Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover | Non Smoker | Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.7439	0.7449	0.7467	0.7492	0.7525	0.7566	0.7616	0.7675	0.7743	0.7822	0.7911	0.8012	0.8125	0.8251	0.8390	0.8543	0.8710	0.8891	0.9085	0.9292	0.9511	0.9741	0.9980	1.0227	1.0482	1.0743
19	0.7536	0.7549	0.7571	0.7601	0.7640	0.7688	0.7745	0.7813	0.7892	0.7982	0.8084	0.8199	0.8328	0.8471	0.8628	0.8801	0.8988	0.9190	0.9405	0.9632	0.9870	1.0119	1.0376	1.0641	1.0913	1.1191
20	0.7625	0.7643	0.7670	0.7706	0.7753	0.7810	0.7877	0.7956	0.8047	0.8151	0.8269	0.8401	0.8548	0.8711	0.8890	0.9084	0.9293	0.9516	0.9753	1.0001	1.0260	1.0527	1.0803	1.1086	1.1376	1.1672
21	0.7710	0.7734	0.7769	0.7814	0.7870	0.7937	0.8017	0.8110	0.8216	0.8337	0.8473	0.8625	0.8794	0.8979	0.9181	0.9398	0.9631	0.9877	1.0135	1.0405	1.0683	1.0971	1.1265	1.1567	1.1876	1.2192
22	0.7799	0.7831	0.7874	0.7929	0.7997	0.8077	0.8172	0.8281	0.8405	0.8546	0.8703	0.8878	0.9071	0.9281	0.9507	0.9750	1.0006	1.0276	1.0557	1.0847	1.1147	1.1454	1.1769	1.2091	1.2420	1.2758
23	0.7896	0.7937	0.7992	0.8059	0.8141	0.8237	0.8349	0.8477	0.8623	0.8786	0.8968	0.9168	0.9387	0.9623	0.9876	1.0144	1.0425	1.0718	1.1021	1.1334	1.1654	1.1983	1.2318	1.2662	1.3014	1.3375
24	0.8007	0.8060	0.8128	0.8210	0.8308	0.8423	0.8556	0.8706	0.8876	0.9065	0.9274	0.9502	0.9749	1.0013	1.0292	1.0586	1.0892	1.1208	1.1534	1.1869	1.2211	1.2562	1.2921	1.3288	1.3664	1.4050
25	0.8139	0.8206	0.8289	0.8390	0.8507	0.8644	0.8800	0.8976	0.9173	0.9391	0.9629	0.9886	1.0162	1.0454	1.0761	1.1080	1.1411	1.1751	1.2100	1.2458	1.2824	1.3198	1.3582	1.3974	1.4376	1.4789
26	0.8298	0.8381	0.8483	0.8604	0.8745	0.8906	0.9089	0.9294	0.9522	0.9770	1.0039	1.0327	1.0632	1.0953	1.1286	1.1631	1.1987	1.2351	1.2725	1.3107	1.3498	1.3898	1.4307	1.4726	1.5157	1.5599
27	0.8490	0.8593	0.8716	0.8861	0.9028	0.9218	0.9431	0.9668	0.9927	1.0208	1.0509	1.0828	1.1163	1.1512	1.1872	1.2243	1.2624	1.3014	1.3413	1.3821	1.4238	1.4665	1.5102	1.5552	1.6013	1.6488
28	0.8721	0.8846	0.8995	0.9167	0.9364	0.9586	0.9833	1.0103	1.0397	1.0711	1.1044	1.1394	1.1758	1.2135	1.2523	1.2921	1.3328	1.3744	1.4170	1.4605	1.5050	1.5507	1.5976	1.6458	1.6954	1.7464
29	0.8998	0.9149	0.9327	0.9531	0.9761	1.0018	1.0300	1.0606	1.0935	1.1283	1.1648	1.2029	1.2422	1.2827	1.3243	1.3668	1.4102	1.4546	1.5000	1.5465	1.5941	1.6431	1.6935	1.7453	1.7985	1.8534
30	0.9328	0.9510	0.9720	0.9958	1.0225	1.0520	1.0839	1.1182	1.1546	1.1927	1.2325	1.2736	1.3159	1.3593	1.4036	1.4489	1.4952	1.5426	1.5911	1.6408	1.6920	1.7446	1.7987	1.8544	1.9117	1.9706
31	0.9718	0.9934	1.0181	1.0458	1.0764	1.1097	1.1455	1.1835	1.2233	1.2648	1.3078	1.3519	1.3972	1.4435	1.4907	1.5390	1.5884	1.6390	1.6910	1.7444	1.7993	1.8558	1.9140	1.9739	2.0355	2.0988
32	1.0177	1.0431	1.0719	1.1037	1.1383	1.1756	1.2152	1.2569	1.3002	1.3450	1.3911	1.4383	1.4865	1.5358	1.5862	1.6377	1.6906	1.7448	1.8006	1.8579	1.9170	1.9778	2.0403	2.1047	2.1709	2.2389
33	1.0713	1.1009	1.1339	1.1699	1.2088	1.2501	1.2935	1.3387	1.3855	1.4335	1.4827	1.5330	1.5844	1.6370	1.6907	1.7459	1.8025	1.8607	1.9206	1.9822	2.0457	2.1111	2.1784	2.2476	2.3186	2.3915
34	1.1334	1.1674	1.2049	1.2453	1.2883	1.3335	1.3806	1.4294	1.4795	1.5307	1.5832	1.6368	1.6916	1.7476	1.8052	1.8642	1.9249	1.9875	2.0518	2.1182	2.1865	2.2568	2.3291	2.4034	2.4796	2.5578
35	1.2047	1.2435	1.2854	1.3301	1.3772	1.4263	1.4770	1.5292	1.5826	1.6372	1.6931	1.7502	1.8087	1.8686	1.9302	1.9936	2.0588	2.1261	2.1953	2.2666	2.3401	2.4157	2.4934	2.5731	2.6548	2.7385
36	1.2861	1.3296	1.3760	1.4249	1.4759	1.5287	1.5830	1.6386	1.6955	1.7537	1.8131	1.8741	1.9366	2.0008	2.0668	2.1349	2.2051	2.2774	2.3519	2.4286	2.5076	2.5888	2.6722	2.7578	2.8453	2.9348
37	1.3782	1.4262	1.4769	1.5299	1.5848	1.6412	1.6991	1.7582	1.8188	1.8807	1.9441	2.0092	2.0761	2.1450	2.2160	2.2892	2.3646	2.4424	2.5226	2.6051	2.6901	2.7773	2.8668	2.9584	3.0520	3.1476
38	1.4814	1.5338	1.5887	1.6457	1.7042	1.7643	1.8258	1.8887	1.9531	2.0191	2.0868	2.1565	2.2283	2.3023	2.3786	2.4573	2.5386	2.6223	2.7086	2.7973	2.8886	2.9822	3.0781	3.1761	3.2762	3.3781
39	1.5961	1.6529	1.7118	1.7725	1.8348	1.8986	1.9638	2.0307	2.0993	2.1698	2.2423	2.3171	2.3942	2.4737	2.5558	2.6406	2.7280	2.8182	2.9110	3.0064	3.1043	3.2047	3.3074	3.4122	3.5189	3.6274
40	1.7230	1.7838	1.8465	1.9109	1.9770	2.0446	2.1140	2.1852	2.2584	2.3338	2.4116	2.4919	2.5748	2.6604	2.7489	2.8402	2.9343	3.0313	3.1311	3.2335	3.3386	3.4460	3.5558	3.6677	3.7814	3.8967
41	1.8622	1.9268	1.9933	2.0615	2.1315	2.2033	2.2771	2.3531	2.4314	2.5123	2.5958	2.6821	2.7714	2.8636	2.9589	3.0573	3.1586	3.2629	3.3701	3.4800	3.5925	3.7075	3.8247	3.9439	4.0647	-
42	2.0140	2.0823	2.1526	2.2248	2.2990	2.3754	2.4541	2.5354	2.6193	2.7062	2.7960	2.8890	2.9852	3.0846	3.1873	3.2931	3.4022	3.5143	3.6293	3.7471	3.8675	3.9903	4.1152	4.2419	-	-
43	2.1788	2.2508	2.3251	2.4016	2.4804	2.5618	2.6460	2.7331	2.8233	2.9167	3.0135	3.1137	3.2174	3.3246	3.4352	3.5491	3.6664	3.7867	3.9100	4.0361	4.1648	4.2957	4.4286	-	-	-
44	2.3567	2.4327	2.5112	2.5924	2.6765	2.7635	2.8537	2.9473	3.0444	3.1451	3.2494	3.3575	3.4693	3.5848	3.7039	3.8265	3.9524	4.0815	4.2135	4.3483	4.4856	4.6249	-	-	-	-
45	2.5481	2.6285	2.7118	2.7982	2.8880	2.9813	3.0783	3.1791	3.2838	3.3924	3.5050	3.6216	3.7422	3.8666	3.9947	4.1264	4.2616	4.3999	4.5411	4.6850	4.8311	-	-	-	-	-
46	2.7535	2.8386	2.9273	3.0197	3.1160	3.2164	3.3209	3.4296	3.5426	3.6599	3.7815	3.9073	4.0372	4.1711	4.3089	4.4503	4.5952	4.7432	4.8940	5.0473	-	-	-	-	-	-
47	2.9731	3.0638	3.1586	3.2578	3.3614	3.4696	3.5824	3.6998	3.8219	3.9486	4.0799	4.2156	4.3556	4.4996	4.6477	4.7994	4.9544	5.1126	5.2733	-	-	-	-	-	-	-
48	3.2075	3.3045	3.4064	3.5132	3.6251	3.7420	3.8640	3.9910	4.1230	4.2599	4.4016	4.5479	4.6986	4.8535	5.0124	5.1748	5.3406	5.5093	-	-	-	-	-	-	-	-
49	3.4575	3.5618	3.6717	3.7872	3.9082	4.0348	4.1668	4.3043	4.4470	4.5949	4.7478	4.9054	5.0676	5.2340	5.4043	5.5781	5.7550	-	-	-	-	-	-	-	-	-
50	3.7241	3.8368	3.9558	4.0809	4.2121	4.3493	4.4924	4.6412	4.7956	4.9553	5.1201	5.2899	5.4642	5.6427	5.8250	6.0106	-	-	-	-	-	-	-	-	-	-
51	4.0087	4.1310	4.2601	4.3960	4.5384	4.6874	4.8424	5.0035	5.1704	5.3428	5.5205	5.7030	5.8901	6.0813	6.2762	-	-	-	-	-	-	-	-	-	-	-
52	4.3132	4.4463	4.5868	4.7345	4.8893	5.0509	5.2190	5.3933	5.5736	5.7596	5.9508	6.1470	6.3476	6.5521	-	-	-	-	-	-	-	-	-	-	-	-
53	4.6399	4.7850	4.9381	5.0989	5.2672	5.4425	5.6246	5.8131	6.0078	6.2082	6.4138	6.6243	6.8390	-	-	-	-	-	-	-	-	-	-	-	-	-
54	4.9919	5.1502	5.3171	5.4922	5.6750	5.8651	6.0622	6.2660	6.4759	6.6915	6.9124	7.1378	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	5.3723	5.5452	5.7271	5.9176	6.1160	6.3220	6.5352	6.7551	6.9812	7.2129	7.4496	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	5.7849	5.9737	6.1718	6.3788	6.5940	6.8170	7.0473	7.2843	7.5274	7.7759	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	6.2339	6.4396	6.6552	6.8798	7.1129	7.3540	7.6024	7.8574	8.1183	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	6.7234	6.9475	7.1816	7.4250	7.6772	7.9374	8.2047	8.4786	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	7.2579	7.5015	7.7554	8.0189	8.2911	8.5713	8.8586	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	7.8419	8.1063	8.3812	8.6658	8.9592	9.2604	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	8.4802	8.7665	9.0636	9.3704	9.6860	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	9.1774	9.4868	9.8072	10.1374	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	9.9381	10.2720	10.6169	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	10.7672	11.1268	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	11.6699	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover | Non Smoker | 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.5541	1.6242	1.6947	1.7658	1.8380	1.9116	1.9869	2.0643	2.1441	2.2268	2.3128	2.4027	2.4971	2.5965	2.7014	2.8123	2.9297	3.0539	3.1849	3.3226	3.4668	3.6172	3.7732	3.9346	4.1011	4.2723
19	1.5764	1.6490	1.7222	1.7965	1.8722	1.9497	2.0293	2.1114	2.1965	2.2851	2.3778	2.4750	2.5775	2.6857	2.8002	2.9215	3.0497	3.1851	3.3274	3.4766	3.6321	3.7935	3.9606	4.1328	4.3100	4.4921
20	1.5985	1.6739	1.7504	1.8283	1.9080	1.9900	2.0745	2.1622	2.2534	2.3489	2.4491	2.5548	2.6665	2.7847	2.9100	3.0425	3.1824	3.3296	3.4838	3.6447	3.8118	3.9847	4.1630	4.3464	4.5350	4.7286
21	1.6213	1.7001	1.7803	1.8625	1.9468	2.0340	2.1242	2.2183	2.3166	2.4200	2.5290	2.6443	2.7665	2.8959	3.0328	3.1775	3.3297	3.4892	3.6557	3.8286	4.0076	4.1922	4.3822	4.5774	4.7779	4.9839
22	1.6463	1.7289	1.8136	1.9005	1.9902	2.0833	2.1802	2.2816	2.3883	2.5008	2.6198	2.7460	2.8797	3.0213	3.1709	3.3283	3.4934	3.6657	3.8446	4.0299	4.2211	4.4179	4.6201	4.8279	5.0412	5.2606
23	1.6745	1.7617	1.8513	1.9439	2.0398	2.1397	2.2443	2.3543	2.4704	2.5934	2.7238	2.8620	3.0084	3.1631	3.3260	3.4969	3.6752	3.8605	4.0523	4.2503	4.4541	4.6636	4.8789	5.1001	5.3274	5.5613
24	1.7074	1.7998	1.8951	1.9941	2.0972	2.2051	2.3186	2.4385	2.5655	2.7002	2.8431	2.9946	3.1546	3.3232	3.5000	3.6846	3.8765	4.0752	4.2803	4.4914	4.7085	4.9316	5.1608	5.3964	5.6389	5.8886
25	1.7460	1.8444	1.9465	2.0529	2.1643	2.2815	2.4053	2.5365	2.6757	2.8235	2.9801	3.1457	3.3202	3.5033	3.6944	3.8931	4.0990	4.3114	4.5302	4.7552	4.9863	5.2240	5.4682	5.7196	5.9785	6.2455
26	1.7918	1.8972	2.0070	2.1220	2.2430	2.3709	2.5064	2.6504	2.8033	2.9653	3.1367	3.3173	3.5068	3.7048	3.9106	4.1238	4.3440	4.5707	4.8039	5.0435	5.2898	5.5431	5.8038	6.0723	6.3492	6.6349
27	1.8461	1.9594	2.0782	2.2032	2.3353	2.4754	2.6243	2.7824	2.9501	3.1275	3.3145	3.5108	3.7158	3.9290	4.1500	4.3781	4.6131	4.8547	5.1032	5.3586	5.6212	5.8916	6.1701	6.4573	6.7538	7.0599
28	1.9102	2.0329	2.1620	2.2985	2.4434	2.5974	2.7610	2.9345	3.1181	3.3117	3.5150	3.7274	3.9483	4.1773	4.4137	4.6573	4.9078	5.1654	5.4303	5.7027	5.9831	6.2720	6.5700	6.8776	7.1952	7.5233
29	1.9857	2.1191	2.2603	2.4100	2.5693	2.7386	2.9182	3.1083	3.3088	3.5194	3.7394	3.9684	4.2056	4.4507	4.7032	4.9630	5.2301	5.5048	5.7873	6.0782	6.3779	6.6872	7.0064	7.3360	7.6766	8.0284
30	2.0743	2.2202	2.3750	2.5398	2.7150	2.9009	3.0978	3.3055	3.5236	3.7516	3.9889	4.2348	4.4888	4.7506	5.0200	5.2971	5.5819	5.8750	6.1768	6.4878	6.8087	7.1400	7.4822	7.8357	8.2010	8.5782
31	2.1778	2.3380	2.5084	2.6897	2.8823	3.0862	3.3013	3.5273	3.7636	4.0095	4.2644	4.5278	4.7993	5.0787	5.3660	5.6615	5.9655	6.2786	6.6014	6.9345	7.2783	7.6335	8.0006	8.3798	8.7715	9.1760
32	2.2984	2.4747	2.6624	2.8618	3.0730	3.2958	3.5300	3.7749	4.0298	4.2941	4.5672	4.8487	5.1385	5.4365	5.7431	6.0585	6.3834	6.7184	7.0641	7.4210	7.7898	8.1709	8.5648	8.9716	9.3917	9.8250
33	2.4379	2.6323	2.8387	3.0575	3.2884	3.5311	3.7849	4.0492	4.3232	4.6064	4.8984	5.1990	5.5082	5.8262	6.1535	6.4907	6.8384	7.1972	7.5678	7.9507	8.3465	8.7555	9.1781	9.6144	10.0646	10.5284
34	2.5986	2.8125	3.0391	3.2784	3.5299	3.7930	4.0670	4.3511	4.6448	4.9477	5.2595	5.5803	5.9103	6.2500	6.6000	6.9609	7.3334	7.7181	8.1158	8.5267	8.9515	9.3906	9.8439	10.3115	10.7935	11.2896
35	2.7822	3.0170	3.2650	3.5257	3.7984	4.0825	4.3772	4.6818	4.9959	5.3194	5.6523	5.9947	6.3473	6.7106	7.0853	7.4720	7.8715	8.2844	8.7113	9.1526	9.6087	10.0796	10.5656	11.0664	11.5820	12.1119
36	2.9903	3.2473	3.5175	3.8003	4.0949	4.4005	4.7164	5.0423	5.3780	5.7234	6.0788	6.4447	6.8219	7.2109	7.6124	8.0273	8.4562	8.8995	9.3581	9.8319	10.3212	10.8262	11.3468	11.8826	12.4334	12.9988
37	3.2243	3.5045	3.7976	4.1031	4.4201	4.7479	5.0860	5.4343	5.7927	6.1616	6.5415	6.9330	7.3369	7.7539	8.1848	8.6302	9.0909	9.5672	10.0595	10.5680	11.0929	11.6339	12.1910	12.7636	13.3514	13.9536
38	3.4854	3.7894	4.1063	4.4350	4.7751	5.1259	5.4873	5.8593	6.2422	6.6366	7.0431	7.4625	7.8956	8.3432	8.8059	9.2845	9.7794	10.2910	10.8195	11.3650	11.9275	12.5065	13.1020	13.7132	14.3393	14.9795
39	3.7745	4.1031	4.4441	4.7969	5.1610	5.5360	5.9222	6.3196	6.7291	7.1512	7.5868	8.0366	8.5015	8.9822	9.4796	9.9938	10.5255	11.0749	11.6419	12.2266	12.8287	13.4479	14.0835	14.7347	15.4006	16.0799
40	4.0922	4.4460	4.8121	5.1899	5.5791	5.9799	6.3926	6.8178	7.2561	7.7085	8.1757	8.6587	9.1583	9.6750	10.2095	10.7621	11.3331	11.9227	12.5306	13.1568	13.8007	14.4616	15.1390	15.8316	16.5384	17.2577
41	4.4392	4.8190	5.2111	5.6151	6.0311	6.4596	6.9011	7.3563	7.8262	8.3116	8.8134	9.3326	9.8696	10.4251	10.9996	11.5933	12.2062	12.8383	13.4896	14.1593	14.8468	15.5514	16.2720	17.0073	17.7558	-
42	4.8157	5.2227	5.6420	6.0740	6.5189	6.9774	7.4502	7.9383	8.4426	8.9640	9.5036	10.0617	10.6392	11.2365	11.8537	12.4911	13.1487	13.8260	14.5226	15.2378	15.9709	16.7207	17.4858	18.2647	-	-
43	5.2225	5.6578	6.1063	6.5684	7.0445	7.5357	8.0428	8.5668	9.1087	9.6694	10.2496	10.8500	11.4710	12.1129	12.7758	13.4598	14.1644	14.8891	15.6332	16.3961	17.1763	17.9726	18.7833	-	-	-
44	5.6598	6.1255	6.6053	7.0999	7.6101	8.1370	8.6816	9.2449	9.8277	10.4309	11.0552	11.7010	12.3685	13.0582	13.7697	14.5027	15.2568	16.0312	16.8251	17.6372	18.4660	19.3103	-	-	-	-
45	6.1284	6.6267	7.1405	7.6706	8.2182	8.7841	9.3696	9.9756	10.6028	11.2520	11.9236	12.6180	13.3356	14.0758	14.8386	15.6233	16.4294	17.2557	18.1011	18.9643	19.8431	-	-	-	-	-
46	6.6291	7.1628	7.7137	8.2827	8.8709	9.4797	10.1097	10.7620	11.4372	12.1359	12.8583	13.6049	14.3753	15.1692	15.9860	16.8251	17.6854	18.5656	19.4645	20.3798	-	-	-	-	-	-
47	7.1628	7.7353	8.3267	8.9382	9.5712	10.2264	10.9048	11.6072	12.3341	13.0860	13.8629	14.6647	15.4911	16.3415	17.2151	18.1110	19.0279	19.9640	20.9173	-	-	-	-	-	-	-
48	7.7309	8.3457	8.9815	9.6398	10.3212	11.0270	11.7578	12.5142	13.2967	14.1054	14.9401	15.8005	16.6860	17.5959	18.5289	19.4841	20.4593	21.4526	-	-	-	-	-	-	-	-
49	8.3353	8.9964	9.6810	10.3899	11.1242	11.8847	12.6719	13.4865	14.3284	15.1975	16.0936	17.0159	17.9636	18.9359	19.9309	20.9470	21.9822	-	-	-	-	-	-	-	-	-
50	8.9784	9.6906	10.4281	11.1922	11.9837	12.8031	13.6513	14.5279	15.4331	16.3664	17.3272	18.3146	19.3278	20.3648	21.4239	22.5029	-	-	-	-	-	-	-	-	-	-
51	9.6640	10.4315	11.2267	12.0506	12.9040	13.7871	14.7001	15.6430	16.6154	17.6165	18.6454	19.7015	20.7824	21.8865	23.0116	-	-	-	-	-	-	-	-	-	-	-
52	10.3963	11.2240	12.0818	12.9705	13.8902	14.8413	15.8237	16.8370	17.8803	18.9531	20.0539	21.1809	22.3323	23.5056	-	-	-	-	-	-	-	-	-	-	-	-
53	11.1806	12.0738	12.9993	13.9574	14.9484	15.9721	17.0282	18.1159	19.2344	20.3822	21.5576	22.7585	23.9825	-	-	-	-	-	-	-	-	-	-	-	-	-
54	12.0235	12.9875	13.9858	15.0185	16.0855	17.1865	18.3205	19.4870	20.6842	21.9103	23.1633	24.4404	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	12.9323	13.9726	15.0490	16.1613	17.3093	18.4920	19.7087	20.9577	22.2371	23.5446	24.8777	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	13.9148	15.0369	16.1968	17.3941	18.6277	19.8972	21.2005	22.5358	23.9007	25.2924	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	14.9795	16.1892	17.4381	18.7253	20.0500	21.4104	22.8044	24.2295	25.6829	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	16.1350	17.4381	18.7814	20.1642	21.5844	23.0401	24.5286	26.0468	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	17.3899	18.7921	20.2359	21.7191	23.2396	24.7947	26.3812	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	18.7525	20.2604	21.8098	23.3985	25.0237	26.6820	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	20.2317	21.8508	23.5113	25.2104	26.9445	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	21.8351	23.5713	25.3483	27.1623	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	23.5704	25.4296	27.3280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	25.4451	27.4328	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	27.4666	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover

Non Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.9541	0.9921	1.0307	1.0698	1.1096	1.1502	1.1920	1.2349	1.2792	1.3250	1.3727	1.4225	1.4749	1.5301	1.5884	1.6504	1.7160	1.7854	1.8586	1.9356	2.0162	2.1003	2.1875	2.2778	2.3708	2.4666
19	0.9671	1.0065	1.0465	1.0873	1.1290	1.1718	1.2160	1.2616	1.3088	1.3578	1.4091	1.4631	1.5199	1.5801	1.6439	1.7117	1.7834	1.8590	1.9386	2.0220	2.1089	2.1992	2.2926	2.3889	2.4880	2.5898
20	0.9797	1.0207	1.0625	1.1053	1.1492	1.1946	1.2415	1.2901	1.3407	1.3935	1.4490	1.5077	1.5697	1.6356	1.7055	1.7796	1.8578	1.9401	2.0263	2.1162	2.2096	2.3063	2.4059	2.5085	2.6139	2.7222
21	0.9926	1.0355	1.0794	1.1245	1.1710	1.2192	1.2693	1.3214	1.3759	1.4332	1.4936	1.5576	1.6255	1.6977	1.7743	1.8552	1.9403	2.0294	2.1225	2.2192	2.3192	2.4224	2.5286	2.6378	2.7499	2.8651
22	1.0066	1.0515	1.0979	1.1457	1.1952	1.2468	1.3005	1.3567	1.4158	1.4781	1.5441	1.6143	1.6888	1.7679	1.8516	1.9396	2.0319	2.1282	2.2282	2.3318	2.4387	2.5487	2.6618	2.7779	2.8972	3.0199
23	1.0222	1.0697	1.1188	1.1698	1.2228	1.2782	1.3362	1.3971	1.4614	1.5296	1.6020	1.6790	1.7608	1.8473	1.9383	2.0338	2.1335	2.2371	2.3444	2.4551	2.5690	2.6862	2.8065	2.9301	3.0572	3.1880
24	1.0402	1.0906	1.1430	1.1976	1.2547	1.3145	1.3774	1.4438	1.5141	1.5890	1.6685	1.7531	1.8425	1.9368	2.0356	2.1388	2.2461	2.3572	2.4718	2.5899	2.7112	2.8360	2.9641	3.0959	3.2314	3.3710
25	1.0614	1.1153	1.1714	1.2302	1.2920	1.3569	1.4254	1.4981	1.5754	1.6576	1.7451	1.8376	1.9351	2.0375	2.1443	2.2554	2.3705	2.4892	2.6116	2.7373	2.8666	2.9994	3.1360	3.2766	3.4213	3.5706
26	1.0866	1.1444	1.2049	1.2686	1.3356	1.4064	1.4815	1.5614	1.6464	1.7368	1.8326	1.9335	2.0395	2.1501	2.2652	2.3844	2.5075	2.6342	2.7646	2.8986	3.0363	3.1779	3.3237	3.4738	3.6286	3.7884
27	1.1165	1.1788	1.2445	1.3137	1.3868	1.4644	1.5470	1.6349	1.7284	1.8275	1.9320	2.0417	2.1564	2.2756	2.3990	2.5266	2.6580	2.7931	2.9320	3.0748	3.2217	3.3728	3.5286	3.6892	3.8549	4.0261
28	1.1520	1.2196	1.2911	1.3667	1.4468	1.5322	1.6230	1.7198	1.8224	1.9306	2.0442	2.1629	2.2864	2.4144	2.5466	2.6828	2.8229	2.9669	3.1150	3.2673	3.4241	3.5856	3.7523	3.9243	4.1020	4.2855
29	1.1939	1.2676	1.3457	1.4286	1.5168	1.6108	1.7109	1.8171	1.9292	2.0468	2.1698	2.2978	2.4304	2.5675	2.7086	2.8539	3.0032	3.1561	3.3148	3.4774	3.6451	3.8180	3.9965	4.1809	4.3715	4.5684
30	1.2432	1.3239	1.4096	1.5008	1.5980	1.7015	1.8115	1.9275	2.0495	2.1769	2.3095	2.4470	2.5890	2.7354	2.8860	3.0409	3.2002	3.3641	3.5328	3.7068	3.8862	4.0716	4.2630	4.4609	4.6654	4.8767
31	1.3009	1.3895	1.4838	1.5844	1.6915	1.8053	1.9256	2.0519	2.1839	2.3214	2.4639	2.6111	2.7629	2.9191	3.0798	3.2450	3.4150	3.5901	3.7706	3.9569	4.1493	4.3482	4.5536	4.7660	4.9855	5.2120
32	1.3682	1.4657	1.5697	1.6806	1.7984	1.9229	2.0538	2.1907	2.3331	2.4809	2.6336	2.7910	2.9530	3.1197	3.2911	3.4675	3.6492	3.8366	4.0299	4.2298	4.4362	4.6496	4.8702	5.0982	5.3335	5.5764
33	1.4462	1.5538	1.6684	1.7903	1.9193	2.0550	2.1968	2.3445	2.4977	2.6561	2.8193	2.9874	3.1603	3.3382	3.5212	3.7098	3.9043	4.1051	4.3126	4.5270	4.7487	4.9778	5.2146	5.4592	5.7115	5.9717
34	1.5360	1.6547	1.7808	1.9144	2.0550	2.2021	2.3552	2.5140	2.6783	2.8476	3.0219	3.2013	3.3859	3.5759	3.7717	3.9736	4.1822	4.3976	4.6203	4.8505	5.0886	5.3347	5.5888	5.8511	6.1214	6.3998
35	1.6389	1.7694	1.9078	2.0535	2.2059	2.3647	2.5294	2.6998	2.8754	3.0563	3.2425	3.4340	3.6312	3.8345	4.0442	4.2608	4.4845	4.7158	4.9551	5.2024	5.4581	5.7222	5.9947	6.2757	6.5651	6.8624
36	1.7557	1.8989	2.0500	2.2080	2.3726	2.5435	2.7202	2.9024	3.0901	3.2833	3.4821	3.6869	3.8979	4.1157	4.3406	4.5730	4.8133	5.0619	5.3189	5.5846	5.8591	6.1424	6.4346	6.7353	7.0444	7.3617
37	1.8874	2.0439	2.2078	2.3785	2.5557	2.7390	2.9281	3.1229	3.3234	3.5297	3.7423	3.9615	4.1877	4.4213	4.6627	4.9124	5.1707	5.4378	5.7139	5.9992	6.2938	6.5975	6.9102	7.2316	7.5615	7.8994
38	2.0347	2.2047	2.3817	2.5656	2.7557	2.9519	3.1541	3.3622	3.5764	3.7972	4.0248	4.2598	4.5024	4.7533	5.0127	5.2811	5.5587	5.8457	6.1423	6.4486	6.7644	7.0895	7.4237	7.7668	8.1183	8.4777
39	2.1981	2.3817	2.5724	2.7697	2.9733	3.1831	3.3992	3.6217	3.8509	4.0873	4.3314	4.5835	4.8442	5.1138	5.3927	5.6813	5.9797	6.2888	6.6065	6.9348	7.2729	7.6206	7.9774	8.3431	8.7170	9.0985
40	2.3777	2.5756	2.7803	2.9916	3.2094	3.4337	3.6648	3.9028	4.1484	4.4020	4.6639	4.9348	5.2150	5.5050	5.8049	6.1152	6.4359	6.7670	7.1085	7.4602	7.8218	8.1930	8.5735	8.9625	9.3596	9.7636
41	2.5743	2.7867	3.0060	3.2321	3.4650	3.7050	3.9523	4.2074	4.4708	4.7430	5.0246	5.3158	5.6173	5.9291	6.2518	6.5853	6.9297	7.2849	7.6507	8.0269	8.4132	8.8091	9.2139	9.6272	10.0478	-
42	2.7879	3.0155	3.2502	3.4921	3.7413	3.9982	4.2633	4.5370	4.8199	5.1126	5.4154	5.7287	6.0530	6.3886	6.7355	7.0937	7.4633	7.8439	8.2354	8.6374	9.0494	9.4709	9.9010	10.3389	-	-
43	3.0189	3.2626	3.5138	3.7727	4.0396	4.3150	4.5995	4.8936	5.1978	5.5126	5.8384	6.1758	6.5248	6.8856	7.2583	7.6428	8.0390	8.4464	8.8649	9.2937	9.7326	10.1804	10.6363	-	-	-
44	3.2678	3.5287	3.7976	4.0749	4.3612	4.6569	4.9625	5.2788	5.6062	5.9451	6.2960	6.6591	7.0345	7.4223	7.8225	8.2348	8.6590	9.0946	9.5413	9.9981	10.4645	10.9393	-	-	-	-
45	3.5351	3.8145	4.1026	4.4001	4.7075	5.0253	5.3542	5.6946	6.0472	6.4122	6.7900	7.1807	7.5843	8.0009	8.4301	8.8718	9.3254	9.7905	10.2664	10.7521	11.2468	-	-	-	-	-
46	3.8213	4.1207	4.4300	4.7495	5.0799	5.4220	5.7761	6.1429	6.5227	6.9158	7.3224	7.7426	8.1763	8.6233	9.0832	9.5557	10.0402	10.5360	11.0420	11.5574	-	-	-	-	-	-
47	4.1269	4.4483	4.7805	5.1242	5.4800	5.8484	6.2301	6.6253	7.0345	7.4578	7.8952	8.3468	8.8124	9.2914	9.7837	10.2885	10.8051	11.3325	11.8697	-	-	-	-	-	-	-
48	4.4528	4.7983	5.1557	5.5258	5.9091	6.3063	6.7177	7.1437	7.5844	8.0399	8.5103	8.9952	9.4945	10.0074	10.5334	11.0718	11.6216	12.1816	-	-	-	-	-	-	-	-
49	4.7999	5.1717	5.5568	5.9557	6.3691	6.7974	7.2409	7.6999	8.1744	8.6643	9.1696	9.6899	10.2245	10.7729	11.3341	11.9074	12.4913	-	-	-	-	-	-	-	-	-
50	5.1698	5.5705	5.9857	6.4161	6.8620	7.3239	7.8019	8.2962	8.8068	9.3334	9.8756	10.4329	11.0047	11.5900	12.1879	12.7969	-	-	-	-	-	-	-	-	-	-
51	5.5644	5.9967	6.4447	6.9091	7.3902	7.8883	8.4034	8.9354	9.4844	10.0496	10.6307	11.2271	11.8376	12.4613	13.0967	-	-	-	-	-	-	-	-	-	-	-
52	5.9863	6.4529	6.9367	7.4379	7.9569	8.4937	9.0484	9.6207	10.2101	10.8162	11.4382	12.0752	12.7260	13.3892	-	-	-	-	-	-	-	-	-	-	-	-
53	6.4387	6.9426	7.4649	8.0058	8.5654	9.1438	9.7406	10.3554	10.9877	11.6367	12.3015	12.9808	13.6731	-	-	-	-	-	-	-	-	-	-	-	-	-
54	6.9254	7.4697	8.0335	8.6170	9.2203	9.8428	10.4842	11.1440	11.8213	12.5152	13.2245	13.9475	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	7.4507	8.0386	8.6471	9.2764	9.9259	10.5953	11.2839	11.9911	12.7157	13.4563	14.2117	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	8.0195	8.6542	9.3108	9.9886	10.6874	11.4064	12.1449	12.9017	13.6754	14.4647	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	8.6369	9.3221	10.0297	10.7593	11.5103	12.2817	13.0724	13.8811	14.7060	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	9.3085	10.0474	10.8094	11.5940	12.4001	13.2266	14.0721	14.9345	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	10.0395	10.8358	11.6557	12.4984	13.3625	14.2467	15.1489	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	10.8357	11.6929	12.5741	13.4780	14.4032	15.3473	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	11.7025	12.6244	13.5704	14.5387	15.5272	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	12.6454	13.6358	14.6498	15.6854	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	13.6700	14.7325	15.8178	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	14.7815	15.9198	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	15.9857	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover | Non Smoker | 15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.8906	0.9199	0.9503	0.9819	1.0148	1.0491	1.0851	1.1229	1.1628	1.2051	1.2499	1.2974	1.3477	1.4006	1.4563	1.5148	1.5758	1.6392	1.7049	1.7727	1.8426
19	0.9064	0.9374	0.9698	1.0035	1.0387	1.0757	1.1146	1.1557	1.1992	1.2454	1.2944	1.3463	1.4010	1.4586	1.5190	1.5821	1.6477	1.7156	1.7858	1.8581	1.9323
20	0.9228	0.9558	0.9904	1.0266	1.0646	1.1046	1.1469	1.1918	1.2394	1.2900	1.3436	1.4002	1.4597	1.5221	1.5873	1.6552	1.7255	1.7981	1.8729	1.9498	2.0288
21	0.9405	0.9759	1.0130	1.0521	1.0933	1.1369	1.1831	1.2322	1.2844	1.3398	1.3983	1.4598	1.5244	1.5919	1.6621	1.7348	1.8100	1.8875	1.9671	2.0488	2.1328
22	0.9601	0.9982	1.0384	1.0808	1.1257	1.1734	1.2240	1.2780	1.3352	1.3957	1.4593	1.5261	1.5959	1.6686	1.7439	1.8217	1.9020	1.9844	2.0691	2.1561	2.2456
23	0.9824	1.0237	1.0674	1.1137	1.1628	1.2151	1.2708	1.3300	1.3925	1.4583	1.5274	1.5997	1.6749	1.7529	1.8336	1.9167	2.0021	2.0898	2.1800	2.2727	2.3680
24	1.0083	1.0533	1.1010	1.1517	1.2057	1.2632	1.3244	1.3890	1.4571	1.5287	1.6035	1.6814	1.7622	1.8457	1.9318	2.0203	2.1112	2.2046	2.3007	2.3995	2.5013
25	1.0386	1.0878	1.1401	1.1959	1.2553	1.3185	1.3854	1.4559	1.5299	1.6074	1.6881	1.7718	1.8583	1.9475	2.0392	2.1335	2.2303	2.3299	2.4324	2.5379	2.6467
26	1.0742	1.1282	1.1858	1.2472	1.3126	1.3818	1.4547	1.5314	1.6116	1.6952	1.7819	1.8716	1.9640	2.0590	2.1567	2.2571	2.3604	2.4666	2.5761	2.6889	2.8054
27	1.1160	1.1755	1.2389	1.3065	1.3781	1.4537	1.5330	1.6161	1.7027	1.7925	1.8855	1.9813	2.0798	2.1811	2.2852	2.3922	2.5024	2.6159	2.7330	2.8539	2.9786
28	1.1649	1.2305	1.3004	1.3745	1.4527	1.5349	1.6209	1.7106	1.8038	1.9001	1.9994	2.1015	2.2065	2.3145	2.4255	2.5398	2.6576	2.7790	2.9044	3.0339	3.1677
29	1.2218	1.2941	1.3708	1.4518	1.5369	1.6261	1.7190	1.8155	1.9154	2.0183	2.1242	2.2331	2.3450	2.4602	2.5788	2.7010	2.8270	2.9572	3.0915	3.2304	3.3738
30	1.2875	1.3670	1.4508	1.5390	1.6314	1.7277	1.8277	1.9313	2.0380	2.1478	2.2607	2.3768	2.4963	2.6193	2.7461	2.8769	3.0120	3.1515	3.2956	3.4445	3.5983
31	1.3628	1.4496	1.5410	1.6367	1.7366	1.8403	1.9476	2.0583	2.1722	2.2893	2.4097	2.5337	2.6613	2.7929	2.9287	3.0689	3.2137	3.3634	3.5180	3.6778	3.8426
32	1.4482	1.5428	1.6420	1.7455	1.8530	1.9643	2.0790	2.1972	2.3187	2.4436	2.5723	2.7047	2.8413	2.9823	3.1278	3.2782	3.4336	3.5942	3.7601	3.9314	4.1081
33	1.5441	1.6469	1.7542	1.8657	1.9811	2.1001	2.2226	2.3487	2.4784	2.6118	2.7493	2.8911	3.0375	3.1886	3.3448	3.5062	3.6730	3.8454	4.0233	4.2069	4.3961
34	1.6513	1.7625	1.8781	1.9978	2.1212	2.2484	2.3792	2.5137	2.6523	2.7950	2.9422	3.0942	3.2511	3.4133	3.5810	3.7543	3.9334	4.1183	4.3091	4.5057	4.7081
35	1.7701	1.8900	2.0141	2.1422	2.2741	2.4098	2.5495	2.6933	2.8415	2.9944	3.1521	3.3152	3.4836	3.6578	3.8379	4.0240	4.2162	4.4145	4.6189	4.8293	5.0456
36	1.9010	2.0297	2.1627	2.2995	2.4404	2.5854	2.7347	2.8886	3.0473	3.2112	3.3805	3.5556	3.7366	3.9237	4.1171	4.3169	4.5230	4.7355	4.9543	5.1792	5.4100
37	2.0444	2.1823	2.3244	2.4706	2.6212	2.7762	2.9360	3.1009	3.2711	3.4470	3.6289	3.8169	4.0115	4.2125	4.4202	4.6345	4.8554	5.0830	5.3169	5.5570	5.8030
38	2.2009	2.3483	2.5001	2.6564	2.8174	2.9834	3.1547	3.3315	3.5143	3.7033	3.8988	4.1010	4.3100	4.5259	4.7488	4.9786	5.2152	5.4586	5.7084	5.9643	6.2261
39	2.3709	2.5286	2.6908	2.8581	3.0305	3.2084	3.3922	3.5821	3.7786	3.9818	4.1920	4.4093	4.6338	4.8656	5.1047	5.3509	5.6041	5.8640	6.1304	6.4028	6.6807
40	2.5554	2.7239	2.8977	3.0768	3.2616	3.4526	3.6500	3.8543	4.0656	4.2841	4.5101	4.7437	4.9849	5.2336	5.4898	5.7533	6.0238	6.3010	6.5845	6.8738	7.1683
41	2.7552	2.9357	3.1218	3.3139	3.5124	3.7176	3.9300	4.1497	4.3770	4.6121	4.8551	5.1060	5.3648	5.6315	5.9057	6.1873	6.4759	6.7710	7.0723	7.3789	-
42	2.9714	3.1648	3.3645	3.5709	3.7843	4.0051	4.2336	4.4701	4.7147	4.9675	5.2287	5.4980	5.7756	6.0611	6.3542	6.6547	6.9621	7.2758	7.5951	-	-
43	3.2052	3.4127	3.6273	3.8492	4.0789	4.3166	4.5627	4.8172	5.0804	5.3522	5.6326	5.9216	6.2188	6.5241	6.8370	7.1572	7.4839	7.8166	-	-	-
44	3.4576	3.6807	3.9115	4.1505	4.3978	4.6539	4.9188	5.1927	5.4757	5.7677	6.0686	6.3782	6.6961	7.0221	7.3556	7.6961	8.0427	-	-	-	-
45	3.7299	3.9701	4.2187	4.4761	4.7426	5.0184	5.3036	5.5983	5.9023	6.2158	6.5382	6.8695	7.2091	7.5566	7.9114	8.2727	-	-	-	-	-
46	4.0234	4.2821	4.5501	4.8275	5.1147	5.4116	5.7186	6.0353	6.3618	6.6978	7.0430	7.3970	7.7592	8.1290	8.5057	-	-	-	-	-	-
47	4.3393	4.6182	4.9071	5.2061	5.5155	5.8352	6.1653	6.5055	6.8557	7.2154	7.5844	7.9621	8.3476	8.7405	-	-	-	-	-	-	-
48	4.6788	4.9796	5.2911	5.6134	5.9466	6.2905	6.6452	7.0102	7.3853	7.7700	8.1638	8.5660	8.9757	-	-	-	-	-	-	-	-
49	5.0433	5.3678	5.7037	6.0509	6.4094	6.7792	7.1598	7.5510	7.9523	8.3630	8.7826	9.2101	-	-	-	-	-	-	-	-	-
50	5.4345	5.7846	6.1466	6.5204	6.9060	7.3029	7.7110	8.1296	8.5583	8.9961	9.4423	-	-	-	-	-	-	-	-	-	-
51	5.8545	6.2320	6.6218	7.0240	7.4382	7.8639	8.3008	8.7483	9.2053	9.6711	-	-	-	-	-	-	-	-	-	-	-
52	6.3056	6.7124	7.1320	7.5642	8.0086	8.4647	8.9318	9.4091	9.8955	-	-	-	-	-	-	-	-	-	-	-	-
53	6.7908	7.2287	7.6799	8.1438	8.6201	9.1081	9.6066	10.1148	-	-	-	-	-	-	-	-	-	-	-	-	-
54	7.3132	7.7844	8.2689	8.7665	9.2763	9.7972	10.3283	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	7.8769	8.3832	8.9031	9.4359	9.9805	10.5358	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	8.4857	9.0293	9.5863	10.1559	10.7367	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	9.1445	9.7271	10.3230	10.9308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	9.8574	10.4812	11.1175	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	10.6294	11.2960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	11.4651	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover

Non Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	5.9650	6.2588	6.5540	6.8523	7.1552	7.4634	7.7787	8.1023	8.4356	8.7806	9.1393	9.5137	9.9064	10.3196	10.7560	11.2176	11.7064	12.2233	12.7687	13.3423	13.9431	14.5696	15.2202	15.8931	16.5871	17.3013
19	6.0560	6.3598	6.6666	6.9781	7.2956	7.6202	7.9534	8.2968	8.6522	9.0218	9.4077	9.8126	10.2389	10.6891	11.1657	11.6705	12.2044	12.7681	13.3609	13.9822	14.6302	15.3031	15.9994	16.7175	17.4567	18.2161
20	6.1460	6.4619	6.7824	7.1093	7.4437	7.7870	8.1408	8.5071	8.8881	9.2861	9.7037	10.1436	10.6083	11.1004	11.6217	12.1735	12.7561	13.3691	14.0117	14.6820	15.3783	16.0988	16.8422	17.6073	18.3936	19.2011
21	6.2400	6.5701	6.9068	7.2513	7.6052	7.9700	8.3477	8.7405	9.1511	9.5820	10.0359	10.5157	11.0240	11.5627	12.1329	12.7354	13.3694	14.0341	14.7276	15.4482	16.1940	16.9636	17.7558	18.5700	19.4063	20.2657
22	6.3433	6.6901	7.0453	7.4102	7.7864	8.1761	8.5813	9.0050	9.4497	9.9184	10.4139	10.9391	11.4958	12.0854	12.7083	13.3641	14.0519	14.7696	15.5155	16.2877	17.0845	17.9049	18.7482	19.6144	20.5048	21.4198
23	6.4611	6.8273	7.2038	7.5919	7.9940	8.4122	8.8495	9.3086	9.7927	10.3047	10.8474	11.4228	12.0325	12.6769	13.3554	14.0671	14.8101	15.5823	16.3818	17.2070	18.0567	18.9303	19.8280	20.7503	21.6985	22.6742
24	6.5987	6.9873	7.3879	7.8029	8.2348	8.6861	9.1604	9.6604	10.1895	10.7504	11.3455	11.9761	12.6427	13.3448	14.0815	14.8507	15.6503	16.4783	17.3331	18.2133	19.1184	20.0486	21.0044	21.9872	22.9985	24.0401
25	6.7618	7.1755	7.6040	8.0500	8.5163	9.0062	9.5229	10.0698	10.6497	11.2651	11.9175	12.6073	13.3340	14.0967	14.8931	15.7212	16.5789	17.4644	18.3764	19.3142	20.2782	21.2689	22.2876	23.3360	24.4160	25.5299
26	6.9550	7.3977	7.8584	8.3402	8.8465	9.3805	9.9459	10.5456	11.1822	11.8572	12.5712	13.3235	14.1132	14.9380	15.7957	16.6842	17.6017	18.5467	19.5186	20.5178	21.5448	22.6009	23.6879	24.8078	25.9630	27.1550
27	7.1837	7.6598	8.1578	8.6810	9.2332	9.8179	10.4383	11.0970	11.7955	12.5345	13.3135	14.1312	14.9856	15.8741	16.7946	17.7455	18.7248	19.7321	20.7680	21.8327	22.9277	24.0549	25.2163	26.4146	27.6511	28.9279
28	7.4535	7.9684	8.5094	9.0805	9.6852	10.3270	11.0087	11.7317	12.4969	13.3035	14.1505	15.0355	15.9562	16.9102	17.8955	18.9106	19.9550	21.0287	22.1326	23.2681	24.4372	25.6421	26.8848	28.1676	29.4924	30.8609
29	7.7708	8.3305	8.9211	9.5467	10.2109	10.9164	11.6650	12.4572	13.2927	14.1701	15.0870	16.0410	17.0298	18.0510	19.1033	20.1861	21.2994	22.4442	23.6218	24.8342	26.0842	27.3734	28.7044	30.0791	31.4993	32.9669
30	8.1423	8.7534	9.4009	10.0884	10.8188	11.5938	12.4143	13.2797	14.1887	15.1389	16.1276	17.1524	18.2111	19.3020	20.4248	21.5793	22.7665	23.9879	25.2456	26.5424	27.8800	29.2611	30.6877	32.1617	33.6852	35.2584
31	8.5757	9.2458	9.9575	10.7137	11.5164	12.3662	13.2629	14.2048	15.1895	16.2143	17.2767	18.3742	19.5054	20.6698	21.8671	23.0984	24.3654	25.6705	27.0157	28.4037	29.8369	31.3175	32.8479	34.4290	36.0623	37.7485
32	9.0793	9.8161	10.5993	11.4306	12.3111	13.2402	14.2162	15.2368	16.2991	17.4006	18.5386	19.7115	20.9191	22.1610	23.4383	24.7527	26.1068	27.5026	28.9430	30.4305	31.9673	33.5560	35.1975	36.8934	38.6442	40.4503
33	9.6613	10.4724	11.3337	12.2460	13.2087	14.2203	15.2783	16.3796	17.5217	18.7017	19.9184	21.1708	22.4590	23.7841	25.1477	26.5529	28.0014	29.4963	31.0402	32.6359	34.2850	35.9893	37.7503	39.5685	41.4442	43.3771
34	10.3302	11.2226	12.1679	13.1657	14.2143	15.3111	16.4529	17.6372	18.8611	20.1230	21.4221	22.7585	24.1333	25.5486	27.0065	28.5098	30.0615	31.6641	33.3207	35.0329	36.8027	38.6314	40.5197	42.4679	44.4757	46.5430
35	11.0937	12.0734	13.1077	14.1947	15.3319	16.5159	17.7441	19.0135	20.3225	21.6702	23.0567	24.4832	25.9519	27.4650	29.0254	30.6361	32.2998	34.0199	35.7978	37.6357	39.5349	41.4962	43.5199	45.6062	47.7535	49.9603
36	11.9587	13.0309	14.1579	15.3371	16.5650	17.8388	19.1555	20.5136	21.9118	23.3505	24.8308	26.3551	27.9256	29.5453	31.2174	32.9452	34.7309	36.5772	38.4860	40.4586	42.4958	44.5981	46.7657	48.9968	51.2899	53.6430
37	12.9310	14.0996	15.3224	16.5959	17.9173	19.2832	20.6922	22.1430	23.6360	25.1721	26.7544	28.3846	30.0661	31.8021	33.5962	35.4506	37.3681	39.3506	41.3997	43.5160	45.7007	47.9525	50.2708	52.6537	55.0993	57.6045
38	14.0153	15.2835	16.6045	17.9752	19.3923	20.8543	22.3598	23.9092	25.5039	27.1460	28.8384	30.5842	32.3866	34.2499	36.1758	38.1674	40.2267	42.3553	44.5540	46.8241	49.1640	51.5731	54.0497	56.5915	59.1955	61.8575
39	15.2150	16.5853	18.0074	19.4777	20.9948	22.5572	24.1653	25.8207	27.5254	29.2825	31.0952	32.9674	34.9020	36.9024	38.9711	41.1105	43.3219	45.6070	47.9654	50.3971	52.9009	55.4750	58.1170	60.8239	63.5912	66.4152
40	16.5325	18.0080	19.5337	21.1081	22.7297	24.3989	26.1174	27.8872	29.7116	31.5939	33.5383	35.5477	37.6256	39.7747	41.9974	44.2951	46.6698	49.1207	51.6480	54.2505	56.9262	59.6726	62.4867	65.3647	68.3002	71.2878
41	17.9699	19.5532	21.1873	22.8705	24.6032	26.3874	28.2250	30.1195	32.0743	34.0939	36.1812	38.3398	40.5726	42.8820	45.2702	47.7377	50.2850	52.9119	55.6172	58.3988	61.2541	64.1798	67.1727	70.2253	73.3321	-
42	19.5281	21.2241	22.9714	24.7703	26.6228	28.5310	30.4984	32.5287	34.6266	36.7950	39.0377	41.3577	43.7576	46.2396	48.8042	51.4521	54.1828	56.9953	59.8872	62.8561	65.8994	69.0108	72.1855	75.4168	-	-
43	21.2089	23.0229	24.8906	26.8143	28.7960	30.8394	32.9487	35.1278	37.3806	39.7109	42.1218	44.6159	47.1958	49.8616	52.6143	55.4533	58.3775	61.3846	64.4726	67.6370	70.8731	74.1751	77.5361	-	-	-
44	23.0131	24.9526	26.9503	29.0085	31.1311	33.3224	35.5863	37.9273	40.3489	42.8545	45.4474	48.1288	50.9002	53.7621	56.7141	59.7549	62.8821	66.0939	69.3852	72.7513	76.1863	79.6828	-	-	-	-
45	24.9428	27.0177	29.1556	31.3606	33.6374	35.9898	38.4225	40.9394	43.5438	46.2393	49.0270	51.9086	54.8845	57.9544	61.1169	64.3693	67.7104	71.1343	74.6362	78.2099	81.8480	-	-	-	-	-
46	27.0010	29.2220	31.5130	33.8788	36.3235	38.8520	41.4682	44.1756	46.9781	49.8768	52.8734	55.9684	59.1614	62.4508	65.8353	69.3104	72.8727	76.5164	80.2352	84.0211	-	-	-	-	-	-
47	29.1907	31.5713	34.0299	36.5710	39.1993	41.9191	44.7341	47.6484	50.6630	53.7797	56.9990	60.3205	63.7427	67.2642	70.8802	74.5872	78.3793	82.2496	86.1900	-	-	-	-	-	-	-
48	31.5171	34.0726	36.7141	39.4467	42.2747	45.2021	48.2331	51.3687	54.6109	57.9601	61.4160	64.9778	68.6418	72.4051	76.2635	80.2106	84.2395	88.3416	-	-	-	-	-	-	-	-
49	33.9881	36.7345	39.5759	42.5170	45.5624	48.7148	51.9769	55.3502	58.8353	62.4317	66.1389	69.9526	73.8701	77.8868	81.9963	86.1912	90.4626	-	-	-	-	-	-	-	-	-
50	36.6140	39.5692	42.6284	45.7965	49.0764	52.4708	55.9813	59.6086	63.3520	67.2113	71.1818	75.2607	79.4433	83.7227	88.0915	92.5401	-	-	-	-	-	-	-	-	-	-
51	39.4093	42.5920	45.8884	49.3016	52.8344	56.4885	60.2646	64.1619	68.1805	72.3152	76.5632	80.9195	85.3771	89.9279	94.5636	-	-	-	-	-	-	-	-	-	-	-
52	42.3923	45.8229	49.3755	53.0532	56.8576	60.7894	64.8489	69.0334	73.3401	77.7652	82.3036	86.9480	91.6898	96.5207	-	-	-	-	-	-	-	-	-	-	-	-
53	45.5857	49.2843	53.1135	57.0753	61.1703	65.3988	69.7580	74.2450	78.8558	83.5852	88.4253	93.3675	98.4032	-	-	-	-	-	-	-	-	-	-	-	-	-
54	49.0153	53.0033	57.1299	61.3958	65.8013	70.3437	75.0197	79.8253	84.7549	89.8005	94.9541	100.2036	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	52.7105	57.0097	61.4546	66.0457	70.7800	75.6543	80.6642	85.8039	91.0650	96.4396	101.9144	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	56.7019	61.3346	66.1201	71.0557	76.1379	81.3621	86.7223	92.2098	97.8163	103.5279	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	61.0226	66.0121	71.1588	76.4590	81.9082	87.4999	93.2250	99.0751	105.0354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	65.7058	71.0740	76.6031	82.2884	88.1233	94.0979	100.2041	106.4258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	70.7828	76.5523	82.4856	88.5759	94.8142	101.1882	107.6848	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	76.2842	82.4782	88.8370	95.3514	102.0083	108.7942	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	82.2399	88.8811	95.6860	102.6408	109.7314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	88.6776	95.7883	103.0570	110.4688	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	95.6232	103.2230	110.9736	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	103.0994	111.2080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	111.1282	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium Non Smoker Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	3.0373	2.8498	2.6911	2.5561	2.4405	2.3413	2.2559	2.1825	2.1193	2.0652	2.0191	1.9803	1.9481	1.9221	1.9016	1.8864	1.8759	1.8699	1.8678	1.8692	1.8737	1.8807	1.8901	1.9013	1.9142	1.9286
19	3.0757	2.8877	2.7288	2.5940	2.4789	2.3804	2.2960	2.2237	2.1619	2.1093	2.0651	2.0284	1.9985	1.9749	1.9571	1.9446	1.9369	1.9335	1.9339	1.9376	1.9442	1.9532	1.9642	1.9770	1.9914	2.0072
20	3.1132	2.9252	2.7669	2.6328	2.5187	2.4215	2.3383	2.2676	2.2076	2.1571	2.1152	2.0809	2.0537	2.0330	2.0181	2.0086	2.0037	2.0030	2.0059	2.0118	2.0204	2.0312	2.0438	2.0581	2.0739	2.0911
21	3.1515	2.9643	2.8070	2.6741	2.5614	2.4657	2.3844	2.3157	2.2579	2.2099	2.1707	2.1394	2.1153	2.0978	2.0860	2.0795	2.0775	2.0794	2.0846	2.0926	2.1030	2.1154	2.1296	2.1454	2.1626	2.1814
22	3.1930	3.0070	2.8510	2.7198	2.6088	2.5150	2.4359	2.3696	2.3146	2.2695	2.2334	2.2054	2.1847	2.1704	2.1619	2.1583	2.1590	2.1633	2.1706	2.1805	2.1926	2.2066	2.2223	2.2396	2.2584	2.2787
23	3.2396	3.0551	2.9008	2.7714	2.6625	2.5711	2.4946	2.4311	2.3792	2.3374	2.3048	2.2804	2.2631	2.2522	2.2468	2.2460	2.2492	2.2556	2.2649	2.2765	2.2901	2.3056	2.3227	2.3415	2.3619	2.3840
24	3.2935	3.1107	2.9583	2.8309	2.7245	2.6357	2.5622	2.5020	2.4535	2.4154	2.3866	2.3657	2.3519	2.3442	2.3416	2.3434	2.3487	2.3570	2.3679	2.3810	2.3962	2.4130	2.4317	2.4521	2.4742	2.4981
25	3.3569	3.1757	3.0255	2.9004	2.7967	2.7110	2.6408	2.5842	2.5395	2.5052	2.4800	2.4627	2.4522	2.4474	2.4473	2.4512	2.4583	2.4683	2.4806	2.4951	2.5116	2.5299	2.5502	2.5722	2.5962	2.6220
26	3.4318	3.2524	3.1044	2.9820	2.8812	2.7988	2.7322	2.6794	2.6386	2.6081	2.5866	2.5725	2.5649	2.5625	2.5644	2.5701	2.5787	2.5900	2.6037	2.6194	2.6373	2.6571	2.6790	2.7028	2.7287	2.7566
27	3.5205	3.3428	3.1971	3.0776	2.9800	2.9012	2.8384	2.7895	2.7525	2.7256	2.7073	2.6960	2.6907	2.6902	2.6938	2.7008	2.7106	2.7230	2.7378	2.7549	2.7741	2.7955	2.8191	2.8448	2.8727	2.9028
28	3.6251	3.4491	3.3059	3.1894	3.0952	3.0202	2.9612	2.9160	2.8824	2.8586	2.8430	2.8338	2.8303	2.8312	2.8359	2.8439	2.8546	2.8680	2.8840	2.9023	2.9229	2.9459	2.9713	2.9990	3.0290	3.0613
29	3.7482	3.5739	3.4331	3.3197	3.2290	3.1575	3.1021	3.0602	3.0295	3.0081	2.9943	2.9867	2.9842	2.9860	2.9914	3.0001	3.0116	3.0259	3.0429	3.0625	3.0847	3.1094	3.1366	3.1664	3.1986	3.2331
30	3.8923	3.7195	3.5810	3.4707	3.3833	3.3150	3.2625	3.2232	3.1946	3.1747	3.1621	3.1552	3.1532	3.1553	3.1611	3.1702	3.1824	3.1975	3.2156	3.2364	3.2602	3.2867	3.3159	3.3478	3.3822	3.4190
31	4.0602	3.8888	3.7524	3.6445	3.5599	3.4941	3.4437	3.4059	3.3784	3.3591	3.3467	3.3398	3.3377	3.3398	3.3457	3.3551	3.3677	3.3837	3.4029	3.4252	3.4506	3.4789	3.5101	3.5440	3.5806	3.6197
32	4.2548	4.0844	3.9495	3.8434	3.7603	3.6959	3.6464	3.6090	3.5814	3.5617	3.5487	3.5412	3.5386	3.5403	3.5460	3.5555	3.5687	3.5856	3.6059	3.6296	3.6567	3.6868	3.7200	3.7561	3.7947	3.8360
33	4.4793	4.3088	4.1746	4.0689	3.9859	3.9214	3.8713	3.8331	3.8043	3.7832	3.7689	3.7601	3.7565	3.7575	3.7630	3.7727	3.7864	3.8041	3.8256	3.8507	3.8794	3.9114	3.9465	3.9845	4.0252	4.0685
34	4.7364	4.5646	4.4293	4.3223	4.2379	4.1715	4.1192	4.0786	4.0475	4.0242	4.0078	3.9973	3.9924	3.9926	3.9977	4.0075	4.0217	4.0403	4.0629	4.0895	4.1198	4.1535	4.1904	4.2303	4.2729	4.3179
35	5.0288	4.8535	4.7149	4.6047	4.5168	4.4467	4.3906	4.3464	4.3118	4.2854	4.2664	4.2538	4.2474	4.2467	4.2513	4.2612	4.2758	4.2953	4.3190	4.3469	4.3787	4.4140	4.4526	4.4941	4.5383	4.5849
36	5.3585	5.1772	5.0328	4.9168	4.8232	4.7475	4.6863	4.6370	4.5980	4.5678	4.5457	4.5307	4.5226	4.5208	4.5249	4.5349	4.5499	4.5701	4.5948	4.6239	4.6570	4.6937	4.7337	4.7766	4.8222	4.8700
37	5.7268	5.5367	5.3835	5.2591	5.1576	5.0747	5.0066	4.9513	4.9071	4.8725	4.8470	4.8293	4.8193	4.8163	4.8198	4.8296	4.8450	4.8657	4.8913	4.9213	4.9555	4.9933	5.0345	5.0785	5.1250	5.1739
38	6.1353	5.9327	5.7677	5.6323	5.5208	5.4287	5.3525	5.2903	5.2402	5.2008	5.1715	5.1509	5.1389	5.1345	5.1372	5.1467	5.1621	5.1832	5.2094	5.2401	5.2751	5.3137	5.3556	5.4004	5.4476	5.4969
39	6.5843	6.3654	6.1857	6.0370	5.9132	5.8104	5.7251	5.6551	5.5985	5.5540	5.5205	5.4970	5.4826	5.4767	5.4784	5.4873	5.5025	5.5236	5.5500	5.5811	5.6165	5.6555	5.6978	5.7428	5.7902	5.8395
40	7.0742	6.8356	6.6381	6.4734	6.3357	6.2210	6.1255	6.0470	5.9836	5.9335	5.8958	5.8688	5.8519	5.8441	5.8445	5.8525	5.8671	5.8879	5.9140	5.9451	5.9804	6.0193	6.0615	6.1063	6.1532	6.2020
41	7.6053	7.3430	7.1249	6.9424	6.7893	6.6615	6.5550	6.4675	6.3968	6.3408	6.2983	6.2676	6.2478	6.2378	6.2365	6.2432	6.2567	6.2767	6.3023	6.3326	6.3674	6.4056	6.4471	6.4911	6.5371	-
42	8.1773	7.8881	7.6469	7.4447	7.2749	7.1331	7.0149	6.9180	6.8394	6.7771	6.7295	6.6946	6.6716	6.6588	6.6553	6.6602	6.6723	6.6909	6.7152	6.7443	6.7779	6.8148	6.8550	6.8975	-	-
43	8.7901	8.4709	8.2045	7.9811	7.7936	7.6370	7.5066	7.3995	7.3127	7.2436	7.1904	7.1509	7.1239	7.1080	7.1017	7.1043	7.1141	7.1307	7.1531	7.1804	7.2121	7.2471	7.2852	-	-	-
44	9.4432	9.0917	8.7983	8.5523	8.3461	8.1743	8.0310	7.9132	7.8175	7.7410	7.6817	7.6370	7.6056	7.5857	7.5762	7.5756	7.5826	7.5965	7.6163	7.6410	7.6701	7.7025	-	-	-	-
45	10.1366	9.7504	9.4285	9.1593	8.9337	8.7455	8.5888	8.4598	8.3546	8.2702	8.2040	8.1534	8.1170	8.0926	8.0788	8.0744	8.0778	8.0883	8.1047	8.1260	8.1517	-	-	-	-	-
46	10.8692	10.4473	10.0960	9.8022	9.5564	9.3514	9.1806	9.0397	8.9244	8.8313	8.7576	8.7005	8.6581	8.6283	8.6095	8.6005	8.5995	8.6058	8.6179	8.6351	-	-	-	-	-	-
47	11.6406	11.1818	10.8000	10.4812	10.2145	9.9921	9.8065	9.6531	9.5270	9.4243	9.3425	9.2778	9.2287	9.1927	9.1681	9.1537	9.1474	9.1485	9.1556	-	-	-	-	-	-	-
48	12.4501	11.9536	11.5409	11.1963	10.9081	10.6676	10.4665	10.2997	10.1619	10.0493	9.9582	9.8852	9.8284	9.7853	9.7541	9.7332	9.7207	9.7157	-	-	-	-	-	-	-	-
49	13.2974	12.7628	12.3185	11.9475	11.6372	11.3778	11.1605	10.9797	10.8295	10.7055	10.6043	10.5220	10.4567	10.4056	10.3667	10.3385	10.3189	-	-	-	-	-	-	-	-	-
50	14.1829	13.6097	13.1333	12.7353	12.4020	12.1229	11.8887	11.6928	11.5291	11.3930	11.2807	11.1881	11.1133	11.0532	11.0056	10.9692	-	-	-	-	-	-	-	-	-	-
51	15.1077	14.4954	13.9862	13.5604	13.2036	12.9039	12.6513	12.4393	12.2611	12.1118	11.9873	11.8835	11.7980	11.7277	11.6706	-	-	-	-	-	-	-	-	-	-	-
52	16.0748	15.4218	14.8788	14.4247	14.0427	13.7213	13.4493	13.2200	13.0261	12.8622	12.7245	12.6082	12.5108	12.4295	-	-	-	-	-	-	-	-	-	-	-	-
53	17.0861	16.3922	15.8143	15.3297	14.9213	14.5767	14.2840	14.0358	13.8248	13.6453	13.4929	13.3629	13.2525	-	-	-	-	-	-	-	-	-	-	-	-	-
54	18.1463	17.4094	16.7947	16.2781	15.8418	15.4722	15.1569	14.8884	14.6588	14.4619	14.2936	14.1483	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	19.2601	18.4776	17.8238	17.2732	16.8066	16.4100	16.0703	15.7797	15.5295	15.3139	15.1276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	20.4322	19.6011	18.9054	18.3178	17.8185	17.3925	17.0262	16.7114	16.4389	16.2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	21.6675	20.7842	20.0429	19.4152	18.8802	18.4221	18.0270	17.6853	17.3881	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	22.9703	22.0304	21.2395	20.5681	19.9941	19.5014	19.0741	18.7031	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	24.3447	23.3425	22.4977	21.7787	21.1627	20.6311	20.1688	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	25.7917	24.7224	23.8198	23.0491	22.3860	21.8126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	27.3131	26.1720	25.2054	24.3783	23.6648	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	28.9092	27.6898	26.6545	25.7665	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	30.5785	29.2750	28.1661	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	32.3193	30.9261	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	34.1288	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium Non Smoker 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	4.1611	4.0838	4.0252	3.9820	3.9523	3.9344	3.9272	3.9301	3.9423	3.9635	3.9935	4.0324	4.0803	4.1373	4.2039	4.2802	4.3663	4.4619	4.5667	4.6802	4.8017	4.9306	5.0659	5.2071	5.3535	5.5048
19	4.2204	4.1456	4.0898	4.0503	4.0246	4.0114	4.0095	4.0181	4.0368	4.0652	4.1031	4.1508	4.2083	4.2759	4.3539	4.4422	4.5406	4.6487	4.7659	4.8915	5.0248	5.1649	5.3110	5.4625	5.6190	5.7803
20	4.2788	4.2075	4.1559	4.1209	4.1005	4.0929	4.0972	4.1129	4.1391	4.1759	4.2232	4.2811	4.3498	4.4294	4.5201	4.6214	4.7329	4.8540	4.9839	5.1219	5.2668	5.4181	5.5750	5.7370	5.9040	6.0758
21	4.3392	4.2725	4.2260	4.1967	4.1824	4.1816	4.1934	4.2172	4.2525	4.2992	4.3574	4.4270	4.5083	4.6013	4.7057	4.8208	4.9459	5.0803	5.2231	5.3732	5.5298	5.6923	5.8601	6.0330	6.2110	6.3941
22	4.4051	4.3440	4.3036	4.2809	4.2738	4.2809	4.3014	4.3348	4.3806	4.4388	4.5093	4.5923	4.6876	4.7950	4.9138	5.0432	5.1823	5.3300	5.4855	5.6477	5.8159	5.9897	6.1688	6.3531	6.5426	6.7379
23	4.4796	4.4251	4.3917	4.3766	4.3779	4.3942	4.4249	4.4693	4.5272	4.5984	4.6829	4.7806	4.8910	5.0135	5.1473	5.2911	5.4440	5.6050	5.7730	5.9473	6.1273	6.3127	6.5035	6.6999	6.9020	7.1103
24	4.5660	4.5189	4.4936	4.4874	4.4983	4.5252	4.5676	4.6247	4.6962	4.7821	4.8819	4.9953	5.1216	5.2597	5.4085	5.5667	5.7333	5.9073	6.0877	6.2741	6.4661	6.6638	6.8671	7.0763	7.2920	7.5144
25	4.6678	4.6290	4.6129	4.6167	4.6387	4.6779	4.7335	4.8049	4.8918	4.9936	5.1098	5.2399	5.3823	5.5360	5.6996	5.8720	6.0521	6.2389	6.4318	6.6307	6.8352	7.0456	7.2622	7.4854	7.7156	7.9534
26	4.7880	4.7588	4.7531	4.7684	4.8030	4.8561	4.9267	5.0140	5.1175	5.2364	5.3699	5.5166	5.6753	5.8444	6.0226	6.2088	6.4021	6.6017	6.8075	7.0191	7.2368	7.4610	7.6919	7.9302	8.1762	8.4305
27	4.9302	4.9116	4.9178	4.9462	4.9953	5.0639	5.1511	5.2559	5.3770	5.5136	5.6645	5.8280	6.0025	6.1866	6.3790	6.5788	6.7854	6.9981	7.2169	7.4421	7.6739	7.9128	8.1592	8.4138	8.6769	8.9488
28	5.0978	5.0913	5.1110	5.1542	5.2196	5.3055	5.4106	5.5335	5.6730	5.8276	5.9958	6.1756	6.3655	6.5642	6.7706	6.9839	7.2037	7.4299	7.6626	7.9022	8.1492	8.4040	8.6672	8.9393	9.2208	9.5117
29	5.2946	5.3019	5.3368	5.3967	5.4798	5.5843	5.7083	5.8501	6.0080	6.1805	6.3654	6.5610	6.7659	6.9788	7.1989	7.4258	7.6593	7.8997	8.1472	8.4023	8.6657	8.9377	9.2191	9.5100	9.8109	10.1220
30	5.5248	5.5476	5.5995	5.6777	5.7801	5.9040	6.0474	6.2080	6.3842	6.5738	6.7750	6.9858	7.2050	7.4318	7.6658	7.9066	8.1546	8.4101	8.6735	8.9454	9.2265	9.5172	9.8178	10.1288	10.4504	10.7827
31	5.7927	5.8328	5.9034	6.0014	6.1238	6.2676	6.4301	6.6093	6.8032	7.0092	7.2256	7.4510	7.6843	7.9252	8.1733	8.4289	8.6922	8.9639	9.2444	9.5347	9.8348	10.1453	10.4666	10.7989	11.1424	11.4968
32	6.1032	6.1623	6.2529	6.3714	6.5139	6.6773	6.8587	7.0557	7.2660	7.4876	7.7187	7.9582	8.2057	8.4609	8.7239	8.9951	9.2751	9.5644	9.8636	10.1732	10.4937	10.8254	11.1686	11.5234	11.8896	12.2672
33	6.4611	6.5403	6.6515	6.7905	6.9531	7.1353	7.3343	7.5480	7.7739	8.0102	8.2555	8.5092	8.7711	9.0413	9.3203	9.6084	9.9062	10.2143	10.5336	10.8642	11.2065	11.5607	11.9269	12.3051	12.6951	13.0968
34	6.8708	6.9709	7.1028	7.2618	7.4430	7.6427	7.8583	8.0875	8.3280	8.5785	8.8379	9.1060	9.3832	9.6694	9.9654	10.2717	10.5888	10.9175	11.2581	11.6110	11.9763	12.3541	12.7444	13.1472	13.5618	13.9879
35	7.3370	7.4571	7.6089	7.7864	7.9850	8.2008	8.4317	8.6752	8.9297	9.1941	9.4680	9.7513	10.0444	10.3479	10.6623	10.9883	11.3263	11.6769	12.0403	12.4167	12.8062	13.2089	13.6243	14.0522	14.4920	14.9431
36	7.8624	8.0016	8.1717	8.3660	8.5800	8.8105	9.0553	9.3125	9.5808	9.8594	10.1482	10.4476	10.7580	11.0802	11.4146	11.7617	12.1221	12.4959	12.8834	13.2849	13.6997	14.1280	14.5692	15.0228	15.4883	15.9648
37	8.4499	8.6063	8.7923	9.0013	9.2289	9.4728	9.7308	10.0012	10.2832	10.5765	10.8813	11.1980	11.5273	11.8696	12.2255	12.5954	12.9795	13.3782	13.7911	14.2183	14.6594	15.1141	15.5817	16.0616	16.5530	17.0550
38	9.1013	9.2723	9.4716	9.6934	9.9331	10.1891	10.4595	10.7432	11.0395	11.3485	11.6706	12.0061	12.3557	12.7199	13.0988	13.4931	13.9024	14.3269	14.7663	15.2203	15.6884	16.1701	16.6645	17.1709	17.6883	18.2157
39	9.8179	10.0006	10.2108	10.4428	10.6933	10.9608	11.2437	11.5411	11.8528	12.1788	12.5196	12.8755	13.2471	13.6349	14.0385	14.4582	14.8939	15.3459	15.8121	16.2936	16.7893	17.2984	17.8198	18.3528	18.8960	19.4486
40	10.5997	10.7911	11.0098	11.2506	11.5111	11.7900	12.0858	12.3979	12.7262	13.0707	13.4321	13.8102	14.2055	14.6179	15.0475	15.4940	15.9572	16.4365	16.9314	17.4410	17.9646	18.5012	19.0498	19.6094	20.1780	20.7545
41	11.4470	11.6441	11.8694	12.1181	12.3884	12.6790	12.9887	13.3168	13.6635	14.0283	14.4116	14.8135	15.2338	15.6726	16.1294	16.6038	17.0953	17.6032	18.1267	18.6648	19.2167	19.7810	20.3564	20.9415	21.5348	-
42	12.3592	12.5598	12.7904	13.0466	13.3271	13.6308	13.9557	14.3014	14.6678	15.0546	15.4616	15.8887	16.3357	16.8020	17.2871	17.7903	18.3109	18.8479	19.4005	19.9672	20.5471	21.1385	21.7401	22.3502	-	-
43	13.3358	13.5384	13.7742	14.0384	14.3302	14.6476	14.9893	15.3545	15.7425	16.1529	16.5853	17.0392	17.5140	18.0089	18.5232	19.0559	19.6064	20.1728	20.7542	21.3494	21.9569	22.5749	23.2018	-	-	-
44	14.3768	14.5809	14.8216	15.0947	15.3990	15.7322	16.0926	16.4790	16.8905	17.3262	17.7854	18.2673	18.7710	19.2954	19.8400	20.4028	20.9828	21.5787	22.1890	22.8123	23.4466	24.0903	-	-	-	-
45	15.4810	15.6870	15.9338	16.2175	16.5362	16.8870	17.2680	17.6775	18.1142	18.5767	19.0641	19.5755	20.1092	20.6640	21.2387	21.8316	22.4415	23.0666	23.7054	24.3559	25.0162	-	-	-	-	-
46	16.6485	16.8574	17.1122	17.4084	17.7435	18.1142	18.5178	18.9521	19.4155	19.9068	20.4236	20.9650	21.5293	22.1149	22.7200	23.3432	23.9828	24.6367	25.3030	25.9797	-	-	-	-	-	-
47	17.8792	18.0930	18.3577	18.6689	19.0227	19.4152	19.8438	20.3049	20.7967	21.3172	21.8644	22.4367	23.0321	23.6486	24.2843	24.9376	25.6062	26.2880	26.9808	-	-	-	-	-	-	-
48	19.1732	19.3943	19.6716	20.0006	20.3756	20.7923	21.2469	21.7364	22.2578	22.8089	23.3873	23.9910	24.6176	25.2651	25.9313	26.6139	27.3107	28.0192	-	-	-	-	-	-	-	-
49	20.5321	20.7634	21.0562	21.4048	21.8032	22.2460	22.7288	23.2479	23.8001	24.3826	24.9928	25.6280	26.2860	26.9642	27.6601	28.3712	29.0949	-	-	-	-	-	-	-	-	-
50	21.9573	22.2018	22.5129	22.8839	23.3079	23.7786	24.2910	24.8410	25.4248	26.0393	26.6813	27.3482	28.0371	28.7453	29.4704	30.2089	-	-	-	-	-	-	-	-	-	-
51	23.4526	23.7132	24.0451	24.4409	24.8923	25.3925	25.9358	26.5175	27.1334	27.7799	28.4538	29.1520	29.8717	30.6090	31.3612	-	-	-	-	-	-	-	-	-	-	-
52	25.0229	25.3023	25.6575	26.0800	26.5604	27.0911	27.6660	28.2799	28.9279	29.6063	30.3124	31.0411	31.7896	32.5544	-	-	-	-	-	-	-	-	-	-	-	-
53	26.6746	26.9750	27.3553	27.8059	28.3163	28.8783	29.4852	30.1316	30.8117	31.5218	32.2578	33.0156	33.7916	-	-	-	-	-	-	-	-	-	-	-	-	-
54	28.4154	28.7382	29.1450	29.6245	30.1661	30.7597	31.3982	32.0758	32.7872	33.5275	34.2924	35.0776	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	30.2536	30.6004	31.0345	31.5432	32.1146	32.7389	33.4085	34.1167	34.8578	35.6266	36.4184	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	32.1988	32.5683	33.0292	33.5666	34.1673	34.8213	35.5206	36.2576	37.0264	37.8213	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	34.2576	34.6498	35.1365	35.7009	36.3295	37.0117	37.7383	38.5018	39.2955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	36.4379	36.8512	37.3616	37.9511	38.6056	39.3131	40.0644	40.8512	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	38.7454	39.1772	39.7089	40.3210	40.9980	41.7278	42.5002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	41.1836	41.6313	42.1811	42.8120	43.5079	44.2560	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	43.7549	44.2148	44.7785	45.4241	46.1347	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	46.4595	46.9267	47.5009	48.1568	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	49.2966	49.7663	50.3438	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	52.2598	52.7267	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	55.3449	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium | Non Smoker | 10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	3.1403	3.0020	2.8934	2.8077	2.7404	2.6881	2.6482	2.6191	2.5995	2.5883	2.5850	2.5891	2.6002	2.6183	2.6431	2.6745	2.7126	2.7568	2.8070	2.8628	2.9236	2.9891	3.0587	3.1320	3.2087	3.2882
19	3.1823	3.0445	2.9370	2.8530	2.7877	2.7377	2.7005	2.6745	2.6584	2.6511	2.6522	2.6611	2.6777	2.7016	2.7327	2.7709	2.8158	2.8670	2.9240	2.9865	3.0537	3.1254	3.2010	3.2800	3.3621	3.4472
20	3.2234	3.0869	2.9813	2.8995	2.8368	2.7898	2.7560	2.7338	2.7218	2.7193	2.7256	2.7402	2.7630	2.7937	2.8318	2.8773	2.9294	2.9877	3.0518	3.1210	3.1948	3.2727	3.3541	3.4389	3.5267	3.6175
21	3.2656	3.1312	3.0280	2.9491	2.8897	2.8463	2.8166	2.7988	2.7919	2.7949	2.8073	2.8285	2.8584	2.8965	2.9423	2.9953	3.0550	3.1206	3.1918	3.2677	3.3479	3.4319	3.5193	3.6100	3.7038	3.8007
22	3.3114	3.1795	3.0795	3.0040	2.9484	2.9093	2.8844	2.8720	2.8709	2.8803	2.8996	2.9284	2.9661	3.0121	3.0659	3.1268	3.1941	3.2671	3.3452	3.4278	3.5143	3.6045	3.6980	3.7949	3.8950	3.9986
23	3.3631	3.2342	3.1376	3.0663	3.0152	2.9811	2.9617	2.9555	2.9611	2.9779	3.0050	3.0420	3.0880	3.1423	3.2044	3.2732	3.3480	3.4282	3.5132	3.6024	3.6953	3.7918	3.8918	3.9951	4.1021	4.2128
24	3.4227	3.2973	3.2048	3.1381	3.0922	3.0639	3.0510	3.0517	3.0651	3.0900	3.1257	3.1713	3.2261	3.2890	3.3591	3.4357	3.5180	3.6053	3.6971	3.7929	3.8924	3.9954	4.1021	4.2125	4.3268	4.4453
25	3.4929	3.3716	3.2836	3.2220	3.1820	3.1604	3.1547	3.1634	3.1853	3.2191	3.2638	3.3185	3.3820	3.4533	3.5316	3.6158	3.7054	3.7997	3.8983	4.0007	4.1069	4.2169	4.3308	4.4488	4.5710	4.6978
26	3.5759	3.4589	3.3761	3.3205	3.2872	3.2730	3.2755	3.2931	3.3240	3.3672	3.4213	3.4850	3.5572	3.6368	3.7229	3.8147	3.9114	4.0126	4.1179	4.2272	4.3406	4.4579	4.5796	4.7057	4.8365	4.9723
27	3.6741	3.5619	3.4849	3.4360	3.4103	3.4044	3.4159	3.4429	3.4835	3.5363	3.5997	3.6724	3.7530	3.8406	3.9343	4.0332	4.1370	4.2451	4.3575	4.4740	4.5948	4.7201	4.8502	4.9851	5.1252	5.2706
28	3.7900	3.6832	3.6127	3.5713	3.5540	3.5572	3.5784	3.6152	3.6656	3.7279	3.8004	3.8817	3.9704	4.0656	4.1666	4.2726	4.3834	4.4987	4.6184	4.7426	4.8715	5.0053	5.1444	5.2888	5.4388	5.5945
29	3.9263	3.8254	3.7622	3.7290	3.7209	3.7339	3.7650	3.8117	3.8718	3.9433	4.0245	4.1139	4.2102	4.3128	4.4210	4.5341	4.6520	4.7746	4.9021	5.0345	5.1722	5.3153	5.4641	5.6186	5.7791	5.9456
30	4.0858	3.9915	3.9363	3.9121	3.9136	3.9366	3.9777	4.0341	4.1035	4.1836	4.2729	4.3699	4.4736	4.5833	4.6984	4.8187	4.9441	5.0746	5.2104	5.3517	5.4988	5.6518	5.8108	5.9761	6.1477	6.3256
31	4.2717	4.1847	4.1380	4.1232	4.1345	4.1673	4.2181	4.2837	4.3616	4.4497	4.5466	4.6506	4.7613	4.8779	5.0002	5.1280	5.2613	5.4002	5.5450	5.6958	5.8529	6.0164	6.1864	6.3631	6.5464	6.7361
32	4.4874	4.4080	4.3700	4.3646	4.3854	4.4277	4.4873	4.5613	4.6470	4.7424	4.8461	4.9569	5.0745	5.1981	5.3278	5.4634	5.6051	5.7531	5.9075	6.0685	6.2363	6.4110	6.5927	6.7813	6.9767	7.1787
33	4.7362	4.6644	4.6349	4.6384	4.6680	4.7189	4.7864	4.8678	4.9603	5.0623	5.1724	5.2898	5.4142	5.5451	5.6825	5.8266	5.9773	6.1350	6.2997	6.4716	6.6510	6.8375	7.0313	7.2323	7.4402	7.6550
34	5.0212	4.9567	4.9349	4.9464	4.9838	5.0417	5.1160	5.2037	5.3023	5.4102	5.5264	5.6504	5.7817	5.9203	6.0660	6.2191	6.3797	6.5479	6.7237	6.9072	7.0985	7.2975	7.5039	7.7177	7.9387	8.1664
35	5.3450	5.2865	5.2714	5.2893	5.3329	5.3966	5.4765	5.5694	5.6734	5.7869	5.9093	6.0400	6.1787	6.3255	6.4802	6.6432	6.8143	6.9936	7.1812	7.3770	7.5808	7.7927	8.0122	8.2392	8.4734	8.7142
36	5.7099	5.6557	5.6453	5.6679	5.7161	5.7842	5.8685	5.9660	6.0749	6.1939	6.3225	6.4602	6.6071	6.7627	6.9273	7.1007	7.2830	7.4742	7.6741	7.8827	8.0997	8.3248	8.5578	8.7983	9.0457	9.2997
37	6.1175	6.0653	6.0575	6.0828	6.1339	6.2051	6.2928	6.3942	6.5078	6.6324	6.7678	6.9133	7.0687	7.2339	7.4089	7.5936	7.7879	7.9915	8.2044	8.4262	8.6567	8.8955	9.1421	9.3961	9.6571	9.9244
38	6.5693	6.5162	6.5085	6.5345	6.5868	6.6600	6.7505	6.8557	6.9741	7.1047	7.2472	7.4009	7.5657	7.7413	7.9275	8.1241	8.3309	8.5476	8.7739	9.0094	9.2537	9.5062	9.7668	10.0344	10.3087	10.5890
39	7.0661	7.0092	6.9991	7.0239	7.0760	7.1503	7.2430	7.3519	7.4754	7.6125	7.7627	7.9255	8.1003	8.2870	8.4850	8.6942	8.9141	9.1443	9.3843	9.6339	9.8922	10.1588	10.4330	10.7142	11.0016	11.2945
40	7.6080	7.5444	7.5294	7.5513	7.6022	7.6770	7.7719	7.8848	8.0137	8.1579	8.3167	8.4891	8.6748	8.8731	9.0837	9.3059	9.5393	9.7835	10.0376	10.3012	10.5736	10.8540	11.1419	11.4364	11.7366	12.0416
41	8.1953	8.1219	8.1000	8.1177	8.1666	8.2418	8.3391	8.4563	8.5913	8.7433	8.9113	9.0941	9.2912	9.5018	9.7255	9.9613	10.2086	10.4667	10.7350	11.0127	11.2991	11.5933	11.8945	12.2018	12.5143	-
42	8.8276	8.7420	8.7116	8.7241	8.7708	8.8463	8.9464	9.0685	9.2103	9.3708	9.5485	9.7426	9.9517	10.1752	10.4121	10.6617	10.9230	11.1954	11.4778	11.7695	12.0697	12.3773	12.6915	13.0111	-	-
43	9.5047	9.4050	9.3649	9.3718	9.4162	9.4924	9.5957	9.7233	9.8728	10.0424	10.2307	10.4362	10.6578	10.8944	11.1450	11.4086	11.6841	11.9705	12.2670	12.5726	12.8861	13.2067	13.5331	-	-	-
44	10.2267	10.1113	10.0610	10.0620	10.1045	10.1818	10.2891	10.4228	10.5803	10.7596	10.9589	11.1765	11.4109	11.6610	11.9254	12.2029	12.4925	12.7929	13.1032	13.4221	13.7485	14.0813	-	-	-	-
45	10.9929	10.8610	10.8002	10.7956	10.8365	10.9156	11.0275	11.1680	11.3342	11.5238	11.7346	11.9645	12.2121	12.4757	12.7539	13.0453	13.3487	13.6628	13.9864	14.3181	14.6569	-	-	-	-	-
46	11.8029	11.6543	11.5832	11.5735	11.6135	11.6951	11.8122	11.9601	12.1356	12.3360	12.5585	12.8010	13.0618	13.3389	13.6308	13.9359	14.2528	14.5803	14.9166	15.2604	-	-	-	-	-	-
47	12.6565	12.4913	12.4105	12.3964	12.4362	12.5209	12.6439	12.7998	12.9851	13.1964	13.4310	13.6862	13.9601	14.2506	14.5559	14.8746	15.2046	15.5444	15.8926	-	-	-	-	-	-	-
48	13.5532	13.3720	13.2822	13.2645	13.3050	13.3935	13.5230	13.6873	13.8827	14.1053	14.3519	14.6199	14.9070	15.2107	15.5291	15.8604	16.2026	16.5542	-	-	-	-	-	-	-	-
49	14.4929	14.2966	14.1989	14.1783	14.2202	14.3132	14.4497	14.6228	14.8285	15.0628	15.3216	15.6021	15.9017	16.2182	16.5490	16.8924	17.2461	-	-	-	-	-	-	-	-	-
50	15.4765	15.2661	15.1613	15.1387	15.1831	15.2811	15.4249	15.6072	15.8234	16.0688	16.3394	16.6321	16.9441	17.2726	17.6152	17.9696	-	-	-	-	-	-	-	-	-	-
51	16.5064	16.2827	16.1716	16.1478	16.1943	16.2978	16.4489	16.6404	16.8670	17.1234	17.4056	17.7101	18.0337	18.3735	18.7268	-	-	-	-	-	-	-	-	-	-	-
52	17.5840	17.3479	17.2312	17.2066	17.2558	17.3648	17.5234	17.7240	17.9605	18.2276	18.5208	18.8362	19.1705	19.5206	-	-	-	-	-	-	-	-	-	-	-	-
53	18.7135	18.4654	18.3434	18.3180	18.3699	18.4844	18.6500	18.8592	19.1052	19.3823	19.6856	20.0111	20.3549	-	-	-	-	-	-	-	-	-	-	-	-	-
54	19.8997	19.6396	19.5119	19.4857	19.5398	19.6590	19.8311	20.0482	20.3029	20.5890	20.9012	21.2354	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	21.1478	20.8751	20.7410	20.7131	20.7687	20.8917	21.0693	21.2933	21.5555	21.8491	22.1689	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	22.4631	22.1767	22.0349	22.0041	22.0598	22.1852	22.3673	22.5966	22.8646	23.1646	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	23.8512	23.5492	23.3979	23.3622	23.4170	23.5432	23.7279	23.9609	24.2328	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	25.3179	24.9977	24.8344	24.7916	24.8424	24.9671	25.1524	25.3867	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	26.8654	26.5238	26.3461	26.2935	26.3381	26.4590	26.6423	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	28.4970	28.1305	27.9352	27.8697	27.9051	28.0195	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	30.2143	29.8188	29.6023	29.5207	29.5435	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	32.0172	31.5883	31.3467	31.2455	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	33.9041	33.4377	33.1667	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	35.8725	35.3644	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	37.9201	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium

