

Charges under the Plan

1. Premium allocation charges:

The allocation charge of premium is as per rates given as under:

Under Single Premium 6%
Under Regular Premium

Year	Term 9-13	Term 14-16	Term 17-20
Year 1	23%	26%	30%
Year 2	3%	6%	7%
Year 3	3%	6%	7%
Year 4+	2%	2%	3%

For Top-up Premium 2%

- Administration fee** - Administration Fee of Rs.30/- per month increased by 5% per annum compounding on every policy anniversary will be deducted by canceling appropriate number of Units at the beginning of the month at the prevailing unit value. Administration fee may be increased at the discretion of the Company subject to maximum of Rs.100/- per month depending on the experience of the Company and subject to approval of IRDA.
- Fund management charge** - There will be a charge, as mentioned in the chart below, which will accrue and will be charged to the fund on a daily basis from the Policyholder's Unit Account towards Fund management expenses. Thus, the value of the Units in the Fund would be calculated after taking into account the Fund Management Charge.

Fund	Secured	Balanced	Smart	Growth	Prima
Fund Management Charge	0.65% p.a. of the Fund Value subject to maximum of 0.90% p.a. depending on the experience and subject to approval of IRDA.	0.75% p.a. of the Fund Value subject to maximum of 1.00% p.a. depending on the experience and subject to approval of IRDA.	1% p.a. of the Fund Value subject to maximum of 1.25% p.a. depending on the experience and subject to approval of IRDA.	1% p.a. of the Fund Value subject to maximum of 1.25% p.a. depending on the experience and subject to approval of IRDA.	1% p.a. of the Fund Value subject to maximum of 1.25% p.a. depending on the experience and subject to approval of IRDA.

- Mortality charge** - The risk premium i.e. mortality charge is recovered by cancellation of appropriate number of units on monthly basis at the beginning of the each month and depend on the amount of sum assured. The annual mortality charges are as per the table below: (per unit of Sum at Risk for life cover)

Age	Mortality charge	Age	Mortality charge	Age	Mortality charge
14	0.000784	33	0.001371	52	0.007087
15	0.000847	34	0.001439	53	0.007828
16	0.000905	35	0.001526	54	0.008623
17	0.00096	36	0.001630	55	0.009472
18	0.001011	37	0.001752	56	0.010376
19	0.001057	38	0.001893	57	0.011323
20	0.001099	39	0.002052	58	0.012128
21	0.001136	40	0.002258	59	0.013146
22	0.001169	41	0.002472	60	0.014380
23	0.001199	42	0.002660	61	0.015830
24	0.001224	43	0.002862	62	0.017494
25	0.001245	44	0.003115	63	0.019373
26	0.001262	45	0.003421	64	0.021468
27	0.001275	46	0.003782	65	0.023777
28	0.001283	47	0.004198	66	0.024996
29	0.001287	48	0.004667	67	0.028179
30	0.001287	49	0.005191	68	0.031705
31	0.001288	50	0.005768	69	0.035609
32	0.001321	51	0.006401	70	0.039923

Benefits payable during minority of the Life Assured

- If a claim arises during the minority of the Life Assured the payments are made to the Proposer of the policy and in his absence to the estate of the Proposer.
- On the life assured becoming major i.e. 18 yrs old, the policy automatically vests in him.

Additional benefits - Rider

Accident Benefit & Accidental Total & Permanent Disability Benefit Rider (UIN - 127A004V01)

The rider is available if the life assured is major i.e. has attained age of 18 years and is up to 55 years nearer birthday on the date of commencement /policy anniversary. Minimum Sum Assured available under the rider is Rs.50,000 and maximum Sum Assured available is the

basic policy sum assured or Rs. 20,00,000 including cover under all previous policies of the Company, whichever is lower. The benefit ceases on the policy anniversary on which the age of the life assured is 65 years nearer birthday or the maturity of the base policy whichever is earlier.

Rider is not allowed under Single Premium mode.

Premium payable for the rider is Re.0.85 per thousand Sum Assured.

