

POLICY DOCUMENT

ICICI Pru LifeStage Assure

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

Brief Policy Description: This is a regular premium unit linked life insurance plan where the first year's premium is not allocated to units. The Company shall pay Guaranteed Maturity Addition (GMA), as a percentage of Annual premium's on the Cover Cessation Date. This is payable subject to payment of at least five years premium under the policy. Please refer clause on Guaranteed Maturity Additions for further details.

Policyholder: means the Proposer under the Policy or the owner of the Policy at any point of time. **Life Assured:** means the person on whose life the Policy contract has been issued, the insured. **Policy:** This Policy is the evidence of a contract between ICICI Prudential Life Insurance Company Limited ('the Company') and the Policyholder referred below. This Policy is issued on the basis of the Proposal made by the Policyholder (as stated in the Policy Certificate) and submitted to the Company along with the required Declaration, Personal Statement, applicable Medical reports, the first / single premium deposit and any other document submitted evidencing the insurability of the Life Assured for the issuance of the policy. The Company hereby agrees to the policy terms and conditions in consideration of and subject to the due receipt of the subsequent premiums (where applicable) under the Policy.

The Company relies upon the information given by the Proposer or the Life Assured in the proposal form and in any other document(s) and / or during the medical examination, if any. The Policy is declared void in case the information given is incomplete or inaccurate or untrue or in case it is found that the Policy was issued on the basis of fake or tampered documents or proofs. The "Incontestability" clause is given under General Conditions.

The Policy enables the Policyholder to participate only in the investment performance of the Fund, to the extent of allocated units and does not in any way confer any right whatsoever on the Proposer/Life Assured to otherwise share in the profits or surplus of the business of the Company in any manner whatsoever or make any claim in relation to the assets of the Company.

The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India.

FreeLook Period: A period of 15 days is available to the Policyholder during which the Policy can be reviewed. If the Policy is not suitable, this Policy Document must be returned within 15 days from the date the Policyholder receives the Policy.

The Company will cancel the policy and return the Premiums paid subject to the following deductions:

- a. Proportionate Mortality charges
- B. Stamp duty on the Policy
- C. Any expenses borne by the Company on medical examination.

The units will be repurchased by the Company and any fluctuation in the Fund Value is to be borne by the Policyholder.

The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

1. Definitions:

In the Policy Document, unless the context otherwise requires:

- (a) **"Allocation"** means creating the units at the prevailing NAV offered by the Company. This is applicable in case of premium payment, Guaranteed Maturity Additions and Switches.
- (b) **"Cover Cessation Date (Date of Maturity)"** as shown in the policy certificate is the date on which the policy contract comes to an end and is the date on which the Maturity Benefit becomes payable.
- (c) **"Date of Commencement of Policy"** as shown in the Policy certificate is the effective date of Policy contract and is the date on which the age of the Life Assured and the term of the policy are calculated.
- (d) **"Death Benefit"** means the amount of benefit which is payable on death as specified in the Policy document. This is stated at the inception of the policy.
- (e) **"Fund Management Charge"** means a charge levied as a percentage of the value of assets and shall be appropriated by adjusting the NAV. This is a charge levied at the time of computation of NAV.
- (f) **"Fund Value"** is the product of the total number of units under the Policy and the NAV. The Fund Value for the purpose of Claims, Surrenders or any other Clause stated in this policy shall be calculated on the basis of NAV table given in Clause 13.

(g) **"Life Insurance Cover"** means the Sum Assured.

(h) **"Maturity Benefit"** means the amount of benefit which is payable on survival on maturity i.e. on the Cover Cessation Date, as specified in the Policy certificate.

(i) **"Monthly Due Date"** means the date in any subsequent calendar month corresponding numerically with the date of the commencement of the Policy. In the event that there is no date in any subsequent calendar month corresponding numerically with the commencement date, then the due date shall be the last date in that subsequent calendar month.

(j) **"Mortality Charge"** means the cost of Life Insurance Cover and is levied at the beginning of each policy month starting from the second policy year from the fund by cancelling units for an equivalent amount.

(k) **"Net Asset Value (NAV)"** means the value per unit calculated in Rupees as mentioned below:

The NAV will be based on the appropriation price when the fund is expanding and the expropriation price when the fund is contracting.

The appropriation price is defined as follows.

[Market or Fair Value of the Investments plus expenses incurred in the purchase of assets plus Current Assets and accrued interest (net of fund management charges) less Current Liabilities and provisions]
Divided by,
Number of units outstanding under the Fund

The expropriation price is defined as follows.

Market or Fair Value of the Investments minus expenses incurred in the sale of assets plus Current Assets and accrued interest (net of fund management charges) less Current Liabilities and provisions
Divided By,
Number of units outstanding under the Fund

(l) **"Partial Withdrawal"** means any part of Fund that is encashed or withdrawn by the Policyholder during the term of the policy.

(m) **"Partial Withdrawal Charge"** means a flat charge levied at the time of Partial Withdrawal of the fund during the policy period by cancelling units for the charge amount.

(n) **"Premium Allocation Charge"** means a percentage of the Premium appropriated towards charges from the Premium received. The balance known as allocation rate constitutes that part of the Premium which is utilized to purchase (investment) units for the Policy. This charge is levied at the time of receipt of Premium.

(o) **"Premium Re-Direction"** is the facility allowing the policyholder to modify the allocation of amount of renewal premium into a different investment pattern from the option (investment pattern) exercised at the inception of the policy.

(p) **"Policy Administration Charge"** means a flat charge levied at the beginning of each Policy month from the Policy fund by cancelling units for the charge amount.

(q) **"Regular Premium Contract"** means Unit Linked Insurance Plan where the premium payment is level and paid at regular intervals like yearly, half-yearly or monthly.

(r) **"Redemption"** means encashing the units at the prevailing NAV offered by the Company where the process involves cancellation of units. This is applicable in case of exercising Partial Withdrawal, Switches, Maturity, Surrender, Settlement Option or in the case of payment of Death Benefit.

