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# AVIVA SIGNATURE INVESTMENT PLAN

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A Unit Linked Non Participating Individual  
Life Insurance Plan

UIN: 122L144V01





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**The linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in linked Insurance Products completely or partially till the end of the fifth year.**

## Aviva Signature Investment Plan

### A Unit Linked Non Participating Individual Life Insurance Plan

Living in the moment is fun but Life Protection and financial stability is necessary. Financially securing your future doesn't mean you can't enjoy the present moment. All you have to do is strike the perfect balance between instant gratification and future planning.

AVIVA Signature Investment Plan is a Life Insurance Plan that helps you save in a systematic manner for your future but also ensures that your loved ones are taken care of in case of an unfortunate incident.

### Adopt a long-term financial view

Adopting a long-term outlook is put you on the path to financial prosperity. Instead of making the present your primary focus, think what will benefit you and your loved ones 25 – 30 years from now. Insurance may not be exciting but it is essential to safeguard your family against the uncertainties of life.

Aviva Signature Investment Plan is designed to help you tackle life's challenges.

Aviva Signature Investment Plan provides a perfect formula for building and sustaining wealth along with ensuring protection to your family from an unfortunate incident.

**A plan that will help you to CARE for your family, stay COMMITED to your investment goals, face the future with CONFIDENCE**

#### Unique Features:

- Zero Allocation Charges
- Periodic Milestone Boosters starting end of 6th policy year
- Two plan options Signature Millennial and Signature GenX
- Return Upto 100% of the Mortality & Policy Administration charges at Maturity
- In case of unfortunate death of Life Insured during the Policy Term all due Premiums paid by the company
- 7 fund options to choose from to match the risk profile
- Easy access to your money during unexpected needs through partial withdrawals and systematic partial withdrawals
- Two Savings Strategies to move your funds into equity or debt fund as per your choice and life stage

## Plan at a Glance

Boundary Conditions																													
Min Entry Age	Signature GenX: 91 days last birthday, Signature Millennial: 18 years last birthday																												
Max Entry Age	Regular Premium: Signature GenX : 60 Years Last birthday Signature Millennial : 42 Years Last Birthday Single premium : <table><tr><th>Option Chosen</th><th colspan="3">Saving GenX</th></tr><tr><th>Single premium /SA Multiple</th><th>10 Times</th><th>5 Times</th><th>1.25 Times</th></tr><tr><td>2,30,000 and above</td><td>35 Years</td><td>43 Years</td><td rowspan="3">60 Years</td></tr><tr><td>5,00,000 and above</td><td>40 Years</td><td>50 Years</td></tr><tr><td>10,00,000 and above</td><td>45 Years</td><td>55 Years</td></tr></table>	Option Chosen	Saving GenX			Single premium /SA Multiple	10 Times	5 Times	1.25 Times	2,30,000 and above	35 Years	43 Years	60 Years	5,00,000 and above	40 Years	50 Years	10,00,000 and above	45 Years	55 Years										
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Top Up	Min Top Up : Rs . 10,000 Max Top Up : No Limit subject to Board approved underwriting policy The total Top Ups paid shall not exceed the sum of regular / single premiums paid at any point of time.																												
Premium Payment Term Min/Max	<ul style="list-style-type: none"><li>Equal to Policy Term{for both Signature GenX Option and Signature Millennium Option}</li><li>Single { only under Signature GenX Option}</li></ul>																												
Min/Max Policy Term	Min. Policy Term : 20 years Max. Policy Term: 60 years {for Signature GenX Option} 44years {for Signature Millennium Option}																												
Sum Assured Multipliers	Single Premium : 10 times, 5 times or 1.25 times (chosen at inception) of Single premium Regular Premium : 7 times or 10 times of Annualised premium																												
Number of funds	7 funds																												
Fund Strategy	<b>Systematic Transfer Plan</b> : Only with Annual Mode, can be opted at inception or at any policy anniversary except last 3 policy years. Allows the policyholder to enter the equity market not abruptly but slowly at different times (monthly or weekly). <b>RetireSafe</b> : Allowed with all premium paying frequencies. The Policyholder has option to chose RetireSafe either at inception of the policy or atleast 42 months before the date of maturity.																												

<b>Flexibility</b>	Switching, Redirection, Partial Withdrawal, Systematic Partial Withdrawal, Alteration* *Alteration between different modes of regular premium is allowed any policy anniversary subject to ensuring the minimum applicable instalment premium for a changed 'Mode' and request for change in mode is received at least 10 days prior to the effective policy anniversary.										
<b>Rewards</b>											
<b>Milestone Boosters</b>	<p>"Milestone Boosters" (MB) on every 3<sup>rd</sup> policy anniversary, starting from 6<sup>th</sup> policy year. MB additions as percentage of fund value with respect to units pertaining to single/regular premiums</p> <table border="1"> <thead> <tr> <th colspan="2">MB as % age of fund value pertaining to Single/Regular Premium</th></tr> </thead> <tbody> <tr> <td>Less than 2,00,000</td><td>Nil</td></tr> <tr> <td>Greater than equal to 2,00,000 but less than 5,00,000</td><td>0.10%</td></tr> <tr> <td>Greater than equal to 5,00,000 but less than 10,00,000</td><td>0.25%</td></tr> <tr> <td>Greater than equal to 10,00,000</td><td>0.50%</td></tr> </tbody> </table> <p>MB percentages given in above table are guaranteed and cannot be altered</p>	MB as % age of fund value pertaining to Single/Regular Premium		Less than 2,00,000	Nil	Greater than equal to 2,00,000 but less than 5,00,000	0.10%	Greater than equal to 5,00,000 but less than 10,00,000	0.25%	Greater than equal to 10,00,000	0.50%
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Greater than equal to 10,00,000	0.50%										

## Definitions

- **"Annualized Premium"** shall be the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premiums on riders, if any.
- **"Single Premium"** shall be the premium amount payable as Lump Sum payment at the inception of the Policy.
- **"Top-up Premium"** is an amount of premium that is paid by the policyholder at irregular interval besides regular/limited premium payment or single premium and treated as single premium for all purposes.
- **"Lock-in-period"** means the period of five consecutive completed years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the Company to the policyholder or to the life insured, as the case may be, except in the case of death of life insured.

## Insurance Benefits

### A. Death Benefit- If all due premiums are paid:

#### Signature GenX Option:

Death benefit payable shall be:

- Highest of:
  - Sum assured or
  - fund value pertaining to Regular/Single Premium or
  - 105 percent of the total premiums received up to date of death,

AND

- Highest of:
  - top-up sum assured or
  - fund value pertaining to top-up premiums or
  - 105 percent of top-up premiums received upto date of death, if any

After paying the death benefit, the contract shall terminate.

**Signature Millennial Option:**

This option that aims to make provision for child, spouse or dependent parent (i.e. Nominee (Beneficiary)'s) financial security in case of the untimely death of the Life Assured (the Policyholder). This option is available only with Regular premium policy provided the Policyholder (Life Insured) is at least 18 years.

In case of death of the Policyholder (Life insured), following amounts shall be payable as Death Benefit and the policy continues for the benefit of the Nominee (Beneficiary) as long as Nominee is alive. All future regular premiums will be paid by the insurer in the unit account 'As and when due' basis and the policy shall be run as per the terms and conditions of the policy.

Fund Value shall be paid to the Nominee (Beneficiary) on maturity date. There will not be any risk cover on the life of the Nominee (Beneficiary)/claimant. Risk charges will be applicable only on the Policyholder's life till his/her death or till maturity date whichever is earlier. However, other charges viz. Policy Administration charges, Fund Management Charges along with taxes, if any shall continue to be deducted from time to time during the policy term even after the death of the Policyholder (Life Insured).

