GST (excluding GST on FMC and discontinuance charge) | Policy admin charge | Addition to the fund | Fund before FMC | FMC (including tax charge on FMC) | Fund after FMC | Guaranteed addition | Fund at end of year | Surrender value | Death benefit |
| (1) | (2) | (3) | (4)=(2)-(3) | (5) | (6) | (7) | (8) | (9) | (10) | (11)=(9)-(10) | (12) | (13) | (14) | (15) |
| 1 | 100000 | 3300 | 96700 | 1003 | 775 | 0 | 3791 | 98714 | 1533 | 97181 | 0 | 97181 | 94887 | 1000000 |
| 2 | 0 | 0 | 0 | 1038 | 187 | 0 | 3833 | 99789 | 1550 | 98239 | 0 | 98239 | 96500 | 1000000 |
| 3 | 0 | 0 | 0 | 1064 | 191 | 0 | 3874 | 100858 | 1566 | 99292 | 0 | 99292 | 98120 | 1000000 |
| 4 | 0 | 0 | 0 | 1080 | 194 | 0 | 3915 | 101933 | 1583 | 100350 | 0 | 100350 | 99760 | 1000000 |
| 5 | 0 | 0 | 0 | 1097 | 197 | 0 | 3957 | 103012 | 1600 | 101412 | 0 | 101412 | 101412 | 1000000 |
| 6 | 0 | 0 | 0 | 1105 | 199 | 0 | 3999 | 104108 | 1617 | 102491 | 3000 | 105491 | 105491 | 1000000 |
| 7 | 0 | 0 | 0 | 1109 | 200 | 0 | 4161 | 108344 | 1682 | 106661 | 0 | 106661 | 106661 | 1000000 |
| 8 | 0 | 0 | 0 | 1116 | 201 | 0 | 4207 | 109552 | 1701 | 107851 | 0 | 107851 | 107851 | 1000000 |
| 9 | 0 | 0 | 0 | 1132 | 204 | 0 | 4254 | 110768 | 1720 | 109048 | 0 | 109048 | 109048 | 1000000 |
| 10 | 0 | 0 | 0 | 1149 | 207 | 0 | 4301 | 111994 | 1739 | 110255 | 4000 | 114255 | 114255 | 1000000 |
| 11 | 0 | 0 | 0 | 1168 | 210 | 0 | 4507 | 117384 | 1822 | 115561 | 0 | 115561 | 115561 | 1000000 |
| 12 | 0 | 0 | 0 | 1193 | 215 | 0 | 4559 | 118712 | 1843 | 116869 | 0 | 116869 | 116869 | 1000000 |
| 13 | 0 | 0 | 0 | 1236 | 222 | 0 | 4609 | 120020 | 1864 | 118156 | 0 | 118156 | 118156 | 1000000 |
| 14 | 0 | 0 | 0 | 1278 | 230 | 0 | 4660 | 121308 | 1884 | 119424 | 0 | 119424 | 119424 | 1000000 |
| 15 | 0 | 0 | 0 | 1338 | 241 | 0 | 4708 | 122554 | 1904 | 120650 | 5000 | 125650 | 125650 | 1000000 |
| 16 | 0 | 0 | 0 | 1398 | 252 | 0 | 4954 | 128955 | 2003 | 126952 | 0 | 126952 | 126952 | 1000000 |
| 17 | 0 | 0 | 0 | 1483 | 267 | 0 | 5004 | 130205 | 2023 | 128182 | 0 | 128182 | 128182 | 1000000 |
| 18 | 0 | 0 | 0 | 1577 | 284 | 0 | 5050 | 131371 | 2042 | 129329 | 0 | 129329 | 129329 | 1000000 |
| 19 | 0 | 0 | 0 | 1688 | 304 | 0 | 5093 | 132430 | 2059 | 130371 | 0 | 130371 | 130371 | 1000000 |
| 20 | 0 | 0 | 0 | 1808 | 325 | 0 | 5131 | 133369 | 2075 | 131294 | 6000 | 137294 | 137294 | 1000000 |
| 21 | 0 | 0 | 0 | 1940 | 349 | 0 | 5403 | 140407 | 2184 | 138223 | 0 | 138223 | 138223 | 1000000 |
| 22 | 0 | 0 | 0 | 2111 | 380 | 0 | 5435 | 141168 | 2198 | 138970 | 0 | 138970 | 138970 | 1000000 |
| 23 | 0 | 0 | 0 | 2307 | 415 | 0 | 5460 | 141708 | 2208 | 139500 | 0 | 139500 | 139500 | 1000000 |