(s) **"Settlement Option"** also known as Structured Payments means an option available to the Policyholder to receive the Maturity Benefit as a structured payout in periodic instalments over a period of up to 5 years from the Cover Cessation Date.

(t) **"Surrender"** means terminating the contract once for all. On Surrender, the Surrender value is payable which is the "Fund Value" and is subject to the Clause 2.4 on "Surrender".

(u) **"Sum Assured"** is the guaranteed amount of the benefit that is payable on the death of the Life Assured.

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- (v) **“Switch”** means facility allowing the Policyholder to change the investment pattern by moving from one fund to other fund (s) amongst the funds offered under this product.
- (w) **“Switching Charge”** means a flat charge levied on Switching of monies from one fund to another available within the product. The charge will be levied at the time of effecting the Switch.
- (x) **Unit Linked Fund”** means the pool of the premiums paid by the Policyholders and invested in a portfolio of assets to achieve the fund objective. The price of each unit in a fund depends on how the investments in the fund perform. The fund is managed by the Company.
- (y) **“Unit”** means the portion or a part of the underlying segregated unit linked Fund.
- (z) **“Valuation of Funds”** is the determination of the value of the underlying assets of the unit linked funds.

2. Benefits Payable

2.1 Maturity Benefit payable provided the Policy is in force on the Cover Cessation Date:

On survival of the Life Assured to the Cover Cessation Date of the Policy, the Maturity Benefit equivalent to the Fund Value plus the guaranteed maturity addition, applicable as per the policy term and number of premiums paid, shall become payable.

The Policyholder shall have an option to receive the Maturity Benefit as lump sum or as structured payments, as described in Clause 2.2, over a period of up to 5 years after the Cover Cessation Date.

The Policy would be terminated upon the lump sum payment of the Maturity Benefit and all the rights, benefits and interest under the said policy shall extinguish.

2.2 Settlement Option (Structured Payments):

Where the Structured payments are opted, the following conditions shall be applicable:

1. The Policyholder must inform the Company of this option at least one month prior to the Date of Maturity.
2. The Life Insurance Cover shall cease on the Cover cessation date and no other transactions like premium payment, Partial Withdrawal, Switches etc shall be allowed during this period.
3. During this period the money remains invested in the respective funds and the investment risk in investment portfolio is borne by the Policyholder.
4. Only the Fund Management charges shall be deducted during this period.
5. Payments can be received by the Policyholder in the form of monthly, quarterly, half yearly or annual instalments spread over a period of up to five years from the date of the maturity. The payment of instalments will be made in advance. The first instalment shall become due on the day following the Cover Cessation Date and subsequent instalments as per the frequency chosen by the Policyholder
6. The available number of units under the Policy shall be divided by the residual number of instalments to arrive at number of units for each instalment. Further, in case of investment in more than one Fund, the number of units to be withdrawn shall be in the same proportion of the investment held at the time of payment of each instalment. The value of instalment payment will be arrived at by using the number of relevant units of respective fund(s) and the NAV of respective fund(s). The stated NAV shall be as of the due date of instalment.
7. The balance Fund Value shall become payable in the event of death of the Life Assured during the Settlement period before receiving last instalment. The Policyholder or the Nominee or the Assignee or the Executors as the case may be shall have an option either to take the balance Fund Value as lump sum payment or by way of structured payments, anytime during the settlement period. The Policy shall terminate on lump sum payment.
8. The Policyholder has an option to discontinue the Structured payments and take the balance Fund Value under the Policy in lump sum anytime during the Settlement period. The Policy shall terminate on the said payment.

9. In case the Policyholder chooses to receive the instalments in monthly mode, payment would be made only by direct credit to his bank account. For other payment frequencies, payment may be made by cheque also.

2.3 Guaranteed Maturity Addition (GMA)

On the cover cessation date, the Company shall pay Guaranteed Maturity Addition (GMA), as a percentage of Annual premiums as applicable for the Policy term, along with the fund value as Maturity Benefit. The GMA shall become payable as per the details given in the Table No. 1:

Table No: 1

Policy Term	Applicable where all due premiums till Cover Cessation Date are paid	Applicable where cover continuance option has been opted for after payment of premiums for at least five full policy years
10	125%	100%
15	180%	140%
20	270%	180%
25	350%	250%
30	450%	300%

The GMA shall be allocated amongst the Funds in same proportion as the Fund Value held in each plan at the time of allocation and by using the NAV of the respective fund(s) at the time of allocation

No additional units would be allocated beyond the Cover Cessation Date of the policy.

2.4 Surrender

The policy can be surrendered only after completion of three policy years. No charge shall be levied for Surrender of the policy. The Surrender value is the Fund Value.

The Surrender value would become payable only after completion of three policy years or whenever the policy is surrendered thereafter.

The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

2.5 Death Benefit provided the Policy is in force on date of death of the Life Assured

- (i) In the event of the death of the Life Assured after the Life Assured has attained age 7 nearest birthday, the Company shall pay the Sum Assured plus the Fund Value.
- (ii) In the event of the death of the Life Assured before or at 7 nearest birthday, only the Fund Value under the Policy shall be payable.
- (iii) The Policy terminates on payment of the Death Benefit.

2.6 To whom the Benefits are payable:

To the Proposer, Life Assured, or the assign(s) where a valid assignment / endorsement has been recorded, or the nominee (s) where a valid nomination has been registered by the Company (in accordance with section 39 of the Insurance Act, 1938), or the executors, administrators or other legal representatives who should take out representation to the estate or to such person as directed by a court of competent jurisdiction in India, limited at all times to the monies payable under this Policy.

The Company does hereby agree, that on proof to the satisfaction of the Company of the benefits having become payable as set out in the Schedule and of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal (if not previously admitted) or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Assured / appropriate benefit will be paid by the Company.

