

एलआईसी की जीवन उमंग (लाभ सहित) LIC'S JEEVAN UMANG (WITH PROFITS)

(असंबद्ध, लाभ सहित आजीवन बीमा प्लान) (A non-linked, with-profit whole-life assurance plan)

(जीवन बीमा निगम अधिनियम, 1956 द्वारा संस्थापित) (Established by the Life Insurance Corporation Act, 1956)



(UIN: 512N312V01)

भाग – अ (जारी) /PART – A (Contd...)

भारतीय जीवन बीमा निगम को (जिसे यहां बाद में ''निगम'' कहा गया है) यहां नीचे संदर्भित अनुसूची में उल्लिखित प्रस्तावक तथा बीमित व्यक्ति से प्रस्ताव तथा घोषणापत्र और पहले प्रीमियम की प्राप्ति हुई है और उक्त प्रस्ताव तथा घोषणा पत्र पर, उसमें निहित तथा उल्लिखित वक्तव्यों सहित, उक्त प्रस्तावक और निगम के बीच इस बीमे के आधार के रूप में सहमति हो गयी है। अत: निगम इस पॉलिसी द्वारा करार करता है कि अनुसूची में निर्धारित परवर्ती प्रीमियमों की विधिवत प्राप्ति होने पर और उसके प्रतिफल स्वरूप बीमा राशि का भुगतान बिना किसी ब्याज के, निगम और निगम के शाखा कार्यालय में, जहां इस पॉलिसी के लिए सेवा उपलब्ध कराई जाती है, उस व्यक्ति या उन व्यक्तियों को जिन्हें वह उक्त अनुसूची की शतों के अनुसार देय हो, निगम को इस बात का संतोषजनक प्रमाण प्रस्तुत करने पर करेगा कि अनुसूची के शतों के अनुसार हितलाभ देय हो गए हैं और उसका दावा करने वाला/वाले उक्त व्यक्ति उसका/उसके हकदार है और प्रस्ताव पत्र में उल्लिखित बीमित व्यक्ति की उम्र सही है यदि पहले से स्वीकृत न हो।

और एतदुद्वारा यह भी घोषित किया जाता है कि यह बीमा पॉलिसी इसके पीछे की तरफ छपी परिभाषाओं, हितलाभों, सेवा प्रदान करने से संबंधित शतों, अन्य नियमों और शतों तथा वैधानिक प्रावधानों और निम्नलिखित अनुसूची तथा निगम द्वारा लगाए गए प्रत्येक पृष्ठांकन जिसे पॉलिसी का अंग माना जाएगा, के विषयाधीन होगी।

THE LIFE INSURANCE CORPORATION OF INDIA (hereinafter called "the Corporation") having received a Proposal along with Declaration and the first premium from the Proposer and the Life Assured named in the Schedule referred to herein below and the said Proposal and Declaration with the statements contained and referred to therein having been agreed to by the said Proposer and the Corporation as basis of this assurance do by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums as set out in the Schedule, to pay the Benefits, but without interest, at the Branch Office of the Corporation where this Policy is serviced to the person or persons to whom the same is payable in terms of the said Schedule, on proof to the satisfaction of the Corporation of the Benefits having become payable as set out in this Policy Document, of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal if not previously admitted.

And it is hereby declared that this Policy of Assurance shall be subject to the Definitions, Benefits, Conditions Related To Servicing Aspects, Other Terms And Conditions and

Statutory Provisions printed on the back	hereof and that the	e following Schedule and	every endorsement placed on the	Policy by the Cor	poration shall be	deemed part of the Policy.
मण्डल कार्यालय / DIVISIONAL	OFFICE:	तालिका	/ SCHEDULE	शाखा कार्याल	T / BRANCH C	PFFICE:
पॉलिसी सं.: Policy No.: पॉलिसी की आरंम तिथि: Date of Commencement of Policy: जोखिम की आरंम तिथि: Date of Commencement of Risk: प्लान तथा पॉलिसी अविध: Plan & Policy Term: प्रीमियम भुगतान अविध: Premium Paying Term: प्रथम उत्तरजीवि हितलाभ भुगतान की तिथि Date of first Survival Benefit Payment:	:	परिपक्वता की तिथि: Date of Maturity: मूल बीमा राशि (₹): Basic Sum Assured मूल पॉलिसी के लिए प्रीमियम किस्त (₹): Instalment Premium Base Policy (Rs.): कुल प्रीमियम किस्त (₹) Total Instalment Prei (सेवा कर तथा/या समय लागू अन्य कर अतिरिक्त (Service tax and/ or Tax as applicable fro time is charged extra	for : mium (Rs.): ग-समय पर लिए जाएंगे any other m time to	Due date of प्रीमियम के भुग Mode of pay मूल पॉलिसी के अतिम प्रीमियम Due Date of Last premiur बीमित व्यक्ति विमित	तान का माध्यम: ment of premiu i लिए की देय तिथि: Payment of m for Base Poli की जन्म तिथि: of the Life Ass की उम्र: ife Assured: त है?	су:
क्रम सं. चुना गया राइडर/ Sr. Rider Opted No.	यूआईएन/ UIN	राइडर बीमा राशि/ Rider Sum Assured	राइडर के प्रीमियम की किस्त/ Instalment Premium for Rider	राइडर के लिए 3 भुगतान की Due date of pa premium	ayment of last	राइडर की समाप्ति की तिथि/ Date of rider termination
1						
2						
3						
नोट: चुने तथा ऊपर उल्लेख किए गए राइडर(Note: Conditions of the rider(s) opte						
बीमा अधिनियम, 1938 की धारा 39 के अंत Name of Nominee under Section 39 यदि नामित अवयस्क है, तो नियुक्त व्यक्ति If nominee is a minor, name of the	र्गत नामित व्यक्ति क of the Insurance का नाम: / Appointee:	ा नाम / e Act, 1938:				
प्रस्ताव सं.: / Proposal No.:	प्रस्ताव की तिथि:		पॉलिसी जारी करने की तिथि: / Da of policy:	ate of issuance		ण संदर्भ सं.: / Benefit eference No.:
प्रस्तावक का नाम और पताः / Name an	d address of Pro	poser:	बीमित व्यक्ति का नाम और पताः /	Name and add	lress of Life As	sured:
लाभार्थी जिसे हितलाभ देय हैं Beneficiary to whom Benefits payab	धारा 39 इस पॉिंट से अपने The pro Section should) के अंतर्गत नामित व्यक्ति गसी के अंतर्गत देय राशि म प्रतिनिधि होने का प्रमाणपट्ट oposer or the Life Assu n 39 of the Insurance A take out representatior	38 के अंतर्गत प्रस्तावक या बीमित अथवा प्रमाणित निष्पादक या प्रशास ।त्र के लिए भारत संघ के किसी र प्राप्त किया होगा। red or his Assignee under sec ct 1938 or proved Executors n to his/ her Estate or limited t Union of India, as applicable	किया अन्य वैधानि ाज्य या संघ शासि ction 38 of the In or Administrato o the moneys pa	क प्रॅतिनिधि व्यवि त प्रदेश के किसी usurance Act 1 ors or other Leg	त जिन्होंने उसकी सम्पदा या न्यायालय, जो भी लागू हो, 938 or Nominees under gal Representatives who
प्रीमियम देयता की अवधि Period during which premiums paya			ष्ट देय तिथि तक या बीमित व्यक्ति की payment of last premium or e			
प्रीमियम देयता की तिथियां Dates when premium payable		देय तिथि stipulated due date in				
निगम के लिए उक्त उल्लिखित शाखा काय Signed on behalf of the Corporatio	। लिय पर हस्ताक्षरित	ं, जिसका पता अंतिम पृष्ठ	पर दिया गया है तथा जिस पर पॉलि			

relating to the policy should be addressed.

दिनांक / Date:

जांचकर्ता / Examined by:

फॉर्म नं. / Form No.:

कृते मुख्य/वरिष्ठ/शाखा प्रबंधक p. Chief / Sr./ Branch Manager

एजेन्सी कोड	एजेन्सी का नाम	एजेन्ट का मोबाइल नंबर / लैंडलाइन नंबर
Agency Code	Agency Name	Agent's Mobile Number/Landline Number

भाग-ब: परिभाषाएं

पॉलिसी दस्तावेज में प्रयुक्त शब्दों/शब्दावली की परिभाषाएं निम्नानुसार हैं:

- उम्र का अर्थ पॉलिसी के आरंभ होते समय बीमित व्यक्ति के नज़दीकी जन्मिदन पर उम्र से है।
- नियुक्त-व्यक्ति (एपॉइन्टी) वह व्यक्ति है जिसे पॉलिसी के अंतर्गत सुरक्षित दावे के भुगतान की तिथि को, नामित के नाबालिंग होने तथा उसे दावे की राशि देय होने पर वह राशि/हितलाभ देय होती है।
- 3. वार्षिकीकृत प्रीमियम एक पॉलिसी वर्ष में कुल देय प्रीमियम राशि है जो कि बीमालेखन संबंधी निर्णयों के कारण वार्षिक माध्यम से भिन्न भुगतान के माध्यम के लिए लोडिंग तथा राइडर प्रीमियमों, अगर कोई हो, के कारण ली जानेवाली किसी अतिरिक्त राशि को छोड़कर है।
- समानुदेशिती वह व्यक्ति है जिसे समनुदेशन के फलस्वरूप पॉलिसी के अधिकार तथा हितलाभ हस्तांतरित किए जाते हैं।
- समनुदेशन समय-समय पर यथा संशोधित बीमा अधिनियम 1938 की धारा 38 के अंतर्गत ''समानुदेशिती'' के पक्ष में पॉलिसी के अधिकारों तथा हितलामों के स्थानान्तरित होने की प्रक्रिया है।
- मूल पॉलिसी पॉलिसी का वह भाग है जिसमें मूल हितलाभ का उल्लेख किया गया हो (इस पॉलिसी दस्तावेज में राइडर के अंतर्गत संरक्षित हितलाभों यदि चुना गया हो, को छोड़कर, अन्य हितलाभ)
- 7. लाभार्थी का अर्थ ऐसे व्यक्ति से है जो इस पॉलिसी के अंतर्गत हितलाभों को प्राप्त करने का पात्र है। लाभार्थी, प्रस्तावक या बीमित व्यक्ति या उसका समानुदेशिती या नामित व्यक्ति या प्रमाणित निष्पादक या प्रशासक या कोई अन्य वैधानिक प्रतिनिधि, जैसी भी स्थिति हो, हो सकता है।
- निगम का अर्थ एलआईसी अधिनियम 1956 की धारा 3 के अंतर्गत स्थापित भारतीय जीवन बीमा निगम से है।
- पॉलिसी के आरंभ होने की तिथि का अर्थ इस पॉलिसी के प्रारम्भ होने की तिथि है।
- जोखिम के आरंभ होने की तिथि वह तिथि है जब निगम बीमा हेतु पॉलिसी की तालिका के अनुसार जोखिम (संरक्षण) को स्वीकार कर लेता है।
- 11. **पॉलिसी के जारी होने की तिथि** वह तिथि है जब बीमालेखन के बाद प्रस्ताव को पॉलिसी के रूप में स्वीकार किया जाता है और यह संविदा प्रभावी हो जाती है।
- 12. **परिपक्वता की तिथि** से तात्पर्य अनुसूची में विनिर्धारित वह तिथि है, जब परिपक्वता हितलाम पॉलिसीधारक को देय हो जाते हैं।
- 13. निहित होने की तिथि (केवल तभी लागू अगर पॉलिसी के आरंभ होने की तिथि को बीमित व्यक्ति की उम्र 18 वर्ष से कम हो) वह तिथि है, जिस पर जीवन बीमित इस पॉलिसी प्रलेख के भाग स की शर्त 5 में व्यक्त अनुसार पॉलिसी लाभों का/की पात्र बन जाता/जाती है।
- 14. मृत्यु हितलाभ का अर्थ संविदा के आरंभ के समय सहमत हितलाभ से है, जो कि बीमित व्यक्ति की मृत्यु की दशा में देय है।
- 15. डिस्चार्ज फॉर्म पॉलिसीधारक/दावेदार द्वारा पॉलिसी के अंतर्गत परिपक्वता/ अभ्यर्पण/मृत्यु पर प्राप्त होने वाले हितलाभ का दावा करने के लिए भरा जाने वाला फॉर्म है।
- 16. देय तिथि का अर्थ वह निर्धारित तिथि है जब पॉलिसी प्रीमियम देय तथा पॉलिसीधारक द्वारा भुगतान योग्य हो।
- 17. पृष्ठांकन का अर्थ निगम द्वारा किन्हीं सहमत या जारी संशोधनों या आशोधनों को इस पॉलिसी में शामिल करने के लिए संलग्न/जोड़ी गई शतौं से है।
- 18. अंतिम अतिरिक्त बोनस, जिसे समाप्ति बोनस भी कहा जाता है, पॉलिसी के अंतर्गत, अगर लागू हो, पॉलिसी की समाप्ति पर देय हितलाभों के साथ अतिरिक्त राशि है।
- 19. पूर्व समाप्ति एक क्रिया है, जिसमें बकाया ऋण या ऋण पर ब्याज को देय तिथि पर न जमा किये जाने पर पॉलिसी को पूर्व समाप्त कर दिया जाता है।
- 20. फ्री लुक पीरियड पॉलिसी दस्तावेज की प्राप्ति से 15 दिनों की पीरियड, इस पॉलिसी के नियमों तथा शर्तों की समीक्षा करने के लिए है, और अगर पॉलिसीधारक उन नियमों तथा शर्तों में से किसी से असहमत हो, तो उसके पास इस पॉलिसी को लौटाने का विकल्प है जैसा कि भाग द की शर्त 7 में वर्णित है।
- 21. रियायती पीरियड यह प्रीमियम की देय तिथि से बीमाकर्ता द्वारा दिया गया भुगतान हेतु वह समय है जिसके दौरान बिना किसी जुर्मान/विलम्ब शुल्क के प्रीमियम का भुगतान किया जा सकता है तथा पॉलिसी शर्तों के अनुसार जोखिम संरक्षण बिना किसी व्यवधान के प्रभावी रहेगा।
- 22. **गारंटीड अभ्यर्पण मूल्य** पॉलिसी के अभ्यर्पण किए जाने पर पॉलिसीधारक को अदा किए जाने वाले अभ्यर्पण मूल्य की न्यूनतम गारंटीड राशि है।
- 23. **पूर्णतः प्रभावी** का अर्थ यह है कि पॉलिसी के अंतर्गत सभी देय प्रीमियम का देय तिथि से पहले या रियायती अवधि में भुगतान कर दिया गया है।
- 24. **आईआरडीएआई** का अर्थ है इंश्योरेन्स रेग्युलेटरी एंड डेव्लपमेन्ट अथॉरिटी ऑफ इंडिया पहले इसे इंश्योरेन्स रेग्युलेटरी एंड डेव्लपमेन्ट अथॉरिटी (आईआरडीए) कहा जाता था।
- कालातीत (लैप्स) पॉलिसी की वह दशा है जब रियायती अविध के दौरान देय प्रीमियम का भुगतान नहीं किया जाता है।
- 26. बीमित व्यक्ति वह व्यक्ति है जिसके जीवन पर बीमा संरक्षण लिया गया है।

PART - B: DEFINITIONS

The definitions of terms/words used in the Policy Document are as under:

- Age is the age nearest birthday of the Life Assured at the time of commencement of the policy.
- Appointee is the person to whom the proceeds/benefits secured under the Policy are payable if the benefit becomes payable to the nominee and nominee is minor as on the date of claim payment.
- Annualized Premium is the total amount of premium payable in a
 policy year excluding extra amount if charged under the policy due
 to underwriting decisions, loading for mode of payment for other
 than yearly mode and rider premium, if any.
- Assignee is the person to whom the rights and benefits are transferred by virtue of an Assignment.
- Assignment is the process of transferring the rights and benefits to an "Assignee". Assignment should be in accordance with the provisions of Section 38 of Insurance Act, 1938, as amended from time to time.
- Base Policy is that part of the Policy referring to basic benefit (benefits referred to in this Policy Document excluding benefits covered under Rider(s), if opted for).
- Beneficiary means the person who is entitled to receive benefits under this Policy. The Beneficiary may be proposer or Life Assured or his Assignee or Nominees or proved Executors or Administrators or other Legal Representatives as the case may be.
- Corporation means the Life Insurance Corporation of India established under Section 3 of the LIC Act, 1956.
- 9. Date of commencement of policy is the start date of this Policy.
- Date of commencement of risk is the date on which the Corporation accepts the risk for insurance (cover) as evidenced in the schedule of the policy.
- Date of issuance of policy is a date when a proposal after underwriting is accepted as a policy and this contract gets effected.
- Date of maturity means the date specified in the Schedule on which the Maturity Benefit shall become payable to the policyholder.
- 13. Date of vesting (applicable only if the age of the Life Assured is below 18 years on the date of commencement of policy) is the date from which the Life Assured becomes entitled to the policy benefits as specified in Condition 5 of Part C of this Policy Document.
- 14. **Death Benefit** means the benefit, agreed at the inception of the contract, which is payable on death of Life Assured
- Discharge form is the form to be filled by policyholder / claimant to claim the maturity / surrender / death benefit under the policy.
- 16. Due Date means a fixed date on which the policy premium is due and payable by the policyholder.
- Endorsement means conditions attached / affixed to this Policy incorporating any amendments or modifications agreed to or issued by the Corporation.
- 18. Final Additional Bonus, also called as Terminal Bonus, is an additional amount payable along with the benefits on termination of the policy, if applicable.
- 19. **Foreclosure** is an action of closing the policy due to default in payment of outstanding loan and / or loan interest on due date.
- 20. Free Look Period is the period of 15 days from the date of receipt of the Policy Document by the Policyholder to review the terms and conditions of this policy and where the Policyholder disagrees to any of those terms and conditions, he / she has the option to return this policy as detailed in Condition 7 of Part D.
- 21. Grace period is the time granted by the insurer from the due date for the payment of premium, without any penalty / late fee, during which time the policy is considered to be inforce with the insurance cover without any interruption as per the terms of the policy.
- Guaranteed Surrender Value is the minimum guaranteed amount
 of Surrender Value payable to the policyholder on surrender of
 the policy.
- Inforce policy means a policy in which all the due premiums have been paid and the premiums are not outstanding.
- IRDAI means Insurance Regulatory and Development Authority
 of India earlier called as Insurance Regulatory and Development
 Authority (IRDA).
- Lapse is the status of the Policy when due premium is not paid within the grace period.
- Life Assured is the person on whose life the insurance cover has been accepted.

- 27. ऋण निगम द्वारा पॉलिसीधारक को पॉलिसी पर देय अभ्यर्पण मूल्य पर प्रदान की गयी ब्याजयुक्त लौटायी जाने वाली राशि है।
- 28. परिपक्वता हितलाभ का अर्थ वह हितलाभ है जो कि परिपक्वता अविध की समाप्ति पर देय है, अगर बीमित व्यक्ति पॉलिसी की परिपक्वता की तिथि तक जीवित रहता है।
- 29. महत्त्वपूर्ण जानकारी वह जानकारी है जो कि पॉलिसी प्राप्त करते समय बीमित व्यक्ति को पहले से ज्ञात थी, जिसका प्रस्तुत किए गए प्रस्ताव/पॉलिसी के बीमालेखन पर प्रभाव होता है।
- 30. अवयस्क या नाबालिग वह व्यक्ति है जिसने 18 वर्ष की उम्र पूरी न की हो।
- 31. नामांकन किसी व्यक्ति को ''नामित'' करने के लिए प्रस्ताव प्रपत्र में या बाद में पृष्ठांकन द्वारा शामिल करने/बदलने की प्रक्रिया है। समय-समय पर यथा संशोधित बीमा अधिनियम 1938 की धारा 39 के प्रावधान के अनुसार नामांकन किया जाना चाहिए।
- 32. नामांकित इस पॉलिसी के अंतर्गत पॉलिसीधारक द्वारा नामांकित वह व्यक्ति होता है, जो इस पॉलिसी के अंतर्गत देय दावा लाभ प्राप्त करने हेतु अधिकृत होता/ होती है और दावे के निपटान पर निगम को मान्य मुक्ति प्रदान करता/करती है।
- प्रतिभागी का अर्थ है निगम के अनुभव के आधार पर पॉलिसी मुनाफे में भागीदारी का पात्र है।
- 34. चुकता पॉलिसी की वह स्थिति है, जब कम से कम पूरे 3 वर्षों तक प्रीमियम का भुगतान अदा किया गया हो और परवर्ती प्रीमियम का भुगतान नहीं किया गया हो।
- 35. पॉलिसी वर्षगांठ का अर्थ पॉलिसी के आरंभ होने की तिथि से एक वर्ष बाद की तिथि तथा उसके बाद पिरपक्वता तिथि तक हर वर्ष बाद आनेवाली प्रत्येक उस तिथि से है।
- 36. पॉलिसी/पॉलिसी दस्तावेज का अर्थ पृष्ठांकनों, अगर कोई हों, सिहत निगम द्वारा जारी वह दस्तावेज है जो कि पॉलिसीधारक तथा निगम के बीच एक वैधानिक अनुबंध होता है।
- 37. **पॉलिसीधारक** इस पॉलिसी का कानूनी मालिक है।
- 38. पॉलिसी अविध वर्षों के रूप में, पॉलिसीधारक द्वारा चुने अनुसार एवं अनुसूची में वर्णित अनुसार वह अविध है, जो अनुसूची में निर्दिष्ट पॉलिसी की प्रारंभ अविध से शुरू होती है।
- 39. पॉलिसी वर्ष दो लगातार पॉलिसी वर्षगांठों के बीच की अविध है। इस अविध में पहला वर्षगांठ का दिन शामिल है तथा अगली पॉलिसी वर्षगांठ का दिन शामिल नहीं है।
- 40. प्रीमियम पॉलिसी के अंतर्गत हितलाभों को सुरक्षित करने के लिए इस पॉलिसी दस्तावेज की अनुसूची में उल्लिखित विनिधारित समयों पर आवधिक रूप से पॉलिसीधारक द्वारा अदा की जाने वाली संविदागत राशि है। अदा किया जाने वाला प्रीमियम होगा ''कुल किस्त प्रीमियम'', जिसमें शामिल होगा
 - मूल पॉलिसी के लिए किस्त प्रीमियम तथा
 - राइडर के लिए किस्त प्रीमियम, अगर राइडर को चुना गया हो
 इस पॉलिसी कागजात में कहीं भी इस्तेमाल किए गए 'प्रीमियम' शब्द में किसी प्रकार के करों को शामिल नहीं किया गया है, जो अलग से देय हैं।
- प्रीमियम भुगतान अविध वर्षों से वह अविध है, जिसके दौरान प्रीमियम का भुगतान किया जाना है।
- 42. निरन्तर बीमा योग्यता का प्रमाण यह पॉलिसीधारक से मांगी जानेवाली जानकारी है ताकि पॉलिसी के पुनर्चलन का निर्णय लिया जा सके। इसमें उत्तम स्वास्थ्य की घोषणा, मेडिकल रिपोर्ट्स, विशेष रिपोर्ट्स आदि शामिल हैं।
- 43. प्रस्तावक वह व्यक्ति है जो जीवन बीमा लेने का प्रस्ताव देता है।
- 44. पुनर्चलन का अर्थ प्रीमियम का भुगतान न किए जानेवाली पॉलिसी को, सभी देय प्रीमियम तथा अन्य प्रभारों/विलम्ब शुल्क, अगर कोई हो, पॉलिसी के नियमों व शतों के अनुसार प्राप्त होने तथा पॉलिसीधारक द्वारा मौजूदा बीमालेखन दिशानिर्देशों के अनुसार प्रस्तुत जानकारी, कागजातों तथा रिपोर्ट्स के आधार पर बीमाधारक की निरन्तर बीमायायता के बारे में संतुष्ट होने पर बीमाकर्ता द्वारा पॉलिसी को पॉलिसी दस्तावेज में उल्लेख किए गए समस्त हितलाभों को फिर से चालू किए जाने से है।
- 45. पुनर्चलन अविध इसका अर्थ पॉलिसी के अप्रभावी होने की तिथि से लगातार दो वर्षों की अविध है, जिस अविध के दौरान पॉलिसीधारक पॉलिसी को पुन:प्रचालित करने का पात्र है, जिसे प्रीमियम का भुगतान न किए जाने के कारण अप्रभावी कर दिया गया हो।
- 46. राइडर एक मूल्यवर्द्धित हितलाभ है। इस पॉलिसी के अंतर्गत विनिर्धारित किए गए अनुसार मूल हितलाभों के साथ जोड़ा गया है।
- 47. राइडर प्रीमियम पॉलिसीधारक द्वारा मूल पॉलिसी के अंतर्गत देय प्रीमियम के साथ राइडर के अंतर्गत चुने गए अतिरिक्त संरक्षण/हितलाभ के लिए अदा किये जानेवाला प्रीमियम है, अगर चुना गया हो।
- 48. **राइडर बीमा राशि** वह निश्चित रकम है जो कि राइडर के अंतर्गत संरक्षित घटना के घटित होने पर, अगर उसे चुना गया हो, देय होती है।
- अनुसूची पॉलिसी दस्तावेज का एक अंग है जिसमें आपकी पॉलिसी का विशेष विवरण मौजूद है।
- 50. सरल प्रत्यावर्ती बोनस 'लाभ सहित' पॉलिसियों पर निगम द्वारा जोड़ा गया मुनाफा, इस पॉलिसी के अंतर्गत इसकी घोषणा प्रीमियम 'मुगतान अविध के दौरान प्रत्येक वित्तीय वर्ष के अंत निगम के अनुभव के आधार पर प्रति हजार बीमा राशि पर की जाएगी।

- Loan is the interest bearing repayable amount granted by the Corporation against the surrender value payable to the policyholder.
- Maturity Benefit means the benefit, which is payable on maturity i.e. at the end of the policy term on life assured surviving the stipulated Date of Maturity.
- Material information is the information already known to the Life Assured at the time of obtaining a policy which has a bearing on underwriting of the proposal / Policy submitted.
- 30. Minor is a person who has not completed 18 years of age.
- 31. Nomination is the process of nominating a person who is named as "Nominee" in the proposal form or subsequently included / changed by an endorsement. Nomination should be in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
- 32. Nominee is the person nominated by the Life Assured under this Policy who is authorized to receive the claim benefit payable under this Policy and to give a valid discharge to the Corporation on settlement of the claim.
- Participating means the Policy is eligible for share of profit depending upon the Corporation's experience.
- 34. Paid Up is the status of the Policy, if the premiums are paid for at least 3 full years and subsequent due premium/s be not paid.
- 35. Policy Anniversary means one year from the date of commencement of the Policy and the same date falling each year thereafter, till the date of maturity.
- 36. Policy/Policy Document means this document along with endorsements, if any, issued by the Corporation which is a legal contract between the Policyholder and the Corporation.
- 37. Policyholder is the legal owner of this policy.
- Policy term is the period, in years, as chosen by the policyholder and as specified in the Schedule, commencing from the Date of commencement of policy.
- Policy year is the period between two consecutive policy anniversaries. This period includes the first day and excludes the next policy anniversary day.
- 40. Premium is the contractual amount payable by the Policyholder at specified times periodically as mentioned in the schedule of this Policy Document to secure the benefits under the policy. The premium payable will be "Total Instalment Premium" which includes
 - Instalment Premium for Base Policy and
 - Instalment Premium for Rider(s), if rider(s) has been opted for.

The term 'Premium' used anywhere in this Policy Document does not include any taxes which is payable separately.

- 41. **Premium paying term** means the period, in years, during which premium is payable.
- Proof of continued insurability is the information sought from the policyholder to decide revival of the policy. This includes Form of declaration of Good Health, Medical Reports, Special Reports, etc.
- 43. **Proposer** is a person who proposes the life insurance proposal.
- 44. Revival of a policy which was discontinued due to the non-payment of premium, means restoration of the policy by the insurer as per underwriting decision, upon the receipt of all the premium due and other charges/late fee, if any, as per the terms and conditions of the policy, upon being satisfied as to the continued insurability of the insured on the basis of the information, documents and reports furnished by the policyholder, in accordance with the then existing underwriting guidelines.
- 45. Revival Period is the period of two consecutive years from the date of discontinuance of the policy, during which period the policyholder is entitled to revive the policy which was discontinued due to the non-payment of premium.
- 46. **Rider** is an add-on benefit in addition to basic benefits as specified under this Policy Document.
- 47. Rider Premium is the premium payable by the policyholder along with the premium under Base Policy towards the additional cover/ benefit opted under the rider, if opted.
- 48. **Rider Sum Assured** is the assured amount payable on happening of a specified event covered under the rider, if opted.
- Schedule is the part of policy document that gives the specific details of your policy.
- 50. Simple Reversionary Bonus is the surplus/profit added by the Corporation to 'with-profits' policies. Under this policy it shall be declared per thousand basic Sum Assured at the end of each financial year during the premium paying term based on the Corporation's experience.