Nominee (Beneficiary) shall not be able to exercise the options of any policy servicing such as switching, redirecting, partial withdrawing or surrendering the policy.

**B. Death Benefit: If a policy becomes a Paid-Up policy**

For Paid-up Policy, death benefit shall be:

**Signature GenX Option:**

- a. Highest of:
  - i. Paid-up sum assured or
  - ii. fund value pertaining to Regular/Single Premium or
  - iii. 105 percent of the total premiums received up to date of death, and
- b. Highest of:
  - i. top-up sum assured or
  - ii. fund value pertaining to top-up premiums or
  - iii. 105 percent of top-up premiums received upto date of death, if any

**Signature Millennial Option:**

- a. Highest of:
  - i. Paid up sum assured or
  - ii. 105 percent of the total premiums received up to date of death,

Plus the Fund Value pertaining to Top-up Regular/Single premium, If any.

- b. Highest of:
  - i. Top up Sum Assured or
  - ii. 105 percent of top-up premiums received upto date of death, if any

Where:

$$\text{Paid-Up Sum Assured} = \text{Sum Assured} \times \left( \frac{\text{Total Number of Premiums received}}{\text{Original number of Premiums Payable}} \right)$$

After paying the death benefit, the Policy shall terminate.

## C. Maturity Benefit: If all due premiums are paid

In case of Signature GenX Option, in case life insured survives till maturity date, or

In case of Signature Millennial Option either the life insured survives till maturity date, or the life insured has died before the maturity date and premiums were paid by the insurer in the unit account 'As and when due' basis and subsequently the policy gets matured then, on Maturity date, the following amounts shall be payable as maturity benefit:

- i) Fund Value of units pertaining to regular/single premium and
- ii) Fund Value pertaining to Top-up premiums, if any,
- iii)  $X\%$  of the mortality charges and policy administration charges deducted during the policy term pertaining to regular /single premium (excluding top-ups premiums, if any), where X varies as per policy term as mentioned below and

Annualized/Single Premium Amount	X%
Less than 5,00,000	50.00%
Greater than equal to 5,00,000 but less than 10,00,000	75.00%
Greater than equal to 10,00,000	100.00%

### If Policy becomes Paid-up :

In case life insured survives till maturity date and policy continues till Maturity date, following amounts shall be payable on maturity date:

- Fund Value of units pertaining to regular premium and
- Fund Value pertaining to Top-up premiums, if any

$T \div N \times X\%$  of the mortality charges and policy administration charges deducted during the policy term pertaining to regular premium (excluding top-ups premiums, if any), where X varies as per policy term as mentioned below

Where T: Total Number of Premiums received &

N: Original number of Premiums Payable

Annualized/Single Premium Amount	X%
Less than 5,00,000	50.00%
Greater than equal to 5,00,000 but less than 10,00,000	75.00%
Greater than equal to 10,00,000	100.00%

## Tax Benefits

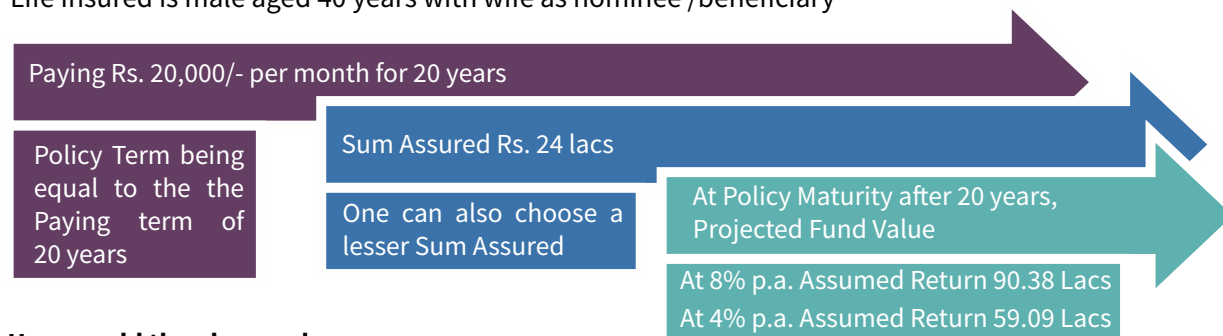
Tax benefits may be as per the prevailing tax laws as applicable and are subject to change from time to time.

# Benefit Illustration

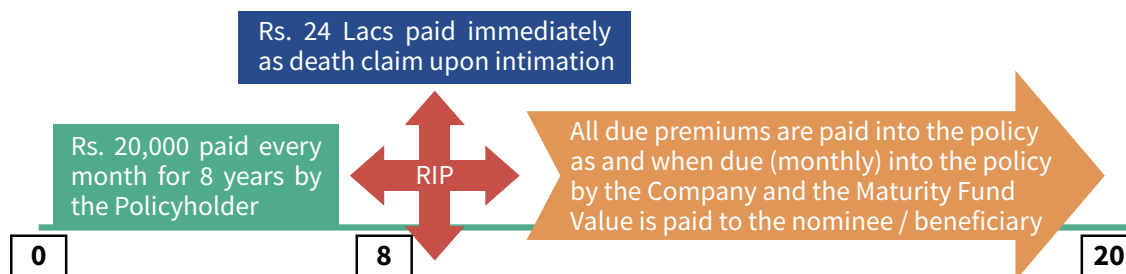
Let us see how this would work :

**Scenario 1 : A working couple having joint goals of buying a dream home in Shimla post their retirement and decide to save Rs.20,000 per month to achieve the same.**

Life Insured is male aged 40 years with wife as nominee /beneficiary

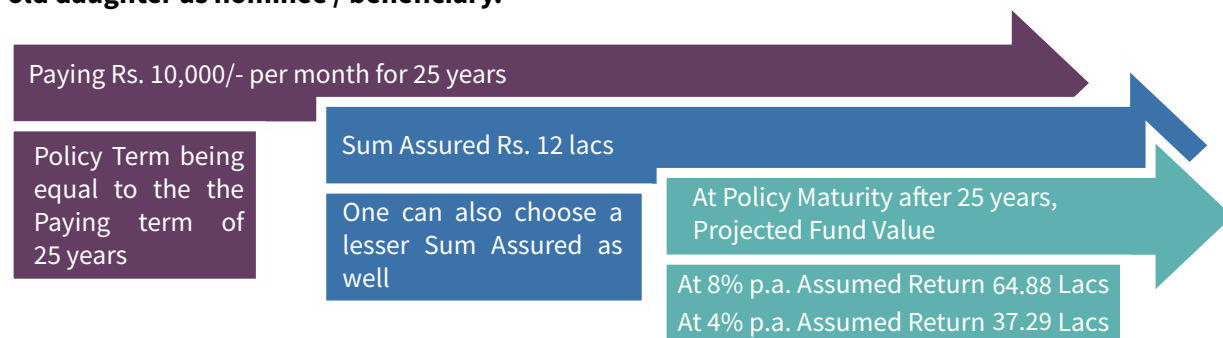


How would the plan work :