If the life assured meets with an accident before the policy anniversary on which his age nearer birthday is 65 years and policy is in force and death is caused within 180 days of any bodily injury sustained directly and solely from an accident caused by outward, violent and visible mean solely, directly and independently of all other causes of death, an additional amount equal to the rider cover is payable up to a maximum of Rs 20, 00,000/-and if the life assured is totally and permanently disabled, 10% of the rider sum assured is payable every year for five years, followed by the balance 50% of the rider cover at the end of five years. If the base policy matures within the period of five years as aforesaid or death occurs meanwhile, outstanding installments will be paid in a lump sum. On admission of disability claim the premium for disability benefit shall cease. Once the claim for ATPD is settled and paid, the rider benefit is terminated and the base policy continues.

Total and Permanently Disability referred to hereinabove shall mean and include disability which arises out of accident as aforesaid and is of a nature which renders the life assured totally and permanently unable to earn any income from the date of accident onwards from any work, occupation or profession (independent of qualifications, training and experience) and results into his/her

- Inability to use both hands at or above the wrist or
- Both feet at or above the ankle or
- One hand at or above the wrist and one foot at or above the ankle or
- Total and irrecoverable loss of the entire eyesight of both eyes.

Exclusions

The Company shall not be liable to pay any benefit under this Rider as stated above if the disability or the death of the life assured is caused either directly or indirectly, voluntarily or involuntarily by:

- attempted suicide or self inflicted injuries, while sane or insane, or whilst the life assured was under the influence of any narcotic substance or drug or intoxicating liquor; or
- engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger -carrying commercial aircraft (being a multi-engined air craft) operating on a regular scheduled route; or
- the life assured committing any breach of law; or
- engaging in hazardous sports/pastimes e.g. taking part in (or practicing for) boxing caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport; or
- war whether declared or not or civil commotion; or
- any pre-existing condition

Tax benefits

- Premiums paid under the policy are eligible for Income tax benefits under 80C of the Income Tax Act, 1961.
- The maturity proceeds as also death benefit under the policy are not taxed as income of the policyholder or beneficiary under section 10(10D) of the Income tax Act, 1961. Section 10(10D) may not apply if the premium including Top up amount exceeds 20% of the Sum Assured in anyone year during the term of the policy.

* These benefits shall be subject to modification as per prevailing statutory provisions from time to time.

Benefit Illustration:

The benefits under a Regular Premium policy Age 35 years, Term 15 years, Premium Rs.15, 000 and Sum Assured Rs.75,000 are illustrated below:

Year	Age	Annual Premium	Sum Assured	*Fund Value		**Death Benefit		***Surrender Benefit	
				6%	10%	6%	10%	6%	10%
1	35	15000	75000	10678	11091	85678	86091	-	-
2	36	15000	75000	25313	26727	100313	101727	-	-
3	37	15000	75000	40625	43706	115625	118706	38594	41521
4	38	15000	75000	57336	62863	132336	137863	54469	59719
5	39	15000	75000	74818	83666	149818	158666	74818	83666
6	40	15000	75000	93104	106255	168104	181255	93104	106255
7	41	15000	75000	112230	130786	187230	205786	112230	130786
8	42	15000	75000	132238	157429	207238	232429	132238	157429
9	43	15000	75000	153168	186388	228168	261388	153168	186388
10	44	15000	75000	175058	217800	250058	292800	175058	217800
11	45	15000	75000	197950	251936	272950	326936	197950	251936
12	46	15000	75000	221885	289009	296885	364009	221885	289009
13	47	15000	75000	246908	329269	321908	404269	246908	329269
14	48	15000	75000	273964	372992	348064	447992	273964	372992
15	49	15000	75000	306411	428884	375403	495475	300403	420475

* The Fund Values given above are indicative. Actual Fund Value will depend on the actual performance of the fund.