- मृत्यु पर बीमा राशि परिपक्वता की विनिर्धारित तिथि से पूर्व मृत्यु पर देय सुनिश्चित राशि है।
- 52. परिपक्वता पर बीमा राशि वह सकल राशि है जो परिपक्वता पर देय है जिसका इस पॉलिसी दस्तावेज के भाग स की शर्त 3 में उल्लेख किया गया है।
- अभ्यर्पण का अर्थ पूरी पॉलिसी को परिपक्वता से पहले वापस लेना/समाप्त करना है।
- 54. अभ्यर्पण मूल्य का अर्थ, वह राशि है, अगर कोई हो, जो कि इस पॉलिसी के नियमों तथा शर्तों के अनुसार उसे अभ्यर्पण करने की स्थिति में देय होती है।
- 55. विद्यमानता हितलाभ इस पॉलिसी दस्तावेज के भाग स की शर्त 2 और भाग द की शर्त 2 में उल्लेख की गई अवधियों के अंत पर बीमित व्यक्ति के जीवित रहने पर इस पॉलिसी की पॉलिसी अवधि के दौरान देय विनिर्धारित हितलाभ है।
- 56. तालिका प्रीमियम यह बीमित व्यक्ति की उम्र के आधार पर चुनी गई मूल बीमा राशि के लिए प्रीमियम है, जिस पर कोई छूट या अतिरिक्त लोड नहीं लगाया गया है।
- 57. बीमालेखन शब्द का इस्तेमाल जोखिम आकलन की प्रक्रिया का वर्णन करने तथा यह सुनिश्चित करने के लिए किया जाता है कि संबंधित व्यक्ति द्वारा जिन जोखिमों का सामना किया जा रहा है, उनके संरक्षण के लिए यह आनुपातिक लागत है। बीमालेखन के आधार पर संरक्षण की स्वीकृति या अस्वीकृति तथा उपयुक्त प्रीमियम या संशोधित शर्तों को लागू किए जाने, अगर कोई हो, के संबंध में फैसला लिया जाता है।
- 58. **UIN** का अर्थ इस प्लान को आईआरडीएआई द्वारा आबंटित यूनीक आइडेन्टिफिकेशन नंबर है।
- 59. निहित बोनस प्रत्यावर्ती बोनस है, अगर कोई हो, जो कि घोषित किया जा चुका है और पॉलिसी के साथ जुड़ा है।
- 60. लाभ सिहत पॉलिसियां का तात्पर्य ऐसी पॉलिसियों से है, जो पॉलिसी के नियमों और शतौं के अनुसार पॉलिसी की अविध के दौरान निगम को प्राप्त होने वाली अतिरिक्त राशि (मुनाफे) में भागीदारी की पात्र होती हैं।

भाग - सः हितलाभ

इस पॉलिसी के अंतर्गत निम्नलिखित हितलाभ देय हैं:

1. मृत्यु हितलाभ:

बीमित व्यक्ति की परिपक्वता की निर्धारित तिथि से पूर्व मृत्यु होने पर, बशतें यथातिथि तक पॉलिसी पूर्णतः प्रभावी हो,

- (i) जोखिम के आरंभ होने की तिथि से पहले मृत्यु होने पर: बिना ब्याज भुगतान किए गई प्रीमियमों की कुल राशि, जिसमें कोई अतिरिक्त राशि जो कि पॉलिसी के अंतर्गत बीमालेखन निर्णय के कारण प्रभारित की गई हो तथा अगर कोई हो, शामिल नहीं है, के बराबर की कुल राशि का भुगतान किया जाएगा।
- (ii) जोखिम के आरंभ होने की तिथि के बाद मृत्यु होने पर: मृत्यु पर मिलने वाली रकम, जिसे "मृत्यु पर बीमा राशि" तथा निहित सरल प्रत्यावर्ती बोनस और अंतिम अतिरिक्त बोनस, अगर कोई हो, के कुल के रूप में परिभाषित किया गया है, देय होगी।

जहां ''मृत्यु पर बीमा राशि''

- वार्षिकीकृत प्रीमियम का 10 गुना; या
- परिपक्वता पर बीमा राशि; या
- मूल बीमा राशि में से जो भी अधिकतम हो, है।

मृत्यु पर मिलने वाली यह रकम मृत्यु की तिथि तक अदा किए गए कुल प्रीमियमों के 105% से कम नहीं होगी। जिसमें कोई अतिरिक्त राशि जो कि पॉलिसी के अंतर्गत बीमालेखन निर्णय के कारण प्रभारित की गई हो, जो कि अगर मृत्यु की तिथि को मौजूद हो।

- 2. विद्यमानता हितलाभ: बीमित व्यक्ति के प्रीमियम भुगतान अविध के अंत तक जीवित रहने पर, बशर्ते सभी देय प्रीमियम का भुगतान कर दिया गया हो, प्रत्येक वर्ष मूल बीमा राशि के 8% के समान एक विद्यमानता हितलाभ का भुगतान किया जाएगा। प्रथम विद्यमानता हितलाभ का भुगतान प्रीमियम भुगतान अविध के अंत पर किया जाएगा तथा उसके बाद बीमित व्यक्ति के जीवित रहने तक प्रत्येक परवर्ती वर्ष या परिपक्वता की तिथि से पूर्व पॉलिसी वर्षगांठ तक, जो भी पहले हो।
- परिपक्वता हितलाभ: बीमित व्यक्ति के परिपक्वता की निर्धारित अविध तक जीवित रहने पर, बशर्तें पॉलिसी पूर्णत: प्रभावी हो, "परिपक्वता पर बीमा राशि" निहित सरल प्रत्यावर्ती बोनस और अंतिम अतिरिक्त बोनस, अगर कोई हो, के साथ देय होगी।

जहां **''परिपक्वता पर बीमा राशि''** बीमित मूल राशि के बराबर है।

- 4. जोखिम के आरंभ होने की तिथि (यह तभी लागू है अगर बीमित व्यक्ति की उम्र 8 वर्ष से कम है): बीमित व्यक्ति के 8 वर्ष से कम उम्र में प्रवेश करने की स्थिति में, इस प्लान के अंतर्गत जोखिम की शुरूआत या तो पॉलिसी के शुरू होने की तिथि से 2 वर्ष पूरे होने से एक दिन पहले या 8 वर्ष की उम्र पूरे होने से मेल खाने वाली पॉलिसी वर्षगांठ या उसके तुरन्त बाद पड़ने वाली पॉलिसी वर्षगांठ से दिन पूर्व, जो भी पहले हो से होगी। जो 8 वर्ष या उससे ज्यादा उम्र के हों, उनके लिए जोखिम की शुरूआत तुरन्त होगी।
- 5. निहित होने की तिथि (केवल तभी लागू, अगर पॉलिसी के आरंभ होने की तिथि पर बीमित व्यक्ति की उम्र 18 वर्ष से कम हो): अगर पॉलिसी पूरी तरह से प्रभावी हो तथा निहित होने की तिथि तक बीमित व्यक्ति जीवित हो और इस निहित होने की तिथि से पहले पॉलिसी की धनराशि हेतु पात्र व्यक्ति से पॉलिसी को अभ्यर्पण

- 51. **Sum Assured on Death** is the assured amount payable on death before the stipulated Date of Maturity.
- Sum Assured on Maturity is the absolute amount payable on maturity as mentioned in Condition 3 of Part C of this Policy Document.
- Surrender means complete withdrawal / termination of the entire policy before maturity.
- 54. Surrender Value means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of this policy.
- 55. Survival Benefit is the specified benefit payable on survival of the Life Assured at the end of specified durations as mentioned in Condition 2 of Part C and Condition 2 of Part D of this Policy Document during the policy term of this policy.
- 56. Tabular premium is the premium for the chosen Basic Sum Assured based on the age of the Life Assured without application of any rebate or extra loading.
- 57. Underwriting is the term used to describe the process of assessing risk and ensuring that the cost of the cover is proportionate to the risks faced by the individual concerned. Based on underwriting, a decision on acceptance or rejection of cover as well as applicability of suitable premium or modified terms, if any, is taken.
- 58. **UIN** means the Unique Identification Number allotted to this plan by the IRDAI.
- 59. **Vested Bonus** is the reversionary bonus, if any, which has already been declared and remains attached to the policy.
- 60. With Profits policies mean policies which are entitled for any share in surplus (profits) emerging during the term of the policy in accordance with the terms and conditions of the policy.

PART- C: BENEFITS

The following benefits are payable under this policy:

1. Death Benefit:

On death of the Life Assured before the stipulated Date of maturity provided the policy is inforce then:

- (i) On death before the Date of commencement of Risk: An amount equal to the total amount of premium/s paid without interest excluding extra amount if charged under the policy due to underwriting decision and rider premium/s, if any, shall be payable.
- (ii) On death after the Date of commencement of Risk: Death Benefit defined as the sum of "Sum Assured on Death", vested Simple Reversionary Bonus and Final Additional Bonus, if any, shall be payable.

Where "Sum Assured on Death" is highest of

- 10 times of annualized premium; or
- Sum Assured on Maturity; or
- Basic Sum Assured

This death benefit shall not be less than 105% of the total premiums paid excluding extra amount if charged under the policy due to underwriting decision and Rider(s) premium, if any, as on date of death.

- 2. Survival Benefit: On the life assured surviving to the end of the premium paying term, provided all due premiums have been paid, a survival benefit equal to 8% of Basic Sum Assured shall be payable each year. The first survival benefit payment is payable at the end of premium paying term and thereafter on completion of each subsequent year till the Life assured survives or till the policy anniversary prior to the date of maturity, whichever is earlier.
- Maturity Benefit: On the Life Assured surviving to the stipulated Date of Maturity, provided the policy is inforce, "Sum Assured on Maturity" along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable.

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

- 4. Date of Commencement of Risk (applicable only if the age of the Life Assured is less than 8 years): If the age at entry of the Life Assured is less than 8 years, the risk under this plan will commence either one day before the completion of 2 years from the date of commencement of policy or one day before the policy anniversary coinciding with or immediately following the completion of 8 years of age, whichever is earlier. For those aged 8 years or more, risk will commence immediately.
- 5. Date of Vesting(Applicable only if the age of the Life Assured is below 18 years on the date of commencement of policy): If the Life Assured is alive on the vesting date and if a request in writing for surrendering the policy has not been received by Corporation before such vesting date from the person entitled

करने के लिए लिखित में अनुरोध प्राप्त नहीं होता है तो निहित होने की इस तिथि को अर्थात 18 वर्ष की उम्र पूरी होने से मेल खाने वाली पॉलिसी वर्षगांठ को या उसके तुरन्त बाद पॉलिसी बीमित व्यक्ति को स्वतः निहित हो जाएगी और इस प्रकार निहित होने को निगम और बीमित व्यक्ति के बीच करार माना जाएगा। बीमित व्यक्ति को पॉलिसी का सम्पूर्ण मालिक माना जाएगा। तथा प्रस्तावक या उसके एस्टेट का उसमें कोई हित या अधिकार नहीं होगा।

राइडर हितलाभ:

इस पॉलिसी के अंतर्गत निम्नलिखित राइडर/राइडर्स उपलब्ध हैं:

- अ. एलआईसी का दुर्घटनात्मक मृत्यु और अशक्तता हितलाभ राइडर (UIN: 512B209V01)
- ब. एलआईसी का नया टर्म एश्योरेन्स राइडर (UIN 512B210V01)
- स. एलआईसी का दुर्घटना हितलाभ राइडर (UIN 512B203V02)
- द. एलआईसी का नया क्रिटिकल बीमारी हितलाभ राइडर (UIN 512A212V01)

प्रभावी पॉलिसी के अंतर्गत एलआईसी का दुर्घटनात्मक मृत्यु और अपंगता हितलाभ राइडर या एलआईसी का दुर्घटना हितलाभ राइडर मूल पॉलिसी की प्रीमियम भुगतान अविध के दौरान किसी भी समय चुना जा सकता है, बशतें मूल पॉलिसी की प्रीमियम भुगतान की शेष अविध कम से कम पांच वर्ष हो। अवयस्कों के जीवन पर पॉलिसी के अंतर्गत यह राइडर उनके 18 वर्ष की उम्र पूरी करने पर पॉलिसी वर्षगांठ से, इस बारे में विशेष अनुरोध प्राप्त होने पर लागू होगा।

एलआईसी का नया टर्म एश्योरेन्स राइडर/एलआईसी का नया क्रिटिकल बीमारी हितलाभ राइडर केवल पॉलिसी के आरंभ के समय अतिरिक्त प्रीमियम के भुगतान पर जपलब्ध है।

राइडर(र्स) की शर्तें, अगर चुनी जाती है, इस पॉलिसी के साथ पृष्ठांकन के रूप में संतरन हैं।

 मुनाफे में प्रतिभागिता: निगम के अनुभव के आधार पर, पॉलिसी समय-समय पर यथासंशोधित एलआईसी अधिनियम, 1956 की धारा 28 के प्रावधानों के अनुसार मुनाफे में प्रतिभागिता करेगी।

बोनस घोषित किए जाने पर प्लान के गारंटीड हितलाभ का हिस्सा बन जाते हैं।

प्रीमियम भुगतान अवधि के दौरान मुनाफे का वितरण:

पॉलिसियां प्रीमियम भुगतान अविध के दौरान निगम द्वारा घोषित दर और शर्तों के अनुसार सरल प्रत्यावर्ती बोनस की पात्र होगी। इन सरल प्रत्यावर्ती बोनसों की घोषणा वार्षिक रूप से प्रत्येक वित्तीय वर्ष की समाप्ति पर की जाएगी, बशर्तें पॉलिसी पूरी तरह से प्रभावी हो।

अगर प्रीमियमों का विधिवत भुगतान नहीं किया गया हो तो पॉलिसी प्रीमियम भुगतान अविध के दौरान मुनाफों में प्रतिभागिता करना बंद कर देगी, चाहे पॉलिसी ने चुकता मूल्य प्राप्त किया हो या नहीं।

अगर पॉलिसी को अभ्यर्पित किया जाता है, तो निहित बोनसों का अभ्यर्पण मूल्य, अगर कोई हो, सरेन्डर की तिथि को जो भी लागू हो, इस पॉलिसी दस्तावेज के भाग द की शर्त सं. 5 में विनिर्धारित अनुसार देय होगा।

प्रभावी पॉलिसी के अंतर्गत अंतिम अतिरिक्त बोनस की घोषणा उस वर्ष की जा सकती है, जब मृत्यु के कारण दावे की स्थिति उत्पन्न हो।

चुकता पॉलिसी या पॉलिसी के अभ्यर्पण किए जाने के अंतर्गत अंतिम अतिरिक्त बोनस का भूगतान नहीं किया जाएगा।

प्रीमियम भुगतान अवधि के बाद मुनाफे का वितरण (केवल पूर्णत: चुकता पॉलिसियों या ₹2 लाख या अधिक परिपक्वता चुकता बीमा राशि वाली पॉलिसियों हेतु लागू):

पूर्णतः चुकता पॉलिसी के अंतर्गत (जहां पॉलिसी अवधि के दौरान सभी देय प्रीमियम्स का भुगतान किया गया हो) या चुकता पॉलिसी, जहां परिपक्वता चुकता बीमा राशि ₹2 लाख या अधिक हो, के लिए प्रीमियम भुगतान अवधि के बाद मुनाफे की प्रतिभागिता हेतु शर्ते, भिन्न आधार व पैमाने पर हो सकती है, जो कि इस योजना के अंतर्गत उस समय निगम के अनुभव पर निर्भर करेगा।

ऐसी पॉलिसी के अंतर्गत अंतिम अतिरिक्त बोनस की घोषणा उस समय भी की जा सकती है, जब मृत्यु या परिपक्वता के कारण पॉलिसी दावे में परिणत

अगर पॉलिसी को अभ्यर्पित किया जाता है, तो निहित बोनसों का अभ्यर्पण मूल्य, अगर कोई हो, सरेन्डर की तिथि को जो भी लागू हो, इस पॉलिसी दस्तावेज के भाग द की शर्त सं. 5 में विनिर्धारित अनुसार देय होगा। साथ ही, पॉलिसीयों का अभ्यर्पण करने पर लागू अतिरिक्त बोनस, अगर कोई हो, विशेष अभ्यर्पण मूल्य के भुगतान पर भी विचार किया जा सकता है।

चुकता पॉलिसी के अंतर्गत ₹2 लाख से कम परिपक्वता चुकता बीमा राशि वाली पॉलिसी भविष्य के किन्हीं मुनाफों में प्रतिभागिता नहीं करेगी।

8. प्रीमियम का भुगतान:

- (अ) पॉलिसीधारक को इस पॉलिसी दस्तावेज की अनुसूची में उल्लिखित देय तिथियों को प्रीमियम का भुगतान समय-समय पर लागू सर्विस टैक्स तथा अन्य टैक्स के साथ करना होगा।
- (ब) रियायती अवधि: वार्षिक या छमाही या तिमाही प्रीमियमों के लिए एक महीने जो 30 दिनों से कम नहीं और मासिक प्रीमियमों के लिए 15 दिनों की

to the policy moneys, this policy shall automatically vest in the Life Assured on such vesting date i.e. on the policy anniversary coinciding with or immediately following the completion of 18 years of age and shall on such vesting be deemed to be a contract between the Corporation and the Life Assured. The Life Assured shall become the absolute owner of the policy and the proposer or his estate shall cease to have any right or interest therein.

6. Rider Benefits:

The following rider(s) are available under this policy:

- A. LIC's Accidental Death and Disability Benefit Rider (UIN: 512B209V01)
- B. LIC's New Term Assurance Rider (UIN 512B210V01)
- C. LIC's Accident Benefit Rider (UIN 512B203V02)
- D. LIC's New Critical Illness Benefit Rider (UIN 512A212V01)

Under an inforce policy the LIC's Accidental Death and Disability Benefit Rider or LIC's Accident Benefit Rider can be opted for at any time within the premium paying term of the Base Policy provided, the outstanding premium paying term of the Base Policy is atleast five years. Under the policy on the life of minors, this rider will be available from the policy anniversary following completion of age 18 years on receipt of specific request.

LIC's New Term Assurance Rider/LIC's New Critical Illness Benefit Rider is available only at the inception of the policy on payment of additional premium.

Conditions of rider(s), if opted, are enclosed as endorsement to this policy.

 Participation in profits: Depending upon the Corporation's experience the policy shall participate in profits in accordance with the provisions of Section 28 of LIC Act, 1956, as amended from time to time.

Bonuses once declared form part of the guaranteed benefit of the plan.

Profit distribution during premium paying term:

Policies will be eligible for Simple Reversionary Bonus during premium paying term at such rate and on such terms as may be declared by the Corporation. These Reversionary Bonuses shall be declared annually on the Basic Sum Assured at the end of each financial year provided the policy is in full force.

In case the premiums are not duly paid, the policy shall cease to participate in future profits during the premium paying term irrespective of whether or not the policy has acquired paid up value.

In the event of policy being surrendered, the Surrender Value of vested bonuses, if any, as applicable on the date of surrender, will be payable as specified in Condition 5 of Part D of this Policy Document.

Final Additional Bonus may also be declared under an inforce policy in the year when such policy results into a claim by death.

Final Additional Bonus shall not be payable under paid-up policy or on surrender of a policy during the premium paying term.

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

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

Final Additional Bonus may also be declared under such policy in the year when a policy results into a claim either by death or maturity.

In the event of policy being surrendered, the Surrender Value of vested bonuses, if any, as applicable on the date of surrender, will be payable as specified in Condition 5 of Part D of this Policy Document. In addition, applicable Final Additional Bonus for surrendering policies, if any, may also be considered in payment of Special Surrender Value.

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

8. Payment of Premiums:

- (a) The policyholder has to pay the Premium on the due dates as specified in the Schedule of this Policy Document along with Service tax and any other Tax as applicable from time to time.
- (b) Grace period: A grace period of one calendar month but not less than 30 days shall be allowed for payment of yearly or

रियायती अवधि दी जाएगी। अगर रियायती के दिनों के समाप्त होने तक प्रीमियम का भूगतान नहीं किया जाता है तो पॉलिसी कालातीत हो जाएगी।

अगर बीमित व्यक्ति की मृत्यु रियायती अवधि के दौरान लेकिन तब देय प्रीमियम के भुगतान से पहले हो जाती है तो पॉलिसी मान्य रहेगी तथा उस प्रीमियम और पॉलिसी की अगली वर्षगांठ से पहले तथा मृत्यु की तिथि से देय व भुगतान न किए गए प्रीमियम, अगर कोई हो, को भी काटकर हितलाभों का भुगतान कर दिया जाएगा।

(स) प्रभावी पॉलिसी के अंतर्गत बीमित व्यक्ति की मृत्यु के मामले में जहां मृत्यु की तिथि तक सभी प्रीमियमों का भुगतान हुआ है और जहां प्रीमियम के भुगतान का माध्यम वार्षिक माध्यम से भिन्न है, अगर मृत्यु की तिथि से देय किन्हीं बकाया प्रीमियम्स का भुगतान नहीं किया गया है, और वे अगली पॉलिसी वर्षगांठ से पहले देय होती हैं, तो उन्हें दावे की राशि से काट लिया जाएगा।

प्रीमियम के देय होने या देय राशि के लिए सूचना जारी करने के लिए निगम बाध्य नहीं है।

भाग - दः सेवा प्रदान करने के पहलू से संबंधित शर्तें

1. उम्र का प्रमाण: प्रस्ताव प्रपत्र में घोषित की गई बीमित व्यक्ति की उम्र पर प्रीमियम की गणना हो जाने के पश्चात यदि उम्र उस उम्र से अधिक पायी जाती है तो बिना किसी पूर्वाग्रह बीमा अधिनियम, 1938 के अंतर्गत उपलब्ध अधिकारों और उपचारों सहित निगम के अन्य अधिकारों और उपचारों को क्षति पहुंचाए बिना, ऐसे मामले में प्रीमियम उस समय सही उम्र के आधार पर मूल बीमा राशि तथा राइडर(र्स) बीमा राशि, अगर चुनी गई हो, के लिए निकाली गई दर से देय होगा और निगम को पॉलिसी आरंभ होने से लेकर ऐसे भुगतान की तिथि तक मूल प्रीमियम और सही उम्र के लिए प्रीमियम के बीच अंतर की संचित राशि और उस पर उसी अवधि के लिए निगम द्वारा उस समय प्रचलित निर्धारित दर पर ब्याज सहित भूगतान करेगा। तथापि, प्रावधान है कि यदि बीमित व्यक्ति/प्रस्तावक इसमें उल्लिखित प्रीमियम की दर से भुगतान करता रहे और उपयुक्त संचित ऋण राशि का भुगतान न करे तो पॉलिसी प्रारंभ होने की तिथि से पॉलिसी के दावा बनने की तिथि तक सही उम्र के प्रीमियम और मूल प्रीमियम के बीच अंतर की संचित राशि और ऐसे अंतर की प्रत्येक किस्त पर दावे के समय प्रचलित दर से ब्याज के साथ देय होगी। उसे पॉलिसी पर बीमित व्यक्ति/प्रस्तावक द्वारा देय ऋण माना जाएगा तथा पॉलिसी के अंतर्गत दावा होने पर पॉलिसी धनराशि में से काट लिया जाएगा।

यह भी प्रावधान है कि यदि प्रवेश के समय बीमित व्यक्ति की सही उम्र ऐसी हो तो उक्त तालिका में निर्दिष्ट बीमा वर्ग अथवा शर्तों के अधीन उसे बीमा के लिए अयोग्य बना दे तो उसको बीमा के आरंभ में प्रचलित प्रधा के अनुसार निगम द्वारा प्रदान किए जाने वाले बीमा वर्ग अथवा शर्तों में परिवर्तित कर दिया जाएगा, जो कि पॉलिसीधारक की सहमति के अधीन होगी, अन्यथा पॉलिसी को रद्द कर दिया जाएगा।

2. जब्ती और गैर-जब्ती संबंधी कानून:

जब्ती संबंधी कानून:

- i. अगर 3 वर्षों से कम के लिए प्रीमियमों का भुगतान किया गया हो और उसके बाद के प्रीमियमों का भुगतान न किया गया हो तो अदा न किए गए पहले प्रीमियम की तिथि से रियायती अविध की समाप्ति के बाद इस पॉलिसी के अंतर्गत सभी लाभ समाप्त हो जाएंगे तथा कुछ भी देय नहीं होगा और अदा किए गए प्रीमियम भी नहीं लौटाए जाएंगे।
- ii. कातिपय अन्य घटनाओं में जब्ती: अगर यहां विहित या पृष्ठांकित कोई शर्त प्रितकूल पायी जाती है या अगर प्रस्ताव, व्यक्तिगत वक्तव्य, घोषणा तथा संबंधित दस्तावेजों में किसी असत्य या गलत जानकारी का दिया जाना पाया जाता है या किसी महत्त्वपूर्ण जानकारी को छिपाया जाता है, तो ऐसी प्रत्येक स्थिति में पॉलिसी भंग हो जाएगी तथा किसी हितलाभ के सभी दावे समय-समय पर यथासंशोधित बीमा अधिनियम, 1938 की धारा 45 के प्रावधानों के विषयाधीन होंगे।

गैर-जब्ती संबंधी कानून:

लेकिन अगर, कम से कम पूरे तीन सालों के प्रीमियमों का भुगतान करने के बाद, अगले प्रीमियमों का भुगतान नहीं किया जाता है, तो यह पूरी तरह से अमान्य नहीं होगी, बल्कि पॉलिसी अविध की समाप्ति तक के लिए पॉलिसी, चुकता पॉलिसी का रूप ले लेगी।

चुकता पॉलिसी के अंतर्गत ''मृत्यु पर बीमा राशि'' को एक ऐसी राशि के रूप में घटा दिया जाएगा, जिसे मृत्यु पर चुकता बीमा राशि कहा जाएगा तथा यह [(अदा किए गए प्रीमियमों की संख्या/देय प्रीमियमों की कुल संख्या) x मृत्यु पर बीमा राशि] के समान होगी।

चुकता पॉलिसी के अंतर्गत ''परिपक्वता पर बीमा राशि'' घट जाएगी तथा इस राशि को परिपक्वता पर चुकता बीमा राशि कहा जाएगा और यह [(अदा किए गए प्रीमियमों की संख्या/देय प्रीमियमों की कुल संख्या) x परिपक्वता पर बीमा राशि] के समान होगी।

चुकता पॉलिसी के अंतर्गत विद्यमानता हितलाभ:

 अगर परिपक्वता चुकता बीमा राशि न्यूनतम मूल बीमा राशि, अर्थात ₹2 लाख से कम है तो ऐसी पॉलिसियों के अंतर्गत विद्यमानता हितलाभों का भूगतान नहीं किया जाएगा। half-yearly or quarterly premiums and 15 days for monthly premiums. If the premium is not paid before the expiry of the days of grace, the Policy lapses.

If the death of the Life Assured occurs within the grace period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium as also the unpaid premium(s), if any, falling due from the date of death and before the next policy anniversary.

(c) In case of death of Life Assured under an inforce policy wherein all the premiums due till the date of death have been paid and where the mode of payment of premium is other than yearly, balance premium(s), if any, falling due from the date of death and before the next policy anniversary shall be deducted from the claim amount.

The Corporation does not have any obligation to issue a notice that premium is due or for the amount that is due.

PART - D: CONDITIONS RELATED TO SERVICING ASPECTS

Proof of Age: The premiums having been calculated on the age of the Life Assured as declared in the Proposal, in case the age is found higher than such age, without prejudice to the Corporation's other rights and remedies, including those under the Insurance Act, 1938, the premiums shall be payable in such case at the rate calculated on the Basic Sum Assured and Rider(s) Sum Assured, if opted for, the correct age at entry, and the accumulated difference between the premiums for the correct age and the original premiums, from the commencement of the Policy upto the date of such payment shall be paid to the Corporation with interest at such rate as fixed by the Corporation from time to time. However, in case the Life Assured/Proposer continues to pay the premiums at the rates shown herein, and also does not pay the above mentioned accumulated debt, the accumulated difference between the premiums for the correct age and the original premiums from the commencement of this Policy up to the date on which the Policy becomes a claim, with interest on each instalment of such difference at such rate as may be fixed by the Corporation from time to time, shall accrue and be treated as a debt due by the Life Assured / Proposer against the said Policy and shall be deducted from the Policy moneys payable on the Policy becoming a claim.

Provided further that if the Life Assured's correct age at entry is such as would have made him/her uninsurable under the class or terms of assurance specified in the said Schedule hereto, the class or terms shall stand altered to such Plan of Assurance as are granted by the Corporation according to the practice in force at the commencement of this policy subject to the consent of the Policyholder, otherwise the policy will be cancelled.

2. Forfeiture and Non-forfeiture Regulations:

Forfeiture Regulations:

- If less than three years' premiums have been paid in respect of this policy and any subsequent premium be not duly paid, all the benefits shall cease after the expiry of grace period from the date of first unpaid premium and nothing shall be payable, and the premiums paid thitherto are also not refundable.
- ii. Forfeiture in Certain Other Events: In case any condition herein contained or endorsed hereon be contravened or in case it is found that any untrue or incorrect statement is contained in the proposal, personal statement, declaration and connected documents or any material information is withheld, then and in every such case this policy shall be void and all claims to any benefit in virtue of this policy shall be subject to the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

Non-forfeiture Regulations:

If at least three full years' premiums have been paid and any subsequent premiums be not duly paid, this policy shall not be wholly void, but shall subsist as a paid-up policy till the end of the policy term.

The "Sum Assured on Death" under a paid-up policy shall be reduced to a sum called Death Paid-up Sum Assured and shall be equal to [Sum Assured on Death *(Number of premiums paid / Total number of premiums payable)].

The "Sum Assured on Maturity" under a paid-up policy shall be reduced to a sum called Maturity Paid-up Sum Assured and shall be equal to [Sum Assured on Maturity *(Number of premiums paid/Total number of premiums payable)].

