

Income Rates per 100 of Annualized Premium

SAD Multiple 10

Premium - Greater than equal to Rs. 24,000 to Less than Rs. 50,000

PPT 5

Age at Entry \ Income Duration	10	15	20	25	30	35
0		1.5068%	9.5393%	14.8589%	18.5331%	20.7381%
1		1.8902%	9.8343%	15.1688%	18.8227%	21.0094%
2		2.2863%	10.1656%	15.4687%	19.1027%	21.2713%
3		2.3689%	10.2292%	15.5247%	19.1491%	21.3177%
4		2.3685%	10.2472%	15.5432%	19.1675%	21.3174%
5		2.3680%	10.2467%	15.5429%	19.1671%	21.3170%
6		2.3306%	10.2188%	15.5144%	19.1388%	21.2886%
7		2.3023%	10.1909%	15.4860%	19.1104%	21.2695%
8		2.2649%	10.1532%	15.4575%	19.0821%	21.2410%
9		2.2368%	10.1251%	15.4291%	19.0537%	21.2220%
10		2.1996%	10.0972%	15.4007%	19.0254%	21.1937%
11		2.1624%	10.0601%	15.3630%	18.9972%	21.1654%
12		2.1253%	10.0231%	15.3348%	18.9597%	21.1278%
13		2.0790%	9.9953%	15.2971%	18.9317%	21.0997%
14		2.0420%	9.9585%	15.2690%	18.8943%	21.0623%
15		2.0051%	9.9217%	15.2315%	18.8663%	21.0341%
16		1.9867%	9.9033%	15.2128%	18.8476%	21.0061%
17		1.9774%	9.8848%	15.1942%	18.8290%	20.9873%
18		1.9590%	9.8757%	15.1848%	18.8011%	20.9591%
19		1.9499%	9.8573%	15.1662%	18.7825%	20.9403%
20		1.9314%	9.8389%	15.1476%	18.7638%	20.9122%
21		1.9222%	9.8204%	15.1290%	18.7358%	20.8839%
22		1.9128%	9.8112%	15.1104%	18.7077%	20.8463%
23		1.9035%	9.7927%	15.0823%	18.6890%	20.8180%
24		1.8941%	9.7834%	15.0636%	18.6608%	20.7802%
25		1.8847%	9.7648%	15.0448%	18.6325%	20.7517%
26		1.8477%	9.7277%	14.9979%	18.5763%	20.6953%
27		1.8105%	9.6935%	14.9509%	18.5292%	20.6293%
28		1.7934%	9.6571%	14.9039%	18.4728%	20.5725%
29		1.7812%	9.6280%	14.8568%	18.4256%	20.5064%
30		1.7689%	9.5986%	14.8096%	18.3691%	20.4493%
31		1.6381%	9.5333%	14.7154%	18.2657%	20.3456%
32		1.5635%	9.4678%	14.6212%	18.1716%	20.2324%
33		1.4796%	9.4021%	14.5362%	18.0680%	20.1282%
34		1.4048%	9.3363%	14.4418%	17.9734%	20.0145%
35		1.3297%	9.1671%	14.3471%	17.8693%	19.9100%
36		1.1807%	9.0181%	14.1868%	17.6996%	19.7304%
37		1.1598%	8.8688%	14.0262%	17.5297%	19.5506%
38		1.1390%	8.7099%	13.8655%	17.3688%	19.3611%
39		1.1182%	8.5599%	13.7039%	17.1983%	19.1804%
40		1.0973%	8.4096%	13.5422%	17.0274%	18.9993%
41		1.0765%	8.1487%	13.2681%	16.7441%	18.7060%
42		1.0557%	7.8967%	13.0030%	16.4604%	18.4026%
43		1.0348%	7.6353%	12.7281%	16.1856%	18.1079%
44		1.0140%	7.3825%	12.4621%	15.9010%	17.8032%
45		0.9932%	7.1204%	12.1864%	15.6156%	17.5072%
46		0.9723%	6.6681%	11.7091%	15.1201%	16.9919%
47		0.9515%	6.2072%	11.2323%	14.6247%	16.4768%
48		0.9307%	5.7561%	10.7560%	14.1298%	15.9525%
49		0.9098%	5.2654%	10.2488%	13.3731%	15.4073%
50		0.8890%	4.7841%	9.7422%	12.7723%	14.8632%

Premium Greater than equal to Rs. 24,000 to Less than Rs. 50,000

PPT 6

Age at Entry \ Income Duration	10	15	20	25	30	35
0		15.6324%	21.7469%	25.7823%	28.7442%	30.4680%
1		16.0912%	22.1375%	26.2325%	29.0753%	30.7780%
2		16.5470%	22.5231%	26.5661%	29.3934%	31.0754%
3		16.6424%	22.5987%	26.6309%	29.4523%	31.1346%
4		16.6511%	22.6226%	26.6521%	29.4741%	31.1331%
5		16.6527%	22.6243%	26.6539%	29.4759%	31.1347%
6		16.6146%	22.5940%	26.6265%	29.4477%	31.1063%
7		16.5841%	22.5636%	26.5992%	29.4195%	31.0895%
8		16.5438%	22.5277%	26.5695%	29.3914%	31.0610%
9		16.5134%	22.4973%	26.5422%	29.3632%	31.0444%
10		16.4757%	22.4670%	26.5150%	29.3352%	31.0161%
11		16.4333%	22.4269%	26.4758%	29.3048%	30.9854%
12		16.3910%	22.3870%	26.4465%	29.2670%	30.9472%
13		16.3436%	22.3545%	26.4074%	29.2344%	30.9144%
14		16.3015%	22.3147%	26.3782%	29.1967%	30.8763%
15		16.2594%	22.2750%	26.3392%	29.1666%	30.8458%
16		16.2396%	22.2574%	26.3220%	29.1488%	30.8161%
17		16.2296%	22.2374%	26.3048%	29.1333%	30.8002%
18		16.2097%	22.2274%	26.2950%	29.1078%	30.7743%
19		16.1998%	22.2074%	26.2778%	29.0915%	30.7575%
20		16.1799%	22.1898%	26.2606%	29.0751%	30.7291%
21		16.1721%	22.1744%	26.2456%	29.0511%	30.7046%
22		16.1642%	22.1666%	26.2305%	29.0270%	30.6682%
23		16.1563%	22.1510%	26.2080%	29.0106%	30.6396%
24		16.1483%	22.1430%	26.1927%	28.9864%	30.6032%
25		16.1402%	22.1273%	26.1773%	28.9622%	30.5784%
26		16.1071%	22.0940%	26.1395%	28.9150%	30.5305%
27		16.0715%	22.0629%	26.1017%	28.8754%	30.4667%
28		16.0381%	22.0217%	26.0636%	28.8281%	30.4185%
29		16.0022%	21.9903%	26.0254%	28.7884%	30.3545%
30		15.9685%	21.9561%	25.9870%	28.7410%	30.3059%
31		15.8973%	21.8793%	25.9067%	28.6552%	30.2188%
32		15.8259%	21.8022%	25.7178%	28.5765%	30.1150%
33		15.7467%	21.7248%	25.6420%	28.4898%	30.0266%
34		15.6748%	21.6470%	25.5558%	28.4103%	29.9221%
35		15.6022%	21.5688%	25.4718%	28.3206%	29.8309%
36		15.4597%	21.4281%	25.3269%	28.1700%	29.6663%
37		15.3143%	21.2892%	25.1815%	28.0213%	29.5034%
38		15.1780%	21.1400%	25.0360%	27.8774%	29.3218%
39		15.0311%	21.0002%	24.8891%	27.7278%	29.1575%
40		14.8859%	20.8575%	24.7421%	27.5751%	28.9902%
41		14.6288%	20.6073%	24.4866%	27.3185%	28.7181%
42		14.3687%	20.3620%	24.2381%	27.0614%	28.4329%
43		14.1103%	20.1110%	23.9813%	26.8088%	28.1522%
44		13.8488%	19.8645%	23.7315%	26.5502%	27.8649%
45		13.7971%	19.6119%	23.4735%	26.2905%	27.5886%
45		13.6596%	19.1511%	23.0027%	25.8133%	27.0810%
45		13.1727%	18.6832%	22.5323%	25.3464%	26.5734%
45		12.6889%	18.2233%	22.0645%	24.8853%	26.0750%
45		12.1604%	17.7163%	21.5542%	24.2011%	25.6173%
45		11.6351%	17.2168%	21.0444%	23.6396%	25.1079%

Premium Greater than equal to Rs. 24,000 to Less than Rs. 50,000
PPT 7

Age at Entry \ Income Duration	10	15	20	25	30	35
0		31.1376%	35.3013%	37.8735%	40.1438%	42.2401%
1		31.6649%	35.7452%	38.2824%	40.5193%	42.5979%
2		32.1856%	36.1903%	38.6748%	40.8775%	42.9387%
3		32.2953%	36.2797%	38.7543%	40.9519%	43.0153%
4		32.3172%	36.3112%	38.7801%	40.9778%	43.0121%
5		32.3218%	36.3160%	38.7851%	40.9827%	43.0169%
6		32.2848%	36.2838%	38.7587%	40.9562%	42.9894%
7		32.2526%	36.2517%	38.7322%	40.9299%	42.9769%
8		32.2100%	36.2204%	38.7001%	40.9036%	42.9495%
9		32.1780%	36.1882%	38.6739%	40.8773%	42.9372%
10		32.1415%	36.1563%	38.6477%	40.8512%	42.9100%
11		32.0936%	36.1140%	38.6053%	40.8193%	42.8770%
12		32.0459%	36.0718%	38.5735%	40.7829%	42.8391%
13		31.9993%	36.0343%	38.5314%	40.7454%	42.8004%
14		31.9518%	35.9923%	38.4997%	40.7091%	42.7627%
15		31.9043%	35.9504%	38.4577%	40.6774%	42.7297%
16		31.8834%	35.9351%	38.4423%	40.6619%	42.6986%
17		31.8728%	35.9139%	38.4269%	40.6520%	42.6879%
18		31.8518%	35.9032%	38.4161%	40.6317%	42.6665%
19		31.8413%	35.8820%	38.4006%	40.6197%	42.6536%
20		31.8202%	35.8666%	38.3850%	40.6076%	42.6259%
21		31.8151%	35.8568%	38.3750%	40.5909%	42.6080%
22		31.8099%	35.8515%	38.3649%	40.5741%	42.5751%
23		31.8045%	35.8414%	38.3499%	40.5621%	42.5471%
24		31.7991%	35.8359%	38.3394%	40.5452%	42.5141%
25		31.7935%	35.8254%	38.3287%	40.5283%	42.4961%
26		31.7681%	35.7997%	38.3037%	40.4974%	42.4632%
27		31.7367%	35.7795%	38.2784%	40.4711%	42.4052%
28		31.7108%	35.7485%	38.2528%	40.4401%	42.3721%
29		31.6789%	35.7277%	38.2269%	40.4138%	42.3139%
30		31.6525%	35.7005%	38.2006%	40.3827%	42.2804%
31		31.5899%	35.6383%	38.1391%	40.3281%	42.2223%
32		31.5269%	35.5756%	38.0714%	40.2767%	42.1371%
33		31.4587%	35.5124%	38.0136%	40.2200%	42.0764%
34		31.3950%	35.4486%	37.9444%	40.1674%	41.9900%
35		31.3300%	35.3842%	37.8808%	40.1042%	41.9228%
36		31.2046%	35.2637%	37.7666%	39.9902%	41.7873%
37		31.0727%	35.1482%	37.6519%	39.8813%	41.6567%
38		30.9502%	35.0216%	37.5369%	39.7705%	41.4938%
39		30.8164%	34.9047%	37.4198%	39.6599%	41.3606%
40		30.6874%	34.7812%	37.3025%	39.5425%	41.2206%
41		30.4504%	34.5607%	37.0881%	39.3392%	40.9908%
42		30.2069%	34.3385%	36.8774%	39.1349%	40.7436%
43		29.9682%	34.1165%	36.6609%	38.9283%	40.4939%
44		29.7228%	33.8924%	36.4480%	38.7215%	40.2430%
45		29.6099%	33.6676%	36.2294%	38.5132%	40.0060%
46		29.3382%	33.2179%	35.7919%	38.0864%	39.5264%
47		28.8481%	32.7634%	35.3541%	37.6589%	39.0458%
48		28.3639%	32.3135%	34.9217%	37.2365%	38.5533%
49		27.8205%	31.8072%	34.4311%	36.6400%	38.2920%
50		27.2836%	31.3051%	33.9404%	36.1207%	37.8498%

Premium Greater than equal to Rs. 24,000 to Less than Rs. 50,000
PPT 8

Age at Entry \ Income Duration	10	15	20	25	30	35
0	45.3648%	48.2480%	50.4093%	51.3880%	52.8988%	
1	46.1569%	48.8501%	50.9096%	51.8533%	53.3204%	
2	46.9250%	49.4406%	51.4206%	52.2972%	53.7192%	
3	47.0922%	49.5658%	51.5260%	52.3914%	53.8129%	
4	47.1535%	49.6064%	51.5673%	52.4219%	53.8434%	
5	47.1601%	49.6154%	51.5765%	52.4312%	53.8526%	
6	47.1159%	49.5820%	51.5432%	52.4089%	53.8303%	
7	47.0716%	49.5488%	51.5099%	52.3865%	53.8081%	
8	47.0170%	49.5052%	51.4875%	52.3538%	53.7860%	
9	46.9732%	49.4724%	51.4544%	52.3316%	53.7639%	
10	46.9298%	49.4396%	51.4216%	52.3097%	53.7421%	
11	46.8549%	49.3860%	51.3783%	52.2666%	53.7097%	
12	46.7908%	49.3327%	51.3351%	52.2342%	53.6774%	
13	46.7165%	49.2899%	51.2919%	52.1914%	53.6346%	
14	46.6529%	49.2368%	51.2489%	52.1592%	53.6024%	
15	46.5790%	49.1836%	51.2060%	52.1165%	53.5701%	
16	46.5577%	49.1623%	51.1949%	52.1054%	53.5588%	
17	46.5365%	49.1513%	51.1731%	52.0942%	53.5579%	
18	46.5047%	49.1298%	51.1620%	52.0830%	53.5463%	
19	46.4833%	49.1189%	51.1401%	52.0716%	53.5414%	
20	46.4618%	49.0971%	51.1287%	52.0601%	53.5365%	
21	46.4613%	49.0964%	51.1278%	52.0588%	53.5316%	
22	46.4605%	49.0954%	51.1268%	52.0574%	53.5268%	
23	46.4596%	49.0942%	51.1254%	52.0555%	53.5219%	
24	46.4584%	49.0928%	51.1239%	52.0534%	53.5169%	
25	46.4569%	49.0912%	51.1219%	52.0509%	53.5120%	
26	46.4341%	49.0788%	51.1089%	52.0480%	53.5071%	
27	46.4111%	49.0554%	51.1063%	52.0446%	53.5022%	
28	46.3772%	49.0422%	51.0923%	52.0406%	53.4973%	
29	46.3535%	49.0181%	51.0887%	52.0361%	53.4925%	
30	46.3294%	49.0040%	51.0736%	52.0312%	53.4876%	
31	46.2628%	48.9575%	51.0367%	52.0045%	53.4827%	
32	46.2061%	48.9104%	50.9990%	51.9666%	53.4749%	
33	46.1382%	48.8626%	50.9606%	51.9384%	53.4664%	
34	46.0801%	48.8145%	50.9213%	51.8979%	53.4570%	
35	46.0106%	48.7643%	50.8813%	51.8678%	53.4369%	
36	45.8768%	48.6713%	50.7976%	51.8052%	53.3841%	
37	45.7523%	48.5666%	50.7237%	51.7416%	53.3408%	
38	45.6158%	48.4712%	50.6379%	51.6777%	53.2856%	
39	45.4883%	48.3641%	50.5617%	51.6108%	53.2395%	
40	45.3488%	48.2663%	50.4737%	51.5434%	53.1814%	
41	45.0814%	48.0719%	50.3099%	51.4007%	53.0690%	
42	44.8228%	47.8660%	50.1341%	51.2565%	52.9549%	
43	44.5523%	47.6694%	49.9676%	51.1105%	52.8283%	
44	44.2908%	47.4609%	49.7891%	50.9629%	52.7103%	
45	44.0173%	47.2618%	49.6179%	50.8135%	52.5899%	
46	43.4293%	46.8030%	49.2083%	50.4466%	52.2609%	
47	42.8518%	46.3332%	48.7976%	50.0784%	51.9299%	
48	42.2633%	45.8728%	48.3850%	49.7177%	51.6074%	
49	41.6155%	45.3341%	47.9052%	49.2788%	51.2043%	
50	40.9596%	44.8074%	47.4240%	48.8384%	50.7990%	
51	40.1375%	44.1556%	46.8384%	48.3037%	50.2875%	
52	39.2758%	43.4408%	46.1976%	47.7030%	49.7423%	
53	38.3637%	42.6929%	45.5243%	47.0803%	49.1640%	
54	37.3890%	41.8832%	44.7871%	46.3926%	48.5091%	
55	36.3644%	41.0425%	43.9962%	45.6616%	47.8313%	
56	35.3003%	40.1496%	43.1723%	44.8864%	47.0990%	
57	34.1753%	39.2040%	42.2943%	44.0565%	46.3228%	
58	32.9790%	38.1951%	41.3512%	43.1614%	45.4820%	
59	31.6913%	37.1022%	40.3218%	42.1814%	44.5553%	
60	30.2896%	35.9048%	39.1853%	41.1030%	43.5431%	
61	28.7348%	34.5615%	37.9008%	39.8786%	42.3849%	
62	26.9856%	33.0509%	36.4488%	38.4870%		
63	25.0033%	31.3128%	34.7848%	36.8882%		
64	22.7292%	29.3096%	32.8514%	35.0325%		
65	20.1143%	26.9905%	30.5883%	32.8708%		

