

## SCHEDULE

**Note: In this Policy, the investment risk in the investment portfolio is borne by the Policyholder.**

Policy Number : Product Name : Product Code : UIN :  
 Allocation Proportion : Protector Fund-II: Balanced Fund-II: Growth Fund-II: PSU Fund :  
 Infrastructure Fund: Enhancer Fund-II: Bond Fund-II :

**Policyholder**

Name :  
 Date of Birth :  
 Age :  
 Sex :  
 Address :

**Insurance Details**

Option (A/B) :  
 Commencement Date :  
 Sum Assured :  
 Single Premium amount :  
 Policy Term :  
 Maturity Date :  
 Accidental Death Sum Assured :  
 Accidental Death cover expiry date :

Relationship with the insured :  
 Policy Classification :

**Nomination Details**

(Under section 39 of Insurance Act 1938)

**Nominees**

Name :  
 Name :  
 Name :

**Appointee** (In case of minority of the Nominee)

Name :

**Beneficiaries**

(Beneficiaries in case of Insurance under the Married Women's Property Act, 1874)

Name :  
 Name :  
 Name :

Marital Status :

**Any Special Conditions** :

**Insured**

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**Whether Age Admitted :**

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Special Member

Table of Charges																		
Nature of Charge	Rate applicable at the Commencement Date	Maximum Limit																
1) Premium Allocation Charge: This is a percentage of the premium appropriated towards charges from the premium received. This is a charge levied at the time of receipt of premium. (calculated as 100% minus the applicable Allocation Rate)	Allocation Rate: <table border="1"> <thead> <tr> <th>Single Premium (₹)</th> <th>Allocation Rate</th> </tr> </thead> <tbody> <tr> <td>50,000 to 99,999</td> <td>96%</td> </tr> <tr> <td>100,000 to 499,999</td> <td>97%</td> </tr> <tr> <td>5,00,000 &amp; above</td> <td>98%</td> </tr> </tbody> </table> For Top Up Premium: 98%	Single Premium (₹)	Allocation Rate	50,000 to 99,999	96%	100,000 to 499,999	97%	5,00,000 & above	98%	This charge is guaranteed not to change during the Policy Term								
Single Premium (₹)	Allocation Rate																	
50,000 to 99,999	96%																	
100,000 to 499,999	97%																	
5,00,000 & above	98%																	
2) Policy Administration Charge: This is a charge levied at the beginning of each policy month from the unit account by cancelling Units for equivalent amount.	₹40 per month throughout the Policy Term.	This charge is guaranteed not to change during the Policy Term																
3) Mortality Charge: This is the cost of life insurance cover under the policy. This is levied at the beginning of each policy month from the unit account by cancelling Units of the equivalent amount.	As per the Table enclosed. The Mortality Charge will apply on the Sum at Risk (SAR), if SAR is greater than zero. SAR will be equal to: a) Sum Assured minus the value of Units pertaining to Single Premium plus b) Top-Up Sum Assured minus the value of Units pertaining to Top-Up Premium, if any If Insured is less than Age 60 then the SAR will get reduced by all the partial withdrawals made within last two Policy Years or if the Insured is more than or equal to Age 60 then SAR will get reduced by all the partial withdrawals made after the Insured attained Age 58.	The Mortality Charge shall remain guaranteed throughout the Policy Term																
5) Fund Management Charge: This is a charge levied at the time of computation of NAV and shall be appropriated by adjusting the NAV.	Fund Management Charge (FMC) of 1.35% per annum will be applied on the below given Funds while calculating NAV on a daily basis except for Discontinued Policy Fund.: <table border="1"> <thead> <tr> <th>Fund</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Balanced Fund-II</td> <td>Medium</td> </tr> <tr> <td>Bond Fund-II</td> <td>Low</td> </tr> <tr> <td>Enhancer Fund-II</td> <td>High</td> </tr> <tr> <td>Growth Fund-II</td> <td>High</td> </tr> <tr> <td>Infrastructure Fund</td> <td>High</td> </tr> <tr> <td>Protector Fund-II</td> <td>Low</td> </tr> <tr> <td>PSU Fund</td> <td>High</td> </tr> </tbody> </table> Discontinued Policy Fund Management Charge: 0.50% per annum or as per guidelines issued by IRDA from time to time.	Fund	Risk Profile	Balanced Fund-II	Medium	Bond Fund-II	Low	Enhancer Fund-II	High	Growth Fund-II	High	Infrastructure Fund	High	Protector Fund-II	Low	PSU Fund	High	This charge is guaranteed not to change during the Policy Term
Fund	Risk Profile																	
Balanced Fund-II	Medium																	
Bond Fund-II	Low																	
Enhancer Fund-II	High																	
Growth Fund-II	High																	
Infrastructure Fund	High																	
Protector Fund-II	Low																	
PSU Fund	High																	
6) Switching Charge: This is a charge levied on switching of monies from one Fund to another available Fund under the Policy, beyond the free switching transactions under the Policy, if any.	First twelve switches in a Policy Year: Nil On subsequent switches in that Policy Year, the charge will be 0.5% of the amount switched subject to a maximum of ₹500 per switch.	₹500 per switch.																
7) Miscellaneous Charge: Service Tax Charge: The above charge will be made by cancellation of Units from the Policy unit account.	As notified by the Government from time to time	As notified by the Government from time to time.																
8) Discontinuance Charge on Units pertaining to Single Premium is levied at the time of Complete Withdrawal.	Nil																	
9) Discontinuance Charge on Units pertaining to Top Up Premium	Nil																	

