

Annexure IV - Income rates as % of Annualised Premium

Please note:-

Band 1 m Greater than or equal to 50K and less th

Band 2 n Greater than or equal to 100K and less th

Band 3 n Greater than or equal to 200K and less th

Band 4 Premium Greater than or equal to 500K

Rates per 100 Annualised Premium**Male Lives****Annualized Premium Band**

<u>PT</u>	17	20	22	24	22	25	27	29	27	30	32	34	32	35	37	39	37	40	42	44
<u>Payout</u>	10				15				20				25				30			
<u>Age/ppt</u>	5	8	10	12	5	8	10	12	5	8	10	12	5	8	10	12	5	8	10	12
0	NA	65.8834%	114.7637%	153.2225%	14.9346%	61.8123%	98.4681%	132.2489%	20.6401%	59.7678%	91.1791%	127.2536%	24.8425%	59.9767%	90.1032%	123.1463%	26.9018%	59.6439%	88.1155%	118.6966%
1	NA	66.6278%	115.6103%	154.3653%	15.3642%	62.3889%	99.1618%	133.0400%	21.0003%	60.2366%	91.7351%	127.9355%	25.1622%	60.4230%	90.6319%	123.7454%	27.2014%	60.0580%	88.6055%	119.3404%
2	NA	67.3563%	116.5029%	155.5787%	15.8008%	62.9897%	99.8876%	133.8886%	21.3693%	60.7499%	92.3443%	128.6505%	25.5014%	60.8969%	91.1924%	124.3961%	27.5110%	60.4732%	89.0955%	120.0062%
3	NA	67.4982%	116.6748%	155.8347%	15.8926%	63.1208%	100.0295%	134.0588%	21.4332%	60.8524%	92.4759%	128.7923%	25.5647%	60.9953%	91.3142%	124.5269%	27.5649%	60.5654%	89.2030%	120.1562%
4	NA	67.5722%	116.7591%	155.9282%	15.9096%	63.1666%	100.0946%	134.1330%	21.4593%	60.8888%	92.5222%	128.8481%	25.5726%	61.0280%	91.3598%	124.5732%	27.5815%	60.5924%	89.2472%	120.2064%
5	NA	67.5722%	116.7591%	155.9282%	15.9166%	63.1646%	100.0946%	134.1330%	21.4593%	60.8888%	92.5222%	128.8481%	25.5710%	61.0280%	91.3598%	124.5732%	27.5798%	60.5924%	89.2472%	120.2064%
6	NA	67.5659%	116.7547%	155.9282%	15.9049%	63.1617%	100.0910%	134.1330%	21.4369%	60.8843%	92.5191%	128.8481%	25.5596%	61.0242%	91.3598%	124.5732%	27.5502%	60.5888%	89.2472%	120.2064%
7	NA	67.5613%	116.7502%	155.9172%	15.8654%	63.1580%	100.0874%	134.1246%	21.3980%	60.8811%	92.5160%	128.8415%	25.5392%	61.0214%	91.3551%	124.5688%	27.5388%	60.5861%	89.2434%	120.2064%
8	NA	67.5029%	116.6994%	155.8648%	15.8258%	63.1284%	100.0473%	134.0369%	21.3864%	60.8612%	92.4766%	128.7640%	25.5004%	61.0089%	91.3308%	124.5103%	27.5091%	60.5831%	89.2406%	120.1243%
9	NA	67.4611%	116.6290%	155.7653%	15.7862%	63.0878%	99.9877%	133.9764%	21.3382%	60.8213%	92.4363%	128.7046%	25.4798%	60.9734%	91.2815%	124.4522%	27.4793%	60.5550%	89.1774%	120.0825%
10	NA	67.4006%	116.5583%	155.6654%	15.7374%	63.0380%	99.9280%	133.8973%	21.2992%	60.7814%	92.3866%	128.6540%	25.4411%	60.9304%	91.2403%	124.4030%	27.4495%	60.5069%	89.1484%	120.0211%
11	NA	67.3124%	116.4877%	155.5658%	15.6889%	62.9699%	99.8776%	133.8090%	21.2695%	60.7325%	92.3370%	128.5761%	25.4024%	60.8929%	91.1922%	124.3355%	27.4108%	60.4862%	89.1019%	119.9689%
12	NA	67.2713%	116.3896%	155.4295%	15.6406%	62.9206%	99.7903%	133.7396%	21.2216%	60.6930%	92.2785%	128.5075%	25.3638%	60.8539%	91.1423%	124.2956%	27.3811%	60.4477%	89.0643%	119.8975%
13	NA	67.1934%	116.3201%	155.3311%	15.6110%	62.8717%	99.7408%	133.6616%	21.1922%	60.6447%	92.2388%	128.4579%	25.3254%	60.8097%	91.1038%	124.2288%	27.3425%	60.4093%	89.0271%	119.8555%
14	NA	67.1348%	116.2419%	155.2337%	15.5633%	62.8141%	99.6917%	133.6027%	21.1540%	60.6060%	92.1811%	128.3995%	25.3053%	60.7750%	91.0545%	124.1896%	27.3131%	60.3804%	88.9903%	119.7946%
15	NA	67.0675%	116.1926%	155.1650%	15.5252%	62.7753%	99.6338%	133.5444%	21.1250%	60.5769%	92.1424%	128.3511%	25.2671%	60.7498%	91.0238%	124.1420%	27.2926%	60.3609%	88.9714%	119.7632%
16	NA	67.0379%	116.1253%	155.0692%	15.4964%	62.7464%	99.5952%	133.5444%	21.0962%	60.5482%	92.1424%	128.3511%	25.2471%	60.7320%	91.0238%	124.1420%	27.2450%	60.3609%	88.9714%	119.7632%
