

Without Family Income Ser Male Lives Income Rates per 100 of Annualized Premium

Annualized Premium Band: Below Rs. 1 Lakh

Premium Paying Term - 5 Pay

Plan Option	Flexible Income																																				Large Income (Level)	Large Income (Increase \$)
	2						5						6						7						8						15							
Income Start ge/Inc Duratio	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	40	40	
0							1.50%	5.65%	8.31%	10.13%	11.55%		4.41%	13.02%	17.97%	21.60%	24.16%		7.11%	15.31%	20.12%	23.77%	26.08%		9.95%	17.73%	22.42%	26.24%	28.13%		36.63%	41.20%	44.78%	128.39%	66.19%			
1							1.50%	5.83%	8.46%	10.27%	11.68%		4.83%	13.37%	18.27%	21.88%	24.43%		7.54%	15.68%	20.45%	24.08%	26.37%		10.41%	18.13%	22.77%	26.57%	28.43%		37.35%	41.81%	45.32%	129.96%	67.03%			
2							1.50%	6.00%	8.61%	10.40%	11.80%		5.21%	13.70%	18.57%	22.15%	24.67%		7.96%	16.03%	20.76%	24.37%	26.64%		10.85%	18.50%	23.10%	26.87%	28.72%		38.02%	42.39%	45.83%	131.42%	67.79%			
3							1.50%	6.03%	8.63%	10.42%	11.82%		5.28%	13.76%	18.62%	22.20%	24.72%		8.04%	16.09%	20.82%	24.42%	26.68%		10.93%	18.56%	23.15%	26.92%	28.77%		38.14%	42.49%	45.92%	131.68%	67.93%			
4							1.50%	6.03%	8.64%	10.42%	11.82%		5.31%	13.77%	18.64%	22.19%	24.72%		8.04%	16.11%	20.84%	24.43%	26.68%		10.95%	18.58%	23.17%	26.93%	28.78%		38.17%	42.51%	45.94%	131.73%	67.97%			
5							1.50%	6.03%	8.64%	10.42%	11.82%		5.30%	13.77%	18.64%	22.19%	24.72%		8.04%	16.11%	20.83%	24.43%	26.68%		10.95%	18.58%	23.17%	26.92%	28.77%		38.17%	42.51%	45.94%	131.71%	67.96%			
6							1.50%	6.01%	8.62%	10.40%	11.81%		5.26%	13.74%	18.60%	22.17%	24.68%		7.99%	16.07%	20.80%	24.40%	26.64%		10.91%	18.54%	23.13%	26.89%	28.74%		38.10%	42.45%	45.89%	131.55%	67.89%			
7							1.50%	6.00%	8.61%	10.38%	11.79%		5.23%	13.71%	18.57%	22.14%	24.66%		7.96%	16.04%	20.77%	24.37%	26.62%		10.86%	18.50%	23.10%	26.86%	28.71%		38.04%	42.39%	45.84%	131.38%	67.81%			
8							1.50%	5.98%	8.59%	10.37%	11.77%		5.19%	13.67%	18.54%	22.11%	24.63%		7.92%	16.00%	20.73%	24.33%	26.58%		10.82%	18.47%	23.06%	26.83%	28.68%		37.98%	42.35%	45.79%	131.22%	67.74%			
9							1.50%	5.97%	8.58%	10.36%	11.76%		5.16%	13.63%	18.51%	22.08%	24.60%		7.89%	15.97%	20.70%	24.30%	26.56%		10.78%	18.43%	23.03%	26.80%	28.65%		37.91%	42.29%	45.74%	131.05%	67.66%			
10							1.50%	5.95%	8.57%	10.35%	11.75%		5.11%	13.60%	18.47%	22.06%	24.57%		7.84%	15.93%	20.67%	24.27%	26.53%		10.74%	18.39%	22.99%	26.77%	28.61%		37.85%	42.24%	45.70%	130.88%	67.58%			
11							1.50%	5.93%	8.55%	10.33%	11.73%		5.07%	13.57%	18.44%	22.02%	24.53%		7.80%	15.89%	20.63%	24.23%	26.49%		10.69%	18.35%	22.95%	26.72%	28.57%		37.77%	42.17%	45.64%	130.68%	67.50%			
12							1.50%	5.92%	8.53%	10.32%	11.72%		5.03%	13.53%	18.41%	21.99%	24.50%		7.76%	15.85%	20.60%	24.19%	26.45%		10.64%	18.31%	22.92%	26.69%	28.52%		37.70%	42.11%	45.58%	130.48%	67.41%			
13							1.50%	5.90%	8.51%	10.30%	11.70%		4.99%	13.50%	18.37%	21.95%	24.46%		7.71%	15.82%	20.55%	24.16%	26.41%		10.59%	18.27%	22.87%	26.65%	28.48%		37.64%	42.05%	45.52%	130.28%	67.32%			
14							1.50%	5.88%	8.49%	10.29%	11.68%		4.95%	13.46%	18.34%	21.92%	24.42%		7.67%	15.78%	20.52%	24.11%	26.37%		10.55%	18.23%	22.84%	26.61%	28.44%		37.56%	41.99%	45.46%	130.07%	67.24%			
15							1.50%	5.87%	8.48%	10.26%	11.66%		4.91%	13.43%	18.31%	21.88%	24.39%		7.63%	15.74%	20.48%	24.08%	26.33%		10.50%	18.19%	22.80%	26.57%	28.39%		37.49%	41.92%	45.40%	129.87%	67.15%			