Premium Greater than equal to Rs. 24,000 to Less than Rs. 50,000
PPT 9

Age at Entry \ Income Duration	10	15	20	25	30	35
0	68.3958%	65.9046%	65.6537%	65.3826%	66.3115%	
1	69.2634%	66.5627%	66.2079%	65.8819%	66.7678%	
2	70.1068%	67.2090%	66.7593%	66.3593%	67.2016%	
3	70.2895%	67.3484%	66.8785%	66.4658%	67.3037%	
4	70.3630%	67.4006%	66.9267%	66.5072%	67.3409%	
5	70.3762%	67.4107%	66.9371%	66.5178%	67.3562%	
6	70.3315%	67.3770%	66.9034%	66.4958%	67.3344%	
7	70.2820%	67.3433%	66.8743%	66.4737%	67.3126%	
8	70.2308%	67.2988%	66.8469%	66.4409%	67.2909%	
9	70.1813%	67.2652%	66.8178%	66.4188%	67.2692%	
10	70.1367%	67.2317%	66.7843%	66.3969%	67.2476%	
11	70.0596%	67.1766%	66.7353%	66.3536%	67.2282%	
12	69.9845%	67.1172%	66.6911%	66.3343%	67.2088%	
13	69.9079%	67.0687%	66.6424%	66.3088%	67.1833%	
14	69.8332%	67.0096%	66.5985%	66.2896%	67.1640%	
15	69.7571%	66.9552%	66.5503%	66.2642%	67.1446%	
16	69.7353%	66.9337%	66.5398%	66.2574%	67.1377%	
17	69.7092%	66.9185%	66.5231%	66.2506%	67.1369%	
18	69.6899%	66.9055%	66.5163%	66.2437%	67.1297%	
19	69.6769%	66.8987%	66.5030%	66.2368%	67.1265%	
20	69.6638%	66.8855%	66.4960%	66.2297%	67.1234%	
21	69.6632%	66.8848%	66.4953%	66.2286%	67.1202%	
22	69.6625%	66.8840%	66.4943%	66.2275%	67.1170%	
23	69.6616%	66.8830%	66.4932%	66.2262%	67.1138%	
24	69.6606%	66.8819%	66.4920%	66.2246%	67.1106%	
25	69.6595%	66.8806%	66.4906%	66.2228%	67.1075%	
26	69.6456%	66.8730%	66.4826%	66.2208%	67.1043%	
27	69.6316%	66.8589%	66.4807%	66.2186%	67.1011%	
28	69.6111%	66.8508%	66.4722%	66.2160%	67.0979%	
29	69.5967%	66.8362%	66.4698%	66.2131%	67.0948%	
30	69.5820%	66.8276%	66.4606%	66.2098%	67.0916%	
31	69.5421%	66.7998%	66.4385%	66.1939%	67.0884%	
32	69.5080%	66.7717%	66.4160%	66.1713%	67.0836%	
33	69.4673%	66.7431%	66.3930%	66.1545%	67.0783%	
34	69.4323%	66.7144%	66.3695%	66.1303%	67.0724%	
35	69.3906%	66.6843%	66.3455%	66.1124%	67.0602%	
36	69.3105%	66.6290%	66.2958%	66.0753%	67.0288%	
37	69.2360%	66.5668%	66.2518%	66.0376%	67.0029%	
38	69.1543%	66.5101%	66.2008%	65.9997%	66.9700%	
39	69.0779%	66.4464%	66.1555%	65.9601%	66.9424%	
40	68.9944%	66.3882%	66.1032%	65.9202%	66.9078%	
41	68.8345%	66.2727%	66.0060%	65.8359%	66.8411%	
42	68.6798%	66.1505%	65.9018%	65.7508%	66.7733%	
43	68.5179%	66.0337%	65.8029%	65.6646%	66.6982%	
44	68.3613%	65.9098%	65.6970%	65.5774%	66.6280%	
45	68.1975%	65.7914%	65.5953%	65.4891%	66.5565%	
46	66.8069%	64.9173%	65.0455%	65.1709%	66.3172%	
47	66.2159%	64.4630%	64.6629%	64.8495%	66.0766%	
48	65.6241%	64.0153%	64.2853%	64.5345%	65.8410%	
49	64.9473%	63.4789%	63.8214%	64.1310%	65.5136%	
50	64.2709%	62.9506%	63.3583%	63.7284%	65.1849%	
51	63.4334%	62.3036%	62.7972%	63.2348%	64.7931%	
52	62.5467%	61.6034%	62.1923%	62.7006%	64.2513%	
53	61.6228%	60.8806%	61.5698%	62.1505%	63.7451%	
54	60.6327%	60.0933%	60.8816%	61.5378%	63.1734%	
55	59.6061%	59.2851%	60.1589%	60.8975%	62.5805%	
56	58.5403%	58.4389%	59.4138%	60.2329%	61.9563%	
57	57.4311%	57.5540%	58.6335%	59.5286%	61.3031%	
58	56.2632%	56.6235%	57.8061%	58.7781%	60.6035%	
59	55.0242%	55.6299%	56.9085%	57.9740%	59.8446%	
60	53.6865%	54.5499%	55.9358%	57.0898%	59.0963%	
61	52.2028%	53.3370%	54.8328%	56.1012%		
62	50.5410%	51.9701%	53.5838%	54.9781%		
63	48.6637%	50.4119%	52.1436%	53.6946%		
64	46.4990%	48.5889%	50.4542%	52.2085%		
65	43.9905%	46.4421%	48.4264%	50.7664%		
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Premium Greater than equal to Rs. 24,000 to Less than Rs. 50,000
PPT 10

Age at Entry \ Income Duration	10	15	20	25	30	35
0	93.6022%	85.2398%	82.5244%	80.8451%	81.2015%	
1	94.5412%	85.9529%	83.1340%	81.3752%	81.6900%	
2	95.4566%	86.6541%	83.7220%	81.8832%	82.1573%	
3	95.6538%	86.8083%	83.8561%	82.0033%	82.2675%	
4	95.7415%	86.8747%	83.9123%	82.0584%	82.3126%	
5	95.7635%	86.8861%	83.9239%	82.0702%	82.3357%	
6	95.7200%	86.8532%	83.8909%	82.0494%	82.3155%	
7	95.6650%	86.8201%	83.8687%	82.0284%	82.2950%	
8	95.6207%	86.7758%	83.8353%	81.9965%	82.2745%	
9	95.5653%	86.7424%	83.8128%	81.9753%	82.2541%	
10	95.5207%	86.7089%	83.7795%	81.9543%	82.2338%	
11	95.4437%	86.6538%	83.7242%	81.9119%	82.2311%	
12	95.3560%	86.5879%	83.6802%	81.9113%	82.2324%	
13	95.2793%	86.5332%	83.6255%	81.9106%	82.2317%	
14	95.1920%	86.4679%	83.5821%	81.9099%	82.2311%	
15	95.1160%	86.4138%	83.5283%	81.9092%	82.2304%	
16	95.0944%	86.3928%	83.5188%	81.9086%	82.2298%	
17	95.0624%	86.3721%	83.5100%	81.9079%	82.2291%	
18	95.0616%	86.3713%	83.5093%	81.9073%	82.2284%	
19	95.0609%	86.3707%	83.5086%	81.9066%	82.2277%	
20	95.0603%	86.3700%	83.5079%	81.9059%	82.2271%	
21	95.0596%	86.3694%	83.5073%	81.9052%	82.2264%	
22	95.0590%	86.3687%	83.5065%	81.9046%	82.2258%	
23	95.0582%	86.3680%	83.5058%	81.9039%	82.2250%	
24	95.0575%	86.3673%	83.5052%	81.9033%	82.2243%	
25	95.0569%	86.3666%	83.5045%	81.9025%	82.2237%	
26	95.0562%	86.3660%	83.5038%	81.9019%	82.2230%	
27	95.0556%	86.3653%	83.5031%	81.9012%	82.2224%	
28	95.0548%	86.3646%	83.5024%	81.9006%	82.2216%	
29	95.0541%	86.3639%	83.5017%	81.8999%	82.2210%	
30	95.0535%	86.3632%	83.5011%	81.8992%	82.2203%	
31	95.0528%	86.3626%	83.5004%	81.8985%	82.2197%	
32	95.0522%	86.3619%	83.4997%	81.8979%	82.2190%	
33	95.0515%	86.3612%	83.4989%	81.8972%	82.2184%	
34	95.0508%	86.3605%	83.4983%	81.8966%	82.2176%	
35	95.0501%	86.3598%	83.4976%	81.8959%	82.2170%	
36	95.0494%	86.3591%	83.4969%	81.8952%	82.2163%	
37	95.0488%	86.3585%	83.4963%	81.8945%	82.2156%	
38	95.0481%	86.3578%	83.4955%	81.8939%	82.2150%	
39	95.0474%	86.3572%	83.4948%	81.8932%	82.2142%	
40	95.0467%	86.3564%	83.4942%	81.8926%	82.2136%	
41	95.0461%	86.3557%	83.4935%	81.8918%	82.2129%	
42	95.0454%	86.3551%	83.4928%	81.8911%	82.2123%	
43	95.0447%	86.3544%	83.4920%	81.8905%	82.2116%	
44	95.0440%	86.3538%	83.4914%	81.8898%	82.2109%	
45	95.0433%	86.3530%	83.4907%	81.8892%	82.2102%	
46	92.5695%	84.9273%	82.7661%	81.6498%	82.1048%	
47	91.9841%	84.5108%	82.4382%	81.4044%	81.9995%	
48	91.4092%	84.0959%	82.1192%	81.1618%	81.8943%	
49	90.7179%	83.5808%	81.6935%	80.8206%	81.6846%	
50	90.0387%	83.0693%	81.2698%	80.4832%	81.4751%	
51	89.2142%	82.4522%	80.7664%	80.0637%	81.2659%	
52	88.3266%	81.7958%	80.2307%	79.6384%	80.7475%	
53	87.4222%	81.1329%	79.7007%	79.2072%	80.3605%	
54	86.4489%	80.4038%	79.1044%	78.7185%	79.9260%	
55	85.4596%	79.6686%	78.5019%	78.2252%	79.4735%	
56	84.4324%	78.9164%	77.8925%	77.7363%	79.0235%	
57	83.3884%	78.1463%	77.2756%	77.2302%	78.5671%	
58	82.3055%	77.3572%	76.6386%	76.7061%	78.0918%	
59	81.1826%	76.5360%	75.9563%	76.1743%	77.5971%	
60	79.9865%	75.6571%	75.2466%	75.5912%		
61	78.6596%	74.6676%	74.4363%	74.9664%		
62	77.1841%	73.5480%	73.5149%	74.2583%		
63	75.5257%	72.2942%	72.4384%	73.4624%		
64	73.5959%	70.7838%	71.1488%	72.5490%		
65	71.3295%	68.9479%	69.5181%			
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Premium Greater than equal to Rs. 24,000 to Less than Rs. 50,000

PPT 11

Age at Entry \ Income Duration	10	15	20	25	30	35
0	112.4013%	101.3781%	97.0479%	95.7586%	97.2129%	
1	113.4359%	102.1579%	97.7110%	96.3316%	97.7628%	
2	114.4413%	102.9259%	98.3515%	96.8821%	98.2905%	
3	114.6605%	103.0956%	98.4944%	97.0109%	98.4131%	
4	114.7524%	103.1651%	98.5576%	97.0685%	98.4642%	
5	114.7761%	103.1824%	98.5704%	97.0862%	98.4880%	
6	114.7225%	103.1446%	98.5377%	97.0612%	98.4625%	
7	114.6665%	103.1065%	98.5111%	97.0360%	98.4368%	
8	114.6120%	103.0568%	98.4730%	97.0088%	98.4155%	
9	114.5553%	103.0181%	98.4460%	96.9832%	98.3896%	
10	114.5003%	102.9794%	98.4124%	96.9577%	98.3637%	
11	114.4162%	102.9181%	98.3564%	96.9149%	98.3451%	
12	114.3210%	102.8504%	98.3071%	96.8969%	98.3264%	
13	114.2371%	102.7847%	98.2468%	96.8745%	98.3032%	
14	114.1422%	102.7174%	98.1980%	96.8568%	98.2847%	
15	114.0589%	102.6571%	98.1433%	96.8394%	98.2132%	
16	114.0321%	102.6357%	98.1342%	96.8380%	98.1822%	
17	114.0038%	102.6147%	98.1256%	96.8365%	98.1563%	
18	113.9898%	102.6106%	98.1222%	96.8351%	98.1523%	
19	113.9809%	102.6021%	98.1192%	96.8336%	98.1502%	
20	113.9673%	102.5938%	98.1165%	96.8321%	98.1480%	
21	113.9659%	102.5923%	98.1150%	96.8306%	98.1458%	
22	113.9644%	102.5908%	98.1135%	96.8292%	98.1436%	
23	113.9629%	102.5893%	98.1120%	96.8278%	98.1413%	
24	113.9614%	102.5878%	98.1105%	96.8263%	98.1391%	
25	113.9599%	102.5863%	98.1090%	96.8248%	98.1369%	
26	113.9584%	102.5848%	98.1075%	96.8233%	98.1347%	
27	113.9569%	102.5833%	98.1059%	96.8218%	98.1325%	
28	113.9554%	102.5818%	98.1045%	96.8204%	98.1302%	
29	113.9539%	102.5802%	98.1030%	96.8190%	98.1280%	
30	113.9524%	102.5788%	98.1015%	96.8174%	98.1258%	
31	113.9510%	102.5773%	98.1000%	96.8160%	98.1236%	
32	113.9495%	102.5758%	98.0985%	96.8145%	98.1214%	
33	113.9480%	102.5743%	98.0969%	96.8130%	98.1192%	
34	113.9464%	102.5728%	98.0955%	96.8116%	98.1169%	
35	113.9450%	102.5713%	98.0940%	96.8101%	98.1147%	
36	113.9435%	102.5698%	98.0925%	96.8086%	98.1125%	
37	113.9420%	102.5683%	98.0910%	96.8072%	98.1103%	
38	113.9405%	102.5668%	98.0894%	96.8057%	98.1081%	
39	113.9390%	102.5653%	98.0879%	96.8043%	98.1059%	
40	113.9375%	102.5638%	98.0864%	96.8028%	98.1037%	
41	113.9360%	102.5623%	98.0849%	96.8013%	98.1015%	
42	113.9346%	102.5608%	98.0835%	96.7999%	98.0992%	
43	113.9331%	102.5593%	98.0819%	96.7984%	98.0970%	
44	113.1945%	102.2718%	98.0804%	96.7969%	98.0948%	
45	113.0889%	102.2123%	98.0789%	96.7955%	98.0925%	
46	111.3018%	101.1464%	97.4835%	96.5884%	97.9616%	
47	110.6528%	100.6904%	97.1309%	96.3778%	97.7589%	
48	110.0081%	100.2320%	96.7827%	96.1689%	97.5525%	
49	109.2298%	99.6566%	96.3139%	95.8381%	97.2240%	
50	108.4619%	99.0808%	95.8496%	95.5096%	96.8966%	
51	107.5323%	98.3973%	95.2951%	95.0785%	96.5389%	
52	106.5458%	97.6745%	94.7172%	94.6124%	95.9892%	
53	105.5432%	96.9414%	94.1403%	94.1362%	95.5110%	
54	104.4604%	96.1368%	93.4922%	93.5971%	94.9752%	
55	103.3584%	95.3274%	92.8390%	93.0535%	94.4269%	
56	102.2245%	94.5068%	92.1758%	92.5107%	93.8826%	
57	101.0756%	93.6652%	91.5113%	91.9558%	93.3421%	
58	99.8844%	92.8063%	90.8240%	91.3833%	92.8054%	
59	98.6502%	91.9130%	90.0987%	90.7950%		
60	97.3435%	90.9648%	89.3364%	90.1602%		
61	95.9104%	89.9154%	88.4886%	89.4757%		
62	94.3428%	88.7429%	87.5392%	88.7119%		
63	92.5614%	87.4326%	86.4478%	87.9560%		
64	90.5407%	85.8974%	85.1675%			
65	88.2133%	84.0857%	83.6212%			
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Premium Greater than equal to Rs. 24,000 to Less than Rs. 50,000

