

DECLARATION OF GOOD HEALTH FOR INSURANCE COVER

Please read the instructions before completing this Form

Mandatory for being entitled to an Insurance Cover under the insurance scheme

(This Declaration is common for lump sum investment and SIP Investments)

I hereby declare that I am in sound health and as on date I do not suffer from any disability nor have I been diagnosed at any time in the past with, tested, treated or given medical advice on any illness inclusive of cancer, condition requiring open heart surgery, history of typical chest pain indicative of Angina or other Heart Related Ailments, Renal Failure, Brain stroke, Paralysis, Acquired Immuno Deficiency Syndrome (AIDS) or diagnosed to be HIV Positive, lung diseases, bronchitis, asthma, tuberculosis, persistent cough, shortness of breath, pneumonia or any other respiratory disorder, colitis, crohn's or any kidney, liver or urinary disorder, neurological disorder or mental illness or undergone a major organ transplant inclusive of heart, lung, liver or kidney.

I also declare that currently I am not suffering from any infectious and contagious sickness and/or any sickness of viral nature.

For female lives only : I also declare that I am not pregnant as on the date of this application.

I further declare that the above statements are true and complete in every respect and that I have not withheld or omitted to give any information related, inter-alia, to my health. I hereby declare that I understand the full importance of this form, and the declaration herein, and do agree that this form and the declaration herein may be forwarded or divulged by Deutsche Asset Management (India) Private Limited (DeAM) for any purpose thought fit by DeAM, including, inter-alia, for the purpose of procuring any insurance cover on my life. I further hereby agree and give my consent to the reliance on and use of the contents of this declaration by such an Insurance company for examining and processing any claim that may be preferred against the insurer, in respect of any insurance cover, that may be provided to me. I authorize DeAM to arrange life insurance on my behalf and hereby confirm that my participation in any such life insurance policy shall be purely on a discretionary basis of DeAM and have further understood the terms and condition of the policy. I confirm and agree that the insurance cover, if provided, will be governed by the provision of The Insurance Act 1938 and the policy contract under which the cover will be offered to me.

I understand and agree that if any untrue information be contained herein I, my heirs, executors and administrators or assignee shall not be entitled to receive any benefit which may be provided to me on the faith of this declaration, including, inter-alia and aforesaid insurance cover.

Name of Sole / First Applicant

Folio No. (For existing Unit holder)

Application Form No. (For new Applicant)

Signature

Note: This Certificate of Insurance contains some illustrative elements from the Terms and Conditions of the Group Life Policy bearing Policy Number 3200600000289 issued by MetLife India Insurance Company Pvt. Ltd, hereinafter referred to as "Company" or "MetLife" to Deutsche Asset Management (India) Private Ltd. ("DeAM").

In the event of any conflict between the Terms mentioned herein and those mentioned under the Policy document issued Terms and Conditions as appearing in the Group Policy document shall prevail.