17	NA	67.0379%	116.1253%	155.0692%	15.4769%	62.7464%	99.5952%	133.4668%	21.0766%	60.5482%	92.1030%	128.2924%	25.2271%	60.7203%	90.9857%	124.0936%	27.2333%	60.3319%	88.9350%	119.7021%
18	NA	66.9989%	116.0763%	155.0101%	15.4576%	62.7078%	99.5654%	133.4668%	21.0569%	60.5191%	92.1030%	128.2924%	25.2070%	60.7032%	90.9857%	124.0936%	27.2034%	60.3319%	88.9350%	119.7021%
19	NA	66.9989%	116.0763%	155.0101%	15.4576%	62.7078%	99.5654%	133.4668%	21.0463%	60.5191%	92.1030%	128.2924%	25.1957%	60.7032%	90.9857%	124.0936%	27.1822%	60.3319%	88.9350%	119.7021%
20	NA	66.9989%	116.0763%	155.0101%	15.4371%	62.7078%	99.5654%	133.4668%	21.0463%	60.5191%	92.1030%	128.2890%	25.1752%	60.7032%	90.9857%	124.0908%	27.1606%	60.3299%	88.9350%	119.7021%
21	NA	66.9989%	116.0763%	155.0101%	15.4371%	62.7078%	99.5654%	133.4627%	21.0245%	60.5191%	92.1002%	128.2890%	25.1634%	60.6942%	90.9833%	124.0908%	27.1572%	60.3121%	88.9350%	119.7021%
22	NA	66.9989%	116.0763%	155.0101%	15.4251%	62.7078%	99.5654%	133.4627%	21.0226%	60.5161%	92.1002%	128.2890%	25.1420%	60.6942%	90.9833%	124.0908%	27.1251%	60.3121%	88.9350%	119.7021%
23	NA	66.9989%	116.0763%	155.0101%	15.4251%	62.7045%	99.5654%	133.4627%	20.9922%	60.5161%	92.1002%	128.2506%	25.1200%	60.6922%	90.9833%	124.0908%	27.1018%	60.3121%	88.9350%	119.7021%
24	NA	66.9948%	116.0763%	155.0050%	15.3842%	62.7045%	99.5616%	133.4627%	20.9708%	60.5134%	92.0805%	128.2506%	25.0884%	60.6922%	90.9722%	124.0908%	27.0689%	60.3097%	88.9350%	119.7021%
25	NA	66.9567%	116.0346%	154.9466%	15.3630%	62.7016%	99.5616%	133.4580%	20.9487%	60.5134%	92.0805%	128.2506%	25.0561%	60.6890%	90.9722%	124.0908%	27.0262%	60.3097%	88.9350%	119.7021%
26	NA	66.9567%	116.0346%	154.9466%	15.3601%	62.7016%	99.5315%	133.4281%	20.9170%	60.5092%	92.0773%	128.2460%	25.0321%	60.6870%	90.9722%	124.0908%	26.9827%	60.3069%	88.9350%	119.7021%
27	NA	66.9517%	116.0303%	154.9415%	15.3283%	62.6968%	99.5315%	133.4281%	20.8937%	60.5064%	92.0773%	128.2460%	24.9891%	60.6847%	90.9693%	124.0874%	26.9293%	60.3069%	88.9350%	119.7021%
28	NA	66.9483%	115.9813%	154.8806%	15.2871%	62.6774%	99.5262%	133.3845%	20.8330%	60.5031%	92.0724%	128.2412%	24.9362%	60.6819%	90.9693%	124.0874%	26.8839%	60.3032%	88.9350%	119.7021%
29	NA	66.9441%	115.9813%	154.8806%	15.2450%	62.6735%	99.5226%	133.3803%	20.7897%	60.4992%	92.0693%	128.2381%	24.8733%	60.6788%	90.9661%	124.0874%	26.8105%	60.3009%	88.9350%	119.7021%
30	NA	66.9392%	115.9727%	154.8705%	15.1931%	62.6690%	99.5184%	133.3755%	20.7272%	60.4948%	92.0656%	128.2345%	24.8094%	60.6752%	90.9661%	124.0839%	26.7451%	60.2982%	88.9350%	119.7021%
31	NA	66.8720%	115.9671%	154.8640%	15.1218%	62.6290%	99.4792%	133.3699%	20.6635%	60.4897%	92.0615%	128.2306%	24.7445%	60.6711%	90.9616%	124.0839%	26.6694%	60.2952%	88.9350%	119.7021%
32	NA	66.8654%	115.9605%	154.8564%	15.0585%	62.6231%	99.4735%	133.3166%	20.5806%	60.4716%	92.0524%	128.1881%	24.6603%	60.6623%	90.9588%	124.0804%	26.5745%	60.2918%	88.9350%	119.7021%
33	NA	66.7577%	115.8726%	154.7147%	14.9758%	62.5535%	99.4226%	133.3095%	20.4874%	60.4651%	92.0472%	128.1832%	24.5657%	60.6572%	90.9558%	124.0804%	26.4691%	60.2880%	88.9350%	119.7021%
34	NA	66.7489%	115.8279%	154.6669%	14.8735%	62.5285%	99.4154%	133.1993%	20.3928%	60.4140%	92.0413%	128.1401%	24.4608%	60.6264%	90.9523%	124.0758%	26.3623%	60.2836%	88.9319%	119.7021%
35	NA	66.6583%	115.6982%	154.4782%	14.7605%	62.4841%	99.3264%	133.1904%	20.2695%	60.4059%	92.0013%	128.0967%	24.3364%	60.6200%	90.9293%	124.0454%	26.2359%	60.2787%	88.9319%	119.6754%

