



## STATEMENT OF ACCOUNT

For the period 01 Jul 2008 to 18 Sep 2010

|                                                                                                                                                                             |                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Ashokkumarreddy Moori<br>C/O Rajasekhara reddy<br>Flat#9, G01, Temple View Resid<br>Padmavathy Puram<br>Tirupati<br>Andhra Pradesh<br>9177118580<br>ashok_var@yahoo.com | <b>Policy Id</b> 09949280<br><b>Product Name</b> SmartKid - New Unit Linked RP<br><b>Sum Assured</b> 225000.00<br><b>Page No</b> 1 of 4 |
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|                                   |                 |                            |                 |
|-----------------------------------|-----------------|----------------------------|-----------------|
| <b>Premium Paid</b>               | <b>75000.00</b> | <b>Top-Up Premium</b>      | <b>0.00</b>     |
| <b>Premium Allocation Charges</b> | <b>7250.00</b>  | <b>Top-Up Charges</b>      | <b>0.00</b>     |
| <b>Net Charges</b>                | <b>7250.00</b>  | <b>Net Allocated Funds</b> | <b>67750.00</b> |

| Transaction Date                       | Transaction Description      | Amount (Rs) | NAV as on date | Units      | Total Units |
|----------------------------------------|------------------------------|-------------|----------------|------------|-------------|
| <b>TRANSACTION FOR MULTIPLIER FUND</b> |                              |             |                |            |             |
| 01/07/2008                             | Opening Balance              | 0.00        | 0.00           |            | 0.00        |
| 18/09/2008                             | Allocated Premium            | 6075.00     | 8.25000        | 736.36364  |             |
| 16/09/2009                             | Allocated Premium            | 7125.00     | 9.99000        | 713.21321  |             |
| 03/03/2010                             | Net Switch                   | -3519.95    | 10.49000       | -335.55318 |             |
| 23/07/2010                             | Net Switch                   | -5607.12    | 11.28000       | -497.08516 |             |
| 16/09/2010                             | Allocated Premium            | 7125.00     | 12.09000       | 589.33002  |             |
|                                        | Service Tax                  | -281.68     | 0.00           | -33.41628  |             |
|                                        | Payor Waiver Benefit Charges | -159.41     | 0.00           | -18.97360  |             |
|                                        | Education Cess               | -6.37       | 0.00           | -0.74414   |             |
|                                        | Policy Administration Charge | -398.47     | 0.00           | -47.42837  |             |
|                                        | Mortality Charges            | -186.14     | 0.00           | -22.06331  |             |
| 18/09/2010                             | Closing Balance              | 0.00        | 0.00           |            | 1083.63981  |

| Transaction Date                 | Transaction Description      | Amount (Rs) | NAV as on date | Units      | Total Units |
|----------------------------------|------------------------------|-------------|----------------|------------|-------------|
| <b>TRANSACTION FOR RICH FUND</b> |                              |             |                |            |             |
| 01/07/2008                       | Opening Balance              | 0.00        | 0.00           |            | 0.00        |
| 18/09/2008                       | Allocated Premium            | 14175.00    | 9.49000        | 1493.67756 |             |
| 16/09/2009                       | Allocated Premium            | 16625.00    | 12.00000       | 1385.41667 |             |
| 03/03/2010                       | Net Switch                   | -5035.99    | 12.61000       | -399.36485 |             |
| 23/07/2010                       | Net Switch                   | 6127.84     | 14.02000       | 437.07846  |             |
| 16/09/2010                       | Allocated Premium            | 16625.00    | 14.97000       | 1110.55444 |             |
|                                  | Service Tax                  | -672.98     | 0.00           | -68.03574  |             |
|                                  | Payor Waiver Benefit Charges | -412.63     | 0.00           | -40.08671  |             |



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|                                   |                 |                            |                 |
|-----------------------------------|-----------------|----------------------------|-----------------|
| <b>Premium Paid</b>               | <b>75000.00</b> | <b>Top-Up Premium</b>      | <b>0.00</b>     |
| <b>Premium Allocation Charges</b> | <b>7250.00</b>  | <b>Top-Up Charges</b>      | <b>0.00</b>     |
| <b>Net Charges</b>                | <b>7250.00</b>  | <b>Net Allocated Funds</b> | <b>67750.00</b> |

| Transaction Date                 | Transaction Description      | Amount (Rs) | NAV as on date | Units      | Total Units       |
|----------------------------------|------------------------------|-------------|----------------|------------|-------------------|
| <b>TRANSACTION FOR RICH FUND</b> |                              |             |                |            |                   |
|                                  | Education Cess               | -15.04      | 0.00           | -1.51130   |                   |
|                                  | Policy Administration Charge | -1031.61    | 0.00           | -100.21994 |                   |
|                                  | Mortality Charges            | -483.06     | 0.00           | -46.70647  |                   |
| <b>18/09/2010</b>                | <b>Closing Balance</b>       | <b>0.00</b> | <b>0.00</b>    |            | <b>3770.80312</b> |