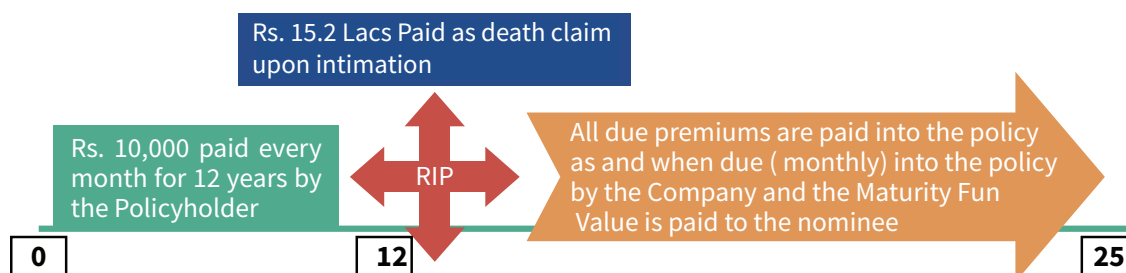
Let us see how this would work :

**Scenario 2 : A 33 year old working mother buys, Signature Millennial option. Her nominee is her 2 year old daughter as nominee / beneficiary.**



In case of death of the Life Insured, during the Policy Term

How would the plan work :



<b>Signature Millennial</b>	Guaranteed Fulfilment of of future financial goals for the family through Maturity Benefit
	Immediate payout of policy Sum Assured in case of Life Insured's death during the policy term
	Insured future premiums

## Surrender Value (Complete Withdrawal)

Fund Value as on date of surrender subject to terms and conditions of discontinuance as mentioned below. .  
“Discontinuance” means the state of a policy that could arise on account of surrender of the policy or non-payment of the contractual premium due before the expiry of the grace period.

Provided that no policy shall be treated as discontinued on non-payment of premium if, within the grace period, the premium has not been paid due to death of the insured or upon happening of any other contingency covered under the policy.

“Discontinued Policy Fund” means the segregated fund of the Company that is set aside and is constituted by the fund value of all discontinued policies, during lock-in period, determined in accordance with the IRDAI (Unit Linked Insurance Products) Regulations, 2019.

“Proceeds of the discontinued policy” means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate as declared by Authority from time to time. The current minimum guaranteed interest rate applicable to the discontinued fund is 4% p.a.

### Policy Discontinuance within the Lock-In-Period

**For other than Single Premium policies**, If Company does not receive the limited/regular Premium in full before the expiry of the grace period and such default takes place within the lock-in-period, it will credit the fund value in the discontinued policy fund after deducting the applicable discontinuance charge and the risk cover and rider/optional covers, if any, shall cease. All such discontinued policies shall be provided a revival period of three years from the date of first unpaid premium. On such discontinuance, Company shall communicate the status of the policy, within three months of the first unpaid limited/regular premium, to the policyholder and provide the option to revive the policy within the revival period of three years.

In the event policyholder opts to revive the Policy but does not do so during the revival period, the proceeds of the discontinued policy fund shall be paid to policyholder at the end of the revival period or lock-in period, whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinued policy fund till the end of revival period. The discontinued policy fund management charge will be applicable during this period and no other charges will be applied.

In the event policyholder does not exercise the option as set out above, the Policy shall continue without any risk cover and rider/optional covers, if any, and the Funds shall remain invested in the discontinued policy fund. The proceeds of the discontinued policy fund shall be paid to the policyholder and the policy shall terminate at the end of the lock-in period.

However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy fund shall be payable at the end of lock-in period or date of surrender, whichever is later.

**In case of Single Premium Policies**, the policyholder has an option to surrender the policy anytime during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

Such discontinuance charges shall be applicable as prescribed by the Authority under IRDAI (Unit Linked Insurance products) Regulations, 2019.

The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of the lock-in period. Only fund management charges shall be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.



## Revival of a Discontinued Policy during Lock-In-Period

In the event policyholder revives the policy, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by policyholder, out of the discontinued policy fund less applicable charges in accordance with the terms and conditions of the policy.

**The Policy holder, at the time of revival:**

- shall pay all due and unpaid limited/ regular premiums without any interest or fee.
- shall pay policy administration charge and premium allocation charge as applicable during the discontinuance period. Guarantee charges, if applicable during the discontinuance period, shall be deducted provided the guarantee continues to be applicable. No other charges shall be paid.
- the discontinuance charge deducted at the time of discontinuance of the policy, shall added back to the funds.

Once a discontinued policy is revived, then all applicable charges shall be levied from time to time.

## Policy Discontinuance after Lock-In Period

### For other than Single Premium Policies

Upon expiry of the grace period, in case of discontinuance of the policy due to non-payment of premium after the lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e.  $\text{Original Sum Assured} \times (\text{Total Number of Limited/Regular Premiums Received} / \text{Original Number of Limited/Regular Premiums Payable under the Policy})$  as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider/optional covers, if any. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charge shall be deducted based on the reduced paid-up sum assured only.

On such discontinuance, Company will communicate the status of the policy, within three months of the first unpaid limited/regular premium to the policyholder and provide the following options:

- i. To revive the policy within the revival period of three years; or
- ii. Complete Withdrawal i.e. Surrender of the policy

In case policyholder opts to revive the policy but does not do so during the revival period, the fund value shall be paid to policyholder at the end of the revival period.

In case policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund will be paid to policyholder and the policy shall terminate.

However, policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

**In case of Single Premium Policies**, the policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

## Revival of a Discontinued Policy after Lock-In Period

The policyholder can revive the policy within the revival period of three years. Where the policyholder revives the policy, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy.

**The Company, at the time of revival:**

- shall collect all due and unpaid limited/ regular premiums without charging any interest or fee. The rider/optional cover, if any, may also be revived at the option of the policyholders subject to Company's board approved underwriting policy
- shall levy premium allocation charge as applicable. The guarantee charges, if any, shall be deducted, if guarantee continues to be applicable.
- no other charges shall be levied

# Options

## 1) Fund Options:

You can invest 100% of your premiums in any of the funds or choose a combination of funds as per your desire.

Fund Name	Investment Objective	SFIN No.	Debt		Equity		Money Market		Risk Profile
			Min	Max	Min	Max	Min	Max	
<b>Balanced Fund-II</b>	To generate a balance of capital growth and steady returns	ULIF01508/01/2010LIBALAN-II122	25%	100%	0%	45%	0%	40%	Medium
<b>Bond Fund-II</b>	To generate a steady income through investment in high quality fixed income securities	ULIF01608/01/2010LIFDEBT-II122	60%	100%	0%	0%	0%	40%	Low
<b>Enhancer Fund-II</b>	To provide aggressive, long term capital growth with high equity exposure	ULIF01708/01/2010LIFENHN-II122	0%	40%	60%	100%	0%	40%	High
<b>Growth Fund-II</b>	To generate long term capital appreciation with high equity exposure	ULIF01808/01/2010LIGROWT-II122	0%	50%	30%	85%	0%	40%	High
<b>Infrastructure Fund</b>	To generate steady returns through investment in infrastructure and related equities	ULIF01908/01/2010LIFEINFRAF122	0%	40%	60%	100%	0%	40%	High
<b>Protector Fund-II</b>	To generate steady returns with a minimum exposure to equities	ULIF02108/01/2010LIPROTE-II122	25%	100%	0%	20%	0%	40%	Low
<b>PSU Fund</b>	To generate steady returns through investment in PSU and related equities	ULIF02208/01/2010LIFEPSUFND122	0%	40%	60%	100%	0%	40%	High

MM stands for money market and other cash instruments.

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.

## Investment Pattern of Discontinued Policy Fund:

The Investment Pattern for Discontinued Policy Fund, will be as follows.