Non Smoker

15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.3321	2.2681	2.2180	2.1794	2.1507	2.1308	2.1186	2.1136	2.1152	2.1232	2.1373	2.1571	2.1823	2.2126	2.2475	2.2866	2.3294	2.3755	2.4246	2.4765	2.5308
19	2.3730	2.3107	2.2627	2.2265	2.2006	2.1837	2.1750	2.1739	2.1798	2.1924	2.2113	2.2361	2.2663	2.3015	2.3412	2.3848	2.4320	2.4823	2.5355	2.5913	2.6496
20	2.4159	2.3559	2.3104	2.2772	2.2546	2.2414	2.2369	2.2403	2.2511	2.2688	2.2929	2.3229	2.3583	2.3985	2.4430	2.4912	2.5427	2.5972	2.6546	2.7144	2.7767
21	2.4623	2.4051	2.3627	2.3330	2.3144	2.3057	2.3059	2.3144	2.3306	2.3538	2.3834	2.4189	2.4595	2.5047	2.5539	2.6065	2.6624	2.7212	2.7827	2.8468	2.9134
22	2.5141	2.4601	2.4215	2.3960	2.3819	2.3782	2.3838	2.3980	2.4199	2.4489	2.4842	2.5251	2.5709	2.6209	2.6747	2.7318	2.7921	2.8552	2.9211	2.9896	3.0609
23	2.5729	2.5228	2.4885	2.4678	2.4590	2.4609	2.4724	2.4926	2.5205	2.5554	2.5963	2.6425	2.6933	2.7481	2.8065	2.8681	2.9329	3.0005	3.0709	3.1442	3.2204
24	2.6409	2.5952	2.5658	2.5506	2.5476	2.5556	2.5733	2.5997	2.6337	2.6743	2.7207	2.7721	2.8278	2.8873	2.9502	3.0164	3.0857	3.1580	3.2333	3.3117	3.3934
25	2.7199	2.6793	2.6555	2.6462	2.6495	2.6639	2.6881	2.7207	2.7606	2.8068	2.8585	2.9149	2.9753	3.0394	3.1069	3.1778	3.2518	3.3291	3.4096	3.4936	3.5811
26	2.8122	2.7771	2.7595	2.7566	2.7664	2.7874	2.8178	2.8565	2.9021	2.9537	3.0104	3.0715	3.1366	3.2053	3.2776	3.3533	3.4324	3.5151	3.6013	3.6912	3.7850
27	2.9198	2.8908	2.8796	2.8833	2.8998	2.9271	2.9638	3.0082	3.0592	3.1158	3.1772	3.2430	3.3127	3.3862	3.4634	3.5443	3.6288	3.7172	3.8096	3.9059	4.0065
28	3.0449	3.0223	3.0176	3.0280	3.0509	3.0843	3.1266	3.1764	3.2323	3.2937	3.3598	3.4301	3.5046	3.5830	3.6654	3.7518	3.8422	3.9368	4.0358	4.1390	4.2467
29	3.1892	3.1731	3.1749	3.1916	3.2205	3.2596	3.3071	3.3618	3.4224	3.4883	3.5589	3.6339	3.7133	3.7970	3.8849	3.9773	4.0740	4.1753	4.2812	4.3918	4.5070
30	3.3547	3.3448	3.3527	3.3752	3.4095	3.4537	3.5059	3.5650	3.6301	3.7004	3.7755	3.8554	3.9400	4.0293	4.1232	4.2219	4.3255	4.4339	4.5473	4.6656	4.7888
31	3.5429	3.5386	3.5519	3.5795	3.6186	3.6672	3.7237	3.7869	3.8561	3.9308	4.0108	4.0958	4.1860	4.2813	4.3817	4.4872	4.5981	4.7141	4.8353	4.9617	5.0932
32	3.7551	3.7555	3.7734	3.8052	3.8483	3.9007	3.9611	4.0283	4.1018	4.1810	4.2659	4.3565	4.4527	4.5544	4.6617	4.7746	4.8931	5.0171	5.1466	5.2814	5.4214
33	3.9922	3.9964	4.0178	4.0530	4.0994	4.1553	4.2192	4.2903	4.3680	4.4520	4.5423	4.6388	4.7414	4.8501	4.9647	5.0854	5.2120	5.3444	5.4824	5.6259	5.7747
34	4.2553	4.2620	4.2859	4.3236	4.3727	4.4315	4.4988	4.5738	4.6561	4.7452	4.8413	4.9441	5.0536	5.1697	5.2922	5.4210	5.5560	5.6971	5.8440	5.9964	6.1540
35	4.5447	4.5526	4.5780	4.6175	4.6689	4.7305	4.8012	4.8803	4.9674	5.0621	5.1644	5.2740	5.3909	5.5147	5.6454	5.7828	5.9266	6.0765	6.2324	6.3938	6.5604
36	4.8611	4.8689	4.8949	4.9357	4.9891	5.0534	5.1277	5.2112	5.3035	5.4041	5.5131	5.6300	5.7546	5.8867	6.0259	6.1721	6.3248	6.4838	6.6488	6.8193	6.9949
37	5.2049	5.2117	5.2375	5.2792	5.3344	5.4016	5.4797	5.5680	5.6659	5.7729	5.8889	6.0136	6.1463	6.2869	6.4349	6.5900	6.7519	6.9201	7.0942	7.2737	7.4582
38	5.5769	5.5818	5.6070	5.6493	5.7064	5.7767	5.8590	5.9524	6.0562	6.1702	6.2937	6.4263	6.5674	6.7167	6.8738	7.0381	7.2091	7.3865	7.5697	7.7582	7.9514
39	5.9781	5.9804	6.0046	6.0475	6.1067	6.1803	6.2671	6.3661	6.4764	6.5975	6.7288	6.8696	7.0194	7.1776	7.3438	7.5172	7.6975	7.8839	8.0761	8.2732	8.4748
40	6.4095	6.4086	6.4318	6.4755	6.5370	6.6143	6.7059	6.8108	6.9278	7.0563	7.1956	7.3449	7.5035	7.6708	7.8460	8.0286	8.2179	8.4133	8.6141	8.8196	9.0291
41	6.8724	6.8683	6.8904	6.9349	6.9989	7.0802	7.1770	7.2880	7.4120	7.5482	7.6957	7.8535	8.0210	8.1972	8.3814	8.5729	8.7711	8.9751	9.1842	9.3976	-
42	7.3679	7.3604	7.3816	7.4272	7.4940	7.5795	7.6817	7.7991	7.9303	8.0743	8.2301	8.3965	8.5727	8.7577	8.9508	9.1510	9.3577	9.5700	9.7869	-	-
43	7.8975	7.8866	7.9070	7.9539	8.0237	8.1137	8.2215	8.3454	8.4839	8.6357	8.7997	8.9746	9.1594	9.3530	9.5546	9.7634	9.9781	10.1980	-	-	-
44	8.4623	8.4481	8.4678	8.5162	8.5892	8.6838	8.7973	8.9277	9.0735	9.2332	9.4052	9.5884	9.7816	9.9836	10.1934	10.4099	10.6321	-	-	-	-
45	9.0634	9.0459	9.0651	9.1151	9.1914	9.2906	9.4099	9.5468	9.6999	9.8672	10.0471	10.2383	10.4395	10.6493	10.8667	11.0904	-	-	-	-	-
46	9.7015	9.6807	9.6995	9.7511	9.8309	9.9348	10.0597	10.2031	10.3631	10.5377	10.7252	10.9240	11.1326	11.3497	11.5740	-	-	-	-	-	-
47	10.3770	10.3532	10.3715	10.4249	10.5078	10.6162	10.7466	10.8962	11.0629	11.2445	11.4391	11.6449	11.8605	12.0842	-	-	-	-	-	-	-
48	11.0899	11.0630	11.0809	11.1359	11.2220	11.3347	11.4703	11.6258	11.7988	11.9870	12.1881	12.4005	12.6222	-	-	-	-	-	-	-	-
49	11.8404	11.8104	11.8277	11.8842	11.9733	12.0901	12.2305	12.3915	12.5704	12.7645	12.9716	13.1896	-	-	-	-	-	-	-	-	-
50	12.6288	12.5956	12.6122	12.6698	12.7616	12.8821	13.0269	13.1929	13.3770	13.5764	13.7886	-	-	-	-	-	-	-	-	-	-
51	13.4557	13.4191	13.4347	13.4932	13.5871	13.7107	13.8594	14.0298	14.2184	14.4222	-	-	-	-	-	-	-	-	-	-	-
52	14.3224	14.2819	14.2961	14.3547	14.4502	14.5763	14.7282	14.9021	15.0945	-	-	-	-	-	-	-	-	-	-	-	-
53	15.2305	15.1854	15.1973	15.2555	15.3521	15.4799	15.6340	15.8105	-	-	-	-	-	-	-	-	-	-	-	-	-
54	16.1826	16.1319	16.1407	16.1975	16.2936	16.4219	16.5773	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	17.1805	17.1230	17.1275	17.1817	17.2763	17.4039	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	18.2270	18.1613	18.1599	18.2099	18.3015	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	19.3247	19.2489	19.2398	19.2839	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	20.4756	20.3875	20.3687	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	21.6811	21.5783	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	22.9422	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium

Non Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	12.7471	12.8033	12.8775	12.9699	13.0809	13.2113	13.3613	13.5318	13.7232	13.9369	14.1744	14.4373	14.7281	15.0483	15.4002	15.7855	16.2052	16.6592	17.1473	17.6673	18.2174	18.7949	19.3970	20.0217	20.6666	21.3303
19	12.9384	13.0068	13.0952	13.2039	13.3332	13.4837	13.6562	13.8510	14.0694	14.3129	14.5833	14.8831	15.2138	15.5776	15.9764	16.4112	16.8818	17.3881	17.9276	18.4983	19.0973	19.7219	20.3699	21.0386	21.7269	22.4339
20	13.1281	13.2125	13.3190	13.4475	13.5989	13.7735	13.9721	14.1957	14.4458	14.7247	15.0339	15.3758	15.7526	16.1659	16.6168	17.1055	17.6307	18.1908	18.7833	19.4052	20.0537	20.7260	21.4199	22.1338	22.8670	23.6194
21	13.3264	13.4306	13.5589	13.7110	13.8881	14.0908	14.3201	14.5774	14.8652	15.1849	15.5388	15.9293	16.3581	16.8262	17.3338	17.8795	18.4614	19.0769	19.7228	20.3965	21.0945	21.8147	22.5556	23.3162	24.0966	24.8974
22	13.5446	13.6721	13.8256	14.0053	14.2123	14.4477	14.7130	15.0100	15.3407	15.7076	16.1127	16.5580	17.0445	17.5719	18.1391	18.7441	19.3839	20.0555	20.7552	21.4803	22.2281	22.9972	23.7865	24.5962	25.4267	26.2801
23	13.7926	13.9473	14.1300	14.3414	14.5830	14.8566	15.1634	15.5059	15.8864	16.3071	16.7697	17.2756	17.8241	18.4141	19.0434	19.7087	20.4071	21.1344	21.8877	22.6645	23.4631	24.2824	25.1225	25.9847	26.8694	27.7788
24	14.0814	14.2671	14.4831	14.7314	15.0131	15.3303	15.6851	16.0799	16.5169	16.9977	17.5242	18.0949	18.7089	19.3636	20.0558	20.7822	21.5384	22.3215	23.1285	23.9578	24.8084	25.6807	26.5750	27.4928	28.4359	29.4063
25	14.4221	14.6429	14.8977	15.1878	15.5156	15.8832	16.2929	16.7469	17.2474	17.7948	18.3889	19.0280	19.7095	20.4302	21.1856	21.9720	22.7860	23.6246	24.4860	25.3691	26.2746	27.2025	28.1547	29.1329	30.1393	31.1757
26	14.8254	15.0866	15.3850	15.7235	16.1041	16.5292	17.0008	17.5216	18.0914	18.7099	19.3753	20.0847	20.8350	21.6210	22.4390	23.2852	24.1567	25.0513	25.9688	26.9084	27.8713	28.8590	29.8736	30.9172	31.9919	33.1002
27	15.3022	15.6092	15.9581	16.3520	16.7927	17.2832	17.8245	18.4175	19.0615	19.7544	20.4935	21.2742	22.0921	22.9429	23.8228	24.7284	25.6581	26.6104	27.5857	28.5848	29.6095	30.6617	31.7438	32.8580	34.0073	35.1922
28	15.8641	16.2236	16.6305	17.0875	17.5966	18.1595	18.7767	19.4471	20.1686	20.9383	21.7510	22.6022	23.4872	24.4020	25.3429	26.3088	27.2976	28.3098	29.3464	30.4093	31.5005	32.6224	33.7783	34.9691	36.1973	37.4644
29	16.5238	16.9434	17.4166	17.9448	18.5298	19.1719	19.8698	20.6216	21.4226	22.2686	23.1544	24.0749	25.0258	26.0041	27.0069	28.0334	29.0839	30.1593	31.2615	32.3930	33.5568	34.7545	35.9888	37.2617	38.5749	39.9294
30	17.2955	17.7841	18.3314	18.9390	19.6066	20.3334	21.1157	21.9497	22.8303	23.7518	24.7091	25.6979	26.7141	27.7555	28.8210	29.9109	31.0264	32.1693	33.3429	34.5488	35.7902	37.0694	38.3885	39.7492	41.1527	42.5996
31	18.1939	18.7603	19.3905	20.0842	20.8404	21.6546	22.5226	23.4390	24.3977	25.3929	26.4208	27.4763	28.5576	29.6634	30.7939	31.9506	33.1360	34.3521	35.6020	36.8883	38.2138	39.5805	40.9902	42.4442	43.9431	45.4871
32	19.2354	19.8882	20.6090	21.3946	22.2416	23.1447	24.0980	25.0950	26.1301	27.1977	28.2939	29.4161	30.5634	31.7358	32.9349	34.1638	35.4240	36.7190	38.0516	39.4247	40.8405	42.3007	43.8066	45.3590	46.9591	48.6050
33	20.4368	21.1837	21.9996	22.8801	23.8192	24.8106	25.8474	26.9229	28.0318	29.1697	30.3342	31.5240	32.7395	33.9830	35.2557	36.5613	37.9026	39.2829	40.7050	42.1711	43.6833	45.2427	46.8511	48.5073	50.2116	51.9631
34	21.8135	22.6598	23.5742	24.5501	25.5802	26.6579	27.7750	28.9263	30.1072	31.3149	32.5483	33.8086	35.0964	36.4148	37.7668	39.1558	40.5849	42.0573	43.5752	45.1407	46.7560	48.4206	50.1353	51.8996	53.7126	55.5729
35	23.3801	24.3285	25.3415	26.4120	27.5306	28.6904	29.8851	31.1098	32.3617	33.6404	34.9455	36.2791	37.6440	39.0436	40.4813	41.9606	43.4845	45.0555	46.6767	48.3480	50.0710	51.8457	53.6717	55.5481	57.4733	59.4448
36	25.1485	26.1994	27.3096	28.4702	29.6733	30.9121	32.1815	33.4791	34.8029	36.1540	37.5343	38.9468	40.3949	41.8825	43.4129	44.9896	46.6159	48.2928	50.0222	51.8050	53.6414	55.5308	57.4723	59.4641	61.5037	63.5886
37	27.1286	28.2788	29.4817	30.7284	32.0119	33.3264	34.6701	36.0401	37.4379	38.8656	40.3264	41.8240	43.3623	44.9450	46.5763	48.2579	49.9924	51.7813	53.6255	55.5251	57.4796	59.4878	61.5480	63.6575	65.8148	68.0149
38	29.3268	30.5714	31.8617	33.1898	34.5508	35.9400	37.3566	38.8016	40.2772	41.7869	43.3346	44.9244	46.5611	48.2470	49.9854	51.7788	53.6286	55.5356	57.4999	59.5211	61.5978	63.7281	65.9104	68.1402	70.4148	72.7296
39	31.7467	33.0796	34.4530	35.8586	37.2938	38.7570	40.2493	41.7731	43.3321	44.9304	46.5732	48.2634	50.0052	51.8016	53.6550	55.5669	57.5382	59.5688	61.6581	63.8049	66.0081	68.2633	70.5682	72.9193	75.3116	77.7402
40	34.3905	35.8063	37.2564	38.7368	40.2463	41.7857	43.3576	44.9659	46.6150	48.3108	50.0556	51.8541	53.7094	55.6238	57.5991	59.6358	61.7341	63.8931	66.1127	68.3889	70.7195	73.1013	75.5306	78.0024	80.5113	83.0515
41	37.2577	38.7503	40.2748	41.8294	43.4151	45.0346	46.6919	48.3931	50.1409	51.9407	53.7964	55.7113	57.6877	59.7273	61.8308	63.9980	66.2294	68.5217	70.8732	73.2808	75.7413	78.2507	80.8038	83.3950	86.0181	-
42	40.3465	41.9126	43.5105	45.1411	46.8071	48.5143	50.2651	52.0656	53.9204	55.8338	57.8088	59.8480	61.9529	64.1242	66.3629	68.6663	71.0335	73.4620	75.9484	78.4894	81.0807	83.7169	86.3923	89.1002	-	-
43	43.6551	45.2936	46.9668	48.6793	50.4328	52.2334	54.0862	55.9959	57.9669	60.0025	62.1051	64.2761	66.5176	68.8272	71.2047	73.6483	76.1554	78.7223	81.3455	84.0206	86.7418	89.5032	92.2978	-	-	-
44	47.1808	48.8954	50.6495	52.4485	54.2976	56.2018	58.1661	60.1948	62.2911	64.4575	66.6969	69.0075	71.3900	73.8430	76.3646	78.9519	81.6010	84.3082	87.0689	89.8770	92.7262	95.6095	-	-	-	-
45	50.9245	52.7180	54.5601	56.4559	58.4104	60.4286	62.5147	64.6718	66.9039	69.2102	71.5919	74.0484	76.5783	79.1794	81.8486	84.5817	87.3748	90.2229	93.1198	96.0605	99.0351	-	-	-	-	-
46	54.8821	56.7642	58.7043	60.7076	62.7787	64.9217	67.1413	69.4373	71.8122	74.2659	76.7977	79.4060	82.0882	84.8410	87.6600	90.5408	93.4784	96.4678	99.4995	102.5671	-	-	-	-	-	-
47	59.0553	61.0369	63.0869	65.2097	67.4107	69.6905	72.0519	74.4961	77.0230	79.6315	82.3197	85.0847	87.9230	90.8299	93.8006	96.8315	99.9130	103.0391	106.2019	-	-	-	-	-	-	-
48	63.4462	65.5405	67.7153	69.9713	72.3122	74.7396	77.2541	79.8554	82.5421	85.3119	88.1618	91.0877	94.0845	97.1491	100.2731	103.4503	106.6732	109.9335	-	-	-	-	-	-	-	-
49	68.0626	70.2850	72.5963	74.9984	77.4923	80.0783	82.7555	85.5222	88.3757	91.3125	94.3283	97.4194	100.5777	103.7984	107.0738	110.3961	113.7565	-	-	-	-	-	-	-	-	-
50	72.9140	75.2796	77.7428	80.3039	82.9627	85.7175	88.5661	91.5054	94.5316	97.6417	100.8268	104.0827	107.4029	110.7793	114.2038	117.6672	-	-	-	-	-	-	-	-	-	-
51	78.0176	80.5417	83.1706	85.9033	88.7375	91.6702	94.6977	97.8177	101.0219	104.3052	107.6616	111.0842	114.5647	118.0942	121.6634	-	-	-	-	-	-	-	-	-	-	-
52	83.3958	86.0928	88.9005	91.8158	94.8347	97.9550	101.1685	104.4709	107.8552	111.3151	114.8433	118.4307	122.0684	125.7463	-	-	-	-	-	-	-	-	-	-	-	-
53	89.0754	91.9588	94.9565	98.0636	101.2780	104.5891	107.9925	111.4808	115.0471	118.6839	122.3813	126.1301	129.9197	-	-	-	-	-	-	-	-	-	-	-	-	-
54	95.0885	98.1693	101.3691	104.6769	108.0879	111.5951	115.1901	118.8658	122.6139	126.4243	130.2870	134.1911	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	101.4715	104.7597	108.1642	111.6770	115.2901	118.9944	122.7818	126.6438	130.5697	134.5489	138.5700	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	108.2542	111.7555	115.3711	119.0915	122.9068	126.8081	130.7861	134.8296	138.9274	143.0676	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	115.4712	119.1889	123.0170	126.9441	130.9604	135.0559	139.2183	143.4363	147.7000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	123.1502	127.0846	131.1230	135.2545	139.4679	143.7501	148.0918	152.4755	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	131.3140	135.4614	139.7066	144.0371	148.4389	152.9029	157.4087	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	139.9773	144.3329	148.7783	153.3023	157.8837	162.5108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	149.1491	153.7096	158.3458	163.0451	167.7920	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	158.8375	163.5837	168.3971	173.2605	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	169.0273	173.9486	178.9238	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	179.7091	184.7892	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	190.8642	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover | Smoker | Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.9478	0.9499	0.9531	0.9574	0.9629	0.9695	0.9774	0.9867	0.9973	1.0094	1.0231	1.0384	1.0555	1.0744	1.0953	1.1182	1.1432	1.1701	1.1992	1.2300	1.2625	1.2965	1.3318	1.3682	1.4057	1.4440
19	0.9631	0.9658	0.9697	0.9748	0.9812	0.9890	0.9982	1.0089	1.0212	1.0351	1.0508	1.0683	1.0879	1.1095	1.1332	1.1592	1.1873	1.2175	1.2496	1.2835	1.3190	1.3558	1.3939	1.4329	1.4730	1.5138
20	0.9772	0.9807	0.9855	0.9918	0.9995	1.0087	1.0195	1.0320	1.0462	1.0624	1.0805	1.1007	1.1232	1.1479	1.1749	1.2042	1.2357	1.2692	1.3046	1.3417	1.3802	1.4199	1.4607	1.5025	1.5452	1.5888
21	0.9910	0.9955	1.0016	1.0092	1.0185	1.0295	1.0422	1.0569	1.0736	1.0923	1.1133	1.1367	1.1625	1.1906	1.2213	1.2542	1.2892	1.3262	1.3649	1.4052	1.4467	1.4894	1.5331	1.5778	1.6233	1.6697
22	1.0052	1.0111	1.0187	1.0281	1.0393	1.0524	1.0675	1.0848	1.1043	1.1261	1.1505	1.1774	1.2068	1.2389	1.2733	1.3099	1.3487	1.3892	1.4313	1.4748	1.5194	1.5651	1.6118	1.6594	1.7079	1.7574
23	1.0210	1.0285	1.0379	1.0493	1.0628	1.0785	1.0964	1.1167	1.1395	1.1649	1.1930	1.2239	1.2574	1.2934	1.3318	1.3724	1.4148	1.4589	1.5044	1.5511	1.5989	1.6478	1.6975	1.7483	1.8000	1.8529
24	1.0391	1.0486	1.0603	1.0741	1.0903	1.1089	1.1301	1.1539	1.1804	1.2098	1.2422	1.2773	1.3150	1.3552	1.3978	1.4422	1.4884	1.5360	1.5849	1.6350	1.6861	1.7381	1.7912	1.8453	1.9006	1.9571
25	1.0607	1.0726	1.0868	1.1035	1.1228	1.1449	1.1697	1.1975	1.2283	1.2621	1.2989	1.3385	1.3807	1.4252	1.4718	1.5202	1.5701	1.6213	1.6737	1.7271	1.7816	1.8371	1.8937	1.9516	2.0107	2.0712
26	1.0867	1.1013	1.1185	1.1385	1.1614	1.1874	1.2164	1.2487	1.2841	1.3227	1.3642	1.4084	1.4551	1.5040	1.5546	1.6069	1.6605	1.7153	1.7713	1.8283	1.8864	1.9456	2.0062	2.0681	2.1314	2.1962
27	1.1180	1.1358	1.1565	1.1803	1.2073	1.2377	1.2715	1.3085	1.3490	1.3925	1.4389	1.4878	1.5390	1.5921	1.6469	1.7030	1.7604	1.8189	1.8786	1.9394	2.0014	2.0647	2.1295	2.1958	2.2636	2.3331
28	1.1557	1.1770	1.2017	1.2299	1.2616	1.2969	1.3357	1.3781	1.4237	1.4723	1.5236	1.5773	1.6329	1.6903	1.7490	1.8091	1.8703	1.9328	1.9964	2.0613	2.1276	2.1954	2.2647	2.3358	2.4085	2.4829
29	1.2006	1.2261	1.2554	1.2884	1.3252	1.3659	1.4103	1.4581	1.5091	1.5628	1.6191	1.6774	1.7374	1.7989	1.8618	1.9259	1.9912	2.0578	2.1258	2.1951	2.2661	2.3386	2.4130	2.4890	2.5670	2.6467
30	1.2539	1.2842	1.3185	1.3570	1.3995	1.4459	1.4960	1.5494	1.6057	1.6646	1.7257	1.7886	1.8530	1.9188	1.9859	2.0543	2.1239	2.1950	2.2676	2.3418	2.4177	2.4955	2.5751	2.6567	2.7402	2.8255
31	1.3167	1.3523	1.3924	1.4368	1.4854	1.5378	1.5937	1.6527	1.7144	1.7783	1.8441	1.9116	1.9804	2.0506	2.1221	2.1950	2.2694	2.3453	2.4229	2.5023	2.5837	2.6670	2.7524	2.8398	2.9292	3.0206
32	1.3903	1.4319	1.4782	1.5289	1.5837	1.6422	1.7040	1.7686	1.8355	1.9044	1.9749	2.0470	2.1204	2.1952	2.2714	2.3492	2.4286	2.5097	2.5928	2.6779	2.7651	2.8544	2.9460	3.0396	3.1353	3.2329
33	1.4760	1.5241	1.5770	1.6342	1.6953	1.7600	1.8276	1.8976	1.9696	2.0434	2.1188	2.1955	2.2737	2.3534	2.4347	2.5177	2.6026	2.6894	2.7784	2.8697	2.9632	3.0590	3.1570	3.2573	3.3596	3.4639
34	1.5750	1.6300	1.6896	1.7535	1.8211	1.8917	1.9649	2.0403	2.1174	2.1962	2.2764	2.3581	2.4414	2.5263	2.6130	2.7017	2.7925	2.8857	2.9811	3.0790	3.1792	3.2819	3.3869	3.4942	3.6034	3.7145
35	1.6884	1.7506	1.8172	1.8878	1.9615	2.0380	2.1167	2.1973	2.2795	2.3633	2.4487	2.5357	2.6244	2.7150	2.8076	2.9026	2.9999	3.0997	3.2021	3.3071	3.4146	3.5246	3.6370	3.7515	3.8680	3.9862
36	1.8176	1.8870	1.9605	2.0374	2.1172	2.1993	2.2834	2.3693	2.4568	2.5459	2.6366	2.7292	2.8238	2.9206	3.0198	3.1216	3.2260	3.3331	3.4430	3.5556	3.6707	3.7885	3.9085	4.0306	4.1546	4.2801
37	1.9634	2.0399	2.1200	2.2031	2.2887	2.3764	2.4659	2.5572	2.6500	2.7447	2.8413	2.9401	3.0411	3.1448	3.2511	3.3602	3.4723	3.5873	3.7051	3.8258	3.9491	4.0749	4.2030	4.3330	4.4647	4.5976
38	2.1267	2.2099	2.2964	2.3855	2.4768	2.5700	2.6650	2.7618	2.8605	2.9612	3.0642	3.1696	3.2778	3.3889	3.5030	3.6202	3.7404	3.8638	3.9902	4.1194	4.2512	4.3855	4.5219	4.6600	4.7995	4.9401
39	2.3081	2.3978	2.4903	2.5852	2.6821	2.7810	2.8817	2.9844	3.0893	3.1966	3.3066	3.4195	3.5355	3.6547	3.7772	3.9030	4.0321	4.1644	4.2997	4.4379	4.5787	4.7218	4.8667	5.0132	5.1607	5.3088
40	2.5083	2.6041	2.7025	2.8030	2.9057	3.0103	3.1171	3.2262	3.3380	3.4526	3.5703	3.6914	3.8158	3.9438	4.0754	4.2105	4.3490	4.4908	4.6356	4.7832	4.9332	5.0853	5.2391	5.3940	5.5496	5.7052
41	2.7278	2.8294	2.9335	3.0398	3.1483	3.2592	3.3726	3.4888	3.6081	3.7308	3.8570	3.9869	4.1206	4.2581	4.3995	4.5444	4.6929	4.8446	4.9994	5.1567	5.3163	5.4778	5.6405	5.8039	5.9675	-
42	2.9670	3.0744	3.1842	3.2965	3.4113	3.5290	3.6497	3.7737	3.9014	4.0330	4.1685	4.3081	4.4517	4.5995	4.7512	4.9066	5.0656	5.2278	5.3929	5.5604	5.7299	5.9008	6.0725	6.2444	-	-
43	3.2265	3.3396	3.4554	3.5741	3.6959	3.8211	3.9499	4.0827	4.2196	4.3608	4.5065	4.6565	4.8110	4.9696	5.1324	5.2989	5.4689	5.6426	5.8178	5.9957	6.1752	6.3557	6.5364	-	-	-
44	3.5067	3.6257	3.7481	3.8738	4.0034	4.1369	4.2748	4.4172	4.5643	4.7161	4.8727	5.0341	5.2001	5.3704	5.5448	5.7230	5.9045	6.0890	6.2758	6.4643	6.6540	6.8440	-	-	-	-
45	3.8081	3.9336	4.0632	4.1969	4.3351	4.4781	4.6260	4.7790	4.9372	5.1006	5.2691	5.4426	5.6208	5.8034	5.9902	6.1805	6.3740	6.5702	6.7682	6.9676	7.1674	-	-	-	-	-
46	4.1313	4.2642	4.4019	4.5445	4.6924	4.8459	5.0049	5.1696	5.3399	5.5159	5.6971	5.8835	6.0748	6.2704	6.4700	6.6731	6.8790	7.0871	7.2967	7.5068	-	-	-	-	-	-
47	4.4770	4.6182	4.7651	4.9179	5.0768	5.2419	5.4132	5.5906	5.7742	5.9635	6.1585	6.3587	6.5637	6.7729	6.9860	7.2023	7.4209	7.6412	7.8623	-	-	-	-	-	-	-
48	4.8458	4.9967	5.1541	5.3185	5.4896	5.6676	5.8523	6.0437	6.2414	6.4452	6.6548	6.8695	7.0890	7.3126	7.5397	7.7694	8.0011	8.2337	-	-	-	-	-	-	-	-
49	5.2390	5.4009	5.5704	5.7476	5.9323	6.1245	6.3239	6.5304	6.7435	6.9628	7.1878	7.4179	7.6526	7.8910	8.1325	8.3761	8.6209	-	-	-	-	-	-	-	-	-
50	5.6581	5.8326	6.0158	6.2073	6.4071	6.6149	6.8303	7.0530	7.2825	7.5182	7.7595	8.0058	8.2563	8.5101	8.7664	9.0240	-	-	-	-	-	-	-	-	-	-
51	6.1053	6.2941	6.4925	6.7000	6.9163	7.1411	7.3737	7.6138	7.8608	8.1138	8.3724	8.6356	8.9025	9.1721	9.4433	-	-	-	-	-	-	-	-	-	-	-
52	6.5834	6.7884	7.0037	7.2287	7.4631	7.7061	7.9573	8.2160	8.4814	8.7528	9.0293	9.3100	9.5938	9.8794	-	-	-	-	-	-	-	-	-	-	-	-
53	7.0961	7.3190	7.5529	7.7971	8.0509	8.3136	8.5846	8.8629	9.1479	9.4385	9.7337	10.0324	10.3333	-	-	-	-	-	-	-	-	-	-	-	-	-
54	7.6478	7.8904	8.1446	8.4095	8.6842	8.9680	9.2598	9.5590	9.8645	10.1750	10.4894	10.8065	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	8.2436	8.5077	8.7839	9.0710	9.3680	9.6740	9.9880	10.3091	10.6357	10.9668	11.3010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	8.8892	9.1767	9.4763	9.7870	10.1077	10.4372	10.7745	11.1182	11.4668	11.8189	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	9.5910	9.9033	10.2280	10.5638	10.9093	11.2636	11.6250	11.9920	12.3631	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	10.3554	10.6941	11.0453	11.4074	11.7793	12.1592	12.5454	12.9365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	11.1892	11.5558	11.9349	12.3248	12.7238	13.1302	13.5421	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	12.0993	12.4953	12.9037	13.3224	13.7495	14.1831	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	13.0927	13.5196	13.9583	14.4069	14.8630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	14.1765	14.6355	15.1058	15.5851	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	15.3578	15.8501	16.3531	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	16.6439	17.1707	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	18.0422	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover | Smoker | 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.0587	2.1571	2.2562	2.3564	2.4583	2.5625	2.6693	2.7793	2.8931	3.0112	3.1343	3.2633	3.3990	3.5424	3.6942	3.8553	4.0264	4.2078	4.3995	4.6013	4.8129	5.0335	5.2627	5.4996	5.7436	5.9944
19	2.0941	2.1963	2.2997	2.4049	2.5123	2.6225	2.7361	2.8536	2.9756	3.1028	3.2362	3.3765	3.5248	3.6819	3.8487	4.0258	4.2136	4.4122	4.6213	4.8406	5.0693	5.3069	5.5525	5.8056	6.0657	6.3325
20	2.1289	2.2357	2.3442	2.4551	2.5688	2.6861	2.8075	2.9335	3.0651	3.2029	3.3481	3.5015	3.6640	3.8367	4.0201	4.2146	4.4203	4.6370	4.8643	5.1015	5.3478	5.6025	5.8650	6.1348	6.4116	6.6955
21	2.1651	2.2771	2.3916	2.5091	2.6301	2.7555	2.8858	3.0218	3.1644	3.3145	3.4732	3.6415	3.8202	4.0102	4.2117	4.4249	4.6495	4.8851	5.1310	5.3864	5.6506	5.9229	6.2028	6.4900	6.7846	7.0865
22	2.2046	2.3228	2.4441	2.5692	2.6987	2.8334	2.9740	3.1215	3.2768	3.4411	3.6153	3.8004	3.9971	4.2059	4.4268	4.6597	4.9039	5.1590	5.4239	5.6979	5.9804	6.2708	6.5689	6.8746	7.1879	7.5092
23	2.2493	2.3746	2.5039	2.6376	2.7769	2.9223	3.0749	3.2357	3.4057	3.5860	3.7777	3.9816	4.1979	4.4269	4.6683	4.9216	5.1861	5.4609	5.7452	6.0383	6.3396	6.6490	6.9663	7.2915	7.6251	7.9673
24	2.3012	2.4348	2.5731	2.7170	2.8674	3.0253	3.1917	3.3677	3.5545	3.7530	3.9642	4.1884	4.4258	4.6761	4.9388	5.2131	5.4982	5.7932	6.0973	6.4100	6.7312	7.0605	7.3981	7.7444	8.0998	8.4648
25	2.3625	2.5054	2.6542	2.8098	2.9732	3.1455	3.3277	3.5211	3.7269	3.9456	4.1781	4.4242	4.6837	4.9562	5.2407	5.5365	5.8426	6.1582	6.4828	6.8161	7.1579	7.5085	7.8681	8.2371	8.6162	9.0056
26	2.4349	2.5888	2.7497	2.9189	3.0972	3.2859	3.4863	3.6994	3.9261	4.1671	4.4223	4.6914	4.9740	5.2692	5.5761	5.8937	6.2213	6.5583	6.9042	7.2591	7.6231	7.9965	8.3798	8.7734	9.1781	9.5942
27	2.5207	2.6872	2.8623	3.0469	3.2424	3.4499	3.6708	3.9058	4.1556	4.4202	4.6993	4.9925	5.2988	5.6172	5.9469	6.2868	6.6367	6.9958	7.3643	7.7423	8.1300	8.5281	8.9370	9.3574	9.7897	10.2342
28	2.6221	2.8032	2.9944	3.1969	3.4120	3.6408	3.8844	4.1434	4.4178	4.7073	5.0114	5.3293	5.6597	6.0019	6.3548	6.7180	7.0909	7.4735	7.8660	8.2687	8.6822	9.1071	9.5438	9.9929	10.4548	10.9298
29	2.7414	2.9394	3.1491	3.3720	3.6092	3.8617	4.1302	4.4148	4.7152	5.0307	5.3605	5.7034	6.0586	6.4249	6.8020	7.1892	7.5866	7.9942	8.4125	8.8420	9.2834	9.7371	10.2038	10.6838	11.1775	11.6849
30	2.8813	3.0986	3.3295	3.5754	3.8372	4.1156	4.4108	4.7224	5.0497	5.3920	5.7480	6.1166	6.4969	6.8885	7.2906	7.7032	8.1266	8.5611	9.0073	9.4659	9.9374	10.4223	10.9212	11.4343	11.9618	12.5035
31	3.0446	3.2839	3.5388	3.8102	4.0990	4.4051	4.7284	5.0681	5.4233	5.7927	6.1754	6.5704	6.9769	7.3945	7.8231	8.2629	8.7142	9.1779	9.6543	10.1442	10.6482	11.1668	11.7001	12.2484	12.8116	13.3896
32	3.2343	3.4985	3.7800	4.0794	4.3970	4.7324	5.0850	5.4536	5.8371	6.2344	6.6445	7.0666	7.5003	7.9455	8.4023	8.8713	9.3531	9.8481	10.3573	10.8811	11.4201	11.9745	12.5446	13.1303	13.7312	14.3468
33	3.4536	3.7455	4.0561	4.3855	4.7335	5.0994	5.4820	5.8801	6.2926	6.7185	7.1569	7.6073	8.0698	8.5444	9.0316	9.5322	10.0467	10.5759	11.1204	11.6807	12.2571	12.8498	13.4589	14.0837	14.7240	15.3788
34	3.7057	4.0278	4.3696	4.7307	5.1104	5.5075	5.9208	6.3491	6.7914	7.2467	7.7146	8.1950	8.6881	9.1945	9.7146	10.2494	10.7994	11.3654	11.9479	12.5472	13.1637	13.7969	14.4468	15.1127	15.7939	16.4891
35	3.9934	4.3479	4.7226	5.1167	5.5290	5.9581	6.4028	6.8621	7.3350	7.8211	8.3202	8.8325	9.3587	9.8993	10.4551	11.0269	11.6153	12.2210	12.8441	13.4852	14.1439	14.8198	15.5125	16.2211	16.9444	17.6809
36	4.3192	4.7081	5.1171	5.5450	5.9906	6.4524	6.9294	7.4207	7.9256	8.4442	8.9765	9.5234	10.0853	10.6631	11.2575	11.8693	12.4990	13.1472	13.8139	14.4990	15.2021	15.9228	16.6600	17.4126	18.1790	18.9578
37	4.6854	5.1099	5.5542	6.0168	6.4964	6.9919	7.5022	8.0268	8.5656	9.1190	9.6873	10.2713	10.8720	11.4900	12.1261	12.7810	13.4552	14.1486	14.8613	15.5928	16.3426	17.1097	17.8928	18.6904	19.5010	20.3221
38	5.0937	5.5549	6.0353	6.5334	7.0480	7.5781	8.1232	8.6831	9.2582	9.8489	10.4561	11.0806	11.7232	12.3847	13.0660	13.7671	14.4885	15.2299	15.9910	16.7712	17.5695	18.3846	19.2150	20.0586	20.9133	21.7766
39	5.5452	6.0441	6.5615	7.0960	7.6467	8.2131	8.7950	9.3928	10.0068	10.6381	11.2874	11.9556	12.6437	13.3523	14.0817	14.8322	15.6037	16.3957	17.2077	18.0385	18.8871	19.7514	20.6296	21.5196	22.4184	23.3233
40	6.0411	6.5785	7.1338	7.7060	8.2946	8.8993	9.5207	10.1591	10.8155	11.4907	12.1857	12.9015	13.6385	14.3974	15.1783	15.9812	16.8055	17.6506	18.5154	19.3989	20.2988	21.2133	22.1400	23.0760	24.0184	24.9636
41	6.5821	7.1590	7.7536	8.3652	8.9938	9.6398	10.3036	10.9861	11.6883	12.4113	13.1559	13.9228	14.7125	15.5251	16.3607	17.2188	18.0985	18.9992	19.9189	20.8559	21.8083	22.7734	23.7485	24.7301	25.7147	-
42	7.1687	7.7866	8.4223	9.0758	9.7473	10.4376	11.1474	11.8778	12.6299	13.4047	14.2027	15.0245	15.8704	16.7402	17.6335	18.5495	19.4874	20.4452	21.4211	22.4131	23.4185	24.4343	25.4570	26.4829	-	-
43	7.8016	8.4624	9.1418	9.8400	10.5579	11.2962	12.0561	12.8385	13.6448	14.4754	15.3308	16.2114	17.1170	18.0471	19.0012	19.9779	20.9756	21.9922	23.0257	24.0733	25.1317	26.1975	27.2667	-	-	-
44	8.4813	9.1877	9.9139	10.6605	11.4286	12.2192	13.0336	13.8727	14.7372	15.6278	16.5447	17.4877	18.4564	19.4503	20.4677	21.5071	22.5665	23.6434	24.7352	25.8383	26.9492	28.0638	-	-	-	-
45	9.2088	9.9641	10.7408	11.5400	12.3627	13.2104	14.0838	14.9840	15.9113	16.8662	17.8485	18.8578	19.8931	20.9533	22.0365	23.1405	24.2630	25.4011	26.5512	27.7095	28.8720	-	-	-	-	-
46	9.9852	10.7933	11.6250	12.4814	13.3638	14.2733	15.2106	16.1765	17.1712	18.1945	19.2463	20.3252	21.4302	22.5593	23.7103	24.8806	26.0673	27.2667	28.4747	29.6874	-	-	-	-	-	-
47	10.8118	11.6774	12.5689	13.4878	14.4350	15.4113	16.4176	17.4540	18.5204	19.6167	20.7414	21.8933	23.0706	24.2709	25.4915	26.7293	27.9804	29.2411	30.5061	-	-	-	-	-	-	-
48	11.6904	12.6187	13.5757	14.5623	15.5796	16.6281	17.7083	18.8199	19.9629	21.1356	22.3370	23.5649	24.8170	26.0904	27.3819	28.6878	30.0032	31.3236	-	-	-	-	-	-	-	-
49	12.6234	13.6203	14.6483	15.7085	16.8014	17.9276	19.0869	20.2786	21.5019	22.7551	24.0363	25.3428	26.6718	28.0198	29.3830	30.7564	32.1351	-	-	-	-	-	-	-	-	-
50	13.6148	14.6862	15.7913	16.9309	18.1052	19.3145	20.5577	21.8340	23.1418	24.4789	25.8428	27.2302	28.6380	30.0614	31.4958	32.9359	-	-	-	-	-	-	-	-	-	-
51	14.6692	15.8215	17.0099	18.2349	19.4966	20.7939	22.1260	23.4912	24.8873	26.3114	27.7604	29.2310	30.7180	32.2167	33.7215	-	-	-	-	-	-	-	-	-	-	-
52	15.7928	17.0326	18.3108	19.6275	20.9818	22.3726	23.7982	25.2563	26.7439	28.2578	29.7945	31.3486	32.9151	34.4882	-	-	-	-	-	-	-	-	-	-	-	-
53	16.9933	18.3274	19.7021	21.1162	22.5687	24.0579	25.5813	27.1359	28.7185	30.3245	31.9493	33.5874	35.2326	-	-	-	-	-	-	-	-	-	-	-	-	-
54	18.2800	19.7155	21.1925	22.7101	24.2662	25.8585	27.4836	29.1383	30.8178	32.5173	34.2308	35.9522	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	19.6633	21.2066	22.7926	24.4192	26.0840	27.7835	29.5143	31.2714	33.0496	34.8430	36.6448	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	21.1537	22.8117	24.5128	26.2540	28.0319	29.8431	31.6821	33.5435	35.4212	37.3080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	22.7632	24.5426	26.3646	28.2253	30.1212	32.0467	33.9962	35.9630	37.9398	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	24.5034	26.4105	28.3587	30.3443	32.3613	34.4039	36.4650	38.5372	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	26.3856	28.4264	30.5068	32.6207	34.7618	36.9230	39.0962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	28.4207	30.6016	32.8181	35.0638	37.3311	39.6116	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	30.6197	32.9452	35.3020	37.6820	40.0764	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	32.9914	35.4662	37.9662	40.4820	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	35.5445	38.1724	40.8176	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	38.2868	41.0704	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	41.2251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover

Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.2395	1.2935	1.3480	1.4034	1.4599	1.5175	1.5767	1.6377	1.7009	1.7665	1.8352	1.9072	1.9831	2.0633	2.1482	2.2383	2.3340	2.4354	2.5426	2.6555	2.7738	2.8973	3.0254	3.1579	3.2944	3.4347
19	1.2600	1.3161	1.3730	1.4311	1.4906	1.5516	1.6145	1.6797	1.7474	1.8183	1.8926	1.9711	2.0540	2.1418	2.2351	2.3341	2.4391	2.5502	2.6672	2.7898	2.9178	3.0506	3.1880	3.3296	3.4751	3.6244
20	1.2800	1.3386	1.3983	1.4595	1.5225	1.5874	1.6546	1.7246	1.7977	1.8745	1.9556	2.0413	2.1322	2.2288	2.3313	2.4401	2.5552	2.6764	2.8035	2.9362	3.0739	3.2164	3.3632	3.5142	3.6690	3.8278
21	1.3005	1.3620	1.4250	1.4899	1.5569	1.6263	1.6985	1.7741	1.8534	1.9371	2.0258	2.1199	2.2199	2.3261	2.4387	2.5580	2.6836	2.8154	2.9529	3.0958	3.2436	3.3959	3.5525	3.7131	3.8779	4.0467
22	1.3226	1.3875	1.4544	1.5235	1.5952	1.6698	1.7478	1.8298	1.9163	2.0080	2.1054	2.2089	2.3189	2.4357	2.5593	2.6895	2.8261	2.9687	3.1169	3.2702	3.4282	3.5907	3.7574	3.9284	4.1037	4.2835
23	1.3475	1.4163	1.4876	1.5616	1.6387	1.7193	1.8041	1.8935	1.9884	2.0892	2.1964	2.3104	2.4313	2.5594	2.6944	2.8361	2.9840	3.1377	3.2968	3.4607	3.6293	3.8023	3.9798	4.1618	4.3485	4.5401
24	1.3762	1.4497	1.5261	1.6057	1.6890	1.7766	1.8692	1.9673	2.0717	2.1827	2.3008	2.4261	2.5589	2.6989	2.8458	2.9992	3.1587	3.3237	3.4938	3.6687	3.8483	4.0325	4.2215	4.4154	4.6144	4.8188
25	1.4101	1.4889	1.5711	1.6573	1.7479	1.8436	1.9451	2.0531	2.1682	2.2905	2.4204	2.5581	2.7032	2.8556	3.0147	3.1802	3.3514	3.5279	3.7095	3.8959	4.0872	4.2834	4.4847	4.6914	4.9037	5.1219
26	1.4502	1.5352	1.6242	1.7179	1.8169	1.9219	2.0338	2.1529	2.2797	2.4144	2.5571	2.7076	2.8657	3.0308	3.2024	3.3801	3.5633	3.7518	3.9454	4.1440	4.3478	4.5568	4.7715	4.9920	5.2187	5.4519
27	1.4978	1.5899	1.6867	1.7892	1.8979	2.0137	2.1371	2.2685	2.4082	2.5561	2.7122	2.8762	3.0475	3.2256	3.4100	3.6002	3.7958	3.9968	4.2031	4.4147	4.6318	4.8548	5.0839	5.3195	5.5617	5.8109
28	1.5542	1.6544	1.7604	1.8729	1.9928	2.1207	2.2569	2.4016	2.5551	2.7170	2.8871	3.0648	3.2496	3.4410	3.6384	3.8416	4.0503	4.2645	4.4843	4.7099	4.9415	5.1795	5.4243	5.6760	5.9350	6.2015
29	1.6207	1.7303	1.8468	1.9709	2.1034	2.2446	2.3946	2.5538	2.7217	2.8982	3.0826	3.2744	3.4731	3.6781	3.8890	4.1057	4.3283	4.5565	4.7909	5.0316	5.2789	5.5332	5.7949	6.0641	6.3411	6.6258
30	1.6988	1.8193	1.9478	2.0850	2.2314	2.3870	2.5520	2.7263	2.9094	3.1008	3.2999	3.5061	3.7189	3.9380	4.1631	4.3942	4.6313	4.8748	5.1249	5.3819	5.6462	5.9182	6.1980	6.4860	6.7820	7.0860
31	1.7902	1.9231	2.0652	2.2169	2.3783	2.5495	2.7303	2.9203	3.1189	3.3256	3.5397	3.7607	3.9882	4.2220	4.4621	4.7085	4.9614	5.2213	5.4884	5.7632	6.0459	6.3368	6.6362	6.9439	7.2601	7.5844
32	1.8966	2.0437	2.2009	2.3683	2.5459	2.7334	2.9305	3.1367	3.3513	3.5735	3.8031	4.0394	4.2823	4.5317	4.7877	5.0505	5.3206	5.5982	5.8838	6.1777	6.4802	6.7915	7.1115	7.4402	7.7775	8.1231
33	2.0198	2.1827	2.3563	2.5405	2.7351	2.9397	3.1537	3.3764	3.6073	3.8456	4.0910	4.3434	4.6025	4.8685	5.1417	5.4224	5.7110	6.0079	6.3135	6.6280	6.9516	7.2844	7.6263	7.9771	8.3365	8.7041
34	2.1618	2.3418	2.5329	2.7348	2.9471	3.1693	3.4005	3.6402	3.8878	4.1428	4.4050	4.6742	4.9507	5.2346	5.5263	5.8263	6.1351	6.4528	6.7798	7.1164	7.4625	7.8181	8.1830	8.5569	8.9394	9.3298
35	2.3241	2.5224	2.7319	2.9523	3.1829	3.4230	3.6720	3.9291	4.1940	4.4664	4.7462	5.0335	5.3286	5.6319	5.9438	6.2648	6.5952	6.9354	7.2854	7.6454	8.0153	8.3949	8.7839	9.1819	9.5882	10.0019
36	2.5082	2.7256	2.9544	3.1938	3.4432	3.7017	3.9689	4.2441	4.5271	4.8179	5.1165	5.4233	5.7386	6.0629	6.3967	6.7403	7.0941	7.4582	7.8327	8.2175	8.6125	9.0173	9.4316	9.8544	10.2850	10.7224
37	2.7152	2.9527	3.2012	3.4602	3.7288	4.0063	4.2923	4.5864	4.8886	5.1990	5.5179	5.8458	6.1831	6.5302	6.8876	7.2556	7.6343	8.0240	8.4244	8.8355	9.2567	9.6879	10.1280	10.5763	11.0317	11.4931
38	2.9463	3.2044	3.4733	3.7523	4.0406	4.3378	4.6434	4.9575	5.2802	5.6118	5.9528	6.3036	6.6646	7.0364	7.4193	7.8133	8.2188	8.6355	9.0633	9.5020	9.9507	10.4089	10.8757	11.3499	11.8304	12.3157
39	3.2022	3.4815	3.7713	4.0708	4.3797	4.6974	5.0239	5.3595	5.7043	6.0589	6.4237	6.7993	7.1861	7.5845	7.9946	8.4166	8.8503	9.2957	9.7524	10.2196	10.6967	11.1828	11.6767	12.1771	12.6826	13.1914
40	3.4837	3.7848	4.0960	4.4170	4.7473	5.0868	5.4356	5.7942	6.1631	6.5426	6.9334	7.3359	7.7505	8.1773	8.6166	9.0682	9.5320	10.0075	10.4940	10.9910	11.4972	12.0117	12.5331	13.0597	13.5899	14.1216
41	3.7914	4.1149	4.4485	4.7919	5.1448	5.5077	5.8806	6.2643	6.6592	7.0659	7.4848	7.9163	8.3607	8.8180	9.2883	9.7713	10.2665	10.7734	11.2910	11.8185	12.3545	12.8978	13.4466	13.9991	14.5535	-
42	4.1258	4.4726	4.8296	5.1967	5.5741	5.9620	6.3613	6.7722	7.1954	7.6315	8.0808	8.5435	9.0198	9.5096	10.0127	10.5286	11.0566	11.5961	12.1457	12.7044	13.2706	13.8426	14.4188	14.9967	-	-
43	4.4876	4.8587	5.2405	5.6331	6.0368	6.4522	6.8799	7.3205	7.7745	8.2423	8.7242	9.2203	9.7307	10.2548	10.7924	11.3428	11.9050	12.4779	13.0603	13.6506	14.2472	14.8479	15.4506	-	-	-
44	4.8770	5.2741	5.6826	6.1027	6.5351	6.9803	7.4390	7.9117	8.3990	8.9010	9.4180	9.9498	10.4960	11.0564	11.6301	12.2162	12.8136	13.4209	14.0365	14.6588	15.2854	15.9141	-	-	-	-
45	5.2949	5.7198	6.1571	6.6072	7.0708	7.5485	8.0409	8.5485	9.0716	9.6104	10.1647	10.7342	11.3184	11.9166	12.5279	13.1510	13.7845	14.4269	15.0760	15.7298	16.3859	-	-	-	-	-
46	5.7419	6.1971	6.6657	7.1485	7.6461	8.1591	8.6880	9.2333	9.7949	10.3728	10.9667	11.5760	12.2000	12.8377	13.4878	14.1489	14.8192	15.4968	16.1792	16.8641	-	-	-	-	-	-
47	6.2189	6.7070	7.2099	7.7284	8.2630	8.8142	9.3826	9.9682	10.5709	11.1904	11.8261	12.4772	13.1427	13.8212	14.5113	15.2111	15.9185	16.6312	17.3464	-	-	-	-	-	-	-
48	6.7271	7.2511	7.7914	8.3486	8.9234	9.5161	10.1268	10.7555	11.4019	12.0653	12.7450	13.4397	14.1481	14.8688	15.5997	16.3385	17.0829	17.8302	-	-	-	-	-	-	-	-
49	7.2679	7.8311	8.4121	9.0116	9.6298	10.2669	10.9229	11.5975	12.2901	12.9997	13.7253	14.4653	15.2181	15.9817	16.7537	17.5316	18.3126	-	-	-	-	-	-	-	-	-
50	7.8435	8.4494	9.0747	9.7197	10.3847	11.0695	11.7737	12.4969	13.2381	13.9961	14.7694	15.5560	16.3541	17.1612	17.9745	18.7910	-	-	-	-	-	-	-	-	-	-
51	8.4566	9.1091	9.7823	10.4765	11.1915	11.9270	12.6825	13.4568	14.2490	15.0572	15.8797	16.7141	17.5581	18.4088	19.2630	-	-	-	-	-	-	-	-	-	-	-
52	9.1112	9.8140	10.5389	11.2858	12.0543	12.8436	13.6531	14.4812	15.3262	16.1864	17.0593	17.9423	18.8324	19.7263	-	-	-	-	-	-	-	-	-	-	-	-
53	9.8117	10.5689	11.3493	12.1524	12.9777	13.8241	14.6901	15.5740	16.4739	17.3874	18.3116	19.2435	20.1794	-	-	-	-	-	-	-	-	-	-	-	-	-
54	10.5639	11.3796	12.2193	13.0822	13.9676	14.8737	15.7987	16.7406	17.6969	18.6647	19.6407	20.6211	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	11.3741	12.2524	13.1552	14.0817	15.0301	15.9986	16.9849	17.9866	19.0004	20.0231	21.0506	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	12.2494	13.1943	14.1643	15.1575	16.1719	17.2052	18.2549	19.3176	20.3896	21.4672	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	13.1974	14.2133	15.2538	16.3169	17.4001	18.5007	19.6151	20.7397	21.8704	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	14.2259	15.3167	16.4313	17.5674	18.7220	19.8915	21.0718	22.2590	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	15.3428	16.5122	17.7045	18.9166	20.1445	21.3845	22.6314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	16.5557	17.8078	19.0809	20.3712	21.6745	22.9856	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	17.8724	19.2109	20.5676	21.9386	23.3179	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	19.3006	20.7285	22.1717	23.6244	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	20.8472	22.3680	23.8991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	22.5198	24.1354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	24.3248	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover

Smoker

15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.1585	1.2007	1.2444	1.2899	1.3373	1.3868	1.4388	1.4937	1.5517	1.6131	1.6784	1.7478	1.8215	1.8995	1.9817	2.0680	2.1580	2.2515	2.3481	2.4476	2.5499
19	1.1836	1.2284	1.2751	1.3239	1.3750	1.4286	1.4853	1.5452	1.6088	1.6763	1.7481	1.8244	1.9051	1.9902	2.0796	2.1729	2.2698	2.3700	2.4732	2.5793	2.6882
20	1.2096	1.2576	1.3079	1.3605	1.4159	1.4743	1.5363	1.6020	1.6719	1.7462	1.8252	1.9088	1.9969	2.0896	2.1863	2.2868	2.3907	2.4977	2.6077	2.7206	2.8364
21	1.2378	1.2894	1.3437	1.4008	1.4612	1.5252	1.5933	1.6656	1.7425	1.8242	1.9108	2.0022	2.0982	2.1985	2.3027	2.4104	2.5215	2.6356	2.7527	2.8729	2.9960
22	1.2691	1.3250	1.3840	1.4463	1.5125	1.5829	1.6577	1.7374	1.8221	1.9118	2.0065	2.1060	2.2100	2.3180	2.4298	2.5450	2.6634	2.7849	2.9096	3.0374	3.1684
23	1.3047	1.3656	1.4300	1.4984	1.5713	1.6487	1.7312	1.8189	1.9119	2.0101	2.1132	2.2211	2.3331	2.4491	2.5686	2.6915	2.8177	2.9470	3.0797	3.2157	3.3553
24	1.3460	1.4126	1.4833	1.5586	1.6389	1.7243	1.8152	1.9115	2.0133	2.1203	2.2321	2.3484	2.4687	2.5927	2.7202	2.8512	2.9855	3.1232	3.2644	3.4093	3.5582
25	1.3943	1.4674	1.5453	1.6284	1.7169	1.8111	1.9110	2.0165	2.1275	2.2435	2.3641	2.4889	2.6176	2.7500	2.8859	3.0253	3.1683	3.3149	3.4654	3.6200	3.7789
26	1.4509	1.5315	1.6176	1.7093	1.8068	1.9104	2.0198	2.1349	2.2553	2.3804	2.5099	2.6435	2.7809	2.9220	3.0667	3.2152	3.3675	3.5238	3.6844	3.8494	4.0191
27	1.5172	1.6063	1.7013	1.8025	1.9098	2.0233	2.1427	2.2676	2.3974	2.5319	2.6705	2.8132	2.9596	3.1099	3.2641	3.4222	3.5846	3.7514	3.9228	4.0992	4.2805
28	1.5947	1.6932	1.7980	1.9093	2.0270	2.1509	2.2805	2.4152	2.5547	2.6987	2.8468	2.9989	3.1549	3.3150	3.4793	3.6480	3.8213	3.9994	4.1826	4.3711	4.5649
29	1.6846	1.7933	1.9087	2.0308	2.1593	2.2938	2.4336	2.5785	2.7279	2.8817	3.0396	3.2017	3.3680	3.5386	3.7139	3.8939	4.0791	4.2695	4.4653	4.6667	4.8738
30	1.7883	1.9080	2.0346	2.1679	2.3074	2.4526	2.6030	2.7581	2.9178	3.0818	3.2502	3.4229	3.6002	3.7823	3.9694	4.1618	4.3597	4.5633	4.7727	4.9879	5.2090
31	1.9068	2.0381	2.1764	2.3213	2.4719	2.6280	2.7891	2.9550	3.1254	3.3002	3.4797	3.6639	3.8531	4.0476	4.2476	4.4533	4.6649	4.8826	5.1065	5.3364	5.5724
32	2.0411	2.1846	2.3349	2.4914	2.6535	2.8208	2.9930	3.1700	3.3517	3.5382	3.7296	3.9262	4.1284	4.3362	4.5501	4.7702	4.9966	5.2294	5.4686	5.7140	5.9655
33	2.1922	2.3482	2.5106	2.6789	2.8527	3.0316	3.2155	3.4043	3.5981	3.7970	4.0014	4.2115	4.4276	4.6500	4.8789	5.1144	5.3565	5.6054	5.8607	6.1223	6.3900
34	2.3606	2.5293	2.7041	2.8846	3.0705	3.2615	3.4577	3.6591	3.8659	4.0784	4.2968	4.5215	4.7528	4.9909	5.2358	5.4877	5.7467	6.0123	6.2846	6.5631	6.8474
35	2.5470	2.7286	2.9161	3.1092	3.3077	3.5116	3.7209	3.9359	4.1568	4.3840	4.6177	4.8583	5.1059	5.3607	5.6229	5.8923	6.1688	6.4522	6.7421	7.0380	7.3394
36	2.7519	2.9467	3.1474	3.3537	3.5656	3.7832	4.0068	4.2365	4.4727	4.7159	4.9661	5.2238	5.4889	5.7618	6.0422	6.3300	6.6249	6.9267	7.2348	7.5486	7.8674
37	2.9759	3.1845	3.3989	3.6192	3.8455	4.0780	4.3169	4.5627	4.8156	5.0760	5.3441	5.6201	5.9041	6.1959	6.4956	6.8027	7.1169	7.4378	7.7646	8.0966	8.4330
38	3.2200	3.4429	3.6720	3.9073	4.1491	4.3977	4.6534	4.9166	5.1876	5.4666	5.7539	6.0495	6.3534	6.6654	6.9852	7.3125	7.6467	7.9871	8.3330	8.6836	9.0376
39	3.4851	3.7233	3.9681	4.2196	4.4783	4.7444	5.0183	5.3003	5.5909	5.8900	6.1978	6.5143	6.8392	7.1724	7.5133	7.8614	8.2161	8.5766	8.9419	9.3109	9.6823
40	3.7726	4.0272	4.2889	4.5581	4.8350	5.1201	5.4138	5.7164	6.0279	6.3484	6.6781	7.0166	7.3637	7.7189	8.0817	8.4514	8.8271	9.2079	9.5925	9.9797	10.3681
41	4.0838	4.3562	4.6363	4.9246	5.2215	5.5273	5.8424	6.1669	6.5008	6.8443	7.1970	7.5587	7.9290	8.3072	8.6926	9.0842	9.4812	9.8823	10.2861	10.6911	-
42	4.4203	4.7120	5.0122	5.3214	5.6399	5.9681	6.3062	6.6542	7.0122	7.3798	7.7569	8.1429	8.5371	8.9391	9.3475	9.7615	10.1799	10.6011	11.0237	-	-
43	4.7839	5.0965	5.4186	5.7505	6.0925	6.4449	6.8076	7.1807	7.5640	7.9572	8.3597	8.7711	9.1902	9.6163	10.0482	10.4847	10.9242	11.3652	-	-	-
44	5.1762	5.5118	5.8577	6.2141	6.5814	6.9596	7.3487	7.7485	8.1585	8.5784	9.0076	9.4449	9.8896	10.3404	10.7959	11.2547	11.7151	-	-	-	-
45	5.5990	5.9596	6.3312	6.7142	7.1087	7.5145	7.9315	8.3594	8.7977	9.2455	9.7020	10.1661	10.6368	11.1124	11.5915	12.0723	-	-	-	-	-
46	6.0542	6.4418	6.8413	7.2527	7.6762	8.1114	8.5580	9.0155	9.4830	9.9597	10.4444	10.9359	11.4327	11.9332	12.4355	-	-	-	-	-	-
47	6.5433	6.9601	7.3895	7.8315	8.2858	8.7522	9.2299	9.7181	10.2160	10.7224	11.2360	11.7551	12.2782	12.8031	-	-	-	-	-	-	-
48	7.0681	7.5163	7.9778	8.4523	8.9394	9.4384	9.9486	10.4688	10.9980	11.5348	12.0776	12.6244	13.1733	-	-	-	-	-	-	-	-
49	7.6304	8.1124	8.6081	9.1171	9.6386	10.1718	10.7157	11.2690	11.8303	12.3979	12.9699	13.5442	-	-	-	-	-	-	-	-	-
50	8.2326	8.7507	9.2827	9.8279	10.3855	10.9543	11.5331	12.1203	12.7142	13.3128	13.9139	-	-	-	-	-	-	-	-	-	-
51	8.8775	9.4338	10.0041	10.5874	11.1825	11.7883	12.4029	13.0246	13.6514	14.2807	-	-	-	-	-	-	-	-	-	-	-
52	9.5683	10.1650	10.7755	11.3985	12.0327	12.6764	13.3275	13.9841	14.6435	-	-	-	-	-	-	-	-	-	-	-	-
53	10.3089	10.9482	11.6007	12.2650	12.9394	13.6219	14.3100	15.0012	-	-	-	-	-	-	-	-	-	-	-	-	-
54	11.1040	11.7878	12.4841	13.1911	13.9067	14.6283	15.3533	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	11.9589	12.6891	13.4307	14.1814	14.9387	15.6997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	12.8790	13.6575	14.4456	15.2408	16.0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	13.8708	14.6988	15.5343	16.3744	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	14.9401	15.8188	16.7024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	16.0932	17.0234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	17.3361	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 1 - Life Cover

Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	8.0595	8.4717	8.8864	9.3053	9.7310	10.1653	10.6103	11.0683	11.5416	12.0331	12.5456	13.0826	13.6477	14.2445	14.8769	15.5481	16.2607	17.0164	17.8153	18.6566	19.5385	20.4589	21.4144	22.4024	23.4204	24.4667
19	8.2025	8.6307	9.0636	9.5032	9.9517	10.4113	10.8844	11.3734	11.8813	12.4110	12.9661	13.5505	14.1678	14.8221	15.5167	16.2545	17.0370	17.8645	18.7361	19.6500	20.6040	21.5944	22.6188	23.6743	24.7592	25.8728
20	8.3445	8.7917	9.2459	9.7093	10.1843	10.6731	11.1785	11.7034	12.2510	12.8251	13.4293	14.0681	14.7452	15.4643	16.2283	17.0387	17.8960	18.7993	19.7464	20.7353	21.7622	22.8243	23.9190	25.0442	26.1993	27.3833
21	8.4932	8.9627	9.4416	9.9325	10.4378	10.9603	11.5029	12.0692	12.6630	13.2881	13.9491	14.6500	15.3946	16.1858	17.0253	17.9137	18.8498	19.8319	20.8569	21.9217	23.0232	24.1586	25.3260	26.5240	27.7525	29.0118
22	8.6569	9.1521	9.6596	10.1821	10.7223	11.2835	11.8691	12.4835	13.1305	13.8146	14.5402	15.3113	16.1308	17.0007	17.9213	18.8917	19.9099	20.9727	22.0770	23.2195	24.3972	25.6084	26.8514	28.1261	29.4330	30.7732
23	8.8434	9.3682	9.9085	10.4673	11.0479	11.6540	12.2895	12.9591	13.6674	14.4186	15.2174	16.0665	16.9679	17.9221	18.9281	19.9838	21.0861	22.2314	23.4166	24.6384	25.8951	27.1849	28.5077	29.8641	31.2551	32.6830
24	9.0606	9.6196	10.1977	10.7985	11.4255	12.0834	12.7766	13.5099	14.2879	15.1154	15.9952	16.9295	17.9187	18.9617	20.0565	21.1998	22.3879	23.6174	24.8851	26.1892	27.5277	28.9006	30.3084	31.7524	33.2348	34.7571
25	9.3169	9.9152	10.5369	11.1860	11.8669	12.5848	13.3442	14.1503	15.0075	15.9193	16.8877	17.9133	18.9948	20.1304	21.3162	22.5488	23.8245	25.1399	26.4933	27.8826	29.3076	30.7690	32.2680	33.8072	35.3878	37.0123
26	9.6205	10.2641	10.9362	11.6413	12.3846	13.1711	14.0062	14.8945	15.8396	16.8435	17.9069	19.0285	20.2064	21.4366	22.7154	24.0392	25.4046	26.8089	28.2510	29.7302	31.2473	32.8041	34.4019	36.0433	37.7304	39.4651
27	9.9798	10.6756	11.4059	12.1758	12.9907	13.8560	14.7765	15.7562	16.7968	17.8997	19.0631	20.2849	21.5613	22.8882	24.2620	25.6791	27.1368	28.6336	30.1693	31.7444	33.3609	35.0202	36.7248	38.4769	40.2788	42.1319
28	10.4035	11.1600	11.9575	12.8018	13.6985	14.6527	15.6682	16.7474	17.8912	19.0979	20.3655	21.6898	23.0668	24.4925	25.9634	27.4765	29.0305	30.6249	32.2603	33.9390	35.6621	37.4325	39.2525	41.1241	43.0492	45.0286
29	10.9016	11.7279	12.6028	13.5322	14.5213	15.5743	16.6934	17.8797	19.1315	20.4466	21.8209	23.2499	24.7297	26.2565	27.8274	29.4407	31.0962	32.7948	34.5377	36.3274	38.1662	40.0567	42.0011	44.0010	46.0583	48.1727
30	11.4847	12.3915	13.3547	14.3801	15.4721	16.6328	17.8633	19.1620	20.5266	21.9527	23.4359	24.9718	26.5570	28.1878	29.8630	31.5819	33.3460	35.1561	37.0150	38.9251	40.8889	42.9089	44.9868	47.1247	49.3218	51.5784
31	12.1647	13.1634	14.2266	15.3590	16.5628	17.8393	19.1868	20.6028	22.0829	23.6224	25.2167	26.8624	28.5557	30.2951	32.0802	33.9123	35.7924	37.7233	39.7075	41.7478	43.8465	46.0062	48.2273	50.5106	52.8559	55.2619
32	12.9543	14.0568	15.2312	16.4800	17.8043	19.2024	20.6720	22.2081	23.8062	25.4617	27.1700	28.9282	30.7345	32.5888	34.4913	36.4443	38.4500	40.5114	42.6312	44.8118	47.0562	49.3644	51.7376	54.1753	56.6762	59.2381
33	13.8666	15.0846	16.3801	17.7541	19.2050	20.7301	22.3246	23.9835	25.7023	27.4761	29.3019	31.1778	33.1037	35.0799	37.1086	39.1924	41.3341	43.5366	45.8032	48.1351	50.5341	53.0007	55.5346	58.1343	60.7976	63.5211
34	14.9143	16.2584	17.6840	19.1897	20.7727	22.4278	24.1501	25.9347	27.7766	29.6727	31.6210	33.6214	35.6743	37.7819	39.9468	42.1722	44.4608	46.8164	49.2400	51.7335	54.2974	56.9315	59.6342	62.4032	65.2357	68.1261
35	16.1094	17.5888	19.1515	20.7945	22.5128	24.3009	26.1540	28.0668	30.0361	32.0596	34.1377	36.2704	38.4600	40.7095	43.0219	45.4008	47.8486	50.3677	52.9595	55.6249	58.3633	61.1733	64.0522	66.9979	70.0035	73.0638
36	17.4625	19.0844	20.7900	22.5739	24.4305	26.3548	28.3414	30.3867	32.4886	34.6475	36.8632	39.1384	41.4759	43.8789	46.3514	48.8956	51.5141	54.2086	56.9795	59.8267	62.7484	65.7430	68.8055	71.9314	75.1142	78.3468
37	18.9818	20.7524	22.6045	24.5324	26.5308	28.5941	30.7186	32.9025	35.1451	37.4473	39.8114	42.2406	44.7379	47.3080	49.9527	52.6748	55.4761	58.3572	61.3176	64.3556	67.4702	70.6553	73.9065	77.2171	80.5797	83.9856
38	20.6747	22.5978	24.5998	26.6753	28.8184	31.0254	33.2943	35.6243	38.0166	40.4734	42.9980	45.5944	48.2654	51.0148	53.8449	56.7575	59.7533	62.8318	65.9924	69.2309	72.5438	75.9256	79.3695	82.8676	86.4110	89.9885
39	22.5456	24.6247	26.7804	29.0066	31.2993	33.6568	36.0779	38.5640	41.1174	43.7413	46.4403	49.2172	52.0756	55.0183	58.0469	61.1623	64.3638	67.6514	71.0200	74.4662	77.9844	81.5673	85.2068	88.8936	92.6160	96.3633
40	24.5977	26.8369	29.1495	31.5316	33.9812	36.4972	39.0809	41.7349	44.4625	47.2685	50.1555	53.1277	56.1877	59.3374	62.5775	65.9085	69.3275	72.8318	76.4171	80.0775	83.8054	87.5925	91.4289	95.3040	99.2028	103.1118
41	26.8339	29.2366	31.7116	34.2572	36.8721	39.5576	42.3164	45.1519	48.0694	51.0715	54.1623	57.3447	60.6206	63.9907	67.4561	71.0130	74.6590	78.3894	82.1983	86.0776	90.0187	94.0113	98.0449	102.1031	106.1720	-
42	29.2547	31.8266	34.4722	37.1901	39.9817	42.8497	45.7986	48.8317	51.9536	55.1682	58.4783	61.8859	65.3928	68.9975	72.6983	76.4922	80.3743	84.3382	88.3756	92.4776	96.6350	100.8326	105.0572	109.2933	-	-
43	31.8615	34.6113	37.4365	40.3387	43.3207	46.3871	49.5415	52.7885	56.1322	59.5756	63.1208	66.7698	70.5206	74.3719	78.3203	82.3608	86.4866	90.6893	94.9607	99.2879	103.6582	108.0569	112.4676	-	-	-
44	34.6562	37.5933	40.6109	43.7119	46.9010	50.1819	53.5596	57.0381	60.6208	64.3095	68.1071	72.0107	76.0192	80.1291	84.3351	88.6303	93.0058	97.4534	101.9592	106.5102	111.0910	115.6845	-	-	-	-
45	37.6399	40.7779	44.0030	47.3202	50.7333	54.2474	57.8670	61.5951	65.4350	69.3868	73.4502	77.6232	81.9020	86.2812	90.7537	95.3112	99.9421	104.6348	109.3749	114.1463	118.9313	-	-	-	-	-
46	40.8159	44.1706	47.6217	51.1729	54.8297	58.5966	62.4769	66.4742	70.5882	74.8188	79.1639	83.6196	88.1802	92.8382	97.5856	102.4093	107.2980	112.2362	117.2074	122.1930	-	-	-	-	-	-
47	44.1882	47.7792	51.4749	55.2810	59.2021	63.2417	67.4037	71.6876	76.0934	80.6188	85.2599	90.0105	94.8642	99.8093	104.8354	109.9294	115.0755	120.2562	125.4523	-	-	-	-	-	-	-
48	47.7642	51.6112	55.5736	59.6562	63.8627	68.1973	72.6593	77.2487	81.9632	86.7986	91.7486	96.8067	101.9604	107.1988	112.5084	117.8726	123.2733	128.6904	-	-	-	-	-	-	-	-
49	51.5528	55.6789	59.9309	64.3124	68.8280	73.4768	78.2589	83.1718	88.2113	93.3706	98.6434	104.0160	109.4775	115.0136	120.6071	126.2390	131.8884	-	-	-	-	-	-	-	-	-
50	55.5691	59.9986	64.5646	69.2693	74.1142	79.0986	84.2201	89.4739	94.8544	100.3516	105.9545	111.6506	117.4249	123.2596	129.1347	135.0284	-	-	-	-	-	-	-	-	-	-
51	59.8327	64.5916	69.4956	74.5466	79.7437	85.0843	90.5635	96.1757	101.9100	107.7551	113.6980	119.7232	125.8117	131.9430	138.0940	-	-	-	-	-	-	-	-	-	-	-
52	64.3691	69.4836	74.7511	80.1718	85.7429	91.4592	97.3152	103.2991	109.3994	115.6023	121.8916	128.2476	134.6488	141.0710	-	-	-	-	-	-	-	-	-	-	-	-
53	69.2109	74.7062	80.3622	86.1759	92.1419	98.2545	104.5014	110.8704	117.3473	123.9151	130.5531	137.2388	143.9490	-	-	-	-	-	-	-	-	-	-	-	-	-
54	74.3924	80.2960	86.3651	92.5941	98.9770	105.5010	112.1534	118.9192	125.7806	132.7162	139.7022	146.7147	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	79.9543	86.2924	92.7985	99.4663	106.2825	113.2337	120.3042	127.4755	134.7251	142.0281	149.3599	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	85.9379	92.7361	99.7043	106.8286	114.0951	121.4873	128.9858	136.5669	144.2067	151.8741	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	92.3867	99.6717	107.1212	114.7204	122.4523	130.2965	138.2280	146.2221	154.2458	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	99.3440	107.1368	115.0876	123.1784	131.3879	139.6899	148.0588	156.4595	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	106.8469	115.1693	123.6397	132.2356	140.9298	149.6953	158.4954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	114.9313	123.8035	132.8087	141.9183	151.1042	160.3275	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	123.6296	133.0688	142.6189	152.2507	161.9233	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	132.9692	142.9872	153.0929	163.2430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	142.9703	153.5800	164.2387	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	153.6533	164.8543	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	165.0249	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium Smoker Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	3.8927	3.6547	3.4542	3.2837	3.1380	3.0132	2.9060	2.8141	2.7355	2.6686	2.6122	2.5654	2.5272	2.4971	2.4744	2.4588	2.4495	2.4461	2.4479	2.4543	2.4647	2.4784	2.4950	2.5138	2.5347	2.5572
19	3.9527	3.7137	3.5129	3.3426	3.1976	3.0738	2.9681	2.8779	2.8013	2.7368	2.6832	2.6393	2.6046	2.5782	2.5594	2.5478	2.5425	2.5430	2.5484	2.5581	2.5714	2.5877	2.6066	2.6275	2.6502	2.6745
20	4.0110	3.7721	3.5719	3.4028	3.2592	3.1372	3.0335	2.9457	2.8718	2.8104	2.7601	2.7200	2.6893	2.6671	2.6527	2.6454	2.6442	2.6485	2.6574	2.6702	2.6863	2.7050	2.7259	2.7488	2.7733	2.7993
21	4.0707	3.8328	3.6340	3.4666	3.3252	3.2055	3.1045	3.0197	2.9492	2.8915	2.8454	2.8096	2.7835	2.7659	2.7561	2.7532	2.7560	2.7640	2.7761	2.7918	2.8103	2.8311	2.8540	2.8787	2.9050	2.9329
22	4.1351	3.8989	3.7021	3.5370	3.3982	3.2815	3.1837	3.1027	3.0362	2.9828	2.9413	2.9105	2.8893	2.8766	2.8713	2.8726	2.8793	2.8906	2.9056	2.9237	2.9444	2.9672	2.9920	3.0184	3.0465	3.0763
23	4.2075	3.9734	3.7789	3.6166	3.4808	3.3677	3.2739	3.1970	3.1352	3.0868	3.0504	3.0247	3.0086	3.0007	2.9999	3.0051	3.0152	3.0294	3.0469	3.0671	3.0897	3.1143	3.1408	3.1690	3.1990	3.2307
24	4.2910	4.0592	3.8675	3.7082	3.5761	3.4670	3.3776	3.3055	3.2489	3.2058	3.1749	3.1545	3.1433	3.1399	3.1430	3.1517	3.1646	3.1813	3.2009	3.2229	3.2473	3.2735	3.3017	3.3317	3.3636	3.3974
25	4.3891	4.1598	3.9710	3.8153	3.6871	3.5824	3.4979	3.4312	3.3800	3.3425	3.3170	3.3016	3.2950	3.2955	3.3021	3.3135	3.3288	3.3474	3.3686	3.3923	3.4181	3.4459	3.4758	3.5076	3.5415	3.5775
26	4.5051	4.2782	4.0926	3.9405	3.8166	3.7169	3.6377	3.5765	3.5310	3.4989	3.4785	3.4676	3.4648	3.4687	3.4779	3.4914	3.5085	3.5285	3.5512	3.5761	3.6034	3.6327	3.6643	3.6981	3.7340	3.7721
27	4.6421	4.4177	4.2353	4.0873	3.9680	3.8733	3.7997	3.7441	3.7040	3.6769	3.6608	3.6537	3.6540	3.6603	3.6713	3.6863	3.7046	3.7257	3.7494	3.7756	3.8042	3.8351	3.8684	3.9041	3.9421	3.9824
28	4.8037	4.5818	4.4026	4.2587	4.1443	4.0548	3.9864	3.9161	3.9007	3.8778	3.8653	3.8609	3.8632	3.8710	3.8831	3.8990	3.9180	3.9399	3.9645	3.9917	4.0217	4.0541	4.0892	4.1268	4.1668	4.2092
29	4.9933	4.7737	4.5979	4.4581	4.3484	4.2640	4.2004	4.1543	4.1228	4.1029	4.0926	4.0898	4.0932	4.1016	4.1140	4.1302	4.1496	4.1720	4.1975	4.2258	4.2570	4.2909	4.3277	4.3671	4.4091	4.4535
30	5.2148	4.9973	4.8248	4.6889	4.5834	4.5031	4.4433	4.4005	4.3713	4.3530	4.3436	4.3412	4.3446	4.3527	4.3650	4.3810	4.4005	4.4233	4.4494	4.4786	4.5111	4.5465	4.5849	4.6261	4.6699	4.7161
31	5.4724	5.2565	5.0867	4.9541	4.8517	4.7743	4.7169	4.6756	4.6471	4.6289	4.6190	4.6158	4.6182	4.6253	4.6369	4.6525	4.6717	4.6948	4.7214	4.7516	4.7852	4.8219	4.8618	4.9046	4.9499	4.9977
32	5.7703	5.5551	5.3870	5.2562	5.1555	5.0792	5.0220	4.9803	4.9508	4.9311	4.9194	4.9142	4.9147	4.9204	4.9307	4.9455	4.9645	4.9876	5.0147	5.0456	5.0803	5.1182	5.1594	5.2034	5.2501	5.2990
33	6.1123	5.8967	5.7283	5.5974	5.4963	5.4187	5.3596	5.3154	5.2830	5.2602	5.2454	5.2373	5.2354	5.2389	5.2477	5.2615	5.2799	5.3029	5.3303	5.3618	5.3973	5.4361	5.4783	5.5233	5.5709	5.6206
34	6.5028	6.2843	6.1132	5.9796	5.8750	5.7936	5.7301	5.6813	5.6442	5.6168	5.5978	5.5860	5.5809	5.5820	5.5889	5.6015	5.6192	5.6419	5.6694	5.7012	5.7372	5.7766	5.8194	5.8649	5.9129	5.9630
35	6.9444	6.7200	6.5434	6.4034	6.2924	6.2042	6.1339	6.0784	6.0350	6.0018	5.9777	5.9614	5.9527	5.9510	5.9557	5.9668	5.9835	6.0057	6.0329	6.0647	6.1007	6.1403	6.1832	6.2288	6.2767	6.3265
36	7.4401	7.2060	7.0195	6.8698	6.7488	6.6511	6.5716	6.5074	6.4562	6.4161	6.3860	6.3647	6.3520	6.3471	6.3494	6.3586	6.3740	6.3953	6.4219	6.4532	6.4888	6.5279	6.5704	6.6155	6.6626	6.7115
37	7.9915	7.7428	7.5422	7.3787	7.2447	7.1346	7.0435	6.9692	6.9088	6.8608	6.8240	6.7973	6.7801	6.7716	6.7711	6.7781	6.7918	6.8117	6.8371	6.8673	6.9019	6.9401	6.9814	7.0252	7.0710	7.1183
38	8.5999	8.3312	8.1117	7.9307	7.7803	7.6552	7.5509	7.4647	7.3940	7.3373	7.2933	7.2605	7.2384	7.2258	7.2220	7.2265	7.2378	7.2557	7.2793	7.3078	7.3408	7.3772	7.4167	7.4585	7.5021	7.5471
39	9.2657	8.9712	8.7283	8.5258	8.3561	8.2140	8.0945	7.9951	7.9133	7.8471	7.7952	7.7558	7.7282	7.7112	7.7036	7.7046	7.7130	7.7282	7.7493	7.7753	7.8058	7.8396	7.8765	7.9155	7.9562	7.9980
40	9.9892	9.6630	9.3919	9.1647	8.9730	8.8116	8.6754	8.5618	8.4680	8.3916	8.3312	8.2845	8.2510	8.2286	8.2164	8.2133	8.2180	8.2297	8.2474	8.2701	8.2973	8.3277	8.3610	8.3964	8.4332	8.4710
41	10.7693	10.4064	10.1031	9.8476	9.6315	9.4492	9.2951	9.1664	9.0595	8.9722	8.9025	8.8480	8.8074	8.7790	8.7614	8.7534	8.7534	8.7607	8.7741	8.7925	8.8154	8.8415	8.8704	8.9012	8.9332	-
42	11.6053	11.2007	10.8615	10.5752	10.3327	10.1279	9.9548	9.8098	9.6891	9.5899	9.5103	9.4468	9.3985	9.3631	9.3390	9.3251	9.3194	9.3213	9.3293	9.3425	9.3602	9.3809	9.4043	9.4296	-	-
43	12.4961	12.0458	11.6675	11.3479	11.0774	10.8487	10.6553	10.4931	10.3576	10.2459	10.1549	10.0817	10.0245	9.9810	9.9495	9.9285	9.9161	9.9114	9.9131	9.9200	9.9313	9.9456	9.9626	-	-	-
44	13.4404	12.9407	12.5208	12.1661	11.8659	11.6121	11.3973	11.2170	11.0658	10.9401	10.8369	10.7526	10.6854	10.6327	10.5925	10.5634	10.5430	10.5308	10.5249	10.5243	10.5281	10.5351	-	-	-	-
45	14.4366	13.8848	13.4211	13.0296	12.6983	12.4186	12.1812	11.9813	11.8131	11.6724	11.5557	11.4592	11.3808	11.3177	11.2676	11.2291	11.1996	11.1784	11.1639	11.1547	11.1501	-	-	-	-	-
46	15.4834	14.8768	14.3676	13.9383	13.5748	13.2673	13.0062	12.7856	12.5991	12.4421	12.3108	12.2008	12.1098	12.0350	11.9738	11.9245	11.8847	11.8535	11.8291	11.8103	-	-	-	-	-	-
47	16.5779	15.9149	15.3596	14.8906	14.4936	14.1573	13.8713	13.6287	13.4228	13.2482	13.1007	12.9758	12.8712	12.7832	12.7095	12.6483	12.5970	12.5546	12.5193	-	-	-	-	-	-	-
48	17.7179	16.9982	16.3946	15.8852	15.4535	15.0874	14.7751	14.5093	14.2825	14.0888	13.9240	13.7832	13.6632	13.5608	13.4734	13.3991	13.3351	13.2803	-	-	-	-	-	-	-	-
49	18.9014	18.1237	17.4714	16.9205	16.4531	16.0559	15.7160	15.4256	15.1765	14.9628	14.7793	14.6207	14.4842	14.3661	14.2638	14.1751	14.0973	-	-	-	-	-	-	-	-	-
50	20.1273	19.2908	18.5888	17.9954	17.4912	17.0615	16.6928	16.3763	16.1040	15.8684	15.6646	15.4871	15.3328	15.1979	15.0794	14.9753	-	-	-	-	-	-	-	-	-	-
51	21.3951	20.4991	19.7465	19.1094	18.5670	18.1035	17.7044	17.3610	17.0633	16.8045	16.5791	16.3814	16.2080	16.0550	15.9193	-	-	-	-	-	-	-	-	-	-	-
52	22.7059	21.7494	20.9449	20.2627	19.6805	19.1816	18.7512	18.3786	18.0542	17.7707	17.5224	17.3031	17.1094	16.9371	-	-	-	-	-	-	-	-	-	-	-	-
53	24.0620	23.0434	22.1853	21.4563	20.8332	20.2972	19.8329	19.4296	19.0770	18.7673	18.4947	18.2524	18.0370	-	-	-	-	-	-	-	-	-	-	-	-	-
54	25.4685	24.3844	23.4711	22.6932	22.0260	21.4510	20.9510	20.5152	20.1327	19.7952	19.4966	19.2299	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	26.9277	25.7770	24.8046	23.9750	23.2618	22.6452	22.1075	21.6372	21.2228	20.8557	20.5295	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	28.4447	27.2235	26.1894	25.3051	24.5426	23.8820	23.3043	22.7972	22.3488	21.9503	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	30.0246	28.7285	27.6288	26.6861	25.8716	25.1641	24.5436	23.9974	23.5130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	31.6710	30.2953	29.1255	28.1206	27.2508	26.4934	25.8273	25.2395	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	33.3867	31.9260	30.6816	29.6108	28.6819	27.8714	27.1575	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	35.1733	33.6223	32.2987	31.1576	30.1662	29.3000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	37.0311	35.3845	33.9768	32.7616	31.7050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	38.9605	37.2116	35.7152	34.4232	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	40.9570	39.1015	37.5139	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	43.0184	41.0531	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	45.1414	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium Smoker 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	5.4939	5.4046	5.3383	5.2918	5.2627	5.2492	5.2499	5.2639	5.2904	5.3293	5.3803	5.4439	5.5204	5.6101	5.7134	5.8307	5.9619	6.1070	6.2652	6.4359	6.6180	6.8101	7.0111	7.2199	7.4356	7.6576
19	5.5864	5.5006	5.4390	5.3981	5.3754	5.3690	5.3778	5.4006	5.4370	5.4868	5.5501	5.6271	5.7184	5.8242	5.9448	6.0802	6.2301	6.3938	6.5706	6.7593	6.9585	7.1669	7.3835	7.6071	7.8373	8.0735
20	5.6772	5.5969	5.5416	5.5078	5.4930	5.4954	5.5138	5.5473	5.5955	5.6582	5.7358	5.8286	5.9369	6.0609	6.2006	6.3556	6.5252	6.7085	6.9041	7.1107	7.3269	7.5515	7.7835	8.0222	8.2670	8.5180
21	5.7712	5.6980	5.6506	5.6254	5.6201	5.6330	5.6628	5.7088	5.7708	5.8487	5.9429	6.0537	6.1812	6.3254	6.4858	6.6615	6.8514	7.0544	7.2687	7.4930	7.7261	7.9667	8.2142	8.4681	8.7283	8.9948
22	5.8736	5.8089	5.7709	5.7560	5.7617	5.7868	5.8299	5.8906	5.9686	6.0640	6.1772	6.3083	6.4570	6.6228	6.8049	7.0018	7.2123	7.4347	7.6675	7.9093	8.1590	8.4157	8.6790	8.9487	9.2251	9.5082
23	5.9893	5.9346	5.9074	5.9042	5.9229	5.9621	6.0207	6.0983	6.1947	6.3100	6.4445	6.5977	6.7693	6.9577	7.1619	7.3801	7.6109	7.8524	8.1033	8.3623	8.6285	8.9015	9.1811	9.4676	9.7610	10.0618
24	6.1232	6.0799	6.0651	6.0755	6.1090	6.1644	6.2408	6.3377	6.4549	6.5925	6.7504	6.9274	7.1224	7.3339	7.5602	7.7995	8.0501	8.3103	8.5789	8.8549	9.1379	9.4279	9.7246	10.0286	10.3402	10.6600
25	6.2807	6.2503	6.2496	6.2753	6.3259	6.3999	6.4965	6.6151	6.7557	6.9176	7.1000	7.3016	7.5206	7.7551	8.0031	8.2629	8.5327	8.8111	9.0972	9.3906	9.6909	9.9983	10.3131	10.6358	10.9670	11.3071
26	6.4667	6.4508	6.4660	6.5094	6.5794	6.6744	6.7938	6.9366	7.1022	7.2899	7.4978	7.7243	7.9670	8.2239	8.4930	8.7725	9.0609	9.3575	9.6613	9.9722	10.2905	10.6164	10.9505	11.2933	11.6453	12.0069
27	6.6864	6.6868	6.7202	6.7836	6.8756	6.9943	7.1386	7.3074	7.4997	7.7138	7.9475	8.1984	8.4642	8.7426	9.0319	9.3307	9.6376	9.9520	10.2738	10.6031	10.9404	11.2860	11.6407	12.0049	12.3790	12.7634
28	6.9453	6.9642	7.0181	7.1042	7.2204	7.3650	7.5363	7.7326	7.9522	8.1928	8.4517	8.7263	9.0141	9.3134	9.6222	9.9396	10.2647	10.5975	10.9381	11.2868	11.6442	12.0109	12.3875	12.7743	13.1720	13.5803
29	7.2487	7.2886	7.3655	7.4768	7.6199	7.7923	7.9918	8.2162	8.4631	8.7295	9.0126	9.3096	9.6187	9.9377	10.2655	10.6015	10.9453	11.2971	11.6574	12.0267	12.4056	12.7947	13.1947	13.6056	14.0276	14.4609
30	7.6031	7.6664	7.7690	7.9079	8.0797	8.2811	8.5092	8.7615	9.0349	9.3260	9.6322	9.9506	10.2795	10.6176	10.9643	11.3190	11.6821	12.0540	12.4352	12.8264	13.2284	13.6414	14.0658	14.5018	14.9494	15.4082
31	8.0150	8.1043	8.2351	8.4034	8.6047	8.8354	9.0918	9.3711	9.6697	9.9841	10.3116	10.6501	10.9983	11.3553	11.7209	12.0952	12.4786	12.8717	13.2754	13.6901	14.1162	14.5543	15.0044	15.4665	15.9402	16.4252
32	8.4914	8.6090	8.7697	8.9681	9.1992	9.4583	9.7423	10.0469	10.3687	10.7045	11.0521	11.4099	11.7770	12.1531	12.5383	12.9330	13.3382	13.7541	14.1814	14.6209	15.0726	15.5369	16.0136	16.5025	17.0030	17.5144
33	9.0391	9.1866	9.3778	9.6065	9.8664	10.1527	10.4618	10.7897	11.1329	11.4887	11.8555	12.2320	12.6181	13.0138	13.4199	13.8364	14.2644	14.7044	15.1570	15.6225	16.1010	16.5925	17.0965	17.6127	18.1402	18.6780
34	9.6649	9.8427	10.0641	10.3213	10.6080	10.9193	11.2514	11.6005	11.9633	12.3380	12.7232	13.1186	13.5246	13.9410	14.3687	14.8085	15.2609	15.7265	16.2056	16.6983	17.2045	17.7238	18.2557	18.7993	19.3540	19.9180
35	10.3740	10.5814	10.8311	11.1147	11.4256	11.7592	12.1119	12.4801	12.8613	13.2540	13.6581	14.0729	14.4992	14.9376	15.3886	15.8531	16.3314	16.8239	17.3306	17.8515	18.3861	18.9337	19.4939	20.0650	20.6460	21.2353
36	11.1711	11.4058	11.6809	11.9877	12.3197	12.6731	13.0441	13.4301	13.8289	14.2397	14.6625	15.0976	15.5457	16.0074	16.4833	16.9739	17.4795	18.0000	18.5353	19.0850	19.6487	20.2249	20.8127	21.4107	22.0175	22.6312
37	12.0590	12.3176	12.6144	12.9407	13.2908	13.6616	14.0493	14.4516	14.8676	15.2969	15.7396	16.1963	16.6677	17.1543	17.6566	18.1746	18.7085	19.2580	19.8229	20.4019	20.9942	21.5986	22.2138	22.8379	23.4693	24.1062
38	13.0395	13.3177	13.6322	13.9746	14.3400	14.7256	15.1286	15.5472	15.9807	16.4293	16.8931	17.3730	17.8692	18.3822	18.9120	19.4590	20.0223	20.6014	21.1957	21.8039	22.4248	23.0569	23.6984	24.3475	25.0022	25.6602
39	14.1136	14.4064	14.7340	15.0889	15.4672	15.8665	16.2842	16.7193	17.1713	17.6404	18.1269	18.6313	19.1539	19.6949	20.2537	20.8300	21.4231	22.0321	22.6559	23.2930	23.9419	24.6005	25.2672	25.9397	26.6157	27.2927
40	15.2802	15.5826	15.9195	16.2842	16.6739	17.0861	17.5188	17.9711	18.4429	18.9340	19.4447	19.9757	20.5260	21.0956	21.6840	22.2904	22.9136	23.5524	24.2053	24.8706	25.5462	26.2303	26.9205	27.6143	28.3092	29.0028
41	16.5383	16.8457	17.1887	17.5614	17.9616	18.3868	18.8352	19.3060	19.7993	20.3142	20.8508	21.4089	21.9880	22.5873	23.2059	23.8425	24.4957	25.1638	25.8451	26.5373	27.2383	27.9459	28.6574	29.3706	30.0818	-
42	17.8858	18.1946	18.5415	18.9212	19.3319	19.7712	20.2368	20.7278	21.2436	21.7837	22.3474	22.9341	23.5428	24.1723	24.8212	25.4879	26.1705	26.8670	27.5752	28.2929	29.0175	29.7469	30.4774	31.2063	-	-
43	19.3209	19.6284	19.9786	20.3655	20.7875	21.2417	21.7258	22.2386	22.7788	23.3455	23.9374	24.5536	25.1924	25.8521	26.5311	27.2272	27.9382	28.6617	29.3959	30.1372	30.8832	31.6309	32.3772	-	-	-
44	20.8420	21.1472	21.4997	21.8946	22.3293	22.8002	23.3047	23.8409	24.4070	25.0014	25.6224	26.2684	26.9374	27.6272	28.3355	29.0600	29.7985	30.5476	31.3049	32.0674	32.8319	33.5952	-	-	-	-
45	22.4464	22.7492	23.1053	23.5099	23.9590	24.4485	24.9752	25.5363	26.1295	26.7525	27.4031	28.0790	28.7778	29.4974	30.2342	30.9857	31.7492	32.5217	33.2999	34.0806	34.8605	-	-	-	-	-
46	24.1325	24.4341	24.7956	25.2118	25.6775	26.1876	26.7380	27.3254	27.9466	28.5987	29.2789	29.9851	30.7132	31.4607	32.2243	33.0010	33.7877	34.5809	35.3772	36.1730	-	-	-	-	-	-
47	25.8985	26.2008	26.5701	27.0003	27.4847	28.0172	28.5930	29.2076	29.8580	30.5395	31.2494	31.9841	32.7403	33.5144	34.3030	35.1028	35.9100	36.7210	37.5320	-	-	-	-	-	-	-
48	27.7427	28.0485	28.4283	28.8750	29.3802	29.9368	30.5398	31.1826	31.8615	32.5721	33.3107	34.0734	34.8560	35.6549	36.4664	37.2865	38.1112	38.9365	-	-	-	-	-	-	-	-
49	29.6641	29.9765	30.3706	30.8363	31.3643	31.9466	32.5763	33.2476	33.9552	34.6943	35.4606	36.2495	37.0567	37.8783	38.7098	39.5471	40.3858	-	-	-	-	-	-	-	-	-
50	31.6646	31.9869	32.3966	32.8833	33.4357	34.0445	34.7021	35.4016	36.1373	36.9038	37.6961	38.5094	39.3390	40.1803	41.0287	41.8795	-	-	-	-	-	-	-	-	-	-
51	33.7447	34.0797	34.5082	35.0177	35.5955	36.2313	36.9165	37.6437	38.4063	39.1984	40.0147	40.8500	41.6990	42.5567	43.4183	-	-	-	-	-	-	-	-	-	-	-
52	35.9090	36.2590	36.7082	37.2416	37.8452	38.5078	39.2199	39.9734	40.7610	41.5767	42.4146	43.2688	44.1337	45.0040	-	-	-	-	-	-	-	-	-	-	-	-
53	38.1629	38.5297	39.0005	39.5581	40.1872	40.8756	41.6132	42.3909	43.2013	44.0379	44.8939	45.7641	46.6412	-	-	-	-	-	-	-	-	-	-	-	-	-
54	40.5135	40.8979	41.3904	41.9715	42.6248	43.3374	44.0979	44.8972	45.7275	46.5823	47.4529	48.3336	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	42.9684	43.3701	43.8832	44.4862	45.1616	45.8954	46.6770	47.4950	48.3415	49.2087	50.0893	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	45.5348	45.9524	46.4840	47.1073	47.8016	48.5536	49.3510	50.1832	51.0413	51.9169	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	48.2212	48.6524	49.1993	49.8369	50.5464	51.3123	52.1216	52.9631	53.8276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	51.0310	51.4718	52.0293	52.6780	53.3980	54.1727	54.9885	55.8339	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	53.9684	54.4134	54.9766	55.6314	56.3561	57.1338	57.9502	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	57.0335	57.4772	58.0406	58.6950	59.4184	60.1929	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	60.2247	60.6610	61.2177	61.8653	62.5807	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	63.5377	63.9594	64.5025	65.1364	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	66.9651	67.3651	67.8877	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	70.4985	70.8695	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	74.1294	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium

Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	4.0777	3.9078	3.7756	3.6729	3.5934	3.5330	3.4888	3.4585	3.4406	3.4339	3.4375	3.4512	3.4746	3.5075	3.5498	3.6015	3.6624	3.7321	3.8102	3.8962	3.9893	4.0887	4.1937	4.3036	4.4177	4.5356
19	4.1435	3.9743	3.8438	3.7435	3.6670	3.6102	3.5702	3.5445	3.5319	3.5311	3.5415	3.5627	3.5943	3.6361	3.6880	3.7498	3.8210	3.9011	3.9896	4.0854	4.1880	4.2965	4.4101	4.5280	4.6499	4.7756
20	4.2076	4.0405	3.9128	3.8159	3.7434	3.6912	3.6562	3.6363	3.6302	3.6366	3.6549	3.6848	3.7259	3.7779	3.8405	3.9131	3.9953	4.0862	4.1850	4.2908	4.4029	4.5202	4.6421	4.7682	4.8981	5.0318
21	4.2735	4.1095	3.9856	3.8931	3.8255	3.7788	3.7501	3.7371	3.7385	3.7534	3.7810	3.8210	3.8727	3.9360	4.0100	4.0941	4.1875	4.2893	4.3985	4.5141	4.6353	4.7613	4.8917	5.0260	5.1642	5.3063
22	4.3448	4.1848	4.0656	3.9783	3.9166	3.8766	3.8550	3.8502	3.8606	3.8852	3.9234	3.9746	4.0382	4.1134	4.1994	4.2952	4.4000	4.5125	4.6318	4.7570	4.8872	5.0219	5.1608	5.3036	5.4505	5.6016
23	4.4250	4.2698	4.1562	4.0750	4.0201	3.9877	3.9747	3.9792	3.9998	4.0355	4.0856	4.1491	4.2252	4.3129	4.4111	4.5188	4.6346	4.7575	4.8867	5.0211	5.1603	5.3037	5.4514	5.6032	5.7593	5.9199
24	4.5176	4.3679	4.2605	4.1864	4.1395	4.1158	4.1125	4.1278	4.1600	4.2081	4.2710	4.3475	4.4367	4.5370	4.6473	4.7664	4.8930	5.0261	5.1647	5.3083	5.4565	5.6089	5.7657	5.9270	6.0929	6.2637
25	4.6266	4.4829	4.3826	4.3164	4.2785	4.2649	4.2727	4.3000	4.3449	4.4064	4.4829	4.5729	4.6751	4.7878	4.9099	5.0400	5.1769	5.3198	5.4678	5.6205	5.7778	5.9396	6.1060	6.2773	6.4536	6.6354
26	4.7552	4.6183	4.5258	4.4687	4.4411	4.4388	4.4589	4.4993	4.5582	4.6337	4.7239	4.8274	4.9422	5.0671	5.2004	5.3410	5.4878	5.6402	5.7975	5.9595	6.1262	6.2978	6.4744	6.6565	6.8440	7.0372
27	4.9075	4.7779	4.6943	4.6473	4.6311	4.6414	4.6751	4.7296	4.8028	4.8924	4.9964	5.1129	5.2399	5.3761	5.5201	5.6707	5.8272	5.9888	6.1555	6.3271	6.5037	6.6858	6.8733	7.0666	7.2658	7.4712
28	5.0869	4.9655	4.8917	4.8560	4.8525	4.8764	4.9245	4.9936	5.0813	5.1848	5.3021	5.4308	5.5693	5.7163	5.8703	6.0304	6.1962	6.3673	6.5437	6.7253	6.9125	7.1055	7.3045	7.5098	7.7215	7.9395
29	5.2973	5.1851	5.1221	5.0989	5.1090	5.1475	5.2103	5.2941	5.3958	5.5126	5.6422	5.7823	5.9315	6.0883	6.2518	6.4213	6.5966	6.7773	6.9637	7.1560	7.3544	7.5591	7.7704	7.9883	8.2128	8.4440
30	5.5431	5.4410	5.3898	5.3801	5.4045	5.4577	5.5350	5.6329	5.7478	5.8769	6.0176	6.1682	6.3272	6.4933	6.6662	6.8450	7.0299	7.2207	7.4178	7.6214	7.8316	8.0487	8.2728	8.5039	8.7418	8.9865
31	5.8287	5.7375	5.6990	5.7032	5.7419	5.8094	5.9006	6.0114	6.1383	6.2783	6.4291	6.5892	6.7575	6.9327	7.1147	7.3031	7.4980	7.6995	7.9080	8.1235	8.3463	8.5764	8.8138	9.0585	9.3101	9.5685
32	6.1589	6.0790	6.0534	6.0712	6.1237	6.2046	6.3083	6.4306	6.5679	6.7178	6.8777	7.0466	7.2235	7.4077	7.5990	7.7973	8.0029	8.2158	8.4362	8.6644	8.9003	9.1439	9.3952	9.6539	9.9194	10.1915
33	6.5382	6.4695	6.4563	6.4868	6.5518	6.6443	6.7590	6.8912	7.0377	7.1958	7.3640	7.5412	7.7266	7.9199	8.1209	8.3298	8.5466	8.7715	9.0047	9.2461	9.4956	9.7534	10.0187	10.2914	10.5708	10.8565
34	6.9712	6.9126	6.9105	6.9520	7.0276	7.1298	7.2533	7.3935	7.5477	7.7132	7.8891	8.0743	8.2684	8.4711	8.6824	8.9024	9.1312	9.3689	9.6154	9.8706	10.1343	10.4061	10.6857	10.9724	11.2656	11.5646
35	7.4613	7.4109	7.4177	7.4678	7.5516	7.6612	7.7915	7.9383	8.0989	8.2712	8.4544	8.6477	8.8507	9.0634	9.2856	9.5175	9.7591	10.0100	10.2703	10.5396	10.8176	11.1037	11.3975	11.6981	12.0047	12.3165
36	8.0116	7.9664	7.9792	8.0351	8.1242	8.2390	8.3742	8.5262	8.6923	8.8710	9.0615	9.2632	9.4757	9.6991	9.9329	10.1773	10.4320	10.6967	10.9711	11.2548	11.5471	11.8476	12.1552	12.4693	12.7888	13.1128
37	8.6239	8.5804	8.5955	8.6539	8.7457	8.8634	9.0020	9.1581	9.3292	9.5142	9.7122	9.9230	10.1456	10.3801	10.6262	10.8836	11.1519	11.4308	11.7195	12.0176	12.3242	12.6386	12.9598	13.2868	13.6185	13.9537
38	9.2995	9.2533	9.2668	9.3247	9.4165	9.5353	9.6760	9.8357	10.0117	10.2032	10.4093	10.6293	10.8626	11.1090	11.3678	11.6387	11.9210	12.2140	12.5171	12.8294	13.1501	13.4779	13.8120	14.1511	14.4942	14.8397
39	10.0385	9.9851	9.9932	10.0477	10.1374	10.2558	10.3978	10.5605	10.7415	10.9399	11.1546	11.3845	11.6292	11.8878	12.1598	12.4444	12.7408	13.0480	13.3653	13.6914	14.0254	14.3661	14.7124	15.0627	15.4158	15.7701
40	10.8415	10.7762	10.7752	10.8232	10.9090	11.0259	11.1688	11.3347	11.5210	11.7268	11.9505	12.1910	12.4474	12.7187	13.0041	13.3025	13.6128	13.9340	14.2649	14.6046	14.9512	15.3038	15.6610	16.0212	16.3830	16.7447
41	11.7069	11.6254	11.6123	11.6518	11.7325	11.8473	11.9911	12.1603	12.3525	12.5661	12.7993	13.0508	13.3193	13.6035	13.9022	14.2142	14.5382	14.8731	15.2171	15.5690	15.9274	16.2909	16.6577	17.0264	17.3953	-
42	12.6341	12.5327	12.5049	12.5344	12.6092	12.7217	12.8665	13.0394	13.2379	13.4598	13.7030	13.9657	14.2464	14.5434	14.8556	15.1809	15.5181	15.8656	16.2217	16.5850	16.9540	17.3268	17.7019	18.0774	-	-
43	13.6221	13.4976	13.4534	13.4718	13.5405	13.6507	13.7969	13.9740	14.1791	14.4097	14.6631	14.9374	15.2302	15.5399	15.8646	16.2026	16.5521	16.9113	17.2786	17.6522	18.0302	18.4109	18.7924	-	-	-
44	14.6693	14.5195	14.4578	14.4647	14.5272	14.6355	14.7834	14.9654	15.1776	15.4171	15.6807	15.9660	16.2707	16.5925	16.9294	17.2792	17.6400	18.0099	18.3869	18.7692	19.1547	19.5414	-	-	-	-
45	15.7749	15.5984	15.5185	15.5140	15.5706	15.6775	15.8274	16.0140	16.2335	16.4819	16.7556	17.0518	17.3678	17.7010	18.0491	18.4097	18.7806	19.1598	19.5451	19.9343	20.3254	-	-	-	-	-
46	16.9366	16.7329	16.6348	16.6191	16.6703	16.7760	16.9283	17.1201	17.3468	17.6039	17.8874	18.1939	18.5205	18.8643	19.2224	19.5925	19.9722	20.3591	20.7509	21.1452	-	-	-	-	-	-
47	18.1527	17.9217	17.8060	17.7796	17.8258	17.9308	18.0857	18.2827	18.5165	18.7820	19.0746	19.3908	19.7271	20.0801	20.4471	20.8253	21.2121	21.6049	22.0012	-	-	-	-	-	-	-
48	19.4211	19.1635	19.0307	18.9944	19.0360	19.1407	19.2982	19.5003	19.7409	20.0142	20.3154	20.6402	20.9849	21.3460	21.7204	22.1051	22.4971	22.8942	-	-	-	-	-	-	-	-
49	20.7400	20.4568	20.3078	20.2622	20.2996	20.4042	20.5643	20.7712	21.0181	21.2985	21.6072	21.9394	22.2913	22.6594	23.0396	23.4289	23.8244	-	-	-	-	-	-	-	-	-
50	22.1087	21.8009	21.6365	21.5822	21.6156	21.7201	21.8824	22.0938	22.3462	22.6328	22.9481	23.2866	23.6443	24.0170	24.4010	24.7930	-	-	-	-	-	-	-	-	-	-
51	23.5272	23.1958	23.0165	22.9539	22.9834	23.0874	23.2521	23.4671	23.7242	24.0157	24.3357	24.6789	25.0406	25.4163	25.8021	-	-	-	-	-	-	-	-	-	-	-
52	24.9979	24.6436	24.4497	24.3787	24.4040	24.5070	24.6723	24.8900	25.1503	25.4453	25.7688	26.1149	26.4785	26.8551	-	-	-	-	-	-	-	-	-	-	-	-
53	26.5223	26.1454	25.9367	25.8569	25.8773	25.9781	26.1436	26.3624	26.6244	26.9214	27.2463	27.5932	27.9567	-	-	-	-	-	-	-	-	-	-	-	-	-
54	28.1050	27.7052	27.4809	27.3912	27.4058	27.5029	27.6668	27.8851	28.1471	28.4439	28.7681	29.1135	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	29.7509	29.3270	29.0859	28.9847	28.9915	29.0831	29.2436	29.4595	29.7190	30.0132	30.3343	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	31.4647	31.0148	30.7551	30.6400	30.6367	30.7207	30.8756	31.0863	31.3409	31.6299	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	33.2520	32.7731	32.4921	32.3602	32.3441	32.4181	32.5644	32.7671	33.0138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	35.1165	34.6050	34.2991	34.1478	34.1155	34.1764	34.3109	34.5025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	37.0610	36.5125	36.1780	36.0039	35.9519	35.9963	36.1155	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	39.0878	38.4982	38.1308	37.9295	37.8544	37.8785	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	41.1946	40.5599	40.1550	39.9224	39.8203	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	43.3806	42.6959	42.2494	41.9810	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	45.6423	44.9030	44.4108	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	47.9759	47.1774	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	50.3769	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium

Smoker

15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	3.0317	2.9562	2.8983	2.8552	2.8249	2.8059	2.7971	2.7979	2.8076	2.8260	2.8526	2.8872	2.9293	2.9783	3.0336	3.0947	3.1608	3.2314	3.3060	3.3840	3.4651
19	3.0952	3.0224	2.9675	2.9281	2.9019	2.8877	2.8842	2.8909	2.9071	2.9324	2.9663	3.0083	3.0578	3.1141	3.1765	3.2442	3.3166	3.3933	3.4736	3.5571	3.6436
20	3.1616	3.0922	3.0414	3.0064	2.9853	2.9767	2.9795	2.9930	3.0165	3.0495	3.0913	3.1411	3.1983	3.2619	3.3312	3.4055	3.4843	3.5669	3.6529	3.7420	3.8341
21	3.2334	3.1681	3.1221	3.0925	3.0775	3.0755	3.0855	3.1067	3.1384	3.1796	3.2295	3.2874	3.3522	3.4231	3.4992	3.5800	3.6649	3.7533	3.8451	3.9400	4.0380
22	3.3132	3.2530	3.2126	3.1894	3.1813	3.1869	3.2050	3.2347	3.2749	3.3247	3.3830	3.4488	3.5211	3.5990	3.6817	3.7689	3.8598	3.9542	4.0519	4.1528	4.2570
23	3.4039	3.3495	3.3158	3.2998	3.2996	3.3136	3.3406	3.3792	3.4283	3.4867	3.5533	3.6268	3.7063	3.7909	3.8802	3.9735	4.0705	4.1710	4.2748	4.3821	4.4929
24	3.5084	3.4607	3.4344	3.4266	3.4352	3.4584	3.4946	3.5424	3.6004	3.6673	3.7417	3.8226	3.9089	4.0002	4.0958	4.1953	4.2984	4.4052	4.5155	4.6296	4.7476
25	3.6299	3.5898	3.5718	3.5730	3.5909	3.6236	3.6693	3.7262	3.7928	3.8677	3.9496	4.0376	4.1305	4.2282	4.3300	4.4357	4.5453	4.6586	4.7759	4.8973	5.0228
26	3.7714	3.7397	3.7308	3.7415	3.7691	3.8114	3.8663	3.9320	4.0068	4.0893	4.1783	4.2728	4.3721	4.4761	4.5842	4.6964	4.8126	4.9330	5.0576	5.1867	5.3202
27	3.9363	3.9136	3.9143	3.9347	3.9720	4.0236	4.0874	4.1613	4.2436	4.3331	4.4286	4.5294	4.6350	4.7453	4.8598	4.9787	5.1021	5.2299	5.3624	5.4996	5.6415
28	4.1276	4.1142	4.1245	4.1546	4.2012	4.2616	4.3334	4.4147	4.5040	4.5999	4.7016	4.8085	4.9205	5.0371	5.1584	5.2844	5.4153	5.5510	5.6917	5.8376	5.9883
29	4.3482	4.3441	4.3638	4.4029	4.4580	4.5263	4.6053	4.6934	4.7888	4.8908	4.9984	5.1114	5.2297	5.3530	5.4814	5.6150	5.7538	5.8979	6.0474	6.2020	6.3618
30	4.6004	4.6052	4.6334	4.6807	4.7433	4.8185	4.9039	4.9978	5.0990	5.2066	5.3201	5.4394	5.5642	5.6945	5.8305	5.9721	6.1193	6.2721	6.4305	6.5944	6.7634
31	4.8864	4.8991	4.9348	4.9890	5.0579	5.1389	5.2298	5.3290	5.4355	5.5486	5.6681	5.7937	5.9256	6.0634	6.2073	6.3572	6.5132	6.6751	6.8427	7.0159	7.1942
32	5.2078	5.2270	5.2687	5.3284	5.4024	5.4882	5.5838	5.6878	5.7994	5.9181	6.0438	6.1762	6.3152	6.4609	6.6132	6.7719	6.9369	7.1081	7.2851	7.4677	7.6553
33	5.5659	5.5896	5.6357	5.6995	5.7774	5.8671	5.9668	6.0754	6.1921	6.3165	6.4486	6.5881	6.7349	6.8888	7.0497	7.2175	7.3918	7.5724	7.7589	7.9508	8.1476
34	5.9611	5.9875	6.0363	6.1027	6.1835	6.2765	6.3800	6.4930	6.6149	6.7453	6.8842	7.0311	7.1860	7.3485	7.5184	7.6954	7.8791	8.0692	8.2650	8.4660	8.6717
35	6.3940	6.4212	6.4710	6.5389	6.6217	6.7174	6.8245	6.9421	7.0694	7.2061	7.3521	7.5069	7.6702	7.8415	8.0206	8.2069	8.4000	8.5993	8.8043	9.0141	9.2282
36	6.8652	6.8911	6.9404	7.0087	7.0930	7.1912	7.3020	7.4242	7.5572	7.7007	7.8541	8.0170	8.1889	8.3692	8.5574	8.7530	8.9554	9.1637	9.3774	9.5957	9.8177
37	7.3746	7.3975	7.4452	7.5133	7.5987	7.6994	7.8139	7.9411	8.0801	8.2306	8.3917	8.5629	8.7435	8.9328	9.1301	9.3348	9.5461	9.7632	9.9851	10.2111	10.4404
38	7.9229	7.9415	7.9867	8.0540	8.1405	8.2437	8.3621	8.4945	8.6399	8.7975	8.9665	9.1460	9.3353	9.5334	9.7398	9.9532	10.1730	10.3981	10.6277	10.8608	11.0963
39	8.5111	8.5243	8.5663	8.6327	8.7200	8.8260	8.9486	9.0863	9.2382	9.4030	9.5799	9.7679	9.9657	10.1724	10.3872	10.6088	10.8365	11.0690	11.3054	11.5446	11.7855
40	9.1403	9.1471	9.1857	9.2509	9.3393	9.4480	9.5749	9.7182	9.8767	10.0488	10.2335	10.4294	10.6354	10.8503	11.0729	11.3022	11.5369	11.7760	12.0183	12.2626	12.5077
41	9.8117	9.8116	9.8464	9.9107	10.0001	10.1117	10.2430	10.3918	10.5566	10.7358	10.9279	11.1315	11.3451	11.5675	11.7974	12.0334	12.2744	12.5191	12.7661	13.0143	-
42	10.5270	10.5196	10.5505	10.6134	10.7038	10.8182	10.9538	11.1079	11.2789	11.4648	11.6639	11.8746	12.0952	12.3243	12.5605	12.8024	13.0486	13.2976	13.5482	-	-
43	11.2869	11.2719	11.2986	11.3603	11.4516	11.5687	11.7083	11.8674	12.0441	12.2363	12.4418	12.6588	12.8855	13.1205	13.3620	13.6086	13.8587	14.1108	-	-	-
44	12.0924	12.0695	12.0919	12.1521	12.2442	12.3636	12.5067	12.6704	12.8523	13.0500	13.2611	13.4835	13.7154	13.9551	14.2008	14.4508	14.7035	-	-	-	-
45	12.9437	12.9128	12.9307	12.9890	13.0815	13.2028	13.3490	13.5166	13.7030	13.9053	14.1209	14.3478	14.5838	14.8270	15.0758	15.3278	-	-	-	-	-
46	13.8408	13.8015	13.8145	13.8707	13.9629	14.0856	14.2342	14.4050	14.5949	14.8008	15.0202	15.2504	15.4893	15.7348	15.9847	-	-	-	-	-	-
47	14.7827	14.7347	14.7424	14.7958	14.8874	15.0107	15.1610	15.3341	15.5266	15.7351	15.9568	16.1890	16.4294	16.6755	-	-	-	-	-	-	-
48	15.7684	15.7113	15.7132	15.7634	15.8534	15.9766	16.1274	16.3017	16.4956	16.7056	16.9284	17.1613	17.4016	-	-	-	-	-	-	-	-
49	16.7961	16.7293	16.7249	16.7711	16.8588	16.9808	17.1313	17.3058	17.5000	17.7100	17.9326	18.1646	-	-	-	-	-	-	-	-	-
50	17.8647	17.7877	17.7762	17.8176	17.9020	18.0218	18.1708	18.3443	18.5375	18.7462	18.9670	-	-	-	-	-	-	-	-	-	-
51	18.9734	18.8854	18.8660	18.9016	18.9816	19.0980	19.2445	19.4156	19.6063	19.8122	-	-	-	-	-	-	-	-	-	-	-
52	20.1223	20.0224	19.9939	20.0224	20.0969	20.2087	20.3513	20.5185	20.7051	-	-	-	-	-	-	-	-	-	-	-	-
53	21.3119	21.1988	21.1598	21.1800	21.2476	21.3534	21.4905	21.6522	-	-	-	-	-	-	-	-	-	-	-	-	-
54	22.5437	22.4159	22.3650	22.3753	22.4343	22.5325	22.6624	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	23.8193	23.6751	23.6108	23.6094	23.6584	23.7472	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	25.1417	24.9791	24.8991	24.8841	24.9203	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	26.5124	26.3289	26.2310	26.2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	27.9336	27.7267	27.6083	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	29.4066	29.1736	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	30.9321	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.50 Lakhs to less than 1 Crore

