



Aviva Signature Monthly Income Plan [UIN:122N157V01]

Policy Document

CIN-U66010DL2000PLC107880

Mr./Ms. XYZ ABC

D-X, Block-XY Near XYS ABC - 123

XYZ, India

Subject: Aviva Signature Monthly Income Plan - An Individual Non-Linked, Non-Participating Savings Life Insurance Plan.

Policy No.: _____ / Client ID: _____

[Bar Code]

Dear Mr./Ms. XYZ,

Thank you for choosing Aviva as your Life Insurance Partner.

Your Policy Document for **Aviva Signature Monthly Income Plan** contains all the details about - Your Policy, including Your Proposal Form, Schedule and the first Premium receipt. This document carries important information about Your Policy. Please read the Policy Document carefully. We advise You to keep the Policy Document safe and also inform Your nominee of its location. If You notice any mistake or error in this Policy, then, this Policy should be returned to Us immediately for rectification.

Free Look Option

You have an option to return this Policy for cancellation at any time within the first fifteen (15) days (thirty (30) days in case of electronic policies and if the Policy has been solicited through distance marketing i.e via any mode other than in-person solicitation) of receipt of this Policy, if You disagree with this Policy. You can return this Policy by submitting to Us the original Policy Document and a written request stating the reasons for the return. Once We receive these documents, We will refund the Fund Value as on the date of cancellation plus the un-allocated Premium plus the charges deducted by cancellation of Units, subject only to a deduction of the expenses incurred by Us on medical examination, if any, proportionate risk charges for the period of cover and stamp duty charges.

For any query, claim, complaint or grievance relating to the Policy, please feel free to connect on any of the touchpoints mentioned below. You may also visit your nearest branch or contact Your advisor.

Thank you for being a valued customer.

Name:

Designation:

Intermediary Name:

Intermediary License No.:

Intermediary Mobile No:

Intermediary Code:

Intermediary Telephone No.:

Intermediary Email:



Aviva Life Insurance Company India Limited

401-A, 4th Floor, Block A, DLF Cyber Park, Sector-20,
NH-8, Gurugram, Haryana-122 016

www.avivaindia.com



Customer Service Helpline Number

1800-103-77-66 (Toll Free)
0124-270-9046



Email

customerservices@avivaindia.com

PART A - POLICY SCHEDULE

Policy Preamble

This Policy Document evidences the contract of insurance between You and Us. Your Proposal Form is the basis of the insurance provided by Us. We will provide the benefits set out in this Policy subject to applicable terms and conditions.

1. Policy Details	
Policy Number: Plan Name: Plan Type: Insurance Agent/ Insurance Intermediary: Name of the Insurance Agent/ Insurance Intermediary: Insurance Agent/ Insurance Intermediary License No.: Insurance Agent/ Insurance Intermediary Code:	Plan Code: UIN: Policy Classification: Telephone No.: Mobile No.: Email: Address:
2. Policyholder Details	3. Insured Details
Name: Date of birth: Age: Gender: Identity proof: Contact Number(s): Email Id: Relationship with Insured: Address:	Name: Date of birth: Age: Gender: Identity proof: Contact Number(s): Email Id: Whether Age admitted: (Yes/No): Address:
4. Insurance Details	
A. Base Plan	
Premium:	
Premium Frequency:	
Extra Premium (if applicable):	
Annualized Premium:	
Risk Commencement Date:	
Commencement Date:	
Applicable Tax Amount*:	
Total Amount:	
Death Sum Assured:	
Guaranteed Monthly Income:	
Lumpsum Payout at the End of Payout Period:	
Guaranteed Monthly Income Start Date:	
Guaranteed Monthly Income End Date:	
Policy Term:	
Premium Payment Term:	
Due date for payment of last Premium:	
Maturity Date:	

*Applicable taxes shall be payable on the premium/charges/fee at the prevailing rate. Tax laws are subject to change.

B. Rider	
Rider Name:	Aviva Accidental Casualty Non-Linked Rider
Rider UIN:	122B035V01
Rider Sum Assured:	
Rider Premium:	
Tax Amount*:	
Rider Term:	
Rider Premium Payment Term:	
Rider Commencement Date:	
Rider Expiry Date:	
Total Amount (Rider(s) + Base Plan):	Rs.
Alteration Charges*:	Nil
Revival Fee*:	Nil

5. Nomination Details (Under section 39 of the Insurance Act 1938, amended from time to time)

Nominee(s) 1	Nominee(s) 2	Nominee(s) 3
Name:	Name:	Name:
Age:	Age:	Age:
Percentage:	Percentage:	Percentage:
Relationship:	Relationship:	Relationship:
Telephone No.:	Telephone No.:	Telephone No.:
Mobile No.:	Mobile No.:	Mobile No.:
Email:	Email:	Email:
Address:	Address:	Address:

Appointee (in case of minority of the Nominee)

Name:	Telephone No.:
Relationship:	Mobile No.:
Address:	Email:

Beneficiaries in case of insurance under the Married Women’s Property Act, 1874

Beneficiary 1	Beneficiary 2	Beneficiary 3
Name:	Name:	Name:
Telephone No.:	Telephone No.:	Telephone No.:
Mobile No.:	Mobile No.:	Mobile No.:
Email:	Email:	Email:
Address:	Address:	Address:

6. Any Special Conditions:

7. Endorsements, if any: All premiums and benefits under this Policy are payable in Indian Rupees.

This Schedule forms an integral part of the Policy Document and should be read in conjunction.

8. Our Address: Aviva Life Insurance Company India Ltd., 401-A, 4th Floor, Block A, DLF Cyber Park, Sector 20, NH-8, Gurugram , Haryana - 122 016

Authorized Signatory:

Date:

Place:

Note: On examination of this Schedule, if You notice any mistake/error in the information, this Policy is to be returned to Us for correction promptly.

*Applicable taxes shall be payable on the premium/charges/fee at the prevailing rate. Tax laws are subject to change.

PART B - POLICY DEFINITIONS

All capitalized terms in the Policy shall be ascribed the meaning as below:

1. **Age** means age on the last birthday as specified in the Schedule.
2. **Annualised Premium** means the amount specified in the Schedule. It is the premium payable in a Policy Year excluding applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any
3. **Commencement Date** means the date on which this Policy commences, as specified in the Schedule.
4. **Commuted Value** means the discounted value of the future Guaranteed Monthly Income and the discounted value of Total Premiums Paid during the Policy Term. The Commuted Value shall be determined using the following formula:

$$\text{Commuted Value} = \frac{\{(Commuted Value Factor for Guaranteed Monthly Income \times Guaranteed Monthly Income) + (Commuted Value Factor for 'Return of Premium' \times Total Premiums Paid during the Policy Term)\}}$$

The Commuted Value Factors are given in Annexure 4.

5. **Death Sum Assured** means the amount specified in the Schedule payable in accordance with Article 1.1 of Part C
6. **Grace Period** means the time granted by Us from the due date for the payment of Premium, without any penalty or late fee, during which time the Policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the Policy.
7. **Guaranteed Monthly Income** means the amount specified in the Schedule payable during the Payout Period.
8. **Insured** means the person named as the insured in the Schedule on whose life this Policy is effected.
9. **Insured Event** means the Insured's death.
10. **IRDAI** means the Insurance Regulatory and Development Authority of India established under this Insurance Regulatory and Development Authority Act, 1999.
11. **Limited Premium** means the amount of the instalment premium as specified in the Schedule (including any amount paid as extra premium, but excluding applicable taxes, if any) payable by You during the Premium Payment Term, in the manner and at the intervals (Premium Frequency) as specified in the Schedule.
12. **Limited Premium Policy** is the Policy in which Premium Paying Term is lesser than Policy Term.
13. **Maturity Benefit** means the amount payable in accordance with Article 1.2 (Maturity Benefit) of Part C.
14. **Nominee** means the person named in the Schedule who has been nominated in accordance with Article 6 (Nomination and Assignment) of Part F.
15. **Payout Period** means the Payment Period as specified in the Schedule.
16. **Policy** means the arrangements established by this Policy Document.
17. **Policy Anniversary** means the annual anniversary of the Commencement Date.
18. **Policy Term** means the period between the Commencement Date and the Maturity Date.
19. **Policy Year** means a period of 12 months commencing on the Commencement Date or any Policy Anniversary.
20. **Premium Payment Term** means the period specified in the Schedule during which Premium is payable.
21. **Proposal Form** means the signed, completed and dated proposal form submitted by You to Us, including any declarations and statements annexed to it or submitted to Us in connection with the proposal for obtaining insurance cover under this Policy. The Proposal Form shall form an integral part of this Policy document and read together therewith.
22. **Revival** means restoration of the policy, which was discontinued due to the non-payment of premium, with all the benefits mentioned in the policy document, upon the receipt of all the premiums due and other charges or late fee if any, as per the terms and conditions of the policy, upon the Company 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 Board approved Underwriting policy
23. **Revival Period** means a period of five (5) consecutive years commencing from the date of the first unpaid Premium.
24. **Rider** means an insurance cover attached to and forming part of the Policy if opted by You and to the extent specified in the Schedule.
25. **Risk Commencement Date** means the date given in the Schedule from which We accept the risk on the life of the Insured.
26. **Schedule** means the schedule (including any annexures/tables attached to it and any endorsements) We have issued in connection with this Policy and, if more than one, then the latest in time.
27. **Surrender Value** means the amount payable in accordance with Article 2 (Surrender Value) of Part D.
28. **Total Premiums Paid** means the total of all the premiums received by Us, excluding extra premium, rider premium and applicable taxes, if any.
29. **We, Our or Us** means the Aviva Life Insurance Company India Limited.
30. **You or Your or Policyholder** means the person named in the Schedule who has concluded this Policy with Us.