Survival benefits under a paid-up policy:

 If Maturity Paid-up Sum Assured is less than the minimum Basic Sum Assured i.e. Rs. 2 lakhs, Survival Benefits shall not be paid under such policies. अगर परिपक्वता चुकता बीमा राशि ₹2 लाख की न्यूनतम मूल बीमा राशि के समान या इससे अधिक है तो प्रत्येक वर्ष के लिए परिपक्वता चुकता बीमा राशि के 8% के समान विद्यमानता हितलाभ देय होंगे। पहले विद्यमानता हितलाभ का भुगतान पॉलिसी अविध के अंत तक बीमित व्यक्ति के जीवित रहने पर देय होगा। और उसके पश्चात बीमित व्यक्ति के जीवित रहने तक प्रत्येक वर्ष या पॉलिसी की परिपक्वता की तिथि से पहले पॉलिसी वर्षगांठ तक, जो भी पहले हो, देय होगा।

चुकता पॉलिसी के अंतर्गत, पॉलिसी अविध के दौरान बीमित व्यक्ति की मृत्यु होने पर, मृत्यु पर चुकता बीमा राशि, निहित सरल प्रत्यावर्ती बोनसों के साथ, अगर कोई हो, बीमित व्यक्ति को पॉलिसी अविध की समाप्ति तक जीवित रहने पर देय होगी। परिपक्वता चुकता बीमा राशि, निहित सरल प्रत्यावर्ती बोनसों के साथ, अगर हों, देय होंगे।

चुकता पॉलिसी प्रीमियम भुगतान अविध के दौरान भविष्य के मुनाफों में भाग लेने की पात्र नहीं होगी, लेकिन निहित सरल प्रत्यावर्ती बोनस घटी हुई चुकता पॉलिसी से जुड़े रहेंगे। साथ ही, अगर कोई चुकता पॉलिसी, जहां परिपक्वता चुकता बीमा राशि ₹2 लाख या अधिक हो, प्रीमियम भुगतान अविध के बाद जारी रहती है, तो यह निगम के ऐसी चुकता पॉलिसियों के बारे में अनुभव के आधार पर प्रीमियम भुगतान अविध के बाद, भविष्य के मुनाफों में भाग लेना जारी रख सकती है।

उपरोक्त उल्लेख किए गए के बावजूद, अगर इस पॉलिसी के अंतर्गत कम से कम पूरे 3 वर्षों के प्रीमियमों का भुगतान किया गया हो, और उसके बाद के प्रीमियम का भुगतान न किया गया हो, तो पहले भुगतान न किए गए प्रीमियम की देय तिथि से छः महीने के अंदर बीमित व्यक्ति की मृत्यु होने पर ''मृत्यु पर देय बीमा राशि'' का भुगतान, निहित सरल प्रत्यावर्ती बोनसों, तथा अंतिम अतिरिक्त बोनसों अगर कोई हो, के साथ (अ) मूल पॉलिसी हेतु मृत्यु की तिथि तक अदा न किए गए प्रीमियमों और उन पर लगने वाला ब्याज, उन्ही शतों पर जो कि इसी अविध के लिए पॉलिसी के पुनर्चलन पर हो तथा (ब) अगली पॉलिसी वर्षगांठ से पहले देय होने वाला मूल पॉलिसी के लिए अदा न किए गए प्रीमियम को घटाकर किया जाएगा।

उपरोक्त उल्लेख किए गए के बावजूद, अगर इस पॉलिसी के अंतर्गत कम से कम पूरे 5 वर्षों के प्रीमियमों का भुगतान किया गया हो, और उसके बाद के प्रीमियम का भुगतान न किया गया हो, तो पहले भुगतान न किए गए प्रीमियम की देय तिथि से 12 महीने के अंदर बीमित व्यक्ति की मृत्यु होने पर ''मृत्यु पर देय बीमा राशि'' का भुगतान, निहित सरल प्रत्यावर्ती बोनस, तथा अंतिम अतिरिक्त बोनस, अगर कोई हो, के साथ (अ) मूल पॉलिसी हेतु मृत्यु की तिथि तक अदा न किए गए प्रीमियमों और उन पर लगने वाला ब्याज, उन्ही शर्तों पर जो कि इसी अविध के लिए पॉलिसी के पुनर्चलन पर हो तथा (ब) अगली पॉलिसी वर्षगांठ से पहले देय होने वाला मूल पॉलिसी के लिए अदा न किए गए प्रीमियम को काटकर किया जाएगा।

ये प्रावधान वैकल्पिक राइडर पर लागू नहीं होते है क्योंकि वे कोई चुकता मूल्य प्राप्त नहीं करते है और पॉलिसी के कालातीत अवस्था में होने पर राइडर हितलाभ समाप्त हो जाते हैं।

3. कालातीत पॉलिसियों का पुनर्चलन: अगर रियायती दिनों के अंदर प्रीमियम का भुगतान न करने के कारण पॉलिसी कालातीत हो गयी हो, तो इसे अदा न किए गए पहले प्रीमियम की तिथि से लगातार 2 वर्षों की अविध के अंदर, तथा परिपक्वता की तिथि से पहले, मगर बीमित व्यक्ति के जीवनकाल के दौरान फिर से चालू किया जा सकता है, जो कि निगम को बीमित व्यक्ति हेतु संतोषप्रद, निरन्तर बीमा योग्यता का प्रमाण प्रस्तुत करने तथा समय-समय पर निगम द्वारा निर्धारित दर पर ब्याज के साथ (छमाही चक्रवृद्धि दर से) प्रीमियम की सभी बकाया राशियों का भुगतान करने पर बहाल होगी। लेकिन निगम के पास स्थिगित पॉलिसी को फिर से चालू करने को मूल शर्तों पर स्वीकार करने, संशोधित शर्तों के साथ स्वीकार करने या अस्वीकार करने का अधिकार सुरक्षित है। स्थिगत पॉलिसी की बहाली तभी प्रमावी होगी जब निगम द्वारा उसे अनुमोदित किया जाएगा तथा बीमित व्यक्ति को विशिष्ट रूप से सूचित कर दिया जाएगा।

अगर पुनर्चलन अविध प्रीमियम भुगतान अविध के बाद आती है और पॉलिसी को विद्यमानता हितलाभों की देय तिथि के बाद पुर्नचलित किया जाता है, तो:-

- भुगतान न किए गए विद्यमानता हितलाभ (जहां चुकता पॉलिसी के मामले में परिपक्वता चुकता बीमा राशि 2 लाख से कम है) या;
- ii. पूर्ण मूल बीमा राशि पर विद्यमानता हितलाभ और परिपक्वता चुकता बीमा राशि पर विद्यमानता हितलाभ के बीच अंतर (जहां चुकता पॉलिसी के मामले में परिपक्वता चुकता बीमा राशि 2 लाख के समान या उससे अधिक है) का भुगतान पॉलिसीधारक को किया जाएगा।

राइडर(र्स) को पुनर्चलित करने, अगर चुना गया हो, पर तभी विचार किया जाएगा अगर मूल पॉलिसी को भी पुर्नचलित किया जाता है, न कि सिर्फ़ राइडर को।

- 4. पॉलिसी ऋण: अगर कम से कम पूरे तीन वर्षों के प्रीमियम का भुगतान किया गया हो तो इस पॉलिसी की निम्नलिखित शर्तों तथा पॉलिसी के अभ्यर्पण मूल्य पर तथा निगम द्वारा समय-समय पर निर्धारित की गई अन्य नियमों तथा शर्तों के अंतर्गत ऋण प्राप्त किया जा सकता है:
 - मॉलिसी पूर्णतः समनुदेशित होगी तथा ऋण और उस पर ब्याज की अदायगी के लिए उसे जमानत के रूप में निगम के द्वारा धारित रखी जाएगी।
 - ii. अगर प्रीमियम भुगतान अवधि के दौरान ऋण लिया जाता है:

2. If Maturity Paid-up Sum Assured is equal to or more than minimum Basic Sum Assured of Rs. 2 lakhs, Survival Benefits equal to 8% of Maturity Paid-up Sum Assured shall be payable each year. The first survival benefit payment is payable at the end of premium paying term and thereafter on completion of each subsequent year till the Life assured survives or till the policy anniversary prior to the date of maturity, whichever is earlier.

Under a paid-up policy, in case of death of the Life Assured during the policy term, Death Paid-up Sum Assured along with vested Simple Reversionary Bonuses, if any, shall be payable and on Life Assured surviving to the end of the policy term, Maturity Paid-up Sum Assured along with vested Simple Reversionary Bonuses, if any, shall be payable.

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

Notwithstanding what is stated above, if atleast 3 full years' premiums have been paid in respect of this policy, and any subsequent premium be not duly paid, in the event of the death of the Life Assured within six months from the due date of first unpaid premium, "Sum Assured on Death" along with vested simple reversionary bonuses and final additional bonus, if any, will be paid after deduction of (a) the premium(s) for the base policy unpaid with interest thereon upto the date of death on the same terms as for revival of the Policy during such period, and (b) the balance premium(s) for the base policy falling due from the date of death and before the next Policy anniversary.

Notwithstanding what is stated above, if at least 5 full years' premiums have been paid in respect of this policy, and any subsequent premium be not duly paid, in the event of death of the Life Assured within 12 months from the first unpaid premium, "Sum Assured on Death" along with vested simple reversionary bonuses and final additional bonus, if any, will be paid after deduction of (a) the premium(s) for the base policy unpaid with interest thereon upto the date of death on the same terms as for revival of the Policy during such period, and (b) the balance premium(s) for the base policy falling due from the date of death and before the next Policy anniversary.

These provisions do not apply to optional Rider(s) as they do not acquire any paid up value and the rider benefit ceases to apply, if policy is in lapsed condition.

3. Revival of lapsed Policies: If the Policy has lapsed due to non-payment of due premium within the days of grace, it may be revived during the life time of the Life Assured, but within a period of 2 consecutive years from the date of the first unpaid premium, on submission of proof of continued insurability of the Life Assured to the satisfaction of the Corporation and the payment of all the arrears of premium together with interest (compounding half-yearly) at such rate as fixed by the Corporation from time to time. The Corporation however, reserves the right to accept at original terms, accept with modified terms or decline the revival of a discontinued policy. The revival of the discontinued policy shall take effect only after the same is approved by the Corporation and is specifically communicated to the Life Assured.

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

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

Revival of Rider(s), if opted for, will only be considered along with the revival of the Base Policy and not in isolation.

- 4. Policy Loan: Loan can be availed under this policy provided at least three full years' premiums have been paid subject to the following terms and conditions, within the surrender value of the policy for such amounts and on such further terms and conditions as the Corporation may fix from time to time:
 - The Policy shall be assigned absolutely to and held by the Corporation as security for the repayment of Loan and of the interest thereon:
 - ii. If loan is availed during the premium paying term:

अभ्यर्पण मूल्य के प्रतिशत के रूप में अधिकतम ऋण इस प्रकार होगा:

- प्रभावी पॉलिसियों के लिए 90% तक
- चुकता पॉलिसियों के लिए 80% तक

अगर प्रीमियम भुगतान अवधि के बाद ऋण लिया जाता है: विद्यमानता हितलाभों की पात्र पॉलिसियों के लिए नए ऋण की स्वीकार्य अधिकतम राशि (जहां कोई पिछला ऋण बकाया न हो) की गणना इस प्रकार की जाएगी कि ऋण पर देय प्रमावी वार्षिक ब्याज पॉलिसी के अंतर्गत देय वार्षिक विद्यमानता हितलाम के 50% से अधिक न हो।

तथापि, निगम के पास मंजूर की जाने वाली ऋण राशि को तय करने का अधिकार सुरक्षित है।

- iii. वित्तीय वर्ष 2016-17 में स्वीकृत ऋण के लिए, ब्याज की लागू दर 10% वार्षिक है, जो कि पूरी ऋण अवधि के लिए छमाही देय है।
- iv. अगर प्रीमियम भुगतान अविध के बाद ऋण लिया जाता है: प्रीमियम भुगतान अविध के दौरान ऋण पर ब्याज इस पॉलिसी के अंतर्गत लिए गए लोन के समय निगम द्वारा विनिर्धारित दर से छमाही चक्रवृद्धि ब्याज से लिया जाएगा। ब्याज की पहली किस्त का भुगतान अगली पॉलिसी वर्षगांठ पर या अगली पॉलिसी वर्षगांठ से छ: महीने पहले की तिथि पर, जो भी उसके तुरन्त बाद हो, जब ऋण स्वीकृत किया गया था, किया जाएगा और उसके बाद हर छ: महीने पर किया जाएगा। ब्याज कम से कम छ: महीनों के लिए लिया जाएगा।

अगर प्रीमियम भुगतान अवधि के दौरान ऋण का भुगतान नहीं किया जाता है तथा ब्याज के भुगतान में चूक की जाती है, तो ऋण पर देय ब्याज की वसूली देय विद्यमानता हितलाभों या पॉलिसी के अंतर्गत देय किसी अन्य राशि से की जाएगी।

- अगर प्रीमियम भुगतान अविध के बाद ऋण लिया जाता है: ऋण पर ब्याज को विद्यमानता हितलाभों से वसूल किया जाएगा तथा यह निगम द्वारा ऋण लेते समय विनिर्धारित दर से लिया जाएगा।
- vi. जैसा कि ऊपर उल्लेख किया गया है, नियत तिथियों पर ऋण ब्याज के भुगतान में चूक होने की स्थिति में, और जब ब्याज के साथ बकाया ऋण अभ्यर्पण मूल्य से अधिक हो जाए, निगम ऐसी पॉलिसियों को बंद करने का अधिकारी होगा। ऐसी पॉलिसियां बंद होने पर ब्याज, यदि कोई हो, के साथ ऋण बकाया राशि तथा अभ्यर्पण मूल्य के अंतर के भुगतान की पात्र होंगी।
- vii. निगम 3 माह की सूचना देकर समस्त बकाया ब्याज सिहत ऋण की राशि माँगने या वसूल करने का अधिकारी होगा।
- viii. यदि पॉलिसी परिपक्व या अभ्यर्पित होती है या मृत्यु द्वारा दावा बनती है, तो ऐसी स्थिति में निगम पॉलिसी धन से समस्त ब्याज सहित बकाया ऋण की राशि की कटौती करने का अधिकारी होगा।
- 5. अभ्यर्पण: पॉलिसी अविध के दौरान पॉलिसी को कभी भी अभ्यर्पित किया जा सकता है, बशर्तें कम से कम पूरे तीन वर्षों के लिए प्रीमियमों का भुगतान किया गया हो। निगम द्वारा गारंटीड अभ्यर्पण मूल्य तथा विशेष अभ्यर्पण मूल्य में से जो भी अधिक हो, उसका भुगतान अभ्यर्पण मूल्य के रूप में किया जाएगा।

विशेष अभ्यर्पण मूल्य नवीकरण योग्य है तथा इसका निर्धारण निगम द्वारा समय-समय पर किया जाएगा, जो कि आईआरडीएआई की पूर्व स्वीकृति के अधीन होगा।

गारंटीड अभ्यर्पण मूल्य कुल अदा किए गए प्रीमियमों में से बीमालेखन निर्णयों के कारण घटायी गई किसी अतिरिक्त राशि तथा राइडर (राइडर्स) के लिए प्रीमियम, अगर चुना गया हो, के साथ कुल अदा किए गए प्रीमियम पर लागू गारंटीड अभ्यर्पण मूल्य घटक के गुणनफल के समान होगा। प्रतिशत के रूप में व्यक्त किए गए ये गारंटीड अभ्यर्पण मूल्य घटक पॉलिसी अविध तथा उस पॉलिसी वर्ष पर निर्भर करेंगे, जब पॉलिसी को अभ्यर्पण किया गया था तथा ये इस पॉलिसी दस्तावेज के परिशिष्ट-4 के रूप में संलग्न है।

इसके अलावा, निहित सरल प्रत्यावर्ती बोनसों, अगर कोई हो के अभ्यर्पण मूल्य का भी भुगतान किया जाएगा, जो कि निहित बोनस और निहित बोनसों पर लागू अभ्यर्पण मूल्य घटक के गुणनफल के समान होगा। यह अभ्यर्पण मूल्य घटक पॉलिसी अविध तथा उस पॉलिसी वर्ष पर निर्भर करेगी, जब पॉलिसी को अभ्यर्पित किया गया तथा यह इस दस्तावेज के परिशिष्ट-5 के रूप में संलग्न है।

राइडर(र्स) पर, अगर कोई हो, कोई अभ्यर्पण मूल्य उपलब्ध नहीं होगा।

6. पॉलिसी को समाप्त किया जाना:

पॉलिसी निम्नलिखित घटनाओं में से किसी के घटित होने पर तुरन्त तथा अपने आप समाप्त हो जाएगी:

- अ) वह तिथि जब मृत्यु हितलाभ का भुगतान किया गया है; या
- ब) वह तिथि जब पॉलिसी के अंतर्गत अभ्यर्पण हितलाभों का भुगतान किया गया है; या
- स) परिपक्वता की तिथि; या

The maximum loan as a percentage of surrender value shall be as under:

- For in force policies upto 90%
- For paid-up policies upto 80%

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

However, the Corporation reserves the right to determine the loan amount to be granted.

- For the loan sanctioned in Financial Year 2016-17, the applicable interest rate is 10% p.a. payable half-yearly for the entire term of the loan.
- iv. If loan is availed during the premium paying term: Interest on Loan during the premium paying term shall be paid on compounding half-yearly basis to the Corporation at the rate to be specified by the Corporation at the time of taking loan under this policy. The first payment of interest is to be made on the next Policy anniversary or on the date six months before the next Policy anniversary whichever immediately follows the date on which the Loan is sanctioned and every half year thereafter. Interest is charged for a minimum period of six months.

In case if the loan is not repaid during the premium paying term and if there is default in the interest payment, then due Interest on the loan shall be recovered from survival benefits due or any other amount payable under the policy;

- v. If loan is availed after the premium paying term: Interest on the loan shall be recovered from the survival benefits and at the rate which shall be specified by the Corporation when the loan is made:
- vi. In the event of default in payment of loan interest on the due date as herein mentioned above and when the outstanding loan amount along with interest is to exceed the surrender value, the Corporation would be entitled to foreclose such policies. Such policies when being foreclosed shall be entitled to payment of the difference of surrender value and the outstanding loan amount along with interest, if any;
- vii. Corporation is entitled to recover or recall the amount of the Loan with all due interest by giving 3 months' notice;
- viii. In case the policy shall mature or is surrendered or becomes a claim by death, the Corporation shall become entitled to deduct the amount of outstanding Loan, together with all interest from the policy moneys.
- Surrender: The policy can be surrendered at any time provided premiums have been paid for atleast three full years. On surrender of the policy, the Corporation shall pay the Surrender Value equal to higher of Guaranteed Surrender Value and Special Surrender Value.

The Special Surrender Value is reviewable and shall be determined by the Corporation from time to time subject to prior approval of IRDAI.

The Guaranteed Surrender Value shall be equal to the total premiums paid excluding any extra amount if charged under the policy due to underwriting decisions and premiums for rider(s), if opted, for, multiplied by the Guaranteed Surrender Value factor applicable to total premiums paid under the policy. These Guaranteed Surrender Value factors expressed as percentages will depend on the policy term and policy year in which the policy is surrendered and are contained in Annexure - 4 of this policy document.

In addition, the surrender value of vested simple reversionary bonuses, if any, shall also be payable, which is equal to vested bonuses multiplied by the Guaranteed Surrender Value factor applicable to vested bonuses. These Guaranteed Surrender Value factors will depend on the policy term and the policy year in which policy is surrendered and are contained in Annexure – 5 of this policy document.

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

6. Termination of Policy:

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

- a) The date on which death benefit is paid; or
- b) The date on which surrender benefits are settled under the policy; or
- c) The date of maturity; or

- द) ऋण पर ब्याज के भुगतान में चूक की घटना पर, जिसका उल्लेख भाग द की शर्त 4 में किया गया है; या
- य) कालातीत होने की तिथि से दो वर्षों की समाप्ति पर, अगर पॉलिसी को पुनःप्रचालित नहीं किया गया है और बशतें पॉलिसी भाग द की शर्त 2 में विनिर्धारित अनुसार चुकता पॉलिसी में परिवर्तित नहीं हुई है; या
- र) फ्री लुक निरस्तीकरण राशि का भुगतान किए जाने पर
- 7. फ्री लुक पीरियड: पॉलिसीधारक को पॉलिसी दस्तावेज मिलने की तिथि से 15 दिनों की मुफ्त समीक्षा पीरियड के दौरान, अगर पॉलिसीधारक पॉलिसी के नियम तथा शर्तों से संतुष्ट नहीं है तो वह अपनी आपित्तयों के कारण का उल्लेख करते हुए पॉलिसी को लौटा सकता है। इसके प्राप्त होने पर निगम पॉलिसी को रद्द कर देगा तथा संरक्षित जोखिम पीरियड के लिए आनुपातिक जोखिम प्रीमियम (मूल पॉलिसी और राइडर, अगर चुना गया हो, के लिए) स्वास्थ्य जांच शुल्क, विशेष रिपोर्ट्स व स्टैम्प ड्यूटी हेतु शुल्क को काटकर, जमा किए गए प्रीमियम को लौटा देगा।

भाग - य: लागू नहीं

भाग - र: अन्य नियम व शर्तें

- अ) समनुदेशन: इस पॉलिसी के अंतर्गत समय-समय पर यशासंशोधित बीमा अधिनियम, 1938 की धारा 38 के अंतर्गत समनुदेशन की अनुमित है। धारा 38 के मौजूदा प्रावधान इस पॉलिसी दस्तावेज के परिशिष्ट-1 में संलग्न हैं। समनुदेशन की सूचना, पॉलिसी को सेवा प्रदान करने वाले निगम के कार्यालय में पंजीकरण के लिए दी जानी चाहिए।
 - ब) नामांकन: बीमा अधिनियम, 1938 की धारा 39 के अनुसार जीवन बीमा की पॉलिसीधारक द्वारा नामांकन अपेक्षित है। धारा 39 के मौजूदा प्रावधान इस पॉलिसी दस्तावेज के परिशिष्ट-2 में दिए गए हैं। नामांकन या नामांकन में परिवर्तन की सूचना निगम कार्यालय द्वारा पंजीकरण हेतु पॉलिसी को सेवा प्रदान करने वाली शाखा में, दी जानी चाहिए। नामांकन का पंजीकरण करते समय निगम उसकी वैधता या कानूनी प्रभाव के बारे में कोई जिम्मेदारी स्वीकार नहीं करता है या अपनी कोई राय नहीं देता है।
- 2. **आत्महत्या:** यह पॉलिसी अवैध मानी जाएगी
 - i. अगर बीमित व्यक्ति (चाहे वह मानसिक रूप से स्वस्थ हो या अस्वस्थ), जोखिम के आरंभ होने की तिथि से 12 महीनों के अंदर आत्महत्या करता है तो निगम द्वारा इस पॉलिसी के अंतर्गत किसी दावे पर विचार नहीं किया जाएगा, केवल अदा किए गए प्रीमियम के 80% को, किन्हीं अतिरिक्त राशियों, जिन्हें बीमालेखन निर्णयों के कारण पॉलिसी के अंतर्गत लिया गया हो, तथा राइडर प्रीमियम, सिवाय टर्म एश्योरेन्स राइडर अगर कोई हो, का भुगतान किया जाएगा। बशर्ते पॉलिसी चालू अवस्था में हो। यह धारा तब लागू नहीं होगी अगर बीमित व्यक्ति की प्रवेश पर उम्र 8 वर्ष से कम है।
 - ii. अगर बीमित व्यक्ति (चाहे वह मानसिक रूप से स्वस्थ हो या अस्वस्थ), पुनर्चलन की तिथि से 12 महीनों के अंदर आत्महत्या करता है तो मृत्यु की तिथि तक अदा किए गए प्रीमियम्स के 80% को किसी अतिरिक्त राशियों, जिसे बीमालेखन निर्णयों के कारण पॉलिसी के अंतर्गत लिया गया हो तथा राइडर प्रीमियम, सिवाय टर्म एश्योरेन्स राइडर अगर कोई हो, तथा अभ्यर्पण मूल्य का भुगतान किया जाएगा। निगम द्वारा इस पॉलिसी के अंतर्गत किसी अन्य दावे पर विचार नहीं किया जाएगा। यह धारा लागू नहीं होगी:
 - अ) अगर पॉलिसी के पुनर्चलन के समय बीमित व्यक्ति की उम्र 8 वर्ष से कम हो: या
 - ब) पॉलिसी चुकता मूल्य प्राप्त किए बिना कालातीत हो गयी हो तो ऐसी पॉलिसियों के अंतर्गत कुछ भी देय नहीं होगा।
- कर: ऐसी बीमा योजनाओं पर यदि कोई वैधानिक कर भारत सरकार या किसी अन्य भारत की संवैधानिक संस्था द्वारा कर लगाया जाता है तो वह समय-समय पर लागू कर संबंधी कानूनों और कर की दर के अनुसार होगा।

पॉलिसीधारक को प्रीमियम (मूल प्रीमियम और राइडर्स सहित, अगर लागू हो) जिसमें अगर पॉलिसी के अंतर्गत बीमालेखन संबंधी निर्णयों के तहत कोई अतिरिक्त राशि ली गई हो तो वह भी शामिल है, पर देय सेवा कर मौजूदा दरों से लिया जाएगा, जो कि पॉलिसीधारक द्वारा देय प्रीमियम के ऊपर व अतिरिक्त होगा। अदा किए गए कर की राशि को योजना के अंतर्गत देय हितलाभों की गणना में शामिल नहीं किया जाएगा।

4. दावे के लिए सामान्य अपेक्षाएं: बीमित व्यक्ति की मृत्यु होने पर दावेदार द्वारा दावा प्रस्तुत करते समय देय सामान्य दस्तावेजों में निगम द्वारा विनिर्धारित दावा प्रपत्र के साथ मृल पॉलिसी दस्तावेज, दावे की राशि के सीधे बैंक अकाउन्ट में जमा होने के लिए दावेदार की ओर से एनईएफटी आदेश, स्वामित्व का प्रमाण, मृत्यु का प्रमाण, मृत्यु से पूर्व चिकित्सा उपचार, स्कूल/कॉलेज/नियोक्ता का प्रमाण पत्र, इन में से जो लागू हो, निगम को संतोषप्रद रूप में पेश करना होगा। अगर पॉलिसी के अंतर्गत उम्र स्वीकृत नहीं की है, तो बीमित व्यक्ति की उम्र का प्रमाण पत्र भी प्रस्तुत करना होगा।

पॉलिसी के परिपक्वता दावे में परिणत होने या विद्यमानता हितलाभ दावे की स्थिति प्राप्त करने या पॉलिसी के अभ्यर्पण किए जाने की स्थिति में, बीमित जीवन को डिस्चार्ज फॉर्म के साथ मूल पॉलिसी दस्तावेज, दावे की राशि के सीधे बैंक अकाउन्ट में जमा होने के लिए दावेदार की ओर से एनईएफटी आदेश, उम्र का प्रमाण, अगर उम्र को पहले स्वीकृत नहीं किया गया हो, प्रस्तुत करना होगा।

- d) In the event of default in payment of loan interest as specified in Condition 4 of Part D; or
- At the expiry of two years from the date of lapse, if the policy has not been revived and provided the policy has not been converted into a paid-up policy as specified in Condition 2 of Part D; or
- f) On payment of free look cancellation amount
- 7. Free look period: During the Free Look period of 15 days from the date of receipt of the Policy Document by the Policyholder, if the Policyholder is not satisfied with the Terms and Conditions of the policy, he/she may return the policy to the Corporation stating the reason of objections. On receipt of the same the Corporation shall cancel the policy and return the amount of premium deposited after deducting the proportionate risk premium (for Base Policy and Rider(s), if opted for) for the period on cover and charges for medical examination, special reports, if any, and stamp duty.

PART E: Not Applicable.

PART - F: OTHER TERMS AND CONDITIONS

- a) Assignments: Assignment is allowed under this plan as per section 38 of the Insurance Act, 1938, as amended from time to time. The current provisions of Section 38 are contained in Annexure-1 of this Policy Document. The notice of assignment should be submitted for registration to the office of the Corporation, where the policy is serviced.
 - b) Nominations: Nomination by the holder of a policy of life assurance is required as per Section 39 of the Insurance Act, 1938, as amended from time to time. The current provisions of Section 39 are contained in Annexure-2 of this Policy Document. The notice of nomination or change of nomination should be submitted for registration to the office of the Corporation, where the policy is serviced. In registering nomination the Corporation does not accept any responsibility or express any opinion as to its validity or legal effect.
- 2. Suicide: This policy shall be void
 - i. If the Life Assured (whether sane or insane) commits suicide at any time within 12 months from the date of commencement of risk, the Corporation will not entertain any claim under this policy except for 80% of the premiums paid excluding any extra amount if charged under the policy due to underwriting decisions and rider premium(s) other than term assurance rider, if any, provided the policy is in force. This clause shall not be applicable in case age at entry of the Life Assured is below 8 years.
 - ii. If the Life Assured (whether sane or insane) commits suicide within 12 months from date of revival, an amount which is higher of 80% of the premiums paid till the date of death excluding extra amount if charged under the policy due to underwriting decisions and rider premium(s) other than term assurance rider, if any, or the surrender value, shall be payable. The Corporation will not entertain any other claim under this policy. This clause shall not be applicable:
 - a) In case the age of Life Assured is below 8 years at the time of revival; or
 - For a policy lapsed without acquiring paid-up value and nothing shall be payable under such policy.
- Tax: Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.

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

4. Normal requirements for a claim: The normal documents which the claimant shall submit while lodging the claim in case of death of the Life Assured shall be claim forms, as prescribed by the Corporation, accompanied with original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account, proof of title, proof of death, medical treatment prior to the death, school / college / employer's certificate, whichever is applicable, to the satisfaction of the Corporation. If the age is not admitted under the policy, the proof of age of the Life assured shall also be submitted.

Where the policy results into a maturity claim or results into a survival benefits claim or in case of surrender of the policy, the Life Assured shall submit the discharge form along with the original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account besides proof of age, if the age is not admitted earlier.