PPT 12

Age at Entry \ Income Duration	10	15	20	25	30	35
0	133.8790%	119.6460%	113.4499%	112.6130%	115.7029%	
1	134.9993%	120.4855%	114.1608%	113.2226%	116.3154%	
2	136.0839%	121.3142%	114.8487%	113.8102%	116.9053%	
3	136.3238%	121.4983%	114.9981%	113.9460%	117.0402%	
4	136.4170%	121.5690%	115.0684%	114.0046%	117.0974%	
5	136.4420%	121.5941%	115.0825%	114.0300%	117.1211%	
6	136.3766%	121.5510%	115.0514%	114.0001%	117.0892%	
7	136.3220%	121.5075%	115.0198%	113.9698%	117.0572%	
8	136.2555%	121.4522%	114.9766%	113.9505%	117.0357%	
9	136.1999%	121.4079%	114.9443%	113.9197%	117.0032%	
10	136.1325%	121.3633%	114.9119%	113.8890%	116.9705%	
11	136.0426%	121.2960%	114.8571%	113.8473%	116.9269%	
12	135.9413%	121.2287%	114.8023%	113.8056%	116.8834%	
13	135.8512%	121.1503%	114.7366%	113.7535%	116.8290%	
14	135.7501%	121.0834%	114.6824%	113.7126%	116.7859%	
15	135.6606%	121.0169%	114.6287%	113.6724%	116.6162%	
16	135.6275%	120.9958%	114.6203%	113.6700%	116.5434%	
17	135.6061%	120.9754%	114.6125%	113.6674%	116.4824%	
18	135.5738%	120.9666%	114.6055%	113.6649%	116.4742%	
19	135.5533%	120.9473%	114.5993%	113.6623%	116.4699%	
20	135.5219%	120.9285%	114.5939%	113.6598%	116.4656%	
21	135.5193%	120.9259%	114.5914%	113.6573%	116.4613%	
22	135.5168%	120.9233%	114.5888%	113.6547%	116.4570%	
23	135.5142%	120.9207%	114.5862%	113.6523%	116.4527%	
24	135.5116%	120.9182%	114.5836%	113.6497%	116.4484%	
25	135.5090%	120.9156%	114.5810%	113.6472%	116.4440%	
26	135.5064%	120.9130%	114.5785%	113.6446%	116.4397%	
27	135.5038%	120.9103%	114.5759%	113.6421%	116.4353%	
28	135.5012%	120.9077%	114.5734%	113.6395%	116.4311%	
29	135.4987%	120.9051%	114.5708%	113.6371%	116.4267%	
30	135.4961%	120.9026%	114.5682%	113.6346%	116.4225%	
31	135.4935%	120.9000%	114.5656%	113.6320%	116.4181%	
32	135.4909%	120.8974%	114.5630%	113.6295%	116.4139%	
33	135.4883%	120.8948%	114.5604%	113.6269%	116.4094%	
34	135.4857%	120.8922%	114.5579%	113.6244%	116.4052%	
35	135.4832%	120.8895%	114.5553%	113.6218%	116.4008%	
36	135.4806%	120.8869%	114.5527%	113.6194%	116.3965%	
37	135.4780%	120.8844%	114.5501%	113.6168%	116.3922%	
38	135.4754%	120.8818%	114.5475%	113.6143%	116.3879%	
39	135.4728%	120.8792%	114.5449%	113.6118%	116.3836%	
40	135.4701%	120.8766%	114.5423%	113.6092%	116.3793%	
41	135.4675%	120.8740%	114.5398%	113.6067%	116.3750%	
42	135.4650%	120.8714%	114.5372%	113.6042%	116.3706%	
43	135.4624%	120.8688%	114.5346%	113.6017%	116.3662%	
44	133.7000%	120.1861%	114.5321%	113.5991%	116.3620%	
45	133.4493%	120.0460%	114.5295%	113.5966%	116.3576%	
46	132.7398%	119.5398%	114.1405%	113.4437%	116.1999%	
47	132.0329%	119.0480%	113.7695%	113.2909%	115.8636%	
48	131.3171%	118.5482%	113.3909%	113.1382%	115.5224%	
49	130.4523%	117.9125%	112.8811%	112.8358%	115.0394%	
50	129.5926%	117.2711%	112.3759%	112.5336%	114.5570%	
51	128.5605%	116.5237%	111.7765%	112.1041%	114.0115%	
52	127.4798%	115.7384%	111.1615%	111.5999%	113.4366%	
53	126.3852%	114.9383%	110.5425%	111.0798%	112.8503%	
54	125.1981%	114.0618%	109.8478%	110.4920%	112.1943%	
55	123.9882%	113.1827%	109.1500%	109.9000%	111.5346%	
56	122.7561%	112.3012%	108.4380%	109.3036%	110.8796%	
57	121.5125%	111.3951%	107.7335%	108.7026%	110.2294%	
58	120.2235%	110.4751%	107.0033%	108.0855%		
59	118.8889%	109.5186%	106.2466%	107.4418%		
60	117.4866%	108.5137%	105.4411%	106.7602%		
61	115.9697%	107.4254%	104.5742%	106.0195%		
62	114.3452%	106.2293%	103.6230%	105.2086%		
63	112.4725%	104.8961%	102.5537%			
64	110.4175%	103.3932%	101.3365%			
65	108.1136%	101.6960%	99.9692%			
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Premium PPT Greater than equal to Rs. 50,000 to Less than Rs. 1,00,000
6

Age at Entry \ Income Duration	10	15	20	25	30	35
0		20.6103%	26.6154%	30.6282%	33.5689%	35.3179%
1		21.0666%	27.0046%	30.9833%	33.8991%	35.6275%
2		21.5207%	27.3886%	31.3260%	34.2170%	35.9248%
3		21.6164%	27.4648%	31.3929%	34.2762%	35.9844%
4		21.6257%	27.4892%	31.4152%	34.2984%	35.9834%
5		21.6280%	27.4915%	31.4176%	34.3007%	35.9857%
6		21.5908%	27.4619%	31.3899%	34.2731%	35.9578%
7		21.5613%	27.4322%	31.3623%	34.2455%	35.9416%
8		21.5218%	27.3972%	31.3324%	34.2178%	35.9137%
9		21.4922%	27.3676%	31.3048%	34.1902%	35.8975%
10		21.4551%	27.3379%	31.2771%	34.1626%	35.8695%
11		21.4133%	27.2983%	31.2372%	34.1326%	35.8393%
12		21.3716%	27.2588%	31.2073%	34.0950%	35.8013%
13		21.3246%	27.2268%	31.1673%	34.0628%	35.7688%
14		21.2828%	27.1872%	31.1374%	34.0252%	35.7308%
15		21.2411%	27.1476%	31.0975%	33.9952%	35.7006%
16		21.2214%	27.1302%	31.0798%	33.9776%	35.6711%
17		21.2115%	27.1104%	31.0622%	33.9622%	35.6555%
18		21.1918%	27.1005%	31.0522%	33.9369%	35.6299%
19		21.1819%	27.0807%	31.0346%	33.9216%	35.6144%
20		21.1622%	27.0633%	31.0170%	33.9039%	35.5848%
21		21.1547%	27.0481%	31.0017%	33.8808%	35.5614%
22		21.1471%	27.0406%	30.9864%	33.8576%	35.5262%
23		21.1396%	27.0254%	30.9634%	33.8421%	35.4988%
24		21.1320%	27.0179%	30.9481%	33.8189%	35.4636%
25		21.1245%	27.0027%	30.9329%	33.7958%	35.4401%
26		21.0920%	26.9701%	30.8946%	33.7496%	35.3933%
27		21.0572%	26.9399%	30.8564%	33.7111%	35.3308%
28		21.0247%	26.8997%	30.8181%	33.6649%	35.2840%
29		20.9899%	26.8694%	30.7799%	33.6264%	35.2215%
30		20.9574%	26.8368%	30.7416%	33.5802%	35.1746%
31		20.8877%	26.7618%	30.6605%	33.4957%	35.0889%
32		20.8181%	26.6867%	30.5770%	33.4189%	34.9875%
33		20.7410%	26.6116%	30.5036%	33.3344%	34.9017%
34		20.6713%	26.5366%	30.4201%	33.2576%	34.8002%
35		20.6017%	26.4615%	30.3390%	33.1709%	34.7124%
36		20.4625%	26.3242%	30.1973%	33.0237%	34.5513%
37		20.3210%	26.1892%	30.0557%	32.8788%	34.3926%
38		20.1893%	26.0444%	29.9155%	32.7393%	34.2156%
39		20.0478%	25.9094%	29.7780%	32.5944%	34.0568%
40		19.9086%	25.7722%	29.6405%	32.4473%	33.8957%
41		19.6581%	25.5279%	29.3981%	32.1967%	33.6296%
42		19.4054%	25.2890%	29.1632%	31.9461%	33.3517%
43		19.1549%	25.0448%	28.9210%	31.7010%	33.0792%
44		18.9022%	24.8059%	28.6863%	31.4505%	32.8011%
45		18.6518%	24.5618%	28.4442%	31.2001%	32.5349%
46		18.1756%	24.1044%	27.9913%	30.7266%	32.0321%
47		17.6982%	23.6406%	27.5395%	30.2544%	31.5302%
48		17.2242%	23.1854%	27.0908%	29.7856%	31.0197%
49		16.7020%	22.6774%	26.5964%	29.2695%	30.4745%
50		16.1841%	22.1791%	26.1049%	28.7557%	29.9315%

Premium Greater than equal to Rs. 50,000 to Less than Rs. 1,00,000

PPT 5

Age at Entry \ Income Duration	10	15	20	25	30	35
0		5.6202%	13.5428%	18.9719%	22.6231%	24.8257%
1		6.0138%	13.8808%	19.2788%	22.9108%	25.0953%
2		6.4073%	14.2096%	19.5763%	23.1893%	25.3557%
3		6.4897%	14.2735%	19.6321%	23.2357%	25.4022%
4		6.4897%	14.2917%	19.6507%	23.2542%	25.4022%
5		6.4897%	14.2917%	19.6507%	23.2542%	25.4022%
6		6.4531%	14.2643%	19.6228%	23.2264%	25.3743%
7		6.4257%	14.2369%	19.5949%	23.1985%	25.3557%
8		6.3890%	14.2004%	19.5670%	23.1707%	25.3278%
9		6.3616%	14.1730%	19.5391%	23.1429%	25.3092%
10		6.3250%	14.1456%	19.5112%	23.1150%	25.2813%
11		6.2884%	14.1091%	19.4740%	23.0872%	25.2534%
12		6.2518%	14.0726%	19.4461%	23.0500%	25.2162%
13		6.2060%	14.0452%	19.4090%	23.0222%	25.1883%
14		6.1694%	14.0086%	19.3811%	22.9851%	25.1511%
15		6.1328%	13.9721%	19.3439%	22.9572%	25.1232%
16		6.1145%	13.9538%	19.3253%	22.9387%	25.0953%
17		6.1053%	13.9356%	19.3067%	22.9201%	25.0767%
18		6.0870%	13.9264%	19.2974%	22.8922%	25.0488%
19		6.0779%	13.9082%	19.2788%	22.8737%	25.0303%
20		6.0596%	13.8899%	19.2602%	22.8551%	25.0024%
21		6.0504%	13.8716%	19.2416%	22.8273%	24.9745%
22		6.0412%	13.8625%	19.2230%	22.7994%	24.9373%
23		6.0321%	13.8442%	19.1951%	22.7809%	24.9094%
24		6.0229%	13.8351%	19.1765%	22.7530%	24.8722%
25		6.0138%	13.8168%	19.1579%	22.7252%	24.8443%
26		5.9772%	13.7803%	19.1114%	22.6695%	24.7885%
27		5.9406%	13.7437%	19.0649%	22.6231%	24.7234%
28		5.9040%	13.6981%	19.0184%	22.5674%	24.6676%
29		5.8673%	13.6615%	18.9719%	22.5209%	24.6024%
30		5.8307%	13.6250%	18.9254%	22.4652%	24.5466%
31		5.7575%	13.5428%	18.8324%	22.3631%	24.4443%
32		5.6843%	13.4606%	18.7394%	22.2703%	24.3327%
33		5.6019%	13.3784%	18.6557%	22.1682%	24.2304%
34		5.5286%	13.2961%	18.5627%	22.0753%	24.1187%
35		5.4554%	13.2139%	18.4697%	21.9732%	24.0164%
36		5.3089%	13.0677%	18.3115%	21.8060%	23.8396%
37		5.1624%	12.9215%	18.1534%	21.6389%	23.6628%
38		5.0251%	12.7662%	17.9953%	21.4810%	23.4767%
39		4.8786%	12.6200%	17.8371%	21.3139%	23.2999%
40		4.7321%	12.4738%	17.6790%	21.1467%	23.1231%
41		4.4757%	12.2179%	17.4091%	20.8680%	22.8345%
42		4.2193%	11.9711%	17.1486%	20.5894%	22.5367%
43		3.9629%	11.7151%	16.8787%	20.3200%	22.2480%
44		3.7064%	11.4683%	16.6181%	20.0413%	21.9501%
45		3.4499%	11.2123%	16.3482%	19.7625%	21.6614%
46		2.9903%	10.7635%	15.8734%	19.2699%	21.1498%
47		2.5316%	10.3063%	15.3995%	18.7782%	20.6391%
48		2.0738%	9.8592%	14.9265%	18.2875%	20.1202%
49		1.5936%	9.4408%	14.4185%	17.7620%	19.5765%
50		1.1010%	8.9038%	13.9124%	17.2385%	19.0348%
51						

Premium Greater than equal to Rs. 50,000 to Less than Rs. 1,00,000

PPT 7

Age at Entry \ Income Duration	10	15	20	25	30	35
0		37.1256%	41.1252%	43.6117%	45.8084%	48.0784%
1		37.6511%	41.5686%	44.0197%	46.1837%	48.4370%
2		38.1710%	42.0131%	44.4116%	46.5429%	48.7791%
3		38.2814%	42.1033%	44.4915%	46.6180%	48.8567%
4		38.3042%	42.1357%	44.5182%	46.6446%	48.8543%
5		38.3099%	42.1415%	44.5239%	46.6503%	48.8601%
6		38.2742%	42.1102%	44.4983%	46.6247%	48.8335%
7		38.2431%	42.0789%	44.4727%	46.5991%	48.8217%
8		38.2016%	42.0486%	44.4414%	46.5734%	48.7950%
9		38.1705%	42.0173%	44.4157%	46.5478%	48.7833%
10		38.1348%	41.9860%	44.3901%	46.5221%	48.7566%
11		38.0876%	41.9443%	44.3483%	46.4908%	48.7241%
12		38.0405%	41.9026%	44.3170%	46.4547%	48.6866%
13		37.9943%	41.8656%	44.2751%	46.4176%	48.6482%
14		37.9472%	41.8238%	44.2438%	46.3815%	48.6107%
15		37.9000%	41.7821%	44.2020%	46.3502%	48.5782%
16		37.8793%	41.7670%	44.1868%	46.3350%	48.5474%
17		37.8689%	41.7461%	44.1717%	46.3255%	48.5374%
18		37.8482%	41.7357%	44.1612%	46.3056%	48.5165%
19		37.8378%	41.7149%	44.1461%	46.2961%	48.5065%
20		37.8171%	41.6997%	44.1309%	46.2810%	48.4757%
21		37.8125%	41.6904%	44.1215%	46.2664%	48.4603%
22		37.8078%	41.6857%	44.1121%	46.2517%	48.4299%
23		37.8031%	41.6763%	44.0979%	46.2419%	48.4044%
24		37.7985%	41.6717%	44.0885%	46.2272%	48.3740%
25		37.7938%	41.6623%	44.0791%	46.2126%	48.3585%
26		37.7695%	41.6378%	44.0556%	46.1838%	48.3280%
27		37.7395%	41.6191%	44.0320%	46.1597%	48.2725%
28		37.7151%	41.5899%	44.0085%	46.1308%	48.2419%
29		37.6851%	41.5712%	43.9849%	46.1067%	48.1862%
30		37.6608%	41.5467%	43.9614%	46.0779%	48.1557%
31		37.6007%	41.4874%	43.9028%	46.0254%	48.1000%
32		37.5406%	41.4280%	43.8385%	45.9776%	48.0190%
33		37.4759%	41.3686%	43.7847%	45.9250%	47.9632%
34		37.4158%	41.3093%	43.7204%	45.8772%	47.8821%
35		37.3558%	41.2499%	43.6618%	45.8194%	47.8208%
36		37.2356%	41.1348%	43.5531%	45.7113%	47.6916%
37		37.1098%	41.0254%	43.4443%	45.6089%	47.5681%
38		36.9944%	40.9057%	43.3356%	45.5055%	47.4131%
39		36.8686%	40.7963%	43.2269%	45.4031%	47.2893%
40		36.7485%	40.6812%	43.1182%	45.2950%	47.1596%
41		36.5212%	40.4699%	42.9129%	45.1016%	46.9401%
42		36.2883%	40.2575%	42.7124%	44.9082%	46.7049%
43		36.0612%	40.0461%	42.5072%	44.7138%	46.4688%
44		35.8283%	39.8338%	42.3067%	44.5205%	46.2330%
45		35.6012%	39.6226%	42.1016%	44.3272%	46.0127%
46		35.1262%	39.1792%	41.6710%	43.9087%	45.5427%
47		34.6466%	38.7322%	41.2416%	43.4913%	45.0735%
48		34.1738%	38.2910%	40.8189%	43.0807%	44.5947%
49		33.6365%	37.7868%	40.3324%	42.6055%	44.0664%
50		33.1069%	37.2894%	39.8480%	42.1325%	43.5399%