(Amount in rupees)

| | | | | | | Gross yield (p.a.) | | 4.00% | | | | | | |
|-------------|----------------|---------------------------------|-------------------------|------------------|--|---------------------|----------------------|-----------------|-----------------------------------|----------------|---------------------|---------------------|-----------------|---------------|
| Policy year | Single premium | Premium allocation charge (PAC) | Single premium less PAC | Mortality charge | GST (excluding GST on FMC and discontinuance charge) | Policy admin charge | Addition to the fund | Fund before FMC | FMC (including tax charge on FMC) | Fund after FMC | Guaranteed addition | Fund at end of year | Surrender value | Death benefit |
| (1) | (2) | (3) | (4)=(2)-(3) | (5) | (6) | (7) | (8) | (9) | (10) | (11)=(9)-(10) | (12) | (13) | (14) | (15) |
| 24 | 0 | 0 | 0 | 2530 | 455 | 0 | 5475 | 141991 | 2214 | 139777 | 0 | 139777 | 139777 | 1000000 |
| 25 | 0 | 0 | 0 | 2787 | 502 | 0 | 5480 | 141968 | 2216 | 139752 | 7000 | 146752 | 146752 | 1000000 |

Notes:

1. Refer the sales literature for explanation of terms used in this illustration.
2. The above illustrations are for indicative purpose. The annual charges shown above are sum total of charges deducted throughout the policy year as per the frequency/conditions detailed in sales brochure/policy document.
3. This illustration is prepared by considering standard life (from medical, life style and occupation point of view) and assuming LIC's Linked Accidental Death Benefit rider is not opted for.
4. Fund at the start shall be the amount available for investment in the first year and previous year's end fund for rest of the years.
5. Above calculations have been performed considering deductions of mortality charge and tax charge on mortality charge at the start of each policy month and deduction of FMC and Tax charge on FMC the end of each policy month.
6. Tax charge (currently GST) is subject to change from time to time.
7. Total death benefit is the amount payable immediately on death of the life assured, which is higher of (basic sum assured reduced by partial withdrawal made during the two years period immediately preceding the date of death) or unit fund value, where basic sum assured is (1.25 * single premium) for Option 1 and (10 * single premium) for Option 2.
8. The death benefit has been calculated assuming that death occurs on completion of the policy year and the option of partial withdrawal has not been exercised.
9. The above illustration assumes the policy is surrendered on completion of the policy year after addition of guaranteed addition in unit fund. In case the policy is surrendered on or before 5 years' lock-in-period, surrender value shown above equals unit fund value at the end of policy year minus discontinuance charge minus tax charge on discontinuance charge. This amount shall be transferred to the discontinued policy fund and the proceeds of the discontinued policy fund shall be payable on completion of 5 years' lock-in-period. In case the policy is surrendered after expiry of 5 years' lock-in-period, the surrender value shall be payable immediately.
10. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

I, _____ (name), have explained the premiums, charges and benefits under the product fully to the prospect/policyholder.