- वैधानिक परिवर्तन: इस पॉलिसी के अंतर्गत प्रीमियम व देय हितलाभ तथा नियम तथा शर्तें संबंधित विधानों और विनियमों में परिवर्तन के विषयाधीन होंगे।
- लाभों का उदाहरण: मानक जीवन अवधारणा पर आधारित आपका अनुकूल हितलाभ का उदाहरण इस पॉलिसी दस्तावेज के साथ संलम्न है।

भाग – ल: सांविधिक प्रावधान

बीमा अधिनियम 1938 की धारा 45:

समय-समय पर यशासंशोधित बीमा अधिनियम 1938 की धारा 45 का प्रावधान लागू होगा। मौजूदा प्रावधान इस पॉलिसी दस्तावेज के परिशिष्ट-3 में संलग्न है।

शिकायत निवारण प्रणाली:

ग्राहकों की शिकायतों के निवारण के लिए निगम के शाखा/मंडल/क्षेत्रीय/केन्द्रीय कार्यालय में शिकायत निवारण अधिकारी हैं। ग्राहकों की शिकायत का शीघ्र निवारण करने के लिए निगम ने अपने कस्टमर पोर्टल (वेबसाइड) http://www.licindia.in के ज़िरए ग्राहकोन्मुखी एकीकृत शिकायत प्रबंधन प्रणाली प्रस्तुत की है, जिसके ज़िरए पंजीकृत पॉलिसीधारक अपनी शिकायत को सीधे दर्ज कर सकते हैं तथा उसकी स्थिति पर निगरानी रख सकते हैं। ग्राहक अपनी किसी समस्या के निवारण के लिए ईमेल आईडी co_crmgrv@licindia.com पर भी सम्पर्क कर सकते हैं।

अगर कोई ग्राहक हमसे प्राप्त प्रतिसाद से संतुष्ट नहीं है या उसे 15 दिनों के अंदर कोई प्रतिउत्तर प्राप्त नहीं होता है तो वह निम्नलिखित में से किसी माध्यम के ज़िरए आईआरडीएआई के शिकायत कक्ष से सम्पर्क कर सकता है:

- टोल फ्री नंबर 155255/18004254732 (अर्थात आईआरडीएआई के शिकायत कॉल सेन्टर) पर कॉल करके
- complaints@irda.gov.in पर ईमेल प्रेषित करें
- http://www.igms.irda.gov.in पर ऑनलाइन शिकायत दर्ज करके
- कूरियर/पत्र के जिरए शिकायत भेजने का पता:
 जपभोक्ता मामला विभाग, भारतीय बीमा विनियामक एवं विकास प्राधिकरण, 9वीं मंजिल, युनायटेड इंडिया टावर्स, बशीरबाग, हैदराबाद-500 029, आंध्र प्रदेश.
- फैक्स नं. 040-66789768 पर शिकायत भेजकर

जो दावेदार मृत्यु के दावे को अस्वीकृत किए जाने के निर्णय से असंतुष्ट हों वे अपने मामले को समीक्षा के लिए क्षेत्रीय कार्यालय द्वारा विवाद समाधान समिति या केन्द्रीय कार्यालय दावा विवाद समाधान समिति के पास भेज सकते हैं। प्रत्येक दावा विवाद समाधान समिति के पास भेज सकते हैं। प्रत्येक दावा विवाद समाधान समिति में उच्च न्यायालय/जिला न्यायालय के एक सेवानिवृत्त न्यायाधीश सदस्य के रूप में हैं। शिकायतों से संबंधित दावों के समाधान के लिए दावेदार भारत सरकार द्वारा नियुक्त बीमा लोकपाल से भी सम्पर्क कर सकते हैं जो कि ग्राहकों को कम खर्चे के साथ त्वरित गति से मध्यस्थता प्रदान करने के लिए है।

परिशिष्ट 1

समनुदेशन – बीमा कानून (संशोधन) अधिनियम, 2015 द्वारा यथासंशोधित बीमा अधिनियम, 1938 की धारा 38 के अनुसार

- (1) बीमा पॉलिसी का अंतरण या समनुदेशन, पूर्णतः या अंशतः प्रतिफलसिहत या इसके बिना, केवल पॉलिसी पर ही पृष्ठांकन या अलग से इंस्ट्रूमेन्ट द्वारा किसी भी मामले में अंतरणकर्ता या समनुदेशक या उनके अधिकृत एजेन्ट द्वारा किया जा सकता है, जिसे कम से कम एक साक्षी द्वारा सत्यापित किया जाना चाहिए, विशेष रूप से अंतरण या अभ्यर्पण के तथ्य और कारण, समनुदेशित के पूर्ववृत्त और समनुदेशन की शर्तों का उल्लेख करते हुए।
- (2) बीमाकर्ता उप-धारा (1) के अंतर्गत किए गए किसी अंतरण या समनुदेशन को स्वीकार कर सकता है या किसी पृष्ठांकन को स्वीकार करने से मना कर सकता है, अगर उसके पास यह मानने का पर्याप्त कारण हो कि यह अंतरण या समनुदेशन वास्तविक नहीं है या पॉलिसीधारक के हित में या जनहित या बीमा पॉलिसी की ट्रेडिंग के प्रयोजन हेतु उपयुक्त नहीं है।
- (3) बीमाकर्ता, पृष्ठांकन पर अमल करने से इन्कार करने से पहले अपनी अस्वीकृति के कारण को लिखित में दर्ज करेगा तथा पॉलिसीधारक द्वारा ऐसे अंतरण या समनुदेशन का नोटिस देने की तिथि से 30 दिनों के अंदर ऐसी अस्वीकृति से पॉलिसीधारक को सूचित करेगा।
- (4) बीमाधारक द्वारा ऐसे अंतरण या पृष्ठांकन पर अमल करने से इन्कार करने से प्रभावित कोई व्यक्ति बीमाकर्ता से कारण सहित इन्कार की सूचना मिलने की तिथि से 30 दिनों के अंदर प्राधिकारी के पास अपना दावा रख सकता है।
- (5) उप-धारा (2) के प्रावधानों के अधीन, अंतरण या समनुदेशन पूर्ण होगा तथा ऐसे पृष्ठांकन या विधिवत सत्यापित इंस्ट्रूमेन्ट पर अमल प्रभावी होगा, सिवाय वहां जहां अंतरण या समनुदेशन बीमाकर्ता के पक्ष में है, बीमाकर्ता के विरुद्ध प्रभावी न होगा, तथा यह अंतरिती या समनुदेशित या उनके कानूनी प्रतिनिधि को ऐसी पॉलिसी के अंतर्गत राशि के लिए कानूनी दावा करने या उनके द्वारा धनराशि को सुरक्षित करने का अधिकार नहीं देता है। अंतरण या समनुदेशन का लिखित में नोटिस या उक्त पृष्ठांकन या इंस्ट्रूमेन्ट की प्रति, जिसे जब तक कि अंतरणकर्ता तथा अंतरिती दोनों या उनके विधिवत अधिकृत एजेन्ट्स द्वारा सत्य होने के लिए सत्यापित किया गया हो, बीमाकर्ता को सौंपा नहीं जाता है।

बशतें जहां बीमाकर्ता के भारत में एक या अधिक कारोबार के स्थान हो, वहां नोटिस को केवल वहीं पर दिया जाना है, जहां से पॉलिसी को सेवा प्रदान की जा रही है।

- Legislative Changes: The Terms and Conditions including the premiums and benefits payable under this policy are subject to variation in accordance with the relevant Legislation & Regulations.
- Benefit Illustration: Your customized Benefit Illustration is enclosed to this Policy Document.

PART - G: STATUTORY PROVISIONS

Section 45 of the Insurance Act 1938:

The provisions of Section 45 of the Insurance Act 1938 shall be applicable as amended from time to time. The current provisions are contained in Annexure-3 of this policy document.

Grievance Redressal Mechanism:

The Corporation has Grievance Redressal Officers at Branch/ Divisional / Zonal / Central Office to redress grievances of customers. For ensuring quick redressal of customer grievances the Corporation has introduced Customer friendly Integrated Complaint Management System through our Customer Portal (website) which is http://www.licindia.in, where a registered policy holder can directly register complaint / grievance and track its status. Customers can also contact at e-mail id co_crmgrv@licindia.com for redressal of any grievances.

In case the customer is not satisfied with the response or do not receive a response from us within 15 days, then the customer may approach the Grievance Cell of the IRDAI through any of the following modes:

- Calling Toll Free Number 155255 / 18004254732 (i.e. IRDAI Grievance Call Centre)
- Sending an email to complaints@irda.gov.in
- Register the complaint online at http://www.igms.irda.gov.in
- Address for sending the complaint through courier / letter:

Consumer Affairs Department, Insurance Regulatory and Development Authority of India, 9th Floor, United India Towers, Basheerbagh, Hyderabad – 500 029, Andhra Pradesh.

Sending the complaint by Fax to 040-66789768

Claimants not satisfied with the decision of death claim repudiation have the option of referring their cases for review to Zonal Office Claims Dispute Redressal Committee or Central Office Claims Dispute Redressal Committee. A retired High Court / District Court Judge is member of each of the Claims Dispute Redressal Committees. For redressal of Claims related grievances, claimants can also approach Insurance Ombudsman who provides for low cost and speedy arbitration to customers.

Annexure 1

Assignment - As per Section 38 of the Insurance Act 1938, as amended by the Insurance Laws (Amendment) Act, 2015

- (1) A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or by the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.
- (2) An insurer may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-section(1), where it has sufficient reason to believe that such transfer or assignment is not bonafide or is not in the interest of the policyholder or in public interest or is for the purpose of trading of insurance policy.
- (3) The insurer shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policyholder not later than thirty days from the date of the policy-holder giving notice of such transfer or assignment.
- (4) Any person aggrieved by the decision of an insurer to decline to act upon such transfer or assignment may within a period of thirty days from the date of receipt of the communication from the insurer containing reasons for such refusal, prefer a claim to the Authority.
- (5) Subject to the provisions in sub-section (2), the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of the insurer, shall not be operative as against an insurer, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or a copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer:

Provided that where the insurer maintains one or more places of business in India, such notice shall be delivered only at the place where the policy is being serviced.

(6) जिस तिथि को उप-धारा (5) में संदर्भित नोटिस बीमाकर्ता को सुपुर्द किया जाता है, उससे वह पॉलिसी में हित रखने वाले सभी व्यक्तियों के बीच अंतरण या समनुदेशन के अंतर्गत सभी दावों के लिए प्राथमिकता को विनियमित करेगी, तथा जहां अंतरण या समनुदेशन के एक से अधिक इंस्टूमेन्ट हों वहां ऐसे इंस्टूमेन्ट्स के अंतर्गत दावों की प्राथमिकता उस क्रम द्वारा शासित होगी, जिसमें उप-धारा (5) में संदर्भित नोटिस सुपुर्द किए गए हैं:

समनुदेशितों के बीच भुगतान की प्राथमिकता के बारे में कोई विवाद उत्पन्न होने पर उसे प्राधिकारी को संदर्भित किया जाएगा।

- (7) उप-धारा (5) में संदर्भित नोटिस के प्राप्त होने पर, ऐसे अंतरण या समनुदेशन के तथ्य को उसकी तिथि तथा अंतिरती या समनुदेशित के नाम के साथ दर्ज करेगा तथा नोटिस देने वाले व्यक्ति द्वारा अनुरोध किए जाने पर, या अगर अंतिरती या समनुदेशित, विनियमों द्वारा निर्धारित की गई फीस के भुगतान पर, ऐसे नोटिस के प्राप्त होने की लिखित पावती देता है; और ऐसी किसी पावती को बीमाकर्ता के विरुद्ध इस बात का निष्कर्षी साक्ष्य माना जाएगा कि उसे पावती से संबंधित नोटिस विधिवत प्राप्त हुआ है।
- (8) अंतरण या समनुदेशन के नियमों तथा शतों के अधीन, बीमाकर्ता द्वारा, उप-धारा (5) में संदर्भित नोटिस की प्राप्ति की तिथि से, पॉलिसी के अंतर्गत लाभ के पात्र अंतरिती या समनुदेशित की पहचान करेगा या ऐसा व्यक्ति उन सभी दायिताओं तथा इक्विटियों के अधीन होगा, जिसका कि अंतरण या समनुदेशन की तिथि को अंतरणकर्ता या समनुदेशक पात्र था तथा वह पॉलिसी के संबंध में कोई कार्रवाई कर सकता है, वह पॉलिसी के अंतर्गत ऋण प्राप्त कर सकता है या अंतरणकर्ता या समनुदेशक की सहमति प्राप्त किए बिना पॉलिसी को अभ्यर्पण कर सकता है या उसे ऐसी कार्रवाई का एक पक्ष बना सकता है।

स्पष्टीकरण – सिवाय इसके कि जहां उप-धारा (1) में संदर्भित पृष्ठांकन स्पष्ट रूप से उल्लेख करता हो कि समनुदेशन या अंतरण, यहां दी गई उप-धारा (10) के अंतर्गत सशर्त है, प्रत्येक समनुदेशन या अंतरण को पूर्ण समनुदेशन या अंतरण माना जाएगा तथा समनुदेशित या अंतरिती को, जैसी भी स्थिति हो, क्रमशः पूर्ण समनुदेशित या अंतरिती माना जाएगा।

- (9) बीमा कानून (संशोधन) अधिनियम 2015 के आरंभ होने से पहले किए गए किसी समनुदेशन या अंतरण से जीवन बीमा की पॉलिसी के किसी समनुदेशित या अंतरिती के अधिकार व उपचार इस धारा के प्रावधारों द्वारा प्रभावित नहीं होंगे।
- (10) किसी कानून या प्रथा के होने के बावजूद या ग्राहक की कानून के प्रतिकूल बाध्यता होने पर, व्यक्ति के पक्ष में समनुदेशन इस दशा में किया जा सकता है कि –
 - अ. पॉलिसी के अंतर्गत धनराशि पॉलिसीधारक या नामित व्यक्ति या नामित व्यक्तियों को उस दशा में देय हो सकती है अगर समनुदेशित या अंतिरती की मृत्यु बीमाधारक से पहले हो जाती है; या
 - ब. बीमाधारक पॉलिसी की अवधि तक जीवित रहता है, मान्य होगाः

तथापि सशर्त समनुदेशित पॉलिसी को अभ्यर्पण करने या पॉलिसी पर ऋण लेने का पात्र नहीं होगा।

(11) उप-धारा (1) के अंतर्गत बीमा पॉलिसी के आंशिक समनुदेशन या अंतरण की दशा में, बीमाकर्ता की दायिता आंशिक समनुदेशन या अंतरण द्वारा सुरक्षित की गई राशि तक सीमित होगी तथा ऐसा पॉलिसीधारक उसी पॉलिसी के अंतर्गत देय शेष राशि के लिए पुन: समनुदेशन या अंतरण करने का पात्र नहीं होगा।

परिशिष्ट 2

नामांकन - बीमा कानून (संशोधन) अधिनियम, 2015 द्वारा यथासंशोधित बीमा अधिनियम, 1938 की धारा 39 के अनुसार

(1) जीवन बीमा की पॉलिसी का धारक अपने जीवन पर, पॉलिसी लेते समय या भुगतान हेतु पॉलिसी के पिरपक्व होने से पहले किसी भी समय, किसी व्यक्ति या व्यक्तियों को नामित कर सकता है, जिसे/जिन्हें उसकी मृत्यु की स्थिति में पॉलिसी द्वारा संरक्षित राशि का भुगतान किया जाएगा।

शर्त यह है कि, अगर नामित व्यक्ति नाबालिंग हो, तो पॉलिसीधारक के लिए यह कानूनन उचित होगा कि बीमाकर्ता द्वारा निर्धारित तरीके से किसी व्यक्ति को नियुक्त करे जो कि नामित व्यक्ति के नाबालिंग रहने के दौरान पॉलिसीधारक की मृत्यु होने पर पॉलिसी द्वारा संरक्षित राशि को प्राप्त कर सके।

- (2) ऐसे किसी नामांकन को प्रभावी होने के लिए, अगर वह पॉलिसी की शब्द योजना में निगमित नहीं है, तो उसे बीमित करने के लिए सूचित पॉलिसी पर पृष्ठांकन तथा पॉलिसी से संबंधित रिकॉर्ड्स में उसके द्वारा पंजीकरण के जिए निगमित किया जाएगा, तथा ऐसे कोई नामांकन पॉलिसी के परिपक्व होने से पहले किसी भी समय भुगतान से पूर्व किसी पृष्ठांकन या वसीयत, जैसी भी स्थिति हो, द्वारा रद्व किए या बदले जा सकते हैं, लेकिन अगर इस प्रकार निरस्तीकरण या परिवर्तन के लिए बीमाकर्ता को लिखित में सूचना न दी गई हो तो बीमाकर्ता पॉलिसी के अतंर्गत उसके द्वारा वास्तविक बनाए गए पॉलिसी की शब्द योजना में उल्लिखित या बीमाकर्ता के अभिलेखों में पंजीकृत नामांकित को किसी भुगतान के लिए दायी नहीं होगा।
- (3) बीमाकर्ता द्वारा पॉलिसीधारक को नामांकन के पंजीकृत कराए जाने या उसके निरस्तीकरण या बदले जाने के बारे में लिखित पावती देगा तथा विनियमों द्वारा विनिर्धारित ऐसे निरस्तीकरण या परिवर्तन को पंजीकृत करने के लिए शुल्क भी ले सकता है।

(6) The date on which the notice referred to in sub-section (5) is delivered to the insurer shall regulate the priority of all claims under a transfer or assignment as between persons interested in the policy; and where there is more than one instrument of transfer or assignment the priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-section (5) are delivered:

Provided that if any dispute as to priority of payment arises as between assignees, the dispute shall be referred to the Authority.

- (7) Upon the receipt of the notice referred to in sub-section (5), the insurer shall record the fact of such transfer or assignment together with the date thereof and the name of the transferee or the assignee and shall, on the request of the person by whom the notice was given, or of the transferee or assignee, on payment of such fee as may be specified by the regulations, grant a written acknowledgement of the receipt of such notice; and any such acknowledgement shall be conclusive evidence against the insurer that he has duly received the notice to which such acknowledgment relates.
- (8) Subject to the terms and conditions of the transfer or assignment, the insurer shall, from the date of the receipt of the notice referred to in sub-section (5), recognize the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation – Except where the endorsement referred to in sub-section (1) expressly indicates that the assignment or transfer is conditional in terms of subsection (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

- (9) Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this section.
- (10) Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the condition that-
 - a. The proceeds under the policy shall become payable to the policyholder or the nominee or nominees in the event of either the assignee or transferee predeceasing the insured; or
 - b. The insured surviving the term of the policy, shall be valid:

Provided that a conditional assignee shall not be entitled to obtain a loan on the policy or surrender a policy.

(11) In the case of the partial assignment or transfer of a policy of insurance under sub-section (1), the liability of the insurer shall be limited to the amount secured by partial assignment or transfer and such policyholder shall not be entitled to further assign or transfer the residual amount payable under the same policy.

Annexure 2

Nomination - As Section 39 of the Insurance Act 1938, as amended by the Insurance Laws (Amendment) Act, 2015

(1) The holder of a policy of life insurance on his own life may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:

Provided that, where any nominee is a minor, it shall be lawful for the policy holder to appoint any person in the manner laid down by the insurer, to receive the money secured by policy in the event of his death during the minority of the nominee.

- (2) Any such nomination in order to be effectual shall, unless it is incorporated in the text of the policy itself, be made by an endorsement on the policy communicated to the insurer and registered by him in the records relating to the policy and any such nomination may at any time before the policy matures for payment be cancelled or changed by an endorsement or a further endorsement or a will, as the case may be, but unless notice in writing of any such cancellation or change has been delivered to the insurer, the insurer shall not be liable for any payment under the policy made bonafide by him to a nominee mentioned in the text of the policy or registered in records of the insurer.
- (3) The insurer shall furnish to the policy holder a written acknowledgement of having registered a nomination or a cancellation or change thereof, and may charge such fee as may be specified by regulations for registering such cancellation or change.

(4) धारा 38 के अनुक्रम में पॉलिसी में किसी अंतरण या समनुदेशन से नामांकन स्वतः रह हो जाएगाः

शर्त यह है कि बीमाकर्ता को पॉलिसी का समनुदेशन, जो कि सममुदेशन के समय पॉलिसी पर जोखिम का वहन करता हो, उस बीमाकर्ता द्वारा पॉलिसी की जमानत पर, उसके अभ्यर्पण मूल्य या पुनः समनुदेशन के अंतर्गत हो, ऋण स्वरूप की भरपाई करने पर नामांकन रद्द नहीं होगा, लेकिन नामित के अधिकार केवल उस हद तक प्रभावित होंगे, जितना कि पॉलिसी में बीमाकर्ता का हित हो:

आगे शर्त यह है कि पॉलिसीधारक को अंतरिति या समनुदेशित द्वारा अग्रिम रूप से दिए गए ऋण के प्रतिफल स्वरूप पॉलिसी का अंतरण या समनुदेशन, चाहे यह पूर्णत: हो या अंशत:, नामांकन रद्द नहीं होगा, लेकिन नामांकित व्यक्ति के अधिकारों को उसी हद तक प्रभावित करेगा, जो कि पॉलिसी में अंतरिती या समनुदेशित का हित होगा:

शर्त यह भी है कि नामांकन जो कि अंतरण या समनुदेशन पर उसके परिणामस्वरूप अपने आप रह हुआ हो, वह नामांकन समनुदेशित द्वारा पुनः समनुदेशन या अंतरिती द्वारा ऋण के भुगतान पर सिवाय बीमाकर्ता को पॉलिसी की जमानत पर, पुनः अंतरण से स्वतः पुनःप्रचालित हो जाएगा।

- (5) जहां पॉलिसी की भुगतान हेतु परिपक्वता उस व्यक्ति के जीवनकाल में होती है जिसके जीवन को बीमित किया गया है या अगर नामित व्यक्ति या एक से अधिक नामितों में से सभी पॉलिसी के भुगतान हेतु परिपक्व होने से पहले मर जाते हैं, वहां पॉलिसी के अंतर्गत सुरक्षित राशि का भुगतान पॉलिसीधारक या उसके उत्तराधिकारियों या कानूनी प्रतिनिधियों या उत्तराधिकार प्रमाणपत्र के धारक को, जैसी भी स्थिति हो, किया जाएगा।
- (6) जहां एक या अधिक नामित हों तथा एक या एक से अधिक नामित, उस व्यक्ति के बाद जीवित रहते हैं, जिसके जीवन को बीमित किया गया है, तो पॉलिसी द्वारा सुरक्षित की गई राशि का भुगतान ऐसे उत्तरजीवी या उत्तरजीवियों को किया जाएगा।
- (7) इस धारा के अन्य प्रावधानों के अधीन, जहां बीमा पॉलिसी के धारक ने अपने जीवन पर अपने माता/पिता या अपने जीवनसाथी या अपने बच्चों या अपने जीवन साथी और बच्चों या उनमें से किसी को नामित किया हो, ऐसे नामित उप–धारा (6) के अंतर्गत बीमाकर्ता द्वारा देय राशि के लिए लाभार्थी होंगे, जब तक कि यह साबित नहीं होता कि पॉलिसी का धारक, पॉलिसी में उसके टाइटल की प्रकृति के अनुसार नामांकित को ऐसा लाभार्थी टाइटिल प्रदान नहीं कर सकता है।
- (8) उपरोक्त कहे गए के अधीन, जहां नामित या अगर एक से अधिक नामित हों, जिन पर उप-धारा (7) लागू होती है, पॉलिसी द्वारा सुरक्षित राशि के भुगतान से पहले, लेकिन उस व्यक्ति जिसके जीवन को बीमित किया गया है, के बाद मर जाता है तो पॉलिसी द्वारा सुरक्षित राशि या मरनेवाले नामित या नामितों (जैसी भी स्थिति हो) के हिस्से का प्रतिनिधित्व करने वाली पॉलिसी द्वारा सुरक्षित राशि का भुगतान नामित या नामितों के उत्तराधिकारियों या कानूनी प्रतिनिधियों या उत्तराधिकार प्रमाणपत्र के धारक, जैसी भी स्थिति हो, को किया जाएगा तथा वे ऐसी राशि को पाने के लिए अधिकृत लाभार्थी होंगे।
- (9) उप-धाराओं (7) और (8) में कुछ भी जीवन बीमा की किसी पॉलिसी की आमदिनयों से किसी उधारदाता के अधिकार को नष्ट या समाप्त नहीं करेगा।
- (10) उप-धाराओं (7) और (8) के प्रावधान बीमा कानून (संशोधन) अधिनियम 2015 के आरंभ होने के बाद भुगतान के लिए परिपक्व होने वाली जीवन बीमा की सभी पॉलिसियों पर लागू होंगे।
- (11) जहां पॉलिसीधारक की मृत्यु पॉलिसी के पिरपक्व होने के बाद हुई हो, लेकिन पॉलिसी की आय और हितलाभ का भुगतान उसे उसकी मृत्यु के कारण न हुए हों, तो उसके द्वारा नामित उसकी पॉलिसी के अंतर्गत आमदनी और हितलाभ को पाने का पात्र होगा।
- (12) इस धारा के प्रावधान जीवन बीमा की ऐसी किसी पॉलिसी पर लागू नहीं होंगे, जिस पर धारा 6, विवाहित स्त्री सम्पत्ति अधिनियम 1874 लागू होता हो या कभी लाग किया गया हो।

शर्त यह है कि, जहां बीमा कानून (संशोधन) अध्यादेश, 2015 के आरंभ होने से पहले बीमित व्यक्ति के पत्नी या उसकी पत्नी तथा बच्चों या उनमें से किसी के पक्ष में अभिव्यक्त रूप से नामांकन किया गया हो, चाहे वह पॉलिसी पर अंकित हो या नहीं, जैसा कि इस धारा के अंतर्गत किया गया है, कथित धारा 6 पॉलिसी पर लागू नहीं मानी जाएगी या लागू नहीं होगी।

परिशिष्ट 3

बीमा कानून (संशोधन) अधिनियम, 2015 द्वारा यथासंशोधित बीमा अधिनियम, 1938 की धारा 45 के अनुसार

- (1) जीवन बीमा की किसी पॉलिसी को, पॉलिसी की तिथि से अर्थात पॉलिसी के जारी होने की तिथि या जोखिम के आरंभ होने की तिथि से या पॉलिसी के पुर्नचलन की तिथि से या पॉलिसी पर राइडर की तिथि से तीन वर्षों की समाप्ति पर, जो भी बाद में हो, किसी भी आधार पर प्रश्न के लिए बुलाया नहीं जा सकता है।
- (2) जीवन बीमा की किसी पॉलिसी को, पॉलिसी के जारी होने की तिथि या जोखिम आरंभ होने की तिथि या पॉलिसी के पुनर्चलन की तिथि से या पॉलिसी के राइडर की तिथि से तीन वर्षों के अंदर किसी भी समय, जो भी बाद में हो, धोखेधड़ी के आधार पर प्रश्न के लिए बुलाया जा सकता है।

(4) A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination:

Provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its reassignment on repayment of the loan shall not cancel a nomination, but shall affect the rights of the nominee only to the extent of the insurer's interest in the policy:

Provided further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policyholder, shall not cancel the nomination but shall affect the rights of the nominee only to the extent of the interest of the transferee or assignee, as the case may be, in the policy:

Provided also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment, the same nomination shall stand automatically revived when the policy is reassigned by the assignee or retransferred by the transferee in favour of the policyholder on repayment of loan other than on a security of policy to the insurer.

- (5) Where the policy matures for payment during the lifetime of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policyholder or his heirs or legal representatives or the holder of a succession certificate, as the case may be.
- (6) Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.
- (7) Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents, or his spouse, or his children, or his spouse and children, or any of them, the nominee or nominees shall be beneficially entitled to the amount payable by the insurer to him or them under sub-section (6) unless it is proved that the holder of the policy, having regard to the nature of his title to the policy, could not have conferred any such beneficial title on the nominee.
- (8) Subject as aforesaid, where the nominee, or if there are more nominees than one, a nominee or nominees, to whom sub-section (7) applies, die after the person whose life is insured but before the amount secured by the policy is paid, the amount secured by the policy, or so much of the amount secured by the policy as represents the share of the nominee or nominees so dying (as the case may be), shall be payable to the heirs or legal representatives of the nominee or nominees or the holder of a succession certificate, as the case may be, and they shall be beneficially entitled to such amount.
- (9) Nothing in sub-sections (7) and (8) shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of life insurance.
- (10) The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.
- (11) Where a policyholder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.
- (12) The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women's Property Act, 1874, applies or has at any time applied;

Provided that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.