Premium PPT Greater than equal to Rs. 50,000 to Less than Rs. 1,00,000
8

Age at Entry \ Income Duration	10	15	20	25	30	35
0	53.3482%	55.4332%	57.3586%	58.1250%	59.5078%	
1	54.1366%	56.0340%	57.8590%	58.5901%	59.9292%	
2	54.9040%	56.6243%	58.3701%	59.0341%	60.3295%	
3	55.0723%	56.7508%	58.4766%	59.1293%	60.4244%	
4	55.1353%	56.7930%	58.5192%	59.1610%	60.4560%	
5	55.1459%	56.8036%	58.5298%	59.1716%	60.4665%	
6	55.1038%	56.7719%	58.4979%	59.1505%	60.4454%	
7	55.0617%	56.7403%	58.4659%	59.1293%	60.4244%	
8	55.0092%	56.6981%	58.4446%	59.0976%	60.4033%	
9	54.9671%	56.6665%	58.4127%	59.0764%	60.3822%	
10	54.9251%	56.6349%	58.3807%	59.0553%	60.3612%	
11	54.8515%	56.5822%	58.3381%	59.0130%	60.3295%	
12	54.7884%	56.5294%	58.2955%	58.9813%	60.2979%	
13	54.7148%	56.4873%	58.2530%	58.9390%	60.2558%	
14	54.6517%	56.4346%	58.2104%	58.9073%	60.2242%	
15	54.5781%	56.3819%	58.1678%	58.8650%	60.1926%	
16	54.5571%	56.3608%	58.1571%	58.8544%	60.1820%	
17	54.5360%	56.3502%	58.1358%	58.8438%	60.1820%	
18	54.5045%	56.3291%	58.1252%	58.8333%	60.1715%	
19	54.4835%	56.3186%	58.1039%	58.8227%	60.1715%	
20	54.4625%	56.2975%	58.0932%	58.8121%	60.1610%	
21	54.4625%	56.2975%	58.0932%	58.8121%	60.1602%	
22	54.4625%	56.2975%	58.0932%	58.8121%	60.1595%	
23	54.4625%	56.2975%	58.0932%	58.8121%	60.1587%	
24	54.4625%	56.2975%	58.0932%	58.8121%	60.1580%	
25	54.4625%	56.2975%	58.0932%	58.8121%	60.1572%	
26	54.4414%	56.2870%	58.0826%	58.8121%	60.1565%	
27	54.4204%	56.2659%	58.0826%	58.8121%	60.1557%	
28	54.3889%	56.2553%	58.0719%	58.8121%	60.1549%	
29	54.3678%	56.2343%	58.0719%	58.8121%	60.1542%	
30	54.3468%	56.2237%	58.0613%	58.8121%	60.1534%	
31	54.2837%	56.1816%	58.0293%	58.7910%	60.1527%	
32	54.2312%	56.1394%	57.9974%	58.7592%	60.1519%	
33	54.1681%	56.0972%	57.9654%	58.7381%	60.1512%	
34	54.1155%	56.0551%	57.9335%	58.7064%	60.1504%	
35	54.0525%	56.0129%	57.9016%	58.6852%	60.1399%	
36	53.9263%	55.9286%	57.8270%	58.6324%	60.0977%	
37	53.8107%	55.8337%	57.7631%	58.5795%	60.0661%	
38	53.6845%	55.7494%	57.6886%	58.5267%	60.0240%	
39	53.5689%	55.6545%	57.6247%	58.4738%	59.9924%	
40	53.4428%	55.5702%	57.5502%	58.4209%	59.9503%	
41	53.1905%	55.3910%	57.4012%	58.2941%	59.8554%	
42	52.9488%	55.2013%	57.2415%	58.1672%	59.7606%	
43	52.6965%	55.0221%	57.0924%	58.0404%	59.6553%	
44	52.4548%	54.8325%	56.9328%	57.9136%	59.5605%	
45	52.2026%	54.6533%	56.7838%	57.7867%	59.4657%	
46	51.6267%	54.2064%	56.3871%	57.4350%	59.1551%	
47	51.0627%	53.7500%	55.9913%	57.0841%	58.8452%	
48	50.4886%	53.3042%	55.5948%	56.7428%	58.5466%	
49	49.8461%	52.7721%	55.1238%	56.3167%	58.1603%	
50	49.1969%	52.2539%	54.6545%	55.8918%	57.7756%	
51	48.3835%	51.6129%	54.0831%	55.3763%	57.2883%	
52	47.5324%	50.9110%	53.4600%	54.7985%	56.7720%	
53	46.6334%	50.1818%	52.8090%	54.2033%	56.2269%	
54	45.6696%	49.3883%	52.0931%	53.5431%	55.6055%	
55	44.6598%	48.5681%	51.3291%	52.8453%	54.9669%	
56	43.6146%	47.7012%	50.5383%	52.1103%	54.2805%	
57	42.5141%	46.7880%	49.7003%	51.3282%	53.5572%	
58	41.3485%	45.8188%	48.8054%	50.4894%	52.7771%	
59	40.0984%	44.7738%	47.8338%	49.5742%	51.9205%	
60	38.7445%	43.6338%	46.7658%	48.5734%	50.9883%	
61	37.2475%	42.3593%	45.5619%	47.4374%	49.9210%	
62	35.5688%	40.9317%	44.2033%	46.1478%		
63	33.6702%	39.2924%	42.6511%	44.6660%		
64	31.4941%	37.4036%	40.8472%	42.9442%		
65	28.9935%	35.2182%	38.7339%	40.9354%		
66						

Premium **Greater than equal to Rs. 50,000 to Less than Rs. 1,00,000**
PPT **9**

Age at Entry \ Income Duration	10	15	20	25	30	35
0	77.6903%	74.1867%	73.6070%	72.9679%	73.7500%	
1	78.5539%	74.8428%	74.1608%	73.4660%	74.2051%	
2	79.3959%	75.4882%	74.7116%	73.9426%	74.6387%	
3	79.5787%	75.6278%	74.8308%	74.0490%	74.7405%	
4	79.6529%	75.6805%	74.8795%	74.0906%	74.7775%	
5	79.6683%	75.6914%	74.8905%	74.1014%	74.7929%	
6	79.6249%	75.6588%	74.8575%	74.0797%	74.7713%	
7	79.5769%	75.6262%	74.8292%	74.0581%	74.7497%	
8	79.5272%	75.5827%	74.8025%	74.0257%	74.7280%	
9	79.4793%	75.5501%	74.7742%	74.0041%	74.7064%	
10	79.4359%	75.5175%	74.7413%	73.9825%	74.6848%	
11	79.3599%	75.4631%	74.6926%	73.9393%	74.6524%	
12	79.2857%	75.4042%	74.6487%	73.9023%	74.6199%	
13	79.2098%	75.3561%	74.6000%	73.8637%	74.5767%	
14	79.1356%	75.2972%	74.5561%	73.8267%	74.5442%	
15	79.0596%	75.2428%	74.5075%	73.7835%	74.5118%	
16	79.0379%	75.2211%	74.4965%	73.7726%	74.5010%	
17	79.0117%	75.2056%	74.4792%	73.7618%	74.5010%	
18	78.9837%	75.1885%	74.4635%	73.7556%	74.4902%	
19	78.9574%	75.1730%	74.4462%	73.7448%	74.4902%	
20	78.9357%	75.1513%	74.4396%	73.7340%	74.4794%	
21	78.9357%	75.1513%	74.4393%	73.7338%	74.4761%	
22	78.9357%	75.1513%	74.4390%	73.7335%	74.4729%	
23	78.9357%	75.1513%	74.4387%	73.7333%	74.4696%	
24	78.9357%	75.1513%	74.4384%	73.7331%	74.4664%	
25	78.9357%	75.1513%	74.4381%	73.7328%	74.4631%	
26	78.9186%	75.1450%	74.4315%	73.7326%	74.4599%	
27	78.9015%	75.1325%	74.4312%	73.7324%	74.4567%	
28	78.8735%	75.1263%	74.4246%	73.7322%	74.4533%	
29	78.8564%	75.1137%	74.4243%	73.7319%	74.4501%	
30	78.8392%	75.1075%	74.4177%	73.7317%	74.4468%	
31	78.7787%	75.0686%	74.3985%	73.7190%	74.4436%	
32	78.7245%	75.0344%	74.3792%	73.7001%	74.4403%	
33	78.6685%	74.9955%	74.3600%	73.6874%	74.4371%	
34	78.6143%	74.9612%	74.3407%	73.6685%	74.4338%	
35	78.5537%	74.9224%	74.3215%	73.6558%	74.4248%	
36	78.4327%	74.8447%	74.2586%	73.6244%	74.3970%	
37	78.3225%	74.7607%	74.2067%	73.5929%	74.3754%	
38	78.2015%	74.6876%	74.1437%	73.5615%	74.3476%	
39	78.0913%	74.6036%	74.0918%	73.5301%	74.3261%	
40	77.9702%	74.5259%	74.0289%	73.4987%	74.2983%	
41	77.7236%	74.3550%	73.8938%	73.4056%	74.2393%	
42	77.4833%	74.1779%	73.7523%	73.2987%	74.1802%	
43	77.2413%	74.0116%	73.6218%	73.1965%	74.1149%	
44	77.0011%	73.8345%	73.4804%	73.0897%	74.0559%	
45	76.7545%	73.6636%	73.3453%	72.9874%	73.9968%	
46	76.1613%	73.2107%	72.9536%	72.6532%	73.7601%	
47	75.5713%	72.7526%	72.5628%	72.3198%	73.4676%	
48	74.9810%	72.3019%	72.1775%	71.9934%	73.1775%	
49	74.2940%	71.7518%	71.6952%	71.5682%	72.7912%	
50	73.6082%	71.2102%	71.2147%	71.1447%	72.4017%	
51	72.7630%	70.5512%	70.6369%	70.6314%	71.9249%	
52	71.8699%	69.8399%	70.0167%	70.0789%	71.4272%	
53	70.9410%	69.1089%	69.3807%	69.5119%	70.9042%	
54	69.9416%	68.3086%	68.6748%	68.8796%	70.3127%	
55	68.9081%	67.4898%	67.9373%	68.2218%	69.7031%	
56	67.8382%	66.6360%	67.1808%	67.5431%	69.0663%	
57	66.7290%	65.7478%	66.3934%	66.8290%	68.4042%	
58	65.5660%	64.8194%	65.5647%	66.0738%	67.7007%	
59	64.3376%	63.8348%	64.6742%	65.2704%	66.9442%	
60	63.0196%	62.7737%	63.7193%	64.3958%	66.1973%	
61	61.5671%	61.5957%	62.6500%	63.4254%		
62	59.9533%	60.2857%	61.4555%	62.3310%		
63	58.1473%	58.8137%	60.1044%	61.0902%		
64	56.0898%	57.1230%	58.5536%	59.6661%		
65	53.7408%	55.1821%	56.7476%	58.2784%		
66						

Premium
PPT

Greater than equal to Rs. 50,000 to Less than Rs. 1,00,000
10

Age at Entry \ Income Duration	10	15	20	25	30	35
0	104.3676%	94.7565%	91.5876%	89.3497%	89.5270%	
1	105.3008%	95.4657%	92.1949%	89.8764%	90.0121%	
2	106.2126%	96.1641%	92.7803%	90.3817%	90.4758%	
3	106.4079%	96.3170%	92.9128%	90.4999%	90.5837%	
4	106.4948%	96.3824%	92.9681%	90.5537%	90.6268%	
5	106.5165%	96.3934%	92.9791%	90.5645%	90.6484%	
6	106.4731%	96.3606%	92.9460%	90.5429%	90.6268%	
7	106.4188%	96.3279%	92.9239%	90.5214%	90.6052%	
8	106.3754%	96.2842%	92.8908%	90.4892%	90.5837%	
9	106.3211%	96.2515%	92.8687%	90.4677%	90.5621%	
10	106.2777%	96.2187%	92.8355%	90.4462%	90.5405%	
11	106.2017%	96.1641%	92.7803%	90.4032%	90.5082%	
12	106.1149%	96.0987%	92.7361%	90.3602%	90.4758%	
13	106.0389%	96.0441%	92.6809%	90.3279%	90.4327%	
14	105.9520%	95.9786%	92.6367%	90.2849%	90.4003%	
15	105.8761%	95.9240%	92.5815%	90.2419%	90.3680%	
16	105.8544%	95.9022%	92.5704%	90.2312%	90.3572%	
17	105.8218%	95.8804%	92.5594%	90.2204%	90.3572%	
18	105.8001%	95.8695%	92.5373%	90.2204%	90.3464%	
19	105.7675%	95.8476%	92.5263%	90.2097%	90.3464%	
20	105.7458%	95.8258%	92.5256%	90.1989%	90.3356%	
21	105.7458%	95.8258%	92.5249%	90.1984%	90.3290%	
22	105.7458%	95.8258%	92.5241%	90.1978%	90.3224%	
23	105.7458%	95.8258%	92.5235%	90.1973%	90.3157%	
24	105.7458%	95.8258%	92.5228%	90.1967%	90.3091%	
25	105.7458%	95.8258%	92.5221%	90.1962%	90.3024%	
26	105.7350%	95.8258%	92.5215%	90.1956%	90.2958%	
27	105.7241%	95.8258%	92.5208%	90.1951%	90.2892%	
28	105.7024%	95.8258%	92.5200%	90.1946%	90.2826%	
29	105.6915%	95.8258%	92.5193%	90.1940%	90.2760%	
30	105.6807%	95.8258%	92.5187%	90.1936%	90.2693%	
31	105.6264%	95.7931%	92.5180%	90.1930%	90.2627%	
32	105.5722%	95.7713%	92.5173%	90.1925%	90.2560%	
33	105.5287%	95.7385%	92.5166%	90.1920%	90.2494%	
34	105.4745%	95.7167%	92.5159%	90.1914%	90.2427%	
35	105.4202%	95.6839%	92.5152%	90.1909%	90.2361%	
36	105.3117%	95.6185%	92.4710%	90.1903%	90.2294%	
37	105.2140%	95.5530%	92.4379%	90.1898%	90.2228%	
38	105.1055%	95.4984%	92.3937%	90.1892%	90.2162%	
39	105.0078%	95.4330%	92.3606%	90.1887%	90.2095%	
40	104.8993%	95.3675%	92.3164%	90.1882%	90.2030%	
41	104.6714%	95.2147%	92.2060%	90.1451%	90.1963%	
42	104.4435%	95.0620%	92.0956%	90.0699%	90.1897%	
43	104.2265%	94.9201%	91.9962%	90.0054%	90.1830%	
44	103.9986%	94.7674%	91.8857%	89.9301%	90.1764%	
45	103.7708%	94.6147%	91.7753%	89.8656%	90.1698%	
46	103.1800%	94.1707%	91.4082%	89.5682%	90.0459%	
47	102.5797%	93.7278%	91.0417%	89.2715%	89.7890%	
48	101.9884%	93.2859%	90.6821%	88.9754%	89.5220%	
49	101.2666%	92.7301%	90.2020%	88.5663%	89.1499%	
50	100.5568%	92.1764%	89.7214%	88.1587%	88.7684%	
51	99.7040%	91.5172%	89.1612%	87.6676%	88.3243%	
52	98.7879%	90.8179%	88.5658%	87.1680%	87.8713%	
53	97.8553%	90.1110%	87.9743%	86.6597%	87.3988%	
54	96.8464%	89.3302%	87.3085%	86.0876%	86.8713%	
55	95.8219%	88.5429%	86.6352%	85.5077%	86.3252%	
56	94.7608%	87.7386%	85.9547%	84.9305%	85.7817%	
57	93.6846%	86.9174%	85.2669%	84.3354%	85.2302%	
58	92.5724%	86.0796%	84.5614%	83.7225%	84.6607%	
59	91.4249%	85.2150%	83.8173%	83.1024%	84.0733%	
60	90.2111%	84.3030%	83.0560%	82.4341%		
61	88.8803%	83.3028%	82.2150%	81.7286%		
62	87.4234%	82.2050%	81.2952%	80.9456%		
63	85.8213%	81.0210%	80.2766%	80.0860%		
64	84.0142%	79.6698%	79.1397%	79.1306%		
65	81.9738%	78.1431%	77.8343%			

Premium **Greater than equal to Rs. 50,000 to Less than Rs. 1,00,000**
PPT **11**