Fund Name	Investment Objective	SFIN No.	Government Securities		Money Market		Risk Profile
			Min	Max	Min	Max	
<b>Discontinued Policy Fund</b>	To provide a minimum guaranteed rate as prescribed by IRDAI from time to time	ULIF03127/01/2011LIDISCPLC Y122	60%	100%	0%	40%	Low

The Fund Management Charge of this fund will be 0.50% per annum or as per the guidelines issued by IRDAI from time to time.

The interest rate applicable to the Discontinued Policy Fund shall be subject to minimum guaranteed interest rate prescribed by IRDAI from time to time. The current minimum guaranteed rate of interest applicable to the Discontinued Policy Fund shall be 4% per annum. The excess income earned in the Discontinued Policy Fund over and above minimum guaranteed interest rate shall also be apportioned to the Discontinued Policy fund.

It is recommended that your choice of funds be based on your appetite for risk.

## Top-up Premium

The policyholder can make payment of top-up premium at any time during the currency of the contract provided that no limited/regular premium payments due till date are outstanding.

The policyholder may specify different proportion of funds into which the top-up premium should be invested. If the policyholder does not specify the allocation proportion at the time of making the top-up premium, the allocation proportion for top-up premium will be the same as applicable for regular/limited/single premium.

Top-up premiums are not allowed during the last 5 policy years of the plan.

At any point during the currency of the contract, the total top-up premiums paid shall not exceed the sum total of the regular/limited/single premiums paid at that point of time.

Top-up premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment of 'Top-up' premium, except in case of complete surrender of the policy.

The sum assured pertaining to top-up premium shall be equal to 1.25 times the top-up premium.

## Partial Withdrawals

Partial withdrawals are allowed after completion of the first five policy years, provided the life insured has attained age 18 years last birthday.

Partial withdrawals can be made from the top-up premium unit account at any time after completion of five years from the date when units are allocated against that tranche of top-up premium, by cancelling units pertaining to top-up premium provided the life insured has attained age 18 years last birthday.

All partial withdrawals shall first be made from the top-up premium unit account, if any and if eligible, and when that is exhausted then the balance amount is to be withdrawn from the limited/regular/single premium unit account.

Any partial withdrawal from units pertaining to regular/limited/single premium shall be allowed only to the extent that the fund value of units pertaining to limited/regular premium, after the proposed partial withdrawal, does not fall below the 2 times the first year annualized premium or 1/5 times the single premium.

The partial withdrawals shall not be allowed which would result in termination of the policy.

The total number of partial withdrawals made in a policy year shall not exceed 4. These partial withdrawals, if un-availed in a policy year, shall not be carried forward.

On death of the life insured, the base sum assured shall be reduced by all the partial withdrawal(s)/ systematic partial withdrawal(s) made within two years prior to the date of death. The partial withdrawals from units pertaining to regular/limited/single premium shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.

Units will be cancelled at their NAV from the respective fund as per the unit encashment conditions.

The minimum amount of partial withdrawals is Rs.5,000.

### **Systematic Partial Withdrawal from units pertaining to Limited/Regular/Single premium**

The policyholder will have the choice to opt for a Systematic Partial Withdrawal option after completing first 5 policy years anytime during the policy term except during the last 3 years before maturity. Under this option, a fixed percentage of fund value pertaining to limited/regular/single premium at the time of start of Systematic Partial Withdrawal shall be payable to the policyholder as structured payouts out of his Unit account subject to following conditions.

1. Minimum fund value at the time of start of Systematic Partial Withdrawal should at least be Rs. 5,00,000.
2. The Payout Term should be any whole number from 3 to outstanding Policy Term.
3. During the payout period, all investment risks shall continue to be borne by the policyholder.
4. Direct Credit / ECS is available for all payout modes but facility to pay through Cheque is available only for Yearly and Half Yearly payout modes.
5. All the payments shall be made in arrears.
6. If at any time, during the payout period, the fund value falls below 2 times the first year annualized premium for Regular/Limited premium or 1/5 times the Single premium, then the Systematic Partial Withdrawal will stop and the policy will continue as per the terms and conditions.

In order to exercise this option, the policyholder will have to send us a written request at least 15 days prior to the month from which he wants to start the structured payouts while giving the following details:

- Payout Term: Should be a whole number from 3 years to outstanding Policy Term
- Payout Amount: Any proportion from 0.25% to 1% of Fund Value per month multiplied with payout frequency opted by the policyholder subject to a minimum of Rs. 15,000 per annum at the time of starting this option.
- Payout Frequency: Yearly, Half-Yearly, Quarterly, Monthly

Policyholder can stop this option at any time during the policy term. Policyholder can also restart this option subject to the conditions mentioned above.

Under Signature GenX Option, in case of death of the life insured, the sum assured shall be reduced by all the partial withdrawal(s)/ systematic partial withdrawal(s) made within two years prior to the date of death. The partial withdrawals from units pertaining to regular/limited/single premium shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.



## Premium Redirection

On request of the policyholder, the Company will allow the policyholder to modify the Allocation Proportion of renewal premium (proportion applicable for allocation of future premiums to various Funds) under the policy. The previous Allocation Proportion will become ineffective and the amended Allocation Proportion will be applicable from the date of acceptance of such request by the Company and will apply for all purposes in future.

### Unit Switches

- i. At the request of the policyholder for unit switches from one fund to another, the Company will cancel Units of equal amount from the fund from which the Units are to be switched at the NAV of that fund and the amount will be used to create units in the fund in which the amount is to be switched at the NAV of that fund. The switching charge, if any, will then be deducted from the fund into which amount has been switched.
- ii. The unit switches will be free of charge.
- iii. The Unit switches will be allowed in only those funds, which are available for investments under this product.
- iv. The Unit switch request will be effected at the NAVs determined as per the unit encashment conditions.

### Systematic Transfer Plan (STP)

Systematic Transfer Plan (STP) is a plan, which allows the policyholder to enter the equity market not abruptly at once but slowly at different times and at different levels and to enter the debt market during the last 2 years before maturity. This has the effect of averaging out the risks associated with the equity market, thus reducing the overall risk to the policyholder. However, all investments through this option are still subject to investment risks, which shall continue to be borne by the policyholder.

The policyholder can opt for a Systematic Transfer Plan (STP), which have following features/ conditions:

- This option is available provided at least 10% of premium is allocated to Protector Fund-II.
- Systematic transfer plan facilitates switching of units from Protector Fund-II to Enhancer Fund- II during the policy term except during last two policy years. During last two policy years the fund is switched back to Protector Fund– II.
- Systematic Transfer Plan (STP) option shall be available on any policy anniversary during the term of the policy except last three policy years, by giving a written notice at least 30 days prior to the policy anniversary.
- The policyholder shall have the option to choose between a monthly or a weekly STP for switching in equity market, but switching to debt market in last 2 policy years before maturity, shall be monthly only.
- Under this option, the following proportion of units in the Protector Fund-II will be switched from the Protector Fund-II into the Enhancer Fund-II every month/week during the policy year(s) (except for the last two policy years) in which the STP option is being exercised:

**In case the policyholder has opted for a *monthly* STP, then:**

Month 1	1/12th of the units available at the end of Month 1
Month 2	1/11th of the units available at the end of Month 2
.....	.....
Month 6	1/7th of the units available at the end of Month 6
.....	.....
Month 11	1/2 of the units available at the end of Month 11
Month 12	Balance units available at the end of Month 12

In case the policyholder has opted for a **weekly STP**, then:

Week 1	1/52nd of the units available at the end of Week 1
Week 2	1/51st of the units available at the end of Week 2
.....	.....
Week 26	1/27th of the units available at the end of Week 26
.....	.....
Week 51	1/2 of the units available at the end of Week 51
Week 52	Balance units available at the end of Week 52

- During the last 2 years (i.e. last 24 months) before maturity, the following proportion of units in the Enhancer Fund-II will be switched from the Enhancer Fund-II into the Protector Fund-II:

Month 1	1/24th of the units available at the start of 24th month before maturity.
Month 2	1/23th of the units available at the start of 23th month before maturity.
.....	.....
Month 12	1/13th of the units available at the start of 12th month before maturity.
.....	.....
Month 23	1/2 of the units available at the start of 2nd month before maturity.
Month 24	Balance units available at the start of last month.