Annexure 3

Section 45 as per the Insurance Act 1938, as amended by the Insurance Laws (Amendment) Act, 2015

- (1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- (2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later on the ground of fraud:

शर्त यह है कि बीमाकर्ता द्वारा बीमाधारक को या बीमाधारक के कानूनी प्रतिनिधि या नामितों या समनुदेशितों को लिखित में उन आधारों तथा तथ्यों के बारे में सूचित करना होगा, जिनके आधार पर यह फैसला लिया गया है।

स्पष्टीकरण I- इस उप-धारा के प्रयोजन हेतु, ''धोखेधडी'' का अर्थ है बीमाधारक या उसके एजेन्ट द्वारा बीमाकर्ता को धोखा देने या बीमाकर्ता को जीवन बीमा पॉलिसी जारी करने के लिए प्रभावित करने के इरादे से किया गया निम्नलिखित में से कोई कार्य:-

- (अ) सुझाव, जो कि तथ्य रूप में सही नहीं है तथा जिसके सच होने पर बीमाधारक को विश्वास नहीं है;
- (ब) बीमाधारक द्वारा किसी तथ्य को छिपाना, जो उसकी जानकारी में था या उसकी वास्तविकता पर उसे विश्वास था;
- (स) धोखेधड़ी के इरादे से उठाया गया कोई अन्य कदम; तथा
- (द) कोई अन्य ऐसा कदम या भूल-चूक जिसे कानून विशेष रूप से धोखाधड़ी मानता हो।

स्पष्टीकरण II – बीमाकर्ता द्वारा जोखिम के आकलन को प्रभावित करने वाले तथ्यों के बारे में सिर्फ़ चुप रहना धोखाधड़ी नहीं है, जब तक कि मामले की परिस्थितियों के अनुसार, बीमाधारक या उसके एजेन्ट का यह कर्तव्य है। बोलने से चुप रहना या अन्यथा उसकी खामोशी अपने आप में बोलने के बराबर हो।

(3) उपधारा (2) में कुछ भी निहित होने के बावजूद, कोई भी बीमाकर्ता किसी जीवन बीमा पॉलिसी को धोखेधड़ी के आधार पर अस्वीकृत नहीं कर सकता है, अगर बीमाधारक/लाभार्थी यह प्रमाणित कर सके कि उसके द्वारा की गई गलतबयानी उसकी अधिकतम जानकारी के अनुसार सही थी और उसने जानबूझकर तथ्यों को छिपाने की कोशिश नहीं की या कथित गलतबयानी या महत्त्वपूर्ण तथ्य को छिपाया जाना बीमाकर्ता की जानकारी में था।

धोखेधड़ी के मामले में इसे गलत साबित करने का दायित्व लाभार्थियों पर है अगर पॉलिसीधारक जीवित नहीं है।

स्पष्टीकरण – कोई व्यक्ति जो बीमा की संविदा का आग्रह और उसकी सौदेबाजी करता है उसे संविदा के प्रयोजन के लिए बीमाकर्ता का एजेन्ट माना जाएगा।

(4) जीवन बीमा की किसी पॉलिसी को पॉलिसी के जारी करने की तिथि से या जोखिम के आरंभ होने की तिथि से या पॉलिसी के पुनर्चलन की तिथि से या पॉलिसी के राइडर की तिथि से तीन वर्षों के अंदर, जो भी बाद में हो, किसी भी समय, इस आधार पर प्रश्न के लिए बुलाया जा सकता है कि बीमित व्यक्ति के जीवनकाल से संबंधित किसी तथ्य को प्रस्ताव प्रपत्र में या किसी अन्य कागजात में, जिसके आधार पर पॉलिसी जारी की गई थी या पुर्नचलन की गई थी या राइडर जारी किया गया था, छिपाया गया था या गलत दिखाया गया था।

शर्त यह है कि बीमाकर्ता द्वारा बीमाधारक को या बीमाधारक के कानूनी प्रतिनिधि या नामांकित व्यक्तियों या समनुदेशितों को लिखित में उन आधारों तथा तथ्यों के बारे में सूचित करना होगा, जिनके आधार पर जीवन बीमा को पॉलिसी को अस्वीकृत करने का यह फैसला लिया गया है।

आगे शर्त यह है कि महत्त्वपूर्ण तथ्य की गलतबयानी या छिपाए जाने के आधार पर पॉलिसी को अस्वीकृत किए जाने तथा धोखेधड़ी की स्थिति न होने पर, अस्वीकृति की तिथि तक पॉलिसी पर जमा किए गए सभी प्रीमियमों का भुगतान बीमाधारक या बीमाधारक के कानूनी प्रतिनिधि या नामितों या समनुदेशितों को ऐसी अस्वीकृति की तिथि से नब्बे दिनों के अंदर कर दिया जाएगा।

स्पष्टीकरण – इस उप-धारा के प्रयोजन हेतु, किसी तथ्य की गलतबयानी या छिपाए जाने को तब तक महत्त्वपूर्ण नहीं माना जाएगा, जब तक कि उसका बीमाकर्ता द्वारा स्वीकार किए गए जोखिम पर कोई प्रत्यक्ष प्रभाव न हो, यह प्रमाणित करने का दायित्व बीमाकर्ता का होगा कि अगर बीमाकर्ता को स्थापित तथ्य की जानकारी होती तो वह बीमाधारक को यह जीवन बीमा पॉलिसी जारी नहीं करता।

(5) इस धारा में निहित कुछ भी बीमाकर्ता को किसी भी समय उम्र का प्रमाण मांगने से नहीं रोकती है, अगर वह इसके लिए अधिकृत है तथा किसी पॉलिसी की सिर्फ इसलिए प्रश्न के लिए बुलाया नहीं जा सकता है क्योंकि प्रस्ताव में गलत उल्लेख की गई बीमित व्यक्ति की उम्र को सबूत के आधार पर बाद में समायोजित किया गया था। Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

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

- the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- (b) the active concealment of a fact by the insured having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent.

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

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

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

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

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

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

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

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

परिशिष्ट 4

एलआईसी की जीवन उमंग (लाभ सहित)

कुल अदा किए गए प्रीमियमों पर लागू गारंटीड अभ्यर्पण मूल्य घटक

	45	Т	46	47	48	49	<u>गॉलिसी (</u> 50	अवाध - 51	→ 52	53	54	55	56
1	0.00	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	30.00	1%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.009
4	50.00	1%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.009
5	50.00	-	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.009
6	50.00	\rightarrow	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.009
7	50.00	\rightarrow	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.009
8	51.08		51.05%	51.03%	51.00%	50.98%	50.95%	50.93%	50.91%	50.89%	50.87%	50.85%	50.839
9	52.16		52.11%	52.05%	52.00%	51.95%	51.90%	51.86%	51.82%	51.78%	51.74%	51.70%	51.679
10			53.16%	53.08%	53.00%	52.93% 53.90%	52.86%	52.79%	52.73%	52.67%	52.61%	52.55%	52.509
11		\rightarrow	54.21% 55.26%	54.10% 55.13%	54.00% 55.00%	54.88%	53.81% 54.76%	53.72% 54.65%	53.64% 54.55%	53.56% 54.44%	53.48% 54.35%	53.40% 54.26%	53.339
13	_	\rightarrow	56.32%	56.15%	56.00%	55.85%	55.71%	55.58%	55.45%	55.33%	55.22%	55.11%	55.009
14			57.37%	57.18%	57.00%	56.83%	56.67%	56.51%	56.36%	56.22%	56.09%	55.96%	55.839
15	_	=	58.42%	58.21%	58.00%	57.80%	57.62%	57.44%	57.27%	57.11%	56.96%	56.81%	56.679
16		%	59.47%	59.23%	59.00%	58.78%	58.57%	58.37%	58.18%	58.00%	57.83%	57.66%	57.50%
17	60.81	%	60.53%	60.26%	60.00%	59.76%	59.52%	59.30%	59.09%	58.89%	58.70%	58.51%	58.339
18	61.89	1%	61.58%	61.28%	61.00%	60.73%	60.48%	60.23%	60.00%	59.78%	59.57%	59.36%	59.179
19		\rightarrow	62.63%	62.31%	62.00%	61.71%	61.43%	61.16%	60.91%	60.67%	60.43%	60.21%	60.009
20			63.68%	63.33%	63.00%	62.68%	62.38%	62.09%	61.82%	61.56%	61.30%	61.06%	60.839
21			64.74%	64.36%	64.00%	63.66%	63.33%	63.02%	62.73%	62.44%	62.17%	61.91%	61.679
22	_		65.79%	65.38%	65.00%	64.63%	64.29%	63.95%	63.64%	63.33%	63.04%	62.77%	62.509
23	_	-	66.84% 67.89%	66.41% 67.44%	66.00% 67.00%	65.61% 66.59%	65.24% 66.19%	64.88%	64.55% 65.45%	64.22% 65.11%	63.91% 64.78%	63.62% 64.47%	63.339
25			68.95%	68.46%	68.00%	67.56%	67.14%	66.74%	_	66.00%		_	_
26			70.00%	69.49%	69.00%	68.54%	68.10%	67.67%	66.36%	66.89%	65.65% 66.52%	65.32% 66.17%	65.009
27	_	\rightarrow	71.05%	70.51%	70.00%	69.51%	69.05%	68.60%	68.18%	67.78%	67.39%	67.02%	66.679
28	$\overline{}$	$\overline{}$	72.11%	71.54%	71.00%	70.49%	70.00%	69.53%	69.09%	68.67%	68.26%	67.87%	67.509
29			73.16%	72.56%	72.00%	71.46%	70.95%	70.47%	70.00%	69.56%	69.13%	68.72%	68.339
30	$\overline{}$	\rightarrow	74.21%	73.59%	73.00%	72.44%	71.90%	71.40%	70.91%	70.44%	70.00%	69.57%	69.179
31			75.26%	74.62%	74.00%	73.41%	72.86%	72.33%	71.82%	71.33%	70.87%	70.43%	70.009
32			76.32%	75.64%	75.00%	74.39%	73.81%	73.26%	72.73%	72.22%	71.74%	71.28%	70.839
33	_	$\overline{}$	77.37%	76.67%	76.00%	75.37%	74.76%	74.19%	73.64%	73.11%	72.61%	72.13%	71.679
34			78.42%	77.69%	77.00%	76.34%	75.71%	75.12%	74.55%	74.00%	73.48%	72.98%	72.509
35			79.47%	78.72%	78.00%	77.32%	76.67%	76.05%	75.45%	74.89%	74.35%	73.83%	73.339
36	_	$\overline{}$	80.53% 81.58%	79.74%	79.00%	78.29% 79.27%	77.62% 78.57%	76.98% 77.91%	76.36%	75.78%	75.22% 76.09%	74.68% 75.53%	74.179
38	$\overline{}$	\rightarrow	82.63%	80.77% 81.79%	80.00%	80.24%	79.52%	78.84%	77.27% 78.18%	76.67% 77.56%	76.96%	76.38%	75.839
39	$\overline{}$		83.68%	82.82%	82.00%	81.22%	80.48%	79.77%	79.09%	78.44%	77.83%	77.23%	76.679
40	_		84.74%	83.85%	83.00%	82.20%	81.43%	80.70%	80.00%	79.33%	78.70%	78.09%	77.509
41	_	\rightarrow	85.79%	84.87%	84.00%	83.17%	82.38%	81.63%	80.91%	80.22%	79.57%	78.94%	78.339
42			86.84%	85.90%	85.00%	84.15%	83.33%	82.56%	81.82%	81.11%	80.43%	79.79%	79.179
43	88.92	1%	87.89%	86.92%	86.00%	85.12%	84.29%	83.49%	82.73%	82.00%	81.30%	80.64%	80.009
44	90.00	1%	88.95%	87.95%	87.00%	86.10%	85.24%	84.42%	83.64%	82.89%	82.17%	81.49%	80.839
45		1%	90.00%	88.97%	88.00%	87.07%	86.19%	85.35%	84.55%	83.78%	83.04%	82.34%	81.679
46		4	90.00%	90.00%	89.00%	88.05%	87.14%	86.28%	85.45%	84.67%	83.91%	83.19%	82.509
47	_	4		90.00%	90.00%	89.02%	88.10%	87.21%	86.36%	85.56%	84.78%	84.04%	83.339
48		+			90.00%	90.00%	89.05%	88.14%	87.27%	86.44%	85.65%	84.89%	84.179
	_	+				90.00%	90.00%	90.00%	88.18% 89.09%	87.33% 88.22%	86.52% 87.39%	85.74% 86.60%	85.009 85.839
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99													

Annexure 4

LIC's Jeevan Umang (With Profits)