Age at Entry \ Income Duration	10	15	20	25	30	35
0	124.9101%	112.3107%	107.2862%	105.3462%	104.2078%	
1	125.9391%	113.0869%	107.9465%	105.9153%	104.7472%	
2	126.9413%	113.8519%	108.5843%	106.4623%	105.2647%	
3	127.1581%	114.0194%	108.7249%	106.5885%	105.3836%	
4	127.2482%	114.0872%	108.7862%	106.6438%	105.4320%	
5	127.2707%	114.1032%	108.7975%	106.6595%	105.4540%	
6	127.2162%	114.0646%	108.7636%	106.6327%	105.4275%	
7	127.1599%	114.0260%	108.7362%	106.6060%	105.4010%	
8	127.1055%	113.9761%	108.6975%	106.5775%	105.3790%	
9	127.0492%	113.9375%	108.6701%	106.5507%	105.3525%	
10	126.9948%	113.8989%	108.6361%	106.5240%	105.3260%	
11	126.9112%	113.8377%	108.5795%	106.4798%	105.2885%	
12	126.8164%	113.7700%	108.5295%	106.4356%	105.2510%	
13	126.7329%	113.7040%	108.4682%	106.3932%	105.2026%	
14	126.6382%	113.6363%	108.4181%	106.3490%	105.1651%	
15	126.5546%	113.5751%	108.3616%	106.3048%	105.1276%	
16	126.5274%	113.5525%	108.3502%	106.2938%	105.1166%	
17	126.4983%	113.5300%	108.3389%	106.2873%	105.1166%	
18	126.4711%	113.5187%	108.3211%	106.2863%	105.1091%	
19	126.4420%	113.4961%	108.3097%	106.2788%	105.1081%	
20	126.4148%	113.4735%	108.3046%	106.2713%	105.1006%	
21	126.4148%	113.4728%	108.3039%	106.2699%	105.0956%	
22	126.4148%	113.4720%	108.3032%	106.2685%	105.0907%	
23	126.4148%	113.4712%	108.3025%	106.2671%	105.0856%	
24	126.4148%	113.4704%	108.3018%	106.2657%	105.0806%	
25	126.4148%	113.4696%	108.3011%	106.2643%	105.0756%	
26	126.4036%	113.4688%	108.3005%	106.2629%	105.0706%	
27	126.3876%	113.4680%	108.2998%	106.2616%	105.0657%	
28	126.3698%	113.4672%	108.2990%	106.2602%	105.0607%	
29	126.3538%	113.4665%	108.2984%	106.2588%	105.0557%	
30	126.3426%	113.4656%	108.2977%	106.2574%	105.0507%	
31	126.2863%	113.4452%	108.2970%	106.2560%	105.0456%	
32	126.2253%	113.4313%	108.2963%	106.2546%	105.0406%	
33	126.1756%	113.4022%	108.2956%	106.2532%	105.0356%	
34	126.1146%	113.3749%	108.2949%	106.2519%	105.0307%	
35	126.0583%	113.3410%	108.2942%	106.2505%	105.0257%	
36	125.9410%	113.2733%	108.2677%	106.2491%	105.0207%	
37	125.8256%	113.2008%	108.2478%	106.2477%	105.0156%	
38	125.7083%	113.1397%	108.2073%	106.2463%	105.0106%	
39	125.5929%	113.0672%	108.1686%	106.2449%	105.0056%	
40	125.4757%	112.9995%	108.1281%	106.2435%	105.0007%	
41	125.2205%	112.8320%	108.0102%	106.2168%	104.9957%	
42	124.9607%	112.6646%	107.8923%	106.1708%	104.9907%	
43	124.7121%	112.4989%	107.7857%	106.1313%	104.9857%	
44	124.4523%	112.3315%	107.6678%	106.0586%	104.9544%	
45	124.1972%	112.1640%	107.5499%	105.9877%	104.9185%	
46	123.5218%	111.6602%	107.1418%	105.6563%	104.6926%	
47	122.8415%	111.1622%	106.7346%	105.3256%	104.3880%	
48	122.1648%	110.6607%	106.3301%	104.9910%	104.0731%	
49	121.3365%	110.0254%	105.7879%	104.5240%	103.6312%	
50	120.5181%	109.3878%	105.2477%	104.0586%	103.1845%	
51	119.5386%	108.6416%	104.6157%	103.5123%	102.6699%	
52	118.5016%	107.8542%	103.9577%	102.9527%	102.1420%	
53	117.4475%	107.0546%	103.2977%	102.3800%	101.5947%	
54	116.3034%	106.1735%	102.5566%	101.7360%	100.9818%	
55	115.1391%	105.2860%	101.8081%	101.0843%	100.3548%	
56	113.9423%	104.3860%	101.0479%	100.4313%	99.7327%	
57	112.7304%	103.4645%	100.2853%	99.7645%	99.1153%	
58	111.4777%	102.5263%	99.5004%	99.0798%	98.5026%	
59	110.1845%	101.5563%	98.6808%	98.3791%		
60	108.8236%	100.5380%	97.8306%	97.6338%		
61	107.3470%	99.4336%	96.9083%	96.8418%		
62	105.7541%	98.2291%	95.9059%	95.9751%		
63	103.9766%	96.9228%	94.7986%	95.1179%		
64	102.0104%	95.4537%	93.5665%			
65	99.8174%	93.8132%	92.1807%			

Premium **Greater than equal to Rs. 50,000 to Less than Rs. 1,00,000**
PPT **12**

Age at Entry \ Income Duration	10	15	20	25	30	35
0	148.2675%	132.1012%	124.9088%	123.3266%	120.4986%	
1	149.3818%	132.9372%	125.6154%	123.9313%	121.0901%	
2	150.4625%	133.7621%	126.2998%	124.5141%	121.6601%	
3	150.6990%	133.9429%	126.4456%	124.6461%	121.7892%	
4	150.7891%	134.0107%	126.5130%	124.7010%	121.8430%	
5	150.8116%	134.0333%	126.5242%	124.7230%	121.8645%	
6	150.7440%	133.9881%	126.4905%	124.6900%	121.8322%	
7	150.6877%	133.9429%	126.4569%	124.6570%	121.8000%	
8	150.6202%	133.8864%	126.4120%	124.6351%	121.7784%	
9	150.5639%	133.8412%	126.3783%	124.6021%	121.7462%	
10	150.4963%	133.7960%	126.3447%	124.5691%	121.7139%	
11	150.4062%	133.7282%	126.2886%	124.5251%	121.6708%	
12	150.3049%	133.6604%	126.2325%	124.4811%	121.6279%	
13	150.2148%	133.5813%	126.1651%	124.4261%	121.5741%	
14	150.1135%	133.5135%	126.1090%	124.3821%	121.5310%	
15	150.0234%	133.4457%	126.0529%	124.3381%	121.4880%	
16	149.9897%	133.4231%	126.0417%	124.3271%	121.4773%	
17	149.9671%	133.4005%	126.0305%	124.3271%	121.4773%	
18	149.9334%	133.3892%	126.0193%	124.3246%	121.4748%	
19	149.9109%	133.3666%	126.0081%	124.3220%	121.4723%	
20	149.8771%	133.3440%	125.9969%	124.3195%	121.4698%	
21	149.8771%	133.3421%	125.9962%	124.3170%	121.4674%	
22	149.8771%	133.3402%	125.9955%	124.3145%	121.4650%	
23	149.8771%	133.3384%	125.9949%	124.3119%	121.4624%	
24	149.8771%	133.3364%	125.9942%	124.3094%	121.4599%	
25	149.8771%	133.3346%	125.9936%	124.3068%	121.4575%	
26	149.8658%	133.3327%	125.9929%	124.3042%	121.4549%	
27	149.8433%	133.3308%	125.9922%	124.3018%	121.4525%	
28	149.8321%	133.3289%	125.9915%	124.2993%	121.4500%	
29	149.8095%	133.3271%	125.9910%	124.2967%	121.4475%	
30	149.7983%	133.3251%	125.9903%	124.2941%	121.4450%	
31	149.7420%	133.3233%	125.9896%	124.2916%	121.4425%	
32	149.6744%	133.3214%	125.9889%	124.2890%	121.4400%	
33	149.6182%	133.2988%	125.9882%	124.2865%	121.4376%	
34	149.5506%	133.2649%	125.9876%	124.2840%	121.4351%	
35	149.4943%	133.2310%	125.9870%	124.2815%	121.4326%	
36	149.3705%	133.1632%	125.9863%	124.2789%	121.4302%	
37	149.2354%	133.0841%	125.9856%	124.2764%	121.4276%	
38	149.1116%	133.0163%	125.9852%	124.2738%	121.4251%	
39	148.9766%	132.9372%	125.9071%	124.2713%	121.4227%	
40	148.8528%	132.8694%	125.8734%	124.2688%	121.4202%	
41	148.5714%	132.6886%	125.7500%	124.2663%	121.4178%	
42	148.2788%	132.5079%	125.6266%	124.2637%	121.4153%	
43	147.9975%	132.3158%	125.5145%	124.2612%	121.4127%	
44	147.7049%	132.1351%	125.3911%	124.1952%	121.3482%	
45	147.4236%	131.9544%	125.2677%	124.1182%	121.2729%	
46	146.6625%	131.3881%	124.8219%	123.7528%	120.9182%	
47	145.9033%	130.8343%	124.3771%	123.3882%	120.5563%	
48	145.1348%	130.2707%	123.9221%	123.0134%	120.1883%	
49	144.1951%	129.5510%	123.3158%	122.4844%	119.6681%	
50	143.2593%	128.8228%	122.7117%	121.9571%	119.1479%	
51	142.1502%	127.9864%	122.0105%	121.3559%	118.5648%	
52	140.9907%	127.1092%	121.2901%	120.7353%	117.9495%	
53	139.8147%	126.2138%	120.5617%	120.0957%	117.3212%	
54	138.5334%	125.2296%	119.7458%	119.3774%	116.6155%	
55	137.2264%	124.2396%	118.9231%	118.6518%	115.9027%	
56	135.8941%	123.2439%	118.0828%	117.9190%	115.1953%	
57	134.5476%	122.2210%	117.2468%	117.1791%	114.4932%	
58	133.1548%	121.1820%	116.3829%	116.4217%		
59	131.7163%	120.1055%	115.4913%	115.6366%		
60	130.2112%	118.9814%	114.5513%	114.8137%		
61	128.5978%	117.7782%	113.5528%	113.9328%		
62	126.8879%	116.4755%	112.4754%	112.9843%		
63	124.9453%	115.0535%	111.2887%			
64	122.8464%	113.4819%	109.9731%			
65	120.5409%	111.7522%	108.5302%			

Premium
PPT

Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000
5

Age at Entry \ Income Duration	10	15	20	25	30	35
0		6.8924%	14.8122%	20.2643%	23.9131%	26.1180%
1		7.2950%	15.1500%	20.5710%	24.2007%	26.3875%
2		7.6884%	15.4786%	20.8777%	24.4790%	26.6570%
3		7.7616%	15.5425%	20.9242%	24.5254%	26.6942%
4		7.7799%	15.5608%	20.9428%	24.5347%	26.6942%
5		7.7799%	15.5608%	20.9428%	24.5347%	26.6942%
6		7.7524%	15.5243%	20.9149%	24.5161%	26.6756%
7		7.7158%	15.4969%	20.8870%	24.4883%	26.6477%
8		7.6792%	15.4695%	20.8592%	24.4605%	26.6198%
9		7.6426%	15.4421%	20.8313%	24.4326%	26.6012%
10		7.6152%	15.4056%	20.8034%	24.4048%	26.5734%
11		7.5694%	15.3782%	20.7755%	24.3770%	26.5455%
12		7.5329%	15.3417%	20.7383%	24.3399%	26.5083%
13		7.4963%	15.3052%	20.7105%	24.3120%	26.4804%
14		7.4597%	15.2778%	20.6733%	24.2842%	26.4433%
15		7.4139%	15.2413%	20.6454%	24.2471%	26.4154%
16		7.4048%	15.2231%	20.6268%	24.2285%	26.3875%
17		7.3865%	15.2048%	20.6082%	24.2100%	26.3689%
18		7.3773%	15.1957%	20.5896%	24.1914%	26.3410%
19		7.3590%	15.1774%	20.5710%	24.1636%	26.3132%
20		7.3499%	15.1592%	20.5524%	24.1450%	26.2946%
21		7.3407%	15.1500%	20.5339%	24.1265%	26.2667%
22		7.3316%	15.1318%	20.5153%	24.0987%	26.2295%
23		7.3224%	15.1135%	20.4967%	24.0708%	26.2016%
24		7.3133%	15.1044%	20.4688%	24.0430%	26.1645%
25		7.3041%	15.0861%	20.4502%	24.0152%	26.1366%
26		7.2675%	15.0496%	20.4037%	23.9688%	26.0808%
27		7.2309%	15.0131%	20.3572%	23.9131%	26.0157%
28		7.1943%	14.9674%	20.3108%	23.8574%	25.9600%
29		7.1577%	14.9309%	20.2643%	23.8110%	25.8949%
30		7.1211%	14.8944%	20.2178%	23.7553%	25.8391%
31		7.0388%	14.8122%	20.1249%	23.6533%	25.7276%
32		6.9656%	14.7301%	20.0319%	23.5605%	25.6253%
33		6.8924%	14.6479%	19.9482%	23.4584%	25.5138%
34		6.8192%	14.5657%	19.8552%	23.3656%	25.4115%
35		6.7368%	14.4835%	19.7623%	23.2635%	25.2999%
36		6.5995%	14.3374%	19.6042%	23.0964%	25.1232%
37		6.4531%	14.1913%	19.4461%	22.9294%	24.9466%
38		6.3158%	14.0452%	19.2788%	22.7623%	24.7699%
39		6.1694%	13.8990%	19.1207%	22.6045%	24.5931%
40		6.0229%	13.7437%	18.9626%	22.4374%	24.4164%
41		5.7758%	13.4971%	18.7022%	22.1589%	24.1187%
42		5.5195%	13.2505%	18.4418%	21.8803%	23.8303%
43		5.2632%	12.9946%	18.1720%	21.6110%	23.5326%
44		5.0160%	12.7479%	17.9115%	21.3324%	23.2441%
45		4.7596%	12.4921%	17.6510%	21.0538%	22.9462%
46		4.2987%	12.0420%	17.1749%	20.5692%	22.4335%
47		3.8387%	11.5928%	16.7090%	20.0763%	21.9217%
48		3.3887%	11.1444%	16.2348%	19.5844%	21.4108%
49		2.8922%	10.6595%	15.7241%	19.0654%	20.8645%
50		2.3975%	10.1764%	15.2153%	18.5392%	20.3203%

Premium
PPT

Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000
6

Age at Entry \ Income Duration	10	15	20	25	30	35
0		22.1358%	28.1228%	32.1441%	35.0743%	36.8359%
1		22.5975%	28.5168%	32.4970%	35.4047%	37.1457%
2		23.0494%	28.8986%	32.8476%	35.7228%	37.4549%
3		23.1376%	28.9748%	32.9068%	35.7820%	37.5028%
4		23.1642%	28.9992%	32.9291%	35.7966%	37.5058%
5		23.1665%	29.0016%	32.9315%	35.7989%	37.5081%
6		23.1369%	28.9643%	32.9038%	35.7789%	37.4879%
7		23.0998%	28.9369%	32.8762%	35.7513%	37.4600%
8		23.0626%	28.9072%	32.8462%	35.7236%	37.4320%
9		23.0255%	28.8798%	32.8185%	35.6959%	37.4158%
10		22.9959%	28.8426%	32.7909%	35.6683%	37.3878%
11		22.9465%	28.8105%	32.7586%	35.6383%	37.3576%
12		22.9048%	28.7710%	32.7210%	35.6006%	37.3195%
13		22.8630%	28.7314%	32.6887%	35.5684%	37.2870%
14		22.8212%	28.6994%	32.6511%	35.5384%	37.2451%
15		22.7719%	28.6598%	32.6188%	35.5008%	37.2187%
16		22.7597%	28.6423%	32.6011%	35.4831%	37.1892%
17		22.7423%	28.6225%	32.5835%	35.4654%	37.1713%
18		22.7302%	28.6126%	32.5658%	35.4500%	37.1440%
19		22.7127%	28.5928%	32.5482%	35.4247%	37.1184%
20		22.7006%	28.5753%	32.5305%	35.4070%	37.1005%
21		22.6930%	28.5678%	32.5152%	35.3915%	37.0731%
22		22.6854%	28.5526%	32.4999%	35.3683%	37.0379%
23		22.6779%	28.5374%	32.4845%	35.3451%	37.0143%
24		22.6703%	28.5299%	32.4616%	35.3218%	36.9791%
25		22.6628%	28.5147%	32.4462%	35.2986%	36.9556%
26		22.6302%	28.4821%	32.4079%	35.2601%	36.9048%
27		22.5977%	28.4517%	32.3696%	35.2138%	36.8462%
28		22.5629%	28.4115%	32.3313%	35.1675%	36.7992%
29		22.5303%	28.3812%	32.2930%	35.1289%	36.7367%
30		22.4978%	28.3486%	32.2547%	35.0827%	36.6898%
31		22.4205%	28.2734%	32.1734%	34.9980%	36.5922%
32		22.3509%	28.1982%	32.0921%	34.9210%	36.5023%
33		22.2812%	28.1231%	32.0162%	34.8363%	36.4047%
34		22.2115%	28.0479%	31.9349%	34.7593%	36.3148%
35		22.1343%	27.9728%	31.8537%	34.6725%	36.2150%
36		22.0025%	27.8376%	31.7118%	34.5273%	36.0560%
37		21.8632%	27.7025%	31.5700%	34.3799%	35.8947%
38		21.7314%	27.5650%	31.4228%	34.2347%	35.7357%
39		21.5921%	27.4299%	31.2810%	34.0950%	35.5703%
40		21.4527%	27.2872%	31.1392%	33.9498%	35.4112%
41		21.2096%	27.0503%	30.8970%	33.6988%	35.1330%
42		20.9590%	26.8134%	30.6571%	33.4478%	34.8666%
43		20.7083%	26.5690%	30.4072%	33.2045%	34.5841%
44		20.4653%	26.3321%	30.1674%	32.9537%	34.3175%
45		20.2147%	26.0878%	29.9264%	32.7028%	34.0390%
46		19.7363%	25.6305%	29.4731%	32.2368%	33.5318%
47		19.2614%	25.1742%	29.0284%	31.7643%	33.0297%
48		18.7928%	24.7168%	28.5769%	31.2953%	32.5310%
49		18.2711%	24.2146%	28.0803%	30.7847%	31.9795%
50		17.7493%	23.7145%	27.5865%	30.2688%	31.4345%