3. Sum Assured

3.1 Increase of Sum Assured subject to the payment of due premiums till date

The Policyholder shall have the option to increase the Sum Assured on the following terms and conditions:

1. Any increase in the Sum Assured shall be subject to underwriting and

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that the Policyholder shall bear the cost of any medical report(s) and any other charges. All such costs shall be recovered by the Company through the cancellation of the Units. The increase in the Sum Assured shall be in multiples of Rs.1000/-.

- No increase in Sum Assured shall be allowed on or after the Policy anniversary on which the Life Assured attains age 60 nearest birthday.
- The multiple of Rs.1000/- referred above may change from time to time as per the then rules of the Company.
- The Policyholder shall have to pay the increased mortality charges as a result of increase in Sum Assured and the same shall be deducted by way of cancellation of units.

3.2 Decrease of Sum Assured subject to the payment of due premiums till date

The Policyholder shall have the option to decrease the Sum Assured on the following terms and conditions:

- The decrease in the Sum Assured shall be in multiples of Rs 1000/- subject to a minimum Sum Assured condition, as applicable under the plan at any point of time.
- Notwithstanding anything contained above in relation to the increase of Sum Assured, once the Proposer / Life Assured has opted for decreasing the Sum Assured, the Proposer / Life Assured shall not be allowed further increase in Sum Assured without underwriting and subject to the Proposer/Life Assured bearing the cost of medical reports and any other charges, as may be applicable.
- The multiple of Rs.1000/- referred above may change from time to time as per the then rules of the Company.

4. Premium

4.1 Payment of Premiums

- Premiums are payable on the due dates and at the amount mentioned in the Policy at time of commencement of the policy. However, a grace period of not more than 30 days, where the mode of payment of premium is other than monthly, and not more than 15 days in the case of monthly mode is allowed.

If a premium is not paid on the due date or during the days of grace, the provisions as per Clause 4.2 shall apply and the Policyholder will continue to have the benefit of investment in the respective unit funds.

- Premiums are payable without any obligation on the Company to issue a notice for the same.

(iii) Premiums are payable through any of the following modes :-

- Cash *
 - Cheques
 - Demand Drafts
 - Pay Orders
 - Bankers Cheque
 - Internet facility as approved by the Company from time to time
 - Electronic Clearing System
 - Credit Card
- * Amount and modalities will be subject to Company rules and relevant legislation/regulation.

- Premium shall be construed to be received only when the same is received at any of the Company's offices.

- If the Policyholder suspends payment of premium for any reason whatsoever, the Company shall not be held liable and the benefits, if any will be available only in accordance with the policy conditions.

- If the premiums are paid in advance then the units will be allocated only on the respective due dates.

4.2 Continuation of the Policy

- If a premium is not paid on the due date or during the days of grace during the first three Policy years, the Life Insurance cover will cease and mortality charges will not be deducted. The Policy Administration and Fund Management charges would continue to be applicable. Further no transaction other than the Surrender will be allowed during

this period till the Policy is revived.

The policy may be revived within two years (subject to underwriting, where applicable) from the date when the first unpaid premium was due. During this period, the policyholder will continue to have the benefit of investment in the respective unit funds and only the Fund Value shall become payable in case of death of the policyholder. If the policy is not revived within this period, the policy will be foreclosed at the end of third policy year or at the end of the revival period, whichever is later, by paying the Surrender value.

- In case of discontinuance of premium after paying three full years' premium, a revival period of two years from the date when the first unpaid premium was due will be provided. During this period, the policyholder will continue to have the benefit of investment in the respective unit funds and sum of the Fund Value and the Sum Assured will become payable in case of death of the policyholder. All charges will be levied during this period.
- In case of discontinuance of premium before paying five full years' premium, if the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the policy will be foreclosed by payment of Surrender value, as may be applicable.
- In case of discontinuance of premium after paying five full years' premium, if the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the policyholder will have the option of continuing the life cover beyond the period of two years, with deduction of Mortality charges. In such a case the life cover will be continued, subject to the foreclosure conditions as described in Clause 19. However, if the policyholder does not choose to continue the cover, the policy will be foreclosed by payment of Surrender value as stated in Clause 19.

5. Funds

5.1 Investment Objectives of the Funds and Indicative Portfolio Allocation

1. Flexi Growth IV

Objective: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies.

Indicative Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt, MoneyMarket & Cash	20	0

Potential Risk- Reward profile of the Fund: High

2. Flexi Balanced IV

Objective: To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments.

Indicative Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	60	0
Debt, Money Market & Cash	100	40

Potential Risk- Reward profile of the Fund: Moderate

3. Multiplier IV

Objective: To provide long-term capital appreciation from equity portfolio predominantly invested in NIFTY scrips.

Indicative Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt, Money Market & Cash	20	0

Potential Risk- Reward profile of the fund: High

4. R.I.C.HIV

Objective: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of companies operating in four important types of industries viz., Resources, Investment-related, Consumption-related and Human Capital leveraged industries.

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Indicative Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	100	80
Debt, Money Market & Cash	20	0

Potential Risk- Reward profile of the fund: High

5. Balancer IV

Objective: To provide a balance between long-term capital appreciation and current income through investment in equity as well as fixed income instruments in appropriate proportions depending on market conditions prevalent from time to time.

Indicative Portfolio Allocation	Max (%)	Min (%)
Equity & equity related securities	40	0
Debt, Money Market & Cash	100	60

Potential Risk- Reward profile of the Fund: Moderate

6. Protector IV

Objective: To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.

Indicative Portfolio Allocation	Max (%)	Min (%)
Debt, Money market & Cash	100	100

Potential Risk- Reward profile of the Fund: Low

7. Preserver

Objective: To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund.

Indicative Portfolio Allocation	Max (%)	Min (%)
Debt Instruments	50	0
Money market & Cash	100	50

Potential Risk- Reward profile of the Fund: Low

For a policyholder, up to 40% of Fund Value can be allocated to the Preserver fund. Additionally, of the total Fund Value the proportion of money market instruments will not exceed 40%.