** On death sum assured alongwith Fund Value is payable.

*** The Surrender Value benefit depends on the actual performance of the fund and is not guaranteed.

Statutory Warning

Some benefits are guaranteed and some benefits are variable with returns based on future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns, then the illustration on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

Exclusions

Suicide Clause: Insurance cover under the policy shall be void and nothing shall be payable except to the extent of a third party bonafide interest acquired in the policy for the valuable consideration, notice of which has been given at least one month prior to the date of death, in case life assured commits suicide (whether sane or insane at the time) at any time on or after the date on which the risk under the policy has commenced but before the expiry of one year from the date of this policy. However, the value of units allocated under the policy shall be payable to the nominee/legal representative.

Statutory warning

(1) As per Section 41 of the Insurance Act, 1938 (4 of 1938):- "No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 prospectus or tables of the insurer."

(2) If any person fails to comply with sub regulation (1) above, he shall be liable to payment of a fine which may extend to Rupees five hundred.

Section 45 of Insurance Act, 1938: No policy of life insurance shall, after the expiry of two years from the date on which it was effected, be called in question by the insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or it suppressed facts which it was material to disclose.

Free-look period

Policyholder is entitled to review the terms and conditions of the policy within a period of fifteen days from the date of receipt of the policy bond and in case of any disagreement with the terms and conditions, the policyholder shall have option to return the policy bond stating the reasons for disagreement. In such a case the policyholder shall be entitled to refund of non allocated premiums and Fund Value after deduction of proportionate risk premium, expenses incurred towards medical examination and stamp duty charges.

Risk Factor & Warning:

- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the 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 fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- Sahara India Life Insurance Company Limited is the only the name of the Insurance Company and Sahara Samanvay 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.

Contact Us

Our Toll free number - 1800-180-9000 (BSNL/MTNL)

Local Corporate Offices and their telephone numbers are as under:

Agra-9411876485, Ahmedabad-9998020310, Ajmer-9839750651, Allahabad-9829018573, Ballia-9936537427, Bangalore-9845234738, Bareilly-9412485488, Baroda-9998020301, Bokaro-9470332604, Bhagalpur-9386741020 Bhopal-9302115594, Bhubaneswar-9861048534, Chandigarh-9216322898, Chennai-9940098809, Dehradun-9368228050, Delhi-9711311363, Deoria-9415213748, Darbhanga-9304159252, Faizabad-9935169130, Faridabad-9899805972, Gorakhpur-9336410556, Guwahati-9435549347, Hazaribagh-9431102765, Hyderabad-9885279596, Indore-9302780283, Jabalpur- 9303327343, Jaipur - 9414079454, Jamshepur - 9431133892, Jodhpur-9829687827, Kanpur-9415075151, Kolkata-9831692615, Kota-9460981763, Lucknow-9415719886, Ludhiana-9988373652, Mumbai-9324702769, Muzaffarpur-9831822774, Nalanda-9431023510, Patna-9334112902, Raipur-9893650799, Ranchi-9955328893, Samastipur-9430586304, Silliguri-9233472893, Siwan-9334417334, Sultanpur-9794490235, Udaipur - 9828124252, Varanasi - 9838128327, Vishakhapatnam-9848565786.

Insurance is the subject matter of solicitation

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SAHARA INDIA
SAMANVAY
Life Insurance
Chiranjivi Bhava

(A Unit Linked Plan) | UIN- 127L020V01

Sahara India Life Insurance Company Limited

IRDA No. : 127



SAHARA SAMANVAY

UIN : 127L020V01
(A Unit Linked Plan)

In this policy, the investment risk in investment portfolio is borne by the policyholder

Sahara India Pariwar

Sahara India Pariwar's success story began in 1978. Starting on a modest scale with a capital of only Rs. 2000 (USD 43), the company has traversed a long way to become a frontrunner in Indian entrepreneurship. Today Sahara India Pariwar is a major entity on the corporate scene having an asset base of approximately Rs. 56,000 crores to date (USD 12 billion) and diversified business interests in: Finance, Infrastructure & Housing, Media & Entertainment, Consumer Products, Manufacturing, Services & Trading.

The Company

It was in the year 2004 that the Sahara India Pariwar entered the Life Insurance industry with the first wholly Indian "Sahara India Life Insurance Company Ltd" in the Private Sector. The main objective of the Company is to reach out across the country to all segments of society not only to the privileged and urban based but to those belonging to the middle class and living in the rural areas as well.