Guaranteed Surrender Value Factors Applicable to Total Premiums Paid

2 0.00% 0.00	rem	iums	Paid										
T		AE	46	47	40				→ <u>=2</u>	E2	EA		EC
2 000% 000	1				_	_				_			0.00%
3 2009 300													0.00%
\$ 900% 500% 500% 500% 500% 500% 500% 500%													30.00%
6 9000 9000 9000 9000 9000 9000 9000 90				50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		50.00%	50.00%
T SOUNS	_												50.00%
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9 128		_			_			_					50.83%
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14 STATE										_			54.17%
15 Section					_								55.00%
Tell													56.67%
17													57.50%
19 22 23 23 23 23 23 23 2			60.53%	60.26%			59.52%				58.70%		58.33%
20 6.05% 6.058% 6.058% 6.039% 6.039% 6.059%													59.17%
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33	31	75.95%	75.26%		74.00%	73.41%	72.86%	72.33%	71.82%			70.43%	70.00%
34 19 19 19 19 19 19 19 1													70.83%
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33										-			74.17%
38	37	82.43%	81.58%	80.77%									75.00%
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45 90.00% 80.00% 88.87% 88.00% 87.07% 86.19% 82.36% 84.57% 83.04% 82.34% 81.64													80.00%
46		90.00%	88.95%	87.95%	87.00%	86.10%	85.24%	84.42%	83.64%		82.17%	81.49%	80.83%
47		90.00%											81.67%
Main	. 47		90.00%				_						82.50%
Section Sect	+			80.0076		_	_			_		_	84.17%
State	⊽ —				00.0070			_	_	_			85.00%
S2													85.83%
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	4	57	58	59	60	61	62	63	64	65	66	67	68
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
	4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	5 6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00% 50.00%	50.00%	50.00%
	7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	8	50.82%	50.80%	50.78%	50.77%	50.75%	50.74%	50.73%	50.71%	50.70%	50.69%	50.68%	50.67%
	9	51.63%	51.60%	51.57%	51.54%	51.51%	51.48%	51.45%	51.43%	51.40%	51.38%	51.36%	51.33%
	10	52.45%	52.40%	52.35%	52.31%	52.26%	52.22%	52.18%	52.14%	52.11%	52.07%	52.03%	52.00%
	12	53.27%	53.20% 54.00%	53.14% 53.92%	53.08% 53.85%	53.02% 53.77%	52.96% 53.70%	52.91% 53.64%	52.86% 53.57%	52.81% 53.51%	52.76% 53.45%	52.71% 53.39%	52.67% 53.33%
	13	54.90%	54.80%	54.71%	54.62%	54.53%	54.44%	54.36%	54.29%	54.21%	54.14%	54.07%	54.00%
	14	55.71%	55.60%	55.49%	55.38%	55.28%	55.19%	55.09%	55.00%	54.91%	54.83%	54.75%	54.67%
	15	56.53%	56.40%	56.27%	56.15%	56.04%	55.93%	55.82%	55.71%	55.61%	55.52%	55.42%	55.33%
	16 17	57.35% 58.16%	57.20% 58.00%	57.06% 57.84%	56.92% 57.69%	56.79% 57.55%	56.67% 57.41%	56.55% 57.27%	56.43% 57.14%	56.32% 57.02%	56.21% 56.90%	56.10% 56.78%	56.00%
	18	58.98%	58.80%	58.63%	58.46%	58.30%	58.15%	58.00%	57.86%	57.72%	57.59%	57.46%	57.33%
	19	59.80%	59.60%	59.41%	59.23%	59.06%	58.89%	58.73%	58.57%	58.42%	58.28%	58.14%	58.00%
	20	60.61%	60.40%	60.20%	60.00%	59.81%	59.63%	59.45%	59.29%	59.12%	58.97%	58.81%	58.67%
	21	61.43%	61.20%	60.98%	60.77%	60.57%	60.37%	60.18%	60.00%	59.82%	59.66%	59.49%	59.33%
	22	62.24% 63.06%	62.00% 62.80%	61.76% 62.55%	61.54% 62.31%	61.32% 62.08%	61.11%	60.91%	60.71% 61.43%	60.53%	60.34%	60.17%	60.00%
	24	63.88%	63.60%	63.33%	63.08%	62.83%	62.59%	62.36%	62.14%	61.93%	61.72%	61.53%	61.33%
	25	64.69%	64.40%	64.12%	63.85%	63.58%	63.33%	63.09%	62.86%	62.63%	62.41%	62.20%	62.00%
	26	65.51%	65.20%	64.90%	64.62%	64.34%	64.07%	63.82%	63.57%	63.33%	63.10%	62.88%	62.67%
	27	66.33%	66.00%	65.69%	65.38%	65.09%	64.81%	64.55%	64.29%	64.04%	63.79%	63.56%	63.33%
	28	67.14% 67.96%	66.80% 67.60%	66.47% 67.25%	66.15% 66.92%	65.85% 66.60%	65.56% 66.30%	65.27% 66.00%	65.00% 65.71%	64.74% 65.44%	64.48% 65.17%	64.24% 64.92%	64.00%
	30	68.78%	68.40%	68.04%	67.69%	67.36%	67.04%	66.73%	66.43%	66.14%	65.86%	65.59%	65.33%
	31	69.59%	69.20%	68.82%	68.46%	68.11%	67.78%	67.45%	67.14%	66.84%	66.55%	66.27%	66.00%
	32	70.41%	70.00%	69.61%	69.23%	68.87%	68.52%	68.18%	67.86%	67.54%	67.24%	66.95%	66.67%
	33	71.22% 72.04%	70.80% 71.60%	70.39% 71.18%	70.00%	69.62% 70.38%	69.26% 70.00%	68.91% 69.64%	68.57% 69.29%	68.25% 68.95%	67.93% 68.62%	67.63% 68.31%	67.33%
	35	72.86%	72.40%	71.16%	71.54%	71.13%	70.74%	70.36%	70.00%	69.65%	69.31%	68.98%	68.67%
	36	73.67%	73.20%	72.75%	72.31%	71.89%	71.48%	71.09%	70.71%	70.35%	70.00%	69.66%	69.33%
	37	74.49%	74.00%	73.53%	73.08%	72.64%	72.22%	71.82%	71.43%	71.05%	70.69%	70.34%	70.00%
	38	75.31%	74.80%	74.31%	73.85%	73.40%	72.96%	72.55%	72.14%	71.75%	71.38%	71.02%	70.67%
	40	76.12% 76.94%	75.60% 76.40%	75.10% 75.88%	74.62% 75.38%	74.15% 74.91%	73.70%	73.27% 74.00%	72.86% 73.57%	72.46% 73.16%	72.07% 72.76%	71.69% 72.37%	71.33%
	41	77.76%	77.20%	76.67%	76.15%	75.66%	75.19%	74.73%	74.29%	73.86%	73.45%	73.05%	72.67%
	42	78.57%	78.00%	77.45%	76.92%	76.42%	75.93%	75.45%	75.00%	74.56%	74.14%	73.73%	73.33%
	43	79.39%	78.80%	78.24%	77.69%	77.17%	76.67%	76.18%	75.71%	75.26%	74.83%	74.41%	74.00%
	44	80.20% 81.02%	79.60% 80.40%	79.02% 79.80%	78.46% 79.23%	77.92% 78.68%	77.41% 78.15%	76.91% 77.64%	76.43% 77.14%	75.96% 76.67%	75.52% 76.21%	75.08% 75.76%	74.67%
	46	81.84%	81.20%	80.59%	80.00%	79.43%	78.89%	78.36%	77.86%	77.37%	76.90%	76.44%	76.00%
,	47	82.65%	82.00%	81.37%	80.77%	80.19%	79.63%	79.09%	78.57%	78.07%	77.59%	77.12%	76.67%
٦ حام	48	83.47%	82.80%	82.16%	81.54%	80.94%	80.37%	79.82%	79.29%	78.77%	78.28%	77.80%	77.33%
哥哥	49	84.29%	83.60%	82.94%	82.31%	81.70%	81.11%	80.55%	80.00%	79.47%	78.97%	78.47%	78.00%
पालिसी	50 51	85.10% 85.92%	84.40% 85.20%	83.73% 84.51%	83.08% 83.85%	82.45% 83.21%	81.85% 82.59%	81.27% 82.00%	80.71% 81.43%	80.18%	79.66% 80.34%	79.15% 79.83%	78.67% 79.33%
₽	52	86.73%	86.00%	85.29%	84.62%	83.96%	83.33%	82.73%	82.14%	81.58%	81.03%	80.51%	80.00%
	53	87.55%	86.80%	86.08%	85.38%	84.72%	84.07%	83.45%	82.86%	82.28%	81.72%	81.19%	80.67%
	54	88.37%	87.60%	86.86%	86.15%	85.47%	84.81%	84.18%	83.57%	82.98%	82.41%	81.86%	81.33%
	55 56	89.18% 90.00%	88.40% 89.20%	87.65% 88.43%	86.92% 87.69%	86.23% 86.98%	85.56% 86.30%	84.91% 85.64%	84.29% 85.00%	83.68% 84.39%	83.10% 83.79%	82.54% 83.22%	82.00%
	57	90.00%	90.00%	89.22%	88.46%	87.74%	87.04%	86.36%	85.71%	85.09%	84.48%	83.90%	83.33%
	58		90.00%	90.00%	89.23%	88.49%	87.78%	87.09%	86.43%	85.79%	85.17%	84.58%	84.00%
	59			90.00%	90.00%	89.25%	88.52%	87.82%	87.14%	86.49%	85.86%	85.25%	84.67%
	60 61				90.00%	90.00%	89.26% 90.00%	88.55% 89.27%	87.86% 88.57%	87.19% 87.89%	86.55% 87.24%	85.93% 86.61%	85.33% 86.00%
	62					30.0070	90.00%	90.00%	89.29%	88.60%	87.93%	87.29%	
	63							90.00%	90.00%	89.30%	88.62%	87.97%	87.33%
	64								90.00%	90.00%	89.31%	88.64%	88.00%
	65 66									90.00%	90.00%	89.32% 90.00%	88.67% 89.33%
	67										30.0070	90.00%	90.00%
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	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
ĺ	4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	8	50.00% 50.82%	50.00% 50.80%	50.00%	50.00% 50.77%	50.00%	50.00% 50.74%	50.00%	50.00%	50.00%	50.00% 50.69%	50.00% 50.68%	50.00% 50.67%
	9	51.63%	51.60%	51.57%	51.54%	51.51%	51.48%	51.45%	51.43%	51.40%	51.38%	51.36%	51.33%
	10	52.45%	52.40%	52.35%	52.31%	52.26%	52.22%	52.18%	52.14%	52.11%	52.07%	52.03%	52.00%
	11	53.27%	53.20%	53.14%	53.08%	53.02%	52.96%	52.91%	52.86%	52.81%	52.76%	52.71%	52.67%
	12	54.08%	54.00%	53.92%	53.85%	53.77%	53.70%	53.64%	53.57%	53.51%	53.45%	53.39%	53.33%
	13	54.90% 55.71%	54.80% 55.60%	54.71% 55.49%	54.62% 55.38%	54.53% 55.28%	54.44% 55.19%	54.36% 55.09%	54.29% 55.00%	54.21% 54.91%	54.14% 54.83%	54.07% 54.75%	54.00% 54.67%
	15	56.53%	56.40%	56.27%	56.15%	56.04%	55.93%	55.82%	55.71%	55.61%	55.52%	55.42%	55.33%
	16	57.35%	57.20%	57.06%	56.92%	56.79%	56.67%	56.55%	56.43%	56.32%	56.21%	56.10%	56.00%
ĺ	17	58.16%	58.00%	57.84%	57.69%	57.55%	57.41%	57.27%	57.14%	57.02%	56.90%	56.78%	56.67%
	18	58.98%	58.80%	58.63%	58.46%	58.30%	58.15%	58.00%	57.86%	57.72%	57.59%	57.46%	57.33%
	19	59.80%	59.60%	59.41%	59.23%	59.06%	58.89%	58.73%	58.57%	58.42%	58.28%	58.14%	58.00%
	20	60.61%	60.40%	60.20%	60.00%	59.81% 60.57%	59.63% 60.37%	59.45% 60.18%	59.29% 60.00%	59.12% 59.82%	58.97% 59.66%	58.81% 59.49%	58.67% 59.33%
	22	62.24%	62.00%	61.76%	61.54%	61.32%	61.11%	60.91%	60.71%	60.53%	60.34%	60.17%	60.00%
	23	63.06%	62.80%	62.55%	62.31%	62.08%	61.85%	61.64%	61.43%	61.23%	61.03%	60.85%	60.67%
	24	63.88%	63.60%	63.33%	63.08%	62.83%	62.59%	62.36%	62.14%	61.93%	61.72%	61.53%	61.33%
	25	64.69%	64.40%	64.12%	63.85%	63.58%	63.33%	63.09%	62.86%	62.63%	62.41%	62.20%	62.00%
	26	65.51%	65.20%	64.90%	64.62%	64.34%	64.07%	63.82%	63.57%	63.33%	63.10%	62.88%	62.67%
	27	66.33%	66.00%	65.69%	65.38%	65.09%	64.81%	64.55%	64.29%	64.04%	63.79%	63.56%	63.33%
	28	67.14% 67.96%	66.80% 67.60%	66.47% 67.25%	66.15% 66.92%	65.85% 66.60%	65.56% 66.30%	65.27% 66.00%	65.00% 65.71%	64.74% 65.44%	64.48% 65.17%	64.24% 64.92%	64.00% 64.67%
	30	68.78%	68.40%	68.04%	67.69%	67.36%	67.04%	66.73%	66.43%	66.14%	65.86%	65.59%	65.33%
	31	69.59%	69.20%	68.82%	68.46%	68.11%	67.78%	67.45%	67.14%	66.84%	66.55%	66.27%	66.00%
	32	70.41%	70.00%	69.61%	69.23%	68.87%	68.52%	68.18%	67.86%	67.54%	67.24%	66.95%	66.67%
	33	71.22%	70.80%	70.39%	70.00%	69.62%	69.26%	68.91%	68.57%	68.25%	67.93%	67.63%	67.33%
	34	72.04%	71.60%	71.18%	70.77%	70.38%	70.00%	69.64%	69.29%	68.95%	68.62%	68.31%	68.00%
1	35 36	72.86% 73.67%	72.40% 73.20%	71.96% 72.75%	71.54% 72.31%	71.13% 71.89%	70.74% 71.48%	70.36% 71.09%	70.00% 70.71%	69.65% 70.35%	69.31% 70.00%	68.98% 69.66%	68.67% 69.33%
1	37	74.49%	74.00%	73.53%	73.08%	72.64%	72.22%	71.82%	71.43%	71.05%	70.69%	70.34%	70.00%
1	38	75.31%	74.80%	74.31%	73.85%	73.40%	72.96%	72.55%	72.14%	71.75%	71.38%	71.02%	70.67%
	39	76.12%	75.60%	75.10%	74.62%	74.15%	73.70%	73.27%	72.86%	72.46%	72.07%	71.69%	71.33%
	40	76.94%	76.40%	75.88%	75.38%	74.91%	74.44%	74.00%	73.57%	73.16%	72.76%	72.37%	72.00%
	41	77.76% 78.57%	77.20% 78.00%	76.67%	76.15%	75.66%	75.19% 75.93%	74.73% 75.45%	74.29%	73.86%	73.45%	73.05% 73.73%	72.67% 73.33%
	43	79.39%	78.80%	77.45% 78.24%	76.92% 77.69%	76.42% 77.17%	76.67%	76.18%	75.00% 75.71%	74.56% 75.26%	74.14% 74.83%	74.41%	74.00%
	44	80.20%	79.60%	79.02%	78.46%	77.92%	77.41%	76.91%	76.43%	75.96%	75.52%	75.08%	74.67%
	45	81.02%	80.40%	79.80%	79.23%	78.68%	78.15%	77.64%	77.14%	76.67%	76.21%	75.76%	75.33%
	46	81.84%	81.20%	80.59%	80.00%	79.43%	78.89%	78.36%	77.86%	77.37%	76.90%	76.44%	76.00%
	47	82.65%	82.00%	81.37%	80.77%	80.19%	79.63%	79.09%	78.57%	78.07%	77.59%	77.12%	76.67%
20	48	83.47% 84.29%	82.80% 83.60%	82.16% 82.94%	81.54% 82.31%	80.94% 81.70%	80.37% 81.11%	79.82% 80.55%	79.29% 80.00%	78.77% 79.47%	78.28% 78.97%	77.80% 78.47%	77.33% 78.00%
	50	85.10%	84.40%	83.73%	83.08%	82.45%	81.85%	81.27%	80.71%	80.18%	79.66%	79.15%	78.67%
Ş	51	85.92%	85.20%	84.51%	83.85%	83.21%	82.59%	82.00%	81.43%	80.88%	80.34%	79.83%	79.33%
-	52	86.73%	86.00%	85.29%	84.62%	83.96%	83.33%	82.73%	82.14%	81.58%	81.03%	80.51%	80.00%
	53	87.55%	86.80%	86.08%	85.38%	84.72%	84.07%	83.45%	82.86%	82.28%	81.72%	81.19%	80.67%
	54	88.37%	87.60%	86.86%	86.15%	85.47% 86.23%	84.81%	84.18%	83.57%	82.98%	82.41%	81.86%	81.33%
	55 56	89.18% 90.00%	88.40% 89.20%	87.65% 88.43%	86.92% 87.69%	86.98%	85.56% 86.30%	84.91% 85.64%	84.29% 85.00%	83.68% 84.39%	83.10% 83.79%	82.54% 83.22%	82.00% 82.67%
	57	90.00%	90.00%	89.22%	88.46%	87.74%	87.04%	86.36%	85.71%	85.09%	84.48%	83.90%	83.33%
	58		90.00%	90.00%	89.23%	88.49%	87.78%	87.09%	86.43%	85.79%	85.17%	84.58%	84.00%
	59			90.00%	90.00%	89.25%	88.52%	87.82%	87.14%	86.49%	85.86%	85.25%	84.67%
	60				90.00%	90.00%	89.26%	88.55%	87.86% 88.57%	87.19%	86.55% 87.24%	85.93%	85.33% 86.00%
	61					90.00%	90.00%	89.27% 90.00%	89.29%	87.89% 88.60%	87.93%	86.61% 87.29%	86.67%
	63							90.00%	90.00%	89.30%	88.62%	87.97%	87.33%
	64								90.00%	90.00%	89.31%	88.64%	88.00%
	65									90.00%	90.00%	89.32%	88.67%
1	66 67										90.00%	90.00%	89.33% 90.00%
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	4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	9	50.66%	50.65% 51.29%	50.63% 51.27%	50.63% 51.25%	50.62% 51.23%	50.61% 51.21%	50.60%	50.59% 51.18%	50.58%	50.57% 51.14%	50.56% 51.13%	50.56%
	10	51.97%	51.94%	51.90%	51.88%	51.85%	51.82%	51.79%	51.76%	51.74%	51.71%	51.69%	51.67%
	11	52.62%	52.58%	52.54%	52.50%	52.46%	52.42%	52.39%	52.35%	52.32%	52.29%	52.25%	52.22%
	12	53.28%	53.23%	53.17%	53.13%	53.08%	53.03%	52.99%	52.94%	52.90%	52.86%	52.82%	52.78%
	13	53.93% 54.59%	53.87% 54.52%	53.81% 54.44%	53.75% 54.38%	53.69% 54.31%	53.64% 54.24%	53.58% 54.18%	53.53% 54.12%	53.48% 54.06%	53.43% 54.00%	53.38% 53.94%	53.33%
	15	55.25%	55.16%	55.08%	55.00%	54.92%	54.85%	54.78%	54.71%	54.64%	54.57%	54.51%	54.44%
	16	55.90%	55.81%	55.71%	55.63%	55.54%	55.45%	55.37%	55.29%	55.22%	55.14%	55.07%	55.00%
	17	56.56%	56.45%	56.35%	56.25%	56.15%	56.06%	55.97%	55.88%	55.80%	55.71%	55.63%	55.56%
	18	57.21%	57.10%	56.98%	56.88%	56.77%	56.67%	56.57%	56.47%	56.38%	56.29%	56.20%	56.11%
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	21	59.18%	59.03%	58.89%	58.75%	58.62%	58.48%	58.36%	58.24%	58.12%	58.00%	57.89%	57.789
	22	59.84%	59.68%	59.52%	59.38%	59.23%	59.09%	58.96%	58.82%	58.70%	58.57%	58.45%	58.339
	23	60.49%	60.32%	60.16%	60.00%	59.85%	59.70%	59.55%	59.41%	59.28%	59.14%	59.01%	58.899
	24	61.15%	60.97%	60.79% 61.43%	60.63%	60.46%	60.30% 60.91%	60.15%	60.00%	59.86% 60.43%	59.71% 60.29%	59.58% 60.14%	59.449
	25 26	62.46%	62.26%	62.06%	61.88%	61.69%	61.52%	61.34%	61.18%	61.01%	60.86%	60.70%	60.569
	27	63.11%	62.90%	62.70%	62.50%	62.31%	62.12%	61.94%	61.76%	61.59%	61.43%	61.27%	61.11%
	28	63.77%	63.55%	63.33%	63.13%	62.92%	62.73%	62.54%	62.35%	62.17%	62.00%	61.83%	61.679
	29	64.43%	64.19%	63.97%	63.75%	63.54%	63.33%	63.13%	62.94%	62.75%	62.57%	62.39%	62.229
	30	65.08% 65.74%	64.84%	64.60% 65.24%	64.37% 65.00%	64.15% 64.77%	63.94% 64.55%	63.73% 64.33%	63.53% 64.12%	63.33%	63.14%	62.96% 63.52%	62.789
	32	66.39%	66.13%	65.87%	65.62%	65.38%	65.15%	64.93%	64.71%	64.49%	64.29%	64.08%	63.899
	33	67.05%	66.77%	66.51%	66.25%	66.00%	65.76%	65.52%	65.29%	65.07%	64.86%	64.65%	64.449
	34	67.70%	67.42%	67.14%	66.87%	66.62%	66.36%	66.12%	65.88%	65.65%	65.43%	65.21%	65.009
	35 36	68.36% 69.02%	68.06% 68.71%	67.78% 68.41%	67.50% 68.12%	67.23% 67.85%	66.97% 67.58%	66.72% 67.31%	66.47% 67.06%	66.23% 66.81%	66.00% 66.57%	65.77% 66.34%	65.569
	36	69.02%	69.35%	69.05%	68.75%	68.46%	68.18%	67.91%	67.65%	67.39%	67.14%	66.90%	66.679
	38	70.33%	70.00%	69.68%	69.37%	69.08%	68.79%	68.51%	68.24%	67.97%	67.71%	67.46%	67.229
	39	70.98%	70.65%	70.32%	70.00%	69.69%	69.39%	69.10%	68.82%	68.55%	68.29%	68.03%	67.789
	40	71.64%	71.29%	70.95%	70.62%	70.31%	70.00%	69.70%	69.41%	69.13%	68.86%	68.59%	68.339
	41	72.30% 72.95%	71.94% 72.58%	71.59% 72.22%	71.25%	70.92% 71.54%	70.61% 71.21%	70.30% 70.90%	70.00% 70.59%	69.71% 70.29%	69.43% 70.00%	69.15% 69.72%	68.899
	43	73.61%	73.23%	72.86%	72.50%	72.15%	71.82%	71.49%	71.18%	70.87%	70.57%	70.28%	70.009
	44	74.26%	73.87%	73.49%	73.12%	72.77%	72.42%	72.09%	71.76%	71.45%	71.14%	70.85%	70.56%
	45	74.92%	74.52%	74.13%	73.75%	73.38%	73.03%	72.69%	72.35%	72.03%	71.71%	71.41%	71.11%
	46 47	75.57% 76.23%	75.16% 75.81%	74.76% 75.40%	74.37% 75.00%	74.00% 74.62%	73.64% 74.24%	73.28% 73.88%	72.94% 73.53%	72.61% 73.19%	72.29% 72.86%	71.97% 72.54%	71.679
1	48	76.89%	76.45%	76.03%	75.62%	75.23%	74.85%	74.48%	74.12%	73.77%	73.43%	73.10%	72.789
9	49	77.54%	77.10%	76.67%	76.25%	75.85%	75.45%	75.07%	74.71%	74.35%	74.00%	73.66%	73.339
पालिसी	50	78.20%	77.74%	77.30%	76.87%	76.46%	76.06%	75.67%	75.29%	74.93%	74.57%	74.23%	73.899
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	53	80.16%	79.68%	79.21%	78.75%	78.31%	77.88%	77.46%	77.06%	76.67%	76.29%	75.92%	75.569
	54	80.82%	80.32%	79.84%	79.37%	78.92%	78.48%	78.06%	77.65%	77.25%	76.86%	76.48%	76.11%
	55	81.48%	80.97%	80.48%	80.00%	79.54%	79.09%	78.66%	78.24%	77.83%	77.43%	77.04%	76.679
	56 57	82.13% 82.79%	81.61% 82.26%	81.11% 81.75%	80.62% 81.25%	80.15% 80.77%	79.70% 80.30%	79.25% 79.85%	78.82% 79.41%	78.41% 78.99%	78.00% 78.57%	77.61% 78.17%	77.229
	58	83.44%	82.90%	82.38%	81.87%	81.38%	80.91%	80.45%	80.00%	79.57%	79.14%	78.73%	78.339
	59	84.10%	83.55%	83.02%	82.50%	82.00%	81.52%	81.04%	80.59%	80.14%	79.71%	79.30%	78.899
	60	84.75%	84.19%	83.65%	83.12%	82.62%	82.12%	81.64%	81.18%	80.72%	80.29%	79.86%	79.449
	61	85.41% 86.07%	84.84% 85.48%	84.29% 84.92%	83.75% 84.37%	83.23% 83.85%	82.73% 83.33%	82.24% 82.84%	81.76% 82.35%	81.30% 81.88%	80.86% 81.43%	80.42% 80.99%	80.009
	62	86.72%	86.13%	85.56%	85.00%	84.46%	83.94%	83.43%	82.94%	82.46%	82.00%	81.55%	81.119
	64	87.38%	86.77%	86.19%	85.62%	85.08%	84.55%	84.03%	83.53%	83.04%	82.57%	82.11%	81.679
	65	88.03%	87.42%	86.83%	86.25%	85.69%	85.15%	84.63%	84.12%	83.62%	83.14%	82.68%	82.229
	66	88.69%	88.06%	87.46%	86.87%	86.31%	85.76%	85.22%	84.71%	84.20%	83.71%	83.24%	82.789
	67 68	89.34% 90.00%	88.71% 89.35%	88.10% 88.73%	87.50% 88.12%	86.92% 87.54%	86.36% 86.97%	85.82% 86.42%	85.29% 85.88%	84.78% 85.36%	84.29% 84.86%	83.80% 84.37%	83.339
	69	90.00%	90.00%	89.37%	88.75%	88.15%	87.58%	87.01%	86.47%	85.94%	85.43%	84.93%	84.449
	70		90.00%	90.00%	89.37%	88.77%	88.18%	87.61%	87.06%	86.52%	86.00%	85.49%	85.009
	71			90.00%	90.00%	89.38%	88.79%	88.21%	87.65%	87.10%	86.57%	86.06%	85.569
	72 73				90.00%	90.00%	89.39% 90.00%	88.81% 89.40%	88.24% 88.82%	87.68% 88.26%	87.14% 87.71%	86.62% 87.18%	86.119
	74					22.0070	90.00%	90.00%	89.41%	88.84%	88.29%	87.75%	87.229
	75							90.00%	90.00%	89.42%	88.86%	88.31%	87.789
	76								90.00%	90.00%	89.43%	88.87%	88.339
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H	5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
r	6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
F	8	50.66%	50.65%	50.63%	50.63%	50.62%	50.61%	50.60%	50.59%	50.58%	50.57%	50.56%	50.56%
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	10 11	52.62%	52.58%	52.54%	52.50%	51.85% 52.46%	52.42%	52.39%	52.35%	52.32%	52.29%	52.25%	51.67% 52.22%
	12	53.28%	53.23%	53.17%	53.13%	53.08%	53.03%	52.99%	52.94%	52.90%	52.86%	52.82%	52.78%
	13	53.93%	53.87%	53.81%	53.75%	53.69%	53.64%	53.58%	53.53%	53.48%	53.43%	53.38%	53.33%
	14	54.59%	54.52%	54.44%	54.38%	54.31%	54.24%	54.18%	54.12%	54.06%	54.00%	53.94%	53.89%
	15	55.25%	55.16%	55.08%	55.00%	54.92%	54.85%	54.78%	54.71%	54.64%	54.57%	54.51%	54.44%
	16	55.90%	55.81%	55.71%	55.63%	55.54%	55.45%	55.37%	55.29%	55.22%	55.14%	55.07%	55.00%
-	17 18	56.56% 57.21%	56.45% 57.10%	56.35% 56.98%	56.25% 56.88%	56.15% 56.77%	56.06% 56.67%	55.97% 56.57%	55.88% 56.47%	55.80% 56.38%	55.71% 56.29%	55.63% 56.20%	55.56% 56.11%
-	19	57.87%	57.74%	57.62%	57.50%	57.38%	57.27%	57.16%	57.06%	56.96%	56.86%	56.76%	56.67%
	20	58.52%	58.39%	58.25%	58.13%	58.00%	57.88%	57.76%	57.65%	57.54%	57.43%	57.32%	57.22%
	21	59.18%	59.03%	58.89%	58.75%	58.62%	58.48%	58.36%	58.24%	58.12%	58.00%	57.89%	57.78%
	22	59.84%	59.68%	59.52%	59.38%	59.23%	59.09%	58.96%	58.82%	58.70%	58.57%	58.45%	58.33%
	23	60.49%	60.32%	60.16%	60.00%	59.85%	59.70%	59.55%	59.41%	59.28%	59.14%	59.01%	58.89%
	24	61.15%	60.97%	60.79%	60.63%	60.46%	60.30%	60.15%	60.00%	59.86%	59.71%	59.58%	59.44%
	25	61.80%	61.61%	61.43%	61.25%	61.08%	60.91%	60.75%	60.59%	60.43%	60.29%	60.14%	60.00%
	26 27	62.46% 63.11%	62.26% 62.90%	62.70%	61.88%	61.69% 62.31%	61.52% 62.12%	61.34% 61.94%	61.18%	61.01% 61.59%	60.86%	60.70% 61.27%	60.56%
	28	63.77%	63.55%	63.33%	63.13%	62.92%	62.73%	62.54%	62.35%	62.17%	62.00%	61.83%	61.67%
	29	64.43%	64.19%	63.97%	63.75%	63.54%	63.33%	63.13%	62.94%	62.75%	62.57%	62.39%	62.22%
L	30	65.08%	64.84%	64.60%	64.37%	64.15%	63.94%	63.73%	63.53%	63.33%	63.14%	62.96%	62.78%
	31	65.74%	65.48%	65.24%	65.00%	64.77%	64.55%	64.33%	64.12%	63.91%	63.71%	63.52%	63.33%
	32	66.39%	66.13%	65.87%	65.62%	65.38%	65.15%	64.93%	64.71%	64.49%	64.29%	64.08%	63.89%
	33 34	67.05% 67.70%	66.77% 67.42%	66.51%	66.25%	66.00% 66.62%	65.76% 66.36%	65.52%	65.29%	65.07% 65.65%	64.86%	64.65%	64.44%
	35	68.36%	68.06%	67.14% 67.78%	66.87% 67.50%	67.23%	66.97%	66.12% 66.72%	65.88% 66.47%	66.23%	65.43% 66.00%	65.21% 65.77%	65.00% 65.56%
	36	69.02%	68.71%	68.41%	68.12%	67.85%	67.58%	67.31%	67.06%	66.81%	66.57%	66.34%	66.11%
	37	69.67%	69.35%	69.05%	68.75%	68.46%	68.18%	67.91%	67.65%	67.39%	67.14%	66.90%	66.67%
	38	70.33%	70.00%	69.68%	69.37%	69.08%	68.79%	68.51%	68.24%	67.97%	67.71%	67.46%	67.22%
-	39	70.98%	70.65%	70.32%	70.00%	69.69%	69.39%	69.10%	68.82%	68.55%	68.29%	68.03%	67.78%
-	40 41	71.64% 72.30%	71.29% 71.94%	70.95% 71.59%	70.62% 71.25%	70.31% 70.92%	70.00% 70.61%	69.70% 70.30%	69.41% 70.00%	69.13% 69.71%	68.86%	68.59% 69.15%	68.33%
	42	72.95%	72.58%	72.22%	71.87%	71.54%	71.21%	70.90%	70.59%	70.29%	69.43% 70.00%	69.72%	68.89% 69.44%
	43	73.61%	73.23%	72.86%	72.50%	72.15%	71.82%	71.49%	71.18%	70.87%	70.57%	70.28%	70.00%
	44	74.26%	73.87%	73.49%	73.12%	72.77%	72.42%	72.09%	71.76%	71.45%	71.14%	70.85%	70.56%
	45	74.92%	74.52%	74.13%	73.75%	73.38%	73.03%	72.69%	72.35%	72.03%	71.71%	71.41%	71.11%
-	46	75.57%	75.16%	74.76%	74.37%	74.00%	73.64%	73.28%	72.94%	72.61%	72.29%	71.97%	71.67%
	47 48	76.23% 76.89%	75.81% 76.45%	75.40%	75.00%	74.62% 75.23%	74.24% 74.85%	73.88% 74.48%	73.53% 74.12%	73.19% 73.77%	72.86% 73.43%	72.54% 73.10%	72.22% 72.78%
	49	77.54%	77.10%	76.03% 76.67%	75.62% 76.25%	75.85%	75.45%	75.07%	74.71%	74.35%	74.00%	73.66%	73.33%
	50	78.20%	77.74%	77.30%	76.87%	76.46%	76.06%	75.67%	75.29%	74.93%	74.57%	74.23%	73.89%
: I	51	78.85%	78.39%	77.94%	77.50%	77.08%	76.67%	76.27%	75.88%	75.51%	75.14%	74.79%	74.44%
·[52	79.51%	79.03%	78.57%	78.12%	77.69%	77.27%	76.87%	76.47%	76.09%	75.71%	75.35%	75.00%
	53	80.16%	79.68%	79.21%	78.75%	78.31%	77.88%	77.46%	77.06%	76.67%	76.29%	75.92%	75.56%
	54	80.82%	80.32%	79.84%	79.37%	78.92%	78.48%	78.06%	77.65%	77.25%	76.86%	76.48%	76.11%
	55 56	81.48% 82.13%	80.97% 81.61%	80.48%	80.00%	79.54%	79.09% 79.70%	78.66%	78.24% 78.82%	77.83% 78.41%	77.43% 78.00%	77.04%	76.67%
	57	82.79%	82.26%	81.75%	80.62% 81.25%	80.15% 80.77%	80.30%	79.25% 79.85%	79.41%	78.99%	78.57%	77.61% 78.17%	77.22% 77.78%
-	58	83.44%	82.90%	82.38%	81.87%	81.38%	80.91%	80.45%	80.00%	79.57%	79.14%	78.73%	78.33%
	59	84.10%	83.55%	83.02%	82.50%	82.00%	81.52%	81.04%	80.59%	80.14%	79.71%	79.30%	78.89%
	60	84.75%	84.19%	83.65%	83.12%	82.62%	82.12%	81.64%	81.18%	80.72%	80.29%	79.86%	79.44%
	61	85.41%	84.84%	84.29%	83.75%	83.23%	82.73%	82.24%	81.76%	81.30%	80.86%	80.42%	80.00%
-	62 63	86.07% 86.72%	85.48% 86.13%	84.92% 85.56%	84.37% 85.00%	83.85% 84.46%	83.33% 83.94%	82.84% 83.43%	82.35% 82.94%	81.88% 82.46%	81.43% 82.00%	80.99% 81.55%	80.56% 81.11%
	64	87.38%	86.77%	86.19%	85.62%	85.08%	84.55%	84.03%	83.53%	83.04%	82.57%	82.11%	81.67%
-	65	88.03%	87.42%	86.83%	86.25%	85.69%	85.15%	84.63%	84.12%	83.62%	83.14%	82.68%	82.22%
L	66	88.69%	88.06%	87.46%	86.87%	86.31%	85.76%	85.22%	84.71%	84.20%	83.71%	83.24%	82.78%
-	67	89.34%	88.71%	88.10%	87.50%	86.92%	86.36%	85.82%	85.29%	84.78%	84.29%	83.80%	83.33%
-	68	90.00%	89.35%	88.73%	88.12%	87.54%	86.97%	86.42%	85.88%	85.36%	84.86%	84.37%	83.89%
	69 70	90.00%	90.00%	89.37% 90.00%	88.75% 89.37%	88.15% 88.77%	87.58% 88.18%	87.01% 87.61%	86.47% 87.06%	85.94% 86.52%	85.43% 86.00%	84.93% 85.49%	84.44% 85.00%
	71		30.00 /0	90.00%	90.00%	89.38%	88.79%	88.21%	87.65%	87.10%	86.57%	86.06%	85.56%
	72				90.00%	90.00%	89.39%	88.81%	88.24%	87.68%	87.14%	86.62%	86.11%
	73					90.00%	90.00%	89.40%	88.82%	88.26%	87.71%	87.18%	86.67%
	74						90.00%	90.00%	89.41%	88.84%	88.29%	87.75%	87.22%
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	4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
	7 8	50.00% 50.55%	50.00% 50.54%	50.00% 50.53%	50.00% 50.53%	50.00% 50.52%	50.00% 50.51%	50.00% 50.51%	50.00% 50.50%	50.00% 50.49%	50.00% 50.49%
	9	51.10%	51.08%	51.07%	51.05%	51.04%	51.03%	51.01%	51.00%	50.49%	50.49%
	10	51.64%	51.62%	51.60%	51.58%	51.56%	51.54%	51.52%	51.50%	51.48%	51.46%
	11	52.19%	52.16%	52.13%	52.11%	52.08%	52.05%	52.03%	52.00%	51.98%	51.95%
	12	52.74%	52.70%	52.67%	52.63%	52.60%	52.56%	52.53%	52.50%	52.47%	52.44%
	13	53.29% 53.84%	53.24% 53.78%	53.20% 53.73%	53.16% 53.68%	53.12% 53.64%	53.08% 53.59%	53.04% 53.54%	53.00% 53.50%	52.96% 53.46%	52.93% 53.41%
	15	54.38%	54.32%	54.27%	54.21%	54.16%	54.10%	54.05%	54.00%	53.95%	53.90%
	16	54.93%	54.86%	54.80%	54.74%	54.68%	54.62%	54.56%	54.50%	54.44%	54.39%
	17	55.48%	55.41%	55.33%	55.26%	55.19%	55.13%	55.06%	55.00%	54.94%	54.88%
	18 19	56.03% 56.58%	55.95% 56.49%	55.87% 56.40%	55.79% 56.32%	55.71% 56.23%	55.64% 56.15%	55.57% 56.08%	55.50% 56.00%	55.43% 55.93%	55.37% 55.85%
	20	57.12%	57.03%	56.93%	56.84%	56.75%	56.67%	56.58%	56.50%	56.42%	56.34%
	21	57.67%	57.57%	57.47%	57.37%	57.27%	57.18%	57.09%	57.00%	56.91%	56.83%
	22	58.22%	58.11%	58.00%	57.89%	57.79%	57.69%	57.59%	57.50%	57.41%	57.32%
	23 24	58.77% 59.32%	58.65% 59.19%	58.53% 59.07%	58.42% 58.95%	58.31% 58.83%	58.21% 58.72%	58.10% 58.61%	58.00% 58.50%	57.90% 58.40%	57.80% 58.29%
	25	59.86%	59.73%	59.60%	59.47%	59.35%	59.23%	59.11%	59.00%	58.89%	58.78%
	26	60.41%	60.27%	60.13%	60.00%	59.87%	59.74%	59.62%	59.50%	59.38%	59.27%
	27	60.96%	60.81%	60.67%	60.53%	60.39%	60.26%	60.13%	60.00%	59.88%	59.76%
	28	61.51%	61.35%	61.20%	61.05%	60.91%	60.77%	60.63%	60.50%	60.37%	60.24%
	29 30	62.05% 62.60%	61.89% 62.43%	61.73% 62.27%	61.58% 62.11%	61.43% 61.95%	61.28% 61.79%	61.14% 61.65%	61.00% 61.50%	60.86%	60.73% 61.22%
	31	63.15%	62.97%	62.80%	62.63%	62.47%	62.31%	62.15%	62.00%	61.85%	61.71%
	32	63.70%	63.51%	63.33%	63.16%	62.99%	62.82%	62.66%	62.50%	62.35%	62.20%
	33	64.25%	64.05%	63.87%	63.68%	63.51%	63.33%	63.16%	63.00%	62.84%	62.68%
	34 35	64.79% 65.34%	64.59% 65.14%	64.40% 64.93%	64.21% 64.74%	64.03% 64.55%	63.85% 64.36%	63.67% 64.18%	63.50% 64.00%	63.33% 63.83%	63.17% 63.66%
	36	65.89%	65.68%	65.47%	65.26%	65.06%	64.87%	64.68%	64.50%	64.32%	64.15%
	37	66.44%	66.22%	66.00%	65.79%	65.58%	65.38%	65.19%	65.00%	64.81%	64.63%
	38	66.99%	66.76%	66.53%	66.32%	66.10%	65.90%	65.70%	65.50%	65.31%	65.12%
	39 40	67.53% 68.08%	67.30% 67.84%	67.07% 67.60%	66.84% 67.37%	66.62% 67.14%	66.41% 66.92%	66.20% 66.71%	66.00% 66.50%	65.80% 66.30%	65.61% 66.10%
	41	68.63%	68.38%	68.13%	67.89%	67.66%	67.44%	67.22%	67.00%	66.79%	66.59%
	42	69.18%	68.92%	68.67%	68.42%	68.18%	67.95%	67.72%	67.50%	67.28%	67.07%
	43	69.73%	69.46%	69.20%	68.95%	68.70%	68.46%	68.23%	68.00%	67.78%	67.56%
	44	70.27% 70.82%	70.00% 70.54%	69.73% 70.27%	69.47% 70.00%	69.22% 69.74%	68.97% 69.49%	68.73% 69.24%	68.50% 69.00%	68.27% 68.77%	68.05% 68.54%
	46	71.37%	71.08%	70.80%	70.53%	70.26%	70.00%	69.75%	69.50%	69.26%	69.02%
١.	47	71.92%	71.62%	71.33%	71.05%	70.78%	70.51%	70.25%	70.00%	69.75%	69.51%
↓	48	72.47%	72.16%	71.87%	71.58%	71.30%	71.03%	70.76%	70.50%	70.25%	70.00%
भ वर्ष	49	73.01%	72.70%	72.40%	72.11%	71.82%	71.54%	71.27%	71.00%	70.74%	70.49%
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┍	52	74.66%	74.32%	74.00%	73.68%	73.38%	73.08%	72.78%	72.50%	72.22%	71.95%
	53	75.21%	74.86%	74.53%	74.21%	73.90%	73.59%	73.29%	73.00%	72.72%	72.44%
	54	75.75%	75.41% 75.95%	75.07% 75.60%	74.74% 75.26%	74.42% 74.94%	74.10% 74.62%	73.80% 74.30%	73.50% 74.00%	73.21% 73.70%	72.93% 73.41%
	55 56	76.30% 76.85%	76.49%	76.13%	75.79%	75.45%	75.13%	74.81%	74.50%	74.20%	73.41%
	57	77.40%	77.03%	76.67%	76.32%	75.97%	75.64%	75.32%	75.00%	74.69%	74.39%
	58	77.95%	77.57%	77.20%	76.84%	76.49%	76.15%	75.82%	75.50%	75.19%	74.88%
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	61	79.59%	79.19%	78.80%	78.42%	78.05%	77.69%	77.34%	77.00%	76.67%	76.34%
	62	80.14%	79.73%	79.33%	78.95%	78.57%	78.21%	77.85%	77.50%	77.16%	76.83%
	63	80.68%	80.27%	79.87%	79.47%	79.09%	78.72%	78.35%	78.00%	77.65%	77.32%
	64 65	81.23% 81.78%	80.81% 81.35%	80.40% 80.93%	80.00% 80.53%	79.61% 80.13%	79.23% 79.74%	78.86% 79.37%	78.50% 79.00%	78.15% 78.64%	77.80% 78.29%
	66	82.33%	81.89%	81.47%	81.05%	80.65%	80.26%	79.87%	79.50%	79.14%	78.78%
	67	82.88%	82.43%	82.00%	81.58%	81.17%	80.77%	80.38%	80.00%	79.63%	79.27%
	68	83.42%	82.97%	82.53%	82.11%	81.69%	81.28%	80.89%	80.50%	80.12%	79.76%
	69 70	83.97% 84.52%	83.51% 84.05%	83.07% 83.60%	82.63% 83.16%	82.21% 82.73%	81.79% 82.31%	81.39% 81.90%	81.00% 81.50%	80.62% 81.11%	80.24% 80.73%
	71	85.07%	84.59%	84.13%	83.68%	83.25%	82.82%	82.41%	82.00%	81.60%	81.22%
	72	85.62%	85.14%	84.67%	84.21%	83.77%	83.33%	82.91%	82.50%	82.10%	81.71%
	73	86.16%	85.68%	85.20%	84.74%	84.29%	83.85%	83.42%	83.00%	82.59%	82.20%
	74 75	86.71% 87.26%	86.22% 86.76%	85.73% 86.27%	85.26% 85.79%	84.81% 85.32%	84.36% 84.87%	83.92% 84.43%	83.50% 84.00%	83.09% 83.58%	82.68% 83.17%
	76	87.81%	87.30%	86.80%	86.32%	85.84%	85.38%	84.94%	84.50%	84.07%	83.66%
	77	88.36%	87.84%	87.33%	86.84%	86.36%	85.90%	85.44%	85.00%	84.57%	84.15%
	78	88.90%	88.38%	87.87%	87.37%	86.88%	86.41%	85.95%	85.50%	85.06%	84.63%
	79 80	89.45% 90.00%	88.92% 89.46%	88.40% 88.93%	87.89% 88.42%	87.40% 87.92%	86.92% 87.44%	86.46% 86.96%	86.00% 86.50%	85.56% 86.05%	85.12% 85.61%
	81	90.00%	90.00%	89.47%	88.95%	88.44%	87.95%	87.47%	87.00%	86.54%	86.10%
	82		90.00%	90.00%	89.47%	88.96%	88.46%	87.97%	87.50%	87.04%	86.59%
	83			90.00%	90.00%	89.48%	88.97%	88.48%	88.00%	87.53%	87.07%
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3	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00% 50.00%	50.00% 50.00%	50.00% 50.00%	50.00%	50.00%	50.00%	50.00% 50.00%	50.00%	50.00%
8	50.55%	50.54%	50.53%	50.53%	50.52%	50.51%	50.51%	50.50%	50.49%	50.49%
9	51.10%	51.08%	51.07%	51.05%	51.04%	51.03%	51.01%	51.00%	50.99%	50.98%
10	51.64%	51.62%	51.60%	51.58%	51.56%	51.54%	51.52%	51.50%	51.48%	51.46%
11	52.19%	52.16%	52.13%	52.11%	52.08%	52.05%	52.03%	52.00%	51.98%	51.95%
12	52.74% 53.29%	52.70% 53.24%	52.67% 53.20%	52.63% 53.16%	52.60% 53.12%	52.56% 53.08%	52.53% 53.04%	52.50% 53.00%	52.47% 52.96%	52.44% 52.93%
14	53.84%	53.78%	53.73%	53.68%	53.64%	53.59%	53.54%	53.50%	53.46%	53.41%
15	54.38%	54.32%	54.27%	54.21%	54.16%	54.10%	54.05%	54.00%	53.95%	53.90%
16	54.93%	54.86%	54.80%	54.74%	54.68%	54.62%	54.56%	54.50%	54.44%	54.39%
17	55.48%	55.41%	55.33%	55.26%	55.19%	55.13%	55.06%	55.00%	54.94%	54.88%
18 19	56.03% 56.58%	55.95% 56.49%	55.87% 56.40%	55.79% 56.32%	55.71% 56.23%	55.64% 56.15%	55.57% 56.08%	55.50% 56.00%	55.43% 55.93%	55.37% 55.85%
20	57.12%	57.03%	56.93%	56.84%	56.75%	56.67%	56.58%	56.50%	56.42%	56.34%
21	57.67%	57.57%	57.47%	57.37%	57.27%	57.18%	57.09%	57.00%	56.91%	56.83%
22	58.22%	58.11%	58.00%	57.89%	57.79%	57.69%	57.59%	57.50%	57.41%	57.32%
23	58.77%	58.65%	58.53%	58.42%	58.31%	58.21%	58.10%	58.00%	57.90%	57.80%
24 25	59.32% 59.86%	59.19% 59.73%	59.07% 59.60%	58.95% 59.47%	58.83% 59.35%	58.72% 59.23%	58.61% 59.11%	58.50% 59.00%	58.40% 58.89%	58.29% 58.78%
26	60.41%	60.27%	60.13%	60.00%	59.87%	59.74%	59.62%	59.50%	59.38%	59.27%
27	60.96%	60.81%	60.67%	60.53%	60.39%	60.26%	60.13%	60.00%	59.88%	59.76%
28	61.51%	61.35%	61.20%	61.05%	60.91%	60.77%	60.63%	60.50%	60.37%	60.24%
29	62.05%	61.89%	61.73%	61.58%	61.43%	61.28%	61.14%	61.00%	60.86%	60.73%
30	62.60% 63.15%	62.43% 62.97%	62.27% 62.80%	62.11% 62.63%	61.95% 62.47%	61.79%	61.65% 62.15%	61.50% 62.00%	61.36% 61.85%	61.22%
31	63.70%	62.97%	62.80%	62.63%	62.47%	62.31% 62.82%	62.15%	62.00%	62.35%	62.20%
33	64.25%	64.05%	63.87%	63.68%	63.51%	63.33%	63.16%	63.00%	62.84%	62.68%
34	64.79%	64.59%	64.40%	64.21%	64.03%	63.85%	63.67%	63.50%	63.33%	63.17%
35	65.34%	65.14%	64.93%	64.74%	64.55%	64.36%	64.18%	64.00%	63.83%	63.66%
36	65.89%	65.68%	65.47%	65.26%	65.06%	64.87%	64.68% 65.19%	64.50%	64.32%	64.15% 64.63%
37	66.44% 66.99%	66.22% 66.76%	66.00% 66.53%	65.79% 66.32%	65.58% 66.10%	65.38% 65.90%	65.70%	65.00% 65.50%	64.81% 65.31%	65.12%
39	67.53%	67.30%	67.07%	66.84%	66.62%	66.41%	66.20%	66.00%	65.80%	65.61%
40	68.08%	67.84%	67.60%	67.37%	67.14%	66.92%	66.71%	66.50%	66.30%	66.10%
41	68.63%	68.38%	68.13%	67.89%	67.66%	67.44%	67.22%	67.00%	66.79%	66.59%
42	69.18%	68.92%	68.67%	68.42%	68.18%	67.95%	67.72%	67.50%	67.28%	67.07%
43 44	69.73% 70.27%	69.46% 70.00%	69.20% 69.73%	68.95% 69.47%	68.70% 69.22%	68.46% 68.97%	68.23% 68.73%	68.00% 68.50%	67.78% 68.27%	67.56% 68.05%
45	70.82%	70.54%	70.27%	70.00%	69.74%	69.49%	69.24%	69.00%	68.77%	68.54%
46	71.37%	71.08%	70.80%	70.53%	70.26%	70.00%	69.75%	69.50%	69.26%	69.02%
47	71.92%	71.62%	71.33%	71.05%	70.78%	70.51%	70.25%	70.00%	69.75%	69.51%
48	72.47%	72.16%	71.87%	71.58%	71.30%	71.03%	70.76%	70.50%	70.25%	70.00%
49 50	73.01%	72.70% 73.24%	72.40% 72.93%	72.11% 72.63%	71.82% 72.34%	71.54% 72.05%	71.27%	71.00% 71.50%	70.74% 71.23%	70.49%
51	74.11%	73.78%	73.47%	73.16%	72.86%	72.56%	72.28%	71.50%	71.73%	71.46%
52	74.66%	74.32%	74.00%	73.68%	73.38%	73.08%	72.78%	72.50%	72.22%	71.95%
53	75.21%	74.86%	74.53%	74.21%	73.90%	73.59%	73.29%	73.00%	72.72%	72.44%
54	75.75%	75.41%	75.07%	74.74%	74.42%	74.10%	73.80%	73.50%	73.21%	72.93%
55	76.30%	75.95%	75.60%	75.26%	74.94%	74.62%	74.30%	74.00%	73.70%	73.41%
56 57	76.85% 77.40%	76.49% 77.03%	76.13% 76.67%	75.79% 76.32%	75.45% 75.97%	75.13% 75.64%	74.81% 75.32%	74.50% 75.00%	74.20% 74.69%	73.90% 74.39%
58	77.95%	77.57%	77.20%	76.84%	76.49%	76.15%	75.82%	75.50%	75.19%	74.88%
59	78.49%	78.11%	77.73%	77.37%	77.01%	76.67%	76.33%	76.00%	75.68%	75.37%
60	79.04%	78.65%	78.27%	77.89%	77.53%	77.18%	76.84%	76.50%	76.17%	75.85%
61	79.59%	79.19%	78.80%	78.42%	78.05%	77.69%	77.34%	77.00%	76.67%	76.34%
62	80.14% 80.68%	79.73% 80.27%	79.33% 79.87%	78.95% 79.47%	78.57% 79.09%	78.21% 78.72%	77.85% 78.35%	77.50% 78.00%	77.16% 77.65%	76.83% 77.32%
63 64	81.23%	80.27%	79.87% 80.40%	80.00%	79.09%	79.23%	78.86%	78.50%	78.15%	77.80%
65	81.78%	81.35%	80.93%	80.53%	80.13%	79.74%	79.37%	79.00%	78.64%	78.29%
66	82.33%	81.89%	81.47%	81.05%	80.65%	80.26%	79.87%	79.50%	79.14%	78.78%
67	82.88%	82.43%	82.00%	81.58%	81.17%	80.77%	80.38%	80.00%	79.63%	79.27%
68 69	83.42% 83.97%	82.97% 83.51%	82.53% 83.07%	82.11% 82.63%	81.69% 82.21%	81.28% 81.79%	80.89% 81.39%	80.50% 81.00%	80.12% 80.62%	79.76% 80.24%
70	84.52%	84.05%	83.60%	83.16%	82.73%	81.79%	81.39%	81.50%	81.11%	80.73%
71	85.07%	84.59%	84.13%	83.68%	83.25%	82.82%	82.41%	82.00%	81.60%	81.22%
72	85.62%	85.14%	84.67%	84.21%	83.77%	83.33%	82.91%	82.50%	82.10%	81.71%
73	86.16%	85.68%	85.20%	84.74%	84.29%	83.85%	83.42%	83.00%	82.59%	82.20%
74 75	86.71% 87.26%	86.22% 86.76%	85.73% 86.27%	85.26% 85.79%	84.81% 85.32%	84.36% 84.87%	83.92% 84.43%	83.50% 84.00%	83.09% 83.58%	82.68%
76	87.81%	87.30%	86.80%	86.32%	85.84%	85.38%	84.94%	84.50%	84.07%	83.66%
77	88.36%	87.84%	87.33%	86.84%	86.36%	85.90%	85.44%	85.00%	84.57%	84.15%
78	88.90%	88.38%	87.87%	87.37%	86.88%	86.41%	85.95%	85.50%	85.06%	84.63%
79	89.45%	88.92%	88.40%	87.89%	87.40%	86.92%	86.46%	86.00%	85.56%	85.12%
80 81	90.00%	89.46% 90.00%	88.93% 89.47%	88.42% 88.95%	87.92% 88.44%	87.44% 87.95%	86.96% 87.47%	86.50% 87.00%	86.05% 86.54%	85.61% 86.10%
82		90.00%	90.00%	89.47%	88.96%	88.46%	87.97%	87.50%	87.04%	86.59%
83			90.00%	90.00%	89.48%	88.97%	88.48%	88.00%	87.53%	87.07%
84				90.00%	90.00%	89.49%	88.99%	88.50%	88.02%	87.56%
85					90.00%	90.00%	89.49%	89.00%	88.52%	88.05%
86 87						90.00%	90.00%	89.50% 90.00%	89.01% 89.51%	88.54% 89.02%
88							50.0076	90.00%	90.00%	89.51%
89									90.00%	90.00%
90										90.00%
91										
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1	1	91 0.00%	92 0.00%	93 0.00%	94 0.00%	95 0.00%	96 0.00%	97 0.00%	98 0.00%	99 0.00%	0.00%
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	30.009
	3	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	50.009
	4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.009
1	5 6	50.00% 50.00%	50.00% 50.00%	50.00% 50.00%	50.00%	50.00% 50.00%	50.00% 50.00%	50.00%	50.00% 50.00%	50.00% 50.00%	50.009
1	7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.439
1	8	50.48%	50.48%	50.47%	50.47%	50.46%	50.45%	50.45%	50.44%	50.44%	50.879
1	9	50.96%	50.95%	50.94%	50.93%	50.92%	50.91%	50.90%	50.89%	50.88%	51.309
	10	51.45%	51.43%	51.41%	51.40%	51.38%	51.36%	51.35%	51.33%	51.32%	51.749
	11	51.93%	51.90%	51.88%	51.86%	51.84%	51.82%	51.80%	51.78%	51.76%	52.179
	12	52.41%	52.38%	52.35%	52.33%	52.30%	52.27%	52.25%	52.22%	52.20%	52.619
	13	52.89% 53.37%	52.86% 53.33%	52.82% 53.29%	52.79% 53.26%	52.76% 53.22%	52.73% 53.18%	52.70% 53.15%	52.67% 53.11%	52.64% 53.08%	53.049
1	15	53.86%	53.81%	53.76%	53.72%	53.68%	53.64%	53.60%	53.56%	53.52%	53.919
1	16	54.34%	54.29%	54.24%	54.19%	54.14%	54.09%	54.04%	54.00%	53.96%	54.35
1	17	54.82%	54.76%	54.71%	54.65%	54.60%	54.55%	54.49%	54.44%	54.40%	54.78
Ì	18	55.30%	55.24%	55.18%	55.12%	55.06%	55.00%	54.94%	54.89%	54.84%	55.22
	19	55.78%	55.71%	55.65%	55.58%	55.52%	55.45%	55.39%	55.33%	55.27%	55.65
	20	56.27%	56.19%	56.12%	56.05%	55.98%	55.91%	55.84%	55.78%	55.71%	56.09
	21	56.75% 57.23%	56.67%	56.59%	56.51%	56.44%	56.36%	56.29%	56.22%	56.15%	56.529
	22	57.71%	57.14% 57.62%	57.06% 57.53%	56.98% 57.44%	56.90% 57.36%	56.82% 57.27%	56.74% 57.19%	56.67% 57.11%	56.59% 57.03%	56.969 57.399
	24	58.19%	58.10%	58.00%	57.91%	57.82%	57.73%	57.64%	57.11%	57.47%	57.83
	25	58.67%	58.57%	58.47%	58.37%	58.28%	58.18%	58.09%	58.00%	57.91%	58.26
	26	59.16%	59.05%	58.94%	58.84%	58.74%	58.64%	58.54%	58.44%	58.35%	58.70
	27	59.64%	59.52%	59.41%	59.30%	59.20%	59.09%	58.99%	58.89%	58.79%	59.139
	28	60.12%	60.00%	59.88%	59.77%	59.66%	59.55%	59.44%	59.33%	59.23%	59.57
	29	60.60%	60.48%	60.35%	60.23%	60.11%	60.00%	59.89%	59.78%	59.67%	60.009
	30	61.08%	60.95%	60.82%	60.70%	60.57%	60.45%	60.34%	60.22%	60.11%	60.439
	31	61.57% 62.05%	61.43% 61.90%	61.29% 61.76%	61.16%	61.03% 61.49%	60.91%	60.79%	60.67%	60.55%	60.87
	33	62.53%	62.38%	62.24%	62.09%	61.95%	61.82%	61.69%	61.56%	61.43%	61.74
	34	63.01%	62.86%	62.71%	62.56%	62.41%	62.27%	62.13%	62.00%	61.87%	62.17
١	35	63.49%	63.33%	63.18%	63.02%	62.87%	62.73%	62.58%	62.44%	62.31%	62.61
	36	63.98%	63.81%	63.65%	63.49%	63.33%	63.18%	63.03%	62.89%	62.75%	63.04
I	37	64.46%	64.29%	64.12%	63.95%	63.79%	63.64%	63.48%	63.33%	63.19%	63.48
	38	64.94%	64.76%	64.59%	64.42%	64.25%	64.09%	63.93%	63.78%	63.63%	63.91
	39	65.42%	65.24%	65.06%	64.88%	64.71%	64.55%	64.38%	64.22%	64.07%	64.35
	40	65.90% 66.39%	65.71% 66.19%	65.53% 66.00%	65.35% 65.81%	65.17% 65.63%	65.00% 65.45%	64.83% 65.28%	64.67% 65.11%	64.51% 64.95%	64.78
	41	66.87%	66.67%	66.47%	66.28%	66.09%	65.91%	65.73%	65.56%	65.38%	65.65
	43	67.35%	67.14%	66.94%	66.74%	66.55%	66.36%	66.18%	66.00%	65.82%	66.09
	44	67.83%	67.62%	67.41%	67.21%	67.01%	66.82%	66.63%	66.44%	66.26%	66.529
	45	68.31%	68.10%	67.88%	67.67%	67.47%	67.27%	67.08%	66.89%	66.70%	66.96
	46	68.80%	68.57%	68.35%	68.14%	67.93%	67.73%	67.53%	67.33%	67.14%	67.399
.	47	69.28%	69.05%	68.82%	68.60%	68.39%	68.18%	67.98%	67.78%	67.58%	67.83
↓ -	48	69.76%	69.52%	69.29%	69.07%	68.85%	68.64%	68.43%	68.22%	68.02%	68.26
5	49	70.24%	70.00%	69.76%	69.53%	69.31%	69.09%	68.88%	68.67%	68.46%	68.70
AIICUCII O	50 51	70.72% 71.20%	70.48% 70.95%	70.24% 70.71%	70.00% 70.47%	69.77% 70.23%	69.55% 70.00%	69.33% 69.78%	69.11% 69.56%	68.90% 69.34%	69.13
₹	52	71.69%	71.43%	71.18%	70.93%	70.69%	70.45%	70.22%	70.00%	69.78%	70.009
	53	72.17%	71.90%	71.65%	71.40%	71.15%	70.91%	70.67%	70.44%	70.22%	70.43
	54	72.65%	72.38%	72.12%	71.86%	71.61%	71.36%	71.12%	70.89%	70.66%	70.87
	55	73.13%	72.86%	72.59%	72.33%	72.07%	71.82%	71.57%	71.33%	71.10%	71.309
	56	73.61%	73.33%	73.06%	72.79%	72.53%	72.27%	72.02%	71.78%	71.54%	71.74
	57	74.10%	73.81%	73.53%	73.26%	72.99%	72.73%	72.47%	72.22%	71.98%	72.179
	58 59	74.58% 75.06%	74.29% 74.76%	74.00% 74.47%	73.72% 74.19%	73.45% 73.91%	73.18% 73.64%	72.92% 73.37%	72.67% 73.11%	72.42% 72.86%	72.619
	60	75.54%	75.24%	74.94%	74.65%	74.37%	74.09%	73.82%	73.56%	73.30%	73.48
	61	76.02%	75.71%	75.41%	75.12%	74.83%	74.55%	74.27%	74.00%	73.74%	73.91
	62	76.51%	76.19%	75.88%	75.58%	75.29%	75.00%	74.72%	74.44%	74.18%	74.35
	63	76.99%	76.67%	76.35%	76.05%	75.75%	75.45%	75.17%	74.89%	74.62%	74.78
	64	77.47%	77.14%	76.82%	76.51%	76.21%	75.91%	75.62%	75.33%	75.05%	75.22
	65	77.95%	77.62%	77.29%	76.98%	76.67%	76.36%	76.07%	75.78%	75.49%	75.65
	66	78.43%	78.10%	77.76%	77.44%	77.13%	76.82%	76.52%	76.22%	75.93%	76.09
	67	78.92% 79.40%	78.57%	78.24%	77.91%	77.59%	77.27%	76.97%	76.67%	76.37%	76.52
١	68 69	79.40%	79.05% 79.52%	78.71% 79.18%	78.37% 78.84%	78.05% 78.51%	77.73% 78.18%	77.42% 77.87%	77.11% 77.56%	76.81% 77.25%	76.96 77.39
	70	80.36%	80.00%	79.65%	79.30%	78.97%	78.64%	78.31%	78.00%	77.69%	77.83
	71	80.84%	80.48%	80.12%	79.77%	79.43%	79.09%	78.76%	78.44%	78.13%	78.26
ı	72	81.33%	80.95%	80.59%	80.23%	79.89%	79.55%	79.21%	78.89%	78.57%	78.70
ı	73	81.81%	81.43%	81.06%	80.70%	80.34%	80.00%	79.66%	79.33%	79.01%	79.13
١	74	82.29%	81.90%	81.53%	81.16%	80.80%	80.45%	80.11%	79.78%	79.45%	79.57
١	75 76	82.77%	82.38%	82.00% 82.47%	81.63%	81.26%	80.91%	80.56%	80.22%	79.89%	80.00
1	76 77	83.25% 83.73%	82.86% 83.33%	82.47%	82.09% 82.56%	81.72% 82.18%	81.36% 81.82%	81.01% 81.46%	80.67% 81.11%	80.33% 80.77%	80.43
1	78	84.22%	83.81%	83.41%	83.02%	82.64%	82.27%	81.91%	81.56%	81.21%	81.30
1	79	84.70%	84.29%	83.88%	83.49%	83.10%	82.73%	82.36%	82.00%	81.65%	81.74
1	80	85.18%	84.76%	84.35%	83.95%	83.56%	83.18%	82.81%	82.44%	82.09%	82.17
1	81	85.66%	85.24%	84.82%	84.42%	84.02%	83.64%	83.26%	82.89%	82.53%	82.61
	82	86.14%	85.71%	85.29%	84.88%	84.48%	84.09%	83.71%	83.33%	82.97%	83.04
1	83	86.63%	86.19%	85.76%	85.35%	84.94%	84.55%	84.16%	83.78%	83.41%	83.48
1	84	87.11% 87.59%	86.67%	86.24%	85.81%	85.40%	85.00%	84.61%	84.22%	83.85%	83.91
1	85 86	87.59%	87.14% 87.62%	86.71% 87.18%	86.28% 86.74%	85.86% 86.32%	85.45% 85.91%	85.06% 85.51%	84.67% 85.11%	84.29% 84.73%	84.35
1	87	88.55%	88.10%	87.65%	87.21%	86.78%	86.36%	85.96%	85.56%	85.16%	85.22
1	88	89.04%	88.57%	88.12%	87.67%	87.24%	86.82%	86.40%	86.00%	85.60%	85.65
1	89	89.52%	89.05%	88.59%	88.14%	87.70%	87.27%	86.85%	86.44%	86.04%	86.09
1	90	90.00%	89.52%	89.06%	88.60%	88.16%	87.73%	87.30%	86.89%	86.48%	86.52
	91	90.00%	90.00%	89.53%	89.07%	88.62%	88.18%	87.75%	87.33%	86.92%	86.96
41	92		90.00%	90.00%	89.53%	89.08%	88.64%	88.20%	87.78%	87.36%	87.399
J	93			90.00%	90.00%	89.54%	89.09%	88.65%	88.22%	87.80%	87.83
	94				90.00%	90.00%	89.55% on nn%	89.10%	88.67%	88.24%	88.269
	05					80.00%	90.00%	89.55% 90.00%	89.11% 89.56%	88.68% 89.12%	89.139
	95 96						00.0070	00.0070	00.0070	00.12/0	1 00.10
	95 96 97							90.00%	90.00%	89.56%	89.57
	96							90.00%	90.00% 90.00%	89.56% 90.00%	89.57 ⁹