5.2 The Company shall obtain the consent of the Policyholder, when any change in the Portfolio allocation pattern of the Funds described above is considered necessary other than on account of market conditions and/or political and economic force majeure conditions (like but not limited to floods, cyclones, earthquake, war, etc) which are beyond human control. Such change shall be carried out as long as not more than one fourth of the Policyholders disagree. A Policyholder who does not give his consent shall be allowed to withdraw the units in the Funds at the then prevailing NAV without any Surrender charge and terminate the policy.

The Company shall notify the Policyholder about the change in asset allocation when the change is on account of market conditions and / or political and economic force majeure conditions (like but not limited to floods, cyclones, earthquake, war, etc) which are beyond human control.

6. Portfolio Strategies available under the Policy:

The premiums are allocated in the Fund(s) after the applicable premium charges. The Policyholder has an option to invest in either of the Portfolio Strategies as mentioned below.

6.1 LifeCycle Portfolio Strategy:

- Under this strategy, investment will be made in the funds "Flexi Growth IV" and "Protector IV" in the proportion shown in the Table No: 2 according to the age of Life Assured at the inception of the policy.
- Further on a quarterly basis, units shall be rebalanced as necessary to achieve the stated proportion of the Fund Value in the "Flexi Growth IV" and "Protector IV" funds as stated in the Table No: 2 given below. The rebalancing of units shall be done on the last day of each policy quarter. The below stated investment proportions shall apply until the last ten quarters of the policy are remaining.

Table No: 2

Age of the Life Assured (in years) at the time of Policy inception or on quarterly policy anniversary as the case may be	Equity Component in the Policyholder's portfolio as represented by Flexi Growth IV	Debt Component in the Policyholder's portfolio as represented by Protector IV
0 – 25	85%	15%
26 – 35	75%	25%
36 – 45	65%	35%
46 – 55	55%	45%
56 – 65	45%	55%
66 – 75	35%	65%

- During the last ten quarters of the Policy term, the investment proportion in the "Flexi Growth Fund IV" shall be reduced as stated in Table No: 3 given below by automatic Switching to the "Protector Fund IV". The units under the "Flexi Growth IV Fund" shall be moved to "Protector IV Fund" on the last day of the quarter to achieve 100% of investment in "Protector IV" Fund in the last quarter of the Policy term.

Table No: 3

Age	Flexi Growth IV	Exposure in the Last Ten Quarters prior to Maturity										
		10	9	8	7	6	5	4	3	2	1	
From	To											
0	25	85%	76.5%	68.0%	59.5%	51.0%	42.5%	34.0%	25.5%	17.0%	8.5%	0.0%
26	35	75%	67.5%	60.0%	52.5%	45.0%	37.5%	30.0%	22.5%	15.0%	7.5%	0.0%
36	45	65%	58.5%	52.0%	45.5%	39.0%	32.5%	26.0%	19.5%	13.0%	6.5%	0.0%
46	55	55%	49.5%	44.0%	38.5%	33.0%	27.5%	22.0%	16.5%	11.0%	5.5%	0.0%
56	65	45%	40.5%	36.0%	31.5%	27.0%	22.5%	18.0%	13.5%	9.0%	4.5%	0.0%
66	75	35%	31.5%	28.0%	24.5%	21.0%	17.5%	14.0%	10.5%	7.0%	3.5%	0.0%

- The policyholder does not have the flexibility to alter the above stated proportions of Flexi Growth IV and Protector IV.
- If the last day of the quarter is not a valuation date then the Company shall apply the NAV of the next immediate Valuation Date.
- The quarter means the quarterly anniversary of the Policy with reference to "Date of Commencement of the Policy".

6.2 Fixed Portfolio Strategy:

Under this option, the Policyholder has to decide the Premium Allocation among one or more from the various Funds as mentioned in Clause 5 above.

The Policyholder shall specify the type of fund(s) and the proportion in which the premiums are to be invested in the chosen fund(s) at the inception of the policy or at the time of change to Fixed Portfolio Strategy from Life Cycle Portfolio Strategy, as the case may be.

- The Policyholder has an option to change the portfolio strategy four times during the policy term and no charge shall be levied for the same.
- At any point of time the entire investment under the policy can be invested in any one of the two portfolio strategies available under this policy.
- When the Portfolio Strategy is changed from Fixed Portfolio Strategy to Life Cycle Portfolio Strategy, the necessary Switch of units shall be carried out to achieve the investment applicable for age of the of the Life Assured and the policy year at the time of such change as specified in the Clause 6.1 above. The Switch of units, as necessary, shall be carried out by using the NAV of respective Funds on the date of change. This Switch transaction would be free of charge.

7. Risks of investment in the Funds

The Policyholder is aware that the investment in the Units is subject to the following, amongst others, risks and agrees that he is making the investment in the Units with full knowledge of the same.

- The investment risk in the investment portfolio is borne by the Policyholder.
- ICICI Pru LifeStage Assure is only the name of the Policy and does not in any way indicate the quality of the Policy, its future prospects or returns.
- Flexi Growth IV, Flexi Balanced IV, Multiplier IV, R.I.C.H. IV, Balancer IV, Protector IV and Preserver and Life Cycle Based Portfolio Strategy and Fixed Portfolio Strategy are the names of the Funds / Asset Allocation Strategies respectively and do not in any manner indicate the quality of

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the Fund / Strategy, their future prospects or returns.

- d. The investments in the Units are subject to market and other risks and there can be no assurance that the objectives of any of the Funds will be achieved.
- e. The Fund Value of each of the Funds can go up or down depending on the factors and forces affecting the financial and debt markets from time to time and may also be affected by changes in the general level of interest rates.
- f. The past performance of other Funds or the Asset Allocation Strategies of the Company are not necessarily indicative of the future performance of any of these Funds.
- g. The Funds / Strategy do not offer a guaranteed or assured return.
- h. All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time.