Place :

Date : Signature of agent/intermediary/official

I, _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Place :

Date : Signature of prospect/policyholder

| INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT | | | | Assessment Year 2023-24 |
|---|---|-----------------------------------|------------|----------------------------|
| [Where the data of the Return of Income in Form ITR 1(SAHJ), ITR 2, ITR 3, ITR 4(SUGAM), ITR 5, ITR 6, ITR 7 filled and verified] (Please see Rule 12 of the Income tax Rules, 1962) | | | | |
| PAN | [REDACTED] | | | |
| Name | [REDACTED] | | | |
| Address | [REDACTED] | | | |
| Status | Individual | Form Number | ITR 1 | |
| Filled u/s | 139(1) On or before due date | Electronic Acknowledgement Number | [REDACTED] | |
| Taxable Income and Tax Details | Current Year business loss, if any | 1 | 0 | |
| | Total Income | 2 | [REDACTED] | |
| | Book Profit under MAT, where applicable | 3 | 0 | |
| | Adjusted Total Income under AMT, where applicable | 4 | 0 | |
| | Net tax payable | 5 | 0 | |
| | Interest and Fee Payable | 6 | 0 | |
| | Total tax, interest and Fee payable | 7 | 0 | |
| | Taxes Paid | 8 | 0 | |
| | (+) Tax Payable / (-) Refundable (7-8) | 9 | 0 | |
| Accreted Income and Tax Detail | Accreted Income as per section 115TD | 10 | 0 | |
| | Additonal Tax payable u/s 115TD | 11 | 0 | |
| | Interest payable u/s 115TE | 12 | 0 | |
| | Additonal Tax and interest payable | 13 | 0 | |
| | Tax and interest paid | 14 | 0 | |
| | (+) Tax Payable / (-) Refundable (13-14) | 15 | 0 | |
| Income Tax Return submitted electronically on 30 Jul 2023 17:01:45 from IP address [REDACTED] and verified by [REDACTED] having PAN [REDACTED] on 30 Jul 2023 using paper ITR Verification Form / Electronic Verification Code [REDACTED] generated through Aadhaar OTP mode | | | | |
| System Generated | [REDACTED] | | | |
| Barcode/QR Code | [REDACTED] | | | |
| DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU | | | | |

| INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT | | | | Assessment Year 2023-24 |
|---|---|-------------------------------|------------|----------------------------|
| [Where the data of the Return of Income in Form ITR 1(SAHAJ), ITR 2, ITR 3, ITR 4(SUGAM), ITR 5, ITR 6, ITR 7 f ed and ver f ed] (P ease see Ru e 12 of the Income tax Ru es, 1962) | | | | |
| PAN | [REDACTED] | | | |
| Name | [REDACTED] | | | |
| Address | [REDACTED] | | | |
| Status | Ind v dua | Form Number | ITR 1 | |
| F ed u/s | 139(1) On or before due date | e F ng Acknow edgement Number | [REDACTED] | |
| Taxable Income and Tax Details | Current Year bus ness oss, f any | 1 | 0 | |
| | Tota Income | 2 | [REDACTED] | |
| | Book Prof t under MAT, where app cab e | 3 | 0 | |
| | Adjusted Tota Income under AMT, where app cab e | 4 | 0 | |
| | Net tax payab e | 5 | 0 | |
| | Interest and Fee Payab e | 6 | 0 | |
| | Tota tax, nterest and Fee payab e | 7 | 0 | |
| | Taxes Pa d | 8 | 0 | |
| | (+) Tax Payab e /() Refundab e (7 8) | 9 | 0 | |
| Accreted Income and Tax Detail | Accreted Income as per sect on 115TD | 10 | 0 | |
| | Add t ona Tax payab e u/s 115TD | 11 | 0 | |
| | Interest payab e u/s 115TE | 12 | 0 | |
| | Add t ona Tax and nterest payab e | 13 | 0 | |
| | Tax and nterest pa d | 14 | 0 | |
| | (+) Tax Payab e /() Refundab e (13 14) | 15 | 0 | |
| Income Tax Return subm tted e ectron ca y on <u>30 Ju 2023 17:01:45</u> from IP address <u>[REDACTED]</u> and ver fied by <u>[REDACTED]</u> hav ng PAN <u>[REDACTED]</u> o n <u>30 Ju 2023</u> us ng paper ITR Ver ficat on Form /E ectron c Ver ficat on Code <u>[REDACTED]</u> generated through <u>Aadhaar OTP</u> mode | | | | |
| System Generated | [REDACTED] | | | |
| Barcode/QR Code | [REDACTED] | | | |
| <u>DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU</u> | | | | |