Policy Interpretation

In this Policy, where appropriate, references to the singular include references to the plural, references to a gender include the other gender and references to any statutory enactment includes any subsequent amendment to that enactment and reference to days means calendar days only.

PART C - POLICY BENEFITS

1. Benefit

1.1 Death Benefit

i. Death Benefit during the Policy Term

In case life insured dies during the policy term, provided all due premiums have been paid till the date of death, highest of the following amounts shall be paid as death benefit.

- a) Death Sum Assured or
- b) 105% of the Total Premiums Paid[#] or
- c) Accumulated value of the Total Premiums[#] Paid @ 4% per annum till date of death

The policy will terminate after payment of the death benefit.

ii. Death Benefit during the Payout Period

In case the Insured Event happens anytime during the Payout Period, We shall continue to pay the Guaranteed Monthly Income along with the Total Premiums Paid with the last payout of the Guaranteed Monthly Income to the Nominee. Nominee can also take a Commuted Value as per Article 4 of PART B. There will not be any liability/benefit left in the Policy once the said Commuted Value is taken by the Nominee.

[#]Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

1.2 Maturity Benefit

- i. If the Insured Event has not occurred before the Maturity Date and provided that all due Premiums till the Maturity Date have been received and this Policy is in force, then, We shall pay You the following amounts as Maturity Benefit:
 - a) Guaranteed Monthly Income as specified in the Schedule shall be paid during the Payout Period. The first Monthly Guaranteed Income shall start from the Maturity date and thereafter payable at each monthly policy anniversary during the Payout Period and
 - b) 'Total Premiums Paid' during the Policy Term along with the last payout of the Guaranteed Monthly Income.
- ii. You can also take a Commuted Value as per Article 4 of PART B. There will not be any liability/benefit left in the Policy once the said Commuted Value is taken by You.
- iii. The Maturity Benefit would be payable to the claimant irrespective of whether the Life Insured is surviving or not during the Payout Period.

2. Premium Payment Condition

Limited Premium shall be paid by You to Us on every Policy Anniversary, if Your Premium Frequency is annual. If Your Premium Frequency is half yearly, or quarterly, or monthly, then the Limited Premium shall be paid on the date corresponding with the Commencement Date in every half-year, quarter or month respectively. If the corresponding date does not exist in a particular month, then the last day of that month shall be deemed to be the due date. In any event, the Premium shall be paid by You to Us before the expiry of the Grace Period.

You may alter the Premium Frequency on any Policy Anniversary provided that Your request for the change in Premium Frequency is received by Us at least 10 days prior to the Policy Anniversary.

3. Grace Period

If We do not receive the Premium in full by the due date then We shall allow a Grace Period of fifteen (15) days if the Premium Frequency is monthly and thirty (30) days for all other Premium Frequencies from the due date of the first unpaid installment of Limited Premium for You to pay the unpaid Limited Premium to Us. If the Insured Event occurs during the Grace Period then We will make payment in accordance with Article 1.1 of Part C after deducting all the outstanding premiums till the next Policy Anniversary from the Death Benefit.

PART D - STANDARD PRODUCT CLAUSE

1. Lapse of the Policy & Revival of the Policy

1.1 If We do not receive the unpaid Premium due in full within the Grace Period, then:

- i. If the default in payment of Premium occurs during the first two Policy Years:
 - a) This Policy shall immediately and automatically lapse on the expiry of the Grace Period.
 - b) If You do not revive the Policy within the Revival Period then the Policy shall terminate without any benefit.
- ii. If the default in payment of Premium occurs after the completion of the first two Policy Years:
 - a) The Policy shall automatically become a Paid-up Policy after expiry of the Grace Period with Reduced Paid-up Benefits as follows:

Paid-up Death Benefit under a Paid-up Policy	Paid-up Maturity Benefit under a Paid-up Policy
T/N x Death Sum Assured	i. Proportionate amount of Guaranteed Monthly Income = $T/N \times \text{Guaranteed Monthly Income}$ ii. Total Premiums Paid

T: Total number of Limited Premiums paid

N: Total number of Limited Premiums payable during the Policy Term

- a.1) On the occurrence of the Insured Event during the Policy Term when the Policy is Paid-up, We will pay Paid-up Death Benefit. The Paid-up Death Benefit will not be less than the Surrender Value as on date of death of the Insured.
- a.2) If the Insured Event has not occurred before the Maturity Date and the Policy is Paid-up, then, We shall pay Paid-up Maturity Benefit as follows:
 - Proportionate amount of Guaranteed Monthly Income as specified above during the Payout Period. The first Proportionate Monthly Guaranteed Income shall start from the Maturity date and thereafter payable at each monthly policy anniversary during the Payout Period and
 - 'Total Premiums Paid' during the Policy Term along with the last payout of the Proportionate amount of the Guaranteed Monthly Income.
- a.3) You may surrender the Policy in accordance with Article 2 below
- b) If the Policy has lapsed or has become Paid-up Policy in accordance with Article 1.1 above then You may give Us written notice along with all the due Premiums, including applicable taxes and applicable interest amount, to revive the Policy during the Revival Period and provide Us with all information or documentation We request. You understand and agree that:
 - a.1) You shall pay all the due Premiums, including applicable taxes, in full and the interest at the rate of 9% per annum compounded monthly plus applicable taxes and the Revival Fee, if any, as specified in the Schedule.
 - a.2) You shall bear the cost of medical examination, if any
 - a.3) Even if You have submitted all the information and documentation sought by Us, there is no obligation on Us to revive the Policy or to revive it on the same terms and the revival is subject to Our board approved underwriting policy, as applicable from time to time.
 - a.4) The revival of the Policy shall only be effective from the date on which We have issued a written endorsement confirming the revival of the Policy.

2. Surrender Value

- 2.1 A Policy can be surrendered anytime during the Policy Term provided at least two years' premiums have been received by Us.
- 2.2 Subject to conditions specified in 2.1, the Policy may be surrendered by You giving a written notice to Us and We will pay a Surrender Value which is the higher of the Guaranteed Surrender Value (GSV) and the Special Surrender Value (SSV).
- 2.3 The Guaranteed Surrender Value shall be calculated as follows:

$$\text{GSV} = \{\text{GSV Factor} \times \text{Total Premiums Paid}\}$$

- 2.4 Special Surrender Value (SSV) for each option shall be calculated as follows:

$$\text{Special Surrender Value} = \{(T \div N \times \text{Guaranteed Monthly Income} \times \text{SSV Factor for Monthly Income}) + (\text{Total Number of Premiums Paid} \times \text{SSV Factor for 'Return of Premium'})\} \times \text{Duration-wise SSV Factor}$$

T: Total number of Limited Premiums paid

N: Total number of Limited Premiums payable during the policy term

SSV Factors can be reviewed by the Company from time to time subject to prior approval of IRDAI. Guaranteed/Special Surrender Value factors are given in Annexure II.

Before making a request for surrender, You may approach Our nearest branch office to obtain the Surrender Value before You surrender the Policy.

2.5 If the Policy is surrendered, it shall not be revived.

2.6 GSV factors are given in Annexure 5.

3. Loan

No loan shall be available under this Policy.

4. Freelook Period

The Policyholder has the right to review the Policy terms and conditions during the free look period which is 15 days from the date of receipt of the Policy Document (30 days in case the Policy is solicited through Distance Marketing or in case of Electronic Policies). If You disagree to any of the terms or conditions, You have the option to return the Policy during the free look period stating the reasons for Your objections, on which You will be entitled to a refund of premium paid, after deducting expenses incurred on medicals, if any and stamp duty.