8. Valuation Date

The NAV shall be declared by the Company on a daily basis except on Bank holidays, Exchange holidays, Saturdays, Sundays and the days on which the Corporate Office is closed.

9. Valuation of the Funds

The NAV shall be computed at least up to two decimal places. The valuation of the assets, of each Fund shall be made as per the valuation norms prescribed by the Company and the Insurance Regulatory and Development Authority.

10. Investment of the Funds

The Company shall select the investments, including derivatives and units of mutual funds, by each Fund at its sole discretion subject to the investment objectives of the respective Fund and the Insurance Regulatory and Development Authority Regulations in that behalf. All assets relating to the Fund shall be and shall remain in the absolute beneficial ownership and control of the Company. There is no trust created, whether express or implied, by the Company in respect of the investments in favour of the Policyholder / Assignee/ Nominee of the Policy or any other person.

11. New Funds

New Funds may be introduced by the Company from time to time. The Policyholder shall be notified of the introduction of such new Funds, provided the same shall be made available to the Policyholders. The Company may offer the Policyholder the option to Switch to those Funds at such NAV and subject to such terms and conditions as may be specified by the Company at that time. Switching between the existing Funds is subject to the terms and conditions detailed in Clause 14.1 herein.

12. Fund Closure

- (a) Although the Funds are open ended, the Company may, at its sole discretion and subject to approval from Insurance Regulatory and Development Authority completely close any of the Funds on the happening of any event, which in the sole opinion of the Company requires the said Fund to be closed. The Policyholders shall be given at least three months' prior written notice of the Company's intention to close any of the Funds completely or partially except in 'Force Majeure' situations/ conditions like, but not limited to, floods, cyclones, earthquake, war, etc which are beyond human control, where the Company may give a shorter notice.
- (b) In case of complete closure of a Fund, on and from the date of such closure, the Company shall cease to issue and cancel Units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the Units are not Switched to another Fund by the Policyholders, the Company will Switch the said Units to any another Fund at its sole discretion and subject to approval from Insurance Regulatory and Development Authority. However no fee would be charged by the Company for Switching to another Fund or exiting from the Policy in the event of complete closure of Funds.

In case of complete closure of the any of the Fund(s) of Life Cycle Portfolio Strategy, the Company shall continue the Life Cycle Portfolio Strategy by Switching all the units lying in the closed fund(s) to other fund(s) with similar asset allocation and risk reward.

13. Units

13.1 The nominal value of the Units is Rs. 10 each. The Units are allocated in the manner described below and such allocations may be made up to 1/1000th of a Unit or such other fraction as the Company may, in its sole discretion, decide.

13.2 Applicability of NAV

- a. The allocation and redemption of units for various transactions would be at the NAV as described below in Table No: 4.

Table No: 4

Type of transaction	Applicable NAV (Where transaction is by way of a request, the same should be received before cut-off time #)
First Premium Deposit received by way of local cheque / pay order / demand drafts payable at par	NAV of the date of commencement of the policy
First Premium Deposit received by way of outstation cheque / pay order / demand drafts	NAV of the date of commencement of policy or date of realization of the amount by the Company, whichever is later
<ul style="list-style-type: none"> ● Partial Withdrawals ● Surrender ● Death claim ● Requests for Free Look cancellation 	NAV of the date of receipt of the request / intimation of claim (Intimation means written intimation for the purpose of claims. Request means written or through electronic mode or any other manner as decided by the Company from time to time)
Direct debit, ECS, credit card, etc for the purpose of renewal premiums	NAV of the date of receipt of instruction or the due date, whichever is later
Renewal premiums received by way of local cheque / pay order / demand drafts payable at par	NAV of the date of receipt of instrument or the due date, whichever is later
Renewal Premiums received by way of outstation cheque / pay order / demand drafts	NAV of the date of receipt of instrument or the due date or date of realization of the amount by the Company, whichever is later
Guaranteed Maturity Addition	NAV of the Cover Cessation Date
Foreclosures / revival	NAV of the date of effect of foreclosure / revival
Maturity Claim / Structured payments	NAV of the due date of such claim / payment

- b. The units allocated shall be reversed in case of non realization of the premium amount.
- c. #Cut-off time means the time before which transaction requests (such as premiums, Surrenders, withdrawals, etc.) should be received at the Company's Office for the applicability of the NAV of the same day. Currently the cut-off time is 3.00 p.m.
- d. If the request/instruction is received after the cut-off time, then NAV of the next date or the due date, whichever is later, shall be applicable.
- e. If the same day or the next day or the transaction due date or the re-balancing day is not a Valuation date, then the Company shall apply the NAV of the next immediate Valuation Date.
- f. In respect of transactions which are not specifically mentioned herein but involve the allocation and redemption of units, the Company shall follow the same norms as mentioned in this clause.
- g. In the event of the new applications / proposals received on the last day of the financial year, the NAV of that day would be applicable. The cut-off time shall not be applicable for such transactions.
- h. The Company may, subject to Insurance Regulatory and Development Authority approval, change the cut-off time by which requests for transactions have to be received and accepted for the purpose of determining the NAV of the relevant Fund to be used for calculating the number of Units.

14. Policyholder's Options

The below mentioned options are available to the Policyholder.

14.1 Switching of Units (Applicable only for Fixed Portfolio Strategy)

The Policyholder shall have an option to Switch Units / amount from a

Policy Document - Cont.

particular Fund to another Fund. This will be done by way of cancellation of the Units in the Funds to be Switched and creation of new Units in the Fund being Switched to based on the NAV of the relevant Fund. The NAV as stated in Clause 13 shall be applicable.

- (a) Four free Switches shall be allowed in each policy year starting from the date of commencement of the Policy. Any unutilised free Switch cannot be carried forward.
- (b) Currently, for any non-free Switch, a Switching charge of Rs.100/- shall be applicable. This charge is subject to change as per the rules of the Company from time to time.
- (c) Currently, the minimum amount per Switch is Rs.2,000/- and shall be subject to change as per the rules of the Company from time to time.
- (d) During the first three policy years, Switches shall not be allowed unless all due premiums till date have been paid.