The Plan

The financial markets in the country today are at a very exciting stage with the Indian Economy poised to grow rapidly in the next several years. We felt that our policyholders must be part of this excitement and derive direct benefit from the great potential provided by these markets.

This Unit linked plan is a unique blend of risk coverage. All the objectives of buying a life insurance plan are taken care of with a potential of earning higher returns over the term of the policy. The unit linked plan enhances the value of the savings over a period of time and offers choices to the customers to choose the investment plan according to their risk profile and investment horizon at various points during the life of the policy.

Plan Details :

Minimum Issue Age	14 Years(Nearer birthday)
Maximum Issue Age	55 Years (Nearer birthday)
Policy Term	9-20 Years
Premium Paying Term	Same as policy term except Single Premium Plan
Maximum Age at Maturity	70 Years

	Single Premium	Regular Premium
Minimum Premium	Rs.50,000	Rs.15,000 under yearly mode for term 9-13 yrs Rs.12,000 under yearly mode for term 14-20 yrs Rs.7,500 under half-yearly mode for term 9-13 yrs Rs.6,000 under half-yearly mode for term 14-20 yrs. Rs.1,250 under monthly mode for term 9-13 yrs Rs.1,000 under monthly mode for term 14-20 yrs.
Sum Assured (Years)	Term Range	Sum Assured
9	125% of single premium	Sum assured = 5 times of annualized premium
10 to 20	110% of single premium	

Fund Options

The fund options available under this plan and the asset allocation limits under each fund are as follows:

Fund Investment Option	Shares (Equity)	Debt	Cash	Risk Profile
Secured Fund	Nil	Min 80%	Max 20%	Low
Balanced Fund	Max 40%	Min 40%	Max 20%	Medium
Smart Fund	Min 40%	Min 20%	Max 40%	High
Growth Fund	Min 80%	Max 20%	Max 20%	High
Prima Fund	Min 85%	Max 15%	Max 15%	High

Options could be exercised as under:

Single Premium	Any one fund at inception
Regular Premium	Initial Premium - Choice of any one fund Subsequent Premiums - Units will be allocated to the existing fund at that time
Top-up Premium	Units will be allocated to the existing fund at that time

Investment Objective:

Secured Fund: The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities.

Balanced Fund: The investment objective is to provide risk-adjusted returns for long term capital appreciation by availing opportunities in debt and equity markets providing a good balance between risk and return.

Smart Fund: The investment objective is to provide superior risk-adjusted returns for long term capital appreciation by availing opportunities in debt and equity markets providing a good balance between risk and return.

Growth Fund: The primary investment objective of the scheme is to achieve long-term growth of capital by investing in equity and equity related securities through a research-based investment approach.

Prima Fund: To provide long term capital appreciation by actively managing a well diversified equity portfolio of fundamentally strong blue chip and large cap companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments.

Instruments used under various asset classes:

- Equity:** Investments in Indian equity and equity related instruments in sound companies with a large-cap bias and building a portfolio having a diversified allocation across sectors based on research and analysis of the same.
- Debt:** Debt Instruments would include government securities, State Development Loans, Oil Bonds, PSU bonds and Corporate Bonds, Certificate of Deposit, Commercial Paper & Non-Convertible Debentures with good ratings. The Duration of the instruments would vary from time to time depending upon the requirements.
- Cash:** The Cash component will comprise of all the Money Market Instruments like Treasury Bills, Term Deposits, Mutual Fund liquid Schemes and cash in bank

Benchmark Construction of Investment:

- CRISIL, STBOND INDEX - Debt.
- S&PCNX NIFTY - Equity

Switching Option - The policy holder has the option of switching his investments from one fund to another of his choice at any time during the life of the policy. Two free switches are allowed every policy year. Additional switches are allowed subject to a charge at the rate of Rs 100/- per switch. The switching charges would be recovered by cancellation of units. Switching is also allowed during cover continuance period.