Free look facility is available for all the options available under the product.

Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

1. Voice Mode
2. Short Messaging Service
3. Electronic mode which includes e-mail, internet and interactive television (DTH)
4. Physical mode which includes direct postal mail and newspaper & magazine inserts; and
5. Solicitation through any means of communication other than in person.

PART E - CLAUSE FOR ULIP

1. Applicable Charges

Not applicable to the Policy

2. Fund Options

Not applicable to the Policy

3. Fund Name

Not applicable to the Policy

PART F - GENERAL TERMS & CONDITIONS

1. Auto Vesting

- 1.1 If the Insured's Age is less than eighteen (18) years on the Commencement Date, immediately and automatically upon the Insured attaining the Age of eighteen (18) years during the Policy Term:
 - i. The Policy shall vest in the Insured.
 - ii. The Insured shall solely become entitled to exercise any and all rights in relation to the Policy.
 - iii. The Insured shall solely become obliged to accept and discharge any and all responsibilities in relation to the Policy.
- 1.2 In case of Your death during the Policy Term while the Insured is less than the Age of eighteen (18) years, then, the surviving parent/ legal guardian of the Insured shall deemed to be the Policyholder on admission of the claim and submission of satisfactory documentary evidence as required by Us.

2. Conditions for Payment

It is a condition precedent to Our liability to make payment of the benefits under this Policy that:

- 2.1 We are given a written notice immediately and in any event within ninety (90) days of the occurrence of the Insured Event. If We are not given written notice of the claim within ninety (90) days of the occurrence giving rise to the claims, then We may accept the claim if We are given reasons in writing for the delay which in Our view are reasonable; and
- 2.2 Upon occurrence of the Insured Event, We are given such information and/or documentation that We may request in order to establish the fact of, date of, circumstances relating to and cause of the Insured Event and/or Our liability in respect of it, including but not limited to:
 - i. Original or certified copy of the death certificate issued by the municipal authorities.
 - ii. Original Policy Document.
 - iii. Our claim form duly filled in, signed by the Claimant and attested by the authorities as mentioned in the claim form.
 - iv. Last medical attendant/ Medical Practitioner's report, if applicable.
 - v. Employer's questionnaire, if applicable.
 - vi. Medical records related to admission to a hospital/medical facility or consultation with a Medical Practitioner within the last three (3) years.
 - vii. Identification proof of the Nominee & Appointee issued by a governmental authority.
 - viii. Any document, which establishes the Nominee & Appointee's relationship with the Insured.
 - ix. Address proof of the claimant for the address mentioned in the claim form.
 - x. If the death of the Insured was caused due to un-natural or non-medical reasons, then, in addition to the above documents the following additional documents also need to be submitted to Us:
 - a) Certified copies of First Information Report (FIR), Post Mortem report (PMR), Final Police Inquest report (FPIR).
 - b) Newspaper articles/ cutting, if any.
- 2.3 For payment of Maturity Benefit, We are given such information and/ or documentation that We may request in order to establish the fact of Our liability in respect of it, including but not limited to:
 - i. Original Policy Document.
 - ii. Payout form duly filled in by You and/or the assignee, if any.
 - iii. Your and/or the assignee's (if any) identification proof issued by a governmental authority.
 - iv. Your or the assignee's (if any) address proof.
 - v. Cancelled cheque for National Electronic Funds Transfer (NEFT) payment issued by You or the assignee (if any).
- 2.4 We receive all co-operation and assistance in any investigation that We may decide to carry out in respect of the Insured Event.
- 2.5 We may agree to accept minimum required documents on a case to case basis.

3. Termination

- 3.1 This Policy will immediately and automatically terminate on the earliest of:
- The occurrence of the Insured Event
 - On the surrender of the Policy in accordance with Article 2 of Part D
 - On the expiry of the Revival Period and the Policy is not revived in accordance with Article 1.1.2(c) or not converted into a paid-up Policy in accordance with Article 1.1.2 of Part D
- 3.2 The Policy which has become paid-up in accordance with Article 1.1.2 of Part D will not be terminated except for the condition under 3.1.1 to 3.1.3 above. However, if a Policy which became lapsed as per Article 1.1.1 and is not revived in accordance with Article 1.1.2 (c) of Part D shall be terminated.

4. Suicide Exclusion

- 4.1 If the Insured Event occurs due to suicide, within twelve (12) months of the Risk Commencement Date or from the date of revival of the Policy, the Nominee/beneficiary shall be entitled to at least 80% of the total premiums paid till the date of death or the Surrender Value, if any, available as on the date of death whichever is higher, provided the Policy is in force.

5. Taxation

- 5.1 Any taxes or levies as applicable from time to time from and/or on the premium payable or fee/charge payable or benefit receivable under the Policy shall be deducted/charged as applicable. We shall not be liable for any tax liability on your income or the income of the Insured or the Nominee. You shall be solely responsible to assess, claim and /or ensure admissibility, or otherwise, of deductions under the tax laws in respect of the amount contributed or accrued/received to him as We do not hold any responsibility for Your claim to any deduction/s under the tax laws in respect of the amount contributed or accrued/received.
- 5.2 Tax laws are subject to amendments from time to time and you must keep yourself informed the same. We are not responsible to inform You of any changes in tax laws.

6. Nomination in accordance with Section 39 and Assignment in accordance with Section 38 of the Insurance Act, 1938, as amended from time to time

- 6.1 Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 39 is enclosed in Annexure – 1 for reference.
- 6.2 Assignment should be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 38 is enclosed in Annexure – 2 for reference.

7. Entire Contract

This Policy constitutes the complete contract of insurance between You and Us and includes the Proposal Form as an integral part of this Policy document. We may amend the Policy if We consider this to be either necessary or desirable (to be evidenced by and effective from the date of an endorsement on the Schedule) but agree not to do so without first having obtained the consent of the IRDAI.

8. Due Observance

The due observance of and compliance with the terms, provisions and conditions of the Policy insofar as they relate to anything to be done or complied with by You shall be a condition precedent to Our liability under this Policy.

9. Territorial Limits & Currency

All Limited Premium, applicable taxes and benefits etc are payable only within India and in Indian Rupees.

10. Fraud, Misstatement and Forfeiture

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure – 3 for reference.

11. Loss of the Policy Document

- 11.1 We will replace a lost Policy Document with a fee of Rs 250/- plus applicable taxes. The original policy will cease to have any legally binding impact from the date of issuance of duplicate policy.

12. Notices & Correspondence

- 12.1 You shall give Us all notices, instructions and correspondence in writing at Our address specified in the Schedule or at any of Our branch offices.
- 12.2 All notices meant for You will be in writing and sent by Us to Your address shown in the Schedule through speed post or courier or any other legally recognized mode of sending the notices. You shall notify Us of any change in Your address (including any change in registered email id) or the Nominee's address, failing which notices or correspondence will be sent to the last recorded address. We will not take any responsibility of any loss/ damage' owing to this.
- 12.3 Any Policy Document or any other communication shall be sent to You by Us through speed post or courier or any other legally recognized mode of sending the documents, at the address provided in the Schedule

13. Agent's/Intermediary's Authority

- 13.1 The insurance agent/intermediary is only authorised by Us to arrange the completion and submission of the Proposal Form.
- 13.2 No insurance agent/intermediary is authorised to amend the Policy Document, or to accept any notice on Our behalf or to accept payments on Our behalf. If any payment meant for Us in any form is paid to an insurance agent then such payment is made at Your risk and the agent will be acting only as Your representative.

14. Governing Law

This Policy shall be governed by Indian laws. Any disputes or differences arising out of or under this Policy shall be governed by and determined in accordance with Indian law and shall be subject to the jurisdiction of Indian Courts.

PART G - GRIEVANCE REDRESSAL

1. Customer Service Assistance

- 1.1 For any query, complaint or grievance relating to the Policy You can:
 - i. call Us at **1800-103-7766 / 1800-180-2266**; or
 - ii. email Us at: complaints@avivaindia.com; or
 - iii. approach any of Our branch offices; or
 - iv. contact Your advisor; or
 - v. contact Our customer services group at Our address specified in the Schedule
- 1.2 For more information, We request You to refer Our Grievance Redressal Policy as available on Our website www.avivaindia.com.