36	NA	66.6022%	115.6327%	154.3809%	14.6461%	62.4201%	99.2539%	133.0503%	20.1449%	60.3440%	91.9494%	128.0156%	24.2105%	60.5826%	90.8991%	123.9870%	26.0896%	60.2731%	88.9289%	119.6260%
37	NA	66.5075%	115.5287%	154.2449%	14.5117%	62.3551%	99.1991%	132.9649%	20.0095%	60.2982%	91.9412%	127.9796%	24.0649%	60.5541%	90.8941%	123.9369%	25.9414%	60.2667%	88.9289%	119.5665%
38	NA	66.4113%	115.4325%	154.1348%	14.3481%	62.2794%	99.1154%	132.8502%	19.8361%	60.2605%	91.8431%	127.8504%	23.8992%	60.5302%	90.8363%	123.8679%	25.7639%	60.2592%	88.9243%	119.5065%
39	NA	66.3320%	115.3256%	153.9572%	14.1643%	62.2115%	99.0304%	132.7339%	19.6608%	60.1748%	91.7885%	127.7566%	23.7227%	60.4773%	90.8004%	123.7978%	25.5660%	60.2506%	88.9211%	119.4458%
40	NA	66.1946%	115.1700%	153.7586%	13.9787%	62.1139%	98.9254%	132.5879%	19.4745%	60.1153%	91.7141%	127.6336%	23.5167%	60.4398%	90.7455%	123.6719%	25.3565%	60.2406%	88.9005%	119.3071%
41	NA	66.0549%	115.0028%	153.5290%	13.7634%	61.9955%	98.8002%	132.4118%	19.2496%	60.0257%	91.6290%	127.4995%	23.2992%	60.3767%	90.6802%	123.5628%	25.1260%	60.2290%	88.8624%	119.1963%
42	NA	65.8939%	114.8144%	153.2589%	13.5092%	61.8747%	98.6541%	132.2144%	19.0134%	59.9339%	91.5235%	127.3447%	23.0521%	60.3117%	90.5885%	123.4246%	24.8748%	60.2076%	88.7882%	119.0649%
43	NA	65.6831%	114.5668%	152.9383%	13.2344%	61.7138%	98.4871%	131.9862%	18.7383%	59.8113%	91.4068%	127.1413%	22.7839%	60.2057%	90.4897%	123.2572%	24.5831%	60.1222%	88.7128%	118.8836%
44	NA	65.4598%	114.3346%	152.6041%	12.9298%	61.5404%	98.2894%	131.7176%	18.4423%	59.6766%	91.2599%	126.9259%	22.4854%	60.0993%	90.3655%	123.0605%	24.2701%	60.0535%	88.6185%	118.6910%
45	NA	65.1956%	114.0053%	152.1627%	12.5767%	61.3264%	98.0609%	131.3990%	18.0977%	59.5006%	91.0734%	126.6613%	22.1472%	59.9567%	90.2099%	122.8522%	23.9169%	59.9550%	88.5050%	118.4768%
46	NA	64.9089%	113.6439%	151.6698%	12.2117%	61.0898%	97.7826%	131.0395%	17.7320%	59.3024%	90.8751%	126.3658%	21.7783%	59.7926%	90.0399%	122.5960%	23.5140%	59.8360%	88.3725%	118.2119%
47	NA	64.5247%	113.2597%	151.1348%	11.7800%	60.8017%	97.4825%	130.6296%	17.3263%	59.0906%	90.6369%	126.0304%	21.3598%	59.6127%	89.8349%	122.3102%	23.0702%	59.6965%	88.2121%	117.9252%
48	NA	64.1080%	112.8059%	150.5200%	11.3268%	60.4812%	97.1326%	130.1790%	16.8715%	58.8359%	90.3683%	125.6548%	20.9191%	59.3991%	89.6041%	121.9945%	22.5940%	59.5361%	88.0324%	117.5874%