Premium
PPT

Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000
7

Age at Entry \ Income Duration	10	15	20	25	30	35
0		38.9487%	42.9029%	45.3806%	47.5526%	49.8835%
1		39.4734%	43.3580%	45.7832%	47.9283%	50.2426%
2		39.9879%	43.7971%	46.1802%	48.2878%	50.6001%
3		40.0937%	43.8874%	46.2555%	48.3630%	50.6628%
4		40.1315%	43.9198%	46.2821%	48.3849%	50.6704%
5		40.1372%	43.9255%	46.2879%	48.3906%	50.6763%
6		40.1061%	43.8895%	46.2622%	48.3696%	50.6546%
7		40.0703%	43.8639%	46.2366%	48.3440%	50.6278%
8		40.0345%	43.8326%	46.2052%	48.3183%	50.6011%
9		39.9987%	43.8070%	46.1795%	48.2926%	50.5893%
10		39.9676%	43.7710%	46.1538%	48.2669%	50.5626%
11		39.9157%	43.7339%	46.1167%	48.2355%	50.5300%
12		39.8685%	43.6921%	46.0806%	48.1994%	50.4924%
13		39.8213%	43.6504%	46.0435%	48.1623%	50.4540%
14		39.7741%	43.6133%	46.0073%	48.1309%	50.4065%
15		39.7223%	43.5716%	45.9702%	48.0947%	50.3839%
16		39.7062%	43.5564%	45.9550%	48.0795%	50.3530%
17		39.6912%	43.5355%	45.9398%	48.0643%	50.3372%
18		39.6751%	43.5251%	45.9246%	48.0548%	50.3121%
19		39.6601%	43.5042%	45.9095%	48.0348%	50.2912%
20		39.6440%	43.4891%	45.8943%	48.0196%	50.2754%
21		39.6393%	43.4844%	45.8848%	48.0097%	50.2499%
22		39.6346%	43.4750%	45.8754%	47.9950%	50.2194%
23		39.6300%	43.4656%	45.8659%	47.9803%	50.2040%
24		39.6253%	43.4609%	45.8517%	47.9656%	50.1734%
25		39.6206%	43.4515%	45.8423%	47.9510%	50.1580%
26		39.5963%	43.4270%	45.8186%	47.9268%	50.1174%
27		39.5719%	43.4082%	45.7950%	47.8978%	50.0717%
28		39.5418%	43.3789%	45.7714%	47.8688%	50.0410%
29		39.5174%	43.3601%	45.7477%	47.8446%	49.9853%
30		39.4930%	43.3356%	45.7241%	47.8157%	49.9547%
31		39.4282%	43.2761%	45.6653%	47.7629%	49.8837%
32		39.3680%	43.2166%	45.6066%	47.7150%	49.8177%
33		39.3079%	43.1571%	45.5469%	47.6622%	49.7466%
34		39.2477%	43.0976%	45.4881%	47.6142%	49.6804%
35		39.1829%	43.0381%	45.4294%	47.5561%	49.6038%
36		39.0672%	42.9285%	45.3203%	47.4534%	49.4801%
37		38.9469%	42.8189%	45.2113%	47.3449%	49.3505%
38		38.8313%	42.7036%	45.1033%	47.2422%	49.2265%
39		38.7110%	42.5940%	44.9943%	47.1385%	49.0864%
40		38.5908%	42.4797%	44.8853%	47.0357%	48.9623%
41		38.3679%	42.2726%	44.6843%	46.8417%	48.7269%
42		38.1404%	42.0656%	44.4890%	46.6477%	48.5067%
43		37.9129%	41.8539%	44.2833%	46.4586%	48.2603%
44		37.6901%	41.6469%	44.0881%	46.2647%	48.0397%
45		37.4627%	41.4353%	43.8872%	46.0708%	47.8032%
46		36.9848%	40.9946%	43.4592%	45.6595%	47.3251%
47		36.5138%	40.5551%	43.0371%	45.2445%	46.8584%
48		36.0429%	40.1110%	42.6113%	44.8363%	46.3979%
49		35.5116%	39.6119%	42.1250%	44.3659%	45.8589%
50		34.9770%	39.1149%	41.6409%	43.8929%	45.3324%

Premium PPT	Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000						Premium PPT	Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000					
	8							9					
Age at Entry \ Income Duration	10	15	20	25	30	35	Age at Entry \ Income Duration	10	15	20	25	30	35
0	55.7452%	57.6049%	59.4458%	60.1763%	61.5098%		0	80.4555%	76.6696%	75.9808%	75.2561%	75.9867%	
1	56.5340%	58.1955%	59.9679%	60.6312%	61.9315%		1	81.3197%	77.3154%	76.5477%	75.7439%	76.4377%	
2	57.3018%	58.7755%	60.4687%	61.0755%	62.3321%		2	82.1624%	77.9550%	77.0928%	76.2209%	76.8717%	
3	57.4701%	58.9021%	60.5752%	61.1708%	62.4270%		3	82.3498%	78.0948%	77.2121%	76.3274%	76.9736%	
4	57.5332%	58.9549%	60.6178%	61.2025%	62.4586%		4	82.4195%	78.1491%	77.2608%	76.3644%	77.0107%	
5	57.5543%	58.9654%	60.6285%	61.2131%	62.4691%		5	82.4412%	78.1646%	77.2765%	76.3798%	77.0260%	
6	57.5122%	58.9338%	60.5965%	61.1919%	62.4481%		6	82.3978%	78.1320%	77.2435%	76.3582%	77.0044%	
7	57.4596%	58.9021%	60.5752%	61.1708%	62.4270%		7	82.3435%	78.0994%	77.2168%	76.3319%	76.9828%	
8	57.4175%	58.8705%	60.5432%	61.1390%	62.4059%		8	82.3000%	78.0621%	77.1885%	76.3041%	76.9611%	
9	57.3649%	58.8388%	60.5219%	61.1179%	62.3848%		9	82.2457%	78.0295%	77.1618%	76.2779%	76.9395%	
10	57.3229%	58.8072%	60.4900%	61.0967%	62.3637%		10	82.2023%	77.9969%	77.1288%	76.2562%	76.9178%	
11	57.2597%	58.7544%	60.4473%	61.0544%	62.3321%		11	82.1326%	77.9425%	77.0848%	76.2130%	76.8854%	
12	57.1861%	58.7017%	60.4047%	61.0226%	62.3005%		12	82.0566%	77.8835%	77.0361%	76.1760%	76.8483%	
13	57.1230%	58.6490%	60.3621%	60.9803%	62.2583%		13	81.9823%	77.8291%	76.9921%	76.1373%	76.8096%	
14	57.0494%	58.5962%	60.3195%	60.9486%	62.2267%		14	81.9063%	77.7701%	76.9434%	76.1003%	76.7726%	
15	56.9863%	58.5435%	60.2769%	60.9063%	62.1950%		15	81.8366%	77.7157%	76.8994%	76.0570%	76.7401%	
16	56.9652%	58.5224%	60.2662%	60.8957%	62.1845%		16	81.8149%	77.6940%	76.8884%	76.0462%	76.7293%	
17	56.9442%	58.5119%	60.2449%	60.8851%	62.1739%		17	81.7886%	77.6785%	76.8664%	76.0354%	76.7231%	
18	56.9126%	58.4908%	60.2342%	60.8745%	62.1739%		18	81.7606%	77.6613%	76.8554%	76.0291%	76.7185%	
19	56.8916%	58.4802%	60.2129%	60.8639%	62.1634%		19	81.7344%	77.6458%	76.8334%	76.0183%	76.7122%	
20	56.8706%	58.4591%	60.2023%	60.8534%	62.1529%		20	81.7127%	77.6241%	76.8224%	76.0075%	76.7014%	
21	56.8706%	58.4591%	60.2023%	60.8534%	62.1521%		21	81.7127%	77.6241%	76.8220%	76.0075%	76.7007%	
22	56.8706%	58.4591%	60.2023%	60.8534%	62.1514%		22	81.7127%	77.6241%	76.8217%	76.0075%	76.7001%	
23	56.8706%	58.4591%	60.2023%	60.8534%	62.1506%		23	81.7127%	77.6241%	76.8213%	76.0075%	76.6994%	
24	56.8706%	58.4591%	60.2023%	60.8534%	62.1499%		24	81.7127%	77.6241%	76.8210%	76.0075%	76.6988%	
25	56.8706%	58.4591%	60.2023%	60.8534%	62.1491%		25	81.7127%	77.6241%	76.8206%	76.0075%	76.6981%	
26	56.8495%	58.4486%	60.1916%	60.8534%	62.1484%		26	81.6955%	77.6178%	76.8139%	76.0075%	76.6975%	
27	56.8285%	58.4380%	60.1916%	60.8534%	62.1476%		27	81.6738%	77.6116%	76.8136%	76.0075%	76.6968%	
28	56.8074%	58.4169%	60.1810%	60.8534%	62.1468%		28	81.6566%	77.5990%	76.8069%	76.0075%	76.6961%	
29	56.7864%	58.4064%	60.1810%	60.8534%	62.1460%		29	81.6349%	77.5927%	76.8065%	76.0075%	76.6954%	
30	56.7654%	58.3958%	60.1703%	60.8534%	62.1453%		30	81.6178%	77.5865%	76.7998%	76.0075%	76.6948%	
31	56.7023%	58.3536%	60.1383%	60.8322%	62.1446%		31	81.5572%	77.5476%	76.7805%	75.9950%	76.6941%	
32	56.6497%	58.3115%	60.1064%	60.8110%	62.1438%		32	81.5029%	77.5087%	76.7612%	75.9825%	76.6934%	
33	56.5866%	58.2693%	60.0744%	60.7793%	62.1431%		33	81.4423%	77.4652%	76.7371%	75.9638%	76.6928%	
34	56.5340%	58.2271%	60.0424%	60.7581%	62.1423%		34	81.3880%	77.4263%	76.7135%	75.9513%	76.6921%	
35	56.4709%	58.1849%	60.0105%	60.7370%	62.1318%		35	81.3275%	77.3874%	76.6851%	75.9388%	76.6856%	
36	56.3552%	58.1005%	59.9466%	60.6841%	62.1002%		36	81.2126%	77.3096%	76.6285%	75.9076%	76.6667%	
37	56.2395%	58.0162%	59.8826%	60.6312%	62.0580%		37	81.0978%	77.2318%	76.5718%	75.8672%	76.6414%	
38	56.1133%	57.9318%	59.8080%	60.5889%	62.0264%		38	80.9766%	77.1494%	76.5042%	75.8285%	76.6224%	
39	55.9976%	57.8474%	59.7441%	60.5360%	61.9842%		39	80.8618%	77.0716%	76.4475%	75.7881%	76.5971%	
40	55.8819%	57.7631%	59.6802%	60.4831%	61.9526%		40	80.7470%	76.9938%	76.3909%	75.7432%	76.5782%	
41	55.6401%	57.5838%	59.5311%	60.3561%	61.8577%		41	80.5064%	76.8228%	76.2509%	75.6317%	76.5216%	
42	55.3982%	57.4045%	59.3819%	60.2398%	61.7628%		42	80.2659%	76.6471%	76.1156%	75.5310%	76.4425%	
43	55.1564%	57.2253%	59.2328%	60.1128%	61.6680%		43	80.0255%	76.4761%	75.9756%	75.4195%	76.3588%	
44	54.9145%	57.0460%	59.0837%	59.9965%	61.5731%		44	79.7850%	76.3005%	75.8403%	75.3189%	76.2796%	
45	54.6727%	56.8668%	58.9345%	59.8696%	61.4782%		45	79.5445%	76.1295%	75.7004%	75.2074%	76.1959%	
46	54.1039%	56.4168%	58.5454%	59.5254%	61.1752%		46	78.9489%	75.6882%	75.3066%	74.8668%	75.8966%	
47	53.5364%	55.9783%	58.1571%	59.1819%	60.8728%		47	78.3592%	75.2188%	74.9137%	74.5316%	75.5979%	
48	52.9683%	55.5293%	57.7574%	58.8374%	60.5816%		48	77.7664%	74.7597%	74.5155%	74.1925%	75.3015%	
49	52.3201%	55.0119%	57.2909%	58.4157%	60.1999%		49	77.0760%	74.2148%	74.0277%	73.7624%	74.9057%	
50	51.6748%	54.4877%	56.8259%	57.9953%	59.8197%		50	76.3839%	73.6614%	73.5419%	73.3293%	74.5114%	
51	50.9066%	53.8405%	56.2485%	57.4633%	59.3368%		51	75.5617%	72.9906%	72.9524%	72.7986%	74.0252%	
52	50.0279%	53.1532%	55.6401%	56.9105%	58.8248%		52	74.6481%	72.2799%	72.3376%	72.2534%	73.5136%	
53	49.1325%	52.4385%	54.9933%	56.3196%	58.2944%		53	73.7174%	71.5494%	71.6915%	71.6769%	72.9919%	
54	48.1707%	51.6476%	54.2489%	55.6621%	57.6860%		54	72.7097%	70.7418%	70.9553%	71.0335%	72.3912%	
55	47.1731%	50.8300%	53.5292%	54.9773%	57.0706%		55	71.6741%	69.9201%	70.2355%	70.3708%	71.7830%	
56	46.1297%	49.9759%	52.7410%	54.2448%	56.3766%		56	70.6048%	69.0652%	69.4674%	69.6768%	71.1294%	
57	45.0411%	49.0753%	51.9158%	53.4755%	55.6661%		57	69.4978%	68.1757%	68.6746%	68.9578%	70.4583%	
58	43.8875%	48.1187%	51.0337%	52.6493%	54.9189%		58	68.3370%	67.2460%	67.8450%	68.1979%	69.7579%	
59	42.6594%	47.0862%	50.0747%	51.7568%	54.0646%		59	67.1125%	66.2001%	66.9535%	67.3914%	68.9909%	
60	41.3171%	45.9686%	49.0294%	50.7683%	53.1448%		60	65.8009%	65.2038%	65.9949%	66.5122%	68.2335%	
61	39.8418%	44.7064%	47.8480%	49.6547%	52.0999%		61	64.3564%	64.0244%	64.9262%	65.5388%		
62	38.1846%	43.3010%	46.5118%	48.3872%			62	62.7591%	62.7147%	63.7412%	64.4501%		
63	36.3075%	41.6938%	44.9818%	46.9374%			63	60.9652%	61.2661%	62.3950%	63.2167%		
64	34.1726%	39.8470%	43.2100%	45.2575%			64	58.9358%	59.5961%	60.8551%	61.8060%		
65	31.7031%	37.6933%	41.1486%	43.2802%			65	56.6087%	57.6697%	59.0763%	60.4300%		
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Premium
PPT Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000
10

Age at Entry \ Income Duration	10	15	20	25	30	35
0	107.5370%	97.5833%	94.2718%	91.8872%	92.0075%	
1	108.4709%	98.2822%	94.8796%	92.4036%	92.4823%	
2	109.3832%	98.9812%	95.4655%	92.9082%	92.9463%	
3	109.5896%	99.1341%	95.5981%	93.0276%	93.0542%	
4	109.6656%	99.1888%	95.6534%	93.0706%	93.0974%	
5	109.6874%	99.2106%	95.6755%	93.0921%	93.1190%	
6	109.6439%	99.1778%	95.6424%	93.0706%	93.0974%	
7	109.5896%	99.1451%	95.6092%	93.0383%	93.0758%	
8	109.5462%	99.1014%	95.5871%	93.0168%	93.0542%	
9	109.4919%	99.0686%	95.5539%	92.9845%	93.0326%	
10	109.4484%	99.0358%	95.5208%	92.9630%	93.0111%	
11	109.3724%	98.9812%	95.4765%	92.9200%	92.9787%	
12	109.2964%	98.9157%	95.4213%	92.8769%	92.9355%	
13	109.2094%	98.8611%	95.3770%	92.8447%	92.9031%	
14	109.1334%	98.7955%	95.3218%	92.8016%	92.8600%	
15	109.0574%	98.7409%	95.2776%	92.7586%	92.8276%	
16	109.0357%	98.7191%	95.2665%	92.7478%	92.8168%	
17	109.0031%	98.6972%	95.2444%	92.7371%	92.8168%	
18	108.9814%	98.6863%	95.2333%	92.7371%	92.8060%	
19	108.9488%	98.6645%	95.2112%	92.7263%	92.8060%	
20	108.9271%	98.6426%	95.2002%	92.7156%	92.7952%	
21	108.9271%	98.6426%	95.1993%	92.7156%	92.7947%	
22	108.9271%	98.6426%	95.1985%	92.7156%	92.7942%	
23	108.9271%	98.6426%	95.1976%	92.7156%	92.7937%	
24	108.9271%	98.6426%	95.1968%	92.7156%	92.7932%	
25	108.9271%	98.6426%	95.1959%	92.7156%	92.7926%	
26	108.9162%	98.6426%	95.1950%	92.7156%	92.7922%	
27	108.8945%	98.6426%	95.1943%	92.7156%	92.7916%	
28	108.8836%	98.6426%	95.1934%	92.7156%	92.7911%	
29	108.8619%	98.6426%	95.1925%	92.7156%	92.7906%	
30	108.8510%	98.6426%	95.1917%	92.7156%	92.7901%	
31	108.7967%	98.6098%	95.1908%	92.7156%	92.7896%	
32	108.7424%	98.5771%	95.1900%	92.7156%	92.7890%	
33	108.6881%	98.5334%	95.1781%	92.7156%	92.7886%	
34	108.6338%	98.5006%	95.1670%	92.7156%	92.7880%	
35	108.5795%	98.4679%	95.1449%	92.7156%	92.7875%	
36	108.4709%	98.4023%	95.1007%	92.7156%	92.7870%	
37	108.3623%	98.3368%	95.0565%	92.6940%	92.7865%	
38	108.2537%	98.2603%	95.0012%	92.6618%	92.7860%	
39	108.1452%	98.1948%	94.9570%	92.6402%	92.7854%	
40	108.0365%	98.1293%	94.9128%	92.6080%	92.7850%	
41	107.8085%	97.9764%	94.7912%	92.5219%	92.7844%	
42	107.5805%	97.8126%	94.6807%	92.4466%	92.7305%	
43	107.3525%	97.6597%	94.5591%	92.3605%	92.6657%	
44	107.1245%	97.4960%	94.4486%	92.2852%	92.6118%	
45	106.8965%	97.3431%	94.3270%	92.1992%	92.5470%	
46	106.2902%	96.8840%	93.9448%	91.8765%	92.2644%	
47	105.6961%	96.4368%	93.5635%	91.5653%	91.9824%	
48	105.0891%	95.9798%	93.1777%	91.2441%	91.6902%	
49	104.3689%	95.4158%	92.6788%	90.8172%	91.2898%	
50	103.6392%	94.8431%	92.1795%	90.3812%	90.8906%	
51	102.7774%	94.1650%	91.6009%	89.8724%	90.4183%	
52	101.8522%	93.4469%	90.9978%	89.3551%	89.9267%	
53	100.9104%	92.7212%	90.3770%	88.8188%	89.4370%	
54	99.8798%	91.9198%	89.6802%	88.2171%	88.8697%	
55	98.8336%	91.1227%	88.9870%	87.6079%	88.2945%	
56	97.7720%	90.2979%	88.2759%	86.9912%	87.7221%	
57	96.6848%	89.4565%	87.5578%	86.3671%	87.1316%	
58	95.5617%	88.5986%	86.8327%	85.7255%	86.5233%	
59	94.3928%	87.7140%	86.0692%	85.0666%	85.9077%	
60	93.1786%	86.7821%	85.2676%	84.3701%		
61	91.8370%	85.7621%	84.3970%	83.6262%		
62	90.3999%	84.6343%	83.4687%	82.8255%		
63	88.7873%	83.4617%	82.4312%	81.9382%		
64	86.9899%	82.1012%	81.2755%	80.9553%		
65	84.9592%	80.5653%	79.9618%			
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Premium
PPT Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000
11