14.2 Premium Re-Direction (Applicable only for the fixed portfolio strategy)

The Policyholder shall specify the type of fund (s) and the proportion in which the premiums are to be invested at the inception of the policy. The Policyholder shall have an option to change the proportion in which the premiums are to be invested at the time of payment of subsequent premiums. This will not be treated as a Switch.

14.3 Partial Withdrawals

The Policyholder shall have an option to do Partial Withdrawal of Units from any Fund by either specifying the number of Units to be withdrawn or the amount to be withdrawn. The NAV as stated in Clause 13 shall be applicable.

- (a) Partial Withdrawals will be allowed after completion of seven policy years and subject to payment of premiums for five full policy years.
 - (b) Only one Partial Withdrawal shall be allowed in each policy year subject to a maximum of 20% of the Fund Value as on the date of withdrawal. There would be no charge for this Withdrawal.
 - (c) Currently, the minimum amount of Partial Withdrawal is Rs.2000/- is subject to the foreclosure condition as stated in Clause 19. The minimum amount of Partial Withdrawal shall be subject to change as per the rules of the Company from time to time.
 - (e) On Partial Withdrawal the minimum Fund Value remaining under all funds together should be at least equal to 110% of one full year's premium at any given point of time.
 - (f) All the conditions as stated in Clause (a) to (e) shall be applicable, only where the Life Assured is 18 years age last birthday.
15. The Company may, in the general interest of the holders of unit linked policies and keeping in view unforeseen circumstances/ unusual market conditions, limit the total number of Units withdrawn on any day to 5% of the total number of Units then outstanding.

16. In exceptional circumstances such as unusually high volume of sale of investments within a short period, market conditions and political and economic force majeure, the Company may, in its discretion and subject to the approval from Insurance Regulatory and Development Authority, defer the Switching or withdrawal of Units and the Surrender of the Policy for a period not exceeding one month from the date of application.

17. Charges

17.1 Premium Allocation Charges

Premiums are allocated to the chosen fund after deducting the premium allocation charges as given in the below Table No: 5.

Table No: 5

Premium for Policy Year	Premium Allocation Charge (% of Premium)
1	100%
2-3	5%
4-5	2%
6-10	1%
11 and thereafter	0%

The Policyholder has the option to allocate the Premium for purchase of units amongst one or more of the Fund(s). The number of Units purchased would be computed based on the NAV as provided in Clause 13.

17.2 Mortality Charges

- i. Mortality charges would be calculated on the Life Insurance Cover; which is equivalent to Sum Assured.
- ii. The Mortality charge together shall be recovered on the date of commencement of the Policy and on each Monthly Due Date whilst the Policy remains in force and shall be recovered by cancellation of units.
- iii. The age dependent standard Mortality charges table is annexed to the Policy document. At inception, the charges may be revised based on the occupation, health and age of the Life Assured as per the underwriting norms of the Company.
- iv. Mortality charge would be levied only after the Life Assured attains age 7 nearest birthday.

17.3 Policy Administration

The fixed policy administration charge shall be Rs.60/- per month and will be recovered by cancellation of units.

17.4 Fund Management Charges

The Fund Management Charge shall be as stated in Table No: 6;

Table No: 6

Fund Name	Fund Management Charge (% per annum of the net assets)
Flexi Growth IV	1.50%
Flexi Balanced IV	1.00%
Multiplier IV	1.50%
R.I.C.H. IV	1.50%
Balancer IV	1.00%
Protector IV	0.75%
Preserver	0.75%

17.4 Recovery of charges

- i. The Fund Management Charge pertaining to the net assets under the Fund (s) will be priced in the NAV of the Fund.
- ii. Premium Allocation charge is recovered by way of deduction from Premium
- iii. All other Charges would be recovered by cancellation of Units
- iv. In the event that the Units are held in more than one Fund, the cancellation of Units will be effected in the same proportion as the Fund Value held in each Fund.

17.5 Revision of Charges

The Company reserves the right to revise the following Charges at any time during the term of the policy. Any revision will be with prospective effect subject to approval from Insurance Regulatory and Development Authority and after giving a notice to the Policyholders.

The Fund Management Charges may be increased to a maximum of 2.50% per annum of the net assets for each of the plans.

The Policy Administration Charge may be increased to a maximum of Rs. 240/- per month.

The Partial Withdrawal Charge may be increased to a maximum of Rs. 200 per Partial Withdrawal.

The Switching Charge may be increased to a maximum of Rs.200 per Switch.

Any policyholder who does not agree with revision in the charges shall be allowed to withdraw the units in the plans at the then prevailing Fund Value, without any application of Surrender charges and terminate the policy.

Policy Document - Cont.

The Mortality Charges and Premium Allocation Charges are guaranteed for the term of the policy.

18. Legislative Changes

This policy including the premiums and the benefits under the policy, will be subject to the taxes and other statutory levies as may be applicable from time to time. The Policyholder shall be required to pay Service tax, education cess or any other form of taxes or charges or levies as per prevailing laws and regulations, wherever applicable as per Company's policy.

19. Foreclosure of the Policy

a. If the full premium for the first three Policy years is not paid and the Policy is not revived within the period of two years from the due date of the first unpaid premium, then the Surrender value as described in Clause 2.4 will be paid at the end of the third Policy year or at the end of the revival period, whichever is later.

b. If premiums for three full Policy years have been paid and after three Policy years have elapsed; and the Fund Value across all Funds under the Policy falls below 110% of one full year's existing premium, the Policy shall be terminated by paying the Fund Value after applying Surrender charges, as applicable as per Clause 2.4.

20. Vesting on attaining majority

Where the Policy has been issued on the life of a minor, the Policy will automatically vest in him on his attaining majority and the Life Assured would be the holder of the Policy and the Company shall thereafter enter in to all correspondence directly with the Life Assured. Any assignment or nomination of the Policy contrary to this provision would be null and void as against the Company.