49	NA	63.6777%	112.2735%	149.7979%	10.8339%	60.1271%	96.7423%	129.6781%	16.3856%	58.5476%	90.0599%	125.2392%	20.4099%	59.1229%	89.3062%	121.6311%	22.0762%	59.2690%	87.7442%	117.2374%
50	NA	63.1773%	111.6998%	149.0150%	10.2825%	59.7392%	96.3119%	129.1366%	15.8407%	58.2243%	89.7403%	124.7839%	19.8596%	58.8135%	88.9977%	121.2568%	21.4976%	58.9705%	87.4462%	116.8280%
51		62.6246%	111.1135%	148.2092%	9.7002%	59.2963%	95.8505%	128.5547%	15.2547%	57.8748%	89.3810%	124.3077%	19.2489%	58.4795%	88.6506%	120.8351%	20.8485%	58.6490%	87.1103%	116.4040%
52		62.0475%	110.4487%	147.3151%	9.0589%	58.8361%	95.3589%	127.9416%	14.6088%	57.4880%	88.9921%	123.8106%	18.5958%	58.1096%	88.2747%	120.3939%	20.1472%	58.2939%	86.7463%	115.9504%
53		61.4271%	109.7719%	146.3888%	8.3766%	58.3476%	94.8460%	127.3070%	13.9117%	57.0922%	88.5920%	123.2652%	17.8810%	57.7316%	87.8886%	119.9332%	19.4115%	57.9324%	86.3729%	115.4752%
54		60.7776%	109.0724%	145.4395%	7.6434%	57.8193%	94.3117%	126.6316%	13.1715%	56.6652%	88.1807%	122.7178%	17.1053%	57.3236%	87.4923%	119.4623%	18.5838%	57.5430%	85.9899%	114.9890%
55		60.0713%	108.3131%	144.4015%	6.8400%	57.2682%	93.7559%	125.9532%	12.3617%	56.2158%	87.7577%	122.1494%	16.2751%	56.8927%	87.0856%	118.9718%	17.6894%	57.1330%	85.5973%	114.4623%
56		59.3527%	107.5307%	143.3399%		56.6835%	93.1774%	125.2144%		55.7308%	87.3039%	121.5504%		56.4253%	86.6498%	118.4523%		56.6887%	85.1762%	
57		58.5695%	106.7610%	142.2992%		56.0724%	92.5941%	124.4889%		55.2279%	86.8464%	120.9207%		55.9382%	86.2122%	117.9122%		56.2254%	84.7539%	
58		57.7159%	105.9187%	141.1656%		55.4117%	91.9670%	123.7012%		54.6829%	86.3557%	120.2678%		55.4063%	85.7437%	117.3327%		55.7172%		
59		56.8381%	105.0015%	139.9182%		54.6877%	91.2939%	122.8500%		54.0725%	85.8403%	119.5629%		54.8024%	85.2533%	116.7213%		55.0577%		
60		55.8536%	104.0634%	138.6576%		53.8784%	90.5822%	121.9422%		53.3925%	85.2705%	118.7953%		54.1189%	84.7119%	116.0490%				
61		54.7388%	102.9884%	137.1930%		52.9884%	89.7722%	120.9386%		52.5958%	84.6429%	117.9442%		53.3037%	84.1167%					
62		53.4670%	101.7898%	135.5673%		51.9363%	88.8889%	119.8177%		51.6801%	83.9358%	116.9799%		52.3452%	83.4463%					
63		52.0727%	100.5774%	121.8247%		50.7075%	87.8696%	118.5487%		50.5519%	83.1261%	115.9088%		51.1431%						
64		50.4349%	98.8353%	119.6512%		49.2189%	86.7658%	117.1094%		49.1602%	82.1796%	114.6815%		49.6399%						
65		47.5021%	96.4942%	116.6419%		47.4318%	85.3720%	115.4574%		47.4316%	81.1030%	113.2840%								