TERMS & CONDITIONS

LUMP SUM INVESTMENT

Salient Features of this Met Group Policy

- Extent of cover :** An individual investor who invests in the **DWS Tax Saving Fund (DTSF)** by way of a one time **lump sum investment** and fulfills the eligibility criteria, as mentioned herein below, and is covered under this Group Policy shall be covered for a term life insurance cover, subject to the terms and conditions contained herein. Aforesaid investor shall be allotted a new Folio number for each tranche of such lump sum investment(s) made and shall be covered for an amount equal to five times the amount invested subject to the exclusions given hereunder. However, under no circumstances shall the coverage available to any individual investor exceed Rs.500,000 and further, the minimum coverage provided to an individual investor under this scheme shall be Rs.10,000 irrespective of the amount invested. The total coverage on the life of any individual investor, under DTSF who otherwise fulfils all eligibility criteria under this scheme shall be restricted to maximum cover of Rs.500,000 only (including coverage if any provided under Systematic Investment Plan). In case any individual investor has been issued certificates in excess of Rs.500,000 as cover (including certificates, if any, issued for coverage provided under Systematic Investment Plan), the coverage shall continue to be restricted to Rs. 500,000/- in the event of a claim. For this purpose, only the earliest in-force Certificate(s) under either of the policies shall be admitted. MetLife shall refund to DeAM the Premium collected towards the additional certificate(s) of Insurance for the individual investor concerned. Where there are Joint Investors under a Folio, only the first holder will be granted the coverage and the second holder will not be granted any coverage.
- Eligibility Criteria:** The following shall be the Eligibility Criteria for the members to be Covered under this Group Policy
 - Any person investing in DTSF under this option of payment as an individual investor shall be eligible for coverage under the group policy number 3200600000289 provided all the following other eligibility criteria are also fulfilled
 - The insurance is for covering the life of the investors under the individual category fulfilling the criteria mentioned above
 - The Member's age shall be between 18 and 50 years, age last birthday, at the time of commencement of cover
 - The Member fills up the Application Form and the Declaration of Good Health and submits the same to the respective Collection Centres during the NFO and to the Official Points of Acceptance of the Fund post NFO.
 - On each subsequent occasion the investor chooses to invest in DTSF by making a lump sum investment, such investor shall be required to fill up a fresh application form and the declaration of good health to be considered for **extension** of insurance cover based on such sum(s) invested. The incremental investments made in the aforesaid manner shall be unitized under a separate Folio Number and the cumulative coverage per individual investor shall continue to be restricted as per the guidelines provided herein above.
 - The eligibility of an investor in DTSF for receiving coverage under the Met Group Life scheme shall be determined based on the declarations provided in the Application Form. MetLife reserves the right to refuse cover to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
 - For each of the tranche of investment made by an individual investor, the coverage shall take effect from the date of allotment of units for such investments. The coverage shall however be subject to the terms and conditions and exclusions mentioned herein and the Met Group Life Policy document.
 - At any instance where the units are not allotted and the subscription amount is refunded by DeAM, no insurance coverage will be available.**
- Enrollment and Commencement of cover for new Members post NFO :**
 - Since DTSF is an open ended scheme, any new investor investing in the said scheme post

the NFO period shall be required to fill up the application form and the declaration of good health for getting covered under the Met Group Life plan on and with effect from the date of allotment of units for such investments, subject to satisfying the Eligibility criteria provided above.

- The eligibility of an investor in DTSF for receiving coverage under the Met Group Life scheme shall be determined based on the declarations provided in the Application Form. MetLife reserves the right to refuse cover to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
- The Certificate of Insurance shall be valid for the balance part of the policy year from the date of allotment of units to the next renewal date and there shall be no cancellation or refund of premium during the course of the validity of this Certificate of Insurance. On every subsequent year, subject to the renewal of the scheme under Met Group Life Policy number 3200600000289, an endorsement shall be sent to the residual investors fulfilling the eligibility criteria as mentioned herein on the date of renewal, along with the account statement of DTSF. The members shall attach the endorsement to the certificate of insurance issued to the Members earlier.
- The rights of the individual investors in DTSF who are covered under this Certificate of Insurance are non-assignable under any conditions
- Termination of Cover:** The Life Insurance cover under this Certificate of Insurance shall terminate as against the Insured Member upon:-
 - Death of the Insured Member; or
 - The Date the Insured Member attains age 60 years. The coverage shall terminate with effect from the policy renewal date subsequent to the date the insured member (individual investor) attains the age of 60 years.
 - Cancellation of this Group Policy by either the Group Policyholder or the Company. Either party may cancel the Group Policy by giving the other party a minimum notice period of 30 days.
 - In case the Member withdraws any money from a particular Folio created for his investment in DTSF, the insurance coverage provided to the investor under this Met Group Policy based on his investment in that Folio, shall cease effective from the date of such first withdrawal, even if the amount withdrawn is only partial from that Folio. Under such circumstances, the pro-rata premium for the balance period shall be refunded to DeAM.
 - In case the member withdraws money from all the folios created for his investments in DTSF, the insurance coverage provided to the investor under this Met Group Policy based on his investments under each of the folios shall cease effective from the date of first withdrawal from each of the folios, even if the amount withdrawn is only partial from each of the Folios and consequently he shall cease to be an eligible member of the Met Group Policy from the date of last cessation of coverage based on the above. Under such circumstances, the pro-rata premium for the balance period shall be refunded to DeAM.
 - Non-payment of premiums by DeAM within the days of grace, as a result of which the Policy lapses/terminates.
- Exclusions :**
 - If an Insured Member commits suicide, whether sane or not at that time, within one year from the date of unit allocation, then the liability of the Company shall be limited to a refund of the Premium(s) received, without interest, less any expenses incurred by the Company. Such refund shall be made to DeAM only. Further that, such exclusion shall severally apply to each tranche of investment made by the individual investor under a new folio under DTSF.
 - No Life insurance cover shall be available during a period of 45 days starting from the date of unit allocation for each tranche of investment made under a new folio by the individual investor under DTSF. This exclusion shall however be not applicable in case of death due to accident.