2. Contact Our Grievance Redressal Officer

- 2.1 If You do not receive any response from Us or are not satisfied with Our response, You can contact Grievance Redressal Officer at:
 - i. Head Office Aviva Life Insurance Company India Limited, 401-A, 4th Floor, Block-A, DLF Cyber Park, Sector-20, NH-8, Gurugram, Haryana-122016 or
 - ii. call at **0124-2709046**; or
 - iii. email at gro@avivaindia.com

3. How to Approach IRDAI Grievance Cell

- 3.1 If you are still not satisfied with the response or do not receive a response within 2 weeks, You may approach the Grievance Redressal Cell of the Consumer Affairs Department of the IRDAI on the following contact details:
 - i. Call Toll Free Number **155255** (or) **1800-4254-732**;
 - ii. Send an e-mail to complaints@irdai.gov.in;
 - iii. Register and monitor Your complaint at IRDAI's online portal - Bima Bharosa System- <https://bimabharosa.irdai.gov.in>; or
 - iv. Send a letter to the IRDAI with Your complaint in the prescribed format at the following address:
Grievance Redressal Cell, Insurance Regulatory and Development Authority of India, Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad, Telangana State – 500032. Phone No- (040)20204000. email: irda@irdai.gov.in

4. How to Approach Insurance Ombudsman

- 4.1 Alternatively, You may approach the Insurance Ombudsman at the address mentioned in the given link https://www.avivaindia.com/sites/default/files/Ombudsman_Address.pdf or at the IRDAI's website www.irdai.gov.in, if Your grievance pertains to:
 - i. delay in settlement of claims, beyond the time specified in the regulations by the IRDAI;
 - ii. any partial or total repudiation of claims by the life insurer;
 - iii. disputes over premium paid or payable in terms of insurance policy;
 - iv. misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
 - v. legal construction of insurance policies in so far as the dispute relates to claim;
 - vi. policy servicing related grievances against insurers and their agents and intermediaries;
 - vii. issuance of life insurance policy which is not in conformity with the proposal form submitted by the proposer;
 - viii. non-issuance of insurance policy after receipt of premium in life insurance; and
any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f) .
- 4.2 The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee. The complaint shall state clearly:
 - i. the name and address of the complainant;
 - ii. the name of the branch or office of the insurer against whom the complaint is made;
 - iii. the facts giving rise to the complaint and supporting documents;
 - iv. the nature and extent of the loss caused to the complainant; and
 - v. the relief sought from the Insurance Ombudsman.
- 4.3 As per Rule 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the Insurance Ombudsman can be made only if the complainant makes a written representation to the insurer named in the complaint and:
 - i. either the insurer had rejected the complaint; or
 - ii. the complainant had not received any reply within a period of one month after the insurer received his representation; or
 - iii. the complainant is not satisfied with the reply given to him by the insurer.
- 4.4 The complaint should be made within one (1) year:
 - i. after the order of the insurer rejecting the representation is received; or
 - ii. after receipt of decision of the insurer which is not to the satisfaction of the complainant;
 - iii. after expiry of one (1) month from the date of sending the written representation to the insurer to which the insurer has failed to reply.
- 4.5 No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.
- 4.6 We have given below the details of the existing offices of the Insurance Ombudsman. You may approach the respective Insurance Ombudsman as per Your location.
- 4.7 We request You to regularly check Our Website www.avivaindia.com or the IRDAI's website www.irdai.gov.in for updated contact details of the Insurance Ombudsman.

ANNEXURE 1

Section 39 - Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act 2015 which is deemed to have come into force on the 26th day of December 2014. The extant provisions in this regard are as follows:

1. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
2. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
3. Nomination can be made at any time before the maturity of the policy.
4. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
5. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
6. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
7. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
8. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
9. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. Where the policyholder whose life is insured nominates his
 - a) parents or b) spouse or c) children or d) spouse and children e) or any of them
 the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.
14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Act, 2015 which is deemed to have come into force on the 26th day of December 2014.
16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act, 2015 which is deemed to have come into force on the 26th day of December 2014, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 which is deemed to have come into force on the 26th day of December 2014 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Insurance Laws (Amendment) Act, 2015 Gazette Notification dated March 23, 2015 for complete and accurate details.]

ANNEXURE 2

Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act 2015 which is deemed to have come into force on the 26th day of December 2014. The extant provisions in this regard are as follows:

1. This policy may be transferred/assigned, wholly or in part, with or without consideration.
2. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorize agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
6. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is
 - i. not bonafide or
 - ii. not in the interest of the policyholder or
 - iii. not in public interest or
 - iv. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.

13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
- i. where assignment or transfer is subject to terms and conditions of transfer or assignment; or
 - ii. where the transfer or assignment is made upon condition that
 - a) the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured;
- OR
- b) the insured surviving the term of the policy
- Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
- i. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - ii. may institute any proceedings in relation to the policy
 - iii. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 which is deemed to have come into force on the 26th day of December 2014 shall not be affected by this section.

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ANNEXURE 3

Section 45 – Policy shall not be called in question on the ground of mis-statement or suppression of material fact after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act 2015 which is deemed to have come into force on the 26th day of December 2014 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
 - i. the date of issuance of policy or
 - ii. the date of commencement of risk or
 - iii. the date of revival of policy or
 - iv. the date of rider to the policywhichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
 - i. the date of issuance of policy or
 - ii. the date of commencement of risk or
 - iii. the date of revival of policy or
 - iv. the date of rider to the policywhichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
 - i. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - ii. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - iii. Any other act fitted to deceive; and
 - iv. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured /beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call for proof of age at any time if it is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

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ANNEXURE 4**Commuted Value Factor**

Commutation Factors Table		
No. of outstanding monthly payout as on date of Commuted (Discounted) Value	Commutation Factor for Guaranteed Monthly Income	Commutation Factor for 'Total Premiums Paid'
1	0.997	99.7%
2	1.987	99.0%
3	2.971	98.4%
4	3.949	97.8%
5	4.921	97.2%
6	5.886	96.5%
7	6.845	95.9%
8	7.798	95.3%
9	8.745	94.7%
10	9.686	94.1%
11	10.621	93.5%
12	11.550	92.9%
13	12.473	92.3%
14	13.390	91.7%
15	14.301	91.1%
16	15.206	90.5%
17	16.106	90.0%
18	17.000	89.4%
19	17.888	88.8%
20	18.770	88.2%
21	19.647	87.7%
22	20.518	87.1%
23	21.384	86.6%
24	22.244	86.0%
25	23.099	85.5%
26	23.948	84.9%
27	24.792	84.4%
28	25.630	83.8%
29	26.463	83.3%
30	27.290	82.8%
31	28.113	82.2%
32	28.930	81.7%
33	29.742	81.2%
34	30.548	80.7%
35	31.350	80.2%
36	32.146	79.6%
37	32.938	79.1%
38	33.724	78.6%
39	34.505	78.1%
40	35.281	77.6%
41	36.052	77.1%
42	36.819	76.6%
43	37.580	76.1%
44	38.337	75.7%
45	39.088	75.2%
46	39.835	74.7%
47	40.577	74.2%
48	41.315	73.7%
49	42.048	73.3%
50	42.776	72.8%
51	43.499	72.3%
52	44.218	71.9%
53	44.932	71.4%
54	45.641	71.0%
55	46.346	70.5%
56	47.047	70.1%
57	47.743	69.6%

Commutation Factors Table

No. of outstanding monthly payout as on date of Commuted (Discounted) Value	Commutation Factor for Guaranteed Monthly Income	Commutation Factor for 'Total Premiums Paid'
58	48.434	69.2%
59	49.122	68.7%
60	49.804	68.3%
61	50.483	67.8%
62	51.157	67.4%
63	51.827	67.0%
64	52.492	66.5%
65	53.153	66.1%
66	53.810	65.7%
67	54.463	65.3%
68	55.112	64.9%
69	55.756	64.4%
70	56.397	64.0%
71	57.033	63.6%
72	57.665	63.2%
73	58.293	62.8%
74	58.917	62.4%
75	59.537	62.0%
76	60.154	61.6%
77	60.766	61.2%
78	61.374	60.8%
79	61.979	60.4%
80	62.579	60.1%
81	63.176	59.7%
82	63.769	59.3%
83	64.358	58.9%
84	64.943	58.5%
85	65.525	58.2%
86	66.103	57.8%
87	66.677	57.4%
88	67.248	57.1%
89	67.815	56.7%
90	68.378	56.3%
91	68.937	56.0%
92	69.494	55.6%
93	70.046	55.3%
94	70.595	54.9%
95	71.141	54.5%
96	71.683	54.2%
97	72.221	53.9%
98	72.756	53.5%
99	73.288	53.2%
100	73.816	52.8%
101	74.341	52.5%
102	74.863	52.2%
103	75.381	51.8%
104	75.896	51.5%
105	76.407	51.2%
106	76.916	50.8%
107	77.421	50.5%
108	77.923	50.2%
109	78.421	49.9%
110	78.917	49.5%
111	79.409	49.2%
112	79.898	48.9%
113	80.384	48.6%
114	80.867	48.3%
115	81.347	48.0%
116	81.824	47.7%
117	82.297	47.4%
118	82.768	47.1%