- This option is available to Policyholders with Yearly Premium Frequency Only
- All the 12/52 automatic switches in a policy year will be free of cost.
- Conditions regarding switch fee, minimum switch, and minimum fund after switch etc. for normal switching option shall not be applicable to switches made under Systematic Transfer Plan.
- The policyholder may stop the automatic switches with effect from the next policy anniversary by giving a written request at least 30 days before the start of the policy anniversary.
- The policyholder may restart for this plan by applying at least 30 days prior to the start of automatic switching from Enhancer Fund-II to Protector Fund-II, even if he had stopped this plan in past. This plan shall only start at the policy anniversary.
- No other switches into or from the Protector Fund-II is allowed during switching to Enhancer Fund-II, correspondingly no other switches into or from the Enhancer Fund-II is allowed during switching to Protector Fund-II.

## RetireSafe:

To ensure that short term market volatility does not affect the accumulated savings, Company has introduced RetireSafe strategy where the units in all the funds shall be systematically transferred to BOND-II Fund from all other existing funds, if any.

The transfer of the units shall be done in 12 quarterly tranches during the last 12 quarters before the maturity date.

No switching shall be allowed from the BOND-II fund to any other fund in the last 12 quarters of the Policy tenure.

In case STP is opted with annual mode of premium payment, RetireSafe shall be cancelled.

The policyholder has option to choose RetireSafe either at inception of the policy or at least 42 months before the date of Maturity.

Units present in fund other than BOND-II will be switched into the BOND-II in the beginning of every quarterly anniversary of policy, where the first switch will happen on 36 months before Maturity Date. Switches shall be done in the manner explained in below table:

Time Period	Units to be switched to Bond-II Fund
36th month from Maturity Date	1/12th of the units available in other than BOND-II fund at the beginning of period.
33rd month from Maturity Date	1/11th of the units available in other than BOND-II fund at the beginning of period.
.....	.....
18th Month from Maturity Date	1/6th of the units available in other than BOND-II fund at the beginning of period.
.....	.....
6th Month from Maturity Date	1/2 of the units available in other than BOND-II fund at the beginning of period.
3rd Month from Maturity Date	Balance units available at the beginning of period.

## Charges

### Premium Allocation Charge

NIL

### Policy Administration Charge (PAC)

Policy Administration Charge (PAC) will be made by monthly redemption of Units from the policy unit account and is applicable throughout the policy term.

Policy Year	Policy Admin Charge (per month)	
	Regular Premium Policy	Single Premium Policy
1-5	0.15% of Annualized Premium subject to max of Rs. 500 per month	Rs. 200 per month
6 onwards	0.35% of Annualized Premium subject to max of Rs. 500 per month	

Policy Administration Charge is applicable throughout the policy term.

Policy Administration Charge (PAC) will be made by monthly redemption of Units from the policy unit account.

### Fund Management Charge (FMC)

Fund Management Charge (FMC) of 1.35% p.a. will be applied on the below given funds while calculating respective NAVs on a daily basis.

Fund Name & SFIN	Risk Profile
Balanced Fund-II {ULIF01508/01/2010LIBALAN-II122}	Medium
Bond Fund-II {ULIF01608/01/2010LIFDEBT-II122}	Low
Enhancer Fund-II {ULIF01708/01/2010LIFENHN-II122}	High
Growth Fund-II {ULIF01808/01/2010LIGROWT-II122}	High
Infrastructure Fund {ULIF01908/01/2010LIFEINFRAF122}	High
Protector Fund-II {ULIF02108/01/2010LIPROTE-II122}	Low
PSU Fund {ULIF02208/01/2010LIFEPSUFND122}	High

## Discontinued Policy Fund Management Charge

0.50% per annum or as per the guidelines issued by IRDAI from time to time

## Mortality Charge for Basic Death Benefit

As per the table attached in Annexure I

## Signature GenX Option

The Mortality Charge will be applicable on Sum At Risk( SAR):

- Higher of sum assured or 105% of regular premium/paid minus fund value pertaining to limited/ regular premium plus
- Higher of Top-up sum assured or 105% of top-up premiums paid minus fund value pertaining to top-up premium

## Signature Millennial Option

The Mortality Charge will be applicable on Sum At Risk( SAR):

- Higher of sum assured or 105% of regular premium/paid Plus {Value of the Future Premiums}
- Higher of Top-up sum assured or 105% of top-up premiums paid

SAR is always greater than or equal to zero. For 'Signature GenX Option', the sum assured will get reduced by all the partial /systematic partial withdrawal(s) made during the two-year period immediately preceding the death of the life insured. The partial withdrawals from units pertaining to regular/limited premium shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.

Refer Annexure I mortality charge as per 1000 Sum At Risk.

Value of Future Premiums would be determined as follows:

Value of Future Premiums= Discount Factor r as per Annexure II x Sum of amount of Future Premiums

Mortality Charge will be made by monthly redemption of Units from the policy unit account.

## Sample Annual Mortality Charge per 1000 Sum at Risk

Age	25	35	45	55	65	75
Male Life	0.9077	1.172	2.5145	7.3252	15.5337	37.2655
Female Life	0.9126	1.0589	2.0904	6.0197	13.4209	30.8471

## Surrender (Complete Withdrawal)/Discontinuance Charge

For Regular Premium Policies:

Where the policy is discontinued during the policy year	Discontinuance Charges	
	Discontinuance Charges for the policies having Annualized Premium (AP) up to Rs. 50,000/-	Discontinuance Charges for the policies having Annualized Premium (AP) above Rs. 50,000/-
1	Lower of 20% * (AP or fund value) subject to a maximum of Rs. 3000	Lower of 6% of (AP or fund value) subject to a maximum of Rs.6,000
2	Lower of 15% * (AP or fund value) subject to a maximum of Rs. 2000	Lower of 4% of (AP or fund value) subject to a maximum of Rs.5,000
3	Lower of 10% * (AP or fund value) subject to a maximum of Rs. 1500	Lower of 3% of (AP or fund value) subject to a maximum of Rs.4,000
4	Lower of 5% * (AP or fund value) subject to a maximum of Rs. 1000	Lower of 2% of (AP or fund value) subject to a maximum of Rs.2,000
5 & Onwards	Nil	



For Single Premium Policies:

Where the policy is discontinued during the policy year	Discontinuance Charges	
	Maximum Discontinuance Charges for the policies having Single Premium up to Rs. 3,00,000/-	Discontinuance Charges for the policies having Single Premium (SP) above Rs. 3,00,000/-
1	Lower of 2% *(SP or FV) subject to a maximum of Rs. 3000/-	Lower of 1% of (SP or fund value) subject to a maximum of Rs. 6,000
2	Lower of 1.5% *(SP or FV) subject to a maximum of Rs. 2000/-	Lower of 0.70% of (SP or fund value) subject to a maximum of Rs. 5,000
3	Lower of 1% *(SP or FV) subject to a maximum of Rs.1500/-	Lower of 0.50% of (SP or fund value) subject to a maximum of Rs. 4,000
4	Lower of 0.5% *(SP or FV) subject to a maximum of Rs. 1000/-	Lower of 0.35% of (SP or fund value) subject to a maximum of Rs. 2,000
5 & Onwards	Nil	

There will be no discontinuance charge on fund value pertaining to Top-up premium, if any.