Top-ups

Top-ups may be paid under the plan. The allocable amount of top-up premium will be credited to the existing fund.

The maximum top-up amount that can be paid is 25% of total premiums paid under the base plan provided all due premiums are paid upto that date. Minimum Top-up Premium is Rs 2500 subject to the total top up amount paid including earlier payments not exceeding 25% of total premiums paid till date. There is a lock-in-period of three years for each Top-up premium from the date of payment of that Top-up premium. However, this lock-in condition will not apply for Top-up premiums paid in the last 3 years before the maturity date.

Benefits under the policy

On maturity

Under Single Premium - Fund value if policy term is up to 10 years and fund value plus Additional Payment of 2% of Fund Value if policy term is greater than 10 years.

Under Regular Premium - Fund value if policy term is up to 10 years and fund value plus Additional Payment of 2% of Fund Value if policy term is greater than 10 years and all due premiums under the policy are paid at the time of maturity.

On Death

Under Single Premium - Sum Assured plus Fund Value on the date of receipt of intimation in writing in an office of the Company.

Under Regular Premium -

- If all due premiums are paid i.e. policy is in-force.
Sum Assured plus Fund Value on the date of receipt of intimation in writing in an office of the Company;
- If all due premiums are not paid but the period from the date of first unpaid premium to the date of death is less than two years (revival period):
 - If at least 3 years premiums have been paid-
Sum Assured plus Fund Value on the date of receipt of intimation in writing in an office of the Company .

(b) If premium for less than 3 years have been paid - Fund Value on the date of receipt of intimation in writing in an office of the Company.

iii) If all due premiums are not paid and the period elapsed from the date of first unpaid premium to the date of death is more than two years:

a) If the policyholder had opted for continuation of the risk - Sum Assured plus Fund Value on the date of receipt of intimation in writing in an office of the Company.

b) If the policyholder had not opted for continuation of the risk, the surrender value, as per rules will be payable.

• Surrender Value

Single Premium

Duration	Surrender benefit
After three years but less than four years from commencement	95% of Fund Value
After four years from commencement	100% of Fund Value

Regular Premium

The policy would acquire surrender value if at least one full year premium is paid. However, surrender value would be payable after only at least three years from the commencement of the policy.

Duration	Surrender benefit
If premiums are paid for less than one year	NIL
If premiums are paid for one year but less than two years	50% of Fund Value
If premiums are paid for two years but less than three years	85% of Fund Value
If premiums are paid for three years but less than five years	95% of Fund Value
If premiums are paid for five years or more	100% of Fund Value

In case policy is surrendered after completion of 5 policy years, no penalty will be levied irrespective of the number of premiums paid and Fund Value, if any, will be paid.

• Partial Withdrawal is allowed subject to the following conditions:

- Partial Withdrawal is allowed after three years from the date of commencement provided all due premiums are paid and the life assured has attained majority i.e. on or after attainment of age of 18 years.
 - Partial withdrawals from units created out of top ups except top up premiums paid during the last three policy years cannot be made during first three years from the respective date of top up payment.
 - Maximum partial withdrawal is 50% of fund value including top up fund subject to the condition that minimum balance in the fund after partial withdrawal should be 150% of annualized premium under regular premium policy & Rs 50,000 under Single Premium policy.
 - Minimum partial withdrawal amount is Rs. 2,500.
 - Minimum period elapsed between two partial withdrawals should be one year.
 - The policy should be in-force for full sum assured.
 - There is no charge for partial withdrawal.
- Loan:** Loan is not allowed under the plan.
 - Modes available for premium payment**
 - Single Premium, Yearly, Half-Yearly and Monthly (direct debit and group billing only).
 - Short premiums shall not be accepted. If the premium is received in advance, the same shall be kept in deposit without benefit till adjusted.

• Grace period for non-forfeiture provisions

Grace period of 30 days irrespective of any calendar month will be allowed for payment of yearly and half yearly premiums and 15 days in monthly mode of premiums. In case premium installment is not paid within the grace period and death occurs within this period, the policy will be still valid and the sum assured alongwith Fund Value plus top-up Fund Value subject to recovery of mortality charge shall be paid to the claimant.