16							1.50%	5.86%	8.47%	10.25%	11.65%		4.90%	13.41%	18.28%	21.86%	24.36%		7.61%	15.72%	20.46%	24.05%	26.29%		10.48%	18.16%	22.78%	26.54%	28.35%		37.46%	41.90%	45.37%	129.71%	67.11%			
17							1.50%	5.84%	8.46%	10.24%	11.64%		4.88%	13.39%	18.26%	21.83%	24.32%		7.60%	15.69%	20.43%	24.03%	26.26%		10.47%	18.14%	22.75%	26.50%	28.32%		37.43%	41.87%	45.34%	129.55%	67.07%			
18							1.50%	5.83%	8.45%	10.23%	11.61%		4.87%	13.38%	18.25%	21.81%	24.29%		7.58%	15.68%	20.42%	23.99%	26.22%		10.45%	18.13%	22.73%	26.48%	28.28%		37.40%	41.84%	45.32%	129.39%	67.03%			
19							1.50%	5.82%	8.44%	10.22%	11.60%		4.85%	13.36%	18.22%	21.78%	24.26%		7.57%	15.66%	20.40%	23.97%	26.19%		10.44%	18.11%	22.70%	26.46%	28.25%		37.37%	41.81%	45.29%	129.23%	66.98%			
20							1.50%	5.82%	8.44%	10.20%	11.59%		4.84%	13.35%	18.20%	21.76%	24.23%		7.54%	15.64%	20.37%	23.94%	26.16%		10.42%	18.08%	22.68%	26.41%	28.21%		37.34%	41.79%	45.26%	129.07%	66.95%			
21							1.50%	5.81%	8.42%	10.19%	11.57%		4.83%	13.33%	18.18%	21.72%	24.18%		7.53%	15.61%	20.34%	23.90%	26.11%		10.39%	18.06%	22.65%	26.37%	28.16%		37.31%	41.76%	45.23%	128.84%	66.88%			
22							1.50%	5.80%	8.41%	10.17%	11.54%		4.81%	13.30%	18.15%	21.68%	24.14%		7.52%	15.60%	20.32%	23.86%	26.05%		10.38%	18.03%	22.61%	26.33%	28.11%		37.29%	41.72%	45.20%	128.61%	66.82%			
23							1.50%	5.79%	8.40%	10.15%	11.53%		4.81%	13.29%	18.12%	21.65%	24.09%		7.51%	15.58%	20.28%	23.83%	26.01%		10.36%	18.02%	22.58%	26.29%	28.06%		37.26%	41.70%	45.17%	128.38%	66.77%			
24							1.50%	5.79%	8.39%	10.14%	11.50%		4.80%	13.26%	18.10%	21.61%	24.04%		7.49%	15.56%	20.25%	23.79%	25.95%		10.34%	17.99%	22.54%	26.25%	28.00%		37.24%	41.66%	45.14%	128.16%	66.71%			
25							1.50%	5.78%	8.37%	10.12%	11.48%		4.79%	13.24%	18.07%	21.57%	24.00%		7.48%	15.54%	20.22%	23.74%	25.91%		10.32%	17.97%	22.51%	26.21%	27.95%		37.20%	41.63%	45.10%	127.93%	66.65%			
26							1.50%	5.75%	8.34%	10.08%	11.44%		4.74%	13.19%	18.01%	21.50%	23.92%		7.44%	15.49%	20.16%	23.66%	25.82%		10.27%	17.91%	22.45%	26.13%	27.86%		37.12%	41.55%	45.02%	127.50%	66.53%			
27							1.50%	5.73%	8.31%	10.06%	11.40%		4.70%	13.15%	17.95%	21.43%	23.83%		7.39%	15.44%	20.10%	23.59%	25.73%		10.22%	17.85%	22.37%	26.04%	27.77%		37.04%	41.47%	44.94%	127.06%	66.41%			
28							1.50%	5.72%	8.29%	10.02%	11.36%		4.65%	13.11%	17.89%	21.36%	23.74%		7.34%	15.38%	20.03%	23.51%	25.64%		10.18%	17.79%	22.30%	25.97%	27.67%		36.94%	41.39%	44.86%	126.63%	66.27%			
29							1.50%	5.69%	8.26%	9.98%	11.32%		4.61%	13.06%	17.83%	21.28%	23.66%		7.30%	15.33%	19.97%	23.44%	25.55%		10.13%	17.74%	22.23%	25.89%	27.58%		36.86%	41.30%	44.78%	126.20%	66.15%			
30							1.50%	5.67%	8.24%	9.95%	11.28%		4.57%	13.01%	17.77%	21.21%	23.58%		7.25%	15.28%	19.90%	23.37%	25.46%		10.08%	17.68%	22.16%	25.81%	27.48%		36.77%	41.22%	44.70%	125.77%	66.03%			
31							1.50%	5.62%	8.18%	9.89%	11.21%		4.49%	12.92%	17.66%	21.09%	23.43%		7.16%	15.17%	19.78%	23.22%	25.31%		9.98%	17.56%	22.03%	25.66%	27.32%		36.60%	41.06%	44.55%	125.01%	65.77%			
32							1.50%	5.58%	8.13%	9.83%	11.14%		4.41%	12.82%	17.55%	20.96%	23.29%		7.07%	15.06%	19.65%	23.09%	25.15%		9.86%	17.44%	21.90%	25.52%	27.15%		36.44%	40.90%	44.40%	124.24%	65.51%			
33							1.50%	5.53%	8.07%	9.77%	11.06%		4.33%	12.72%	17.43%	20.82%	23.13%		6.97%	14.96%	19.54%	22.95%	25.00%		9.76%	17.33%	21.77%	25.38%	27.00%		36.26%	40.75%	44.25%	123.48%	65.25%			
34							1.50%	5.48%	8.02%	9.70%	11.00%		4.25%	12.62%	17.32%	20.69%	22.99%																					