

**Annexure – Guaranteed Maturity Addition (GMA) Rate**

*GMA rates are expressed as % of the total Annualized Premium paid*

<b>Age</b>	<b>GMA rates</b>
0	2.3002%
1	2.2956%
2	2.2911%
3	2.2865%
4	2.2819%
5	2.2774%
6	2.2728%
7	2.2683%
8	2.2638%
9	2.2592%
10	2.2547%
11	2.2502%
12	2.2457%
13	2.2412%
14	2.2368%
15	2.2323%
16	2.2279%
17	2.2234%
18	2.2190%
19	2.2145%
20	2.2101%
21	2.2057%
22	2.2013%
23	2.1969%
24	2.1925%
25	2.1882%
26	2.1838%
27	2.1794%
28	2.1751%
29	2.1707%
30	2.1664%
31	2.1621%
32	2.1578%
33	2.1535%
34	2.1492%
35	2.1449%
36	2.1406%
37	2.1363%
38	2.1320%
39	2.1278%
40	2.1235%
41	2.1193%

42	2.1151%
43	2.1109%
44	2.1066%
45	2.1024%
46	2.0982%
47	2.0941%
48	2.0899%
49	2.0857%
50	2.0815%
51	2.0774%
52	2.0732%
53	2.0691%
54	2.0650%
55	2.0608%
56	2.0567%
57	2.0526%
58	2.0485%
59	2.0444%
60	2.0404%

For female lives, following rates will be applicable:

**Flexi-Value Option**

Death Benefit Option 1

Up to Age 10: Same as Male Rate

Age 11 & above: Same as 3-year younger Male Rate

Death Benefit Option 2

Up to Age 10: Same as Male Rate

From Age 11 to Age 49: Same as 3-year younger Male Rate

For Age 50 years and above:

Up to Age 52: Best available set back starting from age 50 years will be

Age 53 & above: Same as 3-year younger Male Rate

**Two-gether Option**

Up to Age 10: Same as Male Rate

Age 11 & above: Same as 3-year younger Male Rate