

### **Rationale for revision in Pricing of “Health Total” product**

We wish to bring to your notice that our Health Product, namely, “Health Total”, has undergone revision in its Pricing & product features. The said revision shall be rendered effective on and from 01 May 2023.

You may find the rationale for revision in pricing described below:

- a) To bring the current pricing in line with the experience observed under the various cohorts of the product and align the same to the company’s defined risk appetite.
- b) To avoid any pricing cross subsidization that may have emerged over a period between various cohorts of the product.
- c) To align the pricing to the impact of inflation and other emerging trends since the last filing of the product.