**Switching/Partial Withdrawal/Miscellaneous Charge:** Nil

## Exclusions

There are no exclusions other than Suicide claim provisions given below:

**Suicide Clause:** In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death.

Any charges other than fund management charges (FMC) and guarantee charges, if any, recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

The policy will terminate after the payment of the said Fund Value.

## Important notes

- Policy Vesting:** If the life insured is a minor at the date of commencement, then:
  - Premiums will be payable by the policyholder who can either be a parent or grandparent or legal guardian of the life insured. In case of death of the policyholder before the premium payment term is over, future premiums can be paid by the surviving parent/legal guardian of the life insured. If the life insured is a minor and in case future premiums are not paid, discontinuance provisions stated above will apply.
  - In case of death of the policyholder when the life insured is a minor, the policy shall vest in the surviving parent/legal guardian of the life insured upon submission of necessary application and supporting documents as required by the Company.
  - Policy shall automatically vest in the life insured on his/her completion of 18 years of age.
- Risk shall commence immediately from the date of commencement of the policy.
- Premiums paid will be used to allocate units, after adjusting for the allocation rate, in the various funds as chosen by the policyholder. Charges will be deducted from the unit account by way of redeeming appropriate number of units.
- Taxes including but not limited to Goods & Service Tax, Cesses as applicable shall also be levied as notified by the Government from time to time.
- Change in premium payment frequency: the policyholder can change the frequency of paying the premium on any policy anniversary
- NAV Calculations:** The NAV shall be calculated on a daily basis in accordance with IRDAI guidelines from time to time. As per the current IRDAI guidelines, NAV of the fund shall be computed as:

$\frac{\text{Market Value of investment held by the fund} + \text{Value of Current Assets} - (\text{Value of Current Liabilities \& Provisions, if any})}{\text{Number of Units existing on Valuation Date (before creation / redemption of Units)}}$
---

- 7) **Unit Encashment Conditions:** Transaction requests (including renewal premiums by way of local cheques, demand draft, switches etc) received before the cutoff time will be allocated the same day's NAV and the ones received after the cutoff time will be allocated next day's NAV. The cut off time will be as per IRDAI guidelines from time to time which is currently 3:00 p.m. For the premium received through outstation cheques, NAV of the clearance date or due date, whichever is later, will be applied.
- 8) **Provision for Loan:** There is no provision of loan under this policy from Aviva.
- 9) **Nomination and assignment:** Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time.
- 10) **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 Policy is solicited through Distance Marketing or in case of Electronic Policies).

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

- Voice Mode
- Short Messaging Service
- Electronic mode which includes e-mail, internet and interactive television (DTH)
- Physical mode which includes direct postal mail and newspaper & magazine inserts; and
- Solicitation through any means of communication other than in person. Policyholder shall be entitled to a refund of the fund value on the date of cancellation plus the un-allocated premium (allocation charges) plus any charge deducted by cancellation of units minus proportionate risk charges for the period on cover minus expenses incurred on medical examination, if any, and stamp duty charges.

Freelook facility is available on all options available under the product.

- 11) **Grace Period** for other than Single Premium Policies means the time granted by the insurer 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. The grace period for payment of the premium shall be fifteen days where the policyholder pays the premium on monthly basis and thirty days in all other cases.
- 12) **Disclosures:**
  - Aviva Life Insurance Company India Ltd. is only the name of the Insurance Company and AVIVA Signature Investment Plan is only the name of the individual unit linked non-participating life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
  - The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
  - Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document or the insurer.
- 13) **Risk factors:** Unit Linked life insurance products are different from traditional insurance products and are subject to risk factors.
  - The premium paid in Unit Linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market.
  - The Life Insured/Policyholder is responsible for his/her decisions.

- Unit Linked Funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved.
- Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured returns.

14) Aviva will not be liable to any claim until acceptance of risk and receipt of premium in full

## Section 41

In accordance with Section 41 of the Insurance Act, 1938, “No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees”.

## Section 45

Provisions of Section 45 of Insurance Act 1938, as amended from time to time, shall be applicable to the contract.

## About Aviva

Aviva Life Insurance Company India Limited is a joint venture between Dabur Invest Corp and Aviva International Holdings Limited, a UK based insurance group, whose association with India goes back to 1834. By choosing Aviva Life Insurance you benefit from the management experience of one of the world’s oldest Insurance Group, with a history dating back to 1696.

### **Queries and Complaints**

For additional information, queries or complaints,  
please contact us at the numbers given below:

1800 1037766 (Toll free for BSNL/MTNL users) or

0124-2709046 or SMS "Aviva" to 5676737

Website: [www.avivaindia.com](http://www.avivaindia.com)



### **Aviva Life Insurance Company India Ltd.**

(IRDA of India Reg. No. 122)

A Joint Venture between Dabur Invest Corp and Aviva International Holdings Limited

#### **Head Office:**

DLF Cyber Park.401-A.Block A.04th Floor.Phase-3, Udhog Vihar.Sector-20.Gurgaon-122016

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#### **Registered Office:**

2nd Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi-110 001

Corporate Identity Number (CIN): U66010DL2000PLC107880

#### **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS.**

IRDA of India clarifies to public that:

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Aviva Signature Investment Plan (UIN: 122L144V01) is a Unit Linked Non-Participating Individual Life Insurance Plan. Aviva Life Insurance Company India Ltd. is only the name of the Insurance Company and Aviva Signature Investment Plan is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit Linked Life insurance products are different from traditional insurance products and are subject to risk factors. Please know the associated risks and the applicable charges, from your sales representative or the intermediary or policy document issued by the insurance company. The premium paid in Unit-Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured/policyholder is responsible for his/her decisions. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-Linked Funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. The premiums and funds are subject to certain charges related to the fund or to the premium paid. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed/assured returns. Trade logo displayed above belongs to Aviva Brands Limited and is used by Aviva Life Insurance Company India Limited under License. Aviva Life Insurance Company India Limited. IRDA of India No. 122. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits are as per existing tax laws which are subject to change. Registered Office Address-2nd floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi - 110001. Telephone number.: 0124-2709000, E-mail: [customerservices@avivaindia.com](mailto:customerservices@avivaindia.com), Helpline number: 1800-180-22-66/1800-103-77-66, Website: [www.avivaindia.com](http://www.avivaindia.com), CIN:U66010DL2000PLC107880. AN Nov 19/22