| Transaction Date                           | Transaction Description      | Amount (Rs) | NAV as on date | Units      | Total Units      |
|--------------------------------------------|------------------------------|-------------|----------------|------------|------------------|
| <b>TRANSACTION FOR FLEXI BALANCED FUND</b> |                              |             |                |            |                  |
| <b>01/07/2008</b>                          | <b>Opening Balance</b>       | <b>0.00</b> | <b>0.00</b>    |            | <b>0.00</b>      |
| 03/03/2010                                 | Net Switch                   | 3355.64     | 13.84000       | 242.45954  |                  |
| 23/07/2010                                 | Net Switch                   | -1922.79    | 14.60000       | -131.69787 |                  |
|                                            | Service Tax                  | -3.70       | 0.00           | -0.26037   |                  |
|                                            | Payor Waiver Benefit Charges | -9.57       | 0.00           | -0.67021   |                  |
|                                            | Policy Administration Charge | -23.92      | 0.00           | -1.67509   |                  |
|                                            | Mortality Charges            | -11.56      | 0.00           | -0.80957   |                  |
|                                            | Education Cess               | -0.01       | 0.00           | -0.00069   |                  |
| <b>18/09/2010</b>                          | <b>Closing Balance</b>       | <b>0.00</b> | <b>0.00</b>    |            | <b>107.34300</b> |

| Transaction Date                         | Transaction Description      | Amount (Rs) | NAV as on date | Units     | Total Units |
|------------------------------------------|------------------------------|-------------|----------------|-----------|-------------|
| <b>TRANSACTION FOR FLEXI GROWTH FUND</b> |                              |             |                |           |             |
| <b>01/07/2008</b>                        | <b>Opening Balance</b>       | <b>0.00</b> | <b>0.00</b>    |           | <b>0.00</b> |
| 03/03/2010                               | Net Switch                   | 3522.48     | 14.01000       | 251.42612 |             |
| 23/07/2010                               | Net Switch                   | 1402.07     | 15.27000       | 91.81860  |             |
|                                          | Service Tax                  | -4.54       | 0.00           | -0.30901  |             |
|                                          | Payor Waiver Benefit Charges | -12.97      | 0.00           | -0.87091  |             |
|                                          | Policy Administration Charge | -32.42      | 0.00           | -2.17682  |             |
|                                          | Mortality Charges            | -15.68      | 0.00           | -1.05287  |             |
|                                          | Education Cess               | -0.05       | 0.00           | -0.00323  |             |



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|                                   |                 |                            |                 |
|-----------------------------------|-----------------|----------------------------|-----------------|
| <b>Premium Paid</b>               | <b>75000.00</b> | <b>Top-Up Premium</b>      | <b>0.00</b>     |
| <b>Premium Allocation Charges</b> | <b>7250.00</b>  | <b>Top-Up Charges</b>      | <b>0.00</b>     |
| <b>Net Charges</b>                | <b>7250.00</b>  | <b>Net Allocated Funds</b> | <b>67750.00</b> |

| Transaction Date                         | Transaction Description | Amount (Rs) | NAV as on date | Units | Total Units |
|------------------------------------------|-------------------------|-------------|----------------|-------|-------------|
| <b>TRANSACTION FOR FLEXI GROWTH FUND</b> |                         |             |                |       |             |
| 18/09/2010                               | Closing Balance         | 0.00        | 0.00           |       | 338.83394   |

| Transaction Date                      | Transaction Description      | Amount (Rs) | NAV as on date | Units     | Total Units |
|---------------------------------------|------------------------------|-------------|----------------|-----------|-------------|
| <b>TRANSACTION FOR PRESERVER FUND</b> |                              |             |                |           |             |
| 01/07/2008                            | Opening Balance              | 0.00        | 0.00           |           | 0.00        |
| 03/03/2010                            | Net Switch                   | 1677.82     | 15.25810       | 109.96258 |             |
|                                       | Service Tax                  | -1.99       | 0.00           | -0.12863  |             |
|                                       | Payor Waiver Benefit Charges | -5.42       | 0.00           | -0.34950  |             |
|                                       | Policy Administration Charge | -13.57      | 0.00           | -0.87505  |             |
|                                       | Mortality Charges            | -6.56       | 0.00           | -0.42302  |             |
|                                       | Education Cess               | 0.00        | 0.00           | 0.00      |             |
| 18/09/2010                            | Closing Balance              | 0.00        | 0.00           |           | 108.18638   |