Service tax or or any other applicable tax will be charged and/or deducted on/from the unit account at the prevailing rate. Tax laws are subject to change.

#### 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

Address for Correspondence:

Aviva Life Insurance Company India Ltd.: Aviva Tower, Sector Road, Opp. Golf Course, DLF Phase V, Sector 43, Gurgaon -122 003 (Haryana)

  
Authorized Signatory

Date :

Place :

## Annexure 1

### INVESTMENT OBJECTIVES & RISK PROFILES OF THE FUNDS

The Funds currently available to the Policyholder under this Policy, their investment objectives and risk profiles are:

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#### **(Funds offered with Life Products)**

**Balanced Fund-II [SFIN: ULIF01508/01/2010LIBALAN-II122] - (Risk Profile: Medium):** The investment objective of the Balanced Fund-II is to provide progressive capital growth with relatively lower asset value fluctuations. The fund will aim to invest in equities to the extent of 0% to 45% and Debt & Money Market to the extent of 55% to 100% in order to achieve the investment objective of this Fund.

**Bond Fund-II [SFIN: ULIF01608/01/2010LIFDEBT-II122] - (Risk Profile: Low):** The investment objective of the Bond Fund-II is to provide a steady income through investment in high quality fixed income securities. The fund will aim to invest 100% in Debt & Money Market in order to achieve the investment objective of this Fund.

**Enhancer Fund-II [SFIN: ULIF01708/01/2010LIFENHN-II122]- (Risk Profile: High):** The investment objective of the Enhancer Fund-II is to provide long term capital appreciation with high equity exposure. The fund will aim to invest in equities to the extent of 60% to 100% and Debt & Money Market to the extent of 0% to 40% in order to achieve the investment objective of this Fund.

**Growth Fund-II [SFIN: ULIF01808/01/2010LIGROWT-II122] - (Risk Profile: High):** The investment objective of the Growth Fund-II is to provide progressive capital growth by investing a larger proportion in equities. The fund will aim to invest in equities to the extent of 30% to 85% and Debt & Money Market to the extent of 15% to 70% in order to achieve the investment objective of this Fund.

**Infrastructure Fund [SFIN: ULIF01908/01/2010LIFEINFRAF122] - (Risk Profile: High):** The investment objective of the Infrastructure Fund is to provide long term capital appreciation by investing in infrastructure and related equities. The Fund will aim to invest in equities to the extent of 60% to 100% and Debt & Money Market to the extent of 0% to 40% in order to achieve the investment objective of this Fund.

**Protector Fund-II [SFIN: ULIF02108/01/2010LIPROTE-II122] - (Risk Profile: Low):** The investment objective of the Protector Fund-II is to provide progressive capital growth with relatively lower investment risks. The Fund will aim to invest in equities to the extent of 0% to 20% and Debt & Money Market to the extent of 80% to 100% in order to achieve the investment objective of this Fund.

**PSU Fund [SFIN: ULIF02208/01/2010LIFEPSUFND122] - (Risk Profile: High):** The investment objective of the PSU Fund is to provide long term capital appreciation by investing in PSU and related equities. The Fund will aim to invest in equities to the extent of 60% to 100% and Debt & Money Market to the extent of 0% to 40% in order to achieve the investment objective of this Fund.

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Kindly Note:

**Discontinued Policy Fund [SFIN: ULIF03127/01/2011LIDISCPICY122] – (Risk Profile: Low):** The investment objective of the Discontinued Policy Fund is to provide a minimum guarantee rate as prescribed by IRDA from time to time. The Fund will aim to invest in Money Market to the extent of 0 to 40% and Government Securities to the extent of 60% to 100% in order to achieve the investment objective of this Fund.

The investment pattern for the Discontinued Policy Fund shall be in accordance with the guidelines issued by the IRDA from time to time.

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Minimum and maximum limits on asset categories, as above, have been determined to have the investment flexibility in the fund to take the advantage of investment opportunities vis-à-vis risks involved.

Money Market stands for Money Market and other cash instruments.