	91	92	93	94	Policy 95	96	97	98	99	100
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00% 30.00%	30.00% 50.00%								
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.43%
9	50.48%	50.48%	50.47%	50.47%	50.46%	50.45%	50.45%	50.44%	50.44%	50.87%
10	50.96% 51.45%	50.95% 51.43%	50.94% 51.41%	50.93% 51.40%	50.92% 51.38%	50.91% 51.36%	50.90% 51.35%	50.89% 51.33%	50.88% 51.32%	51.30% 51.74%
11	51.93%	51.90%	51.88%	51.86%	51.84%	51.82%	51.80%	51.78%	51.76%	52.17%
12	52.41%	52.38%	52.35%	52.33%	52.30%	52.27%	52.25%	52.22%	52.20%	52.61%
13	52.89%	52.86%	52.82%	52.79%	52.76%	52.73%	52.70%	52.67%	52.64%	53.04%
14	53.37%	53.33%	53.29%	53.26%	53.22%	53.18%	53.15%	53.11%	53.08%	53.48%
15	53.86%	53.81%	53.76%	53.72%	53.68%	53.64%	53.60%	53.56%	53.52%	53.91%
16 17	54.34% 54.82%	54.29% 54.76%	54.24% 54.71%	54.19% 54.65%	54.14% 54.60%	54.09% 54.55%	54.04% 54.49%	54.00% 54.44%	53.96% 54.40%	54.35% 54.78%
18	55.30%	55.24%	55.18%	55.12%	55.06%	55.00%	54.94%	54.89%	54.84%	55.22%
19	55.78%	55.71%	55.65%	55.58%	55.52%	55.45%	55.39%	55.33%	55.27%	55.65%
20	56.27%	56.19%	56.12%	56.05%	55.98%	55.91%	55.84%	55.78%	55.71%	56.09%
21	56.75%	56.67%	56.59%	56.51%	56.44%	56.36%	56.29%	56.22%	56.15%	56.52%
22	57.23%	57.14%	57.06%	56.98%	56.90%	56.82%	56.74%	56.67%	56.59%	56.96%
23 24	57.71% 58.19%	57.62% 58.10%	57.53% 58.00%	57.44% 57.91%	57.36% 57.82%	57.27% 57.73%	57.19% 57.64%	57.11% 57.56%	57.03% 57.47%	57.39% 57.83%
25	58.67%	58.57%	58.47%	58.37%	58.28%	58.18%	58.09%	58.00%	57.91%	58.26%
26	59.16%	59.05%	58.94%	58.84%	58.74%	58.64%	58.54%	58.44%	58.35%	58.70%
27	59.64%	59.52%	59.41%	59.30%	59.20%	59.09%	58.99%	58.89%	58.79%	59.13%
28	60.12%	60.00%	59.88%	59.77%	59.66%	59.55%	59.44%	59.33%	59.23%	59.57%
29	60.60%	60.48%	60.35%	60.23%	60.11%	60.00%	59.89%	59.78%	59.67%	60.00%
30	61.08%	60.95%	60.82%	60.70%	60.57%	60.45%	60.34%	60.22%	60.11%	60.43%
31	61.57% 62.05%	61.43% 61.90%	61.29% 61.76%	61.16% 61.63%	61.03%	61.36%	60.79% 61.24%	60.67%	60.99%	60.87%
33	62.53%	62.38%	62.24%	62.09%	61.95%	61.82%	61.69%	61.56%	61.43%	61.74%
34	63.01%	62.86%	62.71%	62.56%	62.41%	62.27%	62.13%	62.00%	61.87%	62.17%
35	63.49%	63.33%	63.18%	63.02%	62.87%	62.73%	62.58%	62.44%	62.31%	62.61%
36	63.98%	63.81%	63.65%	63.49%	63.33%	63.18%	63.03%	62.89%	62.75%	63.04%
37 38	64.46%	64.29%	64.12%	63.95%	63.79%	63.64%	63.48%	63.33%	63.19%	63.48%
39	64.94% 65.42%	64.76% 65.24%	64.59% 65.06%	64.42% 64.88%	64.25% 64.71%	64.09% 64.55%	63.93% 64.38%	63.78% 64.22%	63.63% 64.07%	63.91% 64.35%
40	65.90%	65.71%	65.53%	65.35%	65.17%	65.00%	64.83%	64.67%	64.51%	64.78%
41	66.39%	66.19%	66.00%	65.81%	65.63%	65.45%	65.28%	65.11%	64.95%	65.22%
42	66.87%	66.67%	66.47%	66.28%	66.09%	65.91%	65.73%	65.56%	65.38%	65.65%
43	67.35%	67.14%	66.94%	66.74%	66.55%	66.36%	66.18%	66.00%	65.82%	66.09%
44	67.83%	67.62%	67.41%	67.21%	67.01%	66.82%	66.63%	66.44%	66.26%	66.52%
45	68.31%	68.10%	67.88%	67.67%	67.47%	67.27%	67.08%	66.89%	66.70%	66.96%
46 47	68.80% 69.28%	68.57%	68.35%	68.14%	67.93% 68.39%	67.73% 68.18%	67.53%	67.33% 67.78%	67.14% 67.58%	67.39%
48	69.76%	69.05% 69.52%	68.82%	68.60% 69.07%	68.85%	68.64%	67.98% 68.43%	68.22%	68.02%	67.83% 68.26%
49	70.24%	70.00%	69.76%	69.53%	69.31%	69.09%	68.88%	68.67%	68.46%	68.70%
50	70.72%	70.48%	70.24%	70.00%	69.77%	69.55%	69.33%	69.11%	68.90%	69.13%
51	71.20%	70.95%	70.71%	70.47%	70.23%	70.00%	69.78%	69.56%	69.34%	69.57%
52	71.69%	71.43%	71.18%	70.93%	70.69%	70.45%	70.22%	70.00%	69.78%	70.00%
53	72.17%	71.90%	71.65%	71.40%	71.15%	70.91%	70.67%	70.44%	70.22%	70.43%
54 55	72.65% 73.13%	72.38% 72.86%	72.12% 72.59%	71.86% 72.33%	71.61% 72.07%	71.36% 71.82%	71.12% 71.57%	70.89% 71.33%	70.66% 71.10%	70.87% 71.30%
56	73.61%	73.33%	73.06%	72.79%	72.53%	72.27%	72.02%	71.78%	71.54%	71.74%
57	74.10%	73.81%	73.53%	73.26%	72.99%	72.73%	72.47%	72.22%	71.98%	72.17%
58	74.58%	74.29%	74.00%	73.72%	73.45%	73.18%	72.92%	72.67%	72.42%	72.61%
59	75.06%	74.76%	74.47%	74.19%	73.91%	73.64%	73.37%	73.11%	72.86%	73.04%
60	75.54%	75.24%	74.94%	74.65%	74.37%	74.09%	73.82%	73.56%	73.30%	73.48%
61	76.02% 76.51%	75.71% 76.19%	75.41% 75.88%	75.12% 75.58%	74.83% 75.29%	74.55% 75.00%	74.27% 74.72%	74.00% 74.44%	73.74% 74.18%	73.91% 74.35%
62 63	76.99%	76.67%	76.35%	76.05%	75.75%	75.45%	75.17%	74.89%	74.10%	74.78%
64	77.47%	77.14%	76.82%	76.51%	76.21%	75.91%	75.62%	75.33%	75.05%	75.22%
65	77.95%	77.62%	77.29%	76.98%	76.67%	76.36%	76.07%	75.78%	75.49%	75.65%
66	78.43%	78.10%	77.76%	77.44%	77.13%	76.82%	76.52%	76.22%	75.93%	76.09%
67	78.92%	78.57%	78.24%	77.91%	77.59%	77.27%	76.97%	76.67%	76.37%	76.52%
68	79.40%	79.05%	78.71%	78.37%	78.05% 78.51%	77.73%	77.42%	77.11%	76.81% 77.25%	76.96%
69 70	79.88% 80.36%	79.52% 80.00%	79.18% 79.65%	78.84% 79.30%	78.97%	78.18% 78.64%	77.87% 78.31%	77.56% 78.00%	77.69%	77.39% 77.83%
71	80.84%	80.48%	80.12%	79.77%	79.43%	79.09%	78.76%	78.44%	78.13%	78.26%
72	81.33%	80.95%	80.59%	80.23%	79.89%	79.55%	79.21%	78.89%	78.57%	78.70%
73	81.81%	81.43%	81.06%	80.70%	80.34%	80.00%	79.66%	79.33%	79.01%	79.13%
74	82.29%	81.90%	81.53%	81.16%	80.80%	80.45%	80.11%	79.78%	79.45%	79.57%
75 76	82.77% 83.25%	82.38% 82.86%	82.00% 82.47%	81.63% 82.09%	81.26% 81.72%	80.91% 81.36%	80.56% 81.01%	80.22% 80.67%	79.89% 80.33%	80.00% 80.43%
77	83.73%	83.33%	82.94%	82.56%	82.18%	81.82%	81.46%	81.11%	80.77%	80.87%
78	84.22%	83.81%	83.41%	83.02%	82.64%	82.27%	81.91%	81.56%	81.21%	81.30%
79	84.70%	84.29%	83.88%	83.49%	83.10%	82.73%	82.36%	82.00%	81.65%	81.74%
80	85.18%	84.76%	84.35%	83.95%	83.56%	83.18%	82.81%	82.44%	82.09%	82.17%
81	85.66%	85.24%	84.82%	84.42%	84.02%	83.64%	83.26%	82.89%	82.53%	82.61%
82 83	86.14% 86.63%	85.71% 86.19%	85.29% 85.76%	84.88% 85.35%	84.48% 84.94%	84.09% 84.55%	83.71% 84.16%	83.33% 83.78%	82.97% 83.41%	83.04% 83.48%
84	87.11%	86.67%	86.24%	85.81%	85.40%	85.00%	84.61%	84.22%	83.85%	83.91%
85	87.59%	87.14%	86.71%	86.28%	85.86%	85.45%	85.06%	84.67%	84.29%	84.35%
86	88.07%	87.62%	87.18%	86.74%	86.32%	85.91%	85.51%	85.11%	84.73%	84.78%
87	88.55%	88.10%	87.65%	87.21%	86.78%	86.36%	85.96%	85.56%	85.16%	85.22%
88	89.04%	88.57%	88.12%	87.67%	87.24%	86.82%	86.40%	86.00%	85.60%	85.65%
89	89.52%	89.05%	88.59%	88.14%	87.70%	87.27%	86.85%	86.44%	86.04%	86.09%
90	90.00%	89.52% on nn%	89.06%	88.60%	88.16%	87.73%	87.30%	86.89%	86.48%	86.52%
91 92	90.00%	90.00%	89.53% 90.00%	89.07% 89.53%	88.62% 89.08%	88.18% 88.64%	87.75% 88.20%	87.33% 87.78%	86.92% 87.36%	86.96% 87.39%
93		50.0070	90.00%	90.00%	89.54%	89.09%	88.65%	88.22%	87.80%	87.83%
94				90.00%	90.00%	89.55%	89.10%	88.67%	88.24%	88.26%
95					90.00%	90.00%	89.55%	89.11%	88.68%	88.70%
96						90.00%	90.00%	89.56%	89.12%	89.13%
97							90.00%	90.00%	89.56%	89.57%
98 99								90.00%	90.00%	90.00%
	1								30.00%	

एलआईसी की जीवन उमंग (लाभ सहित)