Commutation Factors Table

No. of outstanding monthly payout as on date of Commuted (Discounted) Value	Commutation Factor for Guaranteed Monthly Income	Commutation Factor for 'Total Premiums Paid'
119	83.236	46.8%
120	83.700	46.5%
121	84.162	46.2%
122	84.621	45.9%
123	85.077	45.6%
124	85.530	45.3%
125	85.980	45.0%
126	86.427	44.7%
127	86.871	44.4%
128	87.312	44.1%
129	87.751	43.9%
130	88.187	43.6%
131	88.620	43.3%
132	89.050	43.0%
133	89.478	42.8%
134	89.902	42.5%
135	90.325	42.2%
136	90.744	41.9%
137	91.161	41.7%
138	91.575	41.4%
139	91.986	41.1%
140	92.395	40.9%
141	92.801	40.6%
142	93.204	40.4%
143	93.605	40.1%
144	94.004	39.8%
145	94.400	39.6%
146	94.793	39.3%
147	95.184	39.1%
148	95.572	38.8%
149	95.958	38.6%
150	96.341	38.3%
151	96.722	38.1%
152	97.100	37.8%
153	97.477	37.6%
154	97.850	37.4%
155	98.221	37.1%
156	98.590	36.9%
157	98.957	36.7%
158	99.321	36.4%
159	99.683	36.2%
160	100.042	36.0%
161	100.400	35.7%
162	100.755	35.5%
163	101.107	35.3%
164	101.458	35.0%
165	101.806	34.8%
166	102.152	34.6%
167	102.496	34.4%
168	102.837	34.2%
169	103.177	33.9%
170	103.514	33.7%
171	103.849	33.5%
172	104.182	33.3%
173	104.512	33.1%
174	104.841	32.9%
175	105.168	32.7%
176	105.492	32.4%
177	105.815	32.2%
178	106.135	32.0%
179	106.453	31.8%

Commutation Factors Table

No. of outstanding monthly payout as on date of Commuted (Discounted) Value	Commutation Factor for Guaranteed Monthly Income	Commutation Factor for 'Total Premiums Paid'
180	106.769	31.6%
181	107.084	31.4%
182	107.396	31.2%
183	107.706	31.0%
184	108.014	30.8%
185	108.321	30.6%
186	108.625	30.4%
187	108.927	30.2%
188	109.228	30.0%
189	109.526	29.9%
190	109.823	29.7%
191	110.118	29.5%
192	110.410	29.3%
193	110.701	29.1%
194	110.990	28.9%
195	111.278	28.7%
196	111.563	28.5%
197	111.847	28.4%
198	112.128	28.2%
199	112.408	28.0%
200	112.687	27.8%
201	112.963	27.6%
202	113.238	27.5%
203	113.511	27.3%
204	113.782	27.1%
205	114.051	26.9%
206	114.319	26.8%
207	114.585	26.6%
208	114.849	26.4%
209	115.112	26.3%
210	115.373	26.1%
211	115.632	25.9%
212	115.889	25.8%
213	116.145	25.6%
214	116.400	25.4%
215	116.652	25.3%
216	116.903	25.1%
217	117.153	24.9%
218	117.401	24.8%
219	117.647	24.6%
220	117.892	24.5%
221	118.135	24.3%
222	118.376	24.2%
223	118.616	24.0%
224	118.855	23.8%
225	119.092	23.7%
226	119.327	23.5%
227	119.561	23.4%
228	119.794	23.2%
229	120.025	23.1%
230	120.254	22.9%
231	120.482	22.8%
232	120.709	22.7%
233	120.934	22.5%
234	121.157	22.4%
235	121.380	22.2%
236	121.601	22.1%
237	121.820	21.9%
238	122.038	21.8%
239	122.255	21.7%
240	122.470	21.5%

Commutation Factors Table

No. of outstanding monthly payout as on date of Commuted (Discounted) Value	Commutation Factor for Guaranteed Monthly Income	Commutation Factor for 'Total Premiums Paid'
241	122.684	21.4%
242	122.896	21.2%
243	123.107	21.1%
244	123.317	21.0%
245	123.526	20.8%
246	123.733	20.7%
247	123.938	20.6%
248	124.143	20.4%
249	124.346	20.3%
250	124.548	20.2%
251	124.749	20.1%
252	124.948	19.9%
253	125.146	19.8%
254	125.343	19.7%
255	125.538	19.5%
256	125.732	19.4%
257	125.925	19.3%
258	126.117	19.2%
259	126.308	19.1%
260	126.497	18.9%
261	126.685	18.8%
262	126.872	18.7%
263	127.058	18.6%
264	127.242	18.5%
265	127.426	18.3%
266	127.608	18.2%
267	127.789	18.1%
268	127.969	18.0%
269	128.147	17.9%
270	128.325	17.8%
271	128.501	17.6%
272	128.677	17.5%
273	128.851	17.4%
274	129.024	17.3%
275	129.196	17.2%
276	129.367	17.1%
277	129.537	17.0%
278	129.705	16.9%
279	129.873	16.8%
280	130.039	16.7%
281	130.205	16.5%
282	130.369	16.4%
283	130.533	16.3%
284	130.695	16.2%
285	130.856	16.1%
286	131.016	16.0%
287	131.176	15.9%
288	131.334	15.8%
289	131.491	15.7%
290	131.647	15.6%
291	131.802	15.5%
292	131.957	15.4%
293	132.110	15.3%
294	132.262	15.2%
295	132.413	15.1%
296	132.564	15.0%
297	132.713	14.9%
298	132.861	14.8%
299	133.009	14.7%
300	133.155	14.6%
301	133.301	14.6%

Commutation Factors Table

No. of outstanding monthly payout as on date of Commuted (Discounted) Value	Commutation Factor for Guaranteed Monthly Income	Commutation Factor for 'Total Premiums Paid'
302	133.445	14.5%
303	133.589	14.4%
304	133.732	14.3%
305	133.874	14.2%
306	134.015	14.1%
307	134.155	14.0%
308	134.294	13.9%
309	134.432	13.8%
310	134.570	13.7%
311	134.706	13.7%
312	134.842	13.6%
313	134.977	13.5%
314	135.110	13.4%
315	135.243	13.3%
316	135.376	13.2%
317	135.507	13.1%
318	135.638	13.1%
319	135.767	13.0%
320	135.896	12.9%
321	136.024	12.8%
322	136.151	12.7%
323	136.278	12.6%
324	136.403	12.6%
325	136.528	12.5%
326	136.652	12.4%
327	136.775	12.3%
328	136.898	12.2%
329	137.019	12.2%
330	137.140	12.1%
331	137.260	12.0%
332	137.380	11.9%
333	137.498	11.9%
334	137.616	11.8%
335	137.733	11.7%
336	137.849	11.6%
337	137.965	11.6%
338	138.080	11.5%
339	138.194	11.4%
340	138.307	11.3%
341	138.420	11.3%
342	138.531	11.2%
343	138.643	11.1%
344	138.753	11.0%
345	138.863	11.0%
346	138.972	10.9%
347	139.080	10.8%
348	139.188	10.8%
349	139.295	10.7%
350	139.401	10.6%
351	139.507	10.6%
352	139.612	10.5%
353	139.716	10.4%
354	139.820	10.4%
355	139.923	10.3%
356	140.025	10.2%
357	140.127	10.2%
358	140.228	10.1%
359	140.328	10.0%
360	140.428	10.0%

ANNEXURE 5

GSV Factors

Policy year of surrender	Policy Term					
	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%
5	55%	54%	54%	53%	53%	53%
6	59%	58%	58%	57%	56%	56%
7	64%	62%	61%	60%	60%	59%
8	68%	66%	65%	64%	63%	62%
9	73%	70%	69%	67%	66%	65%
10	77%	75%	73%	71%	69%	68%
11	82%	79%	76%	74%	73%	71%
12	86%	83%	80%	78%	76%	74%
13	91%	87%	84%	81%	79%	77%
14	95%	91%	88%	85%	82%	80%
15	95%	95%	91%	88%	85%	83%
16		95%	95%	92%	89%	86%
17			95%	95%	92%	89%
18				95%	95%	92%
19					95%	95%
20						95%

*GSV Factors for Guaranteed Additions will be interpolated within an year.