• What happens if the payment of premiums is discontinued?

If premiums for three years have not been paid and the installment premium is not paid within the grace period, the policy shall lapse. During lapse period policy administration fee and Fund Management Charge including applicable taxes, if any, will be deducted and policy will participate in the performance of the fund till the end of revival period or at the end of 3 years which ever is later. A lapsed policy can be revived within two years on payment of all arrears of premium and submission of proof of continued insurability to the satisfaction of the Company. If policy is not revived within two years, the policyholder can not revive the policy subsequently and will be offered surrender value as applicable after third year. However, the Company reserves the right to accept or decline the revival of a lapsed policy. The revival of a lapsed policy shall take effect only after its approval is specifically communicated to the policyholder.

If premiums have already been paid for at least three years the risk under the policy continues for two years (revival period) and all applicable charges including taxes, if any will be deducted subject to the condition that when fund value reaches an amount equivalent to one full year's premium, the contract shall be terminated by paying surrender value. If policy is not revived within two years, the policyholder can not revive the policy subsequently and will be offered surrender value as applicable. However, policyholder can opt for continuance of risk which will be allowed till the balance in the fund reaches an amount equivalent to one full year's premium when the contract shall be terminated by paying the surrender value. Switching of fund and surrender of policy is allowed during cover continuance period. However, top-ups and partial withdrawal are not allowed during cover continuance period.

• What is the revival period and death benefit available during that period?

The revival period is two years from the date of first unpaid premium and death benefit during this period shall be payable as under:

- If at least 3 years premiums have been paid-
Sum assured plus the Fund Value on the date of receipt of intimation of death in writing in the office of the Company;
- If premium for less than 3 years have been paid-

Fund Value on the date of receipt of intimation of death in writing in the office of the Company.

• Method of Calculation of Net Asset Value:

The Unit Price (UP) of a fund will be set by dividing the Value of the assets in the fund at the valuation time (at the end of the day) by the number of units. For new business, units will be allocated depending on the price of the units using the closing NAV on the day of collection of cash/local cheque/DD, date of credit to our account in case of direct debit and day of realization in case of outstation cheque or policy issue whichever is later. For subsequent payments of premium if cash / local cheque / DD is received in the office of the company by 3.00 p.m., the closing NAV of the day on which premium is received would be applicable. In case premium by local cheque/ DD is received in the company after 3.00 p.m. closing NAV of the next business day shall be applicable. In case of outstation cheque/DD, closing NAV of the day of realization will be applicable. In case of direct debit, closing NAV of the date of credit to our account will be applicable. For group billing the units will be allocated based on the NAV of the day on which premiums are accounted for under the policy.

The Net Asset Value (NAV) of each of the Funds will be computed at the end of the day (on daily basis). The NAV would be calculated on appropriation basis or expropriation basis depending on whether the company is purchasing or selling the assets in order to meet the day to day transactions of Unit allocations and Unit redemptions. The resulting price will be rounded to the nearest Rs 0.0001. NAV (Appropriation/Expropriation) would be calculated as under:

Market/Fair value of the fund's investments + Expenses incurred in the purchase of the assets + Value of any current assets + any accrued income net of fund management charge - the value of any current liabilities less provisions	-----
NetAsset Value =	
(Appropriation price)	Number of existing units at the valuation date (before any new units are allocated)
	Market/Fair value of the fund's investments - Expenses incurred in the sale of the assets + Value of any current assets + any accrued income net of fund management charge - the value of any current liabilities less provisions
NetAsset Value =	-----
(Expropriation price)	Number of existing units at the valuation date (before any units are redeemed)

Allocation to the Unit Fund:

The allocable amount of premium is as per the allocation rates given below will be invested in the policy fund.

Single Premium 94%
Regular Premium

Year	Term 9-13	Term 14-16	Term 17-20
Year 1	77%	74%	70%
Year 2	97%	94%	93%
Year 3	97%	94%	93%
Year 4+	98%	98%	97%

Top-up 98%