## Annexure 1

### Aviva Signature Investment Plan Annual Mortality Charge per 1000 Sum at Risk

Age	Male Life	Female Life	Age	Male Life	Female Life
2*	0.8921	0.8921	39	1.5210	1.3241
3	0.4583	0.8921	40	1.6380	1.4167
4	0.2642	0.8921	41	1.7696	1.5210
5	0.1804	0.4583	42	1.9198	1.6380
6	0.1482	0.2642	43	2.0904	1.7696
7	0.1453	0.1804	44	2.2864	1.9198
8	0.1628	0.1482	45	2.5145	2.0904
9	0.2009	0.1453	46	2.7797	2.2864
10	0.2584	0.1628	47	3.0888	2.5145
11	0.3325	0.2009	48	3.4476	2.7797
12	0.4183	0.2584	49	3.8591	3.0888
13	0.5090	0.3325	50	4.3251	3.4476
14	0.5987	0.4183	51	4.8448	3.8591
15	0.6806	0.5090	52	5.4113	4.3251
16	0.7508	0.5987	53	6.0197	4.8448
17	0.8083	0.6806	54	6.6602	5.4113
18	0.8522	0.7508	55	7.3252	6.0197
19	0.8824	0.8083	56	8.0067	6.6602
20	0.9009	0.8522	57	8.7019	7.3252
21	0.9107	0.8824	58	9.4097	8.0067
22	0.9136	0.9009	59	10.1332	8.7019
23	0.9126	0.9107	60	10.8830	9.4097
24	0.9097	0.9136	61	11.6698	10.1332
25	0.9077	0.9126	62	12.5102	10.8830
26	0.9077	0.9097	63	13.4209	11.6698
27	0.9107	0.9077	64	14.4222	12.5102
28	0.9185	0.9077	65	15.5337	13.4209
29	0.9321	0.9107	66	16.7759	14.4222
30	0.9526	0.9185	67	18.1691	15.5337
31	0.9799	0.9321	68	19.7340	16.7759
32	1.0160	0.9526	69	21.4890	18.1691
33	1.0589	0.9799	70	23.4566	19.7340
34	1.1115	1.0160	71	25.6562	21.4890
35	1.1720	1.0589	72	28.1112	23.4566
36	1.2431	1.1115	73	30.8471	25.6562
37	1.3241	1.1720	74	33.8881	28.1112
38	1.4167	1.2431	75	37.2655	30.8471
			76	41.0095	33.8881
			77	45.1581	37.2655
			78	49.7484	41.0095
			79	54.8252	45.1581
			80	60.4354	49.7484

\*Same rate shall be applicable for age 0 and 1. Ages given above are age last birthday.

The above charges are exclusive of Goods and Service tax.

## Annexure 2

**Aviva Signature Investment Plan: Signature Millennial Option: Regular Premium: Sum at Risk Factors**

Number of Yly Outstanding Premiums	Sum at Risk Factors- Annual Mode	Number of Hly Outstanding Premiums	Sum at Risk Factors- Hly Mode	Number of Hly Outstanding Premiums	Sum at Risk Factors- Hly Mode	Number of Qly Outstanding Premiums	Sum at Risk Factors- Qly Mode	Number of Qly Outstanding Premiums	Sum at Risk Factors- Qly Mode	Number of Qly Outstanding Premiums	Sum at Risk Factors- Qly Mode	Number of Qly Outstanding Premiums	Sum at Risk Factors- Qly Mode
43	14.86	87	29.31	44	23.73	175	58.2	132	54.59	89	47.31	46	32.61
42	14.8	86	29.25	43	23.48	174	58.14	131	54.47	88	47.07	45	32.13
41	14.73	85	29.18	42	23.23	173	58.08	130	54.35	87	46.83	44	31.64
40	14.66	84	29.12	41	22.96	172	58.02	129	54.23	86	46.58	43	31.15
39	14.58	83	29.05	40	22.69	171	57.96	128	54.1	85	46.33	42	30.64
38	14.49	82	28.98	39	22.41	170	57.89	127	53.98	84	46.08	41	30.13
37	14.4	81	28.91	38	22.13	169	57.83	126	53.85	83	45.82	40	29.61
36	14.31	80	28.84	37	21.83	168	57.77	125	53.72	82	45.56	39	29.08
35	14.21	79	28.76	36	21.52	167	57.7	124	53.59	81	45.29	38	28.54
34	14.1	78	28.69	35	21.2	166	57.63	123	53.45	80	45.02	37	28
33	13.98	77	28.6	34	20.87	165	57.57	122	53.32	79	44.74	36	27.44
32	13.86	76	28.52	33	20.53	164	57.5	121	53.18	78	44.47	35	26.88
31	13.73	75	28.43	32	20.18	163	57.43	120	53.04	77	44.18	34	26.3
30	13.59	74	28.35	31	19.81	162	57.36	119	52.9	76	43.89	33	25.72
29	13.44	73	28.25	30	19.44	161	57.28	118	52.75	75	43.6	32	25.13
28	13.28	72	28.16	29	19.05	160	57.21	117	52.6	74	43.3	31	24.52
27	13.1	71	28.06	28	18.65	159	57.14	116	52.45	73	43	30	23.91
26	12.92	70	27.96	27	18.24	158	57.06	115	52.3	72	42.69	29	23.29
25	12.73	69	27.85	26	17.81	157	56.98	114	52.14	71	42.37	28	22.66
24	12.52	68	27.74	25	17.37	156	56.91	113	51.99	70	42.05	27	22.01
23	12.29	67	27.63	24	16.91	155	56.83	112	51.82	69	41.73	26	21.36
22	12.06	66	27.52	23	16.44	154	56.75	111	51.66	68	41.4	25	20.69
21	11.8	65	27.4	22	15.95	153	56.66	110	51.5	67	41.07	24	20.02
20	11.53	64	27.27	21	15.45	152	56.58	109	51.33	66	40.73	23	19.33
19	11.24	63	27.15	20	14.93	151	56.49	108	51.16	65	40.38	22	18.63
18	10.93	62	27.01	19	14.39	150	56.41	107	50.98	64	40.03	21	17.92
17	10.61	61	26.88	18	13.83	149	56.32	106	50.8	63	39.67	20	17.2
16	10.25	60	26.74	17	13.26	148	56.23	105	50.62	62	39.31	19	16.47
15	9.88	59	26.59	16	12.67	147	56.14	104	50.44	61	38.94	18	15.72
14	9.48	58	26.44	15	12.05	146	56.05	103	50.26	60	38.56	17	14.97
13	9.05	57	26.28	14	11.42	145	55.95	102	50.07	59	38.18	16	14.2
12	8.59	56	26.12	13	10.77	144	55.86	101	49.87	58	37.79	15	13.41
11	8.11	55	25.96	12	10.09	143	55.76	100	49.68	57	37.4	14	12.62
10	7.59	54	25.79	11	9.39	142	55.66	99	49.48	56	37	13	11.81
9	7.03	53	25.61	10	8.67	141	55.56	98	49.28	55	36.59	12	10.99
8	6.44	52	25.43	9	7.93	140	55.46	97	49.07	54	36.18	11	10.15
7	5.8	51	25.24	8	7.16	139	55.36	96	48.86	53	35.76	10	9.3
6	5.13	50	25.04	7	6.36	138	55.25	95	48.65	52	35.33	9	8.44
5	4.41	49	24.84	6	5.54	137	55.15	94	48.44	51	34.89	8	7.56
4	3.64	48	24.63	5	4.69	136	55.04	93	48.22	50	34.45	7	6.67
3	2.81	47	24.42	4	3.81	135	54.93	92	48	49	34	6	5.76
2	1.94	46	24.19	3	2.9	134	54.82	91	47.77	48	33.55	5	4.84
1	1	45	23.96	2	1.97	133	54.7	90	47.54	47	33.08	4	3.9
				1	1							3	2.95
												2	1.98
												1	1

Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode
527	173.75	484	171	441	167.51	398	163.1	355	157.54	312	150.5	269	141.61
526	173.7	483	170.92	440	167.42	397	162.99	354	157.39	311	150.32	268	141.38
525	173.64	482	170.85	439	167.33	396	162.87	353	157.25	310	150.13	267	141.15
524	173.58	481	170.78	438	167.23	395	162.76	352	157.1	309	149.95	266	140.91
523	173.52	480	170.7	437	167.14	394	162.64	351	156.95	308	149.76	265	140.68
522	173.47	479	170.63	436	167.05	393	162.52	350	156.8	307	149.57	264	140.44
521	173.41	478	170.56	435	166.96	392	162.4	349	156.65	306	149.38	263	140.2
520	173.35	477	170.48	434	166.86	391	162.28	348	156.5	305	149.19	262	139.96
519	173.29	476	170.41	433	166.77	390	162.17	347	156.35	304	149	261	139.72
518	173.23	475	170.33	432	166.67	389	162.04	346	156.2	303	148.81	260	139.47
517	173.17	474	170.26	431	166.58	388	161.92	345	156.05	302	148.62	259	139.23
516	173.11	473	170.18	430	166.48	387	161.8	344	155.89	301	148.42	258	138.98
515	173.05	472	170.1	429	166.38	386	161.68	343	155.74	300	148.23	257	138.74
514	172.99	471	170.03	428	166.28	385	161.56	342	155.58	299	148.03	256	138.49
513	172.93	470	169.95	427	166.19	384	161.43	341	155.43	298	147.83	255	138.24
512	172.86	469	169.87	426	166.09	383	161.31	340	155.27	297	147.64	254	137.99
511	172.8	468	169.79	425	165.99	382	161.18	339	155.11	296	147.44	253	137.74
510	172.74	467	169.71	424	165.89	381	161.06	338	154.95	295	147.23	252	137.48
509	172.68	466	169.63	423	165.79	380	160.93	337	154.79	294	147.03	251	137.23
508	172.61	465	169.56	422	165.69	379	160.8	336	154.63	293	146.83	250	136.97
507	172.55	464	169.48	421	165.59	378	160.68	335	154.47	292	146.63	249	136.71
506	172.49	463	169.39	420	165.49	377	160.55	334	154.31	291	146.42	248	136.45
505	172.42	462	169.31	419	165.38	376	160.42	333	154.14	290	146.21	247	136.19
504	172.36	461	169.23	418	165.28	375	160.29	332	153.98	289	146.01	246	135.93
503	172.29	460	169.15	417	165.18	374	160.16	331	153.82	288	145.8	245	135.67
502	172.23	459	169.07	416	165.07	373	160.03	330	153.65	287	145.59	244	135.4
501	172.16	458	168.99	415	164.97	372	159.9	329	153.48	286	145.38	243	135.14
500	172.1	457	168.9	414	164.87	371	159.76	328	153.31	285	145.17	242	134.87
499	172.03	456	168.82	413	164.76	370	159.63	327	153.15	284	144.95	241	134.6
498	171.97	455	168.74	412	164.65	369	159.5	326	152.98	283	144.74	240	134.33
497	171.9	454	168.65	411	164.55	368	159.36	325	152.81	282	144.52	239	134.06
496	171.83	453	168.57	410	164.44	367	159.22	324	152.63	281	144.31	238	133.78
495	171.76	452	168.48	409	164.33	366	159.09	323	152.46	280	144.09	237	133.51
494	171.7	451	168.39	408	164.22	365	158.95	322	152.29	279	143.87	236	133.23
493	171.63	450	168.31	407	164.11	364	158.81	321	152.11	278	143.65	235	132.95
492	171.56	449	168.22	406	164	363	158.67	320	151.94	277	143.43	234	132.67
491	171.49	448	168.13	405	163.89	362	158.54	319	151.76	276	143.21	233	132.39
490	171.42	447	168.05	404	163.78	361	158.4	318	151.59	275	142.98	232	132.11
489	171.35	446	167.96	403	163.67	360	158.25	317	151.41	274	142.76	231	131.82
488	171.28	445	167.87	402	163.56	359	158.11	316	151.23	273	142.53	230	131.54
487	171.21	444	167.78	401	163.45	358	157.97	315	151.05	272	142.3	229	131.25
486	171.14	443	167.69	400	163.33	357	157.83	314	150.87	271	142.07	228	130.96
485	171.07	442	167.6	399	163.22	356	157.68	313	150.69	270	141.84	227	130.67

Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode	Number of Mly Outstanding Premiums	Sum at Risk Factors- Mly Mode
226	130.38	183	116.18	140	98.24	97	75.57	54	46.91	11	10.71
225	130.08	182	115.81	139	97.77	96	74.97	53	46.17	10	9.76
224	129.79	181	115.44	138	97.3	95	74.38	52	45.41	9	8.81
223	129.49	180	115.06	137	96.82	94	73.78	51	44.65	8	7.85
222	129.19	179	114.68	136	96.35	93	73.18	50	43.89	7	6.89
221	128.89	178	114.3	135	95.87	92	72.57	49	43.13	6	5.92
220	128.59	177	113.92	134	95.39	91	71.96	48	42.36	5	4.95
219	128.29	176	113.54	133	94.9	90	71.35	47	41.58	4	3.97
218	127.98	175	113.15	132	94.41	89	70.73	46	40.8	3	2.98
217	127.68	174	112.77	131	93.92	88	70.11	45	40.02	2	1.99
216	127.37	173	112.38	130	93.43	87	69.49	44	39.23	1	1
215	127.06	172	111.98	129	92.94	86	68.86	43	38.44		
214	126.74	171	111.59	128	92.44	85	68.23	42	37.65		
213	126.43	170	111.19	127	91.94	84	67.6	41	36.85		
212	126.12	169	110.79	126	91.43	83	66.96	40	36.04		
211	125.8	168	110.39	125	90.93	82	66.32	39	35.23		
210	125.48	167	109.99	124	90.42	81	65.68	38	34.42		
209	125.16	166	109.59	123	89.9	80	65.03	37	33.6		
208	124.84	165	109.18	122	89.39	79	64.38	36	32.78		
207	124.51	164	108.77	121	88.87	78	63.73	35	31.95		
206	124.19	163	108.36	120	88.35	77	63.07	34	31.12		
205	123.86	162	107.94	119	87.83	76	62.41	33	30.29		
204	123.53	161	107.53	118	87.3	75	61.75	32	29.45		
203	123.2	160	107.11	117	86.77	74	61.08	31	28.6		
202	122.87	159	106.69	116	86.24	73	60.4	30	27.75		
201	122.53	158	106.26	115	85.71	72	59.73	29	26.9		
200	122.19	157	105.84	114	85.17	71	59.05	28	26.04		
199	121.86	156	105.41	113	84.63	70	58.37	27	25.18		
198	121.52	155	104.98	112	84.09	69	57.68	26	24.31		
197	121.17	154	104.55	111	83.54	68	56.99	25	23.44		
196	120.83	153	104.11	110	82.99	67	56.29	24	22.56		
195	120.48	152	103.68	109	82.44	66	55.6	23	21.68		
194	120.14	151	103.24	108	81.88	65	54.89	22	20.79		
193	119.79	150	102.79	107	81.32	64	54.19	21	19.9		
192	119.43	149	102.35	106	80.76	63	53.48	20	19		
191	119.08	148	101.9	105	80.2	62	52.77	19	18.1		
190	118.72	147	101.45	104	79.63	61	52.05	18	17.19		
189	118.37	146	101	103	79.06	60	51.33	17	16.28		
188	118.01	145	100.55	102	78.48	59	50.6	16	15.36		
187	117.65	144	100.09	101	77.91	58	49.87	15	14.44		
186	117.28	143	99.63	100	77.33	57	49.14	14	13.52		
185	116.92	142	99.17	99	76.74	56	48.4	13	12.58		
184	116.55	141	98.71	98	76.16	55	47.66	12	11.65		