|                                         |                 |                  |                   |                  |                   |
|-----------------------------------------|-----------------|------------------|-------------------|------------------|-------------------|
| <b>SUMMARY OF FUNDS</b>                 |                 |                  |                   |                  |                   |
| Premium Allocation Charges              |                 | 7250.00          |                   |                  |                   |
| Top-Up Charges                          |                 | 0.00             |                   |                  |                   |
| Switch Charges                          |                 | 0.00             |                   |                  |                   |
|                                         | <b>F.Growth</b> | <b>Preserver</b> | <b>Multiplier</b> | <b>Rich Fund</b> | <b>F.Balanced</b> |
| Funds Allocated                         | 0.00            | 0.00             | 20325.00          | 47425.00         | 0.00              |
| Switch In                               | 4924.55         | 1677.82          | 0.00              | 6127.84          | 3355.64           |
| Switch Out                              | 0.00            | 0.00             | -9127.07          | -5035.99         | -1922.79          |
| <b>CHARGES</b>                          |                 |                  |                   |                  |                   |
| Payor Waiver Benefit Charges            | -12.97          | -5.42            | -159.41           | -412.63          | -9.57             |
| Policy Administration Charge            | -32.42          | -13.57           | -398.47           | -1031.61         | -23.92            |
| Education Cess                          | -0.05           | 0.00             | -6.37             | -15.04           | -0.01             |
| Service Tax                             | -4.54           | -1.99            | -281.68           | -672.98          | -3.70             |
| Mortality Charges                       | -15.68          | -6.56            | -186.14           | -483.06          | -11.56            |
| <b>Fund Value - Closing bal(in Rs.)</b> | 5624.64340      | 1704.16268       | 13209.56928       | 57165.37530      | 1640.20104        |
| <b>Current NAV</b>                      | 16.60000        | 15.75210         | 12.19000          | 15.16000         | 15.28000          |
| <b>Closing balance (in units)</b>       | 338.83394       | 108.18638        | 1083.63981        | 3770.80312       | 107.34300         |



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|-----------------------------------|-----------------|----------------------------|-----------------|
| <b>Premium Paid</b>               | <b>75000.00</b> | <b>Top-Up Premium</b>      | <b>0.00</b>     |
| <b>Premium Allocation Charges</b> | <b>7250.00</b>  | <b>Top-Up Charges</b>      | <b>0.00</b>     |
| <b>Net Charges</b>                | <b>7250.00</b>  | <b>Net Allocated Funds</b> | <b>67750.00</b> |

\* This is an authenticated statement which does not require any signature. In case of any discrepancies, kindly notify us within 14 days through any of our touch points quoting your policy number.

\* In Unit Linked Life Insurance policy (ULIP), the investment Risk in investment portfolio is borne by the Policyholder.

\* Charges include Mortality (Insurance) Charges, Policy Administration (Administration) & Fund Management Charges, Premium Allocation Charges, Switching Charge, Partial Withdrawal Charge, Surrender Charge and any other Charge as stated in the Policy Document. The Charges will be recovered in accordance with the Policy terms and conditions; by cancellation of units.

\* As per the current IRDA guidelines with effect from June 1, 2007, the cut off timing for NAV application in respect of allocation and redemption of units is 3.00 p.m. IST This implies that if:

(i) the premium payment through local cheque or  
(ii) application for switch or  
(iii) application for redemption of units is received at any of our offices upto 3.00 p.m. IST on a weekday (Monday - Friday) then the NAV of the same day will be applicable.

If any of the above is received, at any of our offices after 3.00 p.m. IST on a weekday, then the NAV of the next working day will be applicable. In case of premium payment through outstation cheque/demand draft, the NAV of the day on which cheque/demand draft is realized will be applicable, subject to the same being a valuation day. When the applicable day is not a valuation day, NAV of the next immediate valuation day would be applicable

\* The past performance of the Investment Funds is not indicative of their future performance. The names of the Investment Funds or of the Policy are not indicative of the returns that may be expected of them.

\* The Fund Value may change as per the Net Asset Value (NAV) declared. The NAV is published in the local newspapers and can also be accessed on our website [www.iciciprulife.com](http://www.iciciprulife.com)

\* In the event of discontinuance of payment of premium, part withdrawal or surrender of the policy etc., the benefits payable will be in accordance with the policy terms and conditions. The surrender value may be different from the Fund Value as mentioned in this statement.

\* Tax benefit on premium paid under the Policy will be as per the provisions of the Income Tax Act, 1961, in force from time to time.

\* Service Tax details: Category of Service : Life Insurance and Management of Investment under ULIP; Service Tax Registration (STC) : AAACI7351PST001

\* Service Tax (inclusive of Education Cess and Higher Education Cess) is calculated at 10.30% [10% Service Tax + 2% Education Cess on Service Tax + 1% Secondary and Higher Education Cess on Service Tax] and is applicable on Insurance Charges and on Other Charges under ULIP

\* 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.

\* Tax laws are subject to amendments made thereto from time to time

\* The Unit Statement is a part of the Policy Document and should be read in conjunction with the terms and conditions mentioned in the Policy Document.

\* RGF (T1) has Minimum Guaranteed NAV of Rs 15.03 and terminates in DEC2013.

\* RGF (T2) has Minimum Guaranteed NAV of Rs 14.69 and terminates on 27 JAN 2014.

\* RGF (T3) has Minimum Guaranteed NAV of Rs 14.50 and terminates in FEB2014.

\* RGF (T4) has Minimum Guaranteed NAV of Rs 14.30 and terminates in MAR2014.

\* RGF (T5) has Minimum Guaranteed NAV of Rs 13.35 and terminates in APR2014.

\* RGF (T6) has Minimum Guaranteed NAV of Rs 13.70 and terminates in JUN2014.