ANNEXURE 6

Aviva Signature Monthly Income Plan: Guaranteed Monthly Income Rate per 1000 of Annualised Premium (Rate from an APE of Rs. 48,000 till Rs. 71,000)

Policy Term	15	16	17	18	19	20	15	16	17	18
PPT- Age	10	11	12	13	14	15	12	13	14	15
3	97.52	111.44	126.18	135.78	152.26	169.87	109.85	118.83	133.38	148.98
4	97.59	111.52	126.26	135.86	152.35	169.97	109.92	118.91	133.46	149.07
5	97.61	111.54	126.29	135.89	152.38	170.00	109.95	118.93	133.49	149.10
6	97.61	111.54	126.30	135.89	152.38	170.00	109.95	118.93	133.49	149.10
7	97.60	111.53	126.28	135.87	152.36	169.98	109.93	118.92	133.47	149.08
8	97.57	111.50	126.25	135.84	152.33	169.95	109.91	118.89	133.44	149.05
9	97.53	111.46	126.20	135.80	152.28	169.90	109.87	118.85	133.40	149.00
10	97.49	111.41	126.15	135.74	152.22	169.83	109.82	118.80	133.35	148.95
11	97.43	111.35	126.08	135.68	152.15	169.76	109.76	118.74	133.29	148.88
12	97.38	111.29	126.02	135.61	152.08	169.69	109.70	118.68	133.23	148.82
13	97.32	111.23	125.96	135.55	152.02	169.62	109.65	118.63	133.17	148.75
14	97.28	111.18	125.90	135.50	151.96	169.56	109.60	118.58	133.11	148.70
15	97.23	111.14	125.85	135.45	151.91	169.50	109.56	118.53	133.07	148.65
16	97.20	111.10	125.82	135.41	151.87	169.46	109.52	118.50	133.03	148.61
17	97.17	111.07	125.79	135.39	151.84	169.44	109.49	118.47	133.00	148.58
18	97.16	111.06	125.77	135.37	151.82	169.42	109.48	118.46	132.99	148.57
19	97.15	111.05	125.76	135.36	151.82	169.42	109.47	118.45	132.98	148.56
20	97.14	111.04	125.76	135.36	151.82	169.42	109.46	118.44	132.98	148.56
21	97.14	111.04	125.76	135.37	151.83	169.43	109.46	118.44	132.98	148.56
22	97.14	111.05	125.76	135.37	151.84	169.45	109.46	118.45	132.98	148.57
23	97.15	111.05	125.77	135.38	151.86	169.47	109.47	118.45	132.99	148.58
24	97.15	111.06	125.78	135.40	151.87	169.50	109.47	118.46	133.00	148.59
25	97.15	111.06	125.79	135.41	151.89	169.52	109.47	118.46	133.01	148.61
26	97.16	111.07	125.80	135.42	151.91	169.55	109.47	118.47	133.01	148.62
27	97.15	111.07	125.80	135.43	151.92	169.57	109.47	118.47	133.02	148.63
28	97.15	111.06	125.80	135.43	151.94	169.60	109.47	118.46	133.02	148.63
29	97.14	111.06	125.80	135.44	151.95	169.62	109.46	118.46	133.02	148.64
30	97.13	111.05	125.79	135.44	151.96	169.65	109.44	118.45	133.01	148.64
31	97.11	111.03	125.78	135.44	151.97	169.68	109.43	118.44	133.01	148.64
32	97.09	111.02	125.77	135.43	151.98	169.70	109.41	118.42	133.00	148.64
33	97.07	111.00	125.76	135.43	151.99	169.73	109.38	118.40	132.98	148.64
34	97.04	110.97	125.74	135.42	152.00	169.76	109.35	118.37	132.97	148.63
35	97.00	110.94	125.72	135.42	152.01	169.79	109.31	118.35	132.95	148.63
36	96.96	110.91	125.69	135.41	152.02	169.82	109.27	118.31	132.92	148.62
37	96.92	110.87	125.66	135.39	152.02	169.85	109.23	118.28	132.90	148.60
38	96.87	110.83	125.63	135.37	152.02	169.87	109.17	118.23	132.86	148.59
39	96.81	110.78	125.58	135.34	152.00	169.88	109.11	118.18	132.82	148.56
40	96.74	110.71	125.53	135.30	151.98	169.88	109.04	118.12	132.77	148.52
41	96.66	110.64	125.46	135.25	151.95	169.87	108.95	118.05	132.71	148.47
42	96.57	110.54	125.37	135.18	151.89	169.83	108.85	117.96	132.62	148.40
43	96.45	110.43	125.26	135.09	151.81	169.78	108.73	117.84	132.52	148.30
44	96.31	110.29	125.12	134.96	151.70	169.69	108.58	117.71	132.39	148.18
45	96.14	110.12	124.95	134.81	151.56	169.57	108.40	117.54	132.22	148.03
46	95.94	109.91	124.74	134.62	151.38	169.41	108.19	117.34	132.03	147.84
47	95.70	109.66	124.49	134.39	151.16	169.22	107.94	117.10	131.79	147.60
48	95.43	109.38	124.20	134.12	150.90	168.98	107.65	116.83	131.51	147.33
49	95.12	109.05	123.87	133.80	150.61	168.71	107.32	116.51	131.19	147.02
50	94.77	108.69	123.49	133.45	150.27	168.40	106.96	116.16	130.84	146.67
51	94.39	108.29	123.09	133.07	149.90	168.06	106.56	115.78	130.45	146.28
52	93.99	107.86	122.65	132.66	149.51	167.70	106.13	115.36	130.03	145.86
53	93.55	107.41	122.19	132.22	149.09	167.32	105.67	114.93	129.58	145.42
54	93.09	106.94	121.70	131.77	148.67	166.94	105.19	114.47	129.11	144.96
55	92.61	106.44	121.19	131.30	148.23	166.55	104.70	113.99	128.63	144.49
56	92.12	105.93	120.67	130.82	147.79	166.16	104.18	113.50	128.13	144.01
57	91.60	105.39	120.12	130.33	147.33	165.78	103.63	112.98	127.61	143.50
58	91.06	104.83	119.55	129.81	146.85	165.38	103.06	112.43	127.06	142.98
59	90.47	104.22	118.94	129.25	146.34	164.95	102.44	111.84	126.48	142.42
60	89.83	103.56	118.27	128.63	145.76	164.47	101.77	111.20	125.83	141.79

Aviva Signature Monthly Income Plan: Guaranteed Monthly Income Rate per 1000 of Annualised Premium (Rate from an APE of Rs. 72,000 till Rs. 1,49,000)