कुल अदा किए गए प्रीमियमों पर लागू गारंटीड अभ्यर्पण मूल्य घटक

I		45	46	47	48	49	गॅलिसी ३ 50	51	52	53	54	55	56
- 15	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
L	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.009
	3	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97
	4	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31
ſ	5	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65
Ĺ	6	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99
Ĺ	7	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33
ļ	8	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67
ŀ	9	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01
ŀ	10	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35
ŀ	11	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69
ŀ	12	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03
ŀ	13	24.11%	24.11%	23.77%	23.09%	23.09%	22.75%	22.41%	21.73%	21.73%	21.05%	21.05%	20.71
ŀ	15	24.45%	24.11%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05
ŀ	16	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39
ŀ	17	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73
t	18	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07
İ	19	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41
ľ	20	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75
	21	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09
	22	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43
	23	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77
L	24	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11
L	25	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45
ŀ	26	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79
ŀ	27	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13
1	28	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47
1	29	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81
ŀ	30	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49% 26.84%	26.15
H	31 32	30.24%	30.24%	29.56%	29.22%	28.88%	28.88%	28.20%	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	27.18%	26.84
1	33	30.58%	30.24%	30.24%	29.56%	29.22%	29.22%	28.88%	28.20%	28.20%	27.86%	27.18%	27.18
H	34	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52
H	35	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86
t	36	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20
t	37	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54
t	38	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88
ľ	39	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22
ľ	40	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56
ľ	41	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90
	42	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24
L	43	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58
L	44	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92
Ļ	45	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26
ŀ	46		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60
ı.ŀ	47			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94
;	48 49				35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28
	50					35.00%	34.66% 35.00%	34.32% 34.66%	33.98% 34.32%	33.64% 33.98%	33.30% 33.64%	32.96% 33.30%	32.62
	51						33.00 /6	35.00%	34.66%	34.32%	33.98%	33.64%	33.30
ጉ	52							00.0070	35.00%	34.66%	34.32%	33.98%	33.64
ŀ	53									35.00%	34.66%	34.32%	33.98
t	54										35.00%	34.66%	34.32
ľ	55											35.00%	34.66
	56												35.00
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	77 78 79 80 81 82 83 84 85 86 87 88 89												
	77 78 79 80 81 82 83 84 85 86 87 88 89 90												
	77 78 79 80 81 82 83 84 85 86 87 88 89 90												
	77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92												
	77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93												
	77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92												
	77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94												
	77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96												

Annexure 5

LIC's Jeevan Umang (With Profits)

Guaranteed Surrender Value Factors Applicable to Total Premiums Paid

_			Paid										$\overline{}$
\vdash		45	46	47	48	49	Policy 50	1erm -	→ 52	53	54	55	56
	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
-	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3 4	20.71%	20.37%	20.03%	19.69%	19.35% 19.69%	19.01% 19.35%	18.67% 19.01%	18.33% 18.67%	17.99% 18.33%	17.65% 17.99%	17.31% 17.65%	16.97% 17.31%
-	5	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%
_	6	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%
	7	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%
	8 9	22.41%	22.07% 22.41%	21.73%	21.39%	21.05% 21.39%	20.71%	20.37%	20.03%	19.69%	19.35% 19.69%	19.01% 19.35%	18.67% 19.01%
	10	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%
	11	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%
	12 13	23.77%	23.43%	23.09%	22.75%	22.41% 22.75%	22.07%	21.73%	21.39% 21.73%	21.05%	20.71%	20.37%	20.03%
	14	24.11%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%
	15	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%
	16	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%
	17 18	25.47% 25.81%	25.13% 25.47%	24.79% 25.13%	24.45%	24.11% 24.45%	23.77%	23.43%	23.09%	22.75%	22.41% 22.75%	22.07% 22.41%	21.73% 22.07%
	19	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%
_	20	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%
	21	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%
	22	27.18% 27.52%	26.84% 27.18%	26.49% 26.84%	26.15% 26.49%	25.81% 26.15%	25.47% 25.81%	25.13% 25.47%	24.79% 25.13%	24.45% 24.79%	24.11% 24.45%	23.77%	23.43%
	24	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%
	25	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%
	26	28.54%	28.20%	27.86%	27.52% 27.86%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47% 25.81%	25.13%	24.79%
	27 28	28.88%	28.54%	28.20%	28.20%	27.52% 27.86%	27.18% 27.52%	26.84% 27.18%	26.49% 26.84%	26.15% 26.49%	26.15%	25.47% 25.81%	25.13% 25.47%
	29	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%
[3	30	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%
_	31	30.24%	29.90% 30.24%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%
	32 33	30.58%	30.24%	29.90% 30.24%	29.56% 29.90%	29.22% 29.56%	28.88%	28.54%	28.20% 28.54%	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	26.84% 27.18%
[3	34	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%
	35	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%
	36 37	31.94% 32.28%	31.60% 31.94%	31.26%	30.92%	30.58% 30.92%	30.24%	29.90% 30.24%	29.56% 29.90%	29.22% 29.56%	28.88%	28.54%	28.20% 28.54%
_	37 38	32.62%	32.28%	31.60% 31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	28.88%	28.88%
_	39	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%
	40	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%
	11 12	33.64% 33.98%	33.30% 33.64%	32.96% 33.30%	32.62% 32.96%	32.28% 32.62%	31.94% 32.28%	31.60% 31.94%	31.26% 31.60%	30.92% 31.26%	30.58% 30.92%	30.24%	29.90% 30.24%
	12 13	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%
4	14	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%
	45	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%
	46 47		35.00%	34.66% 35.00%	34.32% 34.66%	33.98% 34.32%	33.64% 33.98%	33.30% 33.64%	32.96% 33.30%	32.62% 32.96%	32.28% 32.62%	31.94% 32.28%	31.60% 31.94%
	48			00.0070	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%
_	19					35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%
	50						35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%
	51 52							35.00%	34.66% 35.00%	34.32% 34.66%	33.98% 34.32%	33.64% 33.98%	33.30% 33.64%
	53									35.00%	34.66%	34.32%	33.98%
	54										35.00%	34.66%	34.32%
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		57	58	59	60	61	62	63	64	65	66	67	68
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%
	4	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%
	5	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%
	7	17.65% 17.99%	17.31% 17.65%	16.97% 17.31%	16.63% 16.97%	16.29% 16.63%	15.95% 16.29%	15.61% 15.95%	15.27% 15.61%	14.93% 15.27%	14.59%	14.25%	13.91%
	8	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%
	9	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%
	10	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%
	11	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%
	12	19.69%	19.35% 19.69%	19.01% 19.35%	18.67% 19.01%	18.33%	17.99% 18.33%	17.65% 17.99%	17.31% 17.65%	16.97% 17.31%	16.63% 16.97%	16.29% 16.63%	15.95% 16.29%
	14	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%
	15	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%
	16	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%
	17	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%
	18 19	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69% 20.03%	19.35% 19.69%	19.01% 19.35%	18.67%	18.33%	17.99% 18.33%
	20	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.037%	20.03%	19.69%	19.35%	19.01%	18.67%
	21	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%
	22	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%
	23	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%
	24 25	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%
	26	24.11%	24.11%	23.77%	23.43%	23.09%	22.75%	22.01%	22.07%	21.73%	21.05%	21.05%	20.71%
	27	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%
	28	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%
	29	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%
	30	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%
	31	26.15% 26.49%	25.81% 26.15%	25.47% 25.81%	25.13% 25.47%	24.79% 25.13%	24.45% 24.79%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%
	33	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.43%	24.11%	24.11%	23.77%	23.43%	23.09%
	34	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%
	35	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%
	36 37	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	26.84% 27.18%	26.49% 26.84%	26.15% 26.49%	25.81% 26.15%	25.47% 25.81%	25.13% 25.47%	24.79% 25.13%	24.45% 24.79%	24.11%
	38	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.45%
	39	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%
	40	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%
	41	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%
	42	29.90% 30.24%	29.56% 29.90%	29.22%	28.88%	28.54%	28.20% 28.54%	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	26.84%	26.49%	26.15%
	44	30.58%	30.24%	29.56%	29.22%	28.88%	28.88%	28.54%	28.20%	27.86%	27.18%	27.18%	26.49% 26.84%
	45	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%
	46	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%
ı	47	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%
헄	48 49	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%
	50	32.28% 32.62%	31.94% 32.28%	31.60% 31.94%	31.26% 31.60%	30.92%	30.58%	30.24%	29.90% 30.24%	29.56% 29.90%	29.22%	28.88%	28.54%
पालिसी	51	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%
_	52	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%
	53	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%
	54 55	33.98% 34.32%	33.64% 33.98%	33.30%	32.96% 33.30%	32.62% 32.96%	32.28%	31.94% 32.28%	31.60%	31.26% 31.60%	30.92%	30.58%	30.24%
	56	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%
	57	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%
	58		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%
	59			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%
	60				35.00%	34.66% 35.00%	34.32% 34.66%	33.98%	33.64%	33.30% 33.64%	32.96%	32.62% 32.96%	32.28%
	62					00.0070	35.00%		34.32%	33.98%			32.96%
	63							35.00%	34.66%	34.32%	33.98%	33.64%	33.30%
	64								35.00%	34.66%	34.32%	33.98%	33.64%
	65									35.00%	34.66%	34.32%	33.98% 34.32%
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ŀ	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ŀ	3	0.00% 16.63%	0.00% 16.29%	0.00% 15.95%	0.00%	0.00% 15.27%	0.00% 14.93%	0.00%	0.00% 14.25%	0.00%	0.00%	0.00%	0.00%
ŀ	4	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%
Ì	5	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%
	6	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%
ŀ	7	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%
ŀ	9	18.33% 18.67%	17.99% 18.33%	17.65% 17.99%	17.31% 17.65%	16.97% 17.31%	16.63% 16.97%	16.29% 16.63%	15.95% 16.29%	15.61% 15.95%	15.27% 15.61%	14.93% 15.27%	14.59%
ŀ	10	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%
Ì	11	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%
	12	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%
Į	13	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%
ŀ	14	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%
ŀ	15 16	20.71% 21.05%	20.37%	20.03%	19.69%	19.35% 19.69%	19.01% 19.35%	18.67% 19.01%	18.33% 18.67%	17.99% 18.33%	17.65% 17.99%	17.31% 17.65%	16.97% 17.31%
ŀ	17	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%
t	18	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%
	19	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%
ŀ	20	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%
ŀ	21	22.75% 23.09%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%
ŀ	23	23.43%	23.09%	22.41%	22.07%	22.07%	21.39%	21.05%	21.05%	20.37%	20.03%	19.69% 20.03%	19.35% 19.69%
ŀ	24	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%
İ	25	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%
	26	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%
ŀ	27	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%
ŀ	28 29	25.13% 25.47%	24.79% 25.13%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%
ŀ	30	25.47%	25.13%	24.79% 25.13%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%
ŀ	31	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%
t	32	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%
ļ	33	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%
1	34 35	27.18%	26.84%	26.49%	26.15%	25.81%	25.47% 25.81%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%
ŀ	36	27.52% 27.86%	27.18% 27.52%	26.84%	26.49% 26.84%	26.15% 26.49%	26.15%	25.47% 25.81%	25.13% 25.47%	24.79%	24.45%	24.11%	23.77%
ŀ	37	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.45%	24.11%
İ	38	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%
	39	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%
ŀ	40	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%
1	41	29.56% 29.90%	29.22% 29.56%	28.88%	28.54% 28.88%	28.20% 28.54%	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	26.84% 27.18%	26.49% 26.84%	26.15% 26.49%	25.81% 26.15%
ŀ	43	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.10%	27.18%	26.84%	26.49%
Ì	44	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%
	45	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%
ŀ	46	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%
ŀ	47	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%
ŀ	48 49	31.94% 32.28%	31.60% 31.94%	31.26%	30.92% 31.26%	30.58% 30.92%	30.24% 30.58%	29.90% 30.24%	29.56% 29.90%	29.22% 29.56%	28.88%	28.54% 28.88%	28.20% 28.54%
•	50	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%
Ì	51	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%
•	52	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%
ŀ	53	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%
ŀ	54 55	33.98% 34.32%	33.64%	33.30%	32.96%	32.62% 32.96%	32.28% 32.62%	31.94% 32.28%	31.60% 31.94%	31.26% 31.60%	30.92% 31.26%	30.58% 30.92%	30.24% 30.58%
ŀ	56	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%
į	57	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%
ŀ	58		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%
ŀ	59			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%
ŀ	60 61				35.00%	34.66% 35.00%	34.32% 34.66%	33.98% 34.32%	33.64% 33.98%	33.30%	32.96% 33.30%	32.62% 32.96%	32.28% 32.62%
ŀ	62					00.0070	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%
ĺ	63							35.00%	34.66%	34.32%	33.98%	33.64%	33.30%
ļ	64								35.00%	34.66%	34.32%	33.98%	33.64%
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2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%
4	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%
5	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%
6	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%
7	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%
8	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%
9	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%
10	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%
11	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%
12	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%
13	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%
14 15	16.29%	15.95% 16.29%	15.61% 15.95%	15.27% 15.61%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%
16	16.63% 16.97%	16.63%	16.29%	15.95%	15.27% 15.61%	15.27%	14.93%	14.59%	14.25%	13.57%	13.23%	13.23%
17	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%
18	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%
19	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%
20	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%
21	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%
22	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%
23	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%
24	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%
25	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%
26	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%
27	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%
28	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%
29	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%
30	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%
31	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%
32	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%
33	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%
34	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%
35	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%
36	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%
37	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%
8	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%
39	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%
10	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%
11	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%
12	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%
13	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%
14	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%
15	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%
16	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%
17	27.52%	27.18% 27.52%	26.84% 27.18%	26.49%	26.15%	25.81% 26.15%	25.47%	25.13% 25.47%	24.79% 25.13%	24.45%	24.11% 24.45%	24.11%
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52	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.47%	25.47%
53	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%
54	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%
55	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%
56	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%
57	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%
58	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%
59	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%
60	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%
31	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%
	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%
33	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%
64	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%
35	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%
6	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%
7	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%
8	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%
9	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%
0		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%
11			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%
2				35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%
3					35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%
74						35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%
75							35.00%	34.66%	34.32%	33.98%	33.64%	33.30%
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5	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%
6	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%
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10	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%
11	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%
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16	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%
17	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.169
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22	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.879
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27	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.579
28	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.919
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31	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.939
32	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.279
33	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.619
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37	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.979
38	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.319
39	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.659
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12	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.679
13	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.019
14	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.359
15 16	22.75%	22.41% 22.75%	22.07%	21.73%	21.39%	21.05% 21.39%	20.71%	20.37%	20.03%	19.699
17	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.379
18	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.719
19	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.059
50 51	24.45%	24.11% 24.45%	23.77% 24.11%	23.43%	23.09%	22.75% 23.09%	22.41% 22.75%	22.07% 22.41%	21.73% 22.07%	21.399
52	25.13%	24.45%	24.11%	24.11%	23.77%	23.43%	23.09%	22.75%	22.01%	22.079
53	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.419
54	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%
55	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.099
56 57	26.49%	26.15% 26.49%	25.81% 26.15%	25.47% 25.81%	25.13% 25.47%	24.79% 25.13%	24.45% 24.79%	24.11% 24.45%	23.77% 24.11%	23.439
58	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.119
59	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.459
30	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.799
61 62	28.20%	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	26.84% 27.18%	26.49% 26.84%	26.15% 26.49%	25.81% 26.15%	25.47% 25.81%	25.139
33	28.88%	28.54%	28.20%	27.86%	27.10%	27.18%	26.84%	26.49%	26.15%	25.819
34	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.159
55	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.499
36	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52% 27.86%	27.18%	26.849
67 68	30.24%	29.90% 30.24%	29.56% 29.90%	29.22% 29.56%	28.88%	28.54% 28.88%	28.20% 28.54%	28.20%	27.52% 27.86%	27.189
39	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.869
70	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.209
71	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.549
72 73	31.94%	31.60% 31.94%	31.26% 31.60%	30.92% 31.26%	30.58%	30.24% 30.58%	29.90% 30.24%	29.56% 29.90%	29.22% 29.56%	28.889
74	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.569
75	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%
76	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.249
7 8	33.64% 33.98%	33.30% 33.64%	32.96% 33.30%	32.62% 32.96%	32.28% 32.62%	31.94% 32.28%	31.60% 31.94%	31.26% 31.60%	30.92% 31.26%	30.589
9	34.32%	33.98%	33.64%	33.30%	32.02%	32.62%	32.28%	31.94%	31.60%	31.269
0	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.609
11	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.949
2		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.289
13 14			35.00%	34.66% 35.00%	34.32% 34.66%	33.98% 34.32%	33.64% 33.98%	33.30% 33.64%	32.96% 33.30%	32.629
15					35.00%	34.66%	34.32%	33.98%	33.64%	33.309
36						35.00%	34.66%	34.32%	33.98%	33.649
37							35.00%	34.66%	34.32%	33.989
38 30								35.00%	34.66%	34.329
39 90									35.00%	34.669
91										33.007
)2										
93										
94										
9 <u>5</u> 96										
90										
98	_			_						

						पॉलिसीः	अवधि →				
	_	91	92	93	94	95	96	97	98	99	100
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%	2.68%	2.34%	2.00%
	4	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%	2.68%	2.34%
	5	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%	2.68%
	7	6.08%	5.74% 6.08%	5.40% 5.74%	5.06% 5.40%	4.72% 5.06%	4.38% 4.72%	4.04%	3.70% 4.04%	3.36% 3.70%	3.02%
	8	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%
	9	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%
	10	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%
	11	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%
	12	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%
	13	8.46% 8.80%	8.12% 8.46%	7.78% 8.12%	7.44%	7.10% 7.44%	6.76% 7.10%	6.42%	6.08%	5.74% 6.08%	5.40% 5.74%
	15	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%
	16	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%
	17	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%
	18	10.16%	9.82%	9.48% 9.82%	9.14%	8.80%	8.46% 8.80%	8.12%	7.78%	7.44%	7.10%
	19 20	10.51%	10.16% 10.51%	10.16%	9.48% 9.82%	9.14% 9.48%	9.14%	8.46% 8.80%	8.12% 8.46%	7.78% 8.12%	7.44%
	21	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%
	22	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%
	23	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%
	24	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%
	25 26	12.55% 12.89%	12.21% 12.55%	11.87% 12.21%	11.53% 11.87%	11.19% 11.53%	10.85%	10.51% 10.85%	10.16% 10.51%	9.82%	9.48%
	27	13.23%	12.55%	12.21%	12.21%	11.87%	11.19% 11.53%	11.19%	10.51%	10.16% 10.51%	10.16%
	28	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%
	29	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%
	30	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%
	31 32	14.59%	14.25% 14.59%	13.91% 14.25%	13.57% 13.91%	13.23% 13.57%	12.89% 13.23%	12.55% 12.89%	12.21% 12.55%	11.87% 12.21%	11.53% 11.87%
	33	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%
	34	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%
	35	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%
	36	16.29% 16.63%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91% 14.25%	13.57%	13.23%
	37 38	16.97%	16.29% 16.63%	15.95% 16.29%	15.61% 15.95%	15.27% 15.61%	14.93% 15.27%	14.59% 14.93%	14.25%	13.91% 14.25%	13.57% 13.91%
	39	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%
	40	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%
	41	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%
	42	18.33% 18.67%	17.99% 18.33%	17.65% 17.99%	17.31% 17.65%	16.97% 17.31%	16.63% 16.97%	16.29% 16.63%	15.95%	15.61% 15.95%	15.27% 15.61%
	44	19.01%	18.67%	18.33%	17.05%	17.65%	17.31%	16.97%	16.29% 16.63%	16.29%	15.95%
	45	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%
	46	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%
1	47	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%
विष्	48	20.37%	20.03% 20.37%	19.69% 20.03%	19.35% 19.69%	19.01% 19.35%	18.67% 19.01%	18.33% 18.67%	17.99% 18.33%	17.65% 17.99%	17.31% 17.65%
Œ	50	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%
पॉलिसी	51	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%
	52	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%
	53 54	22.07%	21.73% 22.07%	21.39% 21.73%	21.05% 21.39%	20.71%	20.37%	20.03%	19.69% 20.03%	19.35% 19.69%	19.01% 19.35%
	55	22.75%	22.41%	22.07%	21.73%	21.05%	21.05%	20.71%	20.03%	20.03%	19.69%
	56	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%
	57	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%
	58	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%
	59 60	24.11%	23.77% 24.11%	23.43%	23.09% 23.43%	22.75% 23.09%	22.41%	22.07% 22.41%	21.73%	21.39% 21.73%	21.05% 21.39%
	61	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%
	62	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%
	63	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%
	64	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%
	65 66	26.15% 26.49%	25.81% 26.15%	25.47% 25.81%	25.13% 25.47%	24.79% 25.13%	24.45% 24.79%	24.11% 24.45%	23.77% 24.11%	23.43%	23.09% 23.43%
	67	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%
	68	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%
	69	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%
	70 71	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	26.84% 27.18%	26.49% 26.84%	26.15% 26.49%	25.81% 26.15%	25.47% 25.81%	25.13% 25.47%	24.79% 25.13%
	72	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%
	73	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%
	74	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%
	75 76	29.56%	29.22% 29.56%	28.88%	28.54% 28.88%	28.20% 28.54%	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	26.84% 27.18%	26.49% 26.84%
	77	30.24%	29.90%	29.22%	29.22%	28.88%	28.54%	28.20%	27.86%	27.16%	27.18%
	78	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%
	79	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%
	80	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%
	81 82	31.60% 31.94%	31.26% 31.60%	30.92% 31.26%	30.58% 30.92%	30.24% 30.58%	29.90% 30.24%	29.56% 29.90%	29.22% 29.56%	28.88% 29.22%	28.54% 28.88%
	83	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%
	84	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%
	85	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%
	86	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%
	87 88	33.64%	33.30% 33.64%	32.96% 33.30%	32.62% 32.96%	32.28% 32.62%	31.94% 32.28%	31.60% 31.94%	31.26% 31.60%	30.92% 31.26%	30.58% 30.92%
	89	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%
	90	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%
	91	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%
	92		35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%
	93 94			35.00%	34.66% 35.00%	34.32% 34.66%	33.98% 34.32%	33.64% 33.98%	33.30% 33.64%	32.96% 33.30%	32.62% 32.96%
	95				00.0070	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%
	96						35.00%	34.66%	34.32%	33.98%	33.64%
	97							35.00%	34.66%	34.32%	33.98%
	98								35.00%	34.66%	34.32%
	99									35.00%	34.66%
	100										35.00%

	91	92	93	94	Policy 95	Ferm → 96	97	98	99	100
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%
4	5.06%	4.72% 5.06%	4.38% 4.72%	4.04%	3.70% 4.04%	3.36% 3.70%	3.02% 3.36%	2.68% 3.02%	2.34%	2.00%
5	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%	2.68%
6	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%	3.02%
7	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%	4.04%	3.70%	3.36%
9	6.76% 7.10%	6.42%	6.08%	5.74% 6.08%	5.40% 5.74%	5.06% 5.40%	4.72% 5.06%	4.38% 4.72%	4.04%	3.70% 4.04%
10	7.10%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%	4.38%
11	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%	4.72%
12	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%	6.08%	5.74%	5.40%	5.06%
13	8.46% 8.80%	8.12%	7.78% 8.12%	7.44%	7.10% 7.44%	6.76% 7.10%	6.42%	6.08%	5.74% 6.08%	5.40%
15	9.14%	8.46% 8.80%	8.46%	8.12%	7.78%	7.44%	6.76% 7.10%	6.42%	6.42%	6.08%
16	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%	6.42%
17	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%	6.76%
18	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%	7.78%	7.44%	7.10%
19 20	10.51%	10.16% 10.51%	9.82% 10.16%	9.48%	9.14%	8.80% 9.14%	8.46% 8.80%	8.12% 8.46%	7.78% 8.12%	7.44%
21	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%	8.12%
22	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%	8.46%
23	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%	8.80%
24	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%	10.16%	9.82%	9.48%	9.14%
25 26	12.55% 12.89%	12.21% 12.55%	11.87% 12.21%	11.53% 11.87%	11.19%	10.85% 11.19%	10.51% 10.85%	10.16%	9.82% 10.16%	9.48%
27	13.23%	12.55%	12.21%	12.21%	11.87%	11.19%	11.19%	10.51%	10.16%	10.16%
28	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%	10.51%
29	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%	10.85%
30	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.21%	11.87%	11.53%	11.19%
31	14.59% 14.93%	14.25% 14.59%	13.91% 14.25%	13.57% 13.91%	13.23%	12.89% 13.23%	12.55% 12.89%	12.21% 12.55%	11.87% 12.21%	11.539
33	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.55%	12.219
34	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.89%	12.559
35	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.23%	12.899
36	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%	14.25%	13.91%	13.57%	13.239
37	16.63% 16.97%	16.29% 16.63%	15.95% 16.29%	15.61% 15.95%	15.27% 15.61%	14.93% 15.27%	14.59% 14.93%	14.25% 14.59%	13.91% 14.25%	13.579
39	17.31%	16.97%	16.63%	16.29%	15.61%	15.27%	15.27%	14.59%	14.25%	14.259
40	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%	14.59%
41	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%	14.93%
42	18.33%	17.99%	17.65%	17.31%	16.97%	16.63%	16.29%	15.95%	15.61%	15.27%
43 44	18.67% 19.01%	18.33% 18.67%	17.99% 18.33%	17.65% 17.99%	17.31% 17.65%	16.97% 17.31%	16.63% 16.97%	16.29% 16.63%	15.95% 16.29%	15.61%
45	19.01%	19.01%	18.67%	18.33%	17.05%	17.65%	17.31%	16.97%	16.63%	16.29%
46	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%	16.639
47	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%	16.97%
48	20.37%	20.03%	19.69%	19.35%	19.01%	18.67%	18.33%	17.99%	17.65%	17.31%
49 50	20.71%	20.37%	20.03%	19.69% 20.03%	19.35% 19.69%	19.01% 19.35%	18.67% 19.01%	18.33% 18.67%	17.99% 18.33%	17.659
51	21.39%	21.05%	20.71%	20.037%	20.03%	19.69%	19.35%	19.01%	18.67%	18.339
52	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.01%	18.679
53	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.35%	19.019
54 55	22.41%	22.07% 22.41%	21.73%	21.39%	21.05%	20.71%	20.37%	20.03%	19.69%	19.359
56	23.09%	22.41%	22.07%	21.73%	21.39%	21.05% 21.39%	21.05%	20.37%	20.03%	19.69%
57	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%	20.37%
58	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%	20.71%
59	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07%	21.73%	21.39%	21.05%
60 61	24.45%	24.11% 24.45%	23.77%	23.43%	23.09%	22.75%	22.41%	22.07% 22.41%	21.73% 22.07%	21.399
62	25.13%	24.45%	24.11%	23.77%	23.43%	23.09% 23.43%	23.09%	22.41%	22.07%	21./39
63	25.47%	25.13%	24.79%	24.11%	24.11%	23.77%	23.43%	23.09%	22.75%	22.41%
64	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%	22.75%
65	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%	24.11%	23.77%	23.43%	23.09%
66 67	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45% 24.79%	24.11% 24.45%	23.77%	23.439
68	26.84% 27.18%	26.49% 26.84%	26.15% 26.49%	25.81% 26.15%	25.47% 25.81%	25.13% 25.47%	25.13%	24.45%	24.11%	24.119
69	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.79%	24.45%
70	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%	24.799
71	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.15%	25.81%	25.47%	25.13%
72 73	28.54%	28.20% 28.54%	27.86% 28.20%	27.52% 27.86%	27.18% 27.52%	26.84% 27.18%	26.49% 26.84%	26.15% 26.49%	25.81% 26.15%	25.47%
74	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.49%	26.159
75	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.84%	26.499
76	29.90%	29.56%	29.22%	28.88%	28.54%	28.20%	27.86%	27.52%	27.18%	26.849
77 78	30.24%	29.90% 30.24%	29.56% 29.90%	29.22% 29.56%	28.88%	28.54% 28.88%	28.20% 28.54%	27.86% 28.20%	27.52% 27.86%	27.18%
79	30.92%	30.24%	30.24%	29.90%	29.22%	29.22%	28.88%	28.54%	28.20%	27.869
80	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.54%	28.209
81	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%	28.549
82	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%	29.56%	29.22%	28.88%
83 84	32.28% 32.62%	31.94% 32.28%	31.60% 31.94%	31.26% 31.60%	30.92% 31.26%	30.58% 30.92%	30.24% 30.58%	29.90% 30.24%	29.56% 29.90%	29.22%
85	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%	29.90%
86	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%	30.24%
87	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%	30.58%
88	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%	30.92%
89	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.28%	31.94%	31.60%	31.26%
90 91	34.66% 35.00%	34.32% 34.66%	33.98% 34.32%	33.64% 33.98%	33.30% 33.64%	32.96% 33.30%	32.62% 32.96%	32.28% 32.62%	31.94% 32.28%	31.60%
92	55.0070	35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%	32.289
93			35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%	32.62%
94				35.00%	34.66%	34.32%	33.98%	33.64%	33.30%	32.96%
95					35.00%	34.66%	34.32%	33.98%	33.64%	33.30%
96 97						35.00%	34.66%	34.32%	33.98%	33.64%
							35.00%	34.66% 35.00%	34.32% 34.66%	33.98%
	1		-		_			22.30,0		
98 99									35.00%	34.669



नोट: अगर आपकी कोई शिकायत/समस्या, हो तो आप शिकायत निवारण अधिकारी/लोकपाल से सम्पर्क कर सकते है, जिनका पता नीचे दिया गया है: NOTE: In case you have any Complaints/Grievance, you may approach Grievance Redressal Officer/ Ombudsman, whose address is as under:

शाखा कार्यालय का प	नताः / Address of Branch Office:
शिकायत निवारण अधिकारी का पता: Address of Grievance Redressal Officer:	बीमा लोकपाल का पता: Address of Insurance Ombudsman:

नोटः इन नियमों तथा शर्तों और विशेष प्रावधानों/शर्तों की व्याख्या में कोई विवाद होने पर अंग्रेजी पाठ मान्य होगा। Note: In case of dispute in respect of interpretation of these terms and conditions and special provisions/conditions the English version shall stand valid.

आपसे अनुरोध है कि इस पॉलिसी की जांच कर लें तथा इसमें कोई त्रुटि पाए जाने पर उसे सुधार के लिए तुरन्त हमें लौटाएं

YOU ARE REQUESTED TO EXAMINE THIS POLICY, AND IF ANY MISTAKE BE FOUND THEREIN, RETURN IT IMMEDIATELY FOR CORRECTION.