Age at Entry \ Income Duration	10	15	20	25	30	35
0	128.5691%	115.5285%	110.3030%	108.1859%	106.9879%	
1	129.5945%	116.2989%	110.9592%	108.7444%	107.5167%	
2	130.5976%	117.0647%	111.5977%	109.2919%	108.0348%	
3	130.8212%	117.2324%	111.7384%	109.4182%	108.1537%	
4	130.9048%	117.2937%	111.7998%	109.4671%	108.2023%	
5	130.9273%	117.3163%	111.8177%	109.4846%	108.2196%	
6	130.8728%	117.2776%	111.7837%	109.4578%	108.1931%	
7	130.8165%	117.2390%	111.7450%	109.4247%	108.1666%	
8	130.7620%	117.1890%	111.7175%	109.4025%	108.1446%	
9	130.7056%	117.1504%	111.6788%	109.3694%	108.1181%	
10	130.6511%	117.1117%	111.6448%	109.3426%	108.0915%	
11	130.5628%	117.0505%	111.5947%	109.2984%	108.0540%	
12	130.4792%	116.9827%	111.5381%	109.2541%	108.0101%	
13	130.3843%	116.9167%	111.4880%	109.2117%	107.9680%	
14	130.3007%	116.8489%	111.4313%	109.1674%	107.9240%	
15	130.2124%	116.7877%	111.3813%	109.1232%	107.8865%	
16	130.1852%	116.7651%	111.3699%	109.1121%	107.8755%	
17	130.1561%	116.7425%	111.3520%	109.1011%	107.8709%	
18	130.1288%	116.7312%	111.3360%	109.1011%	107.8645%	
19	130.0997%	116.7086%	111.3181%	109.0900%	107.8600%	
20	130.0725%	116.6860%	111.3067%	109.0790%	107.8490%	
21	130.0725%	116.6860%	111.3062%	109.0774%	107.8471%	
22	130.0725%	116.6860%	111.3057%	109.0759%	107.8454%	
23	130.0725%	116.6860%	111.3052%	109.0743%	107.8435%	
24	130.0725%	116.6860%	111.3047%	109.0728%	107.8417%	
25	130.0725%	116.6860%	111.3042%	109.0712%	107.8398%	
26	130.0565%	116.6860%	111.3037%	109.0697%	107.8381%	
27	130.0387%	116.6860%	111.3032%	109.0681%	107.8362%	
28	130.0227%	116.6860%	111.3027%	109.0666%	107.8344%	
29	130.0049%	116.6860%	111.3022%	109.0650%	107.8325%	
30	129.9889%	116.6860%	111.3017%	109.0635%	107.8307%	
31	129.9279%	116.6521%	111.3012%	109.0620%	107.8289%	
32	129.8668%	116.6182%	111.3007%	109.0604%	107.8270%	
33	129.8105%	116.5730%	111.2936%	109.0589%	107.8252%	
34	129.7494%	116.5391%	111.2870%	109.0573%	107.8234%	
35	129.6884%	116.5052%	111.2691%	109.0558%	107.8215%	
36	129.5663%	116.4326%	111.2238%	109.0542%	107.8198%	
37	129.4442%	116.3601%	111.1738%	109.0388%	107.8179%	
38	129.3221%	116.2763%	111.1219%	109.0190%	107.8161%	
39	129.2000%	116.2037%	111.0718%	109.0047%	107.8142%	
40	129.0780%	116.1312%	111.0265%	108.9839%	107.8125%	
41	128.8179%	115.9588%	110.8971%	108.9310%	107.8106%	
42	128.5578%	115.7799%	110.7744%	108.8443%	107.7374%	
43	128.2930%	115.6028%	110.6403%	108.7558%	107.6624%	
44	128.0330%	115.4239%	110.5175%	108.6691%	107.5892%	
45	127.7729%	115.2515%	110.3981%	108.5807%	107.5142%	
46	127.0805%	114.7313%	109.9592%	108.2182%	107.1781%	
47	126.3963%	114.2188%	109.5312%	107.8675%	106.8474%	
48	125.7026%	113.7011%	109.1043%	107.5066%	106.5064%	
49	124.8652%	113.0467%	108.5371%	107.0158%	106.0345%	
50	124.0248%	112.3884%	107.9721%	106.5157%	105.5599%	
51	123.0296%	111.6167%	107.3153%	105.9458%	105.0156%	
52	121.9772%	110.8040%	106.6390%	105.3582%	104.4473%	
53	120.9075%	109.9839%	105.9434%	104.7558%	103.8770%	
54	119.7344%	109.0755%	105.1648%	104.0759%	103.2223%	
55	118.5459%	108.1673%	104.3855%	103.3886%	102.5602%	
56	117.3377%	107.2358%	103.5929%	102.6894%	101.9032%	
57	116.0992%	106.2875%	102.7890%	101.9876%	101.2515%	
58	114.8289%	105.3181%	101.9738%	101.2636%	100.6049%	
59	113.5074%	104.3172%	101.1243%	100.5177%		
60	112.1311%	103.2682%	100.2318%	99.7381%		
61	110.6327%	102.1332%	99.2693%	98.9016%		
62	109.0217%	100.8921%	98.2392%	98.0073%		
63	107.2376%	99.5742%	97.1027%	97.1228%		
64	105.2578%	98.0811%	95.8417%			
65	103.0601%	96.4167%	94.4287%			
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Premium
PPT

Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000
12

Age at Entry \ Income Duration	10	15	20	25	30	35
0	152.4447%	135.7291%	128.2639%	126.4722%	123.5752%	
1	153.5488%	136.5661%	128.9601%	127.0664%	124.1563%	
2	154.6307%	137.3919%	129.6452%	127.6498%	124.7269%	
3	154.8674%	137.5729%	129.7912%	127.7819%	124.8561%	
4	154.9576%	137.6408%	129.8586%	127.8369%	124.9099%	
5	154.9801%	137.6634%	129.8698%	127.8479%	124.9207%	
6	154.9125%	137.6182%	129.8361%	127.8149%	124.8883%	
7	154.8561%	137.5729%	129.7912%	127.7819%	124.8561%	
8	154.7885%	137.5163%	129.7575%	127.7598%	124.8346%	
9	154.7322%	137.4711%	129.7126%	127.7268%	124.8023%	
10	154.6645%	137.4258%	129.6789%	127.6938%	124.7699%	
11	154.5631%	137.3579%	129.6227%	127.6498%	124.7269%	
12	154.4729%	137.2901%	129.5666%	127.6057%	124.6838%	
13	154.3715%	137.2109%	129.5104%	127.5507%	124.6300%	
14	154.2813%	137.1430%	129.4542%	127.5067%	124.5869%	
15	154.1799%	137.0751%	129.3981%	127.4626%	124.5439%	
16	154.1461%	137.0525%	129.3869%	127.4516%	124.5332%	
17	154.1235%	137.0299%	129.3756%	127.4406%	124.5223%	
18	154.0897%	137.0185%	129.3532%	127.4406%	124.5223%	
19	154.0672%	136.9959%	129.3419%	127.4296%	124.5116%	
20	154.0334%	136.9733%	129.3307%	127.4186%	124.5008%	
21	154.0334%	136.9733%	129.3307%	127.4149%	124.4973%	
22	154.0334%	136.9733%	129.3307%	127.4113%	124.4937%	
23	154.0334%	136.9733%	129.3307%	127.4076%	124.4901%	
24	154.0334%	136.9733%	129.3307%	127.4039%	124.4865%	
25	154.0334%	136.9733%	129.3307%	127.4003%	124.4829%	
26	154.0108%	136.9733%	129.3307%	127.3966%	124.4793%	
27	153.9996%	136.9733%	129.3307%	127.3929%	124.4758%	
28	153.9770%	136.9733%	129.3307%	127.3893%	124.4722%	
29	153.9658%	136.9733%	129.3307%	127.3856%	124.4685%	
30	153.9432%	136.9733%	129.3307%	127.3819%	124.4649%	
31	153.8756%	136.9394%	129.3307%	127.3783%	124.4613%	
32	153.8080%	136.9054%	129.3307%	127.3746%	124.4577%	
33	153.7517%	136.8602%	129.3307%	127.3709%	124.4542%	
34	153.6840%	136.8262%	129.3307%	127.3673%	124.4506%	
35	153.6164%	136.7923%	129.3195%	127.3636%	124.4470%	
36	153.4812%	136.7131%	129.2745%	127.3599%	124.4434%	
37	153.3460%	136.6339%	129.2184%	127.3562%	124.4398%	
38	153.2108%	136.5434%	129.1735%	127.3526%	124.4363%	
39	153.0756%	136.4643%	129.1173%	127.3489%	124.4327%	
40	152.9404%	136.3851%	129.0724%	127.3452%	124.4291%	
41	152.6475%	136.1928%	128.9376%	127.3416%	124.4255%	
42	152.3546%	136.0005%	128.8029%	127.2425%	124.3286%	
43	152.0504%	135.7970%	128.6569%	127.1545%	124.2425%	
44	151.7576%	135.6047%	128.5222%	127.0554%	124.1456%	
45	151.4648%	135.4125%	128.3874%	126.9674%	124.0595%	
46	150.6856%	134.8290%	127.9138%	126.5640%	123.6678%	
47	149.9084%	134.2468%	127.4412%	126.1726%	123.2794%	
48	149.1219%	133.6662%	126.9699%	125.7710%	122.8853%	
49	148.1583%	132.9128%	126.3310%	125.2107%	122.3343%	
50	147.1987%	132.1624%	125.6946%	124.6415%	121.7730%	
51	146.0657%	131.2926%	124.9611%	124.0093%	121.1600%	
52	144.8824%	130.3822%	124.2087%	123.3472%	120.5034%	
53	143.6827%	129.4648%	123.4375%	122.6770%	119.8453%	
54	142.3639%	128.4451%	122.5767%	121.9155%	119.0971%	
55	141.0307%	127.4200%	121.7094%	121.1470%	118.3421%	
56	139.6722%	126.3785%	120.8357%	120.3609%	117.5931%	
57	138.2780%	125.3208%	119.9450%	119.5788%	116.8500%	
58	136.8595%	124.2365%	119.0374%	118.7689%		
59	135.3846%	123.1151%	118.1026%	117.9318%		
60	133.8434%	121.9464%	117.1195%	117.0677%		
61	132.1940%	120.6988%	116.0677%	116.1355%		
62	130.4272%	119.3520%	114.9374%	115.1464%		
63	128.4702%	117.8862%	113.7087%			
64	126.3255%	116.2712%	112.3514%			
65	123.9954%	114.4982%	110.8567%			
66						