Policy Term	15	16	17	18	19	20	15	16	17	18
PPT- Age	10	11	12	13	14	15	12	13	14	15
3	99.78	113.96	129.01	138.69	155.51	173.47	112.27	121.33	136.15	152.06
4	99.85	114.04	129.09	138.77	155.60	173.57	112.34	121.40	136.23	152.14
5	99.87	114.06	129.12	138.80	155.63	173.61	112.36	121.42	136.26	152.17
6	99.87	114.07	129.13	138.81	155.64	173.61	112.37	121.43	136.26	152.18
7	99.86	114.05	129.11	138.79	155.62	173.59	112.35	121.41	136.25	152.16
8	99.83	114.02	129.08	138.76	155.58	173.55	112.32	121.38	136.22	152.13
9	99.80	113.98	129.04	138.72	155.54	173.50	112.28	121.34	136.17	152.08
10	99.75	113.94	128.98	138.66	155.48	173.44	112.24	121.30	136.12	152.03
11	99.70	113.88	128.92	138.60	155.42	173.37	112.18	121.24	136.07	151.96
12	99.65	113.82	128.86	138.54	155.35	173.30	112.13	121.19	136.01	151.90
13	99.59	113.77	128.80	138.48	155.28	173.23	112.07	121.13	135.95	151.84
14	99.55	113.71	128.74	138.42	155.22	173.17	112.02	121.08	135.89	151.78
15	99.50	113.67	128.69	138.37	155.18	173.12	111.98	121.04	135.85	151.73
16	99.47	113.63	128.66	138.34	155.14	173.08	111.94	121.00	135.81	151.69
17	99.45	113.61	128.63	138.31	155.11	173.05	111.92	120.98	135.79	151.67
18	99.43	113.59	128.61	138.29	155.10	173.04	111.90	120.96	135.77	151.65
19	99.42	113.58	128.60	138.29	155.09	173.03	111.89	120.95	135.76	151.64
20	99.42	113.58	128.60	138.29	155.09	173.04	111.88	120.95	135.76	151.64
21	99.42	113.58	128.60	138.29	155.10	173.05	111.88	120.95	135.76	151.65
22	99.42	113.58	128.61	138.30	155.12	173.07	111.89	120.96	135.77	151.66
23	99.42	113.59	128.62	138.31	155.13	173.10	111.89	120.96	135.78	151.67
24	99.43	113.60	128.63	138.33	155.15	173.12	111.90	120.97	135.79	151.69
25	99.43	113.60	128.64	138.34	155.17	173.15	111.90	120.97	135.80	151.70
26	99.43	113.61	128.64	138.35	155.19	173.18	111.90	120.98	135.81	151.71
27	99.43	113.61	128.65	138.36	155.21	173.21	111.90	120.98	135.81	151.72
28	99.43	113.61	128.65	138.37	155.22	173.24	111.90	120.98	135.82	151.73
29	99.42	113.60	128.65	138.38	155.24	173.27	111.89	120.98	135.82	151.74
30	99.41	113.60	128.65	138.38	155.26	173.30	111.88	120.97	135.81	151.75
31	99.40	113.59	128.65	138.39	155.27	173.33	111.86	120.96	135.81	151.75
32	99.38	113.57	128.64	138.39	155.29	173.37	111.84	120.94	135.80	151.76
33	99.36	113.55	128.63	138.39	155.31	173.41	111.82	120.93	135.79	151.76
34	99.33	113.53	128.61	138.39	155.32	173.45	111.79	120.91	135.78	151.76
35	99.30	113.51	128.60	138.39	155.34	173.49	111.76	120.88	135.77	151.76
36	99.27	113.48	128.58	138.39	155.36	173.53	111.72	120.86	135.75	151.76
37	99.23	113.45	128.56	138.38	155.37	173.57	111.68	120.83	135.73	151.76
38	99.18	113.41	128.53	138.37	155.38	173.61	111.64	120.79	135.71	151.75
39	99.13	113.37	128.49	138.35	155.38	173.64	111.58	120.75	135.68	151.73
40	99.07	113.31	128.45	138.33	155.38	173.66	111.52	120.69	135.64	151.71
41	99.00	113.25	128.39	138.29	155.36	173.66	111.44	120.63	135.58	151.67
42	98.91	113.17	128.31	138.23	155.32	173.65	111.35	120.55	135.51	151.61
43	98.80	113.06	128.22	138.15	155.26	173.61	111.23	120.45	135.42	151.53
44	98.67	112.94	128.09	138.04	155.17	173.55	111.10	120.33	135.31	151.43
45	98.52	112.78	127.93	137.91	155.05	173.45	110.93	120.17	135.16	151.29
46	98.33	112.59	127.74	137.74	154.89	173.32	110.73	119.99	134.97	151.12
47	98.11	112.36	127.51	137.53	154.70	173.16	110.50	119.77	134.75	150.91
48	97.85	112.09	127.24	137.28	154.46	172.95	110.23	119.51	134.50	150.66
49	97.55	111.78	126.92	136.99	154.19	172.71	109.92	119.21	134.20	150.37
50	97.22	111.44	126.57	136.67	153.89	172.44	109.57	118.88	133.87	150.04
51	96.86	111.07	126.19	136.32	153.55	172.14	109.19	118.52	133.50	149.68
52	96.46	110.66	125.77	135.95	153.20	171.83	108.77	118.12	133.11	149.30
53	96.05	110.23	125.34	135.55	152.82	171.51	108.34	117.70	132.69	148.90
54	95.61	109.78	124.88	135.14	152.44	171.19	107.88	117.27	132.26	148.49
55	95.16	109.32	124.42	134.73	152.06	170.87	107.40	116.82	131.82	148.07
56	94.69	108.83	123.94	134.29	151.67	170.56	106.91	116.35	131.36	147.64
57	94.21	108.34	123.44	133.85	151.28	170.26	106.40	115.87	130.89	147.20
58	93.70	107.81	122.92	133.38	150.88	169.96	105.86	115.37	130.39	146.74
59	93.15	107.26	122.37	132.89	150.46	169.64	105.29	114.83	129.87	146.25
60	92.55	106.65	121.76	132.35	149.99	169.29	104.67	114.24	129.29	145.71

Aviva Signature Monthly Income Plan: Guaranteed Monthly Income Rate per 1000 of Annualised Premium (Rate from an APE of Rs. 1,50,000 till Rs. 2,49,000)

Policy Term	15	16	17	18	19	20	15	16	17	18
PPT- Age	10	11	12	13	14	15	12	13	14	15
3	102.44	116.95	132.35	142.14	159.35	177.73	115.13	124.31	139.44	155.72
4	102.51	117.03	132.44	142.22	159.44	177.82	115.20	124.38	139.52	155.81
5	102.54	117.05	132.47	142.26	159.47	177.86	115.23	124.41	139.55	155.84
6	102.54	117.06	132.47	142.26	159.48	177.86	115.23	124.41	139.55	155.84
7	102.53	117.04	132.46	142.24	159.46	177.85	115.22	124.40	139.54	155.83
8	102.50	117.02	132.43	142.21	159.43	177.81	115.19	124.37	139.51	155.80
9	102.47	116.98	132.38	142.17	159.39	177.76	115.15	124.33	139.47	155.75
10	102.42	116.93	132.33	142.12	159.33	177.70	115.11	124.29	139.42	155.70
11	102.37	116.88	132.27	142.06	159.27	177.64	115.05	124.23	139.36	155.64
12	102.32	116.82	132.21	142.00	159.20	177.57	115.00	124.18	139.30	155.58
13	102.27	116.76	132.15	141.94	159.14	177.50	114.94	124.12	139.24	155.52
14	102.22	116.71	132.09	141.88	159.08	177.44	114.90	124.08	139.19	155.46
15	102.18	116.67	132.05	141.84	159.03	177.39	114.85	124.03	139.15	155.41
16	102.15	116.63	132.01	141.80	158.99	177.35	114.82	124.00	139.11	155.38
17	102.12	116.61	131.98	141.78	158.97	177.33	114.79	123.97	139.09	155.35
18	102.11	116.59	131.97	141.76	158.95	177.32	114.78	123.96	139.07	155.34
19	102.10	116.58	131.96	141.76	158.95	177.31	114.77	123.95	139.06	155.33
20	102.09	116.58	131.96	141.76	158.95	177.32	114.76	123.95	139.06	155.33
21	102.09	116.58	131.96	141.76	158.96	177.34	114.76	123.95	139.06	155.34
22	102.10	116.59	131.97	141.77	158.98	177.36	114.77	123.95	139.07	155.35
23	102.10	116.59	131.98	141.79	159.00	177.38	114.77	123.96	139.08	155.36
24	102.11	116.60	131.99	141.80	159.02	177.41	114.78	123.97	139.09	155.38
25	102.11	116.61	132.00	141.82	159.04	177.44	114.78	123.98	139.10	155.39
26	102.12	116.61	132.01	141.83	159.06	177.47	114.79	123.98	139.11	155.41
27	102.12	116.62	132.02	141.84	159.08	177.51	114.79	123.98	139.12	155.42
28	102.11	116.62	132.02	141.86	159.10	177.54	114.78	123.99	139.13	155.44
29	102.11	116.62	132.03	141.87	159.13	177.58	114.78	123.98	139.13	155.45
30	102.10	116.61	132.03	141.88	159.15	177.62	114.77	123.98	139.13	155.46
31	102.09	116.60	132.03	141.88	159.17	177.66	114.76	123.97	139.13	155.47
32	102.07	116.59	132.02	141.89	159.19	177.70	114.74	123.96	139.13	155.48
33	102.05	116.58	132.02	141.90	159.22	177.75	114.72	123.95	139.13	155.49
34	102.03	116.56	132.01	141.91	159.25	177.80	114.70	123.93	139.12	155.50
35	102.01	116.55	132.00	141.91	159.27	177.86	114.67	123.92	139.12	155.51
36	101.98	116.52	131.99	141.92	159.30	177.91	114.64	123.90	139.11	155.52
37	101.94	116.50	131.98	141.93	159.33	177.97	114.60	123.87	139.10	155.52
38	101.91	116.47	131.96	141.93	159.35	178.02	114.56	123.84	139.08	155.53
39	101.86	116.43	131.94	141.92	159.37	178.07	114.52	123.81	139.06	155.53
40	101.81	116.39	131.90	141.91	159.38	178.11	114.46	123.77	139.03	155.52
41	101.74	116.33	131.86	141.88	159.38	178.14	114.39	123.71	138.99	155.49
42	101.67	116.26	131.80	141.84	159.36	178.15	114.31	123.64	138.93	155.45
43	101.57	116.17	131.72	141.78	159.32	178.14	114.21	123.55	138.86	155.39
44	101.46	116.06	131.61	141.70	159.25	178.10	114.09	123.44	138.76	155.31
45	101.31	115.92	131.47	141.58	159.16	178.04	113.93	123.30	138.63	155.19
46	101.14	115.74	131.30	141.43	159.03	177.94	113.75	123.13	138.47	155.04
47	100.93	115.53	131.09	141.25	158.87	177.81	113.53	122.93	138.27	154.86
48	100.69	115.28	130.84	141.03	158.67	177.65	113.28	122.69	138.03	154.63
49	100.41	115.00	130.55	140.77	158.43	177.45	112.99	122.41	137.76	154.37
50	100.10	114.68	130.23	140.48	158.16	177.23	112.66	122.10	137.46	154.07
51	99.76	114.33	129.88	140.17	157.87	176.99	112.30	121.76	137.12	153.75
52	99.40	113.95	129.50	139.83	157.56	176.73	111.91	121.39	136.76	153.40
53	99.00	113.56	129.10	139.47	157.24	176.47	111.50	121.01	136.38	153.04
54	98.60	113.15	128.68	139.10	156.92	176.22	111.07	120.60	135.99	152.67
55	98.17	112.72	128.25	138.73	156.60	175.98	110.63	120.19	135.59	152.30
56	97.74	112.28	127.82	138.36	156.29	175.76	110.17	119.77	135.18	151.93
57	97.29	111.82	127.37	137.98	155.98	175.56	109.70	119.33	134.76	151.55
58	96.81	111.35	126.90	137.59	155.66	175.37	109.20	118.87	134.33	151.16
59	96.31	110.85	126.41	137.19	155.34	175.18	108.67	118.38	133.87	150.75
60	95.76	110.30	125.88	136.74	154.99	174.98	108.09	117.85	133.36	150.31