21. Force majeure:

If the performance by ICICI Prudential of any of its obligations herein shall be in any way prevented or hindered in consequence of any act of God or State, Strike, Lock out, Legislation or restriction of any Government or other authority or any other circumstances beyond the anticipation or control of the parties, the performance of this contract shall be wholly or partially suspended during the continuance of the contract.

22. Loans:

No Loans are allowed under this plan.

General Conditions

1. Age

- i) The Mortality charges payable under the Policy have been calculated on the basis of the age of the Life Assured as declared in the Proposal. In case the age of the Life Assured has not been admitted by the Company, the Policyholder shall furnish such proof of age of the Life Assured as is acceptable to the Company and have the age admitted.
- ii) In the event the age so admitted (the "correct age") is found to be different from the age declared in the Proposal, without prejudice to the Company's other rights and remedies including those under the Insurance Act, 1938, one of the following actions shall be taken:
 - a) If the correct age of the life assured is such as would have made the Life Assured uninsurable under the Plan of insurance specified in the Policy Certificate, the Plan of insurance shall stand altered to such Plan of insurance as is generally granted by the Company for the correct age of the Life Assured, which will be subject to the terms and conditions as are applicable to that Plan of insurance. If the Policyholder does not wish to opt for altered Plan or if it is not possible for the Company to grant any other Plan of insurance, the policy shall stand cancelled from the date of issue of the policy and the Fund Value shall be returned subject to deduction of the expenses incurred by the Company on the policy.
 - b) If the correct age of the life assured is found to be higher than the age declared in the Proposal, then subject to the underwriting evaluation at point of such knowledge, if the Life Assured is found insurable the charges (the "corrected Mortality charges") payable under the Policy shall be altered corresponding to the correct age of the Life Assured from the date of commencement of the Policy and the Policyholder shall pay to the Company the accumulated difference between the corrected charges and the original charges from the commencement of the

Policy up to the date of such payment with interest at such rate and in such manner as is charged by the Company for late payment of premium. If the Policyholder fails to pay such accumulated difference, together with interest, the same shall be recovered by cancellation of Units. Where the Life Assured is not found insurable, the Company would return the Fund Value under the Policy and terminate the Policy.

- c) If the correct age of the Life Assured is found to be lower than the age declared in the Proposal, the charges payable under the Policy shall be altered corresponding to the correct age of the Life Assured (the "corrected Mortality charges") from the date of commencement of the Policy and the Company shall refund without interest, the accumulated difference between the original charges paid and the corrected charges.

For the purpose of above clauses, the Fund Value shall be calculated by using the NAV of the date of cancellation / termination of the policy by the Company.

2. Revival of the Policy

A policy, which has lapsed for non-payment of premium within the days of grace, may be revived subject to the following conditions: -

- i. The application for revival is made within two years from the due date of the first unpaid premium. If the policy is not revived within this period, then the policy shall be foreclosed by paying the Surrender Value at the end of the revival period or at the end of three years, whichever is later.
- ii. The Policyholder, at his own expense, furnishes satisfactory evidence of health of the Life Assured, if required;
- iii. The receipt of arrears of premiums
- iv. The revival of the policy may be on terms different from those applicable to the policy before it lapsed; and
- v. The revival will take effect only on it being specifically communicated by the Company to the Life Assured.
- vi. During this period, the policyholder will continue to have the benefit of investment in the respective unit funds.

3. Assignment and nomination

- (a) An assignment of this policy may be made by an endorsement upon the policy itself or by a separate instrument signed in either case by the assignor specifically stating the fact of assignment and duly attested. The first assignment may be only made by the Proposer. Such assignment shall be effective, as against the Company, from and upon the service of a written notice upon the Company and the Company recording the assignment in its books. Assignment will not be permitted where policy is under the Married Women's Property Act, 1874. Section 38 of the Insurance Act may be referred for the complete provision.
- (b) The Life Assured, where he is the holder of the Policy, may, at any time during the tenure of the Policy, make a nomination for the purpose of payment of the claim proceeds secured by the policy in the event of his death. Where the nominee is a minor, the Life Assured may also appoint a person to receive the money during the minority of the nominee. Nomination may be made by an endorsement on the Policy and by communicating the same in writing to the Company. Any change of nomination, which may be effected before the termination of the Policy shall also be communicated to the Company. Section 39 of the Insurance Act may be referred for the complete provision.

The Company does not express itself upon the validity or accepts any responsibility on the assignment or nomination in recording the assignment or registering the nomination or change in nomination.

4. Suicide

If the Life Assured, whether sane or insane, commits suicide within one year from date of issue of this policy, then only the Fund Value shall be paid and the policy shall terminate on said payment.

Further, if the Life Assured, whether sane or insane, commits suicide within one year from the effective date of increase in the Sum Assured, then the amount of increase shall not be considered in the calculation of the Death Benefit.

5. Special Provisions

Policy Document - Cont.

Any special provisions subject to which this Policy has been entered into whether endorsed in the Policy or in any separate instrument shall be deemed to be part of the Policy and shall have effect accordingly.

6. Policy Alterations

Policy alterations would be allowed after payment of at least one full year's premium subject to the rules of the Company and Insurance Regulatory and Development Authority guidelines at that point in time.

7. Incontestability

a. No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no Policy of life insurance shall after the expiry of two years from the date on which it was effected after the coming into force of this Act shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal of insurance or any report of a medical officer, or a 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 statements were on 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 that it suppressed facts which it was material to disclose.

Provided that nothing in the section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

b. The Company would declare the Policy void in case of suppression / mis-statement / mis-representation of facts by the Policyholder / Life Assured.

8. Notices

Any notice, direction or instruction given under the Policy shall be in writing and delivered by hand, post, facsimile or e-mail to:

In case of the Policyholder/ Nominee

As per the details specified by the Policy holder / Nominee in the Proposal Form / Change of Address intimation submitted by him.