Premium PPT	Greater than equal to Rs. 2,00,000 To Less than Rs. 5,00,000						Premium PPT	Greater than equal to Rs. 2,00,000 To Less than Rs. 5,00,000						Premium PPT	Greater than equal to Rs. 2,00,000 To Less than Rs. 5,00,000					
Age at Entry \ Income Duration	10	15	20	25	30	35	Age at Entry \ Income Duration	10	15	20	25	30	35	Age at Entry \ Income Duration	10	15	20	25	30	35
0	7.5328%	15.4421%	20.9149%	24.9629%	28.7688%		0	22.9002%	28.8752%	32.8838%	35.8123%	37.5881%		0	39.8571%	42.7655%	45.2622%	48.4277%	50.7655%	
1	7.1235%	14.7788%	20.0481%	24.0978%	27.8103%		1	22.9642%	28.9392%	32.9478%	35.8763%	37.6521%		1	40.2277%	43.1361%	45.6328%	48.7983%	51.1359%	
2	6.5287%	13.1084%	21.5150%	25.1191%	27.2889%		2	23.8184%	29.7934%	33.8020%	36.7305%	38.5063%		2	40.9508%	43.8592%	46.3559%	49.5214%	51.8590%	
3	6.4029%	16.1723%	21.5747%	25.1747%	27.3352%		3	23.9040%	29.8729%	33.8815%	36.8100%	38.5858%		3	41.0261%	44.7044%	47.1374%	49.2228%	51.5485%	
4	6.4020%	16.1005%	21.5920%	25.1840%	27.3352%		4	23.9389%	29.9149%	33.9234%	36.8517%	38.6270%		4	41.0509%	44.8128%	47.1689%	49.2543%	51.5800%	
5	6.4020%	16.1005%	21.5920%	25.1840%	27.3352%		5	23.9389%	29.9149%	33.9234%	36.8517%	38.6270%		5	41.0509%	44.8128%	47.1689%	49.2543%	51.5800%	
6	6.3971%	16.1011%	21.5944%	25.1914%	27.3398%		6	23.9389%	29.9149%	33.9234%	36.8517%	38.6270%		6	41.0509%	44.8128%	47.1689%	49.2543%	51.5800%	
7	6.3961%	16.1358%	21.5375%	25.1387%	27.2889%		7	23.8965%	29.8707%	33.8790%	36.8069%	38.5826%		7	40.9847%	44.7615%	47.1185%	49.2146%	51.5320%	
8	6.3269%	16.0920%	21.5807%	25.1807%	27.2792%		8	23.8270%	29.8257%	33.8328%	36.7520%	38.5329%		8	40.9424%	44.7255%	47.0825%	49.1809%	51.5174%	
9	6.3269%	16.0719%	21.4984%	25.1809%	27.2428%		9	23.7888%	29.8024%	33.7936%	36.7280%	38.4946%		9	40.9044%	44.6889%	47.0444%	49.1429%	51.4807%	
10	6.2559%	16.0469%	21.4539%	25.1641%	27.2237%		10	23.7802%	29.8009%	33.8077%	36.7425%	38.5142%		10	40.8762%	44.6684%	47.0357%	49.1423%	51.4689%	
11	6.2099%	16.0099%	21.4377%	25.1279%	27.1989%		11	23.7129%	29.7559%	33.7539%	36.7079%	38.4714%		11	40.8347%	44.6269%	46.9909%	49.1004%	51.4214%	
12	6.1729%	15.9759%	21.3869%	24.9829%	27.1507%		12	23.6991%	29.7534%	33.7407%	36.7029%	38.4629%		12	40.7771%	44.5954%	46.9644%	49.0747%	51.3867%	
13	6.1369%	15.9441%	21.3271%	24.9241%	27.1239%		13	23.6207%	29.6911%	33.6421%	36.6259%	38.4389%		13	40.7259%	44.5424%	46.9262%	49.0279%	51.3429%	
14	6.1009%	15.9079%	21.3209%	24.9249%	27.0837%		14	23.5879%	29.6499%	33.6189%	36.5979%	38.4129%		14	40.6884%	44.5044%	46.8894%	48.9834%	51.3277%	
15	6.0649%	15.8711%	21.2867%	24.8993%	27.0559%		15	23.5481%	29.6099%	33.5771%	36.5577%	38.3730%		15	40.6412%	44.4684%	46.8532%	48.9709%	51.2974%	
16	6.0451%	15.8620%	21.2920%	24.8779%	27.0370%		16	23.5284%	29.6009%	33.5559%	36.5489%	38.3534%		16	40.6202%	44.4481%	46.8332%	48.9547%	51.2820%	
17	6.0369%	15.8477%	21.2469%	24.8629%	27.0101%		17	23.5189%	29.5929%	33.5379%	36.5489%	38.3349%		17	40.6101%	44.4309%	46.8269%	48.9347%	51.2689%	
18	6.0177%	15.8259%	21.2429%	24.8329%	26.9829%		18	23.4889%	29.5829%	33.5259%	36.5389%	38.3129%		18	40.5849%	44.4214%	46.8169%	48.9247%	51.2319%	
19	6.0089%	15.8077%	21.2259%	24.8329%	26.9639%		19	23.4689%	29.5829%	33.5259%	36.5389%	38.3129%		19	40.5790%	44.4079%	46.8079%	48.9147%	51.2149%	
20	7.9803%	15.7981%	21.2029%	24.7644%	26.9379%		20	23.4672%	29.5359%	33.5262%	36.5393%	37.8520%		20	40.5629%	44.3959%	46.7989%	48.8947%	51.1944%	
21	7.9811%	15.7708%	21.1844%	24.7669%	26.9079%		21	23.4589%	29.5314%	33.5149%	36.5489%	37.8589%		21	40.5539%	44.3771%	46.7869%	48.8809%	51.1599%	
22	7.9729%	15.7619%	21.1589%	24.7889%	26.8809%		22	23.4521%	29.5059%	33.5181%	36.5114%	37.8549%		22	40.5489%	44.3677%	46.7829%	48.8534%	51.1544%	
23	7.9629%	15.7529%	21.1389%	24.7209%	26.8429%		23	23.4449%	29.4749%	33.5189%	36.5129%	37.7847%		23	40.5449%	44.3609%	46.7429%	48.8234%	51.1494%	
24	7.9537%	15.7341%	21.1359%	24.6849%	26.7779%		24	23.4359%	29.4749%	33.5221%	36.5029%	37.7422%		24	40.5359%	44.3339%	46.7329%	48.8049%	51.1294%	
25	7.9449%	15.7251%	21.1099%	24.6849%	26.7779%		25	23.4299%	29.4749%	33.5059%	36.5059%	37.7099%		25	40.5349%	44.3489%	46.7229%	48.8259%	51.0474%	
26	7.9379%	15.6709%	21.0429%	24.6899%	26.7229%		26	23.4249%	29.4449%	33.4979%	36.5009%	37.6829%		26	40.5149%	44.3389%	46.7029%	48.7989%	51.0314%	
27	7.9719%	15.6429%	21.0709%	24.5629%	26.6929%		27	23.3640%	29.2409%	33.1291%	35.9709%	37.6091%		27	40.4809%	44.3009%	46.6709%	48.7729%	50.9744%	
28	7.9749%	15.6949%	20.9149%	24.5699%	26.6129%		28	23.3284%	29.1149%	33.3989%	35.9049%	37.5494%		28	40.4599%	44.2769%	46.6529%	48.7549%	50.9319%	
29	7.9679%	15.6699%	20.9149%	24.6129%	26.5459%		29	23.2969%	29.1049%	33.5049%	35.8774%	37.5034%		29	40.4519%	44.2544%	46.6269%	48.7344%	50.9009%	
30	7.7618%	15.5249%	20.869%	24.569%	26.4849%		30	23.2640%	29.1009%	33.5149%	35.8334%	37.4449%		30	40.4279%	44.2314%	46.6039%	48.6849%	50.8634%	
31	7.7629%	15.4421%	20.7709%	24.569%	26.4849%		31	23.1879%	29.059%	33.5029%	35.7649%	37.4029%		31	40.4029%	44.1829%	46.5489%	48.6279%	50.7869%	
32	7.6009%	15.3691%	20.6929%	24.507%	26.3967%		32	23.1179%	28.9709%	33.5149%	35.6869%	37.3272%		32	40.3779%	44.1137%	46.4879%	48.5644%	50.7199%	
33	7.5729%	15.2979%	20.6929%	24.507%	26.3967%		33	23.1049%	28.9709%	33.5149%	35.6869%	37.3272%		33	40.3629%	44.0949%	46.4729%	48.5494%	50.6949%	
34	7.4609%	15.2049%	20.467%	24.009%	26.0529%		34	23.0729%	28.887%	33.5029%	35.6029%	37.0814%		34	40.3079%	44.0454%	46.3701%	48.4744%	50.569%	
35	7.3629%	15.129%	20.432%	23.913%	25.953%		35	23.059%	28.729%	33.451%	35.4349%	36.9739%		35	40.2977%	43.9939%	46.3109%	48.4249%	50.4979%	
36	7.2399%	14.9709%	20.392%	23.746%	25.746%		36	23.0271%	28.7029%	33.4739%	35.3707%	36.9239%		36	40.2829%	43.9679%	46.2829%	48.3969%	50.4629%	
37	7.0037%	14.8309%	20.307%	23.7309%	25.581%		37	23.0317%	28.619%	33.512%	35.1114%	36.8467%		37	40.2889%	43.7159%	46.0977%	48.3544%	50.2874%	
38	6.9549%	14.8949%	20.307%	23.7309%	25.581%		38	23.0449%	28.619%	33.509%	35.099%	36.8467%		38	40.2939%	43.7009%	46.0829%	48.3494%	50.2824%	
39	6.9549%	14.8309%	20.307%	23.7309%	25.581%		39	23.0449%	28.619%	33.509%	35.099%	36.8467%		39	40.2939%	43.7009%	46.0829%	48.3494%	50.2824%	
40	6.677%	14.981%	18.922%	23.979%	25.052%		40	22.220%	28.649%	33.545%	34.8839%	36.369%		40	39.5454%	43.7609%	45.7709%	47.8209%	49.8544%	
41	6.427%	14.1309%	18.982%	22.982%	24.786%		41	22.884%	27.884%	33.4639%	34.8469%	36.3149%		41	39.2554%	43.1829%	45.7709%	47.7939%	49.8444%	
42	6.104%	13.889%	18.002%	22.332%	24.472%		42	21.740%	27.514%	34.138%	34.138%	36.141%		42	38.938%	42.967%	45.174%	47.592%	49.3849%	
43	5.913%	13.541%	18.002%	22.332%	24.472%		43	21.740%	27.514%	34.138%	34.138%	36.141%		43	38.938%	42.967%	45.174%	47.592%	49.3849%	
44	5.666%	13.367%	18.720%	21.862%	23.886%		44	21.241%	27.054%	33.952%	33.763%	35.9624%		44	38.834%	42.539%	44.977%	47.125%	48.958%	
45	5.462%	13.149%	18.522%	21.733%	23.597%		45	20.994%	26.849%	33.877%	33.629%	34.767%		45	38.614%	42.347%	44.777%	46.934%	48.659%	
46	4.957%	12.680%	17.584%	21.842%	23.765%		46	20.529%	26.469%	33.727%	33.587%	34.524%		46	38.224%	41.949%	44.372%	46.534%	48.216%	
47	4.466%	12.243%	17.330%	20.751%	23.573%		47	20.048%	25.942%	33.768%	33.587%	33.786%		47	37.630%	41.463%	44.830%	44.112%	47.750%	
48	4.089%	11.791%	17.141%	20.229%	23.055%		48	19.689%	25.467%	33.914%	33.914%	33.914%		48	37.109%	41.009%	44.520%	44.112%	47.261%	
49	3.446%	11.351%	15.539%	17.712%	21.513%		49	18.059%	24.944%	33.532%	32.785%	32.785%		49	36.458%	40.570%	44.024%	45.203%	46.752%	
50	3.522%	10.830%	15.671%	19.184%	20.967%		50	18.539%	24.424%	32.359%	31.077%	32.194%		50	35.912%	40.049%	43.537%	44.762%	46.217%	
51							51							51						
52							52							52						

Premium PPT	Greater than equal to Rs. 2,00,000 To Less than Rs. 5,00,000						Premium PPT	Greater than equal to Rs. 2,00,000 To Less than Rs. 5,00,000					
Age at Entry \ Income Duration	10	15	20	25	30	35	Age at Entry \ Income Duration	10	15	20	25	30	35
0	130.3976%	117.1377%	111.8135%	109.5966%	108.3679%		0	154.5293%	137.5603%	129.9372%	128.0350%	125.1037%	
1	131.4234%	117.9085%	112.4748%	110.1654%	108.9080%		1	155.6340%	138.3877%	130.6450%	128.6406%	125.6959%	
2	132.4270%	118.6748%	113.1089%	110.7132%	109.4262%		2	156.7164%	139.2140%	131.3193%	129.2242%	126.2669%	
3	132.6507%	118.8378%	113.2545%	110.8285%	109.5407%		3	156.9532%	139.3838%	131.4766%	129.3453%	126.3851%	
4	132.7344%	118.9038%	113.3112%	110.8838%	109.5892%		4	157.0435%	139.4631%	131.5328%	129.4004%	126.4390%	
5	132.7569%	118.9217%	113.3225%	110.8949%	109.6002%		5	157.0666%	139.4744%	131.5440%	129.4114%	126.4479%	
6	132.7624%	118.9303%	113.3285%	110.8981%	109.5737%		6	156.9984%	139.4291%	131.5103%	129.3784%	126.4179%	
7	132.6144%	118.7944%	113.2553%	110.8414%	109.5471%		7	156.9307%	139.3838%	131.4654%	129.3651%	126.3851%	
8	132.5195%	118.7223%	113.1822%	110.8128%	109.5251%		8	156.8743%	139.3278%	131.4317%	129.3233%	126.3639%	
9	132.5304%	118.7557%	113.1901%	110.7860%	109.4986%		9	156.8066%	139.2819%	131.3867%	129.2903%	126.3312%	
10	132.4759%	118.7171%	113.1561%	110.7593%	109.4721%		10	156.7390%	139.2366%	131.3503%	129.2572%	126.2990%	
11	132.3922%	118.6492%	113.0994%	110.7150%	109.4345%		11	156.6488%	139.1687%	131.2968%	129.2132%	126.2559%	
12	132.3039%	118.5879%	113.0493%	110.6708%	109.3905%		12	156.5473%	139.1008%	131.2406%	129.1691%	126.2128%	
13	132.2137%	118.5154%	112.9926%	110.6219%	109.3484%		13	156.4571%	139.0216%	131.1844%	129.1141%	126.1589%	
14	132.1253%	118.4541%	112.9425%	110.5776%	109.3045%		14	156.3556%	138.9536%	131.1282%	129.0700%	126.1159%	
15	132.0417%	118.3862%	112.8858%	110.5334%	109.2669%		15	156.2654%	138.8857%	131.0720%	129.0260%	126.0728%	
16	132.0145%	118.3636%	112.8745%	110.5223%	109.2560%		16	156.2315%	138.8631%	131.0603%	129.0150%	126.0620%	
17	131.9653%	118.3476%	112.8564%	110.5112%	109.2514%		17	156.2090%	138.8404%	131.0387%	129.0099%	126.0513%	
18	131.9581%	118.3297%	112.8405%	110.5003%	109.2444%		18	156.1752%	138.8291%	131.0271%	128.9993%	126.0404%	
19	131.9289%	118.3137%	112.8244%	110.4891%	109.2358%		19	156.1526%	138.8065%	131.0046%	128.9819%	126.0297%	
20	131.9017%	118.2910%	112.8130%	110.4780%	109.2248%		20	156.1188%	138.7838%	130.9934%	128.9709%	126.0189%	
21	131.9017%	118.2910%	112.8127%	110.4765%	109.2243%		21	156.1188%	138.7838%	130.9925%	128.9704%	126.0184%	
22	131.9017%	118.2910%	112.8111%	110.4749%	109.2236%		22	156.1188%	138.7838%	130.9917%	128.9697%	126.0177%	
23	131.9017%	118.2910%	112.8095%	110.4735%	109.2230%		23	156.1188%	138.7838%	130.9908%	128.9691%	126.0171%	
24	131.9017%	118.2910%	112.8080%	110.4719%	109.2224%		24	156.1188%	138.7838%	130.9900%	128.9685%	126.0166%	
25	131.9017%	118.2910%	112.8064%	110.4704%	109.2218%		25	156.1188%	138.7838%	130.9891%	128.9679%	126.0160%	
26	131.8857%	118.2910%	112.8048%	110.4688%	109.2212%		26	156.0962%	138.7838%	130.9881%	128.9672%	126.0154%	
27	131.8633%	118.2910%	112.8033%	110.4672%	109.2206%		27	156.0737%	138.7838%	130.9874%	128.9667%	126.0149%	
28	131.8519%	118.2910%	112.8017%	110.4657%	109.2199%		28	156.0511%	138.7838%	130.9866%	128.9660%	126.0141%	
29	131.8293%	118.2910%	112.8002%	110.4642%	109.2194%		29	156.0399%	138.7838%	130.9855%	128.9655%	126.0139%	
30	131.8134%	118.2910%	112.7986%	110.4626%	109.2187%		30	156.0173%	138.7838%	130.9847%	128.9648%	126.0130%	
31	131.7523%	118.2458%	112.7970%	110.4611%	109.2182%		31	155.9497%	138.7386%	130.9838%	128.9642%	126.0124%	
32	131.6912%	118.2119%	112.7955%	110.4595%	109.2175%		32	155.8820%	138.7046%	130.9830%	128.9636%	126.0118%	
33	131.6236%	118.1667%	112.7820%	110.4580%	109.2169%		33	155.8144%	138.6593%	130.9821%	128.9630%	126.0112%	
34	131.5625%	118.1328%	112.7641%	110.4565%	109.2163%		34	155.7467%	138.6254%	130.9799%	128.9623%	126.0105%	
35	131.5014%	118.0876%	112.7414%	110.4549%	109.2157%		35	155.6791%	138.5801%	130.9484%	128.9618%	126.0100%	
36	131.3793%	118.0102%	112.6847%	110.4534%	109.2150%		36	155.5438%	138.4896%	130.8922%	128.9611%	126.0093%	
37	131.2531%	117.9311%	112.6346%	110.4416%	109.2129%		37	155.3972%	138.4103%	130.8351%	128.9596%	126.0086%	
38	131.1303%	117.8538%	112.5780%	110.4220%	109.2138%		38	155.2535%	138.3198%	130.7799%	128.9599%	126.0078%	
39	131.0034%	117.7747%	112.5279%	110.3888%	109.1968%		39	155.1154%	138.2400%	130.7237%	128.9598%	125.9758%	
40	130.8813%	117.6947%	112.4712%	110.3556%	109.1800%		40	154.9801%	138.1500%	130.6676%	128.8938%	125.9436%	
41	130.6164%	117.5136%	112.3370%	110.2625%	109.1003%		41	154.6758%	137.9463%	130.5214%	128.7947%	125.8466%	
42	130.3562%	117.3364%	112.2028%	110.1694%	109.0207%		42	154.3828%	137.7426%	130.3754%	128.6956%	125.7498%	
43	130.0847%	117.1526%	112.0687%	110.0652%	108.9301%		43	154.0785%	137.5390%	130.2293%	128.5855%	125.6421%	
44	129.8246%	116.9754%	111.9345%	109.9720%	108.8504%		44	153.7855%	137.3353%	130.0833%	128.4864%	125.5451%	
45	129.5997%	116.7917%	111.8003%	109.8789%	108.7708%		45	153.4812%	137.1317%	129.9372%	128.3873%	125.4483%	
46	128.8599%	116.2642%	111.3642%	109.5066%	108.4216%		46	152.8674%	136.5339%	129.4497%	127.9705%	125.0434%	
47	128.1606%	115.7426%	110.9226%	110.1380%	108.0778%		47	152.1967%	135.9486%	128.9633%	127.5659%	124.6417%	
48	127.4760%	115.2178%	110.4833%	108.7718%	107.7288%		48	151.1170%	135.3539%	128.4892%	127.1506%	124.2344%	
49	126.6255%	114.5519%	109.9103%	108.2992%	107.2369%		49	150.1469%	134.5949%	127.8341%	126.5746%	123.6681%	
50	125.7760%	113.8841%	109.3361%	107.7504%	106.7472%		50	149.1697%	133.8278%	127.1815%	125.8988%	123.0914%	
51	124.7754%	113.0964%	108.6637%	107.1609%	106.1836%		51	148.0303%	132.9413%	126.4319%	125.3312%	122.4528%	
52	123.7127%	112.2854%	107.9671%	106.5583%	105.6006%		52	146.8295%	132.0253%	125.6524%	124.6537%	121.7810%	
53	122.6330%	111.4448%	107.2607%	105.9366%	105.0111%		53	145.6124%	131.0803%	124.8763%	123.9575%	121.0972%	
54	121.4486%	110.5259%	106.4674%	105.2410%	104.3099%		54	144.2749%	130.0429%	123.9875%	123.1797%	120.3311%	
55	120.2489%	109.5946%	105.6717%	104.5336%	103.6589%		55	142.9230%	129.0002%	122.1033%	122.3844%	119.5159%	
56	119.0232%	108.6528%	104.8563%	103.8189%	102.9624%		56	141.5456%	127.9412%	122.3009%	121.5923%	118.7770%	
57	117.7789%	107.6943%	104.0446%	103.0973%	102.2444%		57	140.1445%	126.8662%	121.2494%	120.7388%	118.0083%	
58	116.4867%	106.7085%	103.0269%	102.3536%	101.6457%		58	138.7074%	125.7646%	120.3999%	119.8377%		
59	115.1643%	105.6867%	102.3327%	101.5865%			59	137.2143%	124.6153%	119.3981%	119.0850%		
60	113.7707%	104.6276%	101.4245%	100.7937%			60	135.6550%	123.4295%	118.3989%	118.1950%		
61	112.2677%	103.4782%	100.4480%	99.9318%			61	133.9876%	122.1544%	117.3204%	117.2371%		
62	110.6459%	102.2458%	99.3917%	99.0184%			62	132.2029%	120.7909%	116.1636%	116.2225%		
63	108.8529%	100.8888%	98.2415%	98.1151%			63	130.2175%	119.2978%	114.9086%			
64	106.8790%	99.3816%	96.9668%				64	128.0657%	117.6557%	113.5252%			
65	104.6661%	97.7137%	95.5448%				65	125.7075%	115.8665%	112.0150%			
66							66						
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