Aviva Signature Monthly Income Plan: Guaranteed Monthly Income Rate per 1000 of Annualised Premium (Rate from an APE of Rs. 2,50,000 and above)

Policy Term	15	16	17	18	19	20	15	16	17	18
PPT- Age	10	11	12	13	14	15	12	13	14	15
3	103.30	117.90	133.43	143.25	160.58	179.09	116.05	125.25	140.49	156.88
4	103.37	117.98	133.51	143.33	160.67	179.18	116.12	125.33	140.57	156.97
5	103.39	118.01	133.54	143.36	160.71	179.22	116.14	125.35	140.60	157.00
6	103.39	118.01	133.55	143.37	160.71	179.23	116.15	125.36	140.61	157.01
7	103.38	118.00	133.53	143.35	160.70	179.21	116.13	125.34	140.59	156.99
8	103.36	117.97	133.50	143.32	160.66	179.18	116.11	125.32	140.56	156.96
9	103.32	117.93	133.46	143.28	160.62	179.13	116.07	125.28	140.52	156.92
10	103.28	117.89	133.41	143.23	160.56	179.07	116.02	125.23	140.47	156.86
11	103.23	117.83	133.35	143.17	160.50	179.00	115.97	125.18	140.42	156.80
12	103.18	117.77	133.29	143.11	160.43	178.93	115.92	125.13	140.36	156.74
13	103.13	117.72	133.23	143.05	160.37	178.86	115.86	125.07	140.30	156.68
14	103.08	117.67	133.17	143.00	160.31	178.80	115.81	125.02	140.25	156.63
15	103.04	117.63	133.13	142.95	160.27	178.76	115.77	124.98	140.20	156.58
16	103.01	117.59	133.09	142.91	160.23	178.72	115.74	124.95	140.17	156.54
17	102.98	117.57	133.06	142.89	160.20	178.69	115.71	124.93	140.14	156.52
18	102.97	117.55	133.05	142.87	160.19	178.68	115.70	124.91	140.13	156.50
19	102.96	117.54	133.04	142.87	160.19	178.68	115.69	124.90	140.12	156.50
20	102.95	117.54	133.04	142.87	160.19	178.69	115.68	124.90	140.12	156.50
21	102.96	117.54	133.04	142.88	160.20	178.71	115.68	124.90	140.12	156.50
22	102.96	117.55	133.05	142.89	160.22	178.73	115.69	124.91	140.13	156.52
23	102.96	117.55	133.06	142.90	160.24	178.75	115.69	124.91	140.14	156.53
24	102.97	117.56	133.07	142.92	160.26	178.78	115.70	124.92	140.15	156.55
25	102.97	117.57	133.08	142.93	160.28	178.82	115.70	124.93	140.16	156.56
26	102.98	117.57	133.09	142.95	160.30	178.85	115.71	124.93	140.17	156.58
27	102.98	117.58	133.10	142.96	160.33	178.88	115.71	124.94	140.18	156.59
28	102.98	117.58	133.11	142.97	160.35	178.92	115.71	124.94	140.19	156.61
29	102.97	117.58	133.11	142.98	160.37	178.96	115.70	124.94	140.19	156.62
30	102.96	117.58	133.11	143.00	160.39	179.00	115.69	124.94	140.20	156.63
31	102.95	117.57	133.11	143.01	160.42	179.04	115.68	124.93	140.20	156.65
32	102.94	117.56	133.11	143.01	160.44	179.09	115.66	124.92	140.20	156.66
33	102.92	117.55	133.11	143.02	160.47	179.14	115.65	124.91	140.20	156.67
34	102.90	117.53	133.10	143.03	160.50	179.20	115.62	124.89	140.19	156.68
35	102.88	117.52	133.10	143.04	160.53	179.26	115.60	124.88	140.19	156.69
36	102.85	117.50	133.09	143.05	160.57	179.32	115.57	124.86	140.18	156.70
37	102.82	117.47	133.08	143.06	160.60	179.38	115.53	124.84	140.17	156.72
38	102.78	117.45	133.06	143.07	160.63	179.44	115.50	124.81	140.16	156.72
39	102.74	117.41	133.04	143.07	160.65	179.49	115.45	124.78	140.15	156.73
40	102.69	117.37	133.01	143.06	160.66	179.54	115.40	124.74	140.12	156.72
41	102.63	117.32	132.97	143.04	160.67	179.57	115.33	124.69	140.08	156.70
42	102.55	117.25	132.92	143.00	160.66	179.59	115.26	124.63	140.03	156.67
43	102.46	117.17	132.84	142.95	160.62	179.59	115.16	124.55	139.96	156.62
44	102.35	117.06	132.74	142.87	160.56	179.56	115.04	124.44	139.87	156.54
45	102.21	116.92	132.61	142.76	160.48	179.51	114.89	124.31	139.74	156.43
46	102.04	116.75	132.44	142.62	160.36	179.42	114.71	124.14	139.59	156.29
47	101.83	116.55	132.24	142.44	160.20	179.30	114.50	123.94	139.39	156.11
48	101.60	116.31	131.99	142.23	160.01	179.15	114.25	123.71	139.16	155.90
49	101.33	116.03	131.71	141.98	159.79	178.97	113.96	123.44	138.90	155.65
50	101.02	115.72	131.40	141.70	159.54	178.76	113.64	123.13	138.60	155.37
51	100.69	115.37	131.05	141.39	159.26	178.53	113.29	122.80	138.28	155.06
52	100.33	115.00	130.68	141.06	158.97	178.30	112.91	122.44	137.93	154.72
53	99.94	114.61	130.29	140.72	158.66	178.06	112.51	122.06	137.56	154.38
54	99.55	114.21	129.89	140.37	158.36	177.84	112.09	121.67	137.18	154.02
55	99.13	113.80	129.48	140.02	158.06	177.63	111.65	121.26	136.79	153.66
56	98.71	113.37	129.06	139.67	157.76	177.44	111.21	120.85	136.40	153.31
57	98.27	112.93	128.63	139.31	157.48	177.27	110.74	120.42	136.00	152.95
58	97.81	112.47	128.18	138.94	157.19	177.11	110.26	119.98	135.58	152.59
59	97.32	111.99	127.71	138.56	156.90	176.97	109.74	119.51	135.14	152.20
60	96.79	111.46	127.20	138.14	156.59	176.81	109.19	119.00	134.66	151.79

Aviva Accidental Casualty Non Linked Rider Annual Premium Rates per 1000 of Rider Sum Assured

Policy Term	15	16	17	18	19	20	15	16	17	18
PPT	10	11	12	13	14	15	12	13	14	15
Rate	0.53	0.52	0.51	0.49	0.48	0.47	0.47	0.46	0.46	0.45

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