In case of the Company:

Address : Customer Service Desk

ICICI Prudential Life Insurance Company Limited
Vinod Silk Mills Compound,
Chakravarthy Ashok Nagar, Ashok Road
Kandivali (East)
Mumbai- 400 101

Facsimile : 022 67100803 / 805

E-mail : lifeline@icicprulife.com

Notice and instructions sent by the Company to the Policyholders will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

It is very important that the Policyholder immediately informs the Company about the change in the address or the nominee particulars to enable the Company to service him effectively.

9. Payment of Claim

Before payment of any claim under the Policy, the Company shall require the delivery of the original of this Policy document along with written intimation and other documents as mentioned below establishing the right of the claimant or claimants to receive payment. Claim payments are made only in Indian currency.

1. Claimant's statement
2. Death certificate issued by the local and medical authority in case of death claim
3. Medical evidence
4. Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim.

10. Electronic Transactions

The Customer shall adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

11. Customer Service

(a) For any clarification or assistance, the policy holder may contact our advisor or get in touch with any of the touch points as mention on the reverse of this booklet.

Alternatively the Policyholder may communicate with the Company:

By mail at : Customer Service Desk
ICICI Prudential Life Insurance Company Limited
Vinod Silk Mills Compound,
Chakravarthy Ashok Nagar, Ashok Road
Kandivali (East)
Mumbai- 400 101

Facsimile : 022 67100803 / 805

E-mail : lifeline@icicprulife.com

The Company Web portal www.icicprulife.com must be checked for updated contact numbers.

(b) The Company has a grievance redressal mechanism for resolution of any dispute and any grievance or complaint in respect of this policy may be addressed to:-

Grievance Redressal Committee (Chaired by external member)
ICICI Prudential Life Insurance Company Limited
Stream House, Kamla Mills Compound
Building 'A', Senapati Bapat Marg
Lower Parel, Mumbai-400 013

(c) The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. The details are available on the Company website www.icicprulife.com and with the Company's Customer Service Desk. The addresses of the Office of the Insurance Ombudsman are given below.

Insurance Ombudsman Centre	Jurisdiction
Ahmedabad Centre Office of Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad-380 014.	State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
Bhopal Centre Office of Insurance Ombudsman, 1st floor, 117, Zone-II (Above D.M. Motors Pvt Ltd.) Maharana Pratap Nagar, Bhopal- 462 011.	States of Madhya Pradesh and Chattisgarh
Bhubneshwar Centre Office of Insurance Ombudsman, 62, Forest Park, Bhubneshwar- 751 009.	State of Orissa
Chandigarh Centre Office of Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd floor, Batra Building, Sector 17-D, Chandigarh- 160 017.	States of Punjab, Harayana, Himachal Pradesh, Jammu and Kashmir and Union territory of Chandigarh
Chennai Centre Office of Insurance Ombudsman, Fatima Akhtar Court, 4th floor, 453 (old 312), Anna Salai, Teynampet, Chennai- 600 018.	State of Tamil Nadu and Union Territories - Pondichery Town and Karaikal (which are part of Union Territory of Pondicherry)

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Delhi Centre Office of Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi- 110 002.	States of Delhi and Rajasthan
Guwahati Centre Office of Insurance Ombudsman, Acquarius, Bhaskar Nagar, R.G. Baruah Road, Guwahati- 781 021.	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
Hyderabad Centre Office of Insurance Ombudsman, 6-2-47, Yeturu Towers Lane, Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad- 500 004.	States of Andhra Pradesh, Karnataka and Union Territory of yaman-a part of the Union Territory of Pondicherry.
Kochi Centre Office of Insurance Ombudsman, 2nd floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, Ernakulam – 682 015.	State of Kerala and Union Territory of Lakshadweep, Mahe-a Part of Union Territory of Pondicherry.
Kolkata Centre Office of Insurance Ombudsman, North British Bldg., 3rd floor, 29, N. S. Road, Kolkata- 700 001.	States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands
Lucknow Centre Office of Insurance Ombudsman, Chintel's House, 1st floor, 16, Station Road, Lucknow- 226 001.	State of Uttar Pradesh and Uttaranachal
Mumbai Centre Office of Insurance Ombudsman, 3rd floor, Jeevan Seva Annexe (Above MTNL), S.V.Road, Santacruz (W), Mumbai- 400 054.	States of Maharastra and Goa.

32	1.53	67	28.51
33	1.59	68	32.09
34	1.66	69	36.08
35	1.75	70	40.51
36	1.86	71	45.44
37	1.98	72	50.92
38	2.12	73	57.00
39	2.30	74	63.75
40	2.48	75	71.25

Notes:

- 1. The mortality charges applicable to female life assured will be those applicable to a two years younger male life assured.**
- 2. For female life assured of age 7 and 8, the charges will be those applicable to male life assured of age 7.**

The policy shall be subject to and be governed by this policy document and the terms and conditions of the schedule enclosed herewith including every endorsement by the Company and shall together form a single contract. (Ver)

Annexure IV

Standard Mortality Charges per thousand Life Insurance Cover (for male life assured)

Age nearest birthday	Mortality charges	Age nearest birthday	Mortality charges
		41	2.65
7	0.72	42	2.82
8	0.72	43	3.04
9	0.75	44	3.31
10	0.77	45	3.62
11	0.85	46	3.98
12	0.96	47	4.39
13	1.02	48	4.85
14	1.08	49	5.35
15	1.13	50	5.91
16	1.17	51	6.51
17	1.22	52	7.15
18	1.26	53	7.85
19	1.29	54	8.60
20	1.33	55	9.39
21	1.35	56	10.23
22	1.38	57	10.93
23	1.40	58	11.83
24	1.42	59	12.93
25	1.43	60	14.21
26	1.45	61	15.69
27	1.45	62	17.37
28	1.46	63	19.25
29	1.46	64	21.32
30	1.46	65	22.42
31	1.49	66	25.30