Date : 05/10/2015

Mr APPURRUSH NAIDU
m.agaram village
chivvada post
Tirupati - 631201
Andhra Pradesh

Dear APPURRUSH NAIDU,

Subject: Revised offer on iTerm Proposal 515400326940

With reference to the above proposal, we are prepared to offer you insurance cover under an insurance policy subject to changes as below:

	Applied		Revised	
Policy Term	38		38	
	Sum Assured (In Rupees)	Premium (In Rupees)	Sum Assured (In Rupees)	Premium (In Rupees)
AEGON Religare iTerm Plan	20,000,000.00	28,956.00	15,000,000.00	21,717.00
AEGON Religare Accidental Death Benefit Rider	NA	NA	NA	NA
AEGON Religare Waiver of Premium Rider on Critical Illness	NA	1899.0	NA	1425.0
AEGON Religare iCritical Illness Rider	NA	NA	NA	NA
Total Premium	30,855.00		23,142.00	
Additional Premium to be paid	0.00			
Refund Due(If any)	7,713.00			

The above additional premium has been charged/changes in terms of policy have been made due to:
Cover requested is not justified based on the income evidence supported

Except for the changes suggested herein above, all other terms and conditions of the original proposal remain unchanged/ unrevised.

Our above decision was arrived at after careful consideration of the information submitted to us, duly observing the standard risk selection and classification processes.

Incase premium is to be refunded as per the above revised terms it will be done within 7 days after proposal is issued.

Declaration by Proposer

I also hereby :

a) Declare that as of the date of replying this Acceptance form, there has been no change in the health, financial and other conditions of the Life to be Assured, from the time the Proposal for this life insurance was completed

b) Agree that the declaration as to insurability and the above amendment form is a part of the Proposal.

c) Agree that risk under the policy will NOT commence until AEGON Religare Life Insurance Company Ltd. accepts the proposal and communicates to the customer about the commencement of risk.

Disclaimer

The contents of this letter do not amount to any statement on the current health condition of the applicant. The decision is purely based on risk assessment for life insurance purpose.

This is a computer generated letter and does not require a signature.