Benefit Option 2- Life Cover with Return of Premium

Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	17.1472	17.2502	17.3767	17.5282	17.7054	17.9090	18.1399	18.3993	18.6888	19.0103	19.3662	19.7594	20.1934	20.6708	21.1949	21.7683	22.3923	23.0670	23.7911	24.5619	25.3757	26.2289	27.1165	28.0347	28.9803	29.9508
19	17.4458	17.5676	17.7163	17.8932	18.0986	18.3334	18.5986	18.8957	19.2268	19.5942	20.0008	20.4504	20.9455	21.4895	22.0850	22.7335	23.4349	24.1877	24.9890	25.8356	26.7221	27.6445	28.5985	29.5806	30.5883	31.6202
20	17.7415	17.8882	18.0650	18.2728	18.5121	18.7840	19.0897	19.4314	19.8113	20.2330	20.6991	21.2132	21.7786	22.3979	23.0726	23.8023	24.5857	25.4194	26.3002	27.2224	28.1814	29.1731	30.1936	31.2404	32.3119	33.4083
21	18.0505	18.2280	18.4384	18.6829	18.9621	19.2773	19.6304	20.0240	20.4617	20.9459	21.4805	22.0688	22.7135	23.4160	24.1759	24.9916	25.8602	26.7767	27.7364	28.7341	29.7653	30.8261	31.9138	33.0273	34.1655	35.3292
22	18.3900	18.6037	18.8536	19.1407	19.4660	19.8317	20.2404	20.6947	21.1983	21.7548	22.3674	23.0391	23.7711	24.5631	25.4129	26.3179	27.2725	28.2716	29.3099	30.3827	31.4857	32.6162	33.7733	34.9554	36.1637	37.3995
23	18.7760	19.0317	19.3270	19.6631	20.0419	20.4663	20.9387	21.4630	22.0426	22.6812	23.3814	24.1447	24.9704	25.8569	26.7997	27.7943	28.8348	29.9157	31.0319	32.1791	33.3549	34.5569	35.7849	37.0396	38.3225	39.6355
24	19.2252	19.5289	19.8761	20.2686	20.7094	21.2009	21.7468	22.3509	23.0168	23.7472	24.5434	25.4047	26.3294	27.3124	28.3490	29.4329	30.5584	31.7200	32.9132	34.1359	35.3850	36.6607	37.9637	39.2956	40.6583	42.0540
25	19.7548	20.1129	20.5200	20.9774	21.4886	22.0572	22.6870	23.3815	24.1436	24.9744	25.8735	26.8378	27.8629	28.9435	30.0729	31.2448	32.4539	33.6958	34.9665	36.2647	37.5900	38.9430	40.3256	41.7398	43.1879	44.6721
26	20.3807	20.8019	21.2763	21.8079	22.4000	23.0566	23.7811	24.5763	25.4433	26.3817	27.3878	28.4570	29.5835	30.7603	31.9808	33.2397	34.5313	35.8525	37.2016	38.5782	39.9832	41.4182	42.8857	44.3880	45.9282	47.5071
27	21.1214	21.6129	22.1651	22.7813	23.4655	24.2211	25.0509	25.9562	26.9353	27.9850	29.1002	30.2746	31.5009	32.7718	34.0823	35.4258	36.7994	38.2012	39.6310	41.0896	42.5790	44.1015	45.6598	47.2573	48.8945	50.5735
28	21.9929	22.5657	23.2064	23.9189	24.7067	25.5722	26.5172	27.5389	28.6342	29.7974	31.0217	32.2993	33.6234	34.9868	36.3841	37.8120	39.2684	40.7531	42.2672	43.8126	45.3919	47.0088	48.6645	50.3618	52.1022	53.8866
29	23.0154	23.6806	24.4219	25.2426	26.1458	27.1313	28.1973	29.3400	30.5531	31.8292	33.1602	34.5391	35.9577	37.4108	38.8947	40.4076	41.9490	43.5202	45.1234	46.7622	48.4381	50.1544	51.9136	53.7171	55.5659	57.4603
30	24.2098	24.9799	25.8341	26.7756	27.8033	28.9153	30.1072	31.3720	32.7020	34.0891	35.5239	36.9997	38.5105	40.0523	41.6233	43.2232	44.8533	46.5167	48.2153	49.9525	51.7312	53.5540	55.4225	57.3376	59.2997	61.3078
31	25.5984	26.4872	27.4671	28.5381	29.6976	30.9402	32.2587	33.6451	35.0891	36.5823	38.1172	39.6874	41.2889	42.9198	44.5798	46.2712	47.9953	49.7559	51.5560	53.3989	55.2870	57.2223	59.2056	61.2371	63.3161	65.4417
32	27.2064	28.2254	29.3408	30.5489	31.8439	33.2177	34.6621	36.1654	37.7188	39.3146	40.9459	42.6088	44.3012	46.0229	47.7768	49.5637	51.3879	53.2527	55.1613	57.1165	59.1202	61.1734	63.2762	65.4289	67.6282	69.8719
33	29.0565	30.2167	31.4745	32.8232	34.2548	35.7580	37.3223	38.9378	40.5962	42.2904	44.0162	45.7716	47.5577	49.3746	51.2259	53.1152	55.0461	57.0221	59.0461	61.1199	63.2447	65.4216	67.6484	69.9237	72.2448	74.6080
34	31.1721	32.4801	33.8844	35.3739	36.9380	38.5650	40.2442	41.9668	43.7253	45.5155	47.3365	49.1866	51.0687	52.9857	54.9416	56.9402	58.9851	61.0793	63.2248	65.4229	67.6752	69.9785	72.3317	74.7321	77.1757	79.6577
35	33.5727	35.0328	36.5817	38.2080	39.8990	41.6433	43.4315	45.2557	47.1126	48.9988	50.9150	52.8634	54.8475	56.8713	58.9388	61.0540	63.2199	65.4387	67.7133	70.0413	72.4228	74.8557	77.3372	79.8630	82.4282	85.0266
36	36.2767	37.8854	39.5747	41.3307	43.1411	44.9960	46.8880	48.8112	50.7643	52.7476	54.7635	56.8156	58.9084	61.0462	63.2329	65.4719	67.7671	70.1172	72.5235	74.9849	77.4993	80.0635	82.6734	85.3237	88.0079	90.7194
37	39.2932	41.0456	42.8671	44.7442	46.6664	48.6265	50.6175	52.6382	54.6893	56.7735	58.8946	61.0574	63.2663	65.5256	67.8406	70.2110	72.6391	75.1252	77.6681	80.2656	82.9144	85.6101	88.3472	91.1190	93.9185	96.7396
38	42.6307	44.5172	46.4610	48.4521	50.4792	52.5382	54.6270	56.7464	58.8992	61.0899	63.3232	65.6040	67.9387	70.3281	72.7758	75.2832	77.8505	80.4764	83.1586	85.8935	88.6767	91.5022	94.3633	97.2544	100.1646	103.0855
39	46.2909	48.3018	50.3590	52.4536	54.5803	56.7369	58.9245	61.1461	63.4064	65.7106	68.0657	70.4736	72.9393	75.4654	78.0532	80.7029	83.4132	86.1814	89.0041	91.8762	94.7918	97.7456	100.7272	103.7294	106.7421	109.7550
40	50.2745	52.3969	54.5576	56.7508	58.9746	61.2297	63.5197	65.8492	68.2261	70.6528	73.1355	75.6781	78.2833	80.9525	83.6856	86.4814	89.3370	92.2487	95.2112	98.2205	101.2657	104.3405	107.4362	110.5424	113.6483	116.7424
41	54.5756	56.7997	59.0575	61.3464	63.6677	66.0248	68.4249	70.8711	73.3703	75.9278	78.5476	81.2324	83.9835	86.8011	89.6833	92.6275	95.6293	98.6858	101.7870	104.9264	108.0960	111.2867	114.4879	117.6884	120.8762	-
42	59.1879	61.5066	63.8579	66.2429	68.6674	71.1338	73.6495	76.2206	78.8524	81.5493	84.3139	87.1476	90.0501	93.0197	96.0533	99.1489	102.2972	105.4930	108.7279	111.9938	115.2812	118.5789	121.8754	125.1584	-	-
43	64.1042	66.5137	68.9612	71.4473	73.9790	76.5626	79.2044	81.9099	84.6835	87.5278	90.4442	93.4321	96.4898	99.6163	102.8030	106.0458	109.3374	112.6694	116.0329	119.4183	122.8140	126.2081	129.5877	-	-	-
44	69.3181	71.8202	74.3654	76.9594	79.6088	82.3197	85.0978	87.9473	90.8711	93.8701	96.9456	100.0928	103.3090	106.5895	109.9280	113.3168	116.7471	120.2098	123.6947	127.1898	130.6828	134.1605	-	-	-	-
45	74.8203	77.4197	80.0722	82.7843	85.5622	88.4113	91.3360	94.3385	97.4219	100.5826	103.8193	107.1279	110.5032	113.9384	117.4259	120.9559	124.5191	128.1050	131.7010	135.2945	138.8717	-	-	-	-	-
46	80.6050	83.3111	86.0823	88.9244	91.8427	94.8412	97.9241	101.0889	104.3361	107.6629	111.0647	114.5359	118.0693	121.6567	125.2880	128.9533	132.6417	136.3403	140.0358	143.7141	-	-	-	-	-	-
47	86.6669	89.4927	92.3957	95.3810	98.4542	101.6138	104.8612	108.1954	111.6130	115.1091	118.6774	122.3105	125.9994	129.7336	133.5028	137.2956	141.0985	144.8978	148.6818	-	-	-	-	-	-	-
48	93.0034	95.9637	99.0158	102.1590	105.3959	108.7262	112.1480	115.6573	119.2489	122.9160	126.6505	130.4428	134.2819	138.1569	142.0561	145.9675	149.8734	153.7603	-	-	-	-	-	-	-	-
49	99.6186	102.7312	105.9442	109.2581	112.6714	116.1817	119.7841	123.4728	127.2405	131.0783	134.9761	138.9223	142.9055	146.9157	150.9343	154.9484	158.9425	-	-	-	-	-	-	-	-	-
50	106.5191	109.8003	113.1904	116.6871	120.2868	123.9840	127.7717	131.6420	135.5854	139.5912	143.6469	147.7434	151.8632	155.9931	160.1179	164.2215	-	-	-	-	-	-	-	-	-	-
51	113.7212	117.1867	120.7670	124.4572	128.2507	132.1396	136.1149	140.1664	144.2827	148.4535	152.6617	156.8956	161.1395	165.3776	169.5932	-	-	-	-	-	-	-	-	-	-	-
52	121.2474	124.9110	128.6925	132.5839	136.5760	140.6588	144.8209	149.0535	153.3376	157.6621	162.0129	166.3735	170.7275	175.0578	-	-	-	-	-	-	-	-	-	-	-	-
53	129.1254	132.9984	136.9887	141.0857	145.2781	149.5567	153.9032	158.3052	162.7489	167.2193	171.6992	176.1717	180.6191	-	-	-	-	-	-	-	-	-	-	-	-	-
54	137.3888	141.4780	145.6809	149.9877	154.3797	158.8446	163.3669	167.9320	172.5244	177.1260	181.7193	186.2859	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	146.0707	150.3824	154.7988	159.3074	163.8924	168.5367	173.2250	177.9412	182.6664	187.3822	192.0698	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	155.2068	159.7341	164.3590	169.0643	173.8315	178.6441	183.4850	188.3348	193.1744	197.9841	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	164.8199	169.5588	174.3830	179.2723	184.2090	189.1748	194.1493	199.1128	204.0449	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	174.9321	179.8715	184.8803	189.9391	195.0286	200.1267	205.2132	210.2670	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	185.5543	190.6773	195.8544	201.0643	206.2837	211.4910	216.6645	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	196.6852	201.9737	207.2988	212.6352	217.9599	223.2499	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	208.3155	213.7476	219.1944	224.6310	230.0372	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	220.4255	225.9732	231.5186	237.0277	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	232.9877	238.6238	244.2302	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	245.9580	251.6504	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	259.2942	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover | Non Smoker | Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.5776	0.5777	0.5784	0.5796	0.5813	0.5835	0.5862	0.5896	0.5936	0.5983	0.6039	0.6103	0.6176	0.6260	0.6355	0.6462	0.6582	0.6713	0.6856	0.7010	0.7175	0.7349	0.7531	0.7721	0.7918	0.8120
19	0.5859	0.5863	0.5873	0.5888	0.5909	0.5936	0.5970	0.6010	0.6058	0.6114	0.6180	0.6256	0.6343	0.6442	0.6553	0.6677	0.6813	0.6962	0.7123	0.7295	0.7477	0.7667	0.7866	0.8071	0.8283	0.8501
20	0.5935	0.5943	0.5956	0.5977	0.6003	0.6037	0.6077	0.6126	0.6184	0.6252	0.6331	0.6421	0.6523	0.6639	0.6769	0.6911	0.7067	0.7235	0.7415	0.7605	0.7804	0.8012	0.8227	0.8448	0.8676	0.8909
21	0.6008	0.6020	0.6039	0.6065	0.6099	0.6140	0.6191	0.6250	0.6321	0.6402	0.6496	0.6603	0.6724	0.6860	0.7009	0.7172	0.7349	0.7537	0.7736	0.7945	0.8162	0.8387	0.8618	0.8856	0.9100	0.9350
22	0.6083	0.6101	0.6126	0.6160	0.6202	0.6254	0.6316	0.6389	0.6474	0.6572	0.6684	0.6811	0.6952	0.7109	0.7280	0.7465	0.7663	0.7871	0.8090	0.8318	0.8553	0.8796	0.9045	0.9300	0.9562	0.9831
23	0.6165	0.6189	0.6223	0.6266	0.6319	0.6383	0.6459	0.6548	0.6650	0.6768	0.6901	0.7050	0.7214	0.7394	0.7588	0.7795	0.8014	0.8244	0.8482	0.8729	0.8983	0.9244	0.9511	0.9785	1.0067	1.0356
24	0.6257	0.6291	0.6334	0.6389	0.6455	0.6534	0.6627	0.6734	0.6858	0.6997	0.7154	0.7326	0.7516	0.7719	0.7937	0.8167	0.8407	0.8658	0.8916	0.9182	0.9455	0.9735	1.0023	1.0318	1.0620	1.0930
25	0.6368	0.6411	0.6467	0.6535	0.6618	0.6714	0.6827	0.6956	0.7103	0.7267	0.7449	0.7647	0.7861	0.8090	0.8331	0.8584	0.8846	0.9117	0.9396	0.9682	0.9976	1.0277	1.0585	1.0901	1.1225	1.1559
26	0.6500	0.6556	0.6627	0.6712	0.6813	0.6930	0.7066	0.7220	0.7392	0.7583	0.7792	0.8017	0.8257	0.8510	0.8775	0.9050	0.9334	0.9626	0.9926	1.0234	1.0549	1.0871	1.1201	1.1541	1.1890	1.2250
27	0.6659	0.6731	0.6819	0.6924	0.7047	0.7189	0.7350	0.7531	0.7732	0.7951	0.8187	0.8439	0.8705	0.8983	0.9271	0.9569	0.9875	1.0190	1.0512	1.0841	1.1178	1.1524	1.1879	1.2245	1.2622	1.3010
28	0.6852	0.6942	0.7051	0.7179	0.7327	0.7496	0.7686	0.7896	0.8126	0.8375	0.8639	0.8918	0.9209	0.9512	0.9824	1.0145	1.0474	1.0810	1.1154	1.1507	1.1870	1.2242	1.2625	1.3020	1.3426	1.3845
29	0.7083	0.7195	0.7328	0.7482	0.7659	0.7858	0.8079	0.8320	0.8581	0.8858	0.9151	0.9456	0.9773	1.0100	1.0437	1.0780	1.1132	1.1492	1.1862	1.2241	1.2631	1.3032	1.3445	1.3870	1.4308	1.4759
30	0.7360	0.7497	0.7658	0.7842	0.8050	0.8281	0.8534	0.8807	0.9098	0.9405	0.9725	1.0057	1.0400	1.0751	1.1111	1.1479	1.1856	1.2243	1.2640	1.3048	1.3468	1.3900	1.4344	1.4802	1.5274	1.5759
31	0.7689	0.7854	0.8046	0.8263	0.8505	0.8770	0.9056	0.9361	0.9682	1.0018	1.0366	1.0724	1.1091	1.1468	1.1853	1.2248	1.2652	1.3068	1.3495	1.3933	1.4385	1.4850	1.5329	1.5822	1.6330	1.6853
32	0.8076	0.8274	0.8500	0.8753	0.9029	0.9329	0.9648	0.9984	1.0336	1.0700	1.1074	1.1459	1.1853	1.2256	1.2668	1.3092	1.3526	1.3972	1.4431	1.4903	1.5389	1.5890	1.6406	1.6938	1.7485	1.8047
33	0.8529	0.8764	0.9026	0.9315	0.9628	0.9962	1.0314	1.0681	1.1062	1.1453	1.1855	1.2267	1.2689	1.3120	1.3563	1.4016	1.4482	1.4962	1.5455	1.5964	1.6488	1.7028	1.7584	1.8157	1.8745	1.9350
34	0.9056	0.9328	0.9630	0.9956	1.0304	1.0672	1.1056	1.1454	1.1863	1.2283	1.2713	1.3154	1.3605	1.4067	1.4540	1.5027	1.5528	1.6044	1.6575	1.7123	1.7688	1.8270	1.8870	1.9487	2.0120	2.0770
35	0.9662	0.9975	1.0315	1.0678	1.1062	1.1463	1.1878	1.2305	1.2744	1.3193	1.3653	1.4124	1.4606	1.5100	1.5609	1.6132	1.6671	1.7226	1.7799	1.8390	1.8999	1.9627	2.0273	2.0937	2.1618	2.2316
36	1.0356	1.0708	1.1086	1.1486	1.1904	1.2337	1.2782	1.3240	1.3709	1.4188	1.4679	1.5182	1.5698	1.6229	1.6775	1.7338	1.7918	1.8517	1.9136	1.9773	2.0430	2.1107	2.1802	2.2516	2.3247	2.3995
37	1.1140	1.1532	1.1948	1.2382	1.2833	1.3297	1.3774	1.4263	1.4762	1.5274	1.5798	1.6336	1.6890	1.7459	1.8047	1.8654	1.9280	1.9927	2.0594	2.1282	2.1990	2.2718	2.3466	2.4233	2.5017	2.5818
38	1.2020	1.2451	1.2902	1.3371	1.3854	1.4350	1.4858	1.5378	1.5910	1.6456	1.7017	1.7594	1.8189	1.8802	1.9436	2.0091	2.0767	2.1464	2.2184	2.2925	2.3688	2.4472	2.5275	2.6097	2.6936	2.7792
39	1.3001	1.3468	1.3954	1.4455	1.4970	1.5498	1.6038	1.6592	1.7160	1.7744	1.8345	1.8965	1.9605	2.0267	2.0951	2.1657	2.2387	2.3140	2.3916	2.4714	2.5535	2.6376	2.7238	2.8118	2.9015	2.9926
40	1.4085	1.4587	1.5105	1.5639	1.6186	1.6747	1.7321	1.7912	1.8519	1.9145	1.9791	2.0459	2.1149	2.1863	2.2601	2.3364	2.4151	2.4963	2.5799	2.6659	2.7540	2.8443	2.9365	3.0306	3.1262	3.2232
41	1.5275	1.5810	1.6360	1.6926	1.7507	1.8103	1.8715	1.9347	1.9997	2.0670	2.1366	2.2085	2.2830	2.3601	2.4398	2.5222	2.6071	2.6946	2.7846	2.8769	2.9715	3.0682	3.1668	3.2671	3.3689	-
42	1.6573	1.7140	1.7724	1.8323	1.8940	1.9574	2.0229	2.0905	2.1604	2.2328	2.3078	2.3855	2.4660	2.5492	2.6353	2.7241	2.8156	2.9098	3.0065	3.1056	3.2069	3.3103	3.4155	3.5224	-	-
43	1.7983	1.8582	1.9199	1.9835	2.0492	2.1169	2.1870	2.2596	2.3349	2.4130	2.4939	2.5779	2.6648	2.7547	2.8475	2.9433	3.0418	3.1431	3.2469	3.3531	3.4615	3.5719	3.6839	-	-	-
44	1.9506	2.0139	2.0793	2.1469	2.2169	2.2895	2.3648	2.4430	2.5242	2.6085	2.6959	2.7866	2.8805	2.9775	3.0776	3.1808	3.2868	3.3955	3.5068	3.6205	3.7362	3.8538	-	-	-	-
45	2.1146	2.1816	2.2510	2.3231	2.3981	2.4760	2.5571	2.6414	2.7291	2.8202	2.9148	3.0127	3.1141	3.2188	3.3267	3.4377	3.5515	3.6682	3.7874	3.9088	4.0322	-	-	-	-	-
46	2.2905	2.3616	2.4357	2.5129	2.5934	2.6773	2.7648	2.8559	2.9508	3.0493	3.1515	3.2573	3.3667	3.4796	3.5957	3.7150	3.8373	3.9622	4.0896	4.2191	-	-	-	-	-	-
47	2.4788	2.5545	2.6339	2.7168	2.8036	2.8942	2.9888	3.0874	3.1900	3.2966	3.4071	3.5214	3.6394	3.7610	3.8859	4.0140	4.1450	4.2786	4.4145	-	-	-	-	-	-	-
48	2.6797	2.7609	2.8462	2.9357	3.0295	3.1276	3.2301	3.3368	3.4479	3.5632	3.6826	3.8059	3.9331	4.0640	4.1982	4.3355	4.4757	4.6184	-	-	-	-	-	-	-	-
49	2.8940	2.9815	3.0736	3.1705	3.2721	3.3784	3.4895	3.6052	3.7254	3.8501	3.9791	4.1122	4.2491	4.3898	4.5338	4.6809	4.8306	-	-	-	-	-	-	-	-	-
50	3.1225	3.2171	3.3170	3.4221	3.5324	3.6479	3.7684	3.8938	4.0240	4.1587	4.2980	4.4414	4.5888	4.7398	4.8941	5.0513	-	-	-	-	-	-	-	-	-	-
51	3.3665	3.4692	3.5778	3.6921	3.8120	3.9374	4.0681	4.2040	4.3450	4.4906	4.6408	4.7952	4.9536	5.1155	5.2806	-	-	-	-	-	-	-	-	-	-	-
52	3.6274	3.7394	3.8576	3.9821	4.1125	4.2488	4.3906	4.5379	4.6903	4.8475	5.0093	5.1754	5.3454	5.5187	-	-	-	-	-	-	-	-	-	-	-	-
53	3.9074	4.0296	4.1586	4.2942	4.4361	4.5841	4.7379	4.8974	5.0620	5.2316	5.4058	5.5842	5.7663	-	-	-	-	-	-	-	-	-	-	-	-	-
54	4.2089	4.3424	4.4832	4.6309	4.7853	4.9460	5.1127	5.2851	5.4629	5.6455	5.8327	6.0240	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	4.5348	4.6807	4.8343	4.9952	5.1629	5.3372	5.5177	5.7040	5.8956	6.0921	6.2929	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	4.8882	5.0476	5.2150	5.3900	5.5722	5.7610	5.9561	6.1570	6.3633	6.5742	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	5.2726	5.4466	5.6289	5.8191	6.0165	6.2208	6.4314	6.6478	6.8693	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	5.6917	5.8814	6.0796	6.2858	6.4996	6.7203	6.9472	7.1798	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	6.1494	6.3557	6.5708	6.7943	7.0253	7.2631	7.5072	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	6.6495	6.8735	7.1067	7.3482	7.5973	7.8533	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	7.1960	7.4389	7.6910	7.9516	8.2197	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	7.7930	8.0557	8.3278	8.6084	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	8.4446	8.7282	9.0213	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	9.1548	9.4605	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	9.9282	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover | Non Smoker | 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.2166	1.2703	1.3240	1.3783	1.4332	1.4892	1.5465	1.6053	1.6661	1.7292	1.7949	1.8638	1.9364	2.0132	2.0948	2.1815	2.2737	2.3718	2.4758	2.5854	2.7005	2.8207	2.9458	3.0754	3.2092	3.3471
19	1.2357	1.2914	1.3475	1.4044	1.4623	1.5215	1.5824	1.6453	1.7105	1.7785	1.8498	1.9249	2.0044	2.0887	2.1785	2.2740	2.3756	2.4833	2.5969	2.7162	2.8409	2.9705	3.1049	3.2437	3.3867	3.5338
20	1.2546	1.3127	1.3715	1.4314	1.4927	1.5557	1.6207	1.6882	1.7586	1.8323	1.9101	1.9923	2.0796	2.1726	2.2715	2.3767	2.4883	2.6061	2.7297	2.8590	2.9935	3.1329	3.2769	3.4252	3.5778	3.7347
21	1.2740	1.3350	1.3970	1.4605	1.5257	1.5930	1.6628	1.7356	1.8120	1.8924	1.9775	2.0679	2.1642	2.2667	2.3757	2.4913	2.6134	2.7416	2.8757	3.0152	3.1598	3.3091	3.4630	3.6214	3.7842	3.9516
22	1.2953	1.3596	1.4253	1.4928	1.5625	1.6348	1.7102	1.7892	1.8724	1.9606	2.0542	2.1539	2.2601	2.3730	2.4929	2.6195	2.7525	2.8915	3.0362	3.1862	3.3411	3.5008	3.6652	3.8341	4.0079	4.1866
23	1.3194	1.3875	1.4574	1.5296	1.6044	1.6825	1.7643	1.8505	1.9418	2.0388	2.1421	2.2521	2.3692	2.4934	2.6247	2.7626	2.9068	3.0569	3.2125	3.3733	3.5391	3.7096	3.8850	4.0653	4.2509	4.4420
24	1.3474	1.4198	1.4946	1.5721	1.6530	1.7377	1.8270	1.9216	2.0220	2.1290	2.2431	2.3645	2.4933	2.6294	2.7725	2.9221	3.0778	3.2393	3.4061	3.5781	3.7551	3.9372	4.1244	4.3170	4.5154	4.7200
25	1.3803	1.4578	1.5381	1.6219	1.7097	1.8022	1.9001	2.0043	2.1152	2.2334	2.3592	2.4928	2.6340	2.7824	2.9376	3.0992	3.2668	3.4399	3.6185	3.8022	3.9912	4.1855	4.3855	4.5916	4.8040	5.0233
26	1.4193	1.5026	1.5894	1.6804	1.7762	1.8777	1.9856	2.1005	2.2231	2.3536	2.4922	2.6386	2.7926	2.9536	3.1213	3.2952	3.4749	3.6602	3.8510	4.0472	4.2490	4.4566	4.6706	4.8913	5.1190	5.3541
27	1.4654	1.5554	1.6497	1.7491	1.8542	1.9661	2.0852	2.2123	2.3476	2.4914	2.6433	2.8030	2.9701	3.1441	3.3247	3.5112	3.7036	3.9016	4.1053	4.3148	4.5305	4.7528	4.9819	5.2184	5.4627	5.7152
28	1.5198	1.6176	1.7206	1.8296	1.9455	2.0691	2.2009	2.3412	2.4903	2.6480	2.8137	2.9871	3.1677	3.3551	3.5488	3.7484	3.9540	4.1656	4.3832	4.6072	4.8380	5.0760	5.3217	5.5755	5.8378	6.1090
29	1.5838	1.6906	1.8037	1.9238	2.0520	2.1886	2.3342	2.4889	2.6525	2.8244	3.0044	3.1919	3.3864	3.5874	3.7948	4.0083	4.2279	4.4539	4.6866	4.9263	5.1735	5.4288	5.6925	5.9650	6.2468	6.5382
30	1.6589	1.7761	1.9007	2.0336	2.1753	2.3263	2.4868	2.6566	2.8350	3.0218	3.2164	3.4184	3.6271	3.8424	4.0641	4.2922	4.5269	4.7686	5.0176	5.2744	5.5396	5.8136	6.0968	6.3896	6.6925	7.0054
31	1.7466	1.8758	2.0136	2.1606	2.3173	2.4838	2.6599	2.8452	3.0391	3.2411	3.4507	3.6675	3.8910	4.1212	4.3581	4.6019	4.8530	5.1117	5.3785	5.6540	5.9387	6.2330	6.5374	6.8521	7.1775	7.5135
32	1.8486	1.9915	2.1440	2.3065	2.4793	2.6621	2.8544	3.0557	3.2654	3.4831	3.7081	3.9403	4.1794	4.4254	4.6787	4.9395	5.2082	5.4855	5.7718	6.0676	6.3735	6.6899	7.0170	7.3551	7.7045	8.0651
33	1.9668	2.1250	2.2936	2.4729	2.6626	2.8622	3.0712	3.2890	3.5150	3.7487	3.9898	4.2381	4.4936	4.7568	5.0277	5.3069	5.5950	5.8925	6.1999	6.5179	6.8467	7.1867	7.5383	7.9015	8.2764	8.6630
34	2.1030	2.2780	2.4640	2.6609	2.8681	3.0850	3.3111	3.5458	3.7885	4.0389	4.2968	4.5624	4.8357	5.1171	5.4073	5.7066	6.0158	6.3353	6.6658	7.0076	7.3611	7.7266	8.1042	8.4941	8.8961	9.3100
35	2.2588	2.4518	2.6562	2.8713	3.0965	3.3313	3.5750	3.8271	4.0872	4.3551	4.6309	4.9149	5.2073	5.5088	5.8199	6.1412	6.4734	6.8169	7.1722	7.5397	7.9197	8.3124	8.7178	9.1358	9.5665	10.0092
36	2.4357	2.6478	2.8712	3.1050	3.3488	3.6019	3.8637	4.1338	4.4121	4.6987	4.9937	5.2976	5.6109	5.9342	6.2682	6.6135	6.9706	7.3399	7.7221	8.1172	8.5255	8.9471	9.3819	9.8299	10.2904	10.7632
37	2.6348	2.8667	3.1096	3.3627	3.6256	3.8975	4.1781	4.4672	4.7650	5.0715	5.3873	5.7129	6.0489	6.3960	6.7550	7.1262	7.5103	7.9076	8.3185	8.7431	9.1816	9.6340	10.0998	10.5789	11.0708	11.5750
38	2.8572	3.1094	3.3723	3.6453	3.9277	4.2192	4.5196	4.8290	5.1475	5.4757	5.8140	6.1633	6.5242	6.8973	7.2833	7.6826	8.0958	8.5231	8.9648	9.4209	9.8914	10.3760	10.8745	11.3863	11.9109	12.4475
39	3.1034	3.3764	3.6600	3.9534	4.2562	4.5683	4.8897	5.2207	5.5618	5.9135	6.2765	6.6517	7.0397	7.4410	7.8563	8.2859	8.7304	9.1897	9.6642	10.1537	10.6579	11.1765	11.7090	12.2550	12.8134	13.3832
40	3.3739	3.6685	3.9733	4.2879	4.6122	4.9462	5.2902	5.6446	6.0102	6.3876	6.7777	7.1811	7.5984	8.0302	8.4771	8.9394	9.4173	9.9109	10.4201	10.9447	11.4844	12.0386	12.6067	13.1879	13.7810	14.3851
41	3.6695	3.9861	4.3130	4.6499	4.9970	5.3545	5.7230	6.1030	6.4954	6.9010	7.3204	7.7544	8.2035	8.6684	9.1492	9.6465	10.1600	10.6898	11.2358	11.7973	12.3741	12.9654	13.5704	14.1878	14.8167	-
42	3.9902	4.3299	4.6800	5.0407	5.4123	5.7953	6.1904	6.5984	7.0201	7.4563	7.9077	8.3748	8.8584	9.3586	9.8760	10.4104	10.9617	11.5299	12.1144	12.7147	13.3302	13.9600	14.6030	15.2576	-	-
43	4.3367	4.7006	5.0755	5.4617	5.8599	6.2706	6.6949	7.1334	7.5871	8.0566	8.5426	9.0456	9.5662	10.1045	10.6606	11.2344	11.8258	12.4342	13.0591	13.7000	14.3558	15.0252	15.7069	-	-	-
44	4.7093	5.0990	5.5005	5.9144	6.3415	6.7827	7.2388	7.7107	8.1990	8.7047	9.2281	9.7698	10.3300	10.9088	11.5061	12.1217	12.7551	13.4058	14.0730	14.7560	15.4531	16.1631	-	-	-	-
45	5.1086	5.5260	5.9564	6.4005	6.8594	7.3338	7.8246	8.3327	8.8588	9.4035	9.9674	10.5504	11.1529	11.7747	12.4156	13.0752	13.7527	14.4478	15.1589	15.8851	16.6246	-	-	-	-	-
46	5.5353	5.9828	6.4447	6.9220	7.4154	7.9261	8.4548	9.0023	9.5693	10.1561	10.7630	11.3903	12.0377	12.7052	13.3920	14.0977	14.8217	15.5625	16.3189	17.0895	-	-	-	-	-	-
47	5.9901	6.4706	6.9670	7.4804	8.0118	8.5620	9.1318	9.7220	10.3329	10.9648	11.6180	12.2922	12.9874	13.7028	14.4381	15.1922	15.9640	16.7523	17.5552	-	-	-	-	-	-	-
48	6.4744	6.9908	7.5250	8.0780	8.6507	9.2438	9.8583	10.4943	11.1524	11.8326	12.5349	13.2590	14.0043	14.7705	15.5563	16.3607	17.1822	18.0191	-	-	-	-	-	-	-	-
49	6.9895	7.5454	8.1209	8.7170	9.3345	9.9744	10.6368	11.3222	12.0308	12.7624	13.5168	14.2934	15.0919	15.9109	16.7494	17.6057	18.4783	-	-	-	-	-	-	-	-	-
50	7.5377	8.1368	8.7574	9.4004	10.0667	10.7567	11.4707	12.2089	12.9713	13.7575	14.5671	15.3992	16.2530	17.1272	18.0201	18.9300	-	-	-	-	-	-	-	-	-	-
51	8.1219	8.7681	9.4379	10.1318	10.8506	11.5945	12.3638	13.1583	13.9778	14.8218	15.6894	16.5796	17.4912	18.4225	19.3715	-	-	-	-	-	-	-	-	-	-	-
52	8.7459	9.4435	10.1664	10.9153	11.6906	12.4924	13.3206	14.1749	15.0550	15.9597	16.8882	17.8391	18.8105	19.8007	-	-	-	-	-	-	-	-	-	-	-	-
53	9.4142	10.1676	10.9480	11.7561	12.5919	13.4554	14.3464	15.2641	16.2077	17.1763	18.1684	19.1821	20.2154	-	-	-	-	-	-	-	-	-	-	-	-	-
54	10.1327	10.9461	11.7885	12.6599	13.5604	14.4897	15.4469	16.4314	17.4421	18.4774	19.5354	20.6140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	10.9072	11.7855	12.6942	13.6334	14.6029	15.6016	16.6290	17.6838	18.7644	19.8690	20.9951	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	11.7444	12.6923	13.6720	14.6836	15.7259	16.7982	17.8993	19.0276	20.1810	21.3571	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	12.6517	13.6740	14.7297	15.8176	16.9371	18.0869	19.2652	20.4700	21.6986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	13.6363	14.7382	15.8741	17.0431	18.2441	19.4750	20.7337	22.0176	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	14.7058	15.8920	17.1131	18.3677	19.6540	20.9695	22.3119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	15.8671	17.1429	18.4541	19.7985	21.1738	22.5775	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	17.1275	18.4981	19.9039	21.3422	22.8105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	18.4940	19.9644	21.4692	23.0057	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	19.9731	21.5481	23.1567	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	21.5712	23.2559	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	23.2947	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover

Non Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.7402	0.7689	0.7979	0.8273	0.8574	0.8882	0.9196	0.9521	0.9857	1.0208	1.0575	1.0961	1.1367	1.1795	1.2249	1.2732	1.3244	1.3789	1.4368	1.4980	1.5624	1.6298	1.6999	1.7725	1.8475	1.9247
19	0.7514	0.7812	0.8114	0.8423	0.8741	0.9066	0.9400	0.9747	1.0109	1.0488	1.0886	1.1306	1.1749	1.2220	1.2719	1.3250	1.3814	1.4414	1.5047	1.5715	1.6413	1.7140	1.7893	1.8671	1.9472	2.0296
20	0.7622	0.7933	0.8251	0.8577	0.8913	0.9258	0.9616	0.9989	1.0380	1.0792	1.1226	1.1685	1.2172	1.2689	1.3239	1.3824	1.4445	1.5101	1.5793	1.6517	1.7271	1.8052	1.8859	1.9690	2.0545	2.1424
21	0.7732	0.8058	0.8394	0.8739	0.9097	0.9467	0.9852	1.0255	1.0680	1.1130	1.1605	1.2109	1.2645	1.3215	1.3820	1.4464	1.5144	1.5861	1.6612	1.7394	1.8204	1.9041	1.9903	2.0791	2.1703	2.2641
22	0.7849	0.8194	0.8550	0.8919	0.9302	0.9699	1.0116	1.0555	1.1020	1.1512	1.2034	1.2589	1.3180	1.3807	1.4474	1.5179	1.5923	1.6701	1.7512	1.8353	1.9221	2.0116	2.1037	2.1984	2.2958	2.3960
23	0.7981	0.8347	0.8727	0.9123	0.9534	0.9964	1.0418	1.0899	1.1408	1.1949	1.2524	1.3136	1.3787	1.4478	1.5209	1.5980	1.6788	1.7629	1.8501	1.9402	2.0331	2.1287	2.2270	2.3280	2.4320	2.5391
24	0.8133	0.8524	0.8932	0.9357	0.9802	1.0271	1.0768	1.1296	1.1856	1.2453	1.3087	1.3761	1.4477	1.5236	1.6036	1.6874	1.7747	1.8651	1.9587	2.0550	2.1542	2.2563	2.3612	2.4692	2.5804	2.6950
25	0.8312	0.8732	0.9172	0.9632	1.0117	1.0631	1.1177	1.1758	1.2376	1.3033	1.3732	1.4475	1.5262	1.6092	1.6961	1.7867	1.8806	1.9776	2.0777	2.1807	2.2866	2.3955	2.5076	2.6231	2.7422	2.8650
26	0.8524	0.8978	0.9455	0.9956	1.0487	1.1053	1.1655	1.2295	1.2977	1.3702	1.4472	1.5288	1.6149	1.7051	1.7991	1.8966	1.9973	2.1011	2.2080	2.3180	2.4311	2.5475	2.6675	2.7911	2.9187	3.0506
27	0.8777	0.9270	0.9788	1.0338	1.0923	1.1547	1.2211	1.2918	1.3669	1.4468	1.5315	1.6208	1.7145	1.8120	1.9131	2.0177	2.1255	2.2365	2.3507	2.4681	2.5890	2.7136	2.8420	2.9746	3.1115	3.2530
28	0.9077	0.9614	1.0182	1.0788	1.1434	1.2123	1.2855	1.3635	1.4464	1.5343	1.6269	1.7241	1.8253	1.9303	2.0388	2.1508	2.2660	2.3846	2.5065	2.6321	2.7615	2.8949	3.0326	3.1749	3.3219	3.4740
29	0.9432	1.0020	1.0646	1.1315	1.2029	1.2790	1.3598	1.4458	1.5369	1.6331	1.7340	1.8390	1.9480	2.0607	2.1769	2.2966	2.4197	2.5464	2.6768	2.8112	2.9497	3.0928	3.2407	3.3935	3.5514	3.7148
30	0.9849	1.0497	1.1189	1.1930	1.2719	1.3557	1.4449	1.5395	1.6393	1.7440	1.8530	1.9662	2.0832	2.2038	2.3281	2.4560	2.5875	2.7230	2.8626	3.0066	3.1553	3.3089	3.4676	3.6318	3.8016	3.9771
31	1.0339	1.1055	1.1823	1.2641	1.3511	1.4436	1.5417	1.6453	1.7539	1.8671	1.9846	2.1061	2.2314	2.3604	2.4932	2.6299	2.7706	2.9157	3.0653	3.2198	3.3794	3.5444	3.7151	3.8915	4.0739	4.2623
32	1.0910	1.1705	1.2554	1.3456	1.4416	1.5434	1.6509	1.7636	1.8812	2.0032	2.1293	2.2594	2.3935	2.5314	2.6734	2.8196	2.9702	3.1257	3.2862	3.4521	3.6236	3.8010	3.9844	4.1741	4.3699	4.5722
33	1.1574	1.2455	1.3391	1.4387	1.5443	1.6558	1.7728	1.8949	2.0215	2.1525	2.2877	2.4269	2.5702	2.7177	2.8695	3.0261	3.1877	3.3545	3.5269	3.7052	3.8896	4.0803	4.2774	4.4811	4.6914	4.9082
34	1.2340	1.3313	1.4345	1.5441	1.6597	1.7812	1.9079	2.0394	2.1755	2.3159	2.4605	2.6093	2.7625	2.9204	3.0831	3.2510	3.4243	3.6036	3.7889	3.9806	4.1788	4.3838	4.5957	4.8144	5.0399	5.2721
35	1.3216	1.4287	1.5424	1.6623	1.7884	1.9200	2.0566	2.1979	2.3437	2.4939	2.6485	2.8077	2.9717	3.1408	3.3153	3.4955	3.6818	3.8745	4.0738	4.2799	4.4931	4.7134	4.9409	5.1754	5.4170	5.6654
36	1.4210	1.5388	1.6633	1.7941	1.9307	2.0726	2.2193	2.3708	2.5268	2.6875	2.8529	3.0233	3.1991	3.3805	3.5678	3.7615	3.9618	4.1690	4.3834	4.6051	4.8342	5.0708	5.3148	5.5661	5.8245	6.0898
37	1.5330	1.6621	1.7978	1.9396	2.0869	2.2394	2.3967	2.5589	2.7258	2.8977	3.0749	3.2575	3.4460	3.6408	3.8421	4.0504	4.2659	4.4889	4.7195	4.9578	5.2038	5.4577	5.7191	5.9880	6.2641	6.5472
38	1.6583	1.7990	1.9463	2.0993	2.2577	2.4211	2.5896	2.7631	2.9417	3.1258	3.3157	3.5116	3.7141	3.9235	4.1401	4.3642	4.5961	4.8360	5.0839	5.3399	5.6039	5.8760	6.1558	6.4432	6.7378	7.0391
39	1.7974	1.9501	2.1091	2.2736	2.4434	2.6185	2.7988	2.9844	3.1758	3.3732	3.5769	3.7875	4.0052	4.2304	4.4635	4.7048	4.9543	5.2122	5.4786	5.7533	6.0364	6.3277	6.6269	6.9335	7.2472	7.5674
40	1.9507	2.1157	2.2866	2.4631	2.6450	2.8324	3.0254	3.2243	3.4295	3.6413	3.8603	4.0867	4.3209	4.5635	4.8144	5.0740	5.3424	5.6195	5.9055	6.2002	6.5034	6.8148	7.1341	7.4607	7.7941	8.1336
41	2.1185	2.2961	2.4794	2.6685	2.8632	3.0638	3.2706	3.4840	3.7043	3.9320	4.1675	4.4112	4.6635	4.9246	5.1947	5.4739	5.7624	6.0601	6.3669	6.6826	7.0068	7.3392	7.6793	8.0265	8.3801	-
42	2.3010	2.4915	2.6880	2.8904	3.0990	3.3140	3.5359	3.7650	4.0018	4.2468	4.5004	4.7628	5.0345	5.3156	5.6063	5.9066	6.2165	6.5360	6.8646	7.2022	7.5484	7.9026	8.2642	8.6325	-	-
43	2.4985	2.7027	2.9131	3.1300	3.3536	3.5843	3.8226	4.0689	4.3238	4.5876	4.8607	5.1435	5.4361	5.7387	6.0514	6.3741	6.7067	7.0490	7.4006	7.7611	8.1301	8.5068	8.8904	-	-	-
44	2.7112	2.9300	3.1555	3.3880	3.6279	3.8758	4.1321	4.3973	4.6719	4.9561	5.2504	5.5551	5.8701	6.1957	6.5318	6.8782	7.2347	7.6009	7.9766	8.3610	8.7534	9.1532	-	-	-	-
45	2.9395	3.1740	3.4159	3.6655	3.9234	4.1900	4.4660	4.7518	5.0477	5.3541	5.6713	5.9994	6.3384	6.6885	7.0494	7.4207	7.8023	8.1937	8.5942	9.0033	9.4199	-	-	-	-	-
46	3.1840	3.4356	3.6953	3.9636	4.2411	4.5284	4.8258	5.1339	5.4529	5.7832	6.1249	6.4782	6.8429	7.2188	7.6058	8.0034	8.4113	8.8288	9.2551	9.6893	-	-	-	-	-	-
47	3.4451	3.7153	3.9945	4.2833	4.5824	4.8921	5.2129	5.5451	5.8892	6.2451	6.6132	6.9931	7.3849	7.7882	8.2026	8.6278	9.0630	9.5075	9.9603	-	-	-	-	-	-	-
48	3.7235	4.0141	4.3148	4.6261	4.9485	5.2826	5.6287	5.9871	6.3580	6.7415	7.1375	7.5458	7.9662	8.3983	8.8416	9.2954	9.7588	10.2312	-	-	-	-	-	-	-	-
49	4.0200	4.3330	4.6571	4.9929	5.3410	5.7015	6.0750	6.4615	6.8612	7.2739	7.6996	8.1379	8.5884	9.0507	9.5240	10.0075	10.5002	-	-	-	-	-	-	-	-	-
50	4.3359	4.6735	5.0232	5.3858	5.7615	6.1507	6.5535	6.9702	7.4005	7.8444	8.3014	8.7713	9.2536	9.7473	10.2518	10.7659	-	-	-	-	-	-	-	-	-	-
51	4.6729	5.0373	5.4150	5.8065	6.2122	6.6322	7.0666	7.5153	7.9783	8.4550	8.9452	9.4484	9.9637	10.4901	11.0267	-	-	-	-	-	-	-	-	-	-	-
52	5.0332	5.4268	5.8349	6.2578	6.6957	7.1487	7.6168	8.0997	8.5971	9.1086	9.6337	10.1716	10.7211	11.2813	-	-	-	-	-	-	-	-	-	-	-	-
53	5.4195	5.8449	6.2858	6.7425	7.2150	7.7033	8.2072	8.7263	9.2602	9.8083	10.3699	10.9437	11.5287	-	-	-	-	-	-	-	-	-	-	-	-	-
54	5.8350	6.2948	6.7712	7.2641	7.7737	8.2996	8.8414	9.3988	9.9711	10.5576	11.1570	11.7681	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	6.2836	6.7806	7.2950	7.8268	8.3758	8.9415	9.5236	10.1214	10.7340	11.3602	11.9988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	6.7693	7.3062	7.8613	8.4346	9.0254	9.6335	10.2581	10.8982	11.5526	12.2201	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	7.2965	7.8762	8.4750	9.0922	9.7275	10.3803	11.0493	11.7336	12.4315	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	7.8699	8.4954	9.1404	9.8045	10.4869	11.1865	11.9021	12.6322	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	8.4942	9.1684	9.8627	10.5764	11.3082	12.0569	12.8209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	9.1740	9.9001	10.6469	11.4127	12.1963	12.9961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	9.9141	10.6956	11.4974	12.3179	13.1557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	10.7196	11.5593	12.4190	13.2969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	11.5947	12.4959	13.4164	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	12.5443	13.5100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	13.5731	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover

Non Smoker

15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.6834	0.7051	0.7277	0.7514	0.7761	0.8021	0.8295	0.8585	0.8893	0.9221	0.9569	0.9940	1.0335	1.0754	1.1198	1.1665	1.2153	1.2660	1.3186	1.3729	1.4288
19	0.6968	0.7200	0.7442	0.7696	0.7964	0.8246	0.8545	0.8863	0.9202	0.9562	0.9946	1.0354	1.0788	1.1248	1.1732	1.2238	1.2764	1.3309	1.3872	1.4452	1.5049
20	0.7107	0.7355	0.7616	0.7892	0.8183	0.8491	0.8819	0.9169	0.9543	0.9940	1.0362	1.0812	1.1288	1.1790	1.2314	1.2859	1.3425	1.4009	1.4610	1.5230	1.5868
21	0.7255	0.7523	0.7807	0.8107	0.8425	0.8763	0.9125	0.9512	0.9923	1.0361	1.0826	1.1320	1.1840	1.2383	1.2949	1.3535	1.4141	1.4765	1.5408	1.6070	1.6752
22	0.7419	0.7711	0.8020	0.8349	0.8698	0.9072	0.9472	0.9898	1.0352	1.0834	1.1345	1.1884	1.2448	1.3035	1.3643	1.4272	1.4920	1.5587	1.6274	1.6982	1.7712
23	0.7606	0.7925	0.8264	0.8626	0.9012	0.9426	0.9867	1.0337	1.0837	1.1367	1.1926	1.2511	1.3120	1.3751	1.4403	1.5075	1.5768	1.6482	1.7217	1.7974	1.8755
24	0.7823	0.8173	0.8547	0.8946	0.9374	0.9832	1.0319	1.0837	1.1387	1.1966	1.2573	1.3205	1.3860	1.4536	1.5234	1.5953	1.6694	1.7458	1.8245	1.9056	1.9892
25	0.8077	0.8463	0.8877	0.9320	0.9794	1.0299	1.0836	1.1406	1.2007	1.2637	1.3292	1.3971	1.4674	1.5398	1.6145	1.6915	1.7708	1.8525	1.9367	2.0236	2.1132
26	0.8377	0.8804	0.9263	0.9754	1.0277	1.0834	1.1425	1.2049	1.2702	1.3382	1.4087	1.4816	1.5569	1.6344	1.7144	1.7968	1.8817	1.9691	2.0593	2.1524	2.2485
27	0.8729	0.9203	0.9713	1.0255	1.0832	1.1446	1.2093	1.2770	1.3476	1.4208	1.4965	1.5746	1.6552	1.7382	1.8238	1.9120	2.0028	2.0965	2.1931	2.2930	2.3962
28	0.9142	0.9670	1.0232	1.0831	1.1467	1.2138	1.2841	1.3573	1.4333	1.5119	1.5930	1.6767	1.7630	1.8519	1.9435	2.0378	2.1351	2.2356	2.3393	2.4465	2.5574
29	0.9624	1.0208	1.0828	1.1488	1.2185	1.2914	1.3675	1.4463	1.5279	1.6122	1.6991	1.7888	1.8811	1.9762	2.0742	2.1753	2.2797	2.3875	2.4989	2.6141	2.7332
30	1.0181	1.0825	1.1509	1.2232	1.2989	1.3778	1.4597	1.5444	1.6320	1.7223	1.8154	1.9114	2.0102	2.1120	2.2170	2.3254	2.4374	2.5532	2.6730	2.7968	2.9247
31	1.0819	1.1529	1.2278	1.3065	1.3884	1.4734	1.5614	1.6523	1.7461	1.8429	1.9426	2.0452	2.1510	2.2601	2.3728	2.4892	2.6095	2.7340	2.8627	2.9957	3.1332
32	1.1545	1.2323	1.3139	1.3989	1.4872	1.5786	1.6731	1.7706	1.8711	1.9746	2.0813	2.1912	2.3046	2.4216	2.5426	2.6677	2.7971	2.9309	3.0692	3.2121	3.3596
33	1.2364	1.3211	1.4094	1.5010	1.5960	1.6941	1.7954	1.8998	2.0074	2.1182	2.2324	2.3502	2.4719	2.5977	2.7277	2.8622	3.0014	3.1452	3.2938	3.4472	3.6053
34	1.3278	1.4195	1.5147	1.6133	1.7152	1.8204	1.9289	2.0407	2.1558	2.2745	2.3970	2.5235	2.6542	2.7894	2.9293	3.0740	3.2235	3.3781	3.5376	3.7021	3.8716
35	1.4290	1.5279	1.6303	1.7362	1.8455	1.9582	2.0744	2.1940	2.3174	2.4447	2.5762	2.7121	2.8527	2.9981	3.1486	3.3041	3.4649	3.6308	3.8020	3.9782	4.1595
36	1.5404	1.6468	1.7568	1.8703	1.9875	2.1082	2.2326	2.3608	2.4931	2.6298	2.7712	2.9174	3.0686	3.2251	3.3869	3.5541	3.7267	3.9048	4.0882	4.2768	4.4705
37	1.6625	1.7767	1.8947	2.0164	2.1419	2.2711	2.4044	2.5420	2.6842	2.8311	2.9832	3.1405	3.3032	3.4716	3.6455	3.8251	4.0104	4.2013	4.3976	4.5992	4.8058
38	1.7957	1.9183	2.0447	2.1751	2.3095	2.4481	2.5912	2.7390	2.8918	3.0500	3.2136	3.3829	3.5581	3.7391	3.9260	4.1188	4.3175	4.5218	4.7316	4.9467	5.1667
39	1.9408	2.0722	2.2077	2.3474	2.4915	2.6403	2.7940	2.9530	3.1175	3.2878	3.4640	3.6462	3.8346	4.0291	4.2298	4.4366	4.6493	4.8677	5.0917	5.3207	5.5545
40	2.0983	2.2392	2.3844	2.5343	2.6890	2.8489	3.0144	3.1855	3.3626	3.5460	3.7356	3.9317	4.1342	4.3431	4.5585	4.7799	5.0074	5.2406	5.4791	5.7226	5.9705
41	2.2691	2.4201	2.5760	2.7369	2.9033	3.0754	3.2535	3.4378	3.6287	3.8261	4.0302	4.2410	4.4586	4.6828	4.9134	5.1503	5.3931	5.6416	5.8952	6.1535	-
42	2.4539	2.6160	2.7835	2.9566	3.1357	3.3210	3.5129	3.7115	3.9170	4.1295	4.3491	4.5757	4.8092	5.0494	5.2961	5.5491	5.8080	6.0723	6.3414	-	-
43	2.6538	2.8280	3.0081	3.1945	3.3874	3.5872	3.7940	4.0080	4.2293	4.4580	4.6939	4.9372	5.1874	5.4445	5.7081	5.9779	6.2533	6.5337	-	-	-
44	2.8696	3.0571	3.2511	3.4520	3.6599	3.8753	4.0981	4.3286	4.5669	4.8127	5.0661	5.3269	5.5948	5.8695	6.1507	6.4377	6.7301	-	-	-	-
45	3.1025	3.3045	3.5136	3.7302	3.9545	4.1866	4.4268	4.6750	4.9311	5.1952	5.4670	5.7462	6.0326	6.3257	6.6250	6.9300	-	-	-	-	-
46	3.3535	3.5713	3.7969	4.0305	4.2723	4.5226	4.7812	5.0482	5.3235	5.6068	5.8979	6.1965	6.5022	6.8143	7.1323	-	-	-	-	-	-
47	3.6236	3.8586	4.1020	4.3540	4.6148	4.8844	5.1627	5.4497	5.7451	6.0487	6.3601	6.6789	7.0046	7.3363	-	-	-	-	-	-	-
48	3.9138	4.1675	4.4302	4.7020	4.9831	5.2733	5.5726	5.8806	6.1973	6.5222	6.8549	7.1946	7.5408	-	-	-	-	-	-	-	-
49	4.2255	4.4993	4.7828	5.0758	5.3785	5.6906	6.0120	6.3424	6.6814	7.0286	7.3832	7.7445	-	-	-	-	-	-	-	-	-
50	4.5599	4.8555	5.1612	5.4769	5.8026	6.1380	6.4828	6.8367	7.1990	7.5692	7.9465	-	-	-	-	-	-	-	-	-	-
51	4.9189	5.2378	5.5673	5.9071	6.2572	6.6171	6.9866	7.3650	7.7516	8.1456	-	-	-	-	-	-	-	-	-	-	-
52	5.3045	5.6483	6.0031	6.3686	6.7445	7.1303	7.5255	7.9294	8.3410	-	-	-	-	-	-	-	-	-	-	-	-
53	5.7191	6.0895	6.4712	6.8638	7.2669	7.6798	8.1019	8.5321	-	-	-	-	-	-	-	-	-	-	-	-	-
54	6.1656	6.5643	6.9746	7.3958	7.8274	8.2685	8.7183	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	6.6473	7.0761	7.5164	7.9677	8.4290	8.8995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	7.1677	7.6282	8.1002	8.5828	9.0750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	7.7306	8.2245	8.7296	9.2449	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	8.3400	8.8689	9.4085	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	8.9998	9.5653	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	9.7142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover

Non Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	4.7604	4.9843	5.2080	5.4344	5.6636	5.8976	6.1373	6.3842	6.6396	6.9051	7.1823	7.4726	7.7788	8.1019	8.4443	8.8077	9.1951	9.6057	10.0402	10.4984	10.9791	11.4835	12.0069	12.5494	13.1094	13.6861
19	4.8383	5.0703	5.3040	5.5412	5.7833	6.0309	6.2852	6.5497	6.8236	7.1108	7.4112	7.7269	8.0623	8.4168	8.7931	9.1942	9.6195	10.0697	10.5444	11.0426	11.5656	12.1082	12.6706	13.2513	13.8492	14.4665
20	4.9147	5.1567	5.4022	5.6521	5.9076	6.1719	6.4449	6.7286	7.0251	7.3361	7.6630	8.0100	8.3771	8.7668	9.1823	9.6229	10.0894	10.5814	11.0993	11.6400	12.2027	12.7859	13.3880	14.0080	14.6486	15.3056
21	4.9941	5.2482	5.5066	5.7720	6.0447	6.3269	6.6205	6.9273	7.2493	7.5879	7.9469	8.3271	8.7309	9.1613	9.6178	10.1014	10.6114	11.1483	11.7090	12.2925	12.8973	13.5218	14.1667	14.8296	15.5112	16.2121
22	5.0804	5.3484	5.6229	5.9047	6.1976	6.5017	6.8189	7.1528	7.5036	7.8752	8.2691	8.6875	9.1334	9.6066	10.1078	10.6366	11.1933	11.7748	12.3800	13.0073	13.6550	14.3243	15.0120	15.7192	16.4465	17.1947
23	5.1788	5.4634	5.7564	6.0588	6.3736	6.7025	7.0480	7.4115	7.7964	8.2045	8.6381	9.1002	9.5907	10.1103	10.6586	11.2360	11.8391	12.4668	13.1175	13.7894	14.4840	15.1977	15.9316	16.6863	17.4628	18.2623
24	5.2940	5.5974	5.9106	6.2372	6.5784	6.9363	7.3130	7.7108	8.1346	8.5841	9.0630	9.5715	10.1104	10.6790	11.2778	11.9034	12.5546	13.2297	13.9267	14.6477	15.3883	16.1500	16.9333	17.7392	18.5689	19.4272
25	5.4309	5.7566	6.0937	6.4478	6.8183	7.2092	7.6217	8.0607	8.5267	9.0231	9.5505	10.1093	10.6990	11.3202	11.9692	12.6448	13.3453	14.0684	14.8169	15.5855	16.3760	17.1891	18.0256	18.8892	19.7784	20.6961
26	5.5938	5.9446	6.3105	6.6954	7.1003	7.5281	7.9830	8.4663	8.9810	9.5278	10.1075	10.7192	11.3636	12.0370	12.7380	13.4648	14.2172	14.9922	15.7900	16.6106	17.4545	18.3228	19.2197	20.1430	21.0960	22.0803
27	5.7881	6.1679	6.5666	6.9864	7.4301	7.9016	8.4028	8.9355	9.5038	10.1050	10.7396	11.4083	12.1070	12.8345	13.5886	14.3697	15.1741	16.0022	16.8540	17.7301	18.6314	19.5631	20.5219	21.5115	22.5338	23.5903
28	6.0180	6.4314	6.8660	7.3270	7.8159	8.3358	8.8885	9.4778	10.1016	10.7600	11.4538	12.1789	12.9339	13.7165	14.5274	15.3625	16.2221	17.1064	18.0159	18.9541	19.9195	20.9151	21.9429	23.0046	24.1019	25.2361
29	6.2884	6.7403	7.2180	7.7241	8.2643	8.8379	9.4490	10.0963	10.7795	11.4995	12.2520	13.0356	13.8479	14.6898	15.5567	16.4492	17.3673	18.3115	19.2860	20.2885	21.3225	22.3900	23.4928	24.6325	25.8105	27.0314
30	6.6061	7.1017	7.6270	8.1872	8.7824	9.4165	10.0881	10.7971	11.5444	12.3255	13.1388	13.9818	14.8561	15.7561	16.6827	17.6359	18.6162	19.6286	20.6698	21.7438	22.8525	23.9979	25.1817	26.4053	27.6744	28.9834
31	6.9763	7.5217	8.1028	8.7206	9.3784	10.0754	10.8113	11.5870	12.3977	13.2419	14.1189	15.0250	15.9594	16.9216	17.9113	18.9315	19.9809	21.0624	22.1778	23.3295	24.5193	25.7490	27.0234	28.3393	29.6995	31.1045
32	7.4061	8.0090	8.6503	9.3329	10.0564	10.8202	11.6254	12.4670	13.3434	14.2540	15.1948	16.1651	17.1642	18.1918	19.2517	20.3416	21.4649	22.6236	23.8199	25.0558	26.3332	27.6580	29.0253	30.4387	31.8988	33.4057
33	7.9034	8.5692	9.2776	10.0287	10.8216	11.6575	12.5313	13.4411	14.3867	15.3636	16.3712	17.4087	18.4758	19.5770	20.7091	21.8759	23.0795	24.3222	25.6062	26.9364	28.3103	29.7312	31.2001	32.7174	34.2835	35.8978
34	8.4746	9.2100	9.9897	10.8129	11.6807	12.5880	13.5327	14.5146	15.5291	16.5755	17.6529	18.7611	19.9052	21.0812	22.2933	23.5437	24.8347	26.1686	27.5513	28.9791	30.4557	31.9822	33.5591	35.1867	36.8644	38.5964
35	9.1269	9.9364	10.7913	11.6923	12.6343	13.6153	14.6351	15.6887	16.7755	17.8944	19.0480	20.2342	21.4559	22.7151	24.0141	25.3554	26.7410	28.1786	29.6624	31.1970	32.7835	34.4224	36.1140	37.8575	39.6592	41.5072
36	9.8657	10.7534	11.6889	12.6672	13.6859	14.7452	15.8395	16.9682	18.1303	19.3288	20.5612	21.8303	23.1386	24.4883	25.8818	27.3253	28.8161	30.3582	31.9531	33.6021	35.3056	37.0636	38.8813	40.7501	42.6715	44.6439
37	10.6955	11.6669	12.6830	13.7409	14.8412	15.9778	17.1502	18.3573	19.6026	20.8829	22.2016	23.5608	24.9632	26.4110	27.9117	29.4611	31.0639	32.7216	34.4356	36.2062	38.0334	39.9243	41.8673	43.8651	45.9160	48.0177
38	11.6225	12.6778	13.7767	14.9195	16.1002	17.3181	18.5720	19.8661	21.1963	22.5664	23.9788	25.4359	26.9436	28.5006	30.1110	31.7769	33.5001	35.2816	37.1220	39.0271	40.9887	43.0090	45.0864	47.2190	49.4045	51.6390
39	12.6471	13.7886	14.9758	16.2024	17.4676	18.7702	20.1150	21.4972	22.9209	24.3885	25.9026	27.4700	29.0884	30.7623	32.4940	34.2852	36.1371	38.0501	40.0321	42.0717	44.1726	46.3328	48.5506	50.8234	53.1470	55.5173
40	13.7716	15.0049	16.2792	17.5937	18.9495	20.3446	21.7809	23.2603	24.7855	26.3590	27.9886	29.6708	31.4109	33.2111	35.0732	36.9983	38.9927	41.0491	43.1701	45.3549	47.6015	49.9080	52.2716	54.6882	57.1530	59.6719
41	15.0008	16.3248	17.6906	19.0995	20.5492	22.0418	23.5794	25.1645	26.7997	28.4942	30.2430	32.0519	33.9234	35.8594	37.8607	39.9356	42.0741	44.2800	46.5522	48.8888	51.2877	53.7459	56.2591	58.8322	61.4452	-
42	16.3319	17.7512	19.2154	20.7220	22.2733	23.8714	25.5189	27.2222	28.9805	30.7986	32.6793	34.6252	36.6379	38.7241	40.8776	43.1017	45.3960	47.7594	50.1897	52.6849	55.2417	57.8637	60.5345	63.2533	-	-
43	17.7672	19.2889	20.8548	22.4672	24.1283	25.8408	27.6119	29.4399	31.3303	33.2858	35.3091	37.4019	39.5723	41.8122	44.1255	46.5120	48.9704	51.4985	54.0940	56.7536	59.4832	62.2623	65.0913	-	-	-
44	19.3099	20.9375	22.6137	24.3405	26.1208	27.9624	29.8632	31.8288	33.8624	35.9664	38.1426	40.4009	42.7309	45.1374	47.6200	50.1775	52.8076	55.5077	58.2831	61.1167	64.0087	66.9528	-	-	-	-
45	20.9588	22.7014	24.4967	26.3477	28.2629	30.2395	32.2837	34.3986	36.5867	38.8556	41.2002	43.6241	46.1278	48.7107	51.3717	54.1081	56.9173	59.8071	62.7562	65.7661	68.8303	-	-	-	-	-
46	22.7172	24.5840	26.5086	28.5005	30.5563	32.6824	34.8822	37.1582	39.5192	41.9585	44.4805	47.0856	49.7733	52.5423	55.3897	58.3216	61.3224	64.3921	67.5252	70.7150	-	-	-	-	-	-
47	24.5876	26.5893	28.6611	30.7994	33.0112	35.2996	37.6673	40.1244	42.6627	45.2872	47.9983	50.7955	53.6772	56.6406	59.6938	62.8178	66.0136	69.2755	72.5965	-	-	-	-	-	-	-
48	26.5737	28.7288	30.9534	33.2546	35.6356	38.0992	40.6567	43.2984	46.0301	48.8520	51.7636	54.7632	57.8558	61.0281	64.2808	67.6085	71.0052	74.4634	-	-	-	-	-	-	-	-
49	28.6876	31.0024	33.3970	35.8749	38.4437	41.1011	43.8510	46.6947	49.6325	52.6638	55.7867	59.0080	62.3116	65.6991	69.1648	72.7025	76.3045	-	-	-	-	-	-	-	-	-
50	30.9309	33.4232	36.0024	38.6766	41.4431	44.3062	47.2671	50.3263	53.4828	56.7348	60.0909	63.5319	67.0606	70.6710	74.3564	78.1089	-	-	-	-	-	-	-	-	-	-
51	33.3183	36.0036	38.7879	41.6686	44.6502	47.7339	50.9201	54.2078	57.6028	61.0923	64.6774	68.3540	72.1160	75.9562	79.8664	-	-	-	-	-	-	-	-	-	-	-
52	35.8651	38.7646	41.7649	44.8706	48.0829	51.4022	54.8274	58.3652	62.0015	65.7376	69.5694	73.4902	77.4928	81.5684	-	-	-	-	-	-	-	-	-	-	-	-
53	38.5944	41.7200	44.9557	48.3028	51.7615	55.3309	59.0184	62.8086	66.7031	70.6975	74.7850	78.9579	83.2070	-	-	-	-	-	-	-	-	-	-	-	-	-
54	41.5233	44.8951	48.3834	51.9884	55.7090	59.5534	63.5050	67.5657	71.7308	75.9932	80.3448	84.7760	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	44.6784	48.3148	52.0732	55.9524	59.9613	64.0822	68.3172	72.6615	77.1075	81.6468	86.2691	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	48.0858	52.0051	56.0508	60.2320	64.5307	68.9487	73.4811	78.1200	82.8564	87.6795	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	51.7732	55.9937	60.3556	64.8408	69.4511	74.1811	79.0226	83.9661	89.0126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	55.7674	60.3189	65.0000	69.8123	74.7500	79.8044	84.9656	90.2358	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	60.1060	64.9930	70.0175	75.1735	80.4519	85.8421	91.3478	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	64.8007	70.0484	75.4341	80.9482	86.5796	92.3328	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	69.8822	75.5099	81.2722	87.1576	93.1717	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	75.3744	81.3985	87.5519	93.8409	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	81.2968	87.7333	94.3122	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	87.6681	94.5531	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	94.5263	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Revi

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs 1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium Non Smoker Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.2943	2.1470	2.0224	1.9165	1.8261	1.7485	1.6818	1.6244	1.5753	1.5332	1.4977	1.4680	1.4436	1.4241	1.4091	1.3983	1.3912	1.3878	1.3874	1.3898	1.3947	1.4016	1.4103	1.4204	1.4319	1.4445
19	2.3273	2.1794	2.0548	1.9491	1.8591	1.7821	1.7162	1.6598	1.6118	1.5711	1.5372	1.5092	1.4867	1.4692	1.4565	1.4480	1.4433	1.4420	1.4438	1.4482	1.4549	1.4634	1.4736	1.4851	1.4978	1.5116
20	2.3593	2.2116	2.0875	1.9824	1.8932	1.8173	1.7525	1.6975	1.6510	1.6121	1.5801	1.5541	1.5339	1.5189	1.5086	1.5026	1.5004	1.5014	1.5053	1.5116	1.5200	1.5301	1.5416	1.5544	1.5684	1.5834
21	2.3922	2.2452	2.1219	2.0178	1.9298	1.8552	1.7920	1.7387	1.6942	1.6574	1.6277	1.6043	1.5866	1.5743	1.5667	1.5632	1.5634	1.5666	1.5725	1.5806	1.5906	1.6021	1.6149	1.6290	1.6443	1.6606
22	2.4277	2.2818	2.1596	2.0569	1.9704	1.8975	1.8362	1.7850	1.7428	1.7086	1.6815	1.6609	1.6461	1.6366	1.6317	1.6307	1.6332	1.6385	1.6462	1.6559	1.6673	1.6801	1.6943	1.7097	1.7262	1.7440
23	2.4677	2.3230	2.2023	2.1012	2.0165	1.9456	1.8865	1.8377	1.7982	1.7668	1.7428	1.7252	1.7135	1.7068	1.7045	1.7059	1.7105	1.7176	1.7270	1.7381	1.7509	1.7650	1.7804	1.7971	1.8150	1.8343
24	2.5138	2.3706	2.2515	2.1523	2.0696	2.0010	1.9445	1.8985	1.8620	1.8338	1.8130	1.7985	1.7897	1.7858	1.7859	1.7895	1.7959	1.8047	1.8154	1.8279	1.8419	1.8572	1.8739	1.8920	1.9114	1.9322
25	2.5681	2.4264	2.3091	2.2119	2.1316	2.0656	2.0119	1.9691	1.9358	1.9108	1.8932	1.8818	1.8758	1.8743	1.8766	1.8821	1.8901	1.9002	1.9122	1.9259	1.9410	1.9576	1.9757	1.9952	2.0162	2.0387
26	2.6322	2.4921	2.3767	2.2818	2.2041	2.1410	2.0904	2.0508	2.0209	1.9992	1.9847	1.9761	1.9725	1.9732	1.9773	1.9842	1.9935	2.0048	2.0179	2.0326	2.0490	2.0669	2.0863	2.1073	2.1300	2.1543
27	2.7081	2.5696	2.4563	2.3638	2.2888	2.2288	2.1816	2.1453	2.1186	2.1001	2.0883	2.0821	2.0805	2.0828	2.0883	2.0965	2.1067	2.1190	2.1331	2.1489	2.1665	2.1857	2.2066	2.2293	2.2537	2.2799
28	2.7976	2.6608	2.5496	2.4597	2.3877	2.3309	2.2869	2.2539	2.2302	2.2143	2.2048	2.2004	2.2004	2.2039	2.2104	2.2193	2.2304	2.2435	2.2586	2.2755	2.2943	2.3149	2.3373	2.3617	2.3880	2.4161
29	2.9026	2.7676	2.6587	2.5715	2.5025	2.4488	2.4079	2.3777	2.3564	2.3426	2.3348	2.3317	2.3326	2.3368	2.3439	2.3535	2.3652	2.3791	2.3950	2.4130	2.4331	2.4552	2.4793	2.5055	2.5336	2.5637
30	3.0257	2.8922	2.7855	2.7010	2.6348	2.5840	2.5456	2.5176	2.4981	2.4856	2.4788	2.4763	2.4777	2.4822	2.4896	2.4996	2.5118	2.5264	2.5433	2.5624	2.5839	2.6075	2.6333	2.6613	2.6913	2.7234
31	3.1689	3.0369	2.9323	2.8502	2.7864	2.7377	2.7010	2.6744	2.6559	2.6439	2.6373	2.6348	2.6361	2.6406	2.6481	2.6583	2.6710	2.6863	2.7041	2.7245	2.7474	2.7725	2.8001	2.8299	2.8618	2.8958
32	3.3349	3.2040	3.1011	3.0206	2.9584	2.9109	2.8750	2.8488	2.8302	2.8179	2.8108	2.8078	2.8086	2.8127	2.8201	2.8304	2.8436	2.8596	2.8785	2.9001	2.9244	2.9511	2.9804	3.0120	3.0458	3.0816
33	3.5261	3.3958	3.2936	3.2137	3.1519	3.1044	3.0681	3.0411	3.0215	3.0080	2.9998	2.9958	2.9957	2.9993	3.0064	3.0169	3.0305	3.0473	3.0671	3.0900	3.1157	3.1441	3.1750	3.2083	3.2438	3.2814
34	3.7454	3.6140	3.5112	3.4306	3.3677	3.3189	3.2808	3.2519	3.2303	3.2150	3.2050	3.1994	3.1983	3.2012	3.2080	3.2185	3.2326	3.2501	3.2710	3.2951	3.3222	3.3520	3.3845	3.4194	3.4566	3.4958
35	3.9947	3.8605	3.7551	3.6721	3.6065	3.5546	3.5136	3.4816	3.4572	3.4392	3.4270	3.4197	3.4172	3.4193	3.4257	3.4363	3.4508	3.4691	3.4909	3.5162	3.5446	3.5758	3.6097	3.6461	3.6847	3.7252
36	4.2760	4.1368	4.0266	3.9388	3.8686	3.8124	3.7669	3.7308	3.7027	3.6816	3.6668	3.6574	3.6535	3.6547	3.6607	3.6714	3.6862	3.7051	3.7278	3.7541	3.7836	3.8161	3.8512	3.8888	3.9286	3.9702
37	4.5907	4.4438	4.3261	4.2315	4.1547	4.0924	4.0413	4.0002	3.9677	3.9430	3.9253	3.9137	3.9082	3.9084	3.9140	3.9245	3.9396	3.9590	3.9824	4.0096	4.0401	4.0735	4.1096	4.1482	4.1888	4.2314
38	4.9401	4.7821	4.6546	4.5506	4.4653	4.3953	4.3375	4.2906	4.2533	4.2245	4.2037	4.1897	4.1825	4.1816	4.1865	4.1968	4.2120	4.2317	4.2557	4.2834	4.3146	4.3487	4.3855	4.4248	4.4660	4.5090
39	5.3245	5.1525	5.0122	4.8966	4.8010	4.7220	4.6565	4.6031	4.5604	4.5273	4.5032	4.4866	4.4775	4.4753	4.4794	4.4893	4.5043	4.5241	4.5483	4.5764	4.6079	4.6424	4.6796	4.7190	4.7604	4.8034
40	5.7443	5.5550	5.3992	5.2700	5.1626	5.0734	4.9992	4.9388	4.8904	4.8527	4.8249	4.8056	4.7944	4.7906	4.7937	4.8028	4.8174	4.8369	4.8610	4.8890	4.9206	4.9550	4.9921	5.0314	5.0725	5.1150
41	6.1994	5.9897	5.8160	5.6715	5.5509	5.4506	5.3672	5.2990	5.2444	5.2018	5.1701	5.1477	5.1341	5.1285	5.1301	5.1383	5.1520	5.1709	5.1944	5.2220	5.2530	5.2869	5.3234	5.3621	5.4024	-
42	6.6896	6.4569	6.2632	6.1016	5.9667	5.8546	5.7612	5.6849	5.6236	5.5758	5.5398	5.5140	5.4976	5.4898	5.4896	5.4963	5.5088	5.5266	5.5490	5.5756	5.6057	5.6385	5.6739	5.7113	-	-
43	7.2147	6.9565	6.7410	6.5611	6.4112	6.2863	6.1824	6.0975	6.0292	5.9756	5.9350	5.9053	5.8858	5.8753	5.8728	5.8775	5.8882	5.9043	5.9251	5.9502	5.9787	6.0100	6.0436	-	-	-
44	7.7746	7.4885	7.2499	7.0509	6.8848	6.7467	6.6318	6.5378	6.4620	6.4021	6.3564	6.3223	6.2991	6.2854	6.2801	6.2822	6.2904	6.3042	6.3230	6.3458	6.3722	6.4012	-	-	-	-
45	8.3686	8.0530	7.7904	7.5710	7.3882	7.2363	7.1099	7.0064	6.9225	6.8559	6.8045	6.7655	6.7379	6.7204	6.7116	6.7104	6.7156	6.7266	6.7424	6.7625	6.7860	-	-	-	-	-
46	8.9964	8.6505	8.3624	8.1221	7.9221	7.7558	7.6174	7.5036	7.4111	7.3374	7.2795	7.2348	7.2023	7.1802	7.1672	7.1622	7.1637	7.1710	7.1833	7.1998	-	-	-	-	-	-
47	9.6574	9.2800	8.9660	8.7043	8.4864	8.3052	8.1541	8.0298	7.9282	7.8462	7.7813	7.7304	7.6921	7.6647	7.6469	7.6372	7.6342	7.6372	7.6452	-	-	-	-	-	-	-
48	10.3512	9.9416	9.6011	9.3174	9.0812	8.8845	8.7204	8.5846	8.4731	8.3825	8.3098	8.2517	8.2069	8.1735	8.1500	8.1349	8.1267	8.1245	-	-	-	-	-	-	-	-
49	11.0773	10.6351	10.2677	9.9615	9.7063	9.4939	9.3158	9.1680	9.0459	8.9457	8.8645	8.7984	8.7464	8.7062	8.6762	8.6549	8.6407	-	-	-	-	-	-	-	-	-
50	11.8361	11.3610	10.9661	10.6370	10.3627	10.1333	9.9406	9.7799	9.6464	9.5360	9.4452	9.3704	9.3102	9.2624	9.2252	9.1968	-	-	-	-	-	-	-	-	-	-
51	12.6293	12.1202	11.6973	11.3449	11.0502	10.8033	10.5951	10.4207	10.2748	10.1530	10.0519	9.9675	9.8985	9.8420	9.7964	-	-	-	-	-	-	-	-	-	-	-
52	13.4579	12.9148	12.4631	12.0859	11.7700	11.5047	11.2800	11.0908	10.9315	10.7974	10.6852	10.5902	10.5109	10.4449	-	-	-	-	-	-	-	-	-	-	-	-
53	14.3248	13.7465	13.2649	12.8620	12.5238	12.2387	11.9964	11.7912	11.6172	11.4701	11.3453	11.2385	11.1480	-	-	-	-	-	-	-	-	-	-	-	-	-
54	15.2338	14.6187	14.1056	13.6756	13.3136	13.0073	12.7458	12.5231	12.3337	12.1717	12.0331	11.9133	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	16.1888	15.5348	14.9884	14.5294	14.1416	13.8122	13.5302	13.2888	13.0816	12.9035	12.7498	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	17.1937	16.4984	15.9161	15.4257	15.0099	14.6559	14.3510	14.0889	13.8626	13.6667	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	18.2529	17.5131	16.8919	16.3672	15.9215	15.5402	15.2104	14.9255	14.6782	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	19.3706	18.5819	17.9184	17.3570	16.8780	16.4668	16.1097	15.7998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	20.5488	19.7071	18.9983	18.3962	17.8811	17.4372	17.0502	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	21.7898	20.8914	20.1324	19.4862	18.9316	18.4521	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	23.0947	22.1346	21.3215	20.6275	20.0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	24.4639	23.4369	22.5656	21.8199	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	25.8962	24.7975	23.8636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	27.3899	26.2149	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	28.9427	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium Non Smoker 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	3.2394	3.1760	3.1271	3.0904	3.0648	3.0487	3.0414	3.0422	3.0505	3.0663	3.0893	3.1196	3.1574	3.2028	3.2561	3.3174	3.3868	3.4641	3.5490	3.6412	3.7400	3.8447	3.9549	4.0699	4.1892	4.3125
19	3.2900	3.2286	3.1821	3.1486	3.1264	3.1144	3.1115	3.1172	3.1311	3.1529	3.1827	3.2206	3.2666	3.3211	3.3841	3.4556	3.5355	3.6234	3.7188	3.8212	3.9299	4.0442	4.1634	4.2872	4.4151	4.5470
20	3.3397	3.2812	3.2382	3.2086	3.1909	3.1837	3.1862	3.1978	3.2182	3.2474	3.2852	3.3318	3.3875	3.4521	3.5259	3.6084	3.6994	3.7984	3.9046	4.0174	4.1359	4.2597	4.3881	4.5208	4.6578	4.7987
21	3.3910	3.3365	3.2978	3.2730	3.2605	3.2591	3.2680	3.2866	3.3148	3.3524	3.3996	3.4564	3.5228	3.5988	3.6841	3.7784	3.8810	3.9912	4.1082	4.2313	4.3597	4.4930	4.6308	4.7728	4.9190	5.0696
22	3.4472	3.3972	3.3637	3.3445	3.3382	3.3436	3.3600	3.3869	3.4241	3.4715	3.5293	3.5974	3.6757	3.7640	3.8616	3.9679	4.0823	4.2037	4.3315	4.4648	4.6032	4.7462	4.8936	5.0453	5.2014	5.3622
23	3.5106	3.4661	3.4386	3.4260	3.4269	3.4402	3.4652	3.5015	3.5491	3.6077	3.6775	3.7581	3.8492	3.9503	4.0605	4.1791	4.3052	4.4378	4.5762	4.7199	4.8682	5.0211	5.1785	5.3404	5.5072	5.6792
24	3.5840	3.5458	3.5251	3.5201	3.5293	3.5517	3.5867	3.6339	3.6932	3.7644	3.8473	3.9413	4.0458	4.1600	4.2830	4.4138	4.5514	4.6951	4.8441	4.9981	5.1567	5.3199	5.4878	5.6608	5.8391	6.0231
25	3.6704	3.6393	3.6265	3.6301	3.6489	3.6817	3.7281	3.7876	3.8600	3.9449	4.0417	4.1497	4.2679	4.3954	4.5310	4.6738	4.8228	4.9774	5.1370	5.3015	5.4707	5.6449	5.8242	6.0090	6.1997	6.3968
26	3.7726	3.7495	3.7456	3.7592	3.7888	3.8335	3.8927	3.9659	4.0526	4.1521	4.2634	4.3856	4.5175	4.6580	4.8060	4.9605	5.1208	5.2863	5.4568	5.6322	5.8126	5.9984	6.1899	6.3876	6.5918	6.8030
27	3.8934	3.8793	3.8857	3.9106	3.9525	4.0106	4.0840	4.1721	4.2739	4.3884	4.5145	4.6509	4.7963	4.9496	5.1096	5.2756	5.4470	5.6236	5.8053	5.9922	6.1846	6.3830	6.5878	6.7993	7.0181	7.2443
28	4.0357	4.0321	4.0501	4.0877	4.1435	4.2163	4.3052	4.4089	4.5263	4.6561	4.7969	4.9471	5.1056	5.2711	5.4429	5.6204	5.8032	5.9912	6.1847	6.3839	6.5893	6.8013	7.0203	7.2468	7.4811	7.7235
29	4.2029	4.2110	4.2421	4.2941	4.3651	4.4539	4.5590	4.6788	4.8121	4.9569	5.1119	5.2754	5.4465	5.6241	5.8076	5.9966	6.1910	6.3911	6.5972	6.8097	7.0290	7.2556	7.4901	7.7326	7.9835	8.2430
30	4.3985	4.4200	4.4657	4.5333	4.6209	4.7264	4.8482	4.9842	5.1328	5.2922	5.4607	5.6372	5.8204	6.0099	6.2051	6.4059	6.6128	6.8257	7.0454	7.2721	7.5065	7.7489	7.9998	8.2594	8.5280	8.8056
31	4.6263	4.6626	4.7245	4.8091	4.9138	5.0364	5.1746	5.3264	5.4898	5.6630	5.8446	6.0334	6.2286	6.4299	6.6373	6.8507	7.0706	7.2974	7.5316	7.7738	8.0244	8.2838	8.5523	8.8300	9.1171	9.4136
32	4.8904	4.9431	5.0222	5.1242	5.2464	5.3858	5.5400	5.7068	5.8842	6.0705	6.2645	6.4654	6.6727	6.8863	7.1062	7.3329	7.5669	7.8086	8.0587	8.3175	8.5855	8.8629	9.1500	9.4468	9.7536	10.0698
33	5.1949	5.2649	5.3618	5.4815	5.6206	5.7762	5.9456	6.1264	6.3169	6.5157	6.7219	6.9348	7.1544	7.3807	7.6141	7.8551	8.1043	8.3622	8.6293	8.9059	9.1924	9.4889	9.7958	10.1127	10.4396	10.7762
34	5.5437	5.6315	5.7460	5.8828	6.0382	6.2088	6.3922	6.5861	6.7891	7.0000	7.2181	7.4432	7.6756	7.9155	8.1635	8.4200	8.6857	8.9609	9.2462	9.5418	9.8481	10.1648	10.4921	10.8298	11.1776	11.5352
35	5.9402	6.0456	6.1770	6.3299	6.5001	6.6845	6.8809	7.0871	7.3018	7.5245	7.7548	7.9928	8.2389	8.4934	8.7571	9.0304	9.3137	9.6076	9.9125	10.2282	10.5550	10.8928	11.2414	11.6005	11.9698	12.3487
36	6.3875	6.5094	6.6565	6.8239	7.0076	7.2046	7.4126	7.6302	7.8565	8.0912	8.3343	8.5859	8.8467	9.1172	9.3978	9.6891	9.9917	10.3055	10.6308	10.9676	11.3160	11.6756	12.0462	12.4273	12.8184	13.2189
37	6.8879	7.0245	7.1854	7.3654	7.5609	7.7691	7.9881	8.2169	8.4550	8.7022	8.9588	9.2252	9.5020	9.7898	10.0888	10.3995	10.7221	11.0569	11.4038	11.7627	12.1334	12.5155	12.9086	13.3121	13.7253	14.1476
38	7.4428	7.5920	7.7644	7.9553	8.1612	8.3796	8.6092	8.8492	9.0994	9.3599	9.6312	9.9139	10.2080	10.5142	10.8329	11.1642	11.5083	11.8651	12.2345	12.6162	13.0099	13.4150	13.8309	14.2569	14.6926	15.1366
39	8.0531	8.2122	8.3942	8.5942	8.8093	9.0373	9.2774	9.5291	9.7923	10.0676	10.3549	10.6547	10.9676	11.2937	11.6333	11.9864	12.3529	12.7327	13.1254	13.5306	13.9477	14.3761	14.8153	15.2641	15.7217	16.1869
40	8.7191	8.8857	9.0751	9.2829	9.5064	9.7440	9.9953	10.2595	10.5369	10.8278	11.1324	11.4511	11.7840	12.1313	12.4930	12.8689	13.2588	13.6623	14.0789	14.5080	14.9492	15.4012	15.8633	16.3346	16.8138	17.2997
41	9.4409	9.6125	9.8077	10.0226	10.2544	10.5021	10.7649	11.0427	11.3356	11.6437	11.9671	12.3060	12.6603	13.0300	13.4149	13.8145	14.2285	14.6563	15.0976	15.5510	16.0159	16.4914	16.9764	17.4697	17.9699	-
42	10.2183	10.3931	10.5930	10.8143	11.0548	11.3132	11.5889	11.8817	12.1915	12.5183	12.8620	13.2224	13.5993	13.9924	14.4013	14.8257	15.2645	15.7172	16.1829	16.6606	17.1494	17.6482	18.1555	18.6701	-	-
43	11.0506	11.2274	11.4316	11.6598	11.9097	12.1800	12.4700	12.7793	13.1076	13.4545	13.8197	14.2028	14.6034	15.0212	15.4550	15.9044	16.3684	16.8460	17.3364	17.8384	18.3508	18.8722	19.4012	-	-	-
44	11.9374	12.1156	12.3245	12.5603	12.8209	13.1046	13.4105	13.7379	14.0861	14.4545	14.8425	15.2499	15.6752	16.1179	16.5772	17.0521	17.5414	18.0441	18.5591	19.0851	19.6204	20.1637	-	-	-	-
45	12.8785	13.0583	13.2727	13.5176	13.7903	14.0891	14.4125	14.7595	15.1295	15.5209	15.9330	16.3649	16.8157	17.2842	17.7693	18.2698	18.7845	19.3123	19.8515	20.4006	20.9581	-	-	-	-	-
46	13.8736	14.0561	14.2774	14.5329	14.8197	15.1356	15.4783	15.8466	16.2392	16.6547	17.0918	17.5494	18.0262	18.5208	19.0319	19.5581	20.0982	20.6504	21.2131	21.7846	-	-	-	-	-	-
47	14.9225	15.1093	15.3398	15.6082	15.9109	16.2452	16.6089	16.9999	17.4166	17.8572	18.3202	18.8041	19.3073	19.8282	20.3653	20.9172	21.4820	22.0580	22.6432	-	-	-	-	-	-	-
48	16.0261	16.2194	16.4606	16.7438	17.0645	17.4193	17.8054	18.2205	18.6624	19.1291	19.6186	20.1292	20.6590	21.2062	21.7692	22.3461	22.9353	23.5342	-	-	-	-	-	-	-	-
49	17.1843	17.3865	17.6412	17.9413	18.2820	18.6590	19.0691	19.5095	19.9775	20.4709	20.9874	21.5248	22.0812	22.6546	23.2434	23.8447	24.4566	-	-	-	-	-	-	-	-	-
50	18.3994	18.6132	18.8836	19.2029	19.5653	19.9660	20.4014	20.8680	21.3630	21.8835	22.4270	22.9913	23.5747	24.1738	24.7867	25.4112	-	-	-	-	-	-	-	-	-	-
51	19.6744	19.9023	20.1907	20.5311	20.9168	21.3425	21.8041	22.2977	22.8199	23.3681	23.9389	24.5300	25.1387	25.7625	26.3989	-	-	-	-	-	-	-	-	-	-	-
52	21.0135	21.2578	21.5662	21.9292	22.3395	22.7912	23.2797	23.8012	24.3508	24.9259	25.5235	26.1405	26.7741	27.4213	-	-	-	-	-	-	-	-	-	-	-	-
53	22.4220	22.6846	23.0146	23.4014	23.8379	24.3163	24.8320	25.3802	25.9570	26.5590	27.1825	27.8243	28.4813	-	-	-	-	-	-	-	-	-	-	-	-	-
54	23.9066	24.1897	24.5423	24.9539	25.4157	25.9208	26.4632	27.0384	27.6419	28.2696	28.9177	29.5828	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	25.4759	25.7787	26.1543	26.5905	27.0780	27.6091	28.1779	28.7792	29.4080	30.0599	30.7309	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	27.1348	27.4581	27.8564	28.3169	28.8291	29.3855	29.9796	30.6054	31.2577	31.9319	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	28.8917	29.2347	29.6548	30.1379	30.6738	31.2541	31.8715	32.5198	33.1934	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	30.7526	31.1138	31.5536	32.0580	32.6158	33.2176	33.8560	34.5241	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	32.7223	33.0991	33.5569	34.0804	34.6572	35.2778	35.9341	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	34.8039	35.1939	35.6669	36.2062	36.7990	37.4361	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	36.9994	37.4004	37.8850	38.4367	39.0421	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	39.3105	39.7165	40.2088	40.7689	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	41.7328	42.1405	42.6361	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	44.2641	44.6688	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	46.8998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Rev-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium — Non Smoker — 10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.4117	2.3048	2.2208	2.1545	2.1023	2.0616	2.0307	2.0081	1.9930	1.9845	1.9824	1.9862	1.9957	2.0109	2.0317	2.0580	2.0896	2.1264	2.1681	2.2144	2.2649	2.3191	2.3766	2.4371	2.5002	2.5658
19	2.4476	2.3412	2.2582	2.1932	2.1427	2.1040	2.0754	2.0554	2.0432	2.0381	2.0397	2.0478	2.0619	2.0822	2.1084	2.1404	2.1779	2.2207	2.2683	2.3203	2.3762	2.4356	2.4981	2.5634	2.6313	2.7015
20	2.4827	2.3775	2.2960	2.2329	2.1846	2.1485	2.1227	2.1060	2.0973	2.0963	2.1024	2.1153	2.1349	2.1609	2.1932	2.2314	2.2752	2.3241	2.3777	2.4354	2.4967	2.5614	2.6289	2.6991	2.7718	2.8470
21	2.5187	2.4153	2.3360	2.2753	2.2297	2.1967	2.1743	2.1615	2.1571	2.1608	2.1722	2.1908	2.2165	2.2489	2.2877	2.3325	2.3827	2.4378	2.4973	2.5607	2.6275	2.6973	2.7700	2.8452	2.9230	3.0034
22	2.5578	2.4566	2.3799	2.3222	2.2798	2.2505	2.2322	2.2238	2.2245	2.2338	2.2511	2.2762	2.3085	2.3478	2.3935	2.4450	2.5017	2.5630	2.6285	2.6975	2.7696	2.8447	2.9225	3.0030	3.0862	3.1722
23	2.6017	2.5033	2.4296	2.3753	2.3369	2.3118	2.2983	2.2951	2.3016	2.3172	2.3412	2.3733	2.4128	2.4592	2.5119	2.5702	2.6334	2.7008	2.7720	2.8466	2.9242	3.0046	3.0878	3.1739	3.2629	3.3549
24	2.6524	2.5571	2.4869	2.4367	2.4026	2.3824	2.3744	2.3773	2.3904	2.4129	2.4443	2.4839	2.5309	2.5846	2.6443	2.7092	2.7787	2.8521	2.9291	3.0092	3.0922	3.1783	3.2672	3.3592	3.4544	3.5531
25	2.7121	2.6203	2.5541	2.5083	2.4793	2.4648	2.4630	2.4727	2.4930	2.5232	2.5624	2.6097	2.6642	2.7252	2.7918	2.8632	2.9388	3.0181	3.1007	3.1865	3.2753	3.3671	3.4622	3.5606	3.6625	3.7682
26	2.7827	2.6946	2.6329	2.5922	2.5691	2.5609	2.5660	2.5833	2.6116	2.6498	2.6969	2.7520	2.8141	2.8821	2.9553	3.0329	3.1145	3.1996	3.2880	3.3796	3.4743	3.5725	3.6741	3.7794	3.8886	4.0020
27	2.8661	2.7823	2.7256	2.6907	2.6740	2.6730	2.6858	2.7112	2.7477	2.7942	2.8493	2.9121	2.9813	3.0561	3.1356	3.2194	3.3069	3.3978	3.4921	3.5898	3.6909	3.7958	3.9045	4.0173	4.1344	4.2559
28	2.9645	2.8854	2.8344	2.8059	2.7964	2.8032	2.8243	2.8581	2.9031	2.9577	3.0206	3.0907	3.1668	3.2481	3.3338	3.4235	3.5168	3.6137	3.7142	3.8184	3.9264	4.0385	4.1548	4.2757	4.4012	4.5315
29	3.0801	3.0063	2.9614	2.9401	2.9385	2.9535	2.9832	3.0256	3.0788	3.1413	3.2118	3.2887	3.3713	3.4587	3.5504	3.6460	3.7454	3.8486	3.9557	4.0668	4.1822	4.3021	4.4268	4.5562	4.6907	4.8301
30	3.2154	3.1473	3.1093	3.0957	3.1024	3.1260	3.1643	3.2150	3.2762	3.3461	3.4234	3.5068	3.5956	3.6889	3.7865	3.8882	3.9939	4.1037	4.2178	4.3366	4.4600	4.5883	4.7217	4.8604	5.0043	5.1535
31	3.3733	3.3113	3.2806	3.2750	3.2901	3.3222	3.3688	3.4273	3.4958	3.5726	3.6563	3.7457	3.8403	3.9395	4.0432	4.1511	4.2635	4.3806	4.5024	4.6292	4.7612	4.8986	5.0414	5.1898	5.3437	5.5031
32	3.5564	3.5009	3.4777	3.4801	3.5032	3.5433	3.5976	3.6633	3.7385	3.8215	3.9110	4.0062	4.1066	4.2118	4.3217	4.4364	4.5561	4.6808	4.8108	4.9464	5.0876	5.2346	5.3874	5.5459	5.7102	5.8802
33	3.7678	3.7187	3.7027	3.7127	3.7433	3.7908	3.8518	3.9239	4.0050	4.0936	4.1886	4.2894	4.3956	4.5070	4.6236	4.7455	4.8729	5.0060	5.1449	5.2898	5.4408	5.5979	5.7611	5.9303	6.1054	6.2862
34	4.0101	3.9670	3.9576	3.9744	4.0115	4.0652	4.1321	4.2096	4.2959	4.3897	4.4900	4.5964	4.7086	4.8265	4.9502	5.0799	5.2157	5.3577	5.5061	5.6610	5.8222	5.9900	6.1640	6.3442	6.5304	6.7223
35	4.2859	4.2477	4.2438	4.2661	4.3086	4.3673	4.4390	4.5211	4.6121	4.7107	4.8163	4.9284	5.0469	5.1719	5.3033	5.4414	5.5861	5.7377	5.8962	6.0615	6.2335	6.4123	6.5975	6.7890	6.9865	7.1897
36	4.5972	4.5625	4.5625	4.5886	4.6350	4.6976	4.7731	4.8592	4.9544	5.0578	5.1687	5.2868	5.4122	5.5447	5.6845	5.8315	5.9859	6.1477	6.3167	6.4929	6.6762	6.8663	7.0630	7.2661	7.4750	7.6895
37	4.9452	4.9121	4.9141	4.9425	4.9914	5.0567	5.1351	5.2246	5.3238	5.4320	5.5486	5.6733	5.8060	5.9467	6.0954	6.2521	6.4167	6.5891	6.7692	6.9568	7.1516	7.3534	7.5618	7.7764	7.9968	8.2226
38	5.3313	5.2974	5.2993	5.3282	5.3782	5.4451	5.5258	5.6185	5.7219	5.8351	5.9578	6.0895	6.2303	6.3798	6.5381	6.7049	6.8802	7.0637	7.2552	7.4546	7.6612	7.8748	8.0949	8.3211	8.5530	8.7899
39	5.7555	5.7183	5.7182	5.7459	5.7958	5.8636	5.9464	6.0422	6.1499	6.2687	6.3979	6.5374	6.6867	6.8457	7.0140	7.1916	7.3782	7.5732	7.7765	7.9876	8.2062	8.4316	8.6635	8.9014	9.1444	9.3921
40	6.2184	6.1754	6.1711	6.1962	6.2451	6.3133	6.3980	6.4972	6.6096	6.7344	6.8709	7.0186	7.1772	7.3461	7.5253	7.7140	7.9120	8.1188	8.3341	8.5573	8.7878	9.0251	9.2687	9.5179	9.7719	10.0300
41	6.7201	6.6686	6.6585	6.6799	6.7271	6.7956	6.8823	6.9852	7.1029	7.2343	7.3786	7.5354	7.7037	7.8831	8.0732	8.2734	8.4832	8.7021	8.9295	9.1647	9.4071	9.6562	9.9112	10.1714	10.4358	-
42	7.2604	7.1983	7.1809	7.1978	7.2431	7.3118	7.4009	7.5081	7.6316	7.7703	7.9230	8.0891	8.2676	8.4580	8.6595	8.8714	9.0933	9.3242	9.5636	9.8108	10.0651	10.3256	10.5916	10.8622	-	-
43	7.8393	7.7649	7.7392	7.7512	7.7944	7.8638	7.9556	8.0675	8.1974	8.3438	8.5055	8.6815	8.8707	9.0722	9.2853	9.5092	9.7431	9.9861	10.2374	10.4964	10.7621	11.0337	11.3104	-	-	-
44	8.4562	8.3683	8.3337	8.3407	8.3821	8.4525	8.5477	8.6648	8.8017	8.9564	9.1275	9.3137	9.5139	9.7269	9.9518	10.1876	10.4334	10.6882	10.9514	11.2218	11.4987	11.7808	-	-	-	-
45	9.1111	9.0089	8.9652	8.9673	9.0074	9.0793	9.1784	9.3014	9.4457	9.6092	9.7901	9.9869	10.1981	10.4227	10.6593	10.9069	11.1645	11.4313	11.7058	11.9872	12.2743	-	-	-	-	-
46	9.8035	9.6868	9.6342	9.6318	9.6711	9.7451	9.8487	9.9781	10.1304	10.3030	10.4939	10.7014	10.9239	11.1600	11.4084	11.6677	11.9369	12.2148	12.5001	12.7918	-	-	-	-	-	-
47	10.5331	10.4021	10.3410	10.3348	10.3739	10.4506	10.5592	10.6955	10.8561	11.0381	11.2393	11.4576	11.6915	11.9390	12.1987	12.4694	12.7497	13.0383	13.3338	-	-	-	-	-	-	-
48	11.2995	11.1547	11.0858	11.0765	11.1161	11.1961	11.3103	11.4538	11.6232	11.8149	12.0264	12.2556	12.5003	12.7589	13.0299	13.3114	13.6023	13.9008	-	-	-	-	-	-	-	-
49	12.1031	11.9449	11.8689	11.8576	11.8983	11.9822	12.1024	12.2536	12.4316	12.6330	12.8548	13.0946	13.3501	13.6196	13.9012	14.1930	14.4936	-	-	-	-	-	-	-	-	-
50	12.9442	12.7741	12.6918	12.6784	12.7209	12.8092	12.9357	13.0947	13.2816	13.4926	13.7245	13.9746	14.2407	14.5205	14.8120	15.1134	-	-	-	-	-	-	-	-	-	-
51	13.8242	13.6427	13.5548	13.5404	13.5851	13.6780	13.8109	13.9778	14.1735	14.3938	14.6355	14.8957	15.1717	15.4611	15.7617	-	-	-	-	-	-	-	-	-	-	-
52	14.7454	14.5532	14.4603	14.4452	14.4923	14.5899	14.7294	14.9039	15.1080	15.3374	15.5885	15.8580	16.1431	16.4412	-	-	-	-	-	-	-	-	-	-	-	-
53	15.7110	15.5085	15.4108	15.3950	15.4446	15.5468	15.6925	15.8742	16.0863	16.3243	16.5840	16.8619	17.1551	-	-	-	-	-	-	-	-	-	-	-	-	-
54	16.7251	16.5122	16.4095	16.3930	16.4446	16.5510	16.7021	16.8905	17.1101	17.3556	17.6229	17.9082	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	17.7921	17.5684	17.4602	17.4422	17.4952	17.6048	17.7607	17.9549	18.1811	18.4331	18.7068	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	18.9166	18.6809	18.5662	18.5457	18.5993	18.7112	18.8709	19.0696	19.3004	19.5575	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	20.1043	19.8549	19.7322	19.7075	19.7595	19.8723	20.0341	20.2358	20.4699	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	21.3581	21.0928	20.9599	20.9294	20.9785	21.0902	21.2523	21.4550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	22.6818	22.3977	22.2525	22.2140	22.2578	22.3663	22.5265	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	24.0773	23.7716	23.6116	23.5623	23.5983	23.7012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	25.5462	25.2158	25.0376	24.9746	25.0001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	27.0886	26.7297	26.5300	26.4503	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	28.7030	28.3120	28.0875	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	30.3882	29.9614	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	32.1402	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium

Non Smoker

15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.7644	1.7165	1.6792	1.6506	1.6297	1.6154	1.6073	1.6047	1.6075	1.6153	1.6280	1.6454	1.6672	1.6932	1.7229	1.7560	1.7921	1.8309	1.8721	1.9155	1.9608
19	1.7995	1.7530	1.7174	1.6909	1.6723	1.6607	1.6556	1.6563	1.6627	1.6745	1.6914	1.7131	1.7392	1.7693	1.8031	1.8401	1.8800	1.9224	1.9670	2.0137	2.0623
20	1.8362	1.7917	1.7582	1.7343	1.7185	1.7101	1.7085	1.7131	1.7237	1.7399	1.7613	1.7875	1.8180	1.8525	1.8903	1.9313	1.9748	2.0208	2.0689	2.1190	2.1711
21	1.8759	1.8337	1.8030	1.7820	1.7697	1.7650	1.7675	1.7765	1.7917	1.8126	1.8388	1.8696	1.9047	1.9434	1.9853	2.0300	2.0773	2.1269	2.1785	2.2322	2.2880
22	1.9202	1.8808	1.8533	1.8359	1.8274	1.8271	1.8341	1.8480	1.8682	1.8941	1.9250	1.9606	2.0000	2.0429	2.0888	2.1374	2.1883	2.2415	2.2969	2.3544	2.4141
23	1.9706	1.9345	1.9107	1.8974	1.8934	1.8979	1.9099	1.9290	1.9543	1.9852	2.0210	2.0611	2.1049	2.1519	2.2017	2.2540	2.3087	2.3657	2.4250	2.4866	2.5506
24	2.0287	1.9964	1.9768	1.9681	1.9692	1.9788	1.9962	2.0206	2.0512	2.0871	2.1276	2.1721	2.2201	2.2710	2.3247	2.3809	2.4395	2.5004	2.5639	2.6299	2.6985
25	2.0964	2.0684	2.0535	2.0500	2.0564	2.0715	2.0944	2.1242	2.1598	2.2005	2.2456	2.2943	2.3463	2.4012	2.4588	2.5189	2.5816	2.6468	2.7147	2.7855	2.8591
26	2.1755	2.1522	2.1425	2.1445	2.1564	2.1772	2.2055	2.2405	2.2810	2.3263	2.3757	2.4285	2.4845	2.5433	2.6048	2.6691	2.7361	2.8059	2.8787	2.9545	3.0336
27	2.2676	2.2496	2.2454	2.2530	2.2706	2.2968	2.3304	2.3703	2.4155	2.4651	2.5185	2.5753	2.6352	2.6981	2.7638	2.8324	2.9041	2.9788	3.0569	3.1382	3.2230
28	2.3746	2.3621	2.3635	2.3767	2.3998	2.4313	2.4699	2.5143	2.5637	2.6174	2.6748	2.7355	2.7994	2.8665	2.9366	3.0100	3.0867	3.1668	3.2504	3.3376	3.4285
29	2.4983	2.4912	2.4982	2.5168	2.5450	2.5813	2.6244	2.6730	2.7265	2.7840	2.8452	2.9100	2.9780	3.0496	3.1245	3.2029	3.2850	3.3708	3.4604	3.5538	3.6512
30	2.6400	2.6382	2.6504	2.6739	2.7068	2.7475	2.7946	2.8471	2.9042	2.9655	3.0307	3.0996	3.1721	3.2483	3.3284	3.4122	3.5001	3.5920	3.6880	3.7881	3.8922
31	2.8011	2.8041	2.8209	2.8488	2.8858	2.9303	2.9810	3.0370	3.0979	3.1630	3.2321	3.3054	3.3826	3.4640	3.5495	3.6392	3.7333	3.8316	3.9343	4.0413	4.1525
32	2.9827	2.9898	3.0105	3.0420	3.0825	3.1303	3.1843	3.2437	3.3081	3.3770	3.4505	3.5284	3.6107	3.6976	3.7890	3.8850	3.9856	4.0908	4.2005	4.3146	4.4331
33	3.1857	3.1960	3.2197	3.2541	3.2973	3.3480	3.4051	3.4678	3.5358	3.6089	3.6869	3.7698	3.8576	3.9504	4.0481	4.1507	4.2582	4.3705	4.4876	4.6092	4.7351
34	3.4105	3.4229	3.4488	3.4854	3.5310	3.5842	3.6442	3.7103	3.7821	3.8596	3.9425	4.0308	4.1245	4.2236	4.3279	4.4375	4.5523	4.6720	4.7966	4.9258	5.0594
35	3.6576	3.6712	3.6984	3.7365	3.7841	3.8397	3.9026	3.9722	4.0482	4.1304	4.2186	4.3127	4.4127	4.5184	4.6299	4.7467	4.8689	4.9963	5.1285	5.2654	5.4067
36	3.9277	3.9413	3.9690	4.0083	4.0575	4.1156	4.1816	4.2550	4.3354	4.4227	4.5165	4.6169	4.7236	4.8363	4.9550	5.0793	5.2092	5.3443	5.4843	5.6290	5.7779
37	4.2211	4.2338	4.2614	4.3015	4.3524	4.4129	4.4822	4.5597	4.6450	4.7378	4.8377	4.9446	5.0582	5.1782	5.3044	5.4365	5.5741	5.7171	5.8649	6.0173	6.1739
38	4.5387	4.5498	4.5769	4.6175	4.6700	4.7332	4.8061	4.8880	4.9785	5.0771	5.1834	5.2971	5.4179	5.5454	5.6793	5.8192	5.9648	6.1156	6.2712	6.4312	6.5953
39	4.8814	4.8901	4.9164	4.9575	5.0118	5.0778	5.1546	5.2413	5.3373	5.4420	5.5550	5.6758	5.8040	5.9392	6.0808	6.2286	6.3820	6.5405	6.7039	6.8715	7.0427
40	5.2499	5.2560	5.2813	5.3230	5.3792	5.4484	5.5293	5.6211	5.7228	5.8339	5.9538	6.0819	6.2176	6.3604	6.5099	6.6656	6.8267	6.9930	7.1638	7.3385	7.5166
41	5.6455	5.6487	5.6730	5.7154	5.7738	5.8464	5.9317	6.0288	6.1365	6.2542	6.3810	6.5164	6.6598	6.8103	6.9675	7.1308	7.2996	7.4733	7.6512	7.8327	-
42	6.0692	6.0694	6.0928	6.1361	6.1969	6.2731	6.3631	6.4656	6.5795	6.7038	6.8379	6.9806	7.1314	7.2895	7.4542	7.6250	7.8011	7.9819	8.1665	-	-
43	6.5223	6.5194	6.5421	6.5864	6.6498	6.7298	6.8246	6.9328	7.0529	7.1840	7.3249	7.4749	7.6330	7.7985	7.9706	8.1486	8.3316	8.5189	-	-	-
44	7.0056	6.9997	7.0217	7.0673	7.1335	7.2174	7.3172	7.4309	7.5573	7.6950	7.8428	7.9999	8.1651	8.3377	8.5168	8.7015	8.8909	-	-	-	-
45	7.5201	7.5114	7.5328	7.5797	7.6487	7.7366	7.8412	7.9606	8.0931	8.2373	8.3919	8.5557	8.7278	8.9072	9.0928	9.2837	-	-	-	-	-
46	8.0663	8.0548	8.0757	8.1241	8.1958	8.2878	8.3972	8.5221	8.6606	8.8110	8.9720	9.1424	9.3209	9.5065	9.6980	-	-	-	-	-	-
47	8.6445	8.6303	8.6508	8.7005	8.7751	8.8710	8.9852	9.1154	9.2595	9.4158	9.5830	9.7594	9.9438	10.1351	-	-	-	-	-	-	-
48	9.2548	9.2379	9.2580	9.3091	9.3864	9.4860	9.6047	9.7399	9.8894	10.0514	10.2241	10.4061	10.5960	-	-	-	-	-	-	-	-
49	9.8974	9.8777	9.8973	9.9497	10.0296	10.1327	10.2555	10.3954	10.5499	10.7172	10.8950	11.0819	-	-	-	-	-	-	-	-	-
50	10.5724	10.5499	10.5689	10.6224	10.7046	10.8108	10.9374	11.0818	11.2408	11.4124	11.5947	-	-	-	-	-	-	-	-	-	-
51	11.2805	11.2550	11.2731	11.3275	11.4115	11.5206	11.6507	11.7985	11.9614	12.1368	-	-	-	-	-	-	-	-	-	-	-
52	12.0230	11.9941	12.0109	12.0654	12.1508	12.2621	12.3949	12.5458	12.7117	-	-	-	-	-	-	-	-	-	-	-	-
53	12.8009	12.7680	12.7829	12.8370	12.9232	13.0360	13.1708	13.3238	-	-	-	-	-	-	-	-	-	-	-	-	-
54	13.6162	13.5784	13.5907	13.6437	13.7299	13.8432	13.9789	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	14.4710	14.4275	14.4361	14.4869	14.5719	14.6847	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	15.3676	15.3169	15.3207	15.3680	15.4505	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	16.3081	16.2487	16.2460	16.2884	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	17.2943	17.2244	17.2135	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	18.3275	18.2455	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	19.4090	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Devi

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium

Non Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	10.1207	10.1499	10.1942	10.2536	10.3286	10.4193	10.5264	10.6503	10.7921	10.9524	11.1326	11.3341	11.5616	11.8118	12.0887	12.3936	12.7276	13.0906	13.4820	13.9002	14.3460	14.8134	15.3018	15.8091	16.3336	16.8740
19	10.2842	10.3237	10.3801	10.4535	10.5440	10.6520	10.7780	10.9230	11.0877	11.2733	11.4840	11.7172	11.9765	12.2639	12.5806	12.9276	13.3049	13.7118	14.1466	14.6106	15.0967	15.6043	16.1316	16.6765	17.2378	17.8149
20	10.4460	10.4991	10.5709	10.6613	10.7705	10.8992	11.0478	11.2172	11.4112	11.6273	11.8690	12.1382	12.4367	12.7661	13.1270	13.5196	13.9428	14.3977	14.8786	15.3843	15.9123	16.4606	17.0269	17.6102	18.2096	18.8250
21	10.6147	10.6849	10.7752	10.8859	11.0174	11.1700	11.3447	11.5456	11.7696	12.0205	12.3003	12.6108	12.9536	13.3294	13.7381	14.1787	14.6530	15.1536	15.6800	16.2295	16.7998	17.3887	17.9949	18.6177	19.2599	19.9176
22	10.8005	10.8907	11.0029	11.1372	11.2941	11.4771	11.6829	11.9152	12.1760	12.4671	12.7903	13.1473	13.5389	13.9647	14.4264	14.9184	15.4399	15.9881	16.5601	17.1535	17.7661	18.3963	19.0434	19.7115	20.3947	21.0968
23	11.0121	11.1255	11.2627	11.4240	11.6134	11.8267	12.0680	12.3392	12.6422	12.9790	13.3511	13.7592	14.2030	14.6849	15.1978	15.7413	16.3124	16.9080	17.5256	18.1628	18.8181	19.4943	20.1858	20.8957	21.6249	22.3750
24	11.2582	11.3982	11.5669	11.7601	11.9811	12.2318	12.5140	12.8296	13.1806	13.5685	13.9941	14.4596	14.9601	15.4950	16.0616	16.6566	17.2770	17.9198	18.5828	19.2641	19.9680	20.6868	21.4243	22.1819	22.9609	23.7630
25	11.5486	11.7222	11.9216	12.1506	12.4110	12.7045	13.0333	13.3992	13.8037	14.2475	14.7339	15.2561	15.8140	16.4047	17.0249	17.6710	18.3402	19.0299	19.7427	20.4713	21.2184	21.9848	22.7717	23.5806	24.4134	25.2716
26	11.8962	12.1016	12.3386	12.6088	12.9142	13.2566	13.6380	14.0598	14.5258	15.0310	15.5759	16.1579	16.7740	17.4203	18.0933	18.7900	19.5112	20.2498	21.0074	21.7840	22.5802	23.3975	24.2375	25.1020	25.9927	26.9111
27	12.3040	12.5487	12.8289	13.1463	13.5027	13.9002	14.3400	14.8269	15.3542	15.9228	16.5300	17.1724	17.8460	18.5470	19.2721	20.0235	20.7919	21.5796	22.3866	23.2138	24.0626	24.9347	25.8319	26.7561	27.7138	28.6991
28	12.7844	13.0743	13.4038	13.7746	14.1885	14.6504	15.1559	15.7062	16.2996	16.9330	17.6028	18.3047	19.0347	19.7938	20.5724	21.3716	22.1905	23.0291	23.8884	24.7697	25.6749	26.6059	27.5692	28.5597	29.5819	30.6372
29	13.3484	13.6898	14.0751	14.5058	14.9882	15.5155	16.0897	16.7088	17.3694	18.0677	18.7991	19.5630	20.3505	21.1607	21.9918	22.8429	23.7142	24.6065	25.5213	26.4607	27.4263	28.4272	29.4549	30.5153	31.6099	32.7397
30	14.0076	14.4072	14.8593	15.3588	15.9086	16.5076	17.1533	17.8422	18.5700	19.3318	20.1284	20.9481	21.7910	22.6551	23.5395	24.4444	25.3708	26.3202	27.2945	28.3024	29.3362	30.4021	31.5019	32.6370	33.8085	35.0168
31	14.7781	15.2450	15.7650	16.3380	16.9625	17.6358	18.3539	19.1122	19.9102	20.7362	21.5893	22.4659	23.3640	24.2828	25.2224	26.1838	27.1685	28.1850	29.2262	30.2984	31.4037	32.5441	33.7210	34.9353	36.1877	37.4781
32	15.6692	16.2098	16.8065	17.4572	18.1588	18.9071	19.7010	20.5292	21.3891	22.2765	23.1879	24.1211	25.0752	26.0504	27.0476	28.0746	29.1248	30.2045	31.3162	32.4622	33.6443	34.8641	36.1225	37.4201	38.7569	40.1408
33	16.6965	17.3171	17.9946	18.7254	19.5045	20.3326	21.1949	22.0896	23.0125	23.9597	24.9289	25.9193	26.9308	27.9703	29.0316	30.1205	31.2398	32.3921	33.5798	34.8048	36.0686	37.3723	38.7163	40.1089	41.5369	43.0051
34	17.8735	18.5780	19.3384	20.1548	21.0130	21.9103	22.8409	23.8001	24.7840	25.7901	26.8174	27.8715	28.9458	30.0460	31.1746	32.3345	33.5284	34.7589	36.0278	37.3367	38.6868	40.0865	41.5234	43.0026	44.5233	46.0841
35	19.2113	20.0068	20.8527	21.7456	22.6788	23.6460	24.6425	25.6638	26.7075	27.7722	28.8670	29.9805	31.1204	32.2897	33.4911	34.7276	36.0018	37.3157	38.6708	40.0764	41.5204	43.0085	44.5402	46.1147	47.7307	49.3859
36	20.7270	21.6061	22.5344	23.5041	24.5087	25.5430	26.6023	27.6839	28.7950	29.9239	31.0773	32.2578	33.4685	34.7123	35.9923	37.3111	38.6708	40.0811	41.5308	43.0259	44.5664	46.1521	47.7819	49.4545	51.1675	52.9189
37	22.4197	23.3834	24.3901	25.4325	26.5051	27.6025	28.7305	29.8762	31.0451	32.2391	33.4609	34.7136	36.0005	37.3247	38.6889	40.1035	41.5576	43.0580	44.6053	46.1996	47.8406	49.5271	51.2577	53.0299	54.8415	56.6897
38	24.2987	25.3423	26.4226	27.5332	28.6768	29.8396	31.0252	32.2346	33.4695	34.7330	36.0283	37.3589	38.7279	40.1464	41.6042	43.1084	44.6606	46.2614	47.9108	49.6083	51.3530	53.1429	54.9757	56.8489	58.7691	60.7169
39	26.3661	27.4835	28.6397	29.8180	31.0204	32.2461	33.4959	34.7720	36.0774	37.4157	38.7902	40.2129	41.6737	43.1808	44.7362	46.3413	47.9967	49.7023	51.4577	53.2617	55.1123	57.0069	58.9529	60.9314	62.9451	64.9896
40	28.6286	29.8184	31.0355	32.2773	33.5427	34.8328	36.1500	37.4973	38.8784	40.3057	41.7695	43.2787	44.8360	46.4433	48.1023	49.8133	51.5763	53.3908	55.2552	57.1678	59.1358	61.1402	63.1852	65.2663	67.3790	69.5182
41	31.0798	32.3346	33.6148	34.9193	36.2490	37.6066	38.9953	40.4281	41.8949	43.4056	44.9637	46.5717	48.2319	49.9455	51.7131	53.5346	55.4091	57.3352	59.3214	61.3478	63.4191	65.5321	67.6821	69.8646	72.0741	-
42	33.7199	35.0369	36.3790	37.7473	39.1443	40.5831	42.0532	43.5651	45.1229	46.7301	48.3895	50.1030	51.8720	53.6971	55.5779	57.5135	59.5133	61.5576	63.6508	65.7904	67.9729	70.1935	72.4473	74.7286	-	-
43	36.5471	37.9247	39.3298	40.7748	42.2480	43.7608	45.3175	46.9223	48.5787	50.2896	52.0569	53.8821	55.7653	57.7062	59.7152	61.7724	63.8834	66.0450	68.2544	70.5079	72.8005	75.1271	77.4818	-	-	-
44	39.5576	41.0074	42.4832	43.9960	45.5505	47.1512	48.8026	50.5082	52.2708	54.0924	55.9741	57.9161	59.9298	61.9951	64.1185	66.2976	68.5290	70.8096	73.1357	75.5018	77.9028	80.3323	-	-	-	-
45	42.7642	44.2750	45.8256	47.4205	49.0645	50.7619	52.5164	54.3307	56.2066	58.1453	60.1591	62.2276	64.3583	66.5492	68.7979	71.1005	73.4538	75.8539	78.2952	80.7720	83.2780	-	-	-	-	-
46	46.1476	47.7336	49.3673	51.0534	52.7960	54.5990	56.4649	58.3954	60.4043	62.4709	64.6035	66.8008	69.0606	71.3802	73.7556	76.1833	78.6590	81.1770	83.7313	86.3152	-	-	-	-	-	-
47	49.7149	51.3853	53.1120	54.8991	56.7500	58.6673	60.6660	62.7251	64.8541	67.0520	69.3173	71.6475	74.0396	76.4894	78.9930	81.5462	84.1425	86.7759	89.4394	-	-	-	-	-	-	-
48	53.4674	55.2331	57.0636	58.9620	60.9447	62.9903	65.1095	67.3020	69.5665	71.9012	74.3035	76.7698	79.2958	81.8772	84.5096	87.1861	89.9003	92.6638	-	-	-	-	-	-	-	-
49	57.4093	59.2819	61.2423	63.2678	65.3704	67.5508	69.8080	72.1407	74.5465	77.0226	79.5651	82.1692	84.8304	87.5438	90.3024	93.1192	95.9536	-	-	-	-	-	-	-	-	-
50	61.5642	63.5618	65.6406	67.8012	70.0437	72.3671	74.7696	77.2485	79.8003	82.4211	85.1053	87.8485	90.6450	93.5084	96.3971	99.3186	-	-	-	-	-	-	-	-	-	-
51	65.9270	68.0592	70.2787	72.5848	74.9761	77.4502	80.0040	82.6338	85.3350	88.1016	90.9288	93.8321	96.7685	99.7462	102.7572	-	-	-	-	-	-	-	-	-	-	-
52	70.5239	72.8030	75.1741	77.6350	80.1825	82.8134	85.5233	88.3071	91.1584	94.0938	97.0710	100.0981	103.1673	106.2702	-	-	-	-	-	-	-	-	-	-	-	-
53	75.3777	77.8149	80.3469	82.9698	85.6797	88.4718	91.3404	94.3010	97.3109	100.3802	103.5005	106.6638	109.8611	-	-	-	-	-	-	-	-	-	-	-	-	-
54	80.5157	83.1198	85.8198	88.6105	91.4866	94.4648	97.5000	100.6028	103.7666	106.9826	110.2423	113.5364	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	85.9652	88.7429	91.6159	94.6008	97.6527	100.7807	103.9786	107.2392	110.5531	113.9113	117.3043	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	91.7524	94.7315	97.7881	100.9319	104.1544	107.4491	110.8082	114.2218	117.6804	121.1741	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	97.9359	101.0812	104.3176	107.6357	111.0281	114.4869	118.0014	121.5618	125.1573	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	104.4962	107.8248	111.2385	114.7290	118.2879	121.9040	125.5667	129.2648	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	111.4697	114.9776	118.5657	122.2243	125.9415	129.7064	133.5071	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	118.8680	122.5514	126.3083	130.1254	133.9913	137.8937	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	126.6989	130.5509	134.4657	138.4306	142.4327	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	134.9630	138.9715	143.0323	147.1642	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	143.6511	147.8374	152.0398	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	152.7965	157.0891	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	162.3179	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover | Smoker | Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.7571	0.7581	0.7599	0.7624	0.7657	0.7698	0.7748	0.7808	0.7878	0.7960	0.8055	0.8163	0.8286	0.8425	0.8580	0.8754	0.8946	0.9155	0.9382	0.9625	0.9883	1.0154	1.0437	1.0730	1.1031	1.1341
19	0.7704	0.7718	0.7741	0.7772	0.7813	0.7863	0.7923	0.7994	0.8078	0.8176	0.8287	0.8415	0.8559	0.8721	0.8902	0.9102	0.9321	0.9558	0.9812	1.0082	1.0366	1.0662	1.0969	1.1285	1.1609	1.1941
20	0.7825	0.7846	0.7876	0.7915	0.7966	0.8027	0.8100	0.8187	0.8287	0.8403	0.8536	0.8687	0.8856	0.9045	0.9255	0.9484	0.9732	0.9999	1.0282	1.0579	1.0889	1.1211	1.1542	1.1882	1.2230	1.2585
21	0.7942	0.7971	0.8010	0.8061	0.8123	0.8199	0.8288	0.8393	0.8514	0.8653	0.8810	0.8988	0.9186	0.9406	0.9646	0.9907	1.0187	1.0484	1.0796	1.1122	1.1459	1.1806	1.2162	1.2527	1.2899	1.3279
22	0.8063	0.8102	0.8153	0.8217	0.8295	0.8388	0.8497	0.8624	0.8769	0.8935	0.9121	0.9330	0.9560	0.9813	1.0088	1.0382	1.0693	1.1021	1.1363	1.1717	1.2081	1.2455	1.2837	1.3227	1.3625	1.4032
23	0.8195	0.8247	0.8312	0.8393	0.8490	0.8604	0.8737	0.8889	0.9063	0.9259	0.9479	0.9721	0.9988	1.0276	1.0585	1.0913	1.1258	1.1617	1.1988	1.2371	1.2762	1.3163	1.3572	1.3990	1.4417	1.4853
24	0.8347	0.8414	0.8497	0.8598	0.8717	0.8857	0.9017	0.9200	0.9406	0.9637	0.9893	1.0174	1.0477	1.0802	1.1147	1.1509	1.1886	1.2277	1.2678	1.3089	1.3509	1.3938	1.4376	1.4824	1.5282	1.5751
25	0.8528	0.8614	0.8718	0.8843	0.8989	0.9157	0.9349	0.9567	0.9810	1.0080	1.0375	1.0694	1.1037	1.1399	1.1780	1.2176	1.2586	1.3007	1.3438	1.3879	1.4329	1.4789	1.5258	1.5739	1.6230	1.6733
26	0.8746	0.8854	0.8984	0.9136	0.9313	0.9515	0.9743	1.0000	1.0284	1.0594	1.0931	1.1291	1.1672	1.2073	1.2489	1.2919	1.3361	1.3814	1.4276	1.4748	1.5230	1.5723	1.6226	1.6741	1.7268	1.7807
27	0.9010	0.9144	0.9303	0.9488	0.9700	0.9940	1.0210	1.0508	1.0835	1.1190	1.1569	1.1970	1.2391	1.2828	1.3279	1.3743	1.4218	1.4704	1.5199	1.5705	1.6221	1.6748	1.7287	1.7839	1.8404	1.8983
28	0.9327	0.9493	0.9685	0.9907	1.0160	1.0443	1.0757	1.1101	1.1474	1.1872	1.2294	1.2736	1.3195	1.3669	1.4156	1.4655	1.5164	1.5684	1.6213	1.6754	1.7306	1.7871	1.8449	1.9042	1.9649	2.0271
29	0.9708	0.9909	1.0141	1.0405	1.0702	1.1032	1.1394	1.1785	1.2204	1.2647	1.3112	1.3594	1.4092	1.4603	1.5126	1.5660	1.6205	1.6760	1.7326	1.7904	1.8496	1.9102	1.9722	2.0358	2.1011	2.1679
30	1.0162	1.0403	1.0679	1.0990	1.1337	1.1716	1.2127	1.2567	1.3033	1.3521	1.4027	1.4550	1.5086	1.5635	1.6194	1.6765	1.7346	1.7939	1.8545	1.9164	1.9799	2.0449	2.1116	2.1800	2.2501	2.3218
31	1.0698	1.0985	1.1311	1.1674	1.2072	1.2503	1.2965	1.3454	1.3966	1.4497	1.5045	1.5608	1.6183	1.6769	1.7366	1.7975	1.8596	1.9230	1.9879	2.0544	2.1226	2.1925	2.2642	2.3376	2.4129	2.4899
32	1.1328	1.1667	1.2046	1.2463	1.2915	1.3400	1.3913	1.4450	1.5007	1.5582	1.6171	1.6774	1.7387	1.8012	1.8649	1.9299	1.9964	2.0644	2.1340	2.2054	2.2787	2.3538	2.4309	2.5098	2.5905	2.6730
33	1.2062	1.2457	1.2893	1.3367	1.3875	1.4412	1.4975	1.5559	1.6162	1.6779	1.7409	1.8051	1.8705	1.9372	2.0053	2.0748	2.1460	2.2190	2.2938	2.3706	2.4493	2.5301	2.6128	2.6975	2.7840	2.8722
34	1.2911	1.3366	1.3862	1.4393	1.4956	1.5545	1.6157	1.6788	1.7434	1.8093	1.8765	1.9449	2.0147	2.0859	2.1587	2.2332	2.3096	2.3880	2.4684	2.5509	2.6356	2.7223	2.8111	2.9018	2.9943	3.0884
35	1.3887	1.4404	1.4959	1.5547	1.6164	1.6804	1.7464	1.8139	1.8829	1.9531	2.0247	2.0977	2.1721	2.2483	2.3263	2.4062	2.4883	2.5725	2.6590	2.7477	2.8386	2.9317	3.0268	3.1238	3.2226	3.3228
36	1.4999	1.5577	1.6192	1.6836	1.7505	1.8194	1.8899	1.9620	2.0354	2.1102	2.1865	2.2643	2.3440	2.4255	2.5092	2.5950	2.6832	2.7738	2.8667	2.9620	3.0596	3.1593	3.2611	3.3647	3.4699	3.5764
37	1.6254	1.6893	1.7565	1.8262	1.8982	1.9718	2.0470	2.1237	2.2018	2.2814	2.3628	2.4460	2.5313	2.6187	2.7086	2.8009	2.8957	2.9930	3.0928	3.1951	3.2997	3.4065	3.5152	3.6255	3.7374	3.8504
38	1.7659	1.8358	1.9085	1.9834	2.0601	2.1386	2.2185	2.3000	2.3831	2.4680	2.5549	2.6439	2.7354	2.8293	2.9259	3.0251	3.1270	3.2316	3.3388	3.4484	3.5604	3.6744	3.7903	3.9077	4.0264	4.1459
39	1.9223	1.9977	2.0756	2.1555	2.2371	2.3203	2.4052	2.4918	2.5804	2.6710	2.7640	2.8595	2.9577	3.0586	3.1624	3.2691	3.3787	3.4910	3.6059	3.7233	3.8430	3.9646	4.0879	4.2125	4.3381	4.4642
40	2.0949	2.1756	2.2585	2.3433	2.4298	2.5181	2.6082	2.7004	2.7949	2.8918	2.9915	3.0940	3.1996	3.3081	3.4198	3.5345	3.6521	3.7726	3.8957	4.0212	4.1489	4.2783	4.4092	4.5412	4.6737	4.8064
41	2.2842	2.3699	2.4577	2.5475	2.6391	2.7328	2.8286	2.9269	3.0280	3.1319	3.2389	3.3491	3.4626	3.5794	3.6994	3.8226	3.9489	4.0780	4.2096	4.3436	4.4795	4.6170	4.7557	4.8950	5.0345	-
42	2.4906	2.5813	2.6740	2.7689	2.8660	2.9655	3.0677	3.1728	3.2811	3.3927	3.5077	3.6263	3.7483	3.8739	4.0029	4.1352	4.2705	4.4086	4.5492	4.6919	4.8364	4.9821	5.1286	5.2752	-	-
43	2.7146	2.8101	2.9081	3.0085	3.1116	3.2176	3.3268	3.4395	3.5557	3.6757	3.7994	3.9270	4.0584	4.1934	4.3319	4.4737	4.6186	4.7661	4.9159	5.0677	5.2208	5.3748	5.5290	-	-	-
44	2.9565	3.0572	3.1607	3.2672	3.3770	3.4903	3.6073	3.7282	3.8532	3.9823	4.1155	4.2529	4.3941	4.5392	4.6878	4.8397	4.9944	5.1518	5.3111	5.4721	5.6340	5.7963	-	-	-	-
45	3.2167	3.3230	3.4327	3.5461	3.6633	3.7847	3.9104	4.0404	4.1750	4.3141	4.4576	4.6053	4.7572	4.9129	5.0721	5.2345	5.3997	5.5671	5.7362	5.9065	6.0772	-	-	-	-	-
46	3.4958	3.6084	3.7251	3.8462	3.9719	4.1022	4.2375	4.3776	4.5226	4.6725	4.8270	4.9859	5.1490	5.3159	5.4863	5.6596	5.8355	6.0133	6.1923	6.3720	-	-	-	-	-	-
47	3.7944	3.9142	4.0388	4.1686	4.3037	4.4441	4.5899	4.7410	4.8974	5.0589	5.2252	5.3960	5.5709	5.7496	5.9316	6.1164	6.3033	6.4916	6.6806	-	-	-	-	-	-	-
48	4.1131	4.2411	4.3748	4.5145	4.6600	4.8115	4.9689	5.1321	5.3007	5.4747	5.6535	5.8369	6.0243	6.2154	6.4095	6.6060	6.8041	7.0031	-	-	-	-	-	-	-	-
49	4.4527	4.5902	4.7343	4.8851	5.0423	5.2061	5.3761	5.5522	5.7341	5.9214	6.1136	6.3102	6.5108	6.7147	6.9213	7.1297	7.3392	-	-	-	-	-	-	-	-	-
50	4.8148	4.9632	5.1190	5.2820	5.4523	5.6294	5.8132	6.0033	6.1993	6.4008	6.6071	6.8177	7.0320	7.2492	7.4685	7.6891	-	-	-	-	-	-	-	-	-	-
51	5.2011	5.3618	5.5307	5.7075	5.8919	6.0837	6.2823	6.4874	6.6985	6.9150	7.1361	7.3613	7.5898	7.8207	8.0530	-	-	-	-	-	-	-	-	-	-	-
52	5.6141	5.7887	5.9721	6.1640	6.3639	6.5715	6.7861	7.0072	7.2343	7.4665	7.7032	7.9436	8.1866	8.4314	-	-	-	-	-	-	-	-	-	-	-	-
53	6.0569	6.2468	6.4463	6.6547	6.8714	7.0959	7.3276	7.5657	7.8096	8.0585	8.3113	8.5673	8.8252	-	-	-	-	-	-	-	-	-	-	-	-	-
54	6.5333	6.7403	6.9572	7.1834	7.4181	7.6608	7.9105	8.1666	8.4282	8.6943	8.9638	9.2357	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	7.0478	7.2733	7.5091	7.7544	8.0084	8.2703	8.5392	8.8141	9.0941	9.3780	9.6646	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	7.6052	7.8506	8.1067	8.3725	8.6470	8.9291	9.2181	9.5127	9.8116	10.1137	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	8.2110	8.4779	8.7556	9.0430	9.3390	9.6425	9.9523	10.2672	10.5856	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	8.8708	9.1606	9.4610	9.7713	10.0899	10.4156	10.7470	11.0827	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	9.5908	9.9044	10.2291	10.5633	10.9054	11.2540	11.6076	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	10.3765	10.7156	11.0656	11.4246	11.7911	12.1634	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	11.2342	11.6000	11.9763	12.3612	12.7528	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	12.1702	12.5637	12.9673	13.3788	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	13.1905	13.6128	14.0446	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	14.3014	14.7536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	15.5096	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover

Smoker

5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.6561	1.7338	1.8119	1.8910	1.9713	2.0534	2.1378	2.2247	2.3149	2.4088	2.5070	2.6103	2.7194	2.8349	2.9577	3.0883	3.2273	3.3752	3.5318	3.6971	3.8706	4.0519	4.2404	4.4355	4.6367	4.8437
19	1.6864	1.7674	1.8493	1.9325	2.0176	2.1049	2.1950	2.2883	2.3855	2.4873	2.5944	2.7074	2.8272	2.9545	3.0900	3.2342	3.3877	3.5502	3.7218	3.9019	4.0902	4.2859	4.4885	4.6975	4.9125	5.1332
20	1.7163	1.8011	1.8874	1.9755	2.0659	2.1592	2.2560	2.3567	2.4621	2.5730	2.6902	2.8144	2.9465	3.0870	3.2367	3.3959	3.5647	3.7428	3.9298	4.1253	4.3285	4.5390	4.7561	4.9794	5.2087	5.4439
21	1.7472	1.8366	1.9279	2.0216	2.1183	2.2185	2.3229	2.4322	2.5471	2.6686	2.7974	2.9344	3.0802	3.2356	3.4008	3.5760	3.7609	3.9551	4.1581	4.3692	4.5878	4.8133	5.0453	5.2835	5.5279	5.7787
22	1.7810	1.8757	1.9728	2.0730	2.1768	2.2850	2.3983	2.5174	2.6434	2.7770	2.9191	3.0704	3.2317	3.4032	3.5850	3.7770	3.9787	4.1895	4.4087	4.6358	4.8701	5.1111	5.3586	5.6126	5.8732	6.1405
23	1.8193	1.9199	2.0238	2.1315	2.2436	2.3610	2.4846	2.6152	2.7538	2.9012	3.0582	3.2256	3.4036	3.5924	3.7918	4.0012	4.2202	4.4479	4.6838	4.9272	5.1776	5.4348	5.6988	5.9695	6.2474	6.5328
24	1.8636	1.9713	2.0829	2.1992	2.3209	2.4490	2.5844	2.7282	2.8812	3.0442	3.2179	3.4027	3.5988	3.8058	4.0233	4.2508	4.4873	4.7324	4.9853	5.2455	5.5127	5.7870	6.0684	6.3572	6.6539	6.9587
25	1.9159	2.0317	2.1522	2.2784	2.4113	2.5518	2.7009	2.8597	3.0289	3.2092	3.4011	3.6046	3.8196	4.0456	4.2818	4.5276	4.7822	5.0450	5.3153	5.5931	5.8781	6.1706	6.4709	6.7792	7.0960	7.4219
26	1.9778	2.1029	2.2338	2.3716	2.5173	2.6720	2.8368	3.0124	3.1996	3.3989	3.6102	3.8335	4.0682	4.3136	4.5690	4.8335	5.1065	5.3875	5.6762	5.9724	6.2764	6.5885	6.9090	7.2385	7.5772	7.9258
27	2.0512	2.1870	2.3299	2.4811	2.6416	2.8126	2.9949	3.1893	3.3962	3.6157	3.8476	4.0914	4.3463	4.6117	4.8865	5.1702	5.4622	5.7622	6.0701	6.3861	6.7106	7.0438	7.3863	7.7385	8.1009	8.4739
28	2.1378	2.2861	2.4429	2.6095	2.7869	2.9762	3.1780	3.3929	3.6208	3.8617	4.1150	4.3798	4.6555	4.9411	5.2359	5.5394	5.8512	6.1713	6.4998	6.8371	7.1835	7.5396	7.9058	8.2827	8.6705	9.0696
29	2.2397	2.4024	2.5753	2.7595	2.9560	3.1656	3.3887	3.6254	3.8756	4.1387	4.4139	4.7004	4.9972	5.3035	5.6189	5.9430	6.2757	6.6173	6.9679	7.3281	7.6984	8.0792	8.4711	8.8745	9.2895	9.7164
30	2.3594	2.5387	2.7299	2.9339	3.1515	3.3832	3.6292	3.8891	4.1624	4.4483	4.7459	5.0544	5.3728	5.7006	6.0375	6.3833	6.7384	7.1030	7.4775	7.8625	8.2586	8.6662	9.0857	9.5174	9.9614	10.4177
31	2.4992	2.6976	2.9094	3.1354	3.3760	3.6314	3.9014	4.1854	4.4824	4.7917	5.1123	5.4432	5.7839	6.1341	6.4937	6.8629	7.2419	7.6313	8.0317	8.4436	8.8675	9.3038	9.7530	10.2149	10.6896	11.1768
32	2.6617	2.8817	3.1163	3.3663	3.6316	3.9121	4.2071	4.5157	4.8372	5.1703	5.5142	5.8684	6.2325	6.6064	6.9901	7.3843	7.7892	8.2056	8.6340	9.0749	9.5289	9.9960	10.4766	10.9704	11.4773	11.9969
33	2.8499	3.0936	3.3532	3.6288	3.9202	4.2267	4.5475	4.8815	5.2277	5.5852	5.9534	6.3318	6.7206	7.1196	7.5295	7.9506	8.3836	8.8292	9.2878	9.7601	10.2461	10.7461	11.2599	11.7874	12.3280	12.8811
34	3.0662	3.3359	3.6222	3.9249	4.2434	4.5767	4.9238	5.2836	5.6553	6.0380	6.4315	6.8356	7.2506	7.6768	8.1148	8.5652	9.0287	9.5059	9.9971	10.5027	11.0229	11.5576	12.1065	12.6691	13.2448	13.8326
35	3.3132	3.6106	3.9251	4.2560	4.6024	4.9631	5.3372	5.7235	6.1214	6.5305	6.9507	7.3822	7.8255	8.2810	8.7495	9.2316	9.7281	10.2392	10.7653	11.3066	11.8630	12.4343	13.0198	13.6190	14.2308	14.8542
36	3.5929	3.9197	4.2635	4.6235	4.9984	5.3872	5.7888	6.2024	6.6279	7.0648	7.5136	7.9746	8.4484	8.9357	9.4374	9.9538	10.4856	11.0331	11.5964	12.1755	12.7700	13.3795	14.0032	14.6404	15.2892	15.9486
37	3.9072	4.2645	4.6386	5.0283	5.4324	5.8499	6.2800	6.7224	7.1768	7.6435	8.1229	8.6158	9.1228	9.6447	10.1821	10.7355	11.3052	11.8915	12.4942	13.1131	13.7476	14.3970	15.0602	15.7358	16.4224	17.1182
38	4.2577	4.6465	5.0515	5.4716	5.9056	6.3528	6.8128	7.2854	7.7708	8.2695	8.7823	9.3097	9.8528	10.4120	10.9879	11.5809	12.1911	12.8185	13.4627	14.1233	14.7995	15.4901	16.1936	16.9086	17.6332	18.3652
39	4.6454	5.0664	5.5031	5.9543	6.4193	6.8977	7.3892	7.8941	8.4130	8.9464	9.4953	10.0604	10.6423	11.2417	11.8589	12.4941	13.1473	13.8180	14.5060	15.2100	15.9291	16.6618	17.4065	18.1612	18.9238	19.6915
40	5.0711	5.5252	5.9943	6.4780	6.9754	7.4866	8.0119	8.5516	9.1067	9.6779	10.2659	10.8716	11.4955	12.1380	12.7993	13.4794	14.1778	14.8942	15.6274	16.3764	17.1396	17.9153	18.7015	19.4960	20.2958	21.0982
41	5.5357	6.0236	6.5265	7.0439	7.5757	8.1221	8.6837	9.2612	9.8557	10.4677	11.0982	11.7477	12.4166	13.1052	13.8133	14.5409	15.2869	16.0506	16.8308	17.6258	18.4340	19.2532	20.0810	20.9145	21.7507	-
42	6.0394	6.5625	7.1007	7.6539	8.2224	8.8068	9.4078	10.0266	10.6637	11.3200	11.9963	12.6928	13.4099	14.1474	14.9052	15.6823	16.4779	17.2908	18.1192	18.9613	19.8150	20.6777	21.5464	22.4182	-	-
43	6.5831	7.1429	7.7185	8.3100	8.9182	9.5439	10.1879	10.8512	11.5346	12.2388	12.9642	13.7110	14.4794	15.2687	16.0784	16.9074	17.7545	18.6177	19.4954	20.3853	21.2845	22.1901	23.0991	-	-	-
44	7.1670	7.7659	8.3815	9.0145	9.6658	10.3363	11.0270	11.7386	12.4720	13.2276	14.0057	14.8063	15.6287	16.4725	17.3364	18.2193	19.1192	20.0341	20.9618	21.8994	22.8440	23.7917	-	-	-	-
45	7.7920	8.4328	9.0917	9.7698	10.4680	11.1873	11.9285	12.6925	13.4797	14.2904	15.1247	15.9819	16.8613	17.7620	18.6824	19.6206	20.5746	21.5420	22.5201	23.5052	24.4937	-	-	-	-	-
46	8.4590	9.1451	9.8513	10.5784	11.3276	12.0998	12.8959	13.7162	14.5612	15.4307	16.3243	17.2412	18.1802	19.1400	20.1185	21.1136	22.1227	23.1431	24.1708	25.2022	-	-	-	-	-	-
47	9.1693	9.9048	10.6622	11.4428	12.2475	13.0770	13.9321	14.8130	15.7195	16.6513	17.6075	18.5869	19.5881	20.6088	21.6470	22.7002	23.7648	24.8373	25.9139	-	-	-	-	-	-	-
48	9.9243	10.7135	11.5269	12.3657	13.2304	14.1218	15.0405	15.9859	16.9577	17.9551	18.9770	20.0216	21.0868	22.1702	23.2696	24.3809	25.5007	26.6247	-	-	-	-	-	-	-	-
49	10.7262	11.5741	12.4484	13.3501	14.2797	15.2379	16.2241	17.2380	18.2789	19.3453	20.4356	21.5475	22.6789	23.8266	24.9870	26.1565	27.3305	-	-	-	-	-	-	-	-	-
50	11.5781	12.4899	13.4303	14.4002	15.3997	16.4288	17.4870	18.5734	19.6867	20.8251	21.9861	23.1678	24.3666	25.5788	26.8006	28.0273	-	-	-	-	-	-	-	-	-	-
51	12.4841	13.4652	14.4773	15.5204	16.5946	17.6993	18.8336	19.9962	21.1852	22.3983	23.6327	24.8852	26.1521	27.4290	28.7113	-	-	-	-	-	-	-	-	-	-	-
52	13.4496	14.5059	15.5949	16.7165	17.8701	19.0549	20.2695	21.5117	22.7794	24.0695	25.3788	26.7032	28.0383	29.3792	-	-	-	-	-	-	-	-	-	-	-	-
53	14.4813	15.6185	16.7899	17.9951	19.2330	20.5022	21.8005	23.1258	24.4746	25.8437	27.2288	28.6253	30.0281	-	-	-	-	-	-	-	-	-	-	-	-	-
54	15.5870	16.8109	18.0703	19.3641	20.6909	22.0484	23.4343	24.8450	26.2772	27.7264	29.1878	30.6559	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	16.7756	18.0920	19.4448	20.8322	22.2521	23.7019	25.1780	26.6768	28.1937	29.7236	31.2607	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	18.0562	19.4711	20.9225	22.4084	23.9255	25.4705	27.0397	28.6281	30.2303	31.8405	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	19.4392	20.9581	22.5135	24.1018	25.7197	27.3633	29.0273	30.7061	32.3935	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	20.9345	22.5632	24.2268	25.9218	27.6440	29.3880	31.1479	32.9172	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	22.5522	24.2954	26.0720	27.8775	29.7063	31.5521	33.4082	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	24.3012	26.1642	28.0580	29.9767	31.9138	33.8620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	26.1907	28.1783	30.1925	32.2265	34.2728	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	28.2293	30.3451	32.4823	34.6329	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	30.4241	32.6713	34.9332	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	32.7817	35.1630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	35.3085	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover

Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.9888	1.0312	1.0741	1.1177	1.1621	1.2077	1.2546	1.3030	1.3532	1.4053	1.4599	1.5173	1.5780	1.6423	1.7109	1.7840	1.8619	1.9448	2.0326	2.1252	2.2225	2.3242	2.4298	2.5392	2.6520	2.7680
19	1.0066	1.0508	1.0957	1.1416	1.1886	1.2370	1.2871	1.3391	1.3931	1.4496	1.5091	1.5719	1.6386	1.7097	1.7854	1.8663	1.9523	2.0434	2.1395	2.2406	2.3461	2.4558	2.5694	2.6866	2.8071	2.9308
20	1.0239	1.0701	1.1175	1.1660	1.2160	1.2678	1.3216	1.3777	1.4362	1.4978	1.5629	1.6320	1.7056	1.7842	1.8680	1.9573	2.0518	2.1517	2.2566	2.3661	2.4801	2.5981	2.7197	2.8449	2.9735	3.1054
21	1.0414	1.0902	1.1403	1.1920	1.2455	1.3012	1.3593	1.4200	1.4838	1.5513	1.6229	1.6992	1.7807	1.8676	1.9602	2.0584	2.1621	2.2710	2.3848	2.5031	2.6257	2.7521	2.8821	3.0157	3.1528	3.2933
22	1.0603	1.1121	1.1654	1.2208	1.2783	1.3385	1.4014	1.4676	1.5375	1.6118	1.6909	1.7754	1.8656	1.9617	2.0637	2.1713	2.2844	2.4026	2.5255	2.6528	2.7841	2.9192	3.0580	3.2004	3.3465	3.4964
23	1.0816	1.1367	1.1939	1.2534	1.3156	1.3809	1.4496	1.5221	1.5991	1.6811	1.7688	1.8624	1.9621	2.0679	2.1797	2.2971	2.4199	2.5476	2.6798	2.8162	2.9566	3.1009	3.2488	3.4007	3.5565	3.7165
24	1.1060	1.1651	1.2267	1.2911	1.3588	1.4300	1.5051	1.5850	1.6701	1.7610	1.8582	1.9617	2.0716	2.1876	2.3096	2.4371	2.5697	2.7071	2.8489	2.9948	3.1446	3.2984	3.4562	3.6182	3.7845	3.9554
25	1.1350	1.1986	1.2652	1.3353	1.4091	1.4871	1.5699	1.6582	1.7526	1.8534	1.9609	2.0750	2.1955	2.3222	2.4546	2.5924	2.7352	2.8824	3.0341	3.1898	3.3496	3.5136	3.6820	3.8549	4.0325	4.2152
26	1.1692	1.2381	1.3107	1.3872	1.4681	1.5541	1.6457	1.7435	1.8482	1.9598	2.0782	2.2034	2.3350	2.4726	2.6157	2.7640	2.9171	3.0747	3.2365	3.4026	3.5731	3.7481	3.9278	4.1126	4.3025	4.4980
27	1.2099	1.2850	1.3643	1.4483	1.5374	1.6324	1.7340	1.8426	1.9584	2.0815	2.2115	2.3482	2.4911	2.6398	2.7939	2.9530	3.1167	3.2849	3.4576	3.6348	3.8168	4.0036	4.1957	4.3933	4.5965	4.8057
28	1.2581	1.3403	1.4274	1.5199	1.6184	1.7238	1.8365	1.9568	2.0846	2.2196	2.3616	2.5101	2.6647	2.8248	2.9901	3.1603	3.3351	3.5146	3.6989	3.8880	4.0823	4.2820	4.4874	4.6988	4.9164	5.1402
29	1.3151	1.4054	1.5013	1.6036	1.7130	1.8300	1.9548	2.0875	2.2278	2.3753	2.5296	2.6902	2.8566	3.0283	3.2052	3.3870	3.5736	3.7651	3.9618	4.1638	4.3714	4.5851	4.8050	5.0312	5.2640	5.5035
30	1.3821	1.4816	1.5878	1.7012	1.8226	1.9523	2.0901	2.2358	2.3890	2.5493	2.7162	2.8891	3.0677	3.2515	3.4405	3.6345	3.8336	4.0381	4.2481	4.4641	4.6863	4.9150	5.1503	5.3925	5.6416	5.8976
31	1.4605	1.5706	1.6883	1.8143	1.9488	2.0920	2.2433	2.4025	2.5691	2.7425	2.9222	3.1078	3.2989	3.4953	3.6970	3.9041	4.1167	4.3351	4.5598	4.7909	5.0288	5.2736	5.5255	5.7847	6.0510	6.3245
32	1.5517	1.6738	1.8045	1.9442	2.0928	2.2501	2.4155	2.5885	2.7687	2.9555	3.1485	3.3471	3.5513	3.7610	3.9763	4.1974	4.4247	4.6583	4.8987	5.1461	5.4008	5.6629	5.9326	6.2098	6.4944	6.7861
33	1.6573	1.7930	1.9379	2.0922	2.2556	2.4274	2.6073	2.7946	2.9887	3.1893	3.3958	3.6081	3.8262	4.0501	4.2800	4.5163	4.7594	5.0094	5.2668	5.5318	5.8046	6.0852	6.3738	6.6699	6.9735	7.2842
34	1.7791	1.9295	2.0897	2.2594	2.4380	2.6249	2.8195	3.0213	3.2298	3.4445	3.6653	3.8920	4.1249	4.3641	4.6099	4.8627	5.1228	5.3906	5.6664	5.9502	6.2424	6.5426	6.8509	7.1670	7.4904	7.8207
35	1.9184	2.0846	2.2609	2.4465	2.6407	2.8430	3.0528	3.2695	3.4928	3.7224	3.9582	4.2003	4.4491	4.7048	4.9678	5.2385	5.5172	5.8041	6.0996	6.4037	6.7162	7.0372	7.3662	7.7029	8.0468	8.3971
36	2.0765	2.2596	2.4524	2.6543	2.8645	3.0827	3.3080	3.5401	3.7788	4.0241	4.2759	4.5348	4.8008	5.0744	5.3561	5.6461	5.9448	6.2523	6.5689	6.8943	7.2284	7.5710	7.9217	8.2797	8.6445	9.0153
37	2.2546	2.4550	2.6648	2.8834	3.1101	3.3444	3.5858	3.8341	4.0891	4.3512	4.6204	4.8972	5.1819	5.4751	5.7769	6.0878	6.4081	6.7376	7.0764	7.4243	7.7811	8.1462	8.5192	8.8991	9.2853	9.6767
38	2.4535	2.6716	2.8988	3.1346	3.3782	3.6292	3.8875	4.1528	4.4254	4.7055	4.9935	5.2899	5.5950	5.9092	6.2329	6.5663	6.9094	7.2622	7.6246	7.9961	8.3764	8.7649	9.1607	9.5630	9.9708	10.3827
39	2.6738	2.9101	3.1552	3.4085	3.6696	3.9382	4.2143	4.4979	4.7894	5.0892	5.3976	5.7152	6.0424	6.3795	6.7266	7.0839	7.4513	7.8287	8.2158	8.6120	9.0167	9.4290	9.8482	10.2731	10.7025	11.1348
40	2.9162	3.1711	3.4345	3.7061	3.9855	4.2727	4.5679	4.8713	5.1833	5.5044	5.8351	6.1757	6.5267	6.8882	7.2604	7.6431	8.0363	8.4395	8.8523	9.2740	9.7037	10.1406	10.5835	11.0310	11.4816	11.9336
41	3.1811	3.4551	3.7376	4.0283	4.3272	4.6344	4.9501	5.2750	5.6093	5.9536	6.3084	6.6740	7.0506	7.4383	7.8370	8.2467	8.6668	9.0970	9.5365	9.9844	10.4399	10.9015	11.3680	11.8378	12.3091	-
42	3.4689	3.7628	4.0653	4.3764	4.6961	5.0248	5.3630	5.7112	6.0698	6.4394	6.8202	7.2125	7.6165	8.0320	8.4589	8.8969	9.3453	9.8034	10.2705	10.7452	11.2266	11.7130	12.2030	12.6945	-	-
43	3.7802	4.0950	4.4188	4.7516	5.0939	5.4461	5.8087	6.1822	6.5673	6.9641	7.3729	7.7939	8.2270	8.6720	9.1286	9.5961	10.0738	10.5608	11.0560	11.5580	12.0654	12.5765	13.0893	-	-	-
44	4.1153	4.4524	4.7989	5.1554	5.5222	5.9000	6.2892	6.6904	7.1039	7.5300	7.9689	8.4204	8.8844	9.3605	9.8481	10.3464	10.8544	11.3709	11.8947	12.4241	12.9573	13.4924	-	-	-	-
45	4.4750	4.8359	5.2072	5.5893	5.9829	6.3885	6.8067	7.2377	7.6820	8.1396	8.6105	9.0944	9.5910	10.0997	10.6195	11.1495	11.6885	12.2351	12.7876	13.3442	13.9028	-	-	-	-	-
46	4.8597	5.2466	5.6448	6.0549	6.4777	6.9137	7.3631	7.8264	8.3037	8.7948	9.2997	9.8178	10.3486	10.8912	11.4443	12.0070	12.5776	13.1544	13.7356	14.3189	-	-	-	-	-	-
47	5.2705	5.6855	6.1131	6.5539	7.0084	7.4772	7.9604	8.4583	8.9708	9.4977	10.0384	10.5925	11.1589	11.7365	12.3240	12.9199	13.5224	14.1294	14.7388	-	-	-	-	-	-	-
48	5.7080	6.1538	6.6135	7.0877	7.5766	8.0809	8.6005	9.1354	9.6853	10.2500	10.8285	11.4200	12.0232	12.6369	13.2594	13.8889	14.5233	15.1600	-	-	-	-	-	-	-	-
49	6.1737	6.6532	7.1478	7.6581	8.1844	8.7268	9.2852	9.8595	10.4492	11.0535	11.6714	12.3017	12.9430	13.5936	14.2515	14.9146	15.5803	-	-	-	-	-	-	-	-	-
50	6.6693	7.1855	7.7182	8.2675	8.8339	9.4172	10.0171	10.6332	11.2646	11.9104	12.5691	13.2395	13.9197	14.6077	15.3011	15.9974	-	-	-	-	-	-	-	-	-	-
51	7.1973	7.7535	8.3272	8.9188	9.5281	10.1549	10.7989	11.4589	12.1340	12.8228	13.5239	14.2353	14.9550	15.6805	16.4093	-	-	-	-	-	-	-	-	-	-	-
52	7.7610	8.3604	8.9784	9.6153	10.2706	10.9437	11.6338	12.3399	13.0604	13.7939	14.5383	15.2915	16.0508	16.8137	-	-	-	-	-	-	-	-	-	-	-	-
53	8.3642	9.0102	9.6760	10.3612	11.0652	11.7871	12.5259	13.2799	14.0475	14.8268	15.6153	16.4107	17.2095	-	-	-	-	-	-	-	-	-	-	-	-	-
54	9.0119	9.7081	10.4248	11.1614	11.9169	12.6902	13.4795	14.2833	15.0995	15.9255	16.7587	17.5958	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	9.7095	10.4595	11.2305	12.0215	12.8312	13.6579	14.5000	15.3551	16.2209	17.0942	17.9717	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	10.4632	11.2705	12.0989	12.9472	13.8135	14.6961	15.5925	16.5003	17.4162	18.3367	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	11.2795	12.1476	13.0367	13.9449	14.8704	15.8106	16.7630	17.7240	18.6902	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	12.1650	13.0974	14.0501	15.0211	16.0079	17.0077	18.0167	19.0313	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	13.1267	14.1267	15.1460	16.1825	17.2325	18.2926	19.3588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	14.1712	15.2421	16.3312	17.4349	18.5495	19.6709	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	15.3051	16.4504	17.6114	18.7843	19.9645	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	16.5354	17.7576	18.9927	20.2360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	17.8678	19.1696	20.4806	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	19.3088	20.6924	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	20.8642	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover | Smoker | 15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.9164	0.9493	0.9835	1.0192	1.0566	1.0959	1.1372	1.1810	1.2275	1.2771	1.3300	1.3864	1.4464	1.5099	1.5770	1.6475	1.7212	1.7979	1.8775	1.9596	2.0443
19	0.9380	0.9731	1.0099	1.0484	1.0890	1.1318	1.1771	1.2252	1.2765	1.3313	1.3899	1.4521	1.5180	1.5876	1.6608	1.7373	1.8170	1.8996	1.9849	2.0728	2.1630
20	0.9603	0.9981	1.0379	1.0797	1.1240	1.1709	1.2207	1.2739	1.3307	1.3914	1.4559	1.5244	1.5966	1.6726	1.7520	1.8347	1.9205	2.0092	2.1004	2.1942	2.2904
21	0.9843	1.0252	1.0685	1.1142	1.1628	1.2144	1.2694	1.3283	1.3912	1.4583	1.5293	1.6043	1.6831	1.7656	1.8516	1.9407	2.0328	2.1276	2.2250	2.3249	2.4275
22	1.0109	1.0555	1.1028	1.1531	1.2066	1.2636	1.3246	1.3899	1.4595	1.5332	1.6111	1.6929	1.7786	1.8679	1.9605	2.0561	2.1547	2.2559	2.3597	2.4663	2.5756
23	1.0412	1.0901	1.1421	1.1975	1.2567	1.3199	1.3876	1.4598	1.5364	1.6173	1.7023	1.7913	1.8840	1.9802	2.0796	2.1820	2.2871	2.3951	2.5058	2.6194	2.7361
24	1.0763	1.1301	1.1875	1.2489	1.3145	1.3847	1.4596	1.5391	1.6231	1.7114	1.8039	1.9002	2.0002	2.1035	2.2099	2.3191	2.4313	2.5464	2.6645	2.7858	2.9104
25	1.1174	1.1769	1.2405	1.3085	1.3814	1.4592	1.5417	1.6289	1.7206	1.8167	1.9168	2.0207	2.1280	2.2386	2.3522	2.4687	2.5884	2.7111	2.8372	2.9668	3.1000
26	1.1657	1.2316	1.3022	1.3778	1.4585	1.5442	1.6348	1.7301	1.8299	1.9339	2.0419	2.1535	2.2684	2.3864	2.5076	2.6319	2.7595	2.8906	3.0253	3.1639	3.3064
27	1.2223	1.2955	1.3740	1.4578	1.5468	1.6408	1.7398	1.8435	1.9517	2.0639	2.1799	2.2993	2.4220	2.5479	2.6771	2.8098	2.9461	3.0862	3.2303	3.3785	3.5311
28	1.2886	1.3699	1.4569	1.5494	1.6470	1.7499	1.8577	1.9700	2.0867	2.2072	2.3313	2.4589	2.5898	2.7242	2.8621	3.0038	3.1495	3.2993	3.4535	3.6122	3.7755
29	1.3656	1.4559	1.5519	1.6534	1.7602	1.8722	1.9890	2.1102	2.2355	2.3645	2.4971	2.6332	2.7729	2.9164	3.0637	3.2152	3.3711	3.5314	3.6965	3.8663	4.0410
30	1.4546	1.5543	1.6597	1.7707	1.8871	2.0084	2.1345	2.2647	2.3988	2.5366	2.6781	2.8234	2.9726	3.1258	3.2834	3.4455	3.6123	3.7840	3.9607	4.1424	4.3292
31	1.5563	1.6658	1.7812	1.9021	2.0282	2.1592	2.2946	2.4340	2.5773	2.7244	2.8755	3.0306	3.1900	3.3539	3.5225	3.6961	3.8747	4.0586	4.2477	4.4420	4.6415
32	1.6715	1.7914	1.9170	2.0481	2.1843	2.3250	2.4699	2.6189	2.7719	2.9291	3.0904	3.2562	3.4267	3.6021	3.7827	3.9685	4.1598	4.3566	4.5589	4.7665	4.9793
33	1.8011	1.9316	2.0679	2.2094	2.3557	2.5064	2.6613	2.8204	2.9839	3.1517	3.3242	3.5015	3.6841	3.8719	4.0654	4.2644	4.4693	4.6798	4.8959	5.1175	5.3441
34	1.9456	2.0872	2.2342	2.3864	2.5431	2.7042	2.8697	3.0397	3.2143	3.3937	3.5783	3.7682	3.9637	4.1650	4.3723	4.5855	4.8046	5.0296	5.2603	5.4963	5.7372
35	2.1056	2.2585	2.4167	2.5797	2.7472	2.9194	3.0962	3.2779	3.4646	3.6566	3.8543	4.0578	4.2673	4.4831	4.7051	4.9332	5.1675	5.4077	5.6534	5.9044	6.1600
36	2.2819	2.4463	2.6158	2.7901	2.9692	3.1532	3.3422	3.5365	3.7364	3.9421	4.1540	4.3721	4.5967	4.8279	5.0655	5.3094	5.5596	5.8155	6.0770	6.3432	6.6138
37	2.4747	2.6510	2.8324	3.0188	3.2102	3.4069	3.6091	3.8172	4.0313	4.2519	4.4791	4.7129	4.9536	5.2011	5.4552	5.7158	5.9825	6.2548	6.5322	6.8143	7.1001
38	2.6850	2.8736	3.0676	3.2668	3.4716	3.6821	3.8987	4.1217	4.3513	4.5879	4.8315	5.0822	5.3400	5.6047	5.8762	6.1541	6.4379	6.7270	7.0209	7.3188	7.6197
39	2.9134	3.1152	3.3226	3.5357	3.7549	3.9804	4.2127	4.4519	4.6983	4.9520	5.2132	5.4818	5.7577	6.0406	6.3302	6.6260	6.9274	7.2338	7.5443	7.8581	8.1740
40	3.1611	3.3769	3.5989	3.8271	4.0620	4.3038	4.5531	4.8098	5.0742	5.3464	5.6263	5.9138	6.2087	6.5105	6.8190	7.1332	7.4527	7.7765	8.1037	8.4332	8.7637
41	3.4292	3.6603	3.8980	4.1427	4.3947	4.6543	4.9218	5.1974	5.4811	5.7729	6.0726	6.3800	6.6948	7.0165	7.3442	7.6774	8.0151	8.3565	8.7002	9.0450	-
42	3.7191	3.9667	4.2217	4.4843	4.7549	5.0337	5.3209	5.6167	5.9209	6.2335	6.5541	6.8825	7.2180	7.5599	7.9075	8.2599	8.6160	8.9747	9.3346	-	-
43	4.0323	4.2980	4.5717	4.8538	5.1445	5.4440	5.7524	6.0697	6.3958	6.7303	7.0728	7.4228	7.7796	8.1424	8.5102	8.8820	9.2564	9.6321	-	-	-
44	4.3703	4.6557	4.9498	5.2529	5.5653	5.8870	6.2181	6.5582	6.9074	7.2648	7.6302	8.0026	8.3813	8.7653	9.1535	9.5445	9.9368	-	-	-	-
45	4.7346	5.0414	5.3576	5.6835	6.0192	6.3647	6.7198	7.0841	7.4573	7.8388	8.2276	8.6231	9.0242	9.4297	9.8381	10.2481	-	-	-	-	-
46	5.1267	5.4567	5.7968	6.1472	6.5078	6.8786	7.2591	7.6488	8.0472	8.4534	8.8666	9.2856	9.7093	10.1361	10.5646	-	-	-	-	-	-
47	5.5481	5.9032	6.2690	6.6457	7.0328	7.4303	7.8374	8.2537	8.6781	9.1099	9.5479	9.9908	10.4371	10.8851	-	-	-	-	-	-	-
48	6.0003	6.3824	6.7758	7.1803	7.5956	8.0211	8.4562	8.8999	9.3514	9.8093	10.2726	10.7393	11.2079	-	-	-	-	-	-	-	-
49	6.4848	6.8959	7.3187	7.7528	8.1977	8.6526	9.1167	9.5888	10.0680	10.5526	11.0409	11.5313	-	-	-	-	-	-	-	-	-
50	7.0037	7.4458	7.8997	8.3650	8.8409	9.3264	9.8205	10.3220	10.8292	11.3404	11.8538	-	-	-	-	-	-	-	-	-	-
51	7.5593	8.0342	8.5211	9.0191	9.5273	10.0446	10.5697	11.1008	11.6362	12.1740	-	-	-	-	-	-	-	-	-	-	-
52	8.1545	8.6641	9.1856	9.7178	10.2596	10.8096	11.3660	11.9271	12.4907	-	-	-	-	-	-	-	-	-	-	-	-
53	8.7926	9.3388	9.8964	10.4642	11.0406	11.6239	12.2122	12.8032	-	-	-	-	-	-	-	-	-	-	-	-	-
54	9.4777	10.0622	10.6575	11.2620	11.8738	12.4909	13.1110	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	10.2143	10.8388	11.4731	12.1152	12.7630	13.4140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	11.0073	11.6733	12.3476	13.0280	13.7119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	11.8620	12.5706	13.2858	14.0049	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	12.7836	13.5359	14.2925	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	13.7775	14.5742	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	14.8491	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 1 - Life Cover

Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	6.5782	6.9059	7.2354	7.5682	7.9072	8.2527	8.6069	8.9713	9.3506	9.7440	10.1551	10.5868	11.0419	11.5261	12.0391	12.5852	13.1665	13.7839	14.4403	15.1316	15.8577	16.6162	17.4046	18.2205	19.0643	19.9308
19	6.7016	7.0430	7.3880	7.7381	8.0972	8.4644	8.8424	9.2350	9.6427	10.0689	10.5164	10.9882	11.4902	12.0222	12.5886	13.1916	13.8322	14.5133	15.2308	15.9845	16.7718	17.5903	18.4374	19.3137	20.2135	21.1376
20	6.8234	7.1815	7.5449	7.9166	8.2974	8.6894	9.0961	9.5187	9.9605	10.4246	10.9139	11.4343	11.9861	12.5737	13.1993	13.8641	14.5710	15.3157	16.0981	16.9155	17.7653	18.6447	19.5550	20.4895	21.4492	22.4338
21	6.9517	7.3285	7.7128	8.1085	8.5153	8.9357	9.3749	9.8331	10.3143	10.8220	11.3615	11.9339	12.5436	13.1928	13.8827	14.6164	15.3896	16.2018	17.0505	17.9329	18.8461	19.7917	20.7623	21.7592	22.7819	23.8310
22	7.0922	7.4913	7.9012	8.3232	8.7595	9.2146	9.6898	10.1890	10.7157	11.2751	11.8691	12.5018	13.1755	13.8916	14.6532	15.4559	16.2993	17.1806	18.0968	19.0478	20.0276	21.0358	22.0713	23.1338	24.2237	25.3418
23	7.2525	7.6768	8.1153	8.5683	9.0400	9.5330	10.0509	10.5974	11.1777	11.7940	12.4506	13.1500	13.8933	14.6840	15.5174	16.3932	17.3084	18.2599	19.2478	20.2656	21.3129	22.3887	23.4925	24.6247	25.7864	26.9822
24	7.4392	7.8938	8.3639	8.8524	9.3646	9.9020	10.4692	11.0712	11.7108	12.3923	13.1183	13.8900	14.7109	15.5764	16.4858	17.4363	18.4246	19.4509	20.5082	21.5963	22.7139	23.8607	25.0371	26.2440	27.4871	28.7621
25	7.6595	8.1482	8.6555	9.1866	9.7443	10.3329	10.9564	11.6215	12.3289	13.0826	13.8839	14.7363	15.6350	16.5795	17.5667	18.5931	19.6595	20.7580	21.8884	23.0495	24.2411	25.4634	26.7173	28.0098	29.3349	30.6975
26	7.9215	8.4483	8.9992	9.5781	10.1891	10.8364	11.5266	12.2610	13.0435	13.8756	14.7606	15.6940	16.6750	17.7004	18.7666	19.8746	21.0158	22.1903	23.3968	24.6349	25.9049	27.2116	28.5517	29.9289	31.3452	32.8022
27	8.2306	8.8019	9.4034	10.0378	10.7098	11.4261	12.1886	13.0012	13.8652	14.7843	15.7537	16.7727	17.8378	18.9478	20.0967	21.2824	22.5028	23.7564	25.0429	26.3625	27.7211	29.1138	30.5453	32.0174	33.5320	35.0901
28	8.5951	9.2192	9.8778	10.5757	11.3192	12.1109	12.9547	13.8521	14.8066	15.8135	16.8720	17.9784	19.1317	20.3254	21.5574	22.8255	24.1282	25.4650	26.8362	28.2488	29.6964	31.1843	32.7146	34.2889	35.9086	37.5743
29	9.0240	9.7079	10.4327	11.2045	12.0266	12.9030	13.8350	14.8263	15.8723	16.9718	18.1212	19.3196	20.5599	21.8401	23.1578	24.5115	25.9007	27.3296	28.7944	30.2991	31.8458	33.4365	35.0730	36.7567	38.4931	40.2759
30	9.5260	10.2787	11.0801	11.9339	12.8441	13.8122	14.8418	15.9284	17.0707	18.2648	19.5100	20.7989	22.1292	23.4985	24.9053	26.3489	27.8345	29.3571	30.9213	32.5291	34.1827	35.8839	37.6340	39.4404	41.2942	43.1988
31	10.1112	10.9422	11.8302	12.7756	13.7812	14.8507	15.9795	17.1663	18.4069	19.7009	21.0402	22.4227	23.8458	25.3077	26.8078	28.3526	29.9354	31.5614	33.2328	34.9518	36.7203	38.5446	40.4190	42.3467	44.3273	46.3599
32	10.7902	11.7123	12.6944	13.7391	14.8500	16.0227	17.2558	18.5448	19.8896	21.2814	22.7181	24.1970	25.7164	27.2794	28.8818	30.5271	32.2175	33.9550	35.7421	37.5805	39.4784	41.4275	43.4322	45.4920	47.6058	49.7716
33	11.5764	12.5967	13.6821	14.8361	16.0546	17.3357	18.6751	20.0727	21.5192	23.0123	24.5494	26.1286	27.7536	29.4194	31.1299	32.8872	34.6936	36.5515	38.4676	40.4373	42.4642	44.5490	46.6912	48.8896	51.1421	53.4458
34	12.4783	13.6061	14.8050	16.0711	17.4023	18.7940	20.2467	21.7499	23.3019	24.8995	26.5407	28.2305	29.9623	31.7405	33.5675	35.4456	37.3771	39.3705	41.4188	43.5268	45.6950	47.9230	50.2095	52.5523	54.9482	57.4003
35	13.5065	14.7521	16.0677	17.4511	18.8998	20.4071	21.9696	23.5827	25.2433	26.9526	28.7063	30.5068	32.3556	34.2552	36.2078	38.2159	40.2899	42.4202	44.6126	46.8677	49.1850	51.5633	54.0000	56.4918	59.0444	61.6373
36	14.6722	16.0394	17.4770	18.9827	20.5494	22.1734	23.8502	25.5763	27.3535	29.1768	31.0488	32.9712	34.9463	36.9765	39.0704	41.2226	43.4382	45.7185	48.0641	50.4746	52.9483	55.4828	58.0829	60.7322	63.4300	66.1705
37	15.9801	17.4743	19.0392	20.6677	22.3558	24.0988	25.8932	27.7412	29.6370	31.5835	33.5824	35.6361	37.7471	39.9256	42.1641	44.4687	46.8406	49.2806	51.7879	54.3611	56.9974	59.7043	62.4609	65.2681	68.1197	71.0083
38	17.4370	19.0635	20.7563	22.5113	24.3233	26.1887	28.1104	30.0817	32.1057	34.1844	36.3200	38.5202	40.7820	43.1104	45.5077	47.9751	50.5134	53.1217	55.7984	58.5499	61.3595	64.2280	67.1492	70.1167	73.1228	76.1578
39	19.0485	20.8083	22.6328	24.5167	26.4561	28.4546	30.5045	32.6094	34.7711	36.9920	39.2812	41.6339	44.0561	46.5500	49.1170	51.7576	54.4712	57.2557	60.1206	63.0444	66.0296	69.0697	72.1581	75.2867	78.4455	81.6236
40	20.8154	22.7124	24.6711	26.6877	28.7662	30.8980	33.0871	35.3354	37.6452	40.0272	42.4747	44.9947	47.5893	50.2601	53.0075	55.8307	58.7373	61.7112	64.7542	67.8611	71.0254	74.2399	77.4963	80.7841	84.0920	87.4072
41	22.7406	24.7775	26.8744	29.0362	31.2535	33.5304	35.8689	38.2714	40.7502	43.2966	45.9186	48.6184	51.3974	54.2562	57.1937	60.2203	63.3156	66.4830	69.7171	73.0108	76.3570	79.7468	83.1692	86.6123	90.0771	-
42	24.8244	27.0088	29.2538	31.5602	33.9287	36.3613	38.8661	41.4403	44.0900	46.8183	49.6278	52.5198	55.4947	58.5607	61.7037	64.9259	68.2231	71.5899	75.0190	78.5026	82.0316	85.5944	89.1914	92.7897	-	-
43	27.0708	29.4061	31.8054	34.2695	36.8002	39.4069	42.0857	44.8431	47.6826	50.6065	53.6165	56.7126	59.9056	63.1777	66.5324	69.9653	73.4708	77.0412	80.6683	84.3427	88.0522	91.8009	95.5485	-	-	-
44	29.4772	31.9734	34.5373	37.1707	39.8837	42.6716	45.5416	48.4971	51.5407	54.6738	57.9048	61.2226	64.6296	68.1228	71.6976	75.3481	79.0662	82.8434	86.6697	90.5472	94.4406	98.3444	-	-	-	-
45	32.0465	34.7146	37.4552	40.2792	43.1812	46.1689	49.2458	52.4145	55.6764	59.0417	62.4967	66.0449	69.6830	73.4063	77.2085	81.0811	85.0153	89.0128	93.0428	97.0992	101.1666	-	-	-	-	-
46	34.7809	37.6335	40.5735	43.5949	46.7057	49.9095	53.2091	56.6057	60.1117	63.7105	67.4065	71.1963	75.0751	79.0361	83.0705	87.1690	91.3366	95.5361	99.7633	104.0022	-	-	-	-	-	-
47	37.6828	40.7440	43.8903	47.1300	50.4668	53.9035	57.4487	61.0946	64.8440	68.6949	72.6438	76.6855	80.8130	85.0169	89.3004	93.6339	98.0113	102.4176	106.8364	-	-	-	-	-	-	-
48	40.7659	44.0431	47.4178	50.8940	54.4744	58.1688	61.9679	65.8753	69.8887	74.0045	78.2171	82.5193	86.9011	91.3685	95.8868	100.4508	105.0453	109.6529	-	-	-	-	-	-	-	-
49	44.0280	47.5444	51.1668	54.8980	58.7488	62.7089	66.7821	70.9662	75.2571	79.6493	84.1349	88.7155	93.3646	98.0768	102.8372	107.6294	112.4356	-	-	-	-	-	-	-	-	-
50	47.4856	51.2616	55.1513	59.1662	63.2954	67.5428	71.9062	76.3813	80.9622	85.6407	90.4203	95.2704	100.1868	105.1537	110.1540	115.1691	-	-	-	-	-	-	-	-	-	-
51	51.1552	55.2115	59.3986	63.7055	68.1362	72.6882	77.3572	82.1366	87.0180	92.0071	97.0690	102.2003	107.3846	112.6041	117.8391	-	-	-	-	-	-	-	-	-	-	-
52	55.0577	59.4259	63.9198	68.5433	73.2938	78.1668	83.1554	88.2617	93.4602	98.7451	104.1029	109.5163	114.9668	120.4337	-	-	-	-	-	-	-	-	-	-	-	-
53	59.2286	63.9193	68.7459	73.7055	78.7934	84.0023	89.3355	94.7649	100.2850	105.8816	111.5367	117.2308	122.9423	-	-	-	-	-	-	-	-	-	-	-	-	-
54	63.6875	68.7279	73.9079	79.2223	84.6636	90.2358	95.9087	101.6769	107.5255	113.4356	119.3869	125.3565	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	68.4729	73.8851	79.4385	85.1249	90.9491	96.8789	102.9090	109.0236	115.2030	121.4258	127.6681	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	73.6196	79.4251	85.3703	91.4602	97.6613	103.9679	110.3636	116.8274	123.3371	129.8676	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	79.1649	85.3835	91.7537	98.2414	104.8402	111.5329	118.2975	125.1106	131.9458	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	85.1431	91.8093	98.6000	105.5078	112.5146	119.5974	126.7316	133.8893	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	91.6023	98.7135	105.9482	113.2876	120.7075	128.1817	135.6811	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	98.5523	106.1335	113.8253	121.6024	129.4373	137.2991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	106.0286	114.0944	122.2507	130.4686	138.7337	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	114.0548	122.6142	131.2394	139.9156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	122.6469	131.7060	140.8201	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	131.8176	141.3988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	141.5955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium Smoker Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	3.0433	2.8528	2.6918	2.5548	2.4379	2.3379	2.2520	2.1785	2.1158	2.0626	2.0179	1.9809	1.9510	1.9277	1.9106	1.8993	1.8931	1.8919	1.8949	1.9017	1.9118	1.9246	1.9397	1.9566	1.9751	1.9949
19	3.0951	2.9037	2.7425	2.6058	2.4895	2.3904	2.3057	2.2337	2.1727	2.1216	2.0793	2.0449	2.0179	1.9979	1.9841	1.9763	1.9736	1.9756	1.9818	1.9915	2.0041	2.0191	2.0362	2.0549	2.0750	2.0964
20	3.1453	2.9541	2.7935	2.6578	2.5427	2.4451	2.3622	2.2923	2.2337	2.1852	2.1458	2.1147	2.0912	2.0748	2.0649	2.0607	2.0616	2.0670	2.0761	2.0885	2.1035	2.1206	2.1394	2.1598	2.1815	2.2044
21	3.1967	3.0065	2.8471	2.7130	2.5997	2.5042	2.4237	2.3563	2.3006	2.2553	2.2195	2.1922	2.1727	2.1603	2.1543	2.1539	2.1583	2.1669	2.1789	2.1937	2.2108	2.2297	2.2503	2.2722	2.2955	2.3200
22	3.2521	3.0634	2.9059	2.7737	2.6628	2.5699	2.4922	2.4280	2.3758	2.3343	2.3025	2.2794	2.2641	2.2560	2.2540	2.2573	2.2650	2.2764	2.2909	2.3079	2.3269	2.3475	2.3696	2.3931	2.4180	2.4441
23	3.3143	3.1276	2.9722	2.8426	2.7344	2.6444	2.5701	2.5096	2.4614	2.4242	2.3969	2.3782	2.3674	2.3634	2.3652	2.3719	2.3825	2.3965	2.4131	2.4319	2.4526	2.4748	2.4984	2.5235	2.5499	2.5778
24	3.3861	3.2015	3.0486	2.9218	2.8167	2.7303	2.6597	2.6034	2.5597	2.5271	2.5045	2.4904	2.4839	2.4838	2.4890	2.4987	2.5119	2.5279	2.5464	2.5667	2.5889	2.6125	2.6376	2.6642	2.6923	2.7220
25	3.4704	3.2882	3.1380	3.0141	2.9126	2.8300	2.7638	2.7121	2.6731	2.6454	2.6274	2.6177	2.6151	2.6185	2.6266	2.6387	2.6539	2.6716	2.6915	2.7132	2.7367	2.7617	2.7882	2.8165	2.8463	2.8779
26	3.5701	3.3902	3.2428	3.1223	3.0246	2.9463	2.8847	2.8378	2.8037	2.7807	2.7671	2.7613	2.7621	2.7683	2.7787	2.7927	2.8093	2.8284	2.8494	2.8723	2.8970	2.9233	2.9514	2.9813	3.0129	3.0463
27	3.6879	3.5102	3.3659	3.2490	3.1554	3.0816	3.0248	2.9827	2.9533	2.9346	2.9249	2.9223	2.9257	2.9340	2.9461	2.9613	2.9790	2.9990	3.0210	3.0449	3.0708	3.0984	3.1280	3.1596	3.1930	3.2283
28	3.8267	3.6512	3.5100	3.3969	3.3076	3.2385	3.1863	3.1488	3.1235	3.1084	3.1017	3.1015	3.1067	3.1163	3.1293	3.1453	3.1636	3.1842	3.2070	3.2319	3.2589	3.2879	3.3191	3.3523	3.3875	3.4247
29	3.9897	3.8163	3.6781	3.5689	3.4838	3.4191	3.3712	3.3375	3.3156	3.3031	3.2984	3.2996	3.3057	3.3158	3.3291	3.3453	3.3640	3.3851	3.4086	3.4344	3.4625	3.4928	3.5254	3.5603	3.5972	3.6361
30	4.1803	4.0087	3.8734	3.7678	3.6866	3.6257	3.5812	3.5503	3.5304	3.5195	3.5156	3.5171	3.5232	3.5331	3.5462	3.5623	3.5811	3.6025	3.6265	3.6532	3.6824	3.7140	3.7480	3.7844	3.8229	3.8634
31	4.4019	4.2318	4.0989	3.9961	3.9181	3.8599	3.8174	3.7879	3.7688	3.7580	3.7538	3.7546	3.7599	3.7689	3.7815	3.7972	3.8158	3.8374	3.8619	3.8894	3.9196	3.9524	3.9877	4.0255	4.0654	4.1072
32	4.6584	4.4889	4.3574	4.2565	4.1800	4.1229	4.0809	4.0512	4.0313	4.0192	4.0135	4.0127	4.0164	4.0242	4.0357	4.0507	4.0691	4.0908	4.1157	4.1438	4.1749	4.2088	4.2452	4.2841	4.3252	4.3682
33	4.9530	4.7830	4.6517	4.5506	4.4736	4.4157	4.3722	4.3405	4.3183	4.3036	4.2953	4.2921	4.2937	4.2997	4.3099	4.3241	4.3420	4.3636	4.3889	4.4175	4.4493	4.4840	4.5213	4.5611	4.6030	4.6467
34	5.2894	5.1170	4.9834	4.8799	4.8001	4.7389	4.6918	4.6563	4.6301	4.6117	4.6000	4.5936	4.5925	4.5964	4.6051	4.6182	4.6355	4.6570	4.6823	4.7112	4.7435	4.7787	4.8166	4.8569	4.8992	4.9431
35	5.6704	5.4928	5.3540	5.2453	5.1601	5.0931	5.0402	4.9991	4.9676	4.9443	4.9281	4.9180	4.9139	4.9154	4.9223	4.9342	4.9507	4.9717	4.9968	5.0258	5.0582	5.0936	5.1316	5.1719	5.2142	5.2579
36	6.0984	5.9119	5.7646	5.6475	5.5538	5.4787	5.4180	5.3695	5.3313	5.3021	5.2809	5.2666	5.2591	5.2579	5.2627	5.2731	5.2885	5.3088	5.3334	5.3620	5.3941	5.4292	5.4668	5.5067	5.5484	5.5914
37	6.5746	6.3753	6.2156	6.0865	5.9816	5.8960	5.8254	5.7680	5.7220	5.6862	5.6594	5.6404	5.6291	5.6249	5.6274	5.6359	5.6500	5.6691	5.6927	5.7205	5.7518	5.7859	5.8227	5.8615	5.9020	5.9437
38	7.1001	6.8836	6.7073	6.5629	6.4440	6.3455	6.2633	6.1958	6.1410	6.0977	6.0648	6.0407	6.0252	6.0177	6.0175	6.0238	6.0359	6.0533	6.0754	6.1018	6.1317	6.1644	6.1996	6.2367	6.2754	6.3151
39	7.6754	7.4365	7.2399	7.0771	6.9413	6.8279	6.7327	6.6539	6.5895	6.5381	6.4984	6.4689	6.4488	6.4374	6.4339	6.4374	6.4469	6.4621	6.4821	6.5064	6.5342	6.5647	6.5977	6.6325	6.6686	6.7057
40	8.3001	8.0341	7.8135	7.6289	7.4740	7.3440	7.2344	7.1434	7.0687	7.0087	6.9617	6.9259	6.9007	6.8848	6.8774	6.8775	6.8839	6.8961	6.9133	6.9347	6.9596	6.9873	7.0172	7.0490	7.0819	7.1154
41	8.9739	8.6765	8.4280	8.2189	8.0430	7.8949	7.7698	7.6656	7.5799	7.5105	7.4556	7.4129	7.3818	7.3609	7.3489	7.3447	7.3472	7.3556	7.3691	7.3869	7.4082	7.4322	7.4584	7.4861	7.5150	-
42	9.6961	9.3628	9.0833	8.8477	8.6489	8.4813	8.3397	8.2217	8.1241	8.0445	7.9810	7.9307	7.8930	7.8660	7.8486	7.8394	7.8371	7.8408	7.8497	7.8631	7.8799	7.8993	7.9208	7.9438	-	-
43	10.4657	10.0929	9.7798	9.5155	9.2924	9.1043	8.9454	8.8124	8.7021	8.6116	8.5385	8.4798	8.4344	8.4006	8.3768	8.3616	8.3535	8.3517	8.3552	8.3630	8.3744	8.3884	8.4044	-	-	-
44	11.2814	10.8662	10.5172	10.2226	9.9739	9.7644	9.5869	9.4382	9.3142	9.2119	9.1283	9.0602	9.0062	8.9645	8.9333	8.9112	8.8963	8.8878	8.8848	8.8863	8.8914	8.8989	-	-	-	-
45	12.1420	11.6819	11.2951	10.9689	10.6938	10.4615	10.2646	10.0991	9.9606	9.8454	9.7503	9.6716	9.6079	9.5574	9.5178	9.4874	9.4646	9.4486	9.4382	9.4323	9.4301	-	-	-	-	-
46	13.0466	12.5390	12.1134	11.7544	11.4513	11.1954	10.9780	10.7947	10.6406	10.5114	10.4036	10.3135	10.2391	10.1784	10.1291	10.0895	10.0579	10.0332	10.0143	10.0002	-	-	-	-	-	-
47	13.9923	13.4367	12.9705	12.5775	12.2457	11.9652	11.7263	11.5242	11.3533	11.2089	11.0876	10.9846	10.8983	10.8262	10.7662	10.7164	10.6748	10.6405	10.6122	-	-	-	-	-	-	-
48	14.9775	14.3725	13.8650	13.4373	13.0758	12.7696	12.5083	12.2861	12.0975	11.9369	11.8005	11.6835	11.5840	11.4995	11.4278	11.3666	11.3141	11.2692	-	-	-	-	-	-	-	-
49	16.0002	15.3452	14.7957	14.3323	13.9402	13.6074	13.3224	13.0794	12.8715	12.6935	12.5409	12.4087	12.2950	12.1971	12.1124	12.0390	11.9745	-	-	-	-	-	-	-	-	-
50	17.0596	16.3540	15.7617	15.2617	14.8380	14.4778	14.1681	13.9026	13.6744	13.4777	13.3076	13.1591	13.0301	12.9176	12.8190	12.7322	-	-	-	-	-	-	-	-	-	-
51	18.1553	17.3984	16.7624	16.2249	15.7691	15.3796	15.0439	14.7548	14.5051	14.2884	14.0998	13.9339	13.7884	13.6603	13.5468	-	-	-	-	-	-	-	-	-	-	-
52	19.2882	18.4792	17.7984	17.2229	16.7327	16.3130	15.9500	15.6360	15.3632	15.1254	14.9171	14.7326	14.5694	14.4246	-	-	-	-	-	-	-	-	-	-	-	-
53	20.4613	19.5979	18.8717	18.2558	17.7301	17.2786	16.8866	16.5461	16.2491	15.9888	15.7595	15.5551	15.3735	-	-	-	-	-	-	-	-	-	-	-	-	-
54	21.6766	20.7582	19.9836	19.3257	18.7628	18.2777	17.8549	17.4865	17.1637	16.8794	16.6277	16.4026	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	22.9382	21.9619	21.1372	20.4352	19.8327	19.3118	18.8566	18.4585	18.1082	17.7987	17.5234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	24.2498	23.2127	22.3352	21.5862	20.9416	20.3829	19.8933	19.4635	19.0844	18.7477	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	25.6159	24.5144	23.5807	22.7817	22.0925	21.4936	20.9671	20.5040	20.0936	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	27.0397	25.8698	24.8759	24.0238	23.2872	22.6456	22.0800	21.5809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	28.5237	27.2808	26.2232	25.3146	24.5277	23.8401	23.2330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	30.0689	28.7489	27.6236	26.6555	25.8143	25.0783	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	31.6772	30.2746	29.0781	28.0457	27.1476	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	33.3465	31.8580	30.5848	29.4853	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	35.0750	33.4958	32.1432	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	36.8607	35.1869	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	38.7005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium Smoker 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	4.4010	4.3265	4.2708	4.2314	4.2064	4.1942	4.1938	4.2043	4.2253	4.2566	4.2981	4.3500	4.4127	4.4865	4.5716	4.6686	4.7773	4.8975	5.0289	5.1706	5.3219	5.4817	5.6489	5.8228	6.0025	6.1874
19	4.4805	4.4091	4.3573	4.3227	4.3031	4.2971	4.3036	4.3217	4.3513	4.3920	4.4440	4.5075	4.5829	4.6705	4.7705	4.8829	5.0076	5.1439	5.2911	5.4482	5.6141	5.7878	5.9684	6.1550	6.3470	6.5443
20	4.5585	4.4917	4.4453	4.4168	4.4041	4.4056	4.4204	4.4477	4.4874	4.5393	4.6036	4.6808	4.7708	4.8740	4.9904	5.1196	5.2611	5.4139	5.5772	5.7496	5.9302	6.1178	6.3116	6.5110	6.7158	6.9257
21	4.6391	4.5783	4.5386	4.5176	4.5131	4.5236	4.5482	4.5863	4.6379	4.7030	4.7817	4.8742	4.9808	5.1012	5.2352	5.3821	5.5410	5.7107	5.8899	6.0775	6.2725	6.4738	6.6811	6.8936	7.1115	7.3347
22	4.7268	4.6733	4.6417	4.6295	4.6345	4.6555	4.6916	4.7426	4.8080	4.8882	4.9831	5.0930	5.2177	5.3567	5.5092	5.6743	5.8506	6.0370	6.2320	6.4346	6.6438	6.8590	7.0797	7.3059	7.5376	7.7750
23	4.8259	4.7808	4.7586	4.7566	4.7729	4.8061	4.8555	4.9210	5.0023	5.0996	5.2128	5.3418	5.4858	5.6442	5.8156	5.9989	6.1926	6.3953	6.6059	6.8232	7.0467	7.2758	7.5105	7.7509	7.9973	8.2500
24	4.9407	4.9054	4.8939	4.9035	4.9325	4.9797	5.0446	5.1267	5.2260	5.3424	5.4756	5.6247	5.7890	5.9671	6.1575	6.3587	6.5693	6.7881	7.0138	7.2458	7.4837	7.7272	7.9766	8.2321	8.4942	8.7631
25	5.0756	5.0514	5.0521	5.0750	5.1187	5.1820	5.2642	5.3651	5.4844	5.6216	5.7759	5.9461	6.1309	6.3286	6.5375	6.7563	6.9834	7.2177	7.4585	7.7053	7.9579	8.2165	8.4815	8.7531	9.0319	9.3182
26	5.2350	5.2232	5.2377	5.2759	5.3363	5.4177	5.5196	5.6413	5.7823	5.9415	6.1176	6.3090	6.5140	6.7310	6.9580	7.1936	7.4367	7.6864	7.9423	8.2042	8.4723	8.7468	9.0283	9.3171	9.6139	9.9188
27	5.4232	5.4256	5.4558	5.5113	5.5905	5.6923	5.8158	5.9600	6.1238	6.3056	6.5036	6.7161	6.9409	7.1762	7.4205	7.6725	7.9313	8.1965	8.4679	8.7455	9.0299	9.3213	9.6205	9.9278	10.2435	10.5680
28	5.6449	5.6633	5.7112	5.7862	5.8864	6.0107	6.1575	6.3253	6.5124	6.7170	6.9367	7.1693	7.4129	7.6660	7.9269	8.1949	8.4695	8.7504	9.0378	9.3320	9.6338	9.9434	10.2613	10.5881	10.9239	11.2689
29	5.9049	5.9414	6.0093	6.1059	6.2294	6.3777	6.5488	6.7409	6.9513	7.1780	7.4183	7.6701	7.9318	8.2017	8.4790	8.7629	9.0534	9.3506	9.6551	9.9670	10.2872	10.6160	10.9540	11.3013	11.6582	12.0245
30	6.2087	6.2654	6.3555	6.4760	6.6242	6.7977	6.9936	7.2094	7.4426	7.6902	7.9501	8.2202	8.4990	8.7853	9.0786	9.3787	9.6858	10.0003	10.3226	10.6535	10.9933	11.3426	11.7016	12.0704	12.4492	12.8376
31	6.5619	6.6411	6.7555	6.9015	7.0753	7.2740	7.4943	7.7332	7.9877	8.2551	8.5334	8.8207	9.1159	9.4184	9.7281	10.0450	10.3695	10.7022	11.0437	11.3946	11.7553	12.1261	12.5071	12.8984	13.2996	13.7105
32	6.9706	7.0744	7.2146	7.3865	7.5861	7.8095	8.0531	8.3135	8.5878	8.8737	9.1692	9.4730	9.7845	10.1034	10.4298	10.7643	11.1072	11.4594	11.8213	12.1935	12.5761	12.9694	13.3734	13.7876	14.2118	14.6456
33	7.4405	7.5702	7.7367	7.9347	8.1592	8.4060	8.6712	8.9514	9.2441	9.5470	9.8590	10.1789	10.5067	10.8424	11.1865	11.5396	11.9023	12.2752	12.6587	13.0532	13.4588	13.8755	14.3028	14.7408	15.1882	15.6446
34	7.9774	8.1334	8.3258	8.5486	8.7965	9.0647	9.3494	9.6477	9.9574	10.2765	10.6042	10.9403	11.2848	11.6382	12.0011	12.3741	12.7578	13.1526	13.5589	13.9767	14.4061	14.8469	15.2982	15.7596	16.2303	16.7090
35	8.5860	8.7675	8.9845	9.2302	9.4990	9.7862	10.0888	10.4035	10.7287	11.0633	11.4069	11.7596	12.1217	12.4939	12.8768	13.2710	13.6768	14.0947	14.5247	14.9670	15.4208	15.8858	16.3612	16.8461	17.3396	17.8401
36	9.2703	9.4754	9.7144	9.9802	10.2676	10.5718	10.8898	11.2195	11.5596	11.9096	12.2695	12.6396	13.0204	13.4126	13.8168	14.2334	14.6626	15.1049	15.5595	16.0263	16.5048	16.9942	17.4936	18.0017	18.5172	19.0388
37	10.0324	10.2586	10.5165	10.7994	11.1023	11.4210	11.7531	12.0970	12.4518	12.8176	13.1945	13.5831	13.9839	14.3975	14.8245	15.2647	15.7184	16.1853	16.6650	17.1569	17.6602	18.1739	18.6967	19.2272	19.7640	20.3054
38	10.8750	11.1176	11.3908	11.6878	12.0037	12.3352	12.6803	13.0380	13.4080	13.7903	14.1853	14.5937	15.0161	15.4523	15.9029	16.3677	16.8464	17.3387	17.8439	18.3609	18.8888	19.4262	19.9716	20.5236	21.0805	21.6402
39	11.7973	12.0525	12.3375	12.6456	12.9725	13.3155	13.6732	14.0450	14.4307	14.8306	15.2455	15.6750	16.1197	16.5798	17.0551	17.5452	18.0496	18.5675	19.0980	19.6398	20.1917	20.7520	21.3190	21.8912	22.4664	23.0428
40	12.7992	13.0630	13.3562	13.6730	14.0095	14.3635	14.7339	15.1208	15.5235	15.9424	16.3777	16.8297	17.2982	17.7830	18.2837	18.7996	19.3299	19.8734	20.4289	20.9949	21.5697	22.1517	22.7395	23.3301	23.9217	24.5120
41	13.8799	14.1482	14.4470	14.7707	15.1160	15.4815	15.8655	16.2680	16.6889	17.1281	17.5856	18.0611	18.5543	19.0646	19.5912	20.1330	20.6889	21.2576	21.8374	22.4265	23.0236	23.6260	24.2319	24.8389	25.4446	-
42	15.0374	15.3072	15.6100	15.9400	16.2943	16.6712	17.0698	17.4895	17.9300	18.3908	18.8716	19.3716	19.8902	20.4264	20.9789	21.5465	22.1277	22.7207	23.3241	23.9352	24.5524	25.1733	25.7954	26.4163	-	-
43	16.2711	16.5402	16.8453	17.1813	17.5453	17.9351	18.3496	18.7879	19.2494	19.7330	20.2380	20.7633	21.3076	21.8697	22.4480	23.0413	23.6470	24.2633	24.8883	25.5197	26.1552	26.7922	27.4281	-	-	-
44	17.5780	17.8453	18.1530	18.4959	18.8706	19.2747	19.7067	20.1652	20.6488	21.1562	21.6861	22.2370	22.8072	23.3955	23.9991	24.6165	25.2453	25.8835	26.5288	27.1784	27.8299	28.4804	-	-	-	-
45	18.9569	19.2224	19.5335	19.8846	20.2716	20.6917	21.1427	21.6225	22.1293	22.6613	23.2170	23.7936	24.3895	25.0026	25.6307	26.2711	26.9217	27.5801	28.2433	28.9088	29.5735	-	-	-	-	-
46	20.4063	20.6708	20.9869	21.3479	21.7491	22.1868	22.6581	23.1604	23.6918	24.2489	24.8297	25.4318	26.0528	26.6901	27.3411	28.0032	28.6738	29.3500	30.0289	30.7073	-	-	-	-	-	-
47	21.9245	22.1899	22.5129	22.8858	23.3030	23.7605	24.2536	24.7795	25.3350	25.9173	26.5233	27.1503	27.7953	28.4554	29.1279	29.8099	30.4982	31.1897	31.8813	-	-	-	-	-	-	-
48	23.5099	23.7787	24.1116	24.4988	24.9339	25.4115	25.9274	26.4774	27.0577	27.6649	28.2956	28.9465	29.6141	30.2956	30.9878	31.6872	32.3906	33.0946	-	-	-	-	-	-	-	-
49	25.1629	25.4379	25.7820	26.1853	26.6399	27.1395	27.6788	28.2531	28.8581	29.4897	30.1441	30.8174	31.5062	32.2072	32.9166	33.6308	34.3463	-	-	-	-	-	-	-	-	-
50	26.8829	27.1667	27.5250	27.9463	28.4217	28.9439	29.5070	30.1056	30.7346	31.3897	32.0662	32.7604	33.4686	34.1865	34.9103	35.6364	-	-	-	-	-	-	-	-	-	-
51	28.6720	28.9673	29.3417	29.7824	30.2795	30.8248	31.4116	32.0338	32.6860	33.3628	34.0599	34.7731	35.4978	36.2305	36.9660	-	-	-	-	-	-	-	-	-	-	-
52	30.5338	30.8427	31.2347	31.6958	32.2149	32.7830	33.3928	34.0376	34.7110	35.4080	36.1237	36.8538	37.5924	38.3356	-	-	-	-	-	-	-	-	-	-	-	-
53	32.4729	32.7968	33.2072	33.6888	34.2296	34.8198	35.4513	36.1166	36.8104	37.5255	38.2570	38.9937	39.7487	-	-	-	-	-	-	-	-	-	-	-	-	-
54	34.4957	34.8352	35.2639	35.7654	36.3268	36.9383	37.5894	38.2735	38.9838	39.7138	40.4577	41.2101	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	36.6087	36.9632	37.4102	37.9303	38.5106	39.1394	39.8079	40.5080	41.2320	41.9733	42.7258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	38.8191	39.1874	39.6491	40.1855	40.7815	41.4257	42.1086	42.8208	43.5548	44.3034	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	41.1317	41.5112	41.9855	42.5346	43.1434	43.7997	44.4926	45.2129	45.9524	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	43.5517	43.9388	44.4216	44.9799	45.5976	46.2613	46.9599	47.6835	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	46.0817	46.4716	46.9589	47.5222	48.1438	48.8100	49.5092	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	48.7217	49.1099	49.5971	50.1598	50.7800	51.4435	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	51.4706	51.8521	52.3330	52.8895	53.5028	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	54.3250	54.6931	55.1620	55.7065	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	57.2782	57.6270	58.0778	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	60.3248	60.6483	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	63.4538	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium

Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	3.2284	3.0953	2.9914	2.9104	2.8476	2.8000	2.7652	2.7415	2.7277	2.7231	2.7271	2.7394	2.7596	2.7879	2.8240	2.8679	2.9195	2.9786	3.0446	3.1172	3.1956	3.2793	3.3674	3.4597	3.5554	3.6543
19	3.2850	3.1524	3.0500	2.9711	2.9109	2.8664	2.8351	2.8154	2.8062	2.8068	2.8166	2.8353	2.8627	2.8986	2.9430	2.9956	3.0562	3.1241	3.1990	3.2801	3.3666	3.4578	3.5533	3.6524	3.7549	3.8604
20	3.3401	3.2092	3.1092	3.0332	2.9765	2.9359	2.9091	2.8943	2.8907	2.8975	2.9142	2.9404	2.9760	3.0207	3.0742	3.1363	3.2063	3.2834	3.3672	3.4566	3.5511	3.6499	3.7526	3.8587	3.9680	4.0803
21	3.3966	3.2683	3.1716	3.0994	3.0470	3.0111	2.9896	2.9808	2.9838	2.9979	3.0226	3.0574	3.1023	3.1567	3.2202	3.2921	3.3716	3.4581	3.5506	3.6483	3.7507	3.8570	3.9668	4.0800	4.1963	4.3159
22	3.4577	3.3330	3.2403	3.1725	3.1252	3.0949	3.0797	3.0778	3.0886	3.1111	3.1449	3.1896	3.2446	3.3094	3.3831	3.4650	3.5543	3.6499	3.7510	3.8568	3.9668	4.0805	4.1977	4.3181	4.4420	4.5693
23	3.5264	3.4058	3.3177	3.2553	3.2138	3.1902	3.1822	3.1885	3.2082	3.2403	3.2843	3.3396	3.4054	3.4809	3.5651	3.6571	3.7558	3.8602	3.9697	4.0835	4.2011	4.3223	4.4470	4.5751	4.7068	4.8423
24	3.6058	3.4898	3.4071	3.3507	3.3161	3.3001	3.3005	3.3160	3.3456	3.3884	3.4435	3.5101	3.5870	3.6734	3.7680	3.8697	3.9775	4.0905	4.2081	4.3298	4.4551	4.5840	4.7164	4.8527	4.9928	5.1371
25	3.6991	3.5882	3.5116	3.4621	3.4352	3.4278	3.4377	3.4636	3.5043	3.5586	3.6254	3.7035	3.7917	3.8887	3.9933	4.1044	4.2210	4.3423	4.4680	4.5974	4.7306	4.8675	5.0082	5.1531	5.3022	5.4558
26	3.8093	3.7042	3.6343	3.5926	3.5744	3.5767	3.5972	3.6345	3.6871	3.7534	3.8322	3.9219	4.0210	4.1283	4.2425	4.3625	4.4877	4.6171	4.7506	4.8880	5.0293	5.1747	5.3243	5.4783	5.6370	5.8006
27	3.9397	3.8409	3.7785	3.7455	3.7371	3.7502	3.7824	3.8319	3.8968	3.9754	4.0659	4.1668	4.2764	4.3934	4.5168	4.6454	4.7786	4.9161	5.0577	5.2033	5.3532	5.5075	5.6664	5.8303	5.9991	6.1732
28	4.0933	4.0016	3.9475	3.9242	3.9267	3.9515	3.9961	4.0582	4.1356	4.2262	4.3281	4.4396	4.5591	4.6853	4.8171	4.9539	5.0952	5.2408	5.3906	5.5450	5.7039	5.8677	6.0366	6.2108	6.3904	6.5754
29	4.2737	4.1897	4.1450	4.1323	4.1465	4.1837	4.2410	4.3157	4.4053	4.5073	4.6200	4.7413	4.8699	5.0045	5.1445	5.2893	5.4387	5.5927	5.7513	5.9147	6.0833	6.2573	6.4367	6.6218	6.8126	7.0090
30	4.4846	4.4091	4.3745	4.3732	4.3997	4.4495	4.5195	4.6063	4.7074	4.8200	4.9423	5.0726	5.2096	5.3523	5.5003	5.6531	5.8108	5.9735	6.1413	6.3145	6.4933	6.6779	6.8685	7.0650	7.2673	7.4753
31	4.7299	4.6635	4.6397	4.6503	4.6890	4.7513	4.8332	4.9313	5.0427	5.1648	5.2959	5.4344	5.5793	5.7298	5.8856	6.0466	6.2130	6.3849	6.5625	6.7460	6.9357	7.1316	7.3337	7.5419	7.7560	7.9758
32	5.0137	4.9568	4.9442	4.9664	5.0169	5.0907	5.1834	5.2915	5.4119	5.5426	5.6815	5.8275	5.9798	6.1380	6.3019	6.4715	6.6471	6.8287	7.0167	7.2111	7.4122	7.6197	7.8337	8.0538	8.2799	8.5115
33	5.3404	5.2929	5.2906	5.3237	5.3848	5.4688	5.5709	5.6875	5.8158	5.9538	6.0998	6.2529	6.4125	6.5785	6.7508	6.9294	7.1147	7.3068	7.5057	7.7116	7.9243	8.1438	8.3699	8.6021	8.8402	9.0835
34	5.7131	5.6742	5.6813	5.7238	5.7940	5.8863	5.9961	6.1198	6.2547	6.3991	6.5516	6.7116	6.8787	7.0527	7.2338	7.4221	7.6177	7.8206	8.0310	8.2487	8.4735	8.7052	8.9435	9.1879	9.4378	9.6926
35	6.1350	6.1032	6.1177	6.1676	6.2448	6.3435	6.4593	6.5886	6.7291	6.8793	7.0380	7.2049	7.3798	7.5624	7.7529	7.9513	8.1577	8.3721	8.5943	8.8241	9.0613	9.3053	9.5558	9.8121	10.0736	10.3394
36	6.6088	6.5815	6.6010	6.6556	6.7375	6.8408	6.9608	7.0945	7.2399	7.3954	7.5606	7.7347	7.9176	8.1093	8.3097	8.5189	8.7366	8.9628	9.1972	9.4394	9.6889	9.9452	10.2077	10.4756	10.7481	11.0244
37	7.1358	7.1100	7.1314	7.1881	7.2724	7.3782	7.5011	7.6385	7.7883	7.9492	8.1208	8.3024	8.4940	8.6953	8.9062	9.1266	9.3561	9.5944	9.8411	10.0956	10.3574	10.6257	10.8999	11.1788	11.4620	11.7481
38	7.7175	7.6892	7.7094	7.7656	7.8500	7.9567	8.0815	8.2217	8.3757	8.5422	8.7205	8.9103	9.1110	9.3225	9.5444	9.7763	10.0178	10.2684	10.5274	10.7941	11.0679	11.3480	11.6332	11.9227	12.2155	12.5104
39	8.3544	8.3196	8.3350	8.3879	8.4705	8.5768	8.7027	8.8457	9.0039	9.1763	9.3620	9.5603	9.7708	9.9928	10.2260	10.4697	10.7233	10.9860	11.2571	11.5360	11.8214	12.1123	12.4079	12.7071	13.0086	13.3111
40	9.0457	9.0006	9.0081	9.0555	9.1347	9.2397	9.3664	9.5121	9.6750	9.8536	10.0471	10.2545	10.4750	10.7080	10.9526	11.2081	11.4739	11.7486	12.0316	12.3218	12.6180	12.9192	13.2243	13.5320	13.8410	14.1500
41	9.7913	9.7319	9.7290	9.7690	9.8438	9.9470	10.0743	10.2230	10.3908	10.5762	10.7778	10.9946	11.2255	11.4697	11.7259	11.9932	12.2705	12.5568	12.8510	13.1518	13.4581	13.7687	14.0822	14.3973	14.7124	-
42	10.5902	10.5133	10.4976	10.5290	10.5986	10.6998	10.8280	10.9799	11.1531	11.3456	11.5561	11.7825	12.0239	12.2790	12.5465	12.8252	13.1138	13.4111	13.7157	14.0263	14.3418	14.6605	14.9811	15.3020	-	-
43	11.4414	11.3445	11.3145	11.3362	11.4004	11.4998	11.6291	11.7849	11.9639	12.1639	12.3829	12.6191	12.8709	13.1368	13.4152	13.7048	14.0040	14.3114	14.6255	14.9450	15.2683	15.5938	15.9199	-	-	-
44	12.3442	12.2252	12.1798	12.1917	12.2505	12.3482	12.4790	12.6386	12.8236	13.0312	13.2590	13.5049	13.7668	14.0431	14.3319	14.6317	14.9406	15.2571	15.5797	15.9067	16.2364	16.5672	-	-	-	-
45	13.2967	13.1547	13.0934	13.0953	13.1490	13.2454	13.3780	13.5419	13.7331	13.9483	14.1848	14.4400	14.7116	14.9977	15.2962	15.6050	15.9227	16.2473	16.5770	16.9100	17.2445	-	-	-	-	-
46	14.2979	14.1322	14.0551	14.0473	14.0962	14.1916	14.3263	14.4946	14.6921	14.9148	15.1596	15.4237	15.7044	15.9995	16.3065	16.6236	16.9488	17.2800	17.6153	17.9530	-	-	-	-	-	-
47	15.3461	15.1568	15.0641	15.0471	15.0916	15.1865	15.3235	15.4963	15.6998	15.9297	16.1824	16.4547	16.7436	17.0466	17.3612	17.6853	18.0169	18.3533	18.6926	-	-	-	-	-	-	-
48	16.4394	16.2270	16.1193	16.0937	16.1343	16.2289	16.3682	16.5455	16.7547	16.9914	17.2513	17.5309	17.8270	18.1372	18.4583	18.7880	19.1240	19.4638	-	-	-	-	-	-	-	-
49	17.5763	17.3416	17.2197	17.1860	17.2231	17.3175	17.4592	17.6406	17.8552	18.0979	18.3646	18.6505	18.9529	19.2685	19.5946	19.9282	20.2670	-	-	-	-	-	-	-	-	-
50	18.7560	18.5000	18.3646	18.3233	18.3571	18.4518	18.5957	18.7808	19.0002	19.2481	19.5198	19.8110	20.1183	20.4382	20.7675	21.1035	-	-	-	-	-	-	-	-	-	-
51	19.9796	19.7030	19.5545	19.5060	19.5366	19.6305	19.7761	19.9643	20.1875	20.4396	20.7155	21.0108	21.3214	21.6439	21.9748	-	-	-	-	-	-	-	-	-	-	-
52	21.2472	20.9506	20.7894	20.7337	20.7608	20.8539	21.0005	21.1907	21.4166	21.6717	21.9505	22.2482	22.5606	22.8838	-	-	-	-	-	-	-	-	-	-	-	-
53	22.5614	22.2451	22.0712	22.0078	22.0308	22.1223	22.2689	22.4599	22.6872	22.9439	23.2240	23.5223	23.8345	-	-	-	-	-	-	-	-	-	-	-	-	-
54	23.9261	23.5897	23.4025	23.3307	23.3486	23.4372	23.5821	23.7727	23.9999	24.2563	24.5357	24.8327	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	25.3454	24.9879	24.7863	24.7048	24.7161	24.7999	24.9418	25.1301	25.3552	25.6093	25.8859	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	26.8235	26.4431	26.2255	26.1324	26.1348	26.2122	26.3491	26.5329	26.7536	27.0031	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	28.3649	27.9592	27.7233	27.6159	27.6076	27.6763	27.8055	27.9823	28.1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	29.9739	29.5391	29.2816	29.1576	29.1364	29.1936	29.3125	29.4796	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	31.6517	31.1856	30.9036	30.7599	30.7214	30.7639	30.8696	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	33.3994	32.8980	32.5882	32.4213	32.3627	32.3876	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	35.2172	34.6770	34.3354	34.1416	34.0597	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	37.1039	36.5206	36.1433	35.9191	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	39.0564	38.4261	38.0095	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	41.0714	40.3904	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	43.1447	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium

Smoker

15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.3772	2.3191	2.2749	2.2422	2.2197	2.2062	2.2010	2.2034	2.2132	2.2301	2.2538	2.2842	2.3207	2.3630	2.4106	2.4629	2.5195	2.5796	2.6430	2.7092	2.7778
19	2.4320	2.3762	2.3346	2.3051	2.2862	2.2768	2.2761	2.2836	2.2989	2.3218	2.3519	2.3886	2.4316	2.4802	2.5339	2.5920	2.6540	2.7191	2.7875	2.8584	2.9317
20	2.4893	2.4364	2.3982	2.3726	2.3580	2.3535	2.3582	2.3716	2.3933	2.4229	2.4597	2.5032	2.5528	2.6078	2.6675	2.7312	2.7985	2.8689	2.9420	3.0177	3.0959
21	2.5512	2.5019	2.4679	2.4469	2.4375	2.4386	2.4496	2.4697	2.4984	2.5350	2.5790	2.6294	2.6856	2.7468	2.8124	2.8816	2.9542	3.0296	3.1077	3.1884	3.2716
22	2.6201	2.5751	2.5459	2.5304	2.5270	2.5347	2.5526	2.5800	2.6162	2.6602	2.7113	2.7687	2.8313	2.8986	2.9698	3.0445	3.1222	3.2027	3.2859	3.3718	3.4604
23	2.6984	2.6584	2.6348	2.6255	2.6290	2.6439	2.6694	2.7046	2.7485	2.8000	2.8582	2.9222	2.9911	3.0642	3.1410	3.2209	3.3038	3.3895	3.4780	3.5694	3.6637
24	2.7885	2.7543	2.7372	2.7349	2.7458	2.7687	2.8022	2.8453	2.8969	2.9557	3.0207	3.0911	3.1660	3.2447	3.3268	3.4121	3.5003	3.5914	3.6855	3.7827	3.8831
25	2.8933	2.8656	2.8557	2.8611	2.8801	2.9111	2.9528	3.0039	3.0629	3.1287	3.2002	3.2766	3.3571	3.4413	3.5287	3.6193	3.7130	3.8098	3.9098	4.0133	4.1202
26	3.0154	2.9949	2.9928	3.0064	3.0338	3.0732	3.1229	3.1815	3.2475	3.3198	3.3974	3.4795	3.5654	3.6549	3.7478	3.8439	3.9433	4.0462	4.1525	4.2626	4.3764
27	3.1576	3.1449	3.1510	3.1730	3.2087	3.2561	3.3135	3.3791	3.4517	3.5300	3.6133	3.7007	3.7920	3.8869	3.9852	4.0871	4.1926	4.3019	4.4150	4.5322	4.6533
28	3.3224	3.3178	3.3322	3.3625	3.4062	3.4612	3.5255	3.5976	3.6761	3.7600	3.8486	3.9413	4.0379	4.1382	4.2424	4.3504	4.4624	4.5785	4.6987	4.8232	4.9518
29	3.5123	3.5157	3.5382	3.5763	3.6274	3.6892	3.7598	3.8377	3.9215	4.0106	4.1043	4.2022	4.3042	4.4103	4.5206	4.6351	4.7539	4.8772	5.0049	5.1370	5.2735
30	3.7293	3.7405	3.7704	3.8155	3.8731	3.9408	4.0169	4.0999	4.1887	4.2827	4.3813	4.4845	4.5923	4.7044	4.8212	4.9425	5.0686	5.1994	5.3348	5.4748	5.6192
31	3.9754	3.9934	4.0298	4.0808	4.1439	4.2167	4.2975	4.3850	4.4784	4.5772	4.6810	4.7897	4.9033	5.0219	5.1454	5.2740	5.4077	5.5462	5.6896	5.8377	5.9901
32	4.2520	4.2754	4.3170	4.3728	4.4404	4.5174	4.6023	4.6940	4.7918	4.8953	5.0044	5.1188	5.2387	5.3641	5.4948	5.6310	5.7724	5.9190	6.0705	6.2266	6.3871
33	4.5599	4.5875	4.6327	4.6921	4.7630	4.8434	4.9319	5.0275	5.1297	5.2382	5.3528	5.4733	5.5999	5.7323	5.8706	6.0145	6.1639	6.3186	6.4783	6.6424	6.8109
34	4.9002	4.9299	4.9775	5.0391	5.1124	5.1956	5.2873	5.3868	5.4935	5.6072	5.7276	5.8546	5.9881	6.1279	6.2739	6.4258	6.5835	6.7463	6.9140	7.0861	7.2622
35	5.2728	5.3032	5.3515	5.4144	5.4895	5.5751	5.6699	5.7733	5.8847	6.0038	6.1303	6.2640	6.4047	6.5523	6.7062	6.8662	7.0318	7.2027	7.3783	7.5581	7.7415
36	5.6785	5.7077	5.7556	5.8189	5.8952	5.9829	6.0809	6.1883	6.3047	6.4295	6.5624	6.7032	6.8514	7.0066	7.1684	7.3364	7.5100	7.6888	7.8720	8.0590	8.2492
37	6.1173	6.1438	6.1903	6.2533	6.3306	6.4205	6.5217	6.6334	6.7549	6.8858	7.0254	7.1733	7.3289	7.4919	7.6616	7.8374	8.0188	8.2050	8.3953	8.5891	8.7856
38	6.5899	6.6126	6.6568	6.7191	6.7972	6.8893	6.9940	7.1102	7.2372	7.3742	7.5205	7.6756	7.8388	8.0094	8.1867	8.3701	8.5588	8.7520	8.9489	9.1488	9.3508
39	7.0970	7.1148	7.1562	7.2178	7.2968	7.3911	7.4993	7.6202	7.7527	7.8960	8.0491	8.2114	8.3819	8.5598	8.7445	8.9350	9.1305	9.3301	9.5330	9.7382	9.9449
40	7.6398	7.6520	7.6903	7.7508	7.8305	7.9272	8.0392	8.1648	8.3030	8.4525	8.6123	8.7814	8.9590	9.1440	9.3355	9.5325	9.7341	9.9395	10.1476	10.3573	10.5676
41	8.2191	8.2253	8.2602	8.3195	8.4001	8.4993	8.6150	8.7454	8.8891	9.0447	9.2109	9.3867	9.5708	9.7623	9.9600	10.1628	10.3701	10.5802	10.7924	11.0055	-
42	8.8360	8.8358	8.8672	8.9255	9.0069	9.1086	9.2279	9.3629	9.5119	9.6732	9.8455	10.0273	10.2175	10.4149	10.6181	10.8261	11.0377	11.2517	11.4670	-	-
43	9.4917	9.4848	9.5125	9.5696	9.6519	9.7558	9.8786	10.0180	10.1719	10.3385	10.5163	10.7038	10.8992	11.1015	11.3094	11.5215	11.7366	11.9533	-	-	-
44	10.1868	10.1730	10.1969	10.2527	10.3355	10.4415	10.5675	10.7107	10.8691	11.0406	11.2232	11.4152	11.6152	11.8217	12.0332	12.2483	12.4656	-	-	-	-
45	10.9215	10.9006	10.9205	10.9747	11.0578	11.1657	11.2944	11.4411	11.6032	11.7786	11.9651	12.1610	12.3646	12.5742	12.7882	13.0051	-	-	-	-	-
46	11.6957	11.6674	11.6833	11.7357	11.8187	11.9276	12.0584	12.2079	12.3731	12.5516	12.7412	12.9400	13.1460	13.3575	13.5729	-	-	-	-	-	-
47	12.5090	12.4731	12.4842	12.5343	12.6167	12.7263	12.8585	13.0099	13.1772	13.3580	13.5498	13.7503	13.9577	14.1699	-	-	-	-	-	-	-
48	13.3598	13.3160	13.3221	13.3694	13.4507	13.5601	13.6930	13.8453	14.0140	14.1960	14.3888	14.5900	14.7974	-	-	-	-	-	-	-	-
49	14.2471	14.1950	14.1956	14.2395	14.3188	14.4274	14.5599	14.7124	14.8814	15.0635	15.2561	15.4566	-	-	-	-	-	-	-	-	-
50	15.1699	15.1088	15.1034	15.1433	15.2199	15.3266	15.4579	15.6096	15.7776	15.9587	16.1498	-	-	-	-	-	-	-	-	-	-
51	16.1274	16.0569	16.0447	16.0796	16.1525	16.2564	16.3856	16.5352	16.7011	16.8801	-	-	-	-	-	-	-	-	-	-	-
52	17.1197	17.0390	17.0190	17.0479	17.1161	17.2162	17.3420	17.4886	17.6511	-	-	-	-	-	-	-	-	-	-	-	-
53	18.1474	18.0555	18.0264	18.0486	18.1111	18.2061	18.3271	18.4687	-	-	-	-	-	-	-	-	-	-	-	-	-
54	19.2122	19.1073	19.0684	19.0819	19.1372	19.2256	19.3404	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	20.3149	20.1958	20.1455	20.1492	20.1955	20.2758	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	21.4577	21.3230	21.2592	21.2512	21.2870	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	22.6428	22.4903	22.4112	22.3896	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	23.8720	23.6993	23.6028	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	25.1462	24.9512	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	26.4663	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.1 Crore to less than 2 Crore

Benefit Option 2- Life Cover with Return of Premium

Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	13.9655	14.0362	14.1266	14.2374	14.3696	14.5238	14.7044	14.9061	15.1332	15.3876	15.6711	15.9865	16.3362	16.7230	17.1495	17.6179	18.1294	18.6838	19.2801	19.9207	20.5949	21.3024	22.0394	22.8027	23.5893	24.3971
19	14.2224	14.3092	14.4185	14.5512	14.7112	14.8927	15.0998	15.3339	15.5968	15.8906	16.2178	16.5811	16.9833	17.4271	17.9147	18.4473	19.0246	19.6496	20.3134	21.0155	21.7520	22.5190	23.3131	24.1311	24.9709	25.8313
20	14.4766	14.5847	14.7219	14.8816	15.0676	15.2810	15.5230	15.7954	16.1004	16.4405	16.8185	17.2373	17.6997	18.2078	18.7629	19.3647	20.0168	20.7086	21.4402	22.2073	23.0060	23.8325	24.6835	25.5569	26.4511	27.3700
21	14.7416	14.8807	15.0436	15.2348	15.4552	15.7060	15.9888	16.3059	16.6600	17.0539	17.4906	17.9728	18.5029	19.0819	19.7138	20.3906	21.1121	21.8748	22.6743	23.5061	24.3667	25.2523	26.1608	27.0903	28.0466	29.0209
22	15.0381	15.2045	15.4013	15.6293	15.8895	16.1837	16.5138	16.8830	17.2939	17.7496	18.2530	18.8064	19.4108	20.0711	20.7775	21.5304	22.3259	23.1593	24.0261	24.9224	25.8442	26.7892	27.7609	28.7511	29.7638	30.8000
23	15.3706	15.5733	15.8094	16.0796	16.3858	16.7300	17.1151	17.5441	18.0200	18.5458	19.1239	19.7596	20.4457	21.1833	21.9692	22.7992	23.6683	24.5717	25.5053	26.4649	27.4524	28.4599	29.4896	30.5422	31.6189	32.7214
24	15.7574	16.0017	16.2825	16.6013	16.9603	17.3623	17.8104	18.3077	18.8572	19.4612	20.1263	20.8432	21.6138	22.4344	23.3006	24.2071	25.1488	26.1213	27.1202	28.1490	29.1970	30.2678	31.3619	32.4807	33.6258	34.7991
25	16.2138	16.5052	16.8371	17.2114	17.6312	18.0993	18.6189	19.1933	19.8292	20.5208	21.2702	22.0752	22.9322	23.8363	24.7819	25.7635	26.7765	27.8215	28.8883	29.9786	31.0920	32.2291	33.3914	34.5807	35.7989	37.0477
26	16.7535	17.0985	17.4886	17.9266	18.4156	18.9587	19.5590	20.2247	20.9478	21.7311	22.5724	23.4674	24.4111	25.3974	26.4207	27.4755	28.5651	29.6753	30.8094	31.9669	33.1486	34.3559	35.5909	36.8553	38.1512	39.4869
27	17.3912	17.7971	18.2539	18.7643	19.3317	19.9640	20.6561	21.4121	22.2310	23.1101	24.0448	25.0297	26.0585	27.1248	28.2297	29.3593	30.5147	31.6941	32.8973	34.1250	35.3789	36.6608	37.9730	39.3239	40.7051	42.1222
28	18.1417	18.6174	19.1498	19.7421	20.4040	21.1275	21.9178	22.7738	23.6923	24.6684	25.6963	26.7691	27.8855	29.0325	30.2085	31.4105	32.6368	33.8872	35.1624	36.4642	37.7947	39.1559	40.5593	41.9921	43.4618	44.9693
29	19.0217	19.5763	20.2001	20.8869	21.6430	22.4691	23.3636	24.3231	25.3423	26.4148	27.5329	28.6980	29.8926	31.1166	32.3669	33.6416	34.9406	36.2647	37.6158	38.9960	40.4165	41.8658	43.3517	44.8757	46.4384	48.0402
30	20.0487	20.7002	21.4171	22.2070	23.0701	24.0046	25.0066	26.0705	27.1890	28.3611	29.5701	30.8141	32.0877	33.3877	34.7123	36.0613	37.4357	38.8374	40.2772	41.7444	43.2473	44.7878	46.3675	47.9871	49.6468	51.3459
31	21.2513	21.9989	22.8234	23.7247	24.7006	25.7467	26.8566	28.0285	29.2463	30.5057	31.8006	33.1254	34.4766	35.8525	37.2529	38.6788	40.1405	41.6279	43.1492	44.7071	46.3037	47.9405	49.6185	51.3377	53.0973	54.8957
32	22.6366	23.4964	24.4370	25.4556	26.5471	27.7043	28.9281	30.1971	31.5086	32.8559	34.2333	35.6372	37.0656	38.5186	40.0051	41.5154	43.0575	44.6343	46.2485	47.9026	49.5981	51.3358	53.1159	54.9375	56.7989	58.7073
33	24.2307	25.2114	26.2737	27.4117	28.6254	29.8956	31.2175	32.5825	33.9838	35.4152	36.8729	38.3552	39.8695	41.4057	42.9713	44.5693	46.2029	47.8749	49.5878	51.3433	53.1422	54.9846	56.8695	58.8049	60.7729	62.7770
34	26.0527	27.1594	28.3519	29.6123	30.9356	32.3117	33.7317	35.1883	36.6748	38.1876	39.7247	41.2972	42.8895	44.5116	46.1667	47.8583	49.5893	51.3624	53.1791	55.0405	56.9464	58.9059	60.9014	62.9372	65.0101	67.1159
35	28.1180	29.3623	30.6752	32.0528	33.4845	34.9607	36.4737	38.0165	39.5852	41.1889	42.8109	44.4603	46.1399	47.8533	49.6040	51.3952	53.2295	55.1087	57.0337	59.0145	61.0342	63.0979	65.2031	67.3464	69.5234	71.7286
36	30.4539	31.8199	33.2529	34.7412	36.2746	37.8448	39.4445	41.0806	42.7349	44.4147	46.1221	47.8602	49.6328	51.4435	53.2958	55.1924	57.1351	59.1351	61.1760	63.2642	65.3976	67.5737	69.7889	72.0385	74.3169	76.6186
37	33.0527	34.5417	36.0873	37.6785	39.3064	40.9740	42.6617	44.3744	46.1126	47.8787	49.6760	51.5086	53.3802	55.2944	57.2541	59.2717	61.3315	63.4408	65.5987	67.8033	70.0517	72.3401	74.6639	77.0170	79.3937	81.7874
38	35.9274	37.5303	39.1793	40.8752	42.5952	44.3418	46.1132	47.9102	49.7354	51.5923	53.4852	55.4182	57.3949	59.4292	61.5060	63.6336	65.8125	68.0414	70.3184	72.6404	75.0035	77.4027	79.8318	82.2849	84.7550	87.2335
39	39.0778	40.7839	42.5425	44.3214	46.1266	47.9566	49.8123	51.6966	53.6132	55.5666	57.5612	59.6119	61.7043	63.8482	66.0448	68.2941	70.5952	72.9457	75.3425	77.7815	80.2575	82.7639	85.2945	87.8421	90.4125	92.9721
40	42.5156	44.3220	46.1589	48.0221	49.9101	51.8240	53.7668	55.7428	57.7565	59.8241	61.9314	64.0898	66.3015	68.5677	70.8884	73.2626	75.6877	78.1604	80.6764	83.2302	85.8149	88.4242	91.0662	93.7055	96.3444	98.9731
41	46.2217	48.1148	50.0346	51.9792	53.9500	55.9504	57.9848	60.0702	62.1923	64.3639	66.5884	68.8683	71.2047	73.5976	76.0456	78.5462	81.0957	83.6897	96.1882	88.9864	91.6921	94.4036	97.1239	99.8434	102.5518	-
42	50.1953	52.1689	54.1681	56.1941	58.2503	60.3544	62.4914	64.6754	66.9108	69.2016	71.5499	73.9568	76.4223	78.9448	81.5216	84.1488	86.8215	89.5338	92.2961	95.0715	97.8654	100.6678	103.4691	106.2585	-	-
43	54.4299	56.4802	58.5585	60.6682	62.8336	65.0292	67.2741	69.5729	71.9294	74.3460	76.8236	79.3620	81.9595	84.6131	87.3186	90.0708	92.8827	95.7145	98.5732	101.4505	104.3364	107.2206	110.0922	-	-	-
44	58.9163	61.0429	63.2235	65.4297	67.6821	69.9864	72.3476	74.7694	77.2540	79.8022	82.4138	85.0866	87.8174	90.6017	93.4546	96.3353	99.2509	102.1940	105.1560	108.1264	111.0948	114.0496	-	-	-	-
45	63.6677	65.8821	68.1398	70.4468	72.8089	75.2311	77.7173	80.2694	82.8881	85.5728	88.3211	91.1295	94.0149	96.9355	99.9002	102.9008	105.9294	108.9773	112.0336	115.0872	118.1265	-	-	-	-	-
46	68.6525	70.9580	73.3170	75.7349	78.2166	80.7660	83.3850	86.0738	88.8317	91.6727	94.5652	97.5166	100.5209	103.5708	106.6576	109.7731	112.9082	116.0515	119.1917	122.3166	-	-	-	-	-	-
47	73.8760	76.2835	78.7548	81.2945	83.9060	86.5912	89.3499	92.1988	95.1055	98.0786	101.1130	104.2022	107.3387	110.5130	113.7168	116.9406	120.1723	123.4004	126.6122	-	-	-	-	-	-	-
48	79.3351	81.8571	84.4530	87.1257	89.8763	92.7237	95.6348	98.6202	101.6750	104.7938	107.9694	111.1939	114.4575	117.7512	121.0651	124.3869	127.7044	131.0046	-	-	-	-	-	-	-	-
49	85.0305	87.6806	90.4134	93.2292	96.1543	99.1413	102.2065	105.3445	108.5491	111.8130	115.1273	118.4819	121.8673	125.2733	128.6868	132.0954	135.4856	-	-	-	-	-	-	-	-	-
50	90.9682	93.7598	96.6691	99.6464	102.7103	105.8565	109.0793	112.3717	115.7256	119.1319	122.5795	126.0587	129.5587	133.0659	136.5673	140.0491	-	-	-	-	-	-	-	-	-	-
51	97.1890	100.1436	103.1938	106.3360	109.5649	112.8742	116.2564	119.7025	123.2029	126.7458	130.3209	133.9169	137.5198	141.1160	144.7192	-	-	-	-	-	-	-	-	-	-	-
52	103.6727	106.7962	110.0179	113.3312	116.7289	120.2029	123.7435	127.3401	130.9805	134.6538	138.3480	142.0486	145.7715	149.4499	-	-	-	-	-	-	-	-	-	-	-	-
53	110.4583	113.7602	117.1595	120.6474	124.2150	127.8521	131.5472	135.2872	139.0607	142.8797	146.6871	150.4872	154.2648	-	-	-	-	-	-	-	-	-	-	-	-	-
54	117.5748	121.0606	124.6401	128.3030	132.0381	135.8334	139.6748	143.5501	147.4801	151.3908	155.2933	159.1718	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	125.0501	128.7213	132.4804	136.3147	140.2111	144.1550	148.1687	152.1781	156.1937	160.2001	164.1809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	132.9088	136.7633	140.6969	144.6948	148.7782	152.8708	156.9865	161.1080	165.2192	169.3033	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	141.1744	145.2055	149.3421	153.5019	157.7001	161.9220	166.1495	170.3657	174.5534	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	149.9005	154.1082	158.3709	162.6734	167.0004	171.3329	175.6534	179.9438	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	159.0420	163.4037	167.8078	172.2373	176.6726	181.0955	185.4871	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	168.6186	173.1191	177.6474	182.1818	186.7038	191.1938	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	178.6226	183.2432	187.8719	192.4883	197.0724	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	189.0371	193.7525	198.4574	203.1300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	199.8324	204.6172	209.3715	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	210.9744	215.8009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	222.4222	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover | Non Smoker | Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.4943	0.4941	0.4947	0.4954	0.4964	0.4976	0.5000	0.5023	0.5051	0.5084	0.5122	0.5167	0.5228	0.5292	0.5365	0.5448	0.5541	0.5645	0.5765	0.5892	0.6028	0.6172	0.6325	0.6485	0.6650	0.6821
19	0.5019	0.5018	0.5028	0.5038	0.5051	0.5067	0.5096	0.5125	0.5159	0.5200	0.5247	0.5308	0.5375	0.5451	0.5539	0.5637	0.5746	0.5865	0.6004	0.6147	0.6299	0.6459	0.6627	0.6800	0.6980	0.7171
20	0.5088	0.5090	0.5105	0.5118	0.5135	0.5163	0.5192	0.5228	0.5270	0.5320	0.5378	0.5453	0.5534	0.5625	0.5729	0.5844	0.5970	0.6115	0.6265	0.6425	0.6594	0.6770	0.6952	0.7141	0.7340	0.7541
21	0.5154	0.5167	0.5180	0.5198	0.5220	0.5255	0.5292	0.5337	0.5389	0.5451	0.5529	0.5613	0.5710	0.5820	0.5941	0.6075	0.6226	0.6385	0.6553	0.6730	0.6915	0.7107	0.7305	0.7508	0.7725	0.7942
22	0.5229	0.5241	0.5259	0.5283	0.5311	0.5356	0.5403	0.5458	0.5523	0.5599	0.5694	0.5796	0.5912	0.6041	0.6182	0.6335	0.6508	0.6685	0.6872	0.7067	0.7269	0.7476	0.7690	0.7917	0.8145	0.8380
23	0.5303	0.5321	0.5346	0.5377	0.5420	0.5470	0.5529	0.5598	0.5678	0.5777	0.5885	0.6008	0.6144	0.6294	0.6456	0.6637	0.6824	0.7020	0.7226	0.7438	0.7656	0.7881	0.8119	0.8359	0.8604	0.8856
24	0.5388	0.5413	0.5445	0.5485	0.5541	0.5603	0.5677	0.5762	0.5860	0.5980	0.6110	0.6254	0.6412	0.6584	0.6774	0.6971	0.7178	0.7394	0.7617	0.7848	0.8084	0.8334	0.8585	0.8842	0.9106	0.9378
25	0.5488	0.5521	0.5564	0.5614	0.5685	0.5763	0.5853	0.5958	0.6076	0.6220	0.6373	0.6541	0.6722	0.6916	0.7130	0.7348	0.7575	0.7810	0.8053	0.8301	0.8562	0.8825	0.9095	0.9373	0.9659	0.9953
26	0.5607	0.5651	0.5705	0.5777	0.5859	0.5955	0.6065	0.6191	0.6342	0.6503	0.6680	0.6872	0.7077	0.7301	0.7531	0.7770	0.8018	0.8272	0.8532	0.8807	0.9083	0.9366	0.9658	0.9958	1.0266	1.0583
27	0.5751	0.5808	0.5876	0.5967	0.6068	0.6185	0.6319	0.6469	0.6647	0.6834	0.7036	0.7253	0.7488	0.7730	0.7981	0.8242	0.8509	0.8782	0.9062	0.9359	0.9657	0.9963	1.0278	1.0600	1.0931	1.1272
28	0.5925	0.5997	0.6082	0.6196	0.6319	0.6460	0.6619	0.6805	0.7002	0.7216	0.7444	0.7684	0.7945	0.8210	0.8483	0.8764	0.9051	0.9346	0.9657	0.9969	1.0290	1.0619	1.0956	1.1303	1.1661	1.2040
29	0.6134	0.6223	0.6339	0.6469	0.6618	0.6785	0.6979	0.7188	0.7413	0.7653	0.7906	0.8180	0.8458	0.8745	0.9039	0.9341	0.9650	0.9976	1.0303	1.0639	1.0983	1.1337	1.1701	1.2077	1.2464	1.2875
30	0.6383	0.6493	0.6636	0.6793	0.6970	0.7165	0.7391	0.7629	0.7882	0.8148	0.8435	0.8726	0.9027	0.9337	0.9654	0.9978	1.0319	1.0662	1.1013	1.1373	1.1744	1.2126	1.2520	1.2935	1.3357	1.3791
31	0.6680	0.6824	0.6988	0.7174	0.7380	0.7616	0.7865	0.8131	0.8411	0.8711	0.9017	0.9333	0.9658	0.9991	1.0329	1.0687	1.1045	1.1412	1.1790	1.2179	1.2580	1.2993	1.3428	1.3870	1.4325	1.4793
32	0.7029	0.7204	0.7399	0.7616	0.7862	0.8124	0.8403	0.8697	0.9003	0.9332	0.9664	1.0005	1.0353	1.0706	1.1080	1.1455	1.1840	1.2236	1.2644	1.3065	1.3497	1.3953	1.4415	1.4892	1.5383	1.5886
33	0.7438	0.7648	0.7876	0.8124	0.8406	0.8699	0.9008	0.9329	0.9673	1.0021	1.0378	1.0741	1.1112	1.1502	1.1895	1.2299	1.2713	1.3141	1.3581	1.4032	1.4511	1.4995	1.5494	1.6008	1.6536	1.7076
34	0.7925	0.8162	0.8422	0.8715	0.9022	0.9346	0.9682	1.0042	1.0406	1.0778	1.1158	1.1547	1.1955	1.2366	1.2788	1.3223	1.3670	1.4130	1.4602	1.5104	1.5611	1.6134	1.6671	1.7224	1.7790	1.8370
35	0.8478	0.8748	0.9053	0.9374	0.9712	1.0065	1.0440	1.0820	1.1209	1.1607	1.2013	1.2439	1.2869	1.3311	1.3766	1.4233	1.4714	1.5207	1.5733	1.6264	1.6811	1.7374	1.7953	1.8546	1.9169	1.9797
36	0.9109	0.9413	0.9757	1.0111	1.0479	1.0870	1.1266	1.1673	1.2088	1.2513	1.2947	1.3407	1.3869	1.4344	1.4833	1.5335	1.5863	1.6402	1.6957	1.7530	1.8119	1.8725	1.9346	2.0000	2.0659	2.1332
37	0.9824	1.0175	1.0543	1.0927	1.1323	1.1747	1.2172	1.2605	1.3049	1.3502	1.3982	1.4464	1.4960	1.5470	1.5994	1.6548	1.7111	1.7692	1.8291	1.8908	1.9542	2.0193	2.0880	2.1570	2.2275	2.2996
38	1.0627	1.1014	1.1413	1.1826	1.2266	1.2708	1.3161	1.3623	1.4095	1.4595	1.5099	1.5616	1.6148	1.6695	1.7274	1.7863	1.8471	1.9098	1.9743	2.0407	2.1089	2.1809	2.2532	2.3272	2.4028	2.4799
39	1.1519	1.1942	1.2371	1.2827	1.3286	1.3757	1.4238	1.4729	1.5251	1.5775	1.6314	1.6869	1.7440	1.8046	1.8661	1.9296	1.9952	2.0627	2.1322	2.2036	2.2792	2.3550	2.4326	2.5119	2.5928	2.6750
40	1.2519	1.2961	1.3432	1.3909	1.4398	1.4898	1.5408	1.5950	1.6496	1.7057	1.7636	1.8230	1.8864	1.9506	2.0170	2.0855	2.1562	2.2290	2.3038	2.3830	2.4625	2.5439	2.6271	2.7119	2.7982	2.8857
41	1.3608	1.4088	1.4581	1.5087	1.5605	1.6134	1.6697	1.7264	1.7849	1.8450	1.9070	1.9732	2.0402	2.1096	2.1812	2.2551	2.3313	2.4097	2.4926	2.5759	2.6613	2.7486	2.8376	2.9281	3.0200	-
42	1.4796	1.5306	1.5828	1.6364	1.6912	1.7495	1.8083	1.8690	1.9316	1.9962	2.0651	2.1351	2.2075	2.2823	2.3596	2.4393	2.5214	2.6083	2.6956	2.7851	2.8766	2.9700	3.0650	3.1614	-	-
43	1.6086	1.6626	1.7177	1.7743	1.8345	1.8955	1.9585	2.0235	2.0907	2.1624	2.2354	2.3110	2.3892	2.4700	2.5533	2.6391	2.7303	2.8217	2.9155	3.0115	3.1094	3.2091	3.3102	-	-	-
44	1.7477	1.8050	1.8631	1.9252	1.9882	2.0534	2.1209	2.1907	2.2653	2.3413	2.4202	2.5018	2.5862	2.6733	2.7653	2.8586	2.9544	3.0527	3.1533	3.2560	3.3605	3.4665	-	-	-	-
45	1.8971	1.9580	2.0216	2.0866	2.1539	2.2239	2.2963	2.3739	2.4530	2.5351	2.6203	2.7084	2.7995	2.8957	2.9933	3.0937	3.1966	3.3021	3.4098	3.5194	3.6304	-	-	-	-	-
46	2.0600	2.1220	2.1907	2.2602	2.3325	2.4076	2.4880	2.5703	2.6558	2.7446	2.8366	2.9317	3.0324	3.1345	3.2396	3.3475	3.4580	3.5709	3.6858	3.8051	-	-	-	-	-	-
47	2.2324	2.3008	2.3722	2.4468	2.5245	2.6078	2.6932	2.7822	2.8748	2.9707	3.0699	3.1753	3.2821	3.3921	3.5051	3.6209	3.7393	3.8597	3.9853	-	-	-	-	-	-	-
48	2.4165	2.4899	2.5666	2.6468	2.7303	2.8216	2.9141	3.0105	3.1105	3.2140	3.3242	3.4360	3.5511	3.6694	3.7908	3.9148	4.0411	4.1732	-	-	-	-	-	-	-	-
49	2.6126	2.6918	2.7744	2.8608	2.9551	3.0513	3.1516	3.2558	3.3638	3.4790	3.5958	3.7163	3.8403	3.9674	4.0974	4.2298	4.3688	-	-	-	-	-	-	-	-	-
50	2.8214	2.9073	2.9965	3.0939	3.1937	3.2979	3.4065	3.5191	3.6395	3.7617	3.8878	4.0176	4.1508	4.2871	4.4294	4.5722	-	-	-	-	-	-	-	-	-	-
51	3.0438	3.1374	3.2378	3.3412	3.4496	3.5627	3.6801	3.8058	3.9336	4.0655	4.2015	4.3411	4.4839	4.6335	4.7835	-	-	-	-	-	-	-	-	-	-	-
52	3.2858	3.3872	3.4942	3.6068	3.7245	3.8469	3.9780	4.1116	4.2497	4.3921	4.5385	4.6882	4.8454	5.0029	-	-	-	-	-	-	-	-	-	-	-	-
53	3.5423	3.6531	3.7698	3.8923	4.0199	4.1566	4.2962	4.4408	4.5899	4.7433	4.9003	5.0654	5.2309	-	-	-	-	-	-	-	-	-	-	-	-	-
54	3.8184	3.9396	4.0669	4.1999	4.3422	4.4881	4.6394	4.7956	4.9563	5.1210	5.2944	5.4683	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	4.1166	4.2493	4.3878	4.5318	4.6882	4.8464	5.0100	5.1785	5.3513	5.5333	5.7160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	4.4395	4.5847	4.7349	4.8976	5.0630	5.2343	5.4108	5.5920	5.7831	5.9750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	4.7901	4.9488	5.1179	5.2906	5.4697	5.6547	5.8447	6.0451	6.2466	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	5.1780	5.3505	5.5307	5.7179	5.9116	6.1107	6.3207	6.5324	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	5.5974	5.7851	5.9805	6.1830	6.3916	6.6116	6.8338	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	6.0554	6.2594	6.4708	6.6890	6.9128	7.1523	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	6.5554	6.7769	7.0048	7.2391	7.4895	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	7.1011	7.3408	7.5857	7.8473	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	7.6954	7.9544	8.2272	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	8.3524	8.6312	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	9.0611	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover | Non Smoker | 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.0478	1.0931	1.1384	1.1839	1.2299	1.2781	1.3265	1.3762	1.4276	1.4809	1.5364	1.5944	1.6582	1.7239	1.7937	1.8679	1.9469	2.0311	2.1205	2.2151	2.3146	2.4224	2.5320	2.6455	2.7628	2.8836
19	1.0653	1.1124	1.1598	1.2076	1.2561	1.3077	1.3593	1.4126	1.4679	1.5256	1.5858	1.6518	1.7200	1.7924	1.8694	1.9514	2.0388	2.1316	2.2298	2.3360	2.4452	2.5589	2.6768	2.7986	2.9241	3.0530
20	1.0825	1.1318	1.1816	1.2321	1.2852	1.3388	1.3942	1.4517	1.5116	1.5741	1.6424	1.7131	1.7883	1.8682	1.9534	2.0441	2.1404	2.2423	2.3527	2.4660	2.5842	2.7066	2.8331	2.9634	3.0972	3.2345
21	1.1002	1.1521	1.2047	1.2582	1.3153	1.3728	1.4325	1.4947	1.5597	1.6304	1.7038	1.7818	1.8647	1.9532	2.0474	2.1474	2.2532	2.3679	2.4856	2.6082	2.7354	2.8668	3.0021	3.1410	3.2835	3.4353
22	1.1196	1.1744	1.2303	1.2891	1.3488	1.4108	1.4755	1.5431	1.6162	1.6924	1.7734	1.8595	1.9513	2.0491	2.1530	2.2629	2.3820	2.5043	2.6317	2.7638	2.9002	3.0407	3.1849	3.3372	3.4910	3.6494
23	1.1416	1.1997	1.2591	1.3226	1.3871	1.4542	1.5245	1.5983	1.6793	1.7634	1.8529	1.9482	2.0498	2.1577	2.2718	2.3955	2.5225	2.6549	2.7921	2.9338	3.0796	3.2294	3.3879	3.5478	3.7123	3.8818
24	1.1669	1.2289	1.2944	1.3614	1.4312	1.5043	1.5810	1.6648	1.7521	1.8451	1.9441	2.0496	2.1617	2.2802	2.4087	2.5407	2.6781	2.8207	2.9678	3.1193	3.2748	3.4399	3.6060	3.7770	3.9531	4.1346
25	1.1968	1.2630	1.3342	1.4068	1.4828	1.5626	1.6493	1.7400	1.8365	1.9394	2.0489	2.1653	2.2885	2.4219	2.5591	2.7019	2.8500	3.0028	3.1601	3.3256	3.4934	3.6661	3.8437	4.0267	4.2153	4.4098
26	1.2321	1.3054	1.3809	1.4599	1.5429	1.6327	1.7269	1.8272	1.9341	2.0479	2.1688	2.2968	2.4354	2.5778	2.7262	2.8800	3.0388	3.2021	3.3744	3.5488	3.7282	3.9129	4.1030	4.2989	4.5010	4.7093
27	1.2751	1.3536	1.4358	1.5222	1.6152	1.7130	1.8172	1.9282	2.0465	2.1721	2.3051	2.4491	2.5971	2.7512	2.9110	3.0759	3.2455	3.4249	3.6061	3.7926	3.9844	4.1820	4.3856	4.5954	4.8117	5.0427
28	1.3248	1.4103	1.5001	1.5947	1.6982	1.8065	1.9218	2.0447	2.1752	2.3134	2.4629	2.6167	2.7769	2.9429	3.1141	3.2902	3.4770	3.6654	3.8591	4.0585	4.2638	4.4753	4.6932	4.9243	5.1589	5.4015
29	1.3832	1.4766	1.5751	1.6823	1.7948	1.9146	2.0423	2.1780	2.3244	2.4769	2.6367	2.8031	2.9755	3.1534	3.3405	3.5307	3.7265	3.9278	4.1350	4.3483	4.5680	4.7943	5.0354	5.2793	5.5315	5.7922
30	1.4515	1.5539	1.6650	1.7819	1.9065	2.0391	2.1801	2.3322	2.4907	2.6567	2.8296	3.0087	3.1934	3.3882	3.5859	3.7893	3.9986	4.2139	4.4355	4.6637	4.9050	5.1502	5.4038	5.6660	5.9371	6.2173
31	1.5309	1.6461	1.7675	1.8970	2.0349	2.1813	2.3393	2.5040	2.6765	2.8561	3.0422	3.2341	3.4368	3.6423	3.8537	4.0712	4.2949	4.5251	4.7621	5.0137	5.2687	5.5324	5.8050	6.0869	6.3781	6.6786
32	1.6250	1.7512	1.8858	2.0290	2.1813	2.3453	2.5165	2.6958	2.8824	3.0757	3.2749	3.4859	3.6995	3.9193	4.1453	4.3778	4.6169	4.8630	5.1254	5.3906	5.6647	5.9482	6.2412	6.5439	6.8563	7.1782
33	1.7325	1.8723	2.0212	2.1794	2.3498	2.5277	2.7140	2.9079	3.1087	3.3197	3.5353	3.7573	3.9857	4.2206	4.4621	4.7105	4.9732	5.2399	5.5156	5.8006	6.0954	6.4000	6.7146	7.0392	7.3736	7.7301
34	1.8561	2.0109	2.1752	2.3522	2.5370	2.7306	2.9321	3.1408	3.3603	3.5843	3.8151	4.0525	4.2966	4.5475	4.8055	5.0793	5.3567	5.6434	5.9398	6.2462	6.5628	6.8898	7.2271	7.5852	7.9471	8.3198
35	1.9973	2.1681	2.3519	2.5440	2.7452	2.9546	3.1713	3.3996	3.6325	3.8724	4.1191	4.3728	4.6335	4.9078	5.1870	5.4754	5.7735	6.0817	6.4002	6.7294	7.0692	7.4195	7.7936	8.1701	8.5579	8.9565
36	2.1574	2.3483	2.5478	2.7569	2.9745	3.1997	3.4372	3.6793	3.9286	4.1850	4.4486	4.7195	5.0053	5.2956	5.5956	5.9055	6.2259	6.5571	6.8992	7.2523	7.6275	8.0073	8.3989	8.8023	9.2170	9.6426
37	2.3404	2.5477	2.7650	2.9912	3.2252	3.4722	3.7239	3.9830	4.2495	4.5235	4.8049	5.1027	5.4046	5.7165	6.0388	6.3719	6.7162	7.0718	7.4479	7.8305	8.2256	8.6331	9.0527	9.4841	9.9268	10.3801
38	2.5429	2.7688	3.0039	3.2470	3.5039	3.7655	4.0349	4.3119	4.5966	4.8951	5.1993	5.5133	5.8376	6.1728	6.5191	6.8770	7.2465	7.6390	8.0371	8.4482	8.8721	9.3087	9.7575	10.2179	10.6893	11.1706
39	2.7673	3.0116	3.2643	3.5314	3.8034	4.0834	4.3714	4.6672	4.9780	5.2944	5.6209	5.9582	6.3067	6.6668	7.0388	7.4227	7.8325	8.2467	8.6744	9.1156	9.5698	10.0366	10.5154	11.0056	11.5059	12.0346
40	3.0133	3.2760	3.5537	3.8364	4.1275	4.4269	4.7343	5.0579	5.3870	5.7266	6.0773	6.4397	6.8141	7.2007	7.6108	8.0277	8.4587	8.9037	9.3627	9.8353	10.3208	10.8188	11.3284	11.8657	12.4019	12.9479
41	3.2809	3.5694	3.8634	4.1661	4.4772	4.7967	5.1337	5.4760	5.8292	6.1939	6.5708	6.9600	7.3619	7.7898	8.2236	8.6721	9.1352	9.6128	10.1044	10.6095	11.1273	11.6723	12.2192	12.7775	13.3459	-
42	3.5773	3.8829	4.1977	4.5211	4.8532	5.2041	5.5600	5.9274	6.3068	6.6987	7.1034	7.5312	7.9677	8.4192	8.8859	9.3678	9.8647	10.3762	10.9015	11.4400	12.0096	12.5791	13.1605	13.7523	-	-
43	3.8933	4.2205	4.5568	4.9083	5.2673	5.6376	6.0197	6.4143	6.8219	7.2426	7.6888	8.1430	8.6129	9.0987	9.6002	10.1172	10.6493	11.1957	11.7719	12.3515	12.9446	13.5500	14.1663	-	-	-
44	4.2326	4.5823	4.9480	5.3214	5.7066	6.1041	6.5146	6.9384	7.3760	7.8413	8.3141	8.8032	9.3087	9.8307	10.3687	10.9223	11.4906	12.0928	12.6965	13.3142	13.9446	14.5864	-	-	-	-
45	4.5952	4.9756	5.3640	5.7648	6.1784	6.6054	7.0462	7.5112	7.9866	8.4787	8.9878	9.5141	10.0573	10.6172	11.1932	11.8009	12.4140	13.0428	13.6862	14.3429	15.0113	-	-	-	-	-
46	4.9882	5.3924	5.8094	6.2397	6.6840	7.1427	7.6272	8.1221	8.6344	9.1644	9.7123	10.2778	10.8605	11.4598	12.0947	12.7334	13.3885	14.0587	14.7428	15.4391	-	-	-	-	-	-
47	5.4035	5.8374	6.2852	6.7475	7.2248	7.7296	8.2449	8.7783	9.3302	9.9006	10.4893	11.0958	11.7353	12.3830	13.0485	13.7311	14.4294	15.1420	15.8674	-	-	-	-	-	-	-
48	5.8452	6.3113	6.7925	7.2892	7.8151	8.3517	8.9072	9.4820	10.0759	10.6889	11.3203	11.9880	12.6630	13.3565	14.0678	14.7955	15.5380	16.2937	-	-	-	-	-	-	-	-
49	6.3145	6.8155	7.3325	7.8803	8.4392	9.0178	9.6164	10.2350	10.8734	11.5308	12.2281	12.9316	13.6545	14.3958	15.1542	15.9281	16.7155	-	-	-	-	-	-	-	-	-
50	6.8129	7.3514	7.9218	8.5039	9.1067	9.7303	10.3747	11.0396	11.7402	12.4526	13.1859	13.9395	14.7123	15.5029	16.3095	17.1302	-	-	-	-	-	-	-	-	-	-
51	7.3424	7.9362	8.5426	9.1707	9.8205	10.4920	11.1847	11.9157	12.6585	13.4231	14.2089	15.0147	15.8389	16.6799	17.5353	-	-	-	-	-	-	-	-	-	-	-
52	7.9205	8.5524	9.2070	9.8842	10.5840	11.3059	12.0687	12.8433	13.6407	14.4602	15.3005	16.1601	17.0369	17.9287	-	-	-	-	-	-	-	-	-	-	-	-
53	8.5305	9.2127	9.9187	10.6482	11.4008	12.1966	13.0045	13.8363	14.6911	15.5677	16.4643	17.3788	18.3315	-	-	-	-	-	-	-	-	-	-	-	-	-
54	9.1856	9.9217	10.6825	11.4672	12.2974	13.1402	14.0080	14.8999	15.8145	16.7500	17.7039	18.7004	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	9.8910	10.6845	11.5031	12.3690	13.2485	14.1541	15.0848	16.0394	17.0155	18.0109	19.0534	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	10.6521	11.5061	12.4093	13.3271	14.2724	15.2440	16.2404	17.2593	18.3209	19.3890	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	11.4743	12.4160	13.3742	14.3611	15.3755	16.4160	17.4799	18.5899	19.7059	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	12.3865	13.3870	14.4176	15.4772	16.5639	17.6751	18.8359	20.0023	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	13.3625	14.4391	15.5460	16.6814	17.8424	19.0565	20.2759	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	14.4215	15.5784	16.7651	17.9786	19.2484	20.5238	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	15.5696	16.8105	18.0793	19.4076	20.7419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	16.8121	18.1395	19.5291	20.9256	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	18.1529	19.6068	21.0691	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	19.6336	21.1655	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	21.2068	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover

Non Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.6339	0.6578	0.6820	0.7065	0.7313	0.7568	0.7830	0.8114	0.8397	0.8691	0.8999	0.9324	0.9669	1.0035	1.0424	1.0849	1.1293	1.1766	1.2267	1.2796	1.3352	1.3935	1.4544	1.5177	1.5830	1.6527
19	0.6441	0.6690	0.6944	0.7201	0.7463	0.7734	0.8027	0.8321	0.8626	0.8944	0.9281	0.9637	1.0017	1.0420	1.0861	1.1322	1.1813	1.2333	1.2882	1.3459	1.4065	1.4697	1.5354	1.6052	1.6758	1.7484
20	0.6540	0.6801	0.7067	0.7339	0.7618	0.7919	0.8224	0.8540	0.8871	0.9219	0.9588	0.9982	1.0400	1.0857	1.1336	1.1845	1.2385	1.2955	1.3555	1.4183	1.4840	1.5522	1.6248	1.6981	1.7735	1.8511
21	0.6639	0.6914	0.7196	0.7485	0.7784	0.8109	0.8438	0.8781	0.9141	0.9524	0.9932	1.0366	1.0827	1.1337	1.1866	1.2426	1.3018	1.3640	1.4293	1.4976	1.5684	1.6439	1.7200	1.7984	1.8790	1.9619
22	0.6745	0.7037	0.7336	0.7645	0.7979	0.8321	0.8677	0.9051	0.9447	0.9870	1.0321	1.0800	1.1328	1.1877	1.2459	1.3074	1.3720	1.4398	1.5107	1.5842	1.6628	1.7419	1.8233	1.9071	1.9931	2.0817
23	0.6864	0.7175	0.7495	0.7838	0.8191	0.8561	0.8950	0.9360	0.9798	1.0266	1.0764	1.1311	1.1881	1.2486	1.3124	1.3796	1.4500	1.5237	1.6020	1.6817	1.7639	1.8485	1.9355	2.0250	2.1169	2.2115
24	0.7001	0.7333	0.7677	0.8051	0.8436	0.8839	0.9264	0.9718	1.0204	1.0721	1.1289	1.1881	1.2509	1.3172	1.3869	1.4601	1.5367	1.6181	1.7009	1.7863	1.8742	1.9646	2.0575	2.1531	2.2513	2.3554
25	0.7162	0.7519	0.7903	0.8301	0.8721	0.9162	0.9633	1.0137	1.0674	1.1263	1.1878	1.2530	1.3218	1.3943	1.4704	1.5499	1.6346	1.7207	1.8094	1.9007	1.9946	2.0912	2.1904	2.2923	2.4009	2.5104
26	0.7352	0.7738	0.8160	0.8596	0.9054	0.9542	1.0065	1.0623	1.1233	1.1872	1.2550	1.3265	1.4018	1.4809	1.5635	1.6516	1.7410	1.8332	1.9281	2.0257	2.1259	2.2290	2.3377	2.4480	2.5619	2.6795
27	0.7579	0.8012	0.8464	0.8941	0.9447	0.9989	1.0569	1.1202	1.1865	1.2569	1.3312	1.4095	1.4917	1.5775	1.6691	1.7620	1.8578	1.9564	2.0578	2.1619	2.2689	2.3823	2.4969	2.6153	2.7376	2.8639
28	0.7858	0.8326	0.8821	0.9346	0.9908	1.0511	1.1167	1.1856	1.2588	1.3359	1.4173	1.5027	1.5937	1.6871	1.7837	1.8832	1.9857	2.0910	2.1992	2.3129	2.4284	2.5476	2.6706	2.7978	2.9291	3.0648
29	0.8180	0.8695	0.9240	0.9822	1.0448	1.1129	1.1845	1.2605	1.3406	1.4252	1.5140	1.6086	1.7056	1.8060	1.9094	2.0159	2.1253	2.2376	2.3561	2.4762	2.6001	2.7280	2.8602	2.9967	3.1377	3.2830
30	0.8560	0.9126	0.9730	1.0379	1.1086	1.1830	1.2619	1.3452	1.4331	1.5253	1.6237	1.7246	1.8288	1.9363	2.0470	2.1606	2.2773	2.4007	2.5256	2.6544	2.7874	2.9247	3.0666	3.2130	3.3640	3.5251
31	0.9004	0.9631	1.0303	1.1037	1.1810	1.2630	1.3495	1.4408	1.5367	1.6389	1.7438	1.8521	1.9638	2.0788	2.1968	2.3207	2.4467	2.5765	2.7104	2.8486	2.9914	3.1388	3.2908	3.4521	3.6160	3.7853
32	0.9521	1.0218	1.0979	1.1782	1.2634	1.3533	1.4481	1.5477	1.6541	1.7630	1.8756	1.9917	2.1111	2.2338	2.3628	2.4938	2.6287	2.7679	2.9116	3.0600	3.2131	3.3709	3.5394	3.7099	3.8860	4.0678
33	1.0122	1.0909	1.1744	1.2629	1.3564	1.4549	1.5583	1.6689	1.7821	1.8992	2.0198	2.1439	2.2712	2.4057	2.5418	2.6821	2.8268	2.9762	3.1304	3.2893	3.4579	3.6294	3.8067	3.9899	4.1790	4.3738
34	1.0827	1.1693	1.2614	1.3585	1.4608	1.5700	1.6831	1.8008	1.9224	2.0478	2.1767	2.3117	2.4491	2.5906	2.7365	2.8870	3.0422	3.2024	3.3675	3.5435	3.7218	3.9063	4.0969	4.2935	4.4960	4.7044
35	1.1626	1.2583	1.3592	1.4654	1.5790	1.6965	1.8188	1.9452	2.0755	2.2094	2.3499	2.4928	2.6399	2.7916	2.9481	3.1094	3.2757	3.4517	3.6311	3.8166	4.0085	4.2067	4.4112	4.6218	4.8385	5.0610
36	1.2534	1.3583	1.4686	1.5865	1.7086	1.8357	1.9671	2.1025	2.2416	2.3879	2.5365	2.6895	2.8472	3.0098	3.1774	3.3502	3.5339	3.7205	3.9135	4.1131	4.3193	4.5318	4.7508	4.9762	5.2137	5.4533
37	1.3553	1.4698	1.5923	1.7190	1.8511	1.9877	2.1284	2.2729	2.4253	2.5798	2.7389	2.9029	3.0719	3.2460	3.4298	3.6174	3.8115	4.0123	4.2199	4.4342	4.6553	4.8831	5.1173	5.3655	5.6149	5.8705
38	1.4687	1.5959	1.7275	1.8647	2.0067	2.1529	2.3057	2.4617	2.6224	2.7878	2.9583	3.1340	3.3149	3.5066	3.7017	3.9037	4.1126	4.3285	4.5514	4.7814	5.0182	5.2685	5.5213	5.7808	6.0468	6.3187
39	1.5968	1.7335	1.8759	2.0235	2.1755	2.3345	2.4968	2.6638	2.8358	3.0131	3.1957	3.3837	3.5837	3.7868	3.9969	4.2142	4.4388	4.6706	4.9098	5.1561	5.4176	5.6807	5.9509	6.2277	6.5108	6.7996
40	1.7364	1.8843	2.0377	2.1957	2.3612	2.5299	2.7036	2.8825	3.0668	3.2565	3.4565	3.6607	3.8720	4.0906	4.3167	4.5503	4.7914	5.0402	5.3034	5.5697	5.8436	6.1248	6.4130	6.7077	7.0083	7.3142
41	1.8893	2.0486	2.2128	2.3850	2.5604	2.7411	2.9272	3.1188	3.3160	3.5245	3.7370	3.9569	4.1843	4.4195	4.6625	4.9134	5.1721	5.4471	5.7244	6.0095	6.3023	6.6024	6.9092	7.2221	7.5405	-
42	2.0554	2.2262	2.4052	2.5877	2.7757	2.9692	3.1684	3.3735	3.5908	3.8120	4.0408	4.2775	4.5222	4.7750	5.0360	5.3123	5.5925	5.8812	6.1781	6.4830	6.7954	7.1148	7.4407	7.7721	-	-
43	2.2348	2.4210	2.6109	2.8064	3.0077	3.2148	3.4322	3.6547	3.8848	4.1230	4.3693	4.6240	4.8870	5.1586	5.4471	5.7389	6.0395	6.3488	6.6662	6.9916	7.3242	7.6635	8.0087	-	-	-
44	2.4312	2.6287	2.8321	3.0415	3.2570	3.4834	3.7150	3.9545	4.2024	4.4588	4.7238	4.9976	5.2869	5.5815	5.8854	6.1986	6.5206	6.8513	7.1901	7.5365	7.8899	8.2592	-	-	-	-
45	2.6398	2.8515	3.0693	3.2935	3.5294	3.7705	4.0199	4.2779	4.5448	4.8206	5.1055	5.4076	5.7144	6.0310	6.3573	6.6927	7.0372	7.3901	7.7510	8.1191	8.5053	-	-	-	-	-
46	2.8630	3.0898	3.3231	3.5687	3.8197	4.0794	4.3480	4.6259	4.9130	5.2157	5.5250	5.8446	6.1745	6.5144	6.8639	7.2227	7.5905	7.9665	8.3604	8.7539	-	-	-	-	-	-
47	3.1010	3.3438	3.5996	3.8609	4.1313	4.4111	4.7004	4.9994	5.3152	5.6375	5.9705	6.3143	6.6685	7.0327	7.4066	7.7899	8.1816	8.5936	9.0038	-	-	-	-	-	-	-
48	3.3538	3.6201	3.8922	4.1738	4.4652	4.7665	5.0779	5.4073	5.7432	6.0904	6.4487	6.8178	7.1974	7.5872	7.9866	8.4057	8.8258	9.2537	-	-	-	-	-	-	-	-
49	3.6280	3.9115	4.2049	4.5084	4.8223	5.1466	5.4903	5.8404	6.2023	6.5758	6.9606	7.3564	7.7627	8.1791	8.6172	9.0555	9.5019	-	-	-	-	-	-	-	-	-
50	3.9168	4.2224	4.5387	4.8658	5.2037	5.5622	5.9272	6.3045	6.6940	7.0952	7.5079	7.9316	8.3761	8.8239	9.2812	9.7471	-	-	-	-	-	-	-	-	-	-
51	4.2246	4.5542	4.8951	5.2534	5.6212	6.0018	6.3953	6.8014	7.2199	7.6504	8.0922	8.5569	9.0241	9.5015	9.9878	-	-	-	-	-	-	-	-	-	-	-
52	4.5532	4.9086	5.2821	5.6656	6.0626	6.4731	6.8967	7.3333	7.7823	8.2433	8.7290	9.2168	9.7152	10.2229	-	-	-	-	-	-	-	-	-	-	-	-
53	4.9047	5.2940	5.6940	6.1082	6.5364	6.9784	7.4340	7.9025	8.3939	8.8913	9.4007	9.9211	10.4514	-	-	-	-	-	-	-	-	-	-	-	-	-
54	5.2878	5.7051	6.1373	6.5841	7.0455	7.5210	8.0100	8.5234	9.0429	9.5750	10.1187	10.6726	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	5.6977	6.1487	6.6152	7.0968	7.5933	8.1038	8.6403	9.1831	9.7390	10.3070	10.8859	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	6.1413	6.6283	7.1313	7.6498	8.1830	8.7437	9.3108	9.8918	10.4856	11.0906	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	6.6225	7.1479	7.6896	8.2466	8.8327	9.4255	10.0329	10.6537	11.2863	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	7.1452	7.7113	8.2934	8.9061	9.5260	10.1612	10.8104	11.4722	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	7.7133	8.3220	8.9625	9.6109	10.2755	10.9548	11.6473	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	8.3303	8.9999	9.6785	10.3740	11.0851	11.8101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	9.0160	9.7264	10.4547	11.1994	11.9587	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	9.7517	10.5147	11.2951	12.0907	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	10.5507	11.3688	12.2030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	11.4167	12.2920	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	12.3532	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover | Non Smoker | 15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.5802	0.5979	0.6165	0.6359	0.6563	0.6786	0.7016	0.7261	0.7521	0.7798	0.8096	0.8415	0.8755	0.9114	0.9493	0.9895	1.0329	1.0773	1.1233	1.1709	1.2199
19	0.5924	0.6113	0.6313	0.6523	0.6753	0.6990	0.7243	0.7513	0.7800	0.8108	0.8439	0.8791	0.9163	0.9557	0.9985	1.0425	1.0885	1.1364	1.1858	1.2367	1.2890
20	0.6048	0.6253	0.6469	0.6698	0.6951	0.7212	0.7491	0.7789	0.8107	0.8450	0.8816	0.9203	0.9611	1.0055	1.0512	1.0991	1.1487	1.2000	1.2529	1.3072	1.3629
21	0.6180	0.6403	0.6639	0.6899	0.7169	0.7458	0.7766	0.8097	0.8452	0.8832	0.9233	0.9657	1.0119	1.0593	1.1090	1.1606	1.2139	1.2688	1.3251	1.3830	1.4442
22	0.6326	0.6569	0.6838	0.7116	0.7416	0.7736	0.8078	0.8447	0.8841	0.9258	0.9708	1.0177	1.0670	1.1186	1.1722	1.2276	1.2846	1.3431	1.4031	1.4669	1.5311
23	0.6492	0.6768	0.7057	0.7366	0.7698	0.8054	0.8435	0.8845	0.9278	0.9746	1.0232	1.0745	1.1281	1.1838	1.2413	1.3004	1.3612	1.4252	1.4900	1.5567	1.6255
24	0.6684	0.6991	0.7311	0.7655	0.8024	0.8420	0.8845	0.9294	0.9780	1.0286	1.0819	1.1376	1.1954	1.2551	1.3166	1.3797	1.4463	1.5137	1.5830	1.6546	1.7285
25	0.6920	0.7252	0.7609	0.7991	0.8402	0.8843	0.9310	0.9815	1.0340	1.0894	1.1473	1.2074	1.2694	1.3332	1.3987	1.4681	1.5381	1.6102	1.6846	1.7616	1.8412
26	0.7190	0.7559	0.7956	0.8382	0.8840	0.9325	0.9849	1.0396	1.0971	1.1572	1.2197	1.2841	1.3503	1.4200	1.4907	1.5634	1.6384	1.7158	1.7959	1.8787	1.9641
27	0.7507	0.7919	0.8361	0.8837	0.9340	0.9885	1.0452	1.1050	1.1675	1.2324	1.2993	1.3681	1.4406	1.5140	1.5897	1.6677	1.7482	1.8315	1.9176	2.0064	2.0982
28	0.7881	0.8339	0.8832	0.9356	0.9921	1.0511	1.1132	1.1782	1.2455	1.3150	1.3865	1.4619	1.5383	1.6169	1.6981	1.7819	1.8685	1.9580	2.0503	2.1457	2.2441
29	0.8315	0.8827	0.9370	0.9957	1.0570	1.1216	1.1891	1.2591	1.3312	1.4054	1.4840	1.5634	1.6452	1.7296	1.8168	1.9069	1.9999	2.0958	2.1949	2.2995	2.4061
30	0.8819	0.9384	0.9994	1.0631	1.1301	1.2003	1.2730	1.3479	1.4266	1.5068	1.5893	1.6744	1.7623	1.8530	1.9466	2.0432	2.1430	2.2459	2.3550	2.4659	2.5805
31	0.9396	1.0029	1.0690	1.1387	1.2116	1.2871	1.3650	1.4469	1.5302	1.6160	1.7046	1.7959	1.8903	1.9876	2.0880	2.1917	2.3010	2.4124	2.5278	2.6470	2.7701
32	1.0062	1.0749	1.1472	1.2230	1.3014	1.3823	1.4676	1.5542	1.6434	1.7355	1.8306	1.9287	2.0298	2.1342	2.2419	2.3558	2.4718	2.5917	2.7157	2.8439	2.9761
33	1.0804	1.1555	1.2342	1.3157	1.3997	1.4885	1.5785	1.6713	1.7671	1.8660	1.9680	2.0731	2.1816	2.2958	2.4124	2.5330	2.6578	2.7868	2.9200	3.0575	3.1992
34	1.1634	1.2451	1.3298	1.4186	1.5094	1.6031	1.6996	1.7992	1.9021	2.0081	2.1174	2.2301	2.3492	2.4704	2.5959	2.7257	2.8599	2.9985	3.1415	3.2887	3.4399
35	1.2555	1.3435	1.4359	1.5303	1.6277	1.7281	1.8317	1.9386	2.0489	2.1625	2.2796	2.4038	2.5299	2.6605	2.7955	2.9351	3.0793	3.2280	3.3809	3.5423	3.7055
36	1.3566	1.4527	1.5509	1.6522	1.7566	1.8643	1.9755	2.0901	2.2082	2.3326	2.4594	2.5907	2.7265	2.8670	3.0122	3.1622	3.3167	3.4792	3.6444	3.8142	3.9887
37	1.4688	1.5709	1.6762	1.7847	1.8968	2.0124	2.1316	2.2543	2.3840	2.5160	2.6526	2.7939	2.9400	3.0911	3.2470	3.4076	3.5774	3.7493	3.9262	4.1078	4.2940
38	1.5901	1.6995	1.8124	1.9289	2.0491	2.1730	2.3030	2.4358	2.5732	2.7153	2.8624	3.0144	3.1716	3.3336	3.5044	3.6781	3.8571	4.0413	4.2304	4.4242	4.6223
39	1.7220	1.8393	1.9604	2.0854	2.2142	2.3497	2.4879	2.6309	2.7788	2.9318	3.0900	3.2534	3.4219	3.6003	3.7812	3.9676	4.1594	4.3562	4.5580	4.7642	4.9743
40	1.8651	1.9909	2.1209	2.2548	2.3960	2.5399	2.6886	2.8426	3.0018	3.1664	3.3364	3.5154	3.6980	3.8864	4.0806	4.2803	4.4853	4.6953	4.9098	5.1285	5.3508
41	2.0201	2.1552	2.2968	2.4416	2.5913	2.7462	2.9064	3.0722	3.2434	3.4201	3.6072	3.7974	3.9936	4.1958	4.4038	4.6172	4.8358	5.0591	5.2867	5.5248	-
42	2.1877	2.3353	2.4860	2.6419	2.8031	2.9699	3.1423	3.3205	3.5081	3.6998	3.8979	4.1023	4.3129	4.5295	4.7518	4.9793	5.2118	5.4547	5.6980	-	-
43	2.3718	2.5286	2.6908	2.8587	3.0323	3.2118	3.3971	3.5930	3.7928	3.9991	4.2121	4.4315	4.6571	4.8885	5.1255	5.3675	5.6218	5.8754	-	-	-
44	2.5686	2.7375	2.9122	3.0930	3.2798	3.4761	3.6773	3.8854	4.1004	4.3223	4.5510	4.7859	5.0269	5.2737	5.5324	5.7920	6.0564	-	-	-	-
45	2.7809	2.9629	3.1511	3.3455	3.5504	3.7601	3.9769	4.2010	4.4323	4.6705	4.9152	5.1662	5.4290	5.6941	5.9648	6.2406	-	-	-	-	-
46	3.0096	3.2055	3.4080	3.6219	3.8404	4.0664	4.3000	4.5410	4.7892	5.0442	5.3057	5.5806	5.8571	6.1395	6.4272	-	-	-	-	-	-
47	3.2551	3.4660	3.6892	3.9170	4.1526	4.3961	4.6473	4.9060	5.1717	5.4501	5.7319	6.0204	6.3151	6.6152	-	-	-	-	-	-	-
48	3.5219	3.7512	3.9886	4.2343	4.4882	4.7501	5.0197	5.2967	5.5878	5.8819	6.1830	6.4904	6.8036	-	-	-	-	-	-	-	-
49	3.8062	4.0539	4.3101	4.5748	4.8479	5.1290	5.4233	5.7224	6.0294	6.3436	6.6645	6.9913	-	-	-	-	-	-	-	-	-
50	4.1114	4.3786	4.6548	4.9396	5.2328	5.5404	5.8527	6.1731	6.5012	6.8362	7.1774	-	-	-	-	-	-	-	-	-	-
51	4.4386	4.7267	5.0239	5.3298	5.6515	5.9775	6.3121	6.6547	7.0045	7.3608	-	-	-	-	-	-	-	-	-	-	-
52	4.7897	5.0998	5.4189	5.7554	6.0959	6.4454	6.8033	7.1687	7.5408	-	-	-	-	-	-	-	-	-	-	-	-
53	5.1663	5.5055	5.8514	6.2071	6.5723	6.9461	7.3279	7.7167	-	-	-	-	-	-	-	-	-	-	-	-	-
54	5.5772	5.9387	6.3105	6.6921	7.0829	7.4819	7.8882	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	6.0168	6.4055	6.8045	7.2130	7.6302	8.0550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	6.4914	6.9088	7.3361	7.7724	8.2167	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	7.0046	7.4517	7.9083	8.3731	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	7.5594	8.0374	8.5239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	8.1589	8.6779	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	8.8165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover

Non Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	4.1608	4.3537	4.5412	4.7291	4.9257	5.1221	5.3233	5.5306	5.7450	5.9680	6.2008	6.4537	6.7149	6.9922	7.2871	7.6006	7.9339	8.2871	8.6759	9.0765	9.4976	9.9380	10.3962	10.8707	11.3599	11.8797
19	4.2366	4.4321	4.6278	4.8249	5.0341	5.2428	5.4578	5.6803	5.9115	6.1533	6.4147	6.6856	6.9732	7.2792	7.6045	7.9503	8.3169	8.7205	9.1363	9.5734	10.0306	10.5061	10.9985	11.5061	12.0470	12.5910
20	4.3056	4.5098	4.7154	4.9306	5.1473	5.3706	5.6015	5.8415	6.0925	6.3549	6.6440	6.9425	7.2601	7.5978	7.9567	8.3371	8.7560	9.1876	9.6415	10.1161	10.6097	11.1207	11.6474	12.2104	12.7752	13.3562
21	4.3764	4.5911	4.8082	5.0383	5.2702	5.5101	5.7595	6.0202	6.2933	6.5920	6.9018	7.2315	7.5821	7.9547	8.3496	8.7843	9.2324	9.7037	10.1964	10.7088	11.2393	11.8018	12.3717	12.9584	13.5617	14.1820
22	4.4537	4.6806	4.9111	5.1588	5.4082	5.6674	5.9383	6.2226	6.5313	6.8531	7.1954	7.5595	7.9464	8.3671	8.8075	9.2728	9.7621	10.2737	10.8058	11.3564	11.9414	12.5333	13.1427	13.7693	14.4134	15.0756
23	4.5415	4.7826	5.0375	5.2969	5.5665	5.8482	6.1441	6.4634	6.7978	7.1532	7.5313	7.9332	8.3697	8.8270	9.3102	9.8184	10.3496	10.9020	11.4736	12.0820	12.6969	13.3299	13.9806	14.6495	15.3370	16.0437
24	4.6442	4.9014	5.1773	5.4578	5.7508	6.0587	6.3822	6.7369	7.1061	7.4988	7.9163	8.3692	8.8441	9.3460	9.8738	10.4255	10.9990	11.5923	12.2253	12.8640	13.5214	14.1973	14.8919	15.6056	16.3390	17.1202
25	4.7661	5.0506	5.3425	5.6474	5.9677	6.3049	6.6717	7.0552	7.4632	7.8968	8.3668	8.8602	9.3815	9.9296	10.5025	11.0981	11.7291	12.3725	13.0361	13.7190	14.4209	15.1422	15.8830	16.6654	17.4588	18.2780
26	4.9111	5.2207	5.5381	5.8714	6.2227	6.6023	7.0008	7.4247	7.8752	8.3630	8.8755	9.4170	9.9863	10.5814	11.1998	11.8559	12.5243	13.2137	13.9230	14.6521	15.4010	16.1700	16.9851	17.8096	18.6609	19.5402
27	5.0924	5.4227	5.7697	6.1355	6.5288	6.9428	7.3833	7.8514	8.3473	8.8901	9.4527	10.0441	10.6621	11.3043	11.9865	12.6811	13.3972	14.1340	14.8912	15.6687	16.4669	17.3166	18.1734	19.0579	19.9716	20.9156
28	5.3007	5.6619	6.0425	6.4504	6.8807	7.3385	7.8250	8.3403	8.9037	9.4882	10.1025	10.7445	11.4114	12.1209	12.8425	13.5865	14.3519	15.1382	15.9454	16.7966	17.6598	18.5501	19.4693	20.4186	21.3992	22.4120
29	5.5471	5.9432	6.3597	6.8137	7.2895	7.7952	8.3307	8.9156	9.5228	10.1611	10.8279	11.5204	12.2584	13.0082	13.7811	14.5761	15.3927	16.2307	17.1175	18.0145	18.9398	19.8949	20.8812	21.8998	22.9515	24.0368
30	5.8363	6.2705	6.7407	7.2353	7.7610	8.3176	8.9248	9.5557	10.2188	10.9115	11.6307	12.3983	13.1774	13.9803	14.8061	15.6541	16.5239	17.4482	18.3804	19.3419	20.3343	21.3590	22.4170	23.5091	24.6685	25.8449
31	6.1726	6.6600	7.1742	7.7208	8.2994	8.9297	9.5854	10.2744	10.9940	11.7563	12.5393	13.3488	14.1831	15.0409	15.9213	16.8477	17.7878	18.7568	19.7557	20.7868	21.8513	22.9501	24.0839	25.2937	26.5168	27.7803
32	6.5697	7.1044	7.6728	8.2744	8.9288	9.6101	10.3261	11.0737	11.8662	12.6800	13.5211	14.3879	15.2788	16.1930	17.1579	18.1349	19.1418	20.1800	21.2513	22.3570	23.4980	24.7084	25.9382	27.2096	28.5231	29.8786
33	7.0236	7.6147	8.2405	8.9198	9.6279	10.3719	11.1487	11.9726	12.8183	13.6924	14.5929	15.5183	16.4675	17.4727	18.4882	19.5346	20.6135	21.7265	22.8749	24.0596	25.3223	26.6008	27.9226	29.2880	30.6969	32.1487
34	7.5442	8.1951	8.9003	9.6363	10.4096	11.2167	12.0734	12.9523	13.8606	14.7962	15.7574	16.7653	17.7903	18.8457	19.9332	21.0543	22.2105	23.4032	24.6661	25.9511	27.2803	28.6544	30.0738	31.5381	33.0467	34.5981
35	8.1356	8.8677	9.6328	10.4366	11.2754	12.1659	13.0795	14.0234	14.9955	15.9938	17.0431	18.1085	19.2055	20.3357	21.5005	22.7017	23.9402	25.2572	26.5933	27.9752	29.4037	30.8790	32.4009	33.9684	35.5800	37.2331
36	8.8189	9.6144	10.4499	11.3217	12.2474	13.1970	14.1780	15.1881	16.2249	17.3174	18.4249	19.5651	20.7396	21.9500	23.1976	24.5149	25.8577	27.2468	28.6835	30.1685	31.7020	33.2835	34.9121	36.5859	38.3614	40.1428
37	9.5774	10.4461	11.3523	12.3146	13.3017	14.3212	15.3708	16.4477	17.5852	18.7365	19.9216	21.1423	22.3999	23.6957	25.0688	26.4651	27.9094	29.4030	30.9467	32.5406	34.1840	35.8758	37.6649	39.4696	41.3223	43.2208
38	10.4217	11.3639	12.3640	13.3901	14.4499	15.5405	16.6806	17.8436	19.0404	20.2723	21.5408	22.8475	24.1934	25.6251	27.0769	28.5786	30.1315	31.7362	33.3927	35.1002	36.8574	38.7259	40.6029	42.5299	44.5044	46.5227
39	11.3523	12.3915	13.4583	14.5600	15.6934	16.8796	18.0886	19.3329	20.6134	21.9318	23.2893	24.7208	26.1804	27.6900	29.2515	30.8660	32.5340	34.2555	36.0295	37.9082	39.8070	41.7593	43.7635	45.8170	47.9158	50.0556
40	12.3923	13.5016	14.6469	15.8250	17.0589	18.3160	19.6096	20.9408	22.3110	23.7215	25.2130	26.7309	28.3007	29.9243	31.6028	33.3367	35.1256	36.9685	38.9301	40.9052	42.9360	45.0205	47.1561	49.3386	51.5633	53.8246
41	13.5144	14.7053	15.9299	17.2135	18.5206	19.8656	21.2495	22.6737	24.1391	25.6935	27.2720	28.9045	30.5927	32.3378	34.1401	35.9990	37.9678	39.9625	42.0171	44.1295	46.2977	48.5187	50.7880	53.1008	55.4510	-
42	14.7285	16.0018	17.3368	18.6961	20.0946	21.5334	23.0137	24.5683	26.1563	27.7980	29.4958	31.2513	33.0657	34.9390	36.8706	38.9254	41.0006	43.1380	45.3354	47.5906	49.9004	52.2600	54.6641	57.1066	-	-
43	16.0331	17.4212	18.8349	20.2893	21.7854	23.3242	24.9429	26.5947	28.3023	30.0681	31.8936	33.7800	35.7272	37.7867	39.8797	42.0387	44.2624	46.5483	48.8941	51.2962	53.7495	56.2485	58.8677	-	-	-
44	17.4575	18.9280	20.4406	21.9964	23.5963	25.2817	26.9999	28.7762	30.6129	32.5115	34.4729	36.4969	38.6452	40.8231	43.0695	45.3831	47.7613	50.2013	52.6994	55.2502	57.8476	60.5862	-	-	-	-
45	18.9647	20.5382	22.1565	23.8202	25.5747	27.3623	29.2103	31.1209	33.0956	35.1352	37.2392	39.4806	41.7469	44.0846	46.4920	48.9662	51.5044	54.1024	56.7545	59.5429	62.3194	-	-	-	-	-
46	20.5701	22.2536	23.9842	25.8104	27.6704	29.5932	31.5809	33.6350	35.7562	37.9985	40.2824	42.6412	45.0740	47.5792	50.1537	52.7941	55.4961	58.3290	61.1685	64.0591	-	-	-	-	-	-
47	22.2746	24.0752	25.9756	27.9112	29.9121	31.9804	34.1176	36.3239	38.6615	41.0389	43.4942	46.0265	48.6338	51.3128	54.0598	56.8702	59.8294	62.7861	65.7959	-	-	-	-	-	-	-
48	24.0789	26.0558	28.0705	30.1531	32.3058	34.5297	36.8252	39.2620	41.7372	44.2934	46.9296	49.6436	52.4317	55.2900	58.2885	61.3057	64.3850	67.5195	-	-	-	-	-	-	-	-
49	26.0362	28.1337	30.3018	32.5428	34.8577	37.2466	39.7866	42.3640	45.0258	47.7706	50.5962	53.4984	56.4730	59.6039	62.7468	65.9544	69.2193	-	-	-	-	-	-	-	-	-
50	28.0867	30.3444	32.6779	35.0883	37.6257	40.2222	42.9067	45.6790	48.5376	51.4800	54.5016	57.5978	60.8677	64.1422	67.4841	70.8855	-	-	-	-	-	-	-	-	-	-
51	30.2672	32.6978	35.2084	37.8513	40.5563	43.3530	46.2410	49.2188	52.2835	55.4302	58.7334	62.0693	65.4818	68.9644	72.5089	-	-	-	-	-	-	-	-	-	-	-
52	32.5903	35.2062	37.9588	40.7774	43.6916	46.7010	49.8039	52.9969	56.2747	59.7225	63.1998	66.7569	70.3870	74.0814	-	-	-	-	-	-	-	-	-	-	-	-
53	35.0705	37.9371	40.8748	43.9123	47.0491	50.2831	53.6107	57.0261	60.6251	64.2507	67.9596	71.7444	75.5961	-	-	-	-	-	-	-	-	-	-	-	-	-
54	37.7764	40.8391	44.0059	47.2763	50.6481	54.1171	57.6771	61.4340	65.2153	69.0834	73.0306	77.0472	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	40.6606	43.9632	47.3739	50.8904	54.5081	58.2951	62.1416	66.0863	70.1217	74.2394	78.4292	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	43.7737	47.3319	51.0005	54.7745	58.7260	62.7397	66.8561	71.0671	75.3639	79.7356	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	47.1403	50.9688	54.9073	59.0305	63.2201	67.5168	71.9124	76.3974	80.9603	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	50.7829	54.8947	59.1973	63.5715	68.0580	72.6477	77.3307	82.0946	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	54.7222	59.2122	63.7807	68.4667	73.2608	78.1521	83.1276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	59.0577	63.8307	68.7269	73.7361	78.8469	84.0454	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	63.7007	68.8183	74.0543	79.3967	84.8304	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	68.7169	74.1923	79.7792	85.4614	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	74.1225	79.9678	85.9129	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	79.9318	86.1555	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	86.1552	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium Non Smoker Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.9198	1.7876	1.6804	1.5945	1.5165	1.4496	1.3922	1.3432	1.3015	1.2662	1.2363	1.2113	1.1908	1.1744	1.1617	1.1527	1.1468	1.1460	1.1463	1.1489	1.1537	1.1603	1.1684	1.1778	1.1882	1.1995
19	1.9498	1.8166	1.7154	1.6242	1.5466	1.4803	1.4236	1.3754	1.3347	1.3004	1.2719	1.2485	1.2297	1.2151	1.2045	1.1974	1.1960	1.1956	1.1978	1.2023	1.2087	1.2168	1.2261	1.2366	1.2481	1.2604
20	1.9791	1.8524	1.7453	1.6546	1.5777	1.5123	1.4567	1.4097	1.3702	1.3374	1.3105	1.2890	1.2722	1.2598	1.2536	1.2492	1.2480	1.2497	1.2539	1.2601	1.2680	1.2774	1.2879	1.2995	1.3120	1.3271
21	2.0089	1.8830	1.7766	1.6869	1.6111	1.5470	1.4928	1.4472	1.4093	1.3783	1.3534	1.3340	1.3194	1.3119	1.3063	1.3043	1.3053	1.3090	1.3150	1.3227	1.3321	1.3426	1.3543	1.3669	1.3826	1.3975
22	2.0412	1.9164	1.8111	1.7226	1.6481	1.5855	1.5330	1.4893	1.4534	1.4245	1.4018	1.3848	1.3727	1.3683	1.3652	1.3655	1.3686	1.3742	1.3817	1.3909	1.4014	1.4131	1.4278	1.4420	1.4572	1.4733
23	2.0775	1.9540	1.8500	1.7629	1.6901	1.6293	1.5788	1.5373	1.5037	1.4772	1.4571	1.4426	1.4362	1.4317	1.4310	1.4334	1.4385	1.4456	1.4546	1.4650	1.4767	1.4916	1.5060	1.5213	1.5378	1.5553
24	2.1194	1.9974	1.8948	1.8094	1.7385	1.6797	1.6315	1.5925	1.5616	1.5379	1.5205	1.5116	1.5054	1.5033	1.5047	1.5090	1.5157	1.5243	1.5344	1.5460	1.5609	1.5753	1.5908	1.6074	1.6251	1.6441
25	2.1686	2.0482	1.9473	1.8637	1.7949	1.7384	1.6928	1.6564	1.6283	1.6075	1.5961	1.5876	1.5837	1.5838	1.5871	1.5930	1.6010	1.6108	1.6220	1.6345	1.6509	1.6664	1.6831	1.7010	1.7202	1.7406
26	2.2266	2.1081	2.0088	1.9273	1.8607	1.8068	1.7639	1.7304	1.7052	1.6908	1.6796	1.6736	1.6720	1.6739	1.6787	1.6859	1.6950	1.7057	1.7177	1.7338	1.7491	1.7658	1.7837	1.8030	1.8237	1.8458
27	2.2952	2.1786	2.0811	2.0018	1.9376	1.8864	1.8462	1.8156	1.7975	1.7829	1.7741	1.7703	1.7704	1.7738	1.7798	1.7879	1.7977	1.8090	1.8250	1.8399	1.8563	1.8741	1.8934	1.9141	1.9364	1.9600
28	2.3758	2.2614	2.1658	2.0887	2.0270	1.9785	1.9410	1.9184	1.8994	1.8871	1.8804	1.8781	1.8795	1.8839	1.8906	1.8992	1.9126	1.9253	1.9396	1.9554	1.9729	1.9919	2.0125	2.0348	2.0585	2.0838
29	2.4700	2.3582	2.2645	2.1896	2.1304	2.0844	2.0559	2.0313	2.0145	2.0041	1.9987	1.9975	1.9996	2.0044	2.0114	2.0241	2.0356	2.0490	2.0641	2.0809	2.0995	2.1198	2.1418	2.1655	2.1908	2.2203
30	2.5796	2.4708	2.3789	2.3061	2.2558	2.2132	2.1815	2.1589	2.1437	2.1343	2.1297	2.1288	2.1311	2.1394	2.1473	2.1574	2.1694	2.1834	2.1993	2.2171	2.2368	2.2583	2.2817	2.3067	2.3368	2.3661
31	2.7201	2.6008	2.5104	2.4480	2.3941	2.3534	2.3233	2.3018	2.2872	2.2781	2.2734	2.2722	2.2785	2.2841	2.2920	2.3023	2.3147	2.3292	2.3458	2.3646	2.3854	2.4081	2.4359	2.4633	2.4925	2.5235
32	2.8715	2.7599	2.6720	2.6036	2.5510	2.5112	2.4817	2.4603	2.4454	2.4356	2.4299	2.4337	2.4360	2.4412	2.4490	2.4593	2.4719	2.4870	2.5044	2.5240	2.5489	2.5737	2.6006	2.6296	2.6605	2.6931
33	3.0456	2.9350	2.8475	2.7796	2.7273	2.6873	2.6570	2.6345	2.6181	2.6127	2.6071	2.6053	2.6068	2.6113	2.6188	2.6291	2.6420	2.6574	2.6753	2.6998	2.7236	2.7498	2.7783	2.8088	2.8412	2.8754
34	3.2442	3.1338	3.0457	2.9769	2.9233	2.8815	2.8491	2.8241	2.8135	2.8017	2.7944	2.7911	2.7915	2.7953	2.8023	2.8124	2.8252	2.8451	2.8647	2.8871	2.9122	2.9397	2.9695	3.0014	3.0352	3.0706
35	3.4692	3.3577	3.2672	3.1957	3.1389	3.0938	3.0666	3.0403	3.0206	3.0063	2.9969	2.9918	2.9908	2.9936	2.9998	3.0094	3.0278	3.0451	3.0656	3.0890	3.1152	3.1439	3.1749	3.2080	3.2428	3.2791
36	3.7226	3.6075	3.5123	3.4359	3.3838	3.3360	3.2979	3.2678	3.2446	3.2272	3.2152	3.2080	3.2052	3.2065	3.2177	3.2285	3.2428	3.2607	3.2819	3.3062	3.3333	3.3629	3.3948	3.4286	3.4639	3.5056
37	4.0051	3.8842	3.7814	3.7108	3.6451	3.5916	3.5482	3.5134	3.4858	3.4648	3.4497	3.4399	3.4412	3.4429	3.4491	3.4597	3.4742	3.4925	3.5142	3.5391	3.5668	3.5970	3.6292	3.6682	3.7054	3.7442
38	4.3355	4.1882	4.0909	4.0017	3.9282	3.8676	3.8178	3.7773	3.7449	3.7197	3.7010	3.6968	3.6919	3.6924	3.6980	3.7083	3.7228	3.7412	3.7631	3.7882	3.8159	3.8511	3.8850	3.9209	3.9586	3.9978
39	4.6853	4.5377	4.4164	4.3163	4.2334	4.1644	4.1072	4.0602	4.0223	4.0015	3.9812	3.9680	3.9613	3.9606	3.9654	3.9751	3.9891	4.0072	4.0287	4.0535	4.0877	4.1195	4.1536	4.1898	4.2276	4.2667
40	5.0670	4.9041	4.7682	4.6554	4.5611	4.4824	4.4169	4.3727	4.3310	4.2988	4.2751	4.2593	4.2505	4.2482	4.2517	4.2603	4.2734	4.2907	4.3183	4.3443	4.3734	4.4051	4.4391	4.4750	4.5124	4.5510
41	5.4806	5.2995	5.1468	5.0193	4.9124	4.8227	4.7609	4.7017	4.6543	4.6175	4.5901	4.5712	4.5600	4.5555	4.5572	4.5644	4.5832	4.6011	4.6231	4.6486	4.6771	4.7083	4.7417	4.7768	4.8133	-
42	5.9246	5.7238	5.5521	5.4082	5.2873	5.2016	5.1203	5.0538	5.0003	4.9584	4.9268	4.9044	4.8902	4.8832	4.8900	4.8971	4.9093	4.9262	4.9471	4.9716	4.9991	5.0292	5.0614	5.0950	-	-
43	6.3979	6.1765	5.9840	5.8223	5.7052	5.5952	5.5042	5.4297	5.3696	5.3221	5.2858	5.2593	5.2416	5.2414	5.2404	5.2456	5.2560	5.2712	5.2906	5.3135	5.3394	5.3676	5.3977	-	-	-
44	6.9245	6.6563	6.4417	6.2840	6.1370	6.0145	5.9132	5.8300	5.7626	5.7090	5.6674	5.6469	5.6274	5.6163	5.6126	5.6153	5.6234	5.6364	5.6535	5.6740	5.6974	5.7231	-	-	-	-
45	7.4666	7.1869	6.9532	6.7583	6.5956	6.4601	6.3477	6.2552	6.1798	6.1192	6.0856	6.0520	6.0284	6.0137	6.0067	6.0062	6.0112	6.0212	6.0352	6.0527	6.0730	-	-	-	-	-
46	8.0389	7.7321	7.4748	7.2602	7.0812	6.9319	6.8078	6.7052	6.6357	6.5707	6.5196	6.4807	6.4525	6.4334	6.4223	6.4179	6.4191	6.4252	6.4355	6.4576	-	-	-	-	-	-
47	8.6404	8.3061	8.0244	7.7896	7.5935	7.4298	7.2932	7.1975	7.1079	7.0354	6.9778	6.9330	6.8992	6.8749	6.8588	6.8498	6.8463	6.8568	6.8646	-	-	-	-	-	-	-
48	9.2698	8.9082	8.6017	8.3459	8.1320	7.9529	7.8246	7.7041	7.6052	7.5246	7.4596	7.4080	7.3679	7.3376	7.3158	7.3012	7.3039	7.3025	-	-	-	-	-	-	-	-
49	9.9259	9.5376	9.2057	8.9283	8.7171	8.5267	8.3681	8.2364	8.1274	8.0377	7.9645	7.9052	7.8579	7.8208	7.8047	7.7862	7.7739	-	-	-	-	-	-	-	-	-
50	10.6079	10.1940	9.8360	9.5626	9.3163	9.1103	8.9381	8.7942	8.6742	8.5745	8.4920	8.4241	8.3818	8.3396	8.3066	8.2816	-	-	-	-	-	-	-	-	-	-
51	11.3631	10.8770	10.5257	10.2088	9.9437	9.7212	9.5344	9.3773	9.2454	9.1346	9.0417	8.9810	8.9196	8.8695	8.8289	-	-	-	-	-	-	-	-	-	-	-
52	12.1194	11.6316	11.2247	10.8849	10.6000	10.3600	10.1574	9.9861	9.8409	9.7353	9.6346	9.5502	9.4795	9.4204	-	-	-	-	-	-	-	-	-	-	-	-
53	12.9098	12.3909	11.9561	11.5923	11.2861	11.0272	10.8076	10.6206	10.4819	10.3500	10.2379	10.1426	10.0615	-	-	-	-	-	-	-	-	-	-	-	-	-
54	13.7372	13.1862	12.7220	12.3325	12.0035	11.7241	11.4858	11.3066	11.1365	10.9911	10.8662	10.7588	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	14.6044	14.0204	13.5248	13.1075	12.7537	12.4518	12.2229	12.0061	11.8198	11.6593	11.5204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	15.5140	14.8957	14.3662	13.9187	13.5377	13.2470	12.9728	12.7368	12.5328	12.3556	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	16.4689	15.8148	15.2485	14.8033	14.4000	14.0547	13.7575	13.5003	13.2765	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	17.5285	16.7791	16.2157	15.7074	15.2735	14.9005	14.5779	14.2973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	18.6048	17.8441	17.2020	16.6564	16.1889	15.7854	15.4350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	19.7374	18.9256	18.2376	17.6510	17.1467	16.7098	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	20.9271	20.0606	19.3224	18.6912	18.1466	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	22.1736	21.2483	20.4557	19.7761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	23.4748	22.4873	21.6361	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	24.8279	23.7754	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	26.2296	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium Non Smoker 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.7791	2.7230	2.6796	2.6469	2.6237	2.6087	2.6013	2.6010	2.6074	2.6202	2.6395	2.6653	2.6977	2.7369	2.7832	2.8365	2.8971	2.9647	3.0391	3.1198	3.2063	3.2980	3.3942	3.5012	3.6069	3.7162
19	2.8252	2.7709	2.7298	2.7000	2.6800	2.6686	2.6653	2.6695	2.6809	2.6993	2.7248	2.7574	2.7973	2.8447	2.8996	2.9621	3.0321	3.1092	3.1929	3.2826	3.3776	3.4838	3.5896	3.6994	3.8129	3.9299
20	2.8704	2.8189	2.7810	2.7548	2.7388	2.7319	2.7335	2.7431	2.7604	2.7854	2.8182	2.8587	2.9072	2.9638	3.0284	3.1008	3.1807	3.2674	3.3605	3.4652	3.5704	3.6803	3.7944	3.9123	4.0338	4.1589
21	2.9172	2.8692	2.8354	2.8135	2.8023	2.8007	2.8081	2.8240	2.8484	2.8811	2.9223	2.9719	3.0301	3.0968	3.1718	3.2545	3.3445	3.4410	3.5508	3.6602	3.7745	3.8930	4.0154	4.1416	4.2715	4.4050
22	2.9681	2.9245	2.8954	2.8787	2.8731	2.8777	2.8919	2.9152	2.9478	2.9893	3.0401	3.0999	3.1687	3.2463	3.3320	3.4253	3.5326	3.6407	3.7544	3.8731	3.9962	4.1234	4.2544	4.3892	4.5278	4.6703
23	3.0256	2.9871	2.9635	2.9528	2.9538	2.9655	2.9875	3.0195	3.0613	3.1129	3.1743	3.2453	3.3254	3.4141	3.5178	3.6235	3.7358	3.8540	3.9773	4.1052	4.2373	4.3733	4.5131	4.6568	4.8045	4.9566
24	3.0922	3.0595	3.0422	3.0384	3.0469	3.0668	3.0978	3.1395	3.1919	3.2547	3.3276	3.4103	3.5021	3.6108	3.7206	3.8373	3.9601	4.0882	4.2210	4.3581	4.4992	4.6441	4.7931	4.9462	5.1125	5.2773
25	3.1705	3.1444	3.1342	3.1383	3.1553	3.1847	3.2259	3.2785	3.3425	3.4173	3.5025	3.6058	3.7115	3.8254	3.9466	4.0740	4.2070	4.3449	4.4870	4.6333	4.7835	4.9378	5.1051	5.2706	5.4415	5.6180
26	3.2629	3.2442	3.2422	3.2551	3.2820	3.3219	3.3744	3.4392	3.5156	3.6118	3.7115	3.8209	3.9390	4.0647	4.1969	4.3348	4.4777	4.6250	4.7765	4.9321	5.1005	5.2670	5.4387	5.6158	5.7989	5.9881
27	3.3719	3.3615	3.3687	3.3917	3.4295	3.4812	3.5462	3.6331	3.7246	3.8274	3.9404	4.0626	4.1927	4.3297	4.4726	4.6206	4.7731	4.9299	5.0907	5.2672	5.4398	5.6177	5.8013	5.9910	6.1870	6.3897
28	3.4999	3.4989	3.5165	3.5508	3.6007	3.6755	3.7557	3.8491	3.9547	4.0712	4.1974	4.3320	4.4736	4.6214	4.7745	4.9322	5.0942	5.2718	5.4455	5.6243	5.8086	5.9988	6.1952	6.3982	6.6080	6.8250
29	3.6495	3.6591	3.6991	3.7470	3.8118	3.8922	3.9871	4.0951	4.2148	4.3448	4.4835	4.6298	4.7824	4.9404	5.1032	5.2820	5.4568	5.6365	5.8216	6.0123	6.2090	6.4123	6.6223	6.8394	7.0638	7.2956
30	3.8382	3.8601	3.9031	3.9653	4.0450	4.1405	4.2503	4.3727	4.5062	4.6489	4.7995	4.9567	5.1195	5.2991	5.4747	5.6554	5.8412	6.0325	6.2297	6.4331	6.6432	6.8603	7.0847	7.3166	7.5561	7.8168
31	4.0460	4.0814	4.1390	4.2164	4.3115	4.4223	4.5468	4.6831	4.8294	4.9839	5.1454	5.3252	5.5011	5.6823	5.8687	6.0606	6.2581	6.4617	6.6718	6.8887	7.1129	7.3447	7.5841	7.8454	8.1042	8.3716
32	4.2866	4.3367	4.4098	4.5029	4.6135	4.7391	4.8775	5.0267	5.1846	5.3631	5.5382	5.7192	5.9059	6.0980	6.2957	6.4994	6.7093	6.9259	7.1497	7.3810	7.6200	7.8815	8.1404	8.4081	8.6846	8.9698
33	4.5633	4.6290	4.7179	4.8265	4.9519	5.0914	5.2425	5.4174	5.5897	5.7692	5.9551	6.1469	6.3444	6.5478	6.7574	6.9735	7.1966	7.4270	7.6652	7.9267	8.1851	8.4526	8.7293	9.0151	9.3098	9.6132
34	4.8792	4.9606	5.0649	5.1882	5.3273	5.4951	5.6612	5.8368	6.0201	6.2103	6.4068	6.6094	6.8181	7.0333	7.2554	7.4846	7.7215	7.9826	8.2401	8.5068	8.7830	9.0687	9.3638	9.6682	9.9816	10.3035
35	5.2364	5.3329	5.4515	5.6066	5.7616	5.9290	6.1067	6.2931	6.4868	6.6874	6.8945	7.1081	7.3285	7.5560	7.7911	8.0514	8.3073	8.5726	8.8476	9.1325	9.4272	9.7317	10.0458	10.3692	10.7014	11.0418
36	5.6561	5.7692	5.9044	6.0571	6.2240	6.4025	6.5906	6.7869	6.9906	7.2014	7.4192	7.6442	7.8767	8.1359	8.3894	8.6525	8.9255	9.2087	9.5021	9.8058	10.1197	10.4435	10.7768	11.1192	11.4701	11.8288
37	6.1124	6.2388	6.3861	6.5501	6.7273	6.9155	7.1130	7.3187	7.5321	7.7532	7.9984	8.2393	8.4895	8.7494	9.0194	9.2999	9.5910	9.8929	10.2055	10.5286	10.8620	11.2053	11.5578	11.9190	12.3111	12.6934
38	6.6176	6.7551	6.9125	7.0857	7.2717	7.4683	7.6744	7.8891	8.1308	8.3666	8.6121	8.8674	9.1332	9.4097	9.6973	9.9961	10.3062	10.6274	10.9596	11.3024	11.6554	12.0373	12.4138	12.7995	13.1937	13.5955
39	7.1717	7.3176	7.4829	7.6635	7.8567	8.0608	8.2965	8.5247	8.7631	9.0120	9.2718	9.5427	9.8251	10.1193	10.4253	10.7432	11.0727	11.4137	11.7657	12.1489	12.5267	12.9145	13.3119	13.7182	14.1322	14.5531
40	7.7736	7.9253	8.0961	8.3042	8.5077	8.7236	8.9514	9.1907	9.4418	9.7047	9.9799	10.2674	10.5675	10.8801	11.2052	11.5426	11.8919	12.2751	12.6524	13.0411	13.4402	13.8494	14.2676	14.6940	15.1274	15.5666
41	8.4214	8.6046	8.7833	8.9791	9.1900	9.4147	9.6529	9.9043	10.1690	10.4470	10.7385	11.0435	11.3620	11.6937	12.0383	12.4199	12.7949	13.1824	13.5818	13.9922	14.4129	14.8431	15.2817	15.7276	16.1794	-
42	9.1555	9.3165	9.4994	9.7009	9.9192	10.1533	10.4027	10.6671	10.9464	11.2405	11.5493	11.8725	12.2098	12.5879	12.9584	13.3426	13.7400	14.1498	14.5712	15.0034	15.4455	15.8962	16.3544	16.8187	-	-
43	9.9141	10.0765	10.2629	10.4702	10.6966	10.9408	11.2024	11.4808	11.7756	12.0865	12.4379	12.7853	13.1483	13.5266	13.9195	14.3264	14.7464	15.1784	15.6218	16.0755	16.5381	17.0085	17.4851	-	-	-
44	10.7206	10.8838	11.0738	11.2874	11.5225	11.7779	12.0526	12.3458	12.6857	13.0198	13.3717	13.7406	14.1259	14.5268	14.9425	15.3721	15.8144	16.2686	16.7335	17.2078	17.6900	18.1787	-	-	-	-
45	11.5737	11.7377	11.9318	12.1525	12.3973	12.6647	12.9875	13.3026	13.6379	13.9927	14.3662	14.7574	15.1654	15.5892	16.0277	16.4798	16.9443	17.4200	17.9055	18.3992	18.9289	-	-	-	-	-
46	12.4714	12.6369	12.8360	13.1011	13.3620	13.6489	13.9601	14.2942	14.6501	15.0265	15.4222	15.8361	16.2670	16.7138	17.1748	17.6489	18.1349	18.6311	19.1680	19.6867	-	-	-	-	-	-
47	13.4554	13.6274	13.8378	14.0823	14.3576	14.6612	14.9911	15.3455	15.7227	16.1213	16.5397	16.9766	17.4304	17.8995	18.3825	18.8781	19.4198	19.9426	20.4738	-	-	-	-	-	-	-
48	14.4623	14.6400	14.8602	15.1180	15.4092	15.7309	16.0807	16.4563	16.8556	17.2768	17.7181	18.1777	18.6538	19.1448	19.6882	20.2119	20.7464	21.2898	-	-	-	-	-	-	-	-
49	15.5183	15.7038	15.9358	16.2085	16.5172	16.8584	17.2291	17.6265	18.0482	18.4921	18.9560	19.4739	19.9790	20.4997	21.0338	21.5794	22.1346	-	-	-	-	-	-	-	-	-
50	16.6242	16.8198	17.0656	17.3549	17.6824	18.0440	18.4361	18.8556	19.2998	19.8071	20.3007	20.8130	21.3422	21.8858	22.4420	23.0084	-	-	-	-	-	-	-	-	-	-
51	17.7817	17.9894	18.2506	18.5579	18.9051	19.2877	19.7015	20.1903	20.6648	21.1622	21.6803	22.2168	22.7691	23.3349	23.9117	-	-	-	-	-	-	-	-	-	-	-
52	18.9932	19.2147	19.4928	19.8188	20.2342	20.6452	21.0893	21.5626	22.0617	22.5836	23.1259	23.6854	24.2597	24.8461	-	-	-	-	-	-	-	-	-	-	-	-
53	20.2615	20.4981	20.8531	21.2056	21.6021	22.0370	22.5056	23.0032	23.5266	24.0725	24.6376	25.2190	25.8137	-	-	-	-	-	-	-	-	-	-	-	-	-
54	21.6672	21.9259	22.2475	22.6221	23.0419	23.5007	23.9930	24.5146	25.0616	25.6300	26.2165	26.8178	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	23.0989	23.3759	23.7181	24.1146	24.5572	25.0390	25.5545	26.0990	26.6678	27.2570	27.8629	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	24.6115	24.9067	25.2689	25.6868	26.1510	26.6547	27.1921	27.7575	28.3461	28.9537	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	26.2110	26.5233	26.9045	27.3419	27.8263	28.3504	28.9072	29.4910	30.0967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	27.9013	28.2292	28.6270	29.0821	29.5848	30.1263	30.6998	31.3627	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	29.6851	30.0257	30.4380	30.9084	31.4259	32.0565	32.6535	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	31.5623	31.9130	32.4179	32.9089	33.4484	34.0272	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	33.6365	34.0019	34.4433	34.9452	35.4957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	35.7462	36.1166	36.5645	37.0737	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	37.9567	38.3280	38.7785	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	40.2640	40.6320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	42.6627	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium

Non Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.0465	1.9558	1.8843	1.8277	1.7831	1.7441	1.7181	1.6993	1.6868	1.6800	1.6786	1.6823	1.6909	1.7079	1.7265	1.7500	1.7782	1.8110	1.8482	1.8894	1.9343	1.9825	2.0337	2.0874	2.1434	2.2016
19	2.0793	1.9891	1.9184	1.8631	1.8200	1.7871	1.7627	1.7460	1.7360	1.7321	1.7342	1.7417	1.7547	1.7731	1.7966	1.8253	1.8588	1.8970	1.9395	1.9859	2.0357	2.0886	2.1442	2.2022	2.2623	2.3245
20	2.1113	2.0222	1.9530	1.8994	1.8583	1.8277	1.8060	1.7922	1.7855	1.7854	1.7915	1.8035	1.8214	1.8450	1.8740	1.9083	1.9475	1.9913	2.0391	2.0906	2.1453	2.2028	2.2628	2.3250	2.3928	2.4601
21	2.1440	2.0566	1.9893	1.9380	1.8995	1.8717	1.8532	1.8429	1.8401	1.8444	1.8552	1.8725	1.8959	1.9252	1.9602	2.0004	2.0454	2.0948	2.1479	2.2045	2.2639	2.3259	2.3901	2.4612	2.5309	2.6029
22	2.1795	2.0942	2.0294	1.9807	1.9453	1.9208	1.9060	1.8999	1.9018	1.9110	1.9273	1.9503	1.9798	2.0153	2.0565	2.1028	2.1536	2.2085	2.2669	2.3283	2.3922	2.4633	2.5331	2.6053	2.6799	2.7570
23	2.2194	2.1366	2.0747	2.0292	1.9972	1.9766	1.9663	1.9650	1.9721	1.9870	2.0094	2.0388	2.0748	2.1167	2.1642	2.2165	2.2730	2.3332	2.3964	2.4673	2.5370	2.6093	2.6840	2.7612	2.8410	2.9236
24	2.2654	2.1855	2.1268	2.0850	2.0570	2.0411	2.0357	2.0399	2.0530	2.0743	2.1033	2.1394	2.1821	2.2306	2.2842	2.3423	2.4041	2.4742	2.5436	2.6157	2.6904	2.7677	2.8476	2.9302	3.0156	3.1039
25	2.3195	2.2428	2.1878	2.1501	2.1268	2.1160	2.1164	2.1268	2.1465	2.1746	2.2106	2.2536	2.3030	2.3578	2.4172	2.4859	2.5542	2.6258	2.7002	2.7775	2.8573	2.9399	3.0253	3.1135	3.2047	3.2991
26	2.3833	2.3102	2.2594	2.2264	2.2083	2.2034	2.2101	2.2274	2.2541	2.2895	2.3325	2.3823	2.4380	2.5042	2.5706	2.6409	2.7146	2.7914	2.8711	2.9535	3.0387	3.1268	3.2178	3.3119	3.4093	3.5103
27	2.4585	2.3895	2.3433	2.3156	2.3035	2.3051	2.3188	2.3432	2.3773	2.4198	2.4697	2.5320	2.5951	2.6631	2.7352	2.8110	2.8901	2.9721	3.0570	3.1447	3.2354	3.3292	3.4262	3.5322	3.6378	3.7475
28	2.5468	2.4823	2.4414	2.4196	2.4140	2.4227	2.4437	2.4756	2.5226	2.5732	2.6311	2.6951	2.7644	2.8382	2.9159	2.9970	3.0812	3.1684	3.2586	3.3519	3.4484	3.5541	3.6592	3.7683	3.8815	3.9991
29	2.6498	2.5904	2.5553	2.5400	2.5415	2.5576	2.5934	2.6336	2.6832	2.7410	2.8055	2.8758	2.9509	3.0302	3.1131	3.1993	3.2886	3.3811	3.4769	3.5823	3.6866	3.7950	3.9075	4.0244	4.1457	4.2715
30	2.7821	2.7265	2.6969	2.6883	2.6976	2.7219	2.7588	2.8066	2.8634	2.9278	2.9985	3.0745	3.1549	3.2393	3.3272	3.4185	3.5132	3.6180	3.7213	3.8287	3.9403	4.0562	4.1767	4.3017	4.4314	4.5658
31	2.9258	2.8761	2.8532	2.8521	2.8690	2.9010	2.9454	3.0002	3.0635	3.1339	3.2102	3.2913	3.3767	3.4661	3.5590	3.6630	3.7649	3.8709	3.9811	4.0957	4.2150	4.3389	4.4677	4.6014	4.7399	4.8833
32	3.0919	3.0484	3.0326	3.0388	3.0632	3.1024	3.1537	3.2147	3.2838	3.3595	3.4407	3.5267	3.6170	3.7195	3.8193	3.9234	4.0318	4.1447	4.2622	4.3846	4.5120	4.6445	4.7821	4.9247	5.0723	5.2249
33	3.2833	3.2457	3.2365	3.2498	3.2811	3.3267	3.3839	3.4504	3.5245	3.6050	3.6986	3.7907	3.8875	3.9887	4.0945	4.2050	4.3203	4.4406	4.5660	4.6967	4.8327	4.9741	5.1208	5.2728	5.4380	5.6016
34	3.5024	3.4702	3.4669	3.4863	3.5234	3.5744	3.6366	3.7078	3.7953	3.8815	3.9734	4.0704	4.1725	4.2796	4.3918	4.5091	4.6318	4.7601	4.8939	5.0334	5.1785	5.3292	5.4855	5.6569	5.8254	5.9991
35	3.7512	3.7235	3.7251	3.7494	3.7911	3.8464	3.9228	3.9992	4.0832	4.1737	4.2702	4.3724	4.4801	4.5935	4.7125	4.8374	4.9681	5.1048	5.2475	5.3962	5.5509	5.7211	5.8888	6.0622	6.2410	6.4248
36	4.0312	4.0067	4.0117	4.0393	4.0965	4.1562	4.2270	4.3069	4.3946	4.4894	4.5906	4.6982	4.8120	4.9321	5.0585	5.1913	5.3306	5.4762	5.6283	5.7964	5.9625	6.1348	6.3129	6.4967	6.6858	6.8798
37	4.3584	4.3352	4.3424	4.3728	4.4209	4.4830	4.5564	4.6393	4.7306	4.8296	4.9359	5.0492	5.1696	5.2969	5.4312	5.5725	5.7207	5.8857	6.0490	6.2191	6.3957	6.5785	6.7672	6.9614	7.1609	7.3650
38	4.7104	4.6862	4.6932	4.7240	4.7729	4.8364	4.9118	4.9974	5.0923	5.1958	5.3074	5.4269	5.5543	5.6893	5.8319	5.9926	6.1518	6.3183	6.4921	6.6727	6.8599	7.0534	7.2527	7.4574	7.6671	7.8812
39	5.0970	5.0697	5.0747	5.1043	5.1530	5.2170	5.2940	5.3824	5.4810	5.5892	5.7065	5.8326	5.9672	6.1219	6.2750	6.4364	6.6057	6.7827	6.9670	7.1584	7.3564	7.5605	7.7703	7.9854	8.2051	8.4288
40	5.5178	5.4851	5.4864	5.5136	5.5611	5.6253	5.7038	5.7948	5.8973	6.0104	6.1453	6.2802	6.4247	6.5784	6.7412	6.9126	7.0923	7.2800	7.4751	7.6772	7.8859	8.1006	8.3207	8.5457	8.7747	9.0072
41	5.9720	5.9319	5.9278	5.9515	5.9973	6.0614	6.1412	6.2351	6.3563	6.4768	6.6087	6.7516	6.9049	7.0681	7.2409	7.4226	7.6129	7.8113	8.0172	8.2299	8.4490	8.6738	8.9037	9.1379	9.3900	-
42	6.4584	6.4089	6.3983	6.4178	6.4783	6.5434	6.6265	6.7255	6.8390	6.9660	7.1055	7.2568	7.4193	7.5923	7.7751	7.9673	8.1682	8.3771	8.5934	8.8164	9.0456	9.2931	9.5348	9.7806	-	-
43	7.0039	6.9423	6.9238	6.9391	6.9818	7.0473	7.1328	7.2360	7.3553	7.4892	7.6366	7.7968	7.9686	8.1515	8.3445	8.5471	8.7583	8.9775	9.2039	9.4514	9.6929	9.9397	10.1909	-	-	-
44	7.5670	7.4930	7.4664	7.4771	7.5180	7.5844	7.6728	7.7806	7.9060	8.0472	8.2029	8.3720	8.5534	8.7461	8.9492	9.1619	9.3831	9.6288	9.8681	10.1139	10.3653	10.6216	-	-	-	-
45	8.1636	8.0768	8.0419	8.0481	8.0877	8.1553	8.2470	8.3600	8.4918	8.6406	8.8047	8.9828	9.1736	9.3760	9.6052	9.8305	10.0649	10.3073	10.5568	10.8125	11.0733	-	-	-	-	-
46	8.7930	8.6931	8.6502	8.6523	8.6911	8.7604	8.8559	8.9742	9.1128	9.2692	9.4417	9.6287	9.8484	10.0634	10.2893	10.5252	10.7700	11.0225	11.2817	11.5466	-	-	-	-	-	-
47	9.4537	9.3412	9.2908	9.2895	9.3279	9.3993	9.4989	9.6229	9.7682	9.9536	10.1374	10.3365	10.5494	10.7746	11.0109	11.2570	11.5117	11.7737	12.0420	-	-	-	-	-	-	-
48	10.1443	10.0200	9.9628	9.9586	9.9972	10.0948	10.2006	10.3328	10.4878	10.6631	10.8561	11.0649	11.2877	11.5229	11.7692	12.0249	12.2889	12.5597	-	-	-	-	-	-	-	-
49	10.9036	10.7651	10.7006	10.6941	10.7342	10.8129	10.9241	11.0630	11.2260	11.4099	11.6121	11.8304	12.0627	12.3076	12.5631	12.8279	13.1002	-	-	-	-	-	-	-	-	-
50	11.6716	11.5221	11.4519	11.4438	11.4854	11.5679	11.6847	11.8306	12.0015	12.1939	12.4049	12.6323	12.8738	13.1276	13.3917	13.6644	-	-	-	-	-	-	-	-	-	-
51	12.4743	12.3144	12.2393	12.2302	12.2737	12.3603	12.4827	12.6355	12.8140	13.0146	13.2341	13.4701	13.7200	13.9818	14.2535	-	-	-	-	-	-	-	-	-	-	-
52	13.3131	13.1437	13.0642	13.0544	13.1000	13.1906	13.3187	13.4780	13.6637	13.8719	14.0994	14.3431	14.6005	14.8692	-	-	-	-	-	-	-	-	-	-	-	-
53	14.1900	14.0117	13.9281	13.9177	13.9653	14.0598	14.1931	14.3584	14.5507	14.7659	15.0003	15.2770	15.5444	-	-	-	-	-	-	-	-	-	-	-	-	-
54	15.1079	14.9209	14.8332	14.8220	14.8712	14.9690	15.1066	15.2773	15.5048	15.7291	15.9730	16.2332	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	16.0694	15.8735	15.7813	15.7688	15.8188	15.9552	16.0988	16.2768	16.4833	16.7134	16.9630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	17.1365	16.9263	16.8266	16.8114	16.8622	16.9659	17.1129	17.2949	17.5057	17.7402	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	18.2210	17.9985	17.8916	17.8724	17.9220	18.0265	18.1751	18.3596	18.5732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	19.3652	19.1287	19.0124	18.9877	19.0346	19.1379	19.2866	19.4717	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	20.5717	20.3185	20.1910	20.1590	20.2009	20.3011	20.4477	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	21.8412	21.5691	21.4283	21.3864	21.4210	21.5158	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	23.1740	22.8806	22.7234	22.6692	22.6941	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	24.5688	24.2509	24.0748	24.0055	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	26.0223	25.7396	25.5384	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	27.6317	27.2477	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	29.2332	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium

Non Smoker

15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.4776	1.4380	1.4071	1.3837	1.3667	1.3555	1.3494	1.3482	1.3516	1.3593	1.3712	1.3872	1.4069	1.4303	1.4569	1.4866	1.5188	1.5534	1.5922	1.6311	1.6717
19	1.5093	1.4711	1.4419	1.4204	1.4055	1.3966	1.3932	1.3950	1.4017	1.4129	1.4286	1.4484	1.4721	1.4993	1.5296	1.5627	1.6006	1.6387	1.6788	1.7207	1.7643
20	1.5426	1.5061	1.4790	1.4597	1.4474	1.4414	1.4413	1.4466	1.4570	1.4722	1.4919	1.5158	1.5434	1.5744	1.6108	1.6478	1.6871	1.7284	1.7717	1.8167	1.8634
21	1.5785	1.5442	1.5195	1.5030	1.4938	1.4912	1.4948	1.5040	1.5186	1.5381	1.5620	1.5900	1.6242	1.6594	1.6974	1.7379	1.7805	1.8251	1.8715	1.9198	1.9698
22	1.6184	1.5868	1.5650	1.5517	1.5461	1.5474	1.5551	1.5687	1.5877	1.6116	1.6427	1.6752	1.7112	1.7502	1.7918	1.8357	1.8816	1.9295	1.9793	2.0309	2.0845
23	1.6638	1.6351	1.6167	1.6072	1.6056	1.6113	1.6235	1.6417	1.6685	1.6973	1.7302	1.7669	1.8068	1.8495	1.8946	1.9419	1.9912	2.0425	2.0957	2.1510	2.2083
24	1.7159	1.6907	1.6762	1.6708	1.6737	1.6877	1.7050	1.7283	1.7569	1.7901	1.8274	1.8681	1.9117	1.9580	2.0065	2.0572	2.1100	2.1648	2.2218	2.2809	2.3421
25	1.7819	1.7602	1.7497	1.7489	1.7568	1.7723	1.7946	1.8227	1.8560	1.8935	1.9348	1.9793	2.0266	2.0764	2.1284	2.1826	2.2389	2.2974	2.3582	2.4250	2.4914
26	1.8540	1.8366	1.8309	1.8351	1.8481	1.8687	1.8959	1.9287	1.9663	2.0080	2.0532	2.1013	2.1521	2.2053	2.2608	2.3186	2.3785	2.4449	2.5106	2.5791	2.6505
27	1.9380	1.9254	1.9246	1.9340	1.9522	1.9777	2.0097	2.0469	2.0886	2.1341	2.1829	2.2345	2.2887	2.3454	2.4043	2.4701	2.5350	2.6026	2.6731	2.7466	2.8231
28	2.0355	2.0278	2.0322	2.0467	2.0698	2.1001	2.1364	2.1777	2.2232	2.2723	2.3245	2.3794	2.4408	2.5018	2.5655	2.6320	2.7014	2.7739	2.8495	2.9282	3.0103
29	2.1479	2.1453	2.1546	2.1740	2.2017	2.2363	2.2766	2.3215	2.3704	2.4227	2.4825	2.5417	2.6037	2.6687	2.7367	2.8078	2.8821	2.9597	3.0407	3.1251	3.2128
30	2.2766	2.2787	2.2927	2.3165	2.3483	2.3866	2.4303	2.4829	2.5357	2.5920	2.6517	2.7146	2.7806	2.8499	2.9225	2.9985	3.0780	3.1611	3.2476	3.3376	3.4311
31	2.4223	2.4287	2.4468	2.4743	2.5095	2.5567	2.6042	2.6562	2.7123	2.7721	2.8353	2.9021	2.9724	3.0463	3.1238	3.2050	3.2899	3.3784	3.4706	3.5665	3.6718
32	2.5853	2.6019	2.6238	2.6551	2.6940	2.7392	2.7896	2.8447	2.9039	2.9672	3.0343	3.1052	3.1800	3.2587	3.3412	3.4277	3.5181	3.6175	3.7170	3.8205	3.9278
33	2.7769	2.7900	2.8146	2.8485	2.8900	2.9377	2.9908	3.0488	3.1113	3.1781	3.2492	3.3244	3.4039	3.4875	3.5754	3.6733	3.7709	3.8728	3.9789	4.0891	4.2032
34	2.9819	2.9969	3.0235	3.0593	3.1028	3.1528	3.2084	3.2693	3.3350	3.4055	3.4807	3.5605	3.6449	3.7405	3.8354	3.9350	4.0392	4.1478	4.2607	4.3778	4.4988
35	3.2070	3.2229	3.2506	3.2877	3.3328	3.3847	3.4427	3.5065	3.5757	3.6501	3.7363	3.8223	3.9134	4.0096	4.1109	4.2170	4.3279	4.4434	4.5632	4.6870	4.8147
36	3.4520	3.4678	3.4958	3.5338	3.5802	3.6340	3.6946	3.7685	3.8425	3.9224	4.0083	4.0998	4.1970	4.2995	4.4073	4.5202	4.6379	4.7601	4.8867	5.0173	5.1517
37	3.7169	3.7319	3.7597	3.7981	3.8541	3.9108	3.9751	4.0467	4.1250	4.2100	4.3012	4.3987	4.5020	4.6110	4.7254	4.8450	4.9695	5.0987	5.2320	5.3693	5.5102
38	4.0131	4.0269	4.0547	4.0942	4.1440	4.2031	4.2706	4.3461	4.4291	4.5192	4.6162	4.7196	4.8293	4.9448	5.0660	5.1924	5.3238	5.4596	5.6073	5.7527	5.9016
39	4.3253	4.3371	4.3642	4.4042	4.4556	4.5172	4.5882	4.6679	4.7558	4.8513	4.9541	5.0637	5.1798	5.3020	5.4299	5.5631	5.7098	5.8539	6.0023	6.1544	6.3099
40	4.6607	4.6700	4.6962	4.7368	4.7899	4.8543	4.9290	5.0131	5.1060	5.2071	5.3159	5.4318	5.5543	5.6917	5.8277	5.9692	6.1157	6.2668	6.4219	6.5805	6.7421
41	5.0202	5.0268	5.0521	5.0932	5.1482	5.2155	5.2941	5.3828	5.4808	5.5876	5.7023	5.8347	5.9652	6.1023	6.2453	6.3938	6.5471	6.7048	6.8663	7.0309	-
42	5.4049	5.4087	5.4329	5.4746	5.5316	5.6020	5.6844	5.7778	5.8918	6.0057	6.1280	6.2582	6.3956	6.5394	6.6892	6.8444	7.0043	7.1682	7.3356	-	-
43	5.8154	5.8163	5.8396	5.8821	5.9411	6.0262	6.1139	6.2135	6.3237	6.4436	6.5723	6.7090	6.8529	7.0034	7.1597	7.3212	7.4872	7.6569	-	-	-
44	6.2521	6.2501	6.2859	6.3302	6.3926	6.4708	6.5630	6.6677	6.7835	6.9094	7.0443	7.1873	7.3375	7.4943	7.6568	7.8242	7.9957	-	-	-	-
45	6.7334	6.7292	6.7520	6.7974	6.8623	6.9441	7.0406	7.1503	7.2715	7.4032	7.5440	7.6930	7.8493	8.0120	8.1800	8.3527	-	-	-	-	-
46	7.2315	7.2247	7.2470	7.2936	7.3609	7.4461	7.5469	7.6614	7.7879	7.9249	8.0712	8.2259	8.3877	8.5555	8.7286	-	-	-	-	-	-
47	7.7585	7.7491	7.7709	7.8186	7.8883	7.9769	8.0817	8.2007	8.3319	8.4740	8.6255	8.7852	8.9647	9.1391	-	-	-	-	-	-	-
48	8.3141	8.3021	8.3233	8.3721	8.4441	8.5357	8.6443	8.7674	8.9031	9.0498	9.2208	9.3870	9.5601	-	-	-	-	-	-	-	-
49	8.8979	8.8833	8.9039	8.9536	9.0275	9.1220	9.2338	9.3759	9.5177	9.6707	9.8332	10.0038	-	-	-	-	-	-	-	-	-
50	9.5098	9.4924	9.5122	9.5625	9.6381	9.7533	9.8701	10.0025	10.1483	10.3053	10.4718	-	-	-	-	-	-	-	-	-	-
51	10.1493	10.1500	10.1697	10.2217	10.3002	10.4011	10.5209	10.6566	10.8057	10.9661	-	-	-	-	-	-	-	-	-	-	-
52	10.8475	10.8247	10.8432	10.8952	10.9749	11.0778	11.1999	11.3381	11.4898	-	-	-	-	-	-	-	-	-	-	-	-
53	11.5574	11.5309	11.5474	11.5990	11.6793	11.7833	11.9070	12.0470	-	-	-	-	-	-	-	-	-	-	-	-	-
54	12.3009	12.2698	12.2838	12.3342	12.4142	12.5185	12.6428	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	13.0794	13.0430	13.0536	13.1017	13.1804	13.2839	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	13.8945	13.8517	13.8575	13.9022	13.9783	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	14.7479	14.6970	14.6967	14.7366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	15.6402	15.5797	15.6001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	16.6115	16.5400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	17.5993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium

Non Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	8.8020	8.8421	8.8711	8.9132	8.9690	9.0386	9.1225	9.2215	9.3362	9.4679	9.6176	9.7870	9.9778	10.1916	10.4296	10.6928	10.9818	11.2966	11.6364	11.9997	12.4099	12.8220	13.2530	13.7009	14.1640	14.6412
19	8.9759	9.0010	9.0408	9.0954	9.1651	9.2501	9.3511	9.4690	9.6047	9.7596	9.9352	10.1333	10.3555	10.6029	10.8767	11.1774	11.5049	11.8584	12.2588	12.6662	13.0953	13.5438	14.0098	14.4914	14.9873	15.4968
20	9.1234	9.1606	9.2143	9.2841	9.3705	9.4741	9.5955	9.7359	9.8965	10.0790	10.2851	10.5164	10.7739	11.0590	11.3721	11.7131	12.0810	12.5009	12.9255	13.3724	13.8394	14.3243	14.8252	15.3406	15.8699	16.4125
21	9.2765	9.3290	9.3992	9.4873	9.5937	9.7191	9.8647	10.0316	10.2217	10.4366	10.6774	10.9458	11.2428	11.5691	11.9244	12.3314	12.7483	13.1910	13.6567	14.1430	14.6478	15.1688	15.7047	16.2544	16.8177	17.4270
22	9.4446	9.5151	9.6050	9.7145	9.8443	9.9955	10.1693	10.3675	10.5915	10.8425	11.1223	11.4321	11.7723	12.1425	12.5699	13.0049	13.4666	13.9521	14.4587	14.9842	15.5262	16.0832	16.6542	17.2686	17.8777	18.5037
23	9.6360	9.7275	9.8403	9.9748	10.1320	10.3132	10.5198	10.7532	11.0150	11.3068	11.6300	11.9848	12.3959	12.8201	13.2742	13.7558	14.2619	14.7898	15.3369	15.9007	16.4796	17.0726	17.7166	18.3500	19.0008	19.6703
24	9.8594	9.9753	10.1146	10.2781	10.4666	10.6818	10.9251	11.1982	11.5027	11.8399	12.2101	12.6423	13.0854	13.5594	14.0619	14.5896	15.1396	15.7091	16.2955	16.8971	17.5471	18.1888	18.8473	19.5238	20.2194	20.9355
25	10.1246	10.2683	10.4377	10.6336	10.8576	11.1111	11.3960	11.7138	12.0656	12.4783	12.9067	13.3695	13.8644	14.3887	14.9389	15.5119	16.1046	16.7143	17.3706	18.0214	18.6888	19.3735	20.0765	20.7991	21.5427	22.3086
26	10.4388	10.6138	10.8171	11.0501	11.3142	11.6112	11.9427	12.3097	12.7442	13.1919	13.6753	14.1920	14.7390	15.3126	15.9093	16.5259	17.1596	17.8483	18.5255	19.2197	19.9314	20.6618	21.4122	22.1840	22.9786	23.7973
27	10.8099	11.0203	11.2623	11.5373	11.8467	12.1922	12.6038	13.0829	13.5007	14.0056	14.5450	15.1155	15.7132	16.3344	16.9757	17.6706	18.3578	19.0623	19.7841	20.5238	21.2824	22.0614	22.8622	23.6863	24.5348	25.4518
28	11.2462	11.4970	11.7828	12.1049	12.4647	12.8986	13.3469	13.8355	14.3628	14.9256	15.5205	16.1432	16.7896	17.4895	18.1863	18.9015	19.6343	20.3846	21.1530	21.9406	22.7489	23.5794	24.4336	25.3543	26.2731	27.2220
29	11.7570	12.0534	12.3881	12.7956	13.2205	13.6886	14.1988	14.7492	15.3364	15.9564	16.6047	17.2768	18.0123	18.7378	19.4820	20.2439	21.0234	21.8213	22.6387	23.4770	24.3378	25.2630	26.1869	27.1405	28.1250	29.1412
30	12.3519	12.6991	13.1289	13.5722	14.0607	14.5932	15.1674	15.7796	16.4254	17.0999	17.8380	18.5725	19.3276	20.1016	20.8934	21.7030	22.5311	23.3788	24.2477	25.1393	26.1082	27.0669	28.0563	29.0775	30.1313	31.2182
31	13.0798	13.4941	13.9560	14.4655	15.0209	15.6195	16.2573	16.9295	17.6671	18.4075	19.1722	19.9579	20.7624	21.5850	22.4253	23.2842	24.1628	25.0627	26.0375	27.0020	27.9965	29.0226	30.0814	31.1739	32.3003	33.4605
32	13.8939	14.3747	14.9055	15.4842	16.1077	16.7716	17.4705	18.2468	19.0180	19.8138	20.6308	21.4667	22.3206	23.1922	24.0824	24.9923	25.9745	26.9460	27.9464	28.9777	30.0414	31.1389	32.2709	33.4377	34.6390	35.8742
33	14.8309	15.3831	15.9855	16.6343	17.3245	18.0953	18.8691	19.6719	20.4996	21.3486	22.2165	23.1022	24.0056	24.9274	25.9189	26.8990	27.9064	28.9436	30.0125	31.1148	32.2517	33.4241	34.6320	35.8753	37.1530	38.5253
34	15.9013	16.5273	17.2016	17.9604	18.7310	19.5365	20.3716	21.2320	22.1135	23.0139	23.9319	24.8673	25.8702	26.8606	27.8767	28.9209	29.9956	31.1030	32.2446	33.4218	34.6352	35.8850	37.1708	38.5532	39.9272	41.3376
35	17.1128	17.8121	18.6121	19.4141	20.2520	21.1201	22.0135	22.9281	23.8612	24.8116	25.7791	26.8306	27.8571	28.9099	29.9916	31.1046	32.2511	33.4328	34.6508	35.9059	37.1982	38.5890	39.9730	41.3959	42.8563	44.3522
36	18.5239	19.3142	20.1482	21.0190	21.9202	22.8471	23.7948	24.7607	25.7435	26.8086	27.8476	28.9109	30.0010	31.1208	32.2726	33.4589	34.6811	35.9406	37.2378	38.6356	40.0276	41.4607	42.9337	44.4453	45.9933	47.5756
37	20.0706	20.9367	21.8405	22.7751	23.7352	24.7160	25.7145	26.7947	27.8480	28.9237	30.0242	31.1522	32.3104	33.5016	34.7280	35.9912	37.2924	38.6321	40.0939	41.5348	43.0180	44.5423	46.1063	47.7075	49.3438	51.0126
38	21.7846	22.7211	23.6888	24.6818	25.6950	26.7909	27.8597	28.9496	30.0623	31.2002	32.3662	33.5633	34.7940	36.0607	37.3651	38.7082	40.1754	41.6223	43.1131	44.6475	46.2241	47.8415	49.4970	51.1883	52.9126	54.6657
39	23.6652	24.6651	25.6902	26.8005	27.8850	28.9901	30.1166	31.2662	32.4415	33.6456	34.8814	36.1517	37.4588	38.8042	40.2758	41.7266	43.2229	44.7646	46.3510	47.9811	49.6528	51.3634	53.1105	54.8911	56.7007	58.5348
40	25.7081	26.7637	27.9283	29.0484	30.1894	31.3520	32.5382	33.7506	34.9925	36.2668	37.5763	38.9234	40.3984	41.8514	43.3509	44.8975	46.4909	48.1304	49.8146	51.5414	53.3080	55.1116	56.9491	58.8157	60.8113	62.7494
41	27.9976	29.1303	30.2851	31.4611	32.6590	33.8809	35.1298	36.4087	37.7209	39.0691	40.5469	42.0005	43.5012	45.0501	46.6477	48.2935	49.9868	51.7258	53.5085	55.3316	57.1923	59.0871	61.1198	63.0971	65.0989	-
42	30.4103	31.5983	32.8078	34.0396	35.2961	36.5802	37.8952	39.2441	40.7244	42.1773	43.6773	45.2262	46.8250	48.4741	50.1729	51.9205	53.7150	55.5541	57.4342	59.3522	61.4174	63.4294	65.4714	67.5381	-	-
43	32.9907	34.2316	35.4956	36.7848	38.1024	39.4518	40.9344	42.3852	43.8827	45.4292	47.0265	48.6756	50.3766	52.1288	53.9312	55.7815	57.6773	59.6146	61.7072	63.7491	65.8263	67.9341	70.0671	-	-	-
44	35.7328	37.0262	38.3459	39.6949	41.1794	42.6269	44.1199	45.6617	47.2547	48.9005	50.6000	52.3532	54.1592	56.0165	57.9230	59.8757	61.9915	64.0578	66.1654	68.3091	70.4839	72.6842	-	-	-	-
45	38.6301	39.9772	41.4631	42.9054	44.3918	45.9263	47.5121	49.1513	50.8455	52.5956	54.4011	56.2610	58.1735	60.1362	62.2711	64.3574	66.4896	68.6641	70.8755	73.1186	75.3875	-	-	-	-	-
46	41.7891	43.2238	44.7013	46.2256	47.8006	49.4297	51.1148	52.8573	54.6578	56.5156	58.4295	60.3973	62.5457	64.6475	66.7997	68.9991	71.2417	73.5221	75.8347	78.1732	-	-	-	-	-	-
47	45.0511	46.5617	48.1225	49.7371	51.4087	53.1393	54.9298	56.7806	58.6907	60.6586	62.8153	64.9268	67.0943	69.3137	71.5815	73.8937	76.2443	78.6275	81.0368	-	-	-	-	-	-	-
48	48.4798	50.0754	51.7286	53.4420	55.2174	57.0556	58.9566	60.9191	63.0788	65.1944	67.3711	69.6056	71.8936	74.2313	76.6144	79.0366	81.4917	83.9729	-	-	-	-	-	-	-	-
49	52.0772	53.7676	55.5221	57.3419	59.2276	61.1787	63.3355	65.4494	67.6294	69.8728	72.1759	74.5340	76.9432	79.3987	81.8939	84.4222	86.9765	-	-	-	-	-	-	-	-	-
50	55.8483	57.6431	59.5070	61.4399	63.5873	65.6930	67.8701	70.1161	72.4277	74.8011	77.2310	79.7132	82.2427	84.8123	87.4152	90.0437	-	-	-	-	-	-	-	-	-	-
51	59.8005	61.7079	63.8386	65.9287	68.0959	70.3377	72.6513	75.0330	77.4784	79.9819	82.5388	85.1438	87.7892	90.4679	93.1719	-	-	-	-	-	-	-	-	-	-	-
52	63.9437	66.1651	68.3142	70.5441	72.8522	75.2351	77.6886	80.2078	82.7866	85.4198	88.1019	90.8246	93.5803	96.5304	-	-	-	-	-	-	-	-	-	-	-	-
53	68.5373	70.7464	73.0406	75.4164	77.8702	80.3971	82.9918	85.6474	88.3586	91.1191	93.9203	96.9291	99.8292	-	-	-	-	-	-	-	-	-	-	-	-	-
54	73.2329	75.5923	78.0373	80.5632	83.1649	85.8365	88.5703	91.3606	94.2007	97.2609	100.2176	103.2051	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	78.2093	80.7241	83.3232	86.0007	88.7500	91.5630	94.4333	97.5370	100.5432	103.5891	106.6658	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	83.4879	86.1605	88.9142	91.7416	94.6341	97.5847	100.8189	103.9153	107.0519	110.2194	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	89.0897	91.9191	94.8244	97.7957	101.0635	104.2014	107.3890	110.6173	113.8765	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	95.0285	98.0100	101.3007	104.4675	107.6959	110.9751	114.2955	117.6467	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	101.5574	104.7408	107.9958	111.3141	114.6844	118.0965	121.5393	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	108.3192	111.6605	115.0672	118.5271	122.0295	125.5628	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	115.4726	118.9649	122.5120	126.1024	129.7241	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	123.0165	126.6471	130.3222	134.0291	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	130.9391	134.6944	138.4823	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	139.2240	143.0874	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	147.8475	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover | Smoker | Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.6619	0.6619	0.6639	0.6657	0.6680	0.6709	0.6752	0.6798	0.6851	0.6914	0.6987	0.7070	0.7175	0.7289	0.7417	0.7561	0.7721	0.7898	0.8090	0.8297	0.8528	0.8763	0.9010	0.9266	0.9530	0.9802
19	0.6741	0.6753	0.6770	0.6793	0.6822	0.6857	0.6910	0.6966	0.7031	0.7107	0.7195	0.7295	0.7421	0.7556	0.7707	0.7875	0.8061	0.8263	0.8480	0.8722	0.8969	0.9228	0.9496	0.9774	1.0058	1.0350
20	0.6852	0.6871	0.6893	0.6923	0.6960	0.7004	0.7070	0.7138	0.7217	0.7310	0.7416	0.7546	0.7688	0.7847	0.8024	0.8220	0.8433	0.8662	0.8914	0.9174	0.9446	0.9729	1.0020	1.0319	1.0625	1.0938
21	0.6959	0.6985	0.7015	0.7054	0.7100	0.7166	0.7237	0.7322	0.7419	0.7531	0.7660	0.7817	0.7984	0.8172	0.8378	0.8603	0.8844	0.9109	0.9383	0.9669	0.9966	1.0272	1.0586	1.0908	1.1236	1.1572
22	0.7069	0.7104	0.7144	0.7194	0.7253	0.7335	0.7424	0.7527	0.7646	0.7782	0.7946	0.8124	0.8322	0.8540	0.8777	0.9032	0.9303	0.9599	0.9900	1.0212	1.0534	1.0864	1.1202	1.1548	1.1909	1.2273
23	0.7188	0.7236	0.7288	0.7351	0.7426	0.7528	0.7637	0.7764	0.7909	0.8072	0.8268	0.8477	0.8708	0.8959	0.9228	0.9514	0.9825	1.0142	1.0471	1.0809	1.1157	1.1512	1.1875	1.2254	1.2636	1.3025
24	0.7325	0.7387	0.7453	0.7534	0.7638	0.7754	0.7888	0.8042	0.8216	0.8421	0.8643	0.8887	0.9151	0.9436	0.9738	1.0064	1.0399	1.0744	1.1101	1.1466	1.1840	1.2221	1.2619	1.3019	1.3428	1.3846
25	0.7497	0.7567	0.7651	0.7752	0.7882	0.8024	0.8187	0.8372	0.8579	0.8821	0.9079	0.9359	0.9660	0.9979	1.0313	1.0673	1.1038	1.1413	1.1798	1.2190	1.2589	1.3007	1.3427	1.3856	1.4296	1.4746
26	0.7694	0.7783	0.7890	0.8014	0.8174	0.8347	0.8543	0.8762	0.9016	0.9289	0.9585	0.9903	1.0239	1.0591	1.0970	1.1353	1.1748	1.2152	1.2564	1.2983	1.3411	1.3862	1.4313	1.4775	1.5248	1.5734
27	0.7933	0.8045	0.8177	0.8342	0.8524	0.8732	0.8964	0.9222	0.9519	0.9831	1.0166	1.0521	1.0893	1.1290	1.1694	1.2109	1.2533	1.2966	1.3407	1.3856	1.4329	1.4802	1.5287	1.5785	1.6294	1.6815
28	0.8222	0.8360	0.8522	0.8722	0.8941	0.9187	0.9460	0.9771	1.0101	1.0454	1.0828	1.1220	1.1637	1.2062	1.2498	1.2943	1.3398	1.3861	1.4334	1.4829	1.5326	1.5835	1.6357	1.6890	1.7436	1.7994
29	0.8568	0.8737	0.8944	0.9175	0.9435	0.9723	1.0049	1.0396	1.0769	1.1163	1.1576	1.2014	1.2460	1.2917	1.3385	1.3863	1.4350	1.4846	1.5365	1.5887	1.6421	1.6967	1.7527	1.8099	1.8683	1.9300
30	0.8981	0.9184	0.9435	0.9709	1.0012	1.0345	1.0720	1.1112	1.1527	1.1962	1.2411	1.2890	1.3371	1.3862	1.4364	1.4875	1.5395	1.5940	1.6487	1.7047	1.7619	1.8205	1.8805	1.9418	2.0066	2.0715
31	0.9470	0.9725	1.0012	1.0331	1.0682	1.1075	1.1487	1.1924	1.2381	1.2853	1.3355	1.3860	1.4376	1.4903	1.5439	1.5984	1.6555	1.7125	1.7715	1.8315	1.8929	1.9557	2.0216	2.0881	2.1561	2.2257
32	1.0045	1.0348	1.0684	1.1052	1.1463	1.1896	1.2356	1.2835	1.3332	1.3858	1.4387	1.4929	1.5482	1.6044	1.6614	1.7214	1.7814	1.8429	1.9057	1.9700	2.0358	2.1050	2.1747	2.2461	2.3191	2.3936
33	1.0715	1.1072	1.1459	1.1876	1.2343	1.2825	1.3328	1.3850	1.4400	1.4956	1.5525	1.6104	1.6692	1.7289	1.7918	1.8547	1.9190	1.9848	2.0522	2.1212	2.1937	2.2668	2.3417	2.4183	2.4966	2.5764
34	1.1491	1.1904	1.2342	1.2829	1.3334	1.3863	1.4410	1.4986	1.5569	1.6165	1.6771	1.7387	1.8011	1.8670	1.9328	2.0002	2.0691	2.1396	2.2120	2.2881	2.3647	2.4433	2.5237	2.6058	2.6896	2.7748
35	1.2396	1.2852	1.3359	1.3889	1.4443	1.5016	1.5605	1.6229	1.6853	1.7487	1.8131	1.8784	1.9474	2.0162	2.0867	2.1588	2.2328	2.3086	2.3884	2.4687	2.5511	2.6355	2.7217	2.8097	2.8992	2.9900
36	1.3416	1.3924	1.4492	1.5071	1.5672	1.6288	1.6940	1.7592	1.8254	1.8927	1.9610	2.0332	2.1052	2.1789	2.2544	2.3319	2.4114	2.4949	2.5792	2.6656	2.7541	2.8446	2.9369	3.0309	3.1261	3.2245
37	1.4569	1.5148	1.5753	1.6380	1.7024	1.7704	1.8385	1.9077	1.9780	2.0494	2.1247	2.2000	2.2771	2.3562	2.4373	2.5205	2.6080	2.6963	2.7870	2.8798	2.9747	3.0717	3.1703	3.2701	3.3737	3.4767
38	1.5860	1.6494	1.7148	1.7820	1.8528	1.9238	1.9960	2.0693	2.1439	2.2225	2.3012	2.3818	2.4645	2.5493	2.6364	2.7281	2.8206	2.9156	3.0130	3.1126	3.2143	3.3177	3.4223	3.5315	3.6397	3.7487
39	1.7294	1.7981	1.8680	1.9416	2.0155	2.0907	2.1672	2.2450	2.3269	2.4091	2.4933	2.5797	2.6684	2.7595	2.8555	2.9524	3.0520	3.1540	3.2585	3.3652	3.4736	3.5860	3.6984	3.8121	3.9266	4.0415
40	1.8874	1.9612	2.0374	2.1142	2.1925	2.2722	2.3532	2.4385	2.5241	2.6120	2.7022	2.7950	2.8902	2.9906	3.0921	3.1964	3.3034	3.4129	3.5248	3.6384	3.7566	3.8747	3.9942	4.1145	4.2354	4.3562
41	2.0631	2.1389	2.2207	2.3019	2.3847	2.4689	2.5576	2.6468	2.7384	2.8325	2.9293	3.0288	3.1339	3.2401	3.3493	3.4614	3.5762	3.6934	3.8125	3.9370	4.0610	4.1865	4.3130	4.4400	4.5670	-
42	2.2531	2.3355	2.4196	2.5053	2.5927	2.6847	2.7775	2.8729	2.9710	3.0719	3.1757	3.2857	3.3968	3.5111	3.6284	3.7487	3.8715	3.9963	4.1273	4.2576	4.3894	4.5224	4.6559	4.7894	-	-
43	2.4591	2.5461	2.6347	2.7251	2.8204	2.9167	3.0158	3.1179	3.2231	3.3313	3.4462	3.5624	3.6819	3.8048	3.9308	4.0594	4.1934	4.3281	4.4649	4.6034	4.7431	4.8835	5.0238	-	-	-
44	2.6814	2.7732	2.8665	2.9649	3.0646	3.1675	3.2736	3.3830	3.4957	3.6158	3.7371	3.8621	3.9907	4.1226	4.2573	4.3981	4.5394	4.6831	4.8286	4.9754	5.1229	5.2704	-	-	-	-
45	2.9202	3.0174	3.1156	3.2216	3.3282	3.4383	3.5520	3.6692	3.7945	3.9212	4.0518	4.1863	4.3243	4.4653	4.6133	4.7616	4.9124	5.0652	5.2196	5.3746	5.5296	-	-	-	-	-
46	3.1791	3.2788	3.3879	3.4979	3.6119	3.7299	3.8517	3.9824	4.1145	4.2509	4.3915	4.5359	4.6835	4.8389	4.9945	5.1529	5.3134	5.4756	5.6386	5.8014	-	-	-	-	-	-
47	3.4542	3.5633	3.6767	3.7945	3.9168	4.0432	4.1793	4.3170	4.4594	4.6062	4.7572	4.9117	5.0750	5.2382	5.4044	5.5731	5.7435	5.9148	6.0860	-	-	-	-	-	-	-
48	3.7476	3.8644	3.9859	4.1123	4.2434	4.3849	4.5283	4.6768	4.8302	4.9880	5.1497	5.3211	5.4924	5.6669	5.8441	6.0232	6.2032	6.3832	-	-	-	-	-	-	-	-
49	4.0602	4.1858	4.3163	4.4521	4.5989	4.7482	4.9030	5.0632	5.2281	5.3972	5.5773	5.7569	5.9400	6.1262	6.3144	6.5037	6.6988	-	-	-	-	-	-	-	-	-
50	4.3930	4.5287	4.6692	4.8212	4.9764	5.1378	5.3050	5.4773	5.6542	5.8432	6.0316	6.2239	6.4194	6.6172	6.8163	7.0222	-	-	-	-	-	-	-	-	-	-
51	4.7473	4.8946	5.0517	5.2130	5.3811	5.5555	5.7357	5.9260	6.1189	6.3166	6.5184	6.7238	6.9318	7.1412	7.3585	-	-	-	-	-	-	-	-	-	-	-
52	5.1313	5.2909	5.4583	5.6333	5.8152	6.0034	6.1971	6.4047	6.6121	6.8241	7.0399	7.2586	7.4789	7.7083	-	-	-	-	-	-	-	-	-	-	-	-
53	5.5392	5.7129	5.8949	6.0846	6.2812	6.4838	6.7013	6.9189	7.1415	7.3684	7.5983	7.8302	8.0723	-	-	-	-	-	-	-	-	-	-	-	-	-
54	5.9779	6.1673	6.3649	6.5702	6.7822	7.0098	7.2380	7.4718	7.7102	7.9521	8.1962	8.4517	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	6.4513	6.6578	6.8720	7.0937	7.3316	7.5709	7.8164	8.0671	8.3216	8.5785	8.8481	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	6.9635	7.1885	7.4201	7.6685	7.9194	8.1772	8.4406	8.7083	8.9789	9.2633	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	7.5191	7.7640	8.0229	8.2858	8.5562	8.8330	9.1147	9.3995	9.6994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	8.1321	8.3975	8.6726	8.9561	9.2468	9.5429	9.8428	10.1587	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	8.7950	9.0826	9.3794	9.6844	9.9957	10.3113	10.6439	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	9.5184	9.8293	10.1488	10.4757	10.8075	11.1574	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	10.3075	10.6430	10.9857	11.3344	11.7020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	11.1677	11.5288	11.8947	12.2804	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	12.1040	12.4916	12.8955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	13.1354	13.5505	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	14.2483	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover | Smoker | 5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	1.4549	1.5221	1.5892	1.6595	1.7291	1.8002	1.8731	1.9483	2.0262	2.1073	2.1923	2.2845	2.3799	2.4812	2.5892	2.7044	2.8272	2.9577	3.0960	3.2417	3.3994	3.5609	3.7289	3.9029	4.0823	4.2667
19	1.4827	1.5526	1.6251	1.6975	1.7714	1.8471	1.9252	2.0062	2.0904	2.1786	2.2714	2.3732	2.4784	2.5906	2.7102	2.8378	2.9734	3.1171	3.2684	3.4325	3.6004	3.7750	3.9558	4.1423	4.3339	4.5305
20	1.5099	1.5832	1.6601	1.7369	1.8156	1.8967	1.9808	2.0683	2.1599	2.2563	2.3618	2.4711	2.5875	2.7119	2.8444	2.9853	3.1345	3.2918	3.4625	3.6370	3.8185	4.0064	4.2002	4.3994	4.6036	4.8127
21	1.5380	1.6174	1.6972	1.7790	1.8633	1.9507	2.0417	2.1368	2.2369	2.3463	2.4597	2.5807	2.7099	2.8476	2.9940	3.1491	3.3124	3.4900	3.6714	3.8601	4.0554	4.2568	4.4638	4.6760	4.8995	5.1246
22	1.5687	1.6531	1.7382	1.8259	1.9167	2.0112	2.1101	2.2141	2.3274	2.4452	2.5709	2.7051	2.8482	3.0004	3.1616	3.3356	3.5159	3.7045	3.9006	4.1037	4.3131	4.5282	4.7487	4.9815	5.2156	5.4558
23	1.6032	1.6937	1.7848	1.8792	1.9775	2.0803	2.1883	2.3057	2.4281	2.5587	2.6981	2.8469	3.0051	3.1726	3.3534	3.5409	3.7369	3.9408	4.1519	4.3695	4.5931	4.8222	5.0649	5.3083	5.5581	5.8146
24	1.6458	1.7406	1.8387	1.9408	2.0477	2.1600	2.2816	2.4089	2.5445	2.6894	2.8441	3.0085	3.1825	3.3705	3.5654	3.7692	3.9812	4.2006	4.4268	4.6591	4.9034	5.1501	5.4033	5.6631	5.9298	6.2039
25	1.6936	1.7957	1.9019	2.0130	2.1298	2.2531	2.3880	2.5289	2.6796	2.8403	3.0111	3.1921	3.3875	3.5901	3.8020	4.0223	4.2505	4.4856	4.7270	4.9815	5.2380	5.5013	5.7715	6.0489	6.3338	6.6266
26	1.7502	1.8606	1.9762	2.0976	2.2258	2.3656	2.5121	2.6686	2.8357	3.0133	3.2013	3.4045	3.6151	3.8354	4.0645	4.3016	4.5460	4.7969	5.0620	5.3288	5.6026	5.8836	6.1720	6.4683	6.7727	7.0854
27	1.8172	1.9373	2.0636	2.1969	2.3418	2.4940	2.6567	2.8303	3.0150	3.2105	3.4216	3.6406	3.8696	4.1078	4.3543	4.6083	4.8689	5.1452	5.4227	5.7074	5.9996	6.2996	6.6076	6.9240	7.2490	7.5935
28	1.8962	2.0275	2.1662	2.3164	2.4746	2.6436	2.8242	3.0161	3.2193	3.4388	3.6665	3.9045	4.1522	4.4084	4.6723	4.9500	5.2311	5.5197	5.8158	6.1197	6.4316	6.7519	7.0807	7.4184	7.7782	8.1391
29	1.9891	2.1333	2.2891	2.4535	2.6292	2.8169	3.0164	3.2276	3.4558	3.6925	3.9400	4.1974	4.4638	4.7381	5.0273	5.3197	5.6198	5.9278	6.2437	6.5681	6.9010	7.2428	7.6047	7.9695	8.3450	8.7312
30	2.0980	2.2569	2.4304	2.6130	2.8081	3.0155	3.2351	3.4723	3.7184	3.9757	4.2434	4.5202	4.8053	5.1065	5.4106	5.7227	6.0430	6.3716	6.7088	7.0548	7.4100	7.7879	8.1675	8.5582	8.9599	9.3726
31	2.2249	2.4048	2.5946	2.7974	3.0130	3.2413	3.4878	3.7437	4.0112	4.2895	4.5773	4.8735	5.1873	5.5035	5.8282	6.1613	6.5029	6.8535	7.2132	7.5931	7.9769	8.3719	8.7784	9.1964	9.6257	10.0661
32	2.3760	2.5732	2.7840	3.0082	3.2455	3.5017	3.7678	4.0460	4.3352	4.6344	4.9490	5.2691	5.5980	5.9357	6.2821	6.6373	7.0018	7.3756	7.7721	8.1714	8.5824	9.0054	9.4402	9.8869	10.3449	10.8137
33	2.5481	2.7672	3.0003	3.2471	3.5133	3.7900	4.0792	4.3799	4.6909	5.0184	5.3513	5.6935	6.0446	6.4048	6.7742	7.1531	7.5519	7.9556	8.3711	8.7987	9.2388	9.6912	10.1558	10.6322	11.1196	11.6321
34	2.7461	2.9885	3.2451	3.5218	3.8094	4.1102	4.4228	4.7461	5.0870	5.4333	5.7891	6.1544	6.5289	6.9130	7.3068	7.7229	8.1429	8.5752	9.0202	9.4781	9.9487	10.4320	10.9274	11.4342	11.9700	12.5039
35	2.9718	3.2386	3.5261	3.8252	4.1379	4.4630	4.7990	5.1539	5.5141	5.8842	6.2641	6.6536	7.0529	7.4717	7.8964	8.3335	8.7834	9.2464	9.7227	10.2124	10.7150	11.2302	11.7733	12.3176	12.8734	13.4395
36	3.2266	3.5253	3.8363	4.1615	4.4995	4.8487	5.2182	5.5928	5.9778	6.3729	6.7779	7.1931	7.6297	8.0717	8.5265	8.9947	9.4765	9.9721	10.4815	11.0042	11.5398	12.1076	12.6744	13.2531	13.8425	14.4412
37	3.5180	3.8414	4.1795	4.5309	4.9003	5.2786	5.6683	6.0688	6.4796	6.9009	7.3325	7.7879	8.2478	8.7211	9.2083	9.7097	10.2253	10.7551	11.2988	11.8730	12.4496	13.0398	13.6423	14.2560	14.8794	15.5107
38	3.8392	4.1909	4.5563	4.9405	5.3341	5.7395	6.1560	6.5834	7.0214	7.4797	7.9451	8.4238	8.9164	9.4234	9.9451	10.4815	11.0327	11.6126	12.1982	12.7987	13.4132	14.0407	14.6796	15.3286	15.9859	16.6491
39	4.1941	4.5742	4.9738	5.3832	5.8049	6.2382	6.6827	7.1382	7.6159	8.1002	8.5984	9.1111	9.6388	10.1816	10.7398	11.3131	11.9188	12.5287	13.1540	13.7940	14.4473	15.1127	15.7884	16.4726	17.1629	17.8568
40	4.5827	4.9984	5.4243	5.8630	6.3138	6.7761	7.2499	7.7477	8.2518	8.7704	9.3040	9.8532	10.4181	10.9988	11.6096	12.2281	12.8633	13.5146	14.1810	14.8615	15.5543	16.2578	16.9700	17.6885	18.4343	19.1651
41	5.0124	5.4555	5.9119	6.3809	6.8619	7.3547	7.8735	8.3983	8.9381	9.4935	10.0651	10.6530	11.2572	11.8950	12.5392	13.2008	13.8792	14.5733	15.2820	16.0034	16.7359	17.4773	18.2250	19.0063	19.7680	-
42	5.4744	5.9493	6.4373	6.9378	7.4598	7.9911	8.5374	9.0994	9.6776	10.2725	10.8844	11.5130	12.1793	12.8503	13.5396	14.2462	14.9693	15.7074	16.4587	17.2214	17.9932	18.7990	19.5905	20.3846	-	-
43	5.9726	6.4805	7.0013	7.5449	8.0980	8.6668	9.2519	9.8539	10.4733	11.1101	11.7806	12.4604	13.1596	13.8776	14.6139	15.3671	16.1360	16.9185	17.7126	18.5410	19.3604	20.1856	21.0135	-	-	-
44	6.5070	7.0490	7.6152	8.1911	8.7834	9.3927	10.0195	10.6644	11.3273	12.0273	12.7356	13.4642	14.2124	14.9796	15.7644	16.5654	17.3804	18.2074	19.0747	19.9292	20.7897	21.6531	-	-	-	-
45	7.0774	7.6669	8.2667	8.8835	9.5181	10.1710	10.8425	11.5327	12.2636	13.0018	13.7611	14.5410	15.3404	16.1583	16.9929	17.8419	18.7301	19.6119	20.5032	21.4007	22.3012	-	-	-	-	-
46	7.6957	8.3205	8.9630	9.6241	10.3042	11.0036	11.7383	12.4856	13.2551	14.0467	14.8596	15.6930	16.5454	17.4151	18.3224	19.2296	20.1496	21.0794	22.0158	22.9552	-	-	-	-	-	-
47	8.3475	9.0170	9.7058	10.4144	11.1431	11.9096	12.6888	13.4912	14.3165	15.1641	16.0330	16.9217	17.8282	18.7774	19.7240	20.6841	21.6544	22.6316	23.6119	-	-	-	-	-	-	-
48	9.0398	9.7577	10.4963	11.2558	12.0556	12.8681	13.7049	14.5657	15.4498	16.3559	17.2826	18.2277	19.2212	20.2093	21.2114	22.2243	23.2444	24.2676	-	-	-	-	-	-	-	-
49	9.7743	10.5444	11.3362	12.1706	13.0182	13.8912	14.7892	15.7115	16.6569	17.6234	18.6349	19.6492	20.6809	21.7273	22.7849	23.8501	24.9185	-	-	-	-	-	-	-	-	-
50	10.5531	11.3791	12.2494	13.1338	14.0448	14.9820	15.9446	16.9310	17.9396	18.9977	20.0571	21.1346	22.2276	23.3324	24.4449	25.5608	-	-	-	-	-	-	-	-	-	-
51	11.3790	12.2867	13.2098	14.1608	15.1392	16.1440	17.1738	18.2265	19.3337	20.4404	21.5663	22.7084	23.8627	25.0251	26.1909	-	-	-	-	-	-	-	-	-	-	-
52	12.2777	13.2414	14.2345	15.2562	16.3056	17.3810	18.5048	19.6388	20.7955	21.9723	23.1660	24.3726	25.5875	26.8060	-	-	-	-	-	-	-	-	-	-	-	-
53	13.2242	14.2615	15.3289	16.4252	17.5488	18.7239	19.9094	21.1188	22.3492	23.5974	24.8590	26.1294	27.4033	-	-	-	-	-	-	-	-	-	-	-	-	-
54	14.2381	15.3536	16.4995	17.6738	18.9028	20.1425	21.4074	22.6944	24.0001	25.3198	26.6486	27.9810	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	15.3268	16.5250	17.7529	19.0383	20.3352	21.6586	23.0054	24.3717	25.7527	27.1431	28.5372	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	16.4979	17.7825	19.1268	20.4842	21.8694	23.2792	24.7095	26.1553	27.6110	29.1063	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	17.7592	19.1654	20.5864	22.0369	23.5134	25.0115	26.5258	28.0503	29.6199	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	19.1495	20.6380	22.1575	23.7045	25.2743	26.8611	28.4586	30.1066	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	20.6339	22.2265	23.8482	25.4939	27.1576	28.8325	30.5635	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	22.2380	23.9389	25.6653	27.4106	29.2047	30.9864	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	23.9695	25.7816	27.6138	29.4983	31.3699	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	25.8348	27.7595	29.7398	31.7072	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	27.8381	29.9201	31.9897	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	30.0285	32.2073	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	32.3481	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover

Smoker

10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.8637	0.9003	0.9372	0.9746	1.0127	1.0517	1.0934	1.1354	1.1791	1.2246	1.2723	1.3224	1.3753	1.4312	1.4909	1.5566	1.6253	1.6985	1.7764	1.8587	1.9453	2.0356	2.1295	2.2266	2.3293	2.4331
19	0.8801	0.9182	0.9569	0.9964	1.0368	1.0798	1.1232	1.1685	1.2158	1.2653	1.3174	1.3722	1.4304	1.4923	1.5605	1.6318	1.7078	1.7887	1.8743	1.9642	2.0581	2.1557	2.2565	2.3635	2.4714	2.5822
20	0.8959	0.9359	0.9768	1.0186	1.0630	1.1080	1.1548	1.2038	1.2553	1.3094	1.3664	1.4268	1.4911	1.5619	1.6359	1.7149	1.7989	1.8879	1.9813	2.0789	2.1803	2.2850	2.3965	2.5086	2.6239	2.7421
21	0.9119	0.9542	0.9976	1.0422	1.0899	1.1385	1.1892	1.2427	1.2989	1.3582	1.4209	1.4876	1.5611	1.6380	1.7201	1.8074	1.8998	1.9969	2.0984	2.2037	2.3152	2.4286	2.5452	2.6650	2.7880	2.9140
22	0.9292	0.9741	1.0204	1.0696	1.1199	1.1725	1.2279	1.2863	1.3479	1.4132	1.4825	1.5587	1.6386	1.7239	1.8146	1.9107	2.0116	2.1170	2.2265	2.3426	2.4604	2.5817	2.7063	2.8341	2.9652	3.0995
23	0.9485	0.9964	1.0460	1.0993	1.1539	1.2113	1.2720	1.3361	1.4039	1.4759	1.5550	1.6380	1.7266	1.8209	1.9208	2.0257	2.1353	2.2490	2.3698	2.4923	2.6185	2.7480	2.8809	3.0172	3.1568	3.2998
24	0.9707	1.0222	1.0772	1.1337	1.1932	1.2562	1.3229	1.3934	1.4682	1.5502	1.6365	1.7286	1.8266	1.9304	2.0395	2.1534	2.2715	2.3973	2.5247	2.6559	2.7906	2.9287	3.0704	3.2154	3.3640	3.5216
25	0.9969	1.0524	1.1123	1.1740	1.2394	1.3086	1.3819	1.4597	1.5448	1.6345	1.7302	1.8321	1.9400	2.0534	2.1717	2.2945	2.4254	2.5579	2.6943	2.8344	2.9780	3.1252	3.2759	3.4345	3.5949	3.7598
26	1.0279	1.0897	1.1537	1.2215	1.2935	1.3697	1.4506	1.5389	1.6320	1.7315	1.8375	1.9496	2.0675	2.1905	2.3209	2.4544	2.5922	2.7340	2.8796	3.0290	3.1819	3.3385	3.5040	3.6708	3.8423	4.0188
27	1.0661	1.1324	1.2027	1.2774	1.3567	1.4408	1.5325	1.6293	1.7327	1.8428	1.9594	2.0819	2.2098	2.3454	2.4842	2.6275	2.7749	2.9264	3.0816	3.2406	3.4072	3.5760	3.7495	3.9280	4.1116	4.3004
28	1.1101	1.1829	1.2605	1.3429	1.4304	1.5255	1.6261	1.7336	1.8480	1.9692	2.0966	2.2295	2.3706	2.5150	2.6639	2.8173	2.9747	3.1361	3.3012	3.4750	3.6506	3.8311	4.0168	4.2078	4.4041	4.6060
29	1.1621	1.2425	1.3282	1.4192	1.5160	1.6224	1.7341	1.8531	1.9791	2.1114	2.2495	2.3964	2.5465	2.7015	2.8609	3.0246	3.1923	3.3639	3.5452	3.7279	3.9156	4.1088	4.3074	4.5116	4.7215	4.9372
30	1.2233	1.3123	1.4070	1.5076	1.6180	1.7341	1.8578	1.9887	2.1263	2.2698	2.4227	2.5788	2.7399	2.9058	3.0759	3.2502	3.4327	3.6177	3.8077	4.0031	4.2040	4.4106	4.6229	4.8412	5.0654	5.3026
31	1.2951	1.3935	1.4982	1.6127	1.7333	1.8618	1.9980	2.1410	2.2902	2.4493	2.6116	2.7792	2.9516	3.1285	3.3096	3.4999	3.6923	3.8901	4.0933	4.3022	4.5171	4.7379	4.9649	5.2042	5.4459	5.6939
32	1.3785	1.4873	1.6061	1.7314	1.8650	2.0065	2.1552	2.3130	2.4758	2.6446	2.8189	2.9982	3.1820	3.3702	3.5687	3.7689	3.9746	4.1861	4.4034	4.6268	4.8565	5.0926	5.3425	5.5940	5.8521	6.1166
33	1.4746	1.5979	1.7281	1.8668	2.0139	2.1685	2.3326	2.5019	2.6775	2.8587	3.0451	3.2362	3.4361	3.6389	3.8472	4.0612	4.2811	4.5072	4.7395	4.9784	5.2303	5.4850	5.7468	6.0155	6.2908	6.5723
34	1.5875	1.7228	1.8669	2.0197	2.1805	2.3511	2.5272	2.7098	2.8983	3.0921	3.2907	3.4991	3.7101	3.9268	4.1495	4.3782	4.6133	4.8550	5.1035	5.3665	5.6316	5.9041	6.1838	6.4704	6.7634	7.0626
35	1.7151	1.8647	2.0235	2.1906	2.3681	2.5512	2.7412	2.9372	3.1387	3.3451	3.5623	3.7819	4.0074	4.2390	4.4770	4.7215	4.9729	5.2378	5.5061	5.7821	6.0658	6.3569	6.6552	6.9603	7.2716	7.5885
36	1.8598	2.0246	2.1983	2.3829	2.5734	2.7710	2.9748	3.1843	3.4029	3.6253	3.8538	4.0885	4.3295	4.5770	4.8314	5.0929	5.3695	5.6488	5.9361	6.2314	6.5345	6.8451	7.1627	7.4868	7.8168	8.1519
37	2.0225	2.2030	2.3950	2.5931	2.7986	3.0106	3.2285	3.4561	3.6876	3.9254	4.1695	4.4203	4.6778	4.9425	5.2208	5.5033	5.7941	6.0933	6.4007	6.7163	7.0396	7.3703	7.7078	8.0514	8.4106	8.7665
38	2.2040	2.4036	2.6098	2.8235	3.0440	3.2706	3.5077	3.7486	3.9961	4.2501	4.5110	4.7790	5.0544	5.3448	5.6390	5.9418	6.2533	6.5734	6.9020	7.2387	7.5831	7.9346	8.3019	8.6678	9.0386	9.4131
39	2.4081	2.6226	2.8449	3.0743	3.3099	3.5569	3.8077	4.0652	4.3296	4.6011	4.8799	5.1664	5.4697	5.7760	6.0913	6.4157	6.7491	7.0913	7.4420	7.8006	8.1667	8.5505	8.9318	9.3182	9.7086	10.1016
40	2.6306	2.8619	3.1006	3.3457	3.6029	3.8639	4.1320	4.4072	4.6897	4.9799	5.2849	5.5947	5.9137	6.2421	6.5800	6.9273	7.2837	7.6490	8.0225	8.4140	8.8050	9.2024	9.6052	10.0122	10.4219	10.8328
41	2.8736	3.1219	3.3769	3.6448	3.9165	4.1956	4.4821	4.7762	5.0782	5.3964	5.7191	6.0514	6.3935	6.7455	7.1073	7.4786	7.8591	8.2483	8.6574	9.0650	9.4793	9.8993	10.3236	10.7507	11.1791	-
42	3.1370	3.4024	3.6814	3.9643	4.2548	4.5531	4.8593	5.1737	5.5058	5.8419	6.1882	6.5446	6.9113	7.2883	7.6752	8.0717	8.4878	8.9049	9.3299	9.7619	10.1999	10.6423	11.0877	11.5344	-	-
43	3.4208	3.7113	4.0059	4.3084	4.6190	4.9378	5.2718	5.6118	5.9620	6.3228	6.6943	7.0765	7.4693	7.8726	8.2857	8.7207	9.1557	9.5989	10.0495	10.5063	10.9678	11.4323	11.8982	-	-	-
44	3.7326	4.0394	4.3545	4.6780	5.0101	5.3584	5.7127	6.0778	6.4538	6.8410	7.2394	7.6489	8.0692	8.5107	8.9548	9.4085	9.8709	10.3410	10.8175	11.2989	11.7836	12.2696	-	-	-	-
45	4.0629	4.3912	4.7282	5.0741	5.4374	5.8068	6.1873	6.5794	6.9831	7.3985	7.8254	8.2635	8.7251	9.1884	9.6619	10.1444	10.6349	11.1322	11.6346	12.1402	12.6473	-	-	-	-	-
46	4.4159	4.7671	5.1275	5.5064	5.8916	6.2884	6.6973	7.1182	7.5514	7.9967	8.4641	8.9363	9.4199	9.9140	10.4177	10.9297	11.4487	11.9730	12.5008	13.0300	-	-	-	-	-	-
47	4.7918	5.1676	5.5628	5.9644	6.3783	6.8048	7.2440	7.6959	8.1603	8.6489	9.1419	9.6467	10.1627	10.6885	11.2231	11.7650	12.3124	12.8633	13.4157	-	-	-	-	-	-	-
48	5.1912	5.6032	6.0222	6.4541	6.8991	7.3573	7.8288	8.3228	8.8244	9.3391	9.8664	10.4052	10.9544	11.5127	12.0786	12.6503	13.2256	13.8204	-	-	-	-	-	-	-	-
49	5.6245	6.0617	6.5124	6.9769	7.4552	7.9473	8.4636	8.9875	9.5252	10.0760	10.6389	11.2127	11.7960	12.3872	12.9843	13.6018	14.2095	-	-	-	-	-	-	-	-	-
50	6.0796	6.5501	7.0351	7.5346	8.0484	8.5881	9.1354	9.6973	10.2729	10.8612	11.4608	12.0704	12.6882	13.3122	13.9599	14.5955	-	-	-	-	-	-	-	-	-	-
51	6.5642	7.0707	7.5924	8.1291	8.6933	9.2653	9.8527	10.4544	11.0694	11.6963	12.3336	12.9795	13.6491	14.3115	14.9767	-	-	-	-	-	-	-	-	-	-	-
52	7.0809	7.6260	8.1869	8.7767	9.3747	9.9889	10.6182	11.2614	11.9171	12.5836	13.2590	13.9614	14.6548	15.3512	-	-	-	-	-	-	-	-	-	-	-	-
53	7.6329	8.2193	8.8358	9.4613	10.1038	10.7621	11.4352	12.1212	12.8185	13.5419	14.2622	14.9884	15.7177	-	-	-	-	-	-	-	-	-	-	-	-	-
54	8.2242	8.8687	9.5232	10.1956	10.8846	11.5891	12.3072	13.0371	13.7957	14.5503	15.3113	16.0755	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	8.8736	9.5587	10.2626	10.9841	11.7218	12.4737	13.2381	14.0341	14.8250	15.6226	16.4238	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	9.5656	10.3028	11.0587	11.8316	12.6194	13.4362	14.2557	15.0851	15.9217	16.7620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	10.3148	11.1070	11.9172	12.7431	13.6001	14.4597	15.3299	16.2078	17.0898	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	11.1268	11.9766	12.8429	13.7423	14.6446	15.5583	16.4801	17.4063	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	12.0074	12.9167	13.8610	14.8087	15.7685	16.7370	17.7103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	12.9614	13.9533	14.9493	15.9583	16.9767	18.0002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	14.0154	15.0630	16.1245	17.1961	18.2733	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	15.1454	16.2631	17.3917	18.5263	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	16.3688	17.5585	18.7549	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	17.6908	18.9535	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	19.1158	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover | Smoker | 15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	0.7951	0.8231	0.8523	0.8828	0.9149	0.9486	0.9854	1.0236	1.0642	1.1074	1.1537	1.2032	1.2561	1.3123	1.3715	1.4351	1.5006	1.5687	1.6393	1.7121	1.7872
19	0.8148	0.8448	0.8763	0.9094	0.9442	0.9823	1.0218	1.0640	1.1089	1.1568	1.2082	1.2631	1.3215	1.3830	1.4491	1.5172	1.5880	1.6614	1.7371	1.8152	1.8955
20	0.8350	0.8675	0.9017	0.9377	0.9771	1.0180	1.0617	1.1083	1.1581	1.2114	1.2685	1.3291	1.3930	1.4618	1.5325	1.6061	1.6824	1.7611	1.8423	1.9258	2.0117
21	0.8567	0.8920	0.9293	0.9700	1.0124	1.0577	1.1061	1.1578	1.2132	1.2724	1.3353	1.4017	1.4733	1.5468	1.6233	1.7026	1.7845	1.8689	1.9557	2.0450	2.1366
22	0.8808	0.9193	0.9602	1.0053	1.0523	1.1026	1.1563	1.2137	1.2752	1.3407	1.4096	1.4840	1.5605	1.6400	1.7225	1.8076	1.8954	1.9857	2.0786	2.1737	2.2712
23	0.9081	0.9505	0.9970	1.0457	1.0980	1.1537	1.2134	1.2773	1.3453	1.4170	1.4944	1.5739	1.6565	1.7422	1.8308	1.9221	2.0161	2.1126	2.2115	2.3153	2.4202
24	0.9397	0.9878	1.0383	1.0925	1.1505	1.2125	1.2789	1.3496	1.4240	1.5045	1.5871	1.6731	1.7622	1.8543	1.9493	2.0471	2.1475	2.2502	2.3584	2.4675	2.5796
25	0.9779	1.0303	1.0866	1.1468	1.2112	1.2802	1.3536	1.4310	1.5147	1.6006	1.6900	1.7827	1.8785	1.9774	2.0791	2.1834	2.2925	2.4029	2.5164	2.6330	2.7530
26	1.0218	1.0802	1.1427	1.2097	1.2813	1.3577	1.4397	1.5251	1.6144	1.7074	1.8038	1.9035	2.0063	2.1121	2.2205	2.3342	2.4491	2.5671	2.6885	2.8132	2.9416
27	1.0734	1.1384	1.2079	1.2824	1.3617	1.4470	1.5358	1.6287	1.7253	1.8256	1.9294	2.0364	2.1463	2.2590	2.3774	2.4970	2.6198	2.7460	2.8758	3.0094	3.1467
28	1.1338	1.2060	1.2834	1.3658	1.4544	1.5468	1.6433	1.7438	1.8482	1.9561	2.0675	2.1818	2.3012	2.4223	2.5467	2.6744	2.8057	2.9408	3.0797	3.2224	3.3690
29	1.2038	1.2842	1.3699	1.4620	1.5580	1.6584	1.7629	1.8715	1.9838	2.0996	2.2184	2.3428	2.4688	2.5982	2.7311	2.8677	3.0082	3.1526	3.3010	3.4533	3.6146
30	1.2847	1.3738	1.4695	1.5693	1.6737	1.7825	1.8954	2.0122	2.1326	2.2561	2.3858	2.5169	2.6515	2.7898	2.9319	3.0780	3.2282	3.3824	3.5450	3.7094	3.8784
31	1.3773	1.4769	1.5807	1.6892	1.8023	1.9198	2.0413	2.1665	2.2973	2.4301	2.5665	2.7065	2.8504	2.9982	3.1502	3.3063	3.4701	3.6365	3.8076	3.9836	4.1642
32	1.4839	1.5918	1.7047	1.8223	1.9445	2.0709	2.2011	2.3373	2.4755	2.6174	2.7631	2.9128	3.0666	3.2247	3.3869	3.5579	3.7311	3.9093	4.0925	4.2805	4.4731
33	1.6025	1.7199	1.8422	1.9693	2.1008	2.2361	2.3780	2.5218	2.6695	2.8211	2.9768	3.1369	3.3012	3.4734	3.6485	3.8289	4.0144	4.2051	4.4008	4.6013	4.8061
34	1.7345	1.8618	1.9939	2.1306	2.2713	2.4192	2.5688	2.7225	2.8802	3.0423	3.2087	3.3796	3.5594	3.7418	3.9295	4.1227	4.3212	4.5250	4.7336	4.9467	5.1641
35	1.8806	2.0180	2.1601	2.3089	2.4605	2.6162	2.7762	2.9404	3.1090	3.2821	3.4597	3.6475	3.8374	4.0329	4.2341	4.4408	4.6529	4.8700	5.0918	5.3181	5.5551
36	2.0412	2.1890	2.3440	2.5017	2.6638	2.8302	3.0011	3.1766	3.3566	3.5456	3.7376	3.9354	4.1390	4.3485	4.5637	4.7844	5.0104	5.2413	5.4831	5.7249	5.9708
37	2.2168	2.3782	2.5424	2.7111	2.8844	3.0622	3.2447	3.4320	3.6293	3.8293	4.0353	4.2474	4.4655	4.6896	4.9194	5.1546	5.4006	5.6480	5.9001	6.1562	6.4159
38	2.4114	2.5822	2.7578	2.9382	3.1233	3.3132	3.5118	3.7141	3.9224	4.1370	4.3579	4.5851	4.8184	5.0576	5.3026	5.5598	5.8177	6.0805	6.3475	6.6181	6.8914
39	2.6206	2.8034	2.9912	3.1839	3.3815	3.5888	3.7996	4.0166	4.2402	4.4703	4.7069	4.9498	5.1990	5.4601	5.7233	5.9921	6.2661	6.5445	6.8265	7.1113	7.3978
40	2.8474	3.0429	3.2435	3.4492	3.6657	3.8852	4.1114	4.3443	4.5841	4.8305	5.0836	5.3430	5.6162	5.8906	6.1710	6.4566	6.7469	7.0409	7.3378	7.6364	7.9358
41	3.0928	3.3016	3.5196	3.7417	3.9706	4.2063	4.4490	4.6988	4.9556	5.2192	5.4959	5.7754	6.0616	6.3540	6.6519	6.9546	7.2611	7.5706	7.8820	8.1941	-
42	3.3573	3.5847	3.8163	4.0548	4.3005	4.5535	4.8139	5.0814	5.3561	5.6455	5.9371	6.2357	6.5407	6.8514	7.1671	7.4868	7.8096	8.1344	8.4597	-	-
43	3.6471	3.8885	4.1372	4.3933	4.6571	4.9284	5.2073	5.4999	5.7965	6.1008	6.4123	6.7306	7.0547	7.3840	7.7175	8.0542	8.3929	8.7430	-	-	-
44	3.9571	4.2164	4.4835	4.7585	5.0414	5.3321	5.6382	5.9478	6.2653	6.5905	6.9226	7.2608	7.6044	7.9525	8.3038	8.6671	9.0245	-	-	-	-
45	4.2911	4.5697	4.8565	5.1515	5.4606	5.7750	6.0981	6.4297	6.7691	7.1158	7.4688	7.8275	8.1907	8.5664	8.9385	9.3120	-	-	-	-	-
46	4.6502	4.9494	5.2571	5.5804	5.9087	6.2461	6.5923	6.9468	7.3088	7.6774	8.0519	8.4311	8.8251	9.2141	9.6044	-	-	-	-	-	-
47	5.0353	5.3565	5.6946	6.0375	6.3900	6.7516	7.1218	7.5000	7.8850	8.2761	8.6821	9.0857	9.4923	9.9005	-	-	-	-	-	-	-
48	5.4530	5.8011	6.1594	6.5276	6.9055	7.2924	7.6875	8.0898	8.4983	8.9243	9.3464	9.7718	10.1987	-	-	-	-	-	-	-	-
49	5.8976	6.2721	6.6570	7.0520	7.4564	7.8694	8.2899	8.7271	9.1639	9.6056	10.0507	10.4975	-	-	-	-	-	-	-	-	-
50	6.3735	6.7761	7.1892	7.6120	8.0439	8.4835	8.9422	9.3994	9.8618	10.3277	10.7954	-	-	-	-	-	-	-	-	-	-
51	6.8828	7.3149	7.7574	8.2091	8.6786	9.1504	9.6291	10.1133	10.6013	11.0911	-	-	-	-	-	-	-	-	-	-	-
52	7.4277	7.8908	8.3635	8.8561	9.3502	9.8518	10.3591	10.8703	11.3836	-	-	-	-	-	-	-	-	-	-	-	-
53	8.0108	8.5058	9.0227	9.5406	10.0663	10.5981	11.1341	11.6721	-	-	-	-	-	-	-	-	-	-	-	-	-
54	8.6442	9.1776	9.7207	10.2720	10.8298	11.3919	11.9563	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	9.3200	9.8898	10.4683	11.0537	11.6437	12.2360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	10.0472	10.6547	11.2693	11.8889	12.5110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	10.8306	11.4765	12.1276	12.7813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	11.6745	12.3593	13.0468	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	12.5833	13.3069	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	13.5607	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 1 - Life Cover

Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	5.8390	6.1216	6.4125	6.7013	6.9949	7.2949	7.6025	7.9191	8.2459	8.5993	8.9597	9.3387	9.7392	10.1637	10.6149	11.0952	11.6061	12.1691	12.7519	13.3676	14.0143	14.6898	15.3913	16.1162	16.8858	17.6621
19	5.9519	6.2458	6.5527	6.8576	7.1690	7.4887	7.8178	8.1577	8.5233	8.8976	9.2913	9.7072	10.1482	10.6169	11.1158	11.6464	12.2313	12.8368	13.4765	14.1484	14.8500	15.5786	16.3314	17.1329	17.9396	18.7682
20	6.0633	6.3796	6.6964	7.0199	7.3521	7.6944	8.0480	8.4263	8.8151	9.2241	9.6562	10.1143	10.6013	11.1196	11.6708	12.2782	12.9075	13.5721	14.2702	14.9992	15.7560	16.5377	17.3724	18.2109	19.0721	19.9556
21	6.1787	6.5138	6.8501	7.1954	7.5514	7.9194	8.3010	8.7148	9.1398	9.5887	10.0648	10.5708	11.1094	11.6821	12.3129	12.9668	13.6574	14.3821	15.1402	15.9264	16.7606	17.6075	18.4791	19.3742	20.2924	21.2337
22	6.3051	6.6624	7.0214	7.3918	7.7747	8.1719	8.5999	9.0415	9.5081	10.0028	10.5287	11.0885	11.6836	12.3386	13.0181	13.7358	14.4897	15.2766	16.0933	16.9615	17.8419	18.7478	19.6782	20.6325	21.6107	22.6133
23	6.4585	6.8320	7.2174	7.6160	8.0295	8.4724	8.9314	9.4163	9.9305	10.4771	11.0589	11.6775	12.3575	13.0638	13.8097	14.5931	15.4109	16.2591	17.1629	18.0781	19.0198	19.9869	20.9787	21.9952	23.0369	24.1043
24	6.6290	7.0300	7.4449	7.8755	8.3239	8.8112	9.3152	9.8497	10.4179	11.0227	11.6658	12.3718	13.1059	13.8812	14.6954	15.5451	16.4265	17.3670	18.3184	19.2974	20.3026	21.3334	22.3897	23.4718	24.6127	25.7637
25	6.8313	7.2631	7.7115	8.1785	8.6827	9.2067	9.7623	10.3531	10.9819	11.6504	12.3835	13.1465	13.9523	14.7986	15.6816	16.5972	17.5763	18.5651	19.5830	20.6278	21.6991	22.7967	23.9208	25.1104	26.3072	27.5380
26	7.0710	7.5378	8.0243	8.5464	9.0911	9.6688	10.2830	10.9368	11.6318	12.3931	13.1862	14.0238	14.9033	15.8209	16.7950	17.7914	18.8196	19.8776	20.9636	22.0769	23.2173	24.3848	25.6257	26.8701	28.1500	29.4666
27	7.3542	7.8609	8.4020	8.9684	9.5691	10.2078	10.8875	11.6101	12.4007	13.2252	14.0959	15.0100	15.9636	16.9771	18.0130	19.0819	20.1817	21.3103	22.4675	23.6522	24.9005	26.1595	27.4536	28.7844	30.1533	31.5611
28	7.6876	8.2397	8.8377	9.4623	10.1265	10.8333	11.5847	12.4057	13.2629	14.1680	15.1182	16.1090	17.1636	18.2406	19.3519	20.4951	21.6684	22.8708	24.1013	25.4029	26.7121	28.0577	29.4415	30.8647	32.3282	33.8322
29	8.0781	8.6977	9.3472	10.0379	10.7730	11.5544	12.4071	13.2982	14.2391	15.2267	16.2564	17.3538	18.4735	19.6289	20.8173	22.0367	23.2859	24.5964	25.9217	27.2831	28.6824	30.1212	31.6008	33.1220	34.6850	36.2894
30	8.5465	9.2220	9.9403	10.7049	11.5176	12.4031	13.3296	14.3078	15.3344	16.4044	17.5463	18.7106	19.9118	21.1471	22.4145	23.7124	25.0781	26.4563	27.8720	29.3270	30.8229	32.3611	33.9422	35.5663	37.2328	39.0079
31	9.0841	9.8313	10.6266	11.4719	12.3916	13.3549	14.3719	15.4390	16.5510	17.7393	18.9499	20.1987	21.4828	22.7999	24.1483	25.5719	27.0052	28.4774	29.9903	31.5456	33.1445	34.7876	36.4750	38.2638	40.0615	41.9063
32	9.7078	10.5351	11.4144	12.3697	13.3713	14.4287	15.5381	16.7155	17.9303	19.1889	20.4873	21.8221	23.1909	24.6242	26.0760	27.5665	29.0974	30.6705	32.2874	33.9494	35.6568	37.4583	39.2782	41.1482	43.0672	45.0332
33	10.4270	11.3419	12.3341	13.3756	14.4750	15.6283	16.8530	18.1162	19.4249	20.7748	22.1624	23.5848	25.0779	26.5878	28.1379	29.7299	31.3655	33.0464	34.7737	36.5478	38.4283	40.3214	42.2667	44.2628	46.3075	48.3979
34	11.2503	12.2809	13.3640	14.5072	15.7064	16.9801	18.2936	19.6545	21.0580	22.5004	23.9784	25.5342	27.1045	28.7166	30.3721	32.0727	33.8201	35.6151	37.5075	39.4221	41.3915	43.4150	45.4913	47.6180	49.7918	52.0085
35	12.2058	13.3323	14.5212	15.7681	17.0927	18.4588	19.8739	21.3332	22.8325	24.3685	25.9896	27.6228	29.2994	31.0209	32.7891	34.6054	36.4708	38.4455	40.4374	42.4861	44.5911	46.7507	48.9625	51.2230	53.5275	55.8700
36	13.2757	14.5123	15.8090	17.1865	18.6072	20.0788	21.5961	23.1547	24.7852	26.4402	28.1390	29.8826	31.6729	33.5113	35.3992	37.3853	39.3989	41.4712	43.6026	45.7923	48.0386	50.3388	52.6891	55.0846	57.5190	60.0809
37	14.4749	15.8236	17.2559	18.7335	20.2640	21.8418	23.4621	25.1598	26.8814	28.6483	30.4618	32.3235	34.2348	36.1971	38.2689	40.3639	42.5199	44.7373	47.0151	49.3515	51.7436	54.1872	56.6771	59.2924	61.8877	64.5166
38	15.8066	17.2958	18.8326	20.4245	22.0653	23.7498	25.5176	27.3085	29.1464	31.0326	32.9686	34.9558	36.9952	39.1570	41.3368	43.5801	45.8870	48.2566	50.6866	53.1741	55.7145	58.3781	61.0373	63.7384	66.4745	69.2363
39	17.2994	18.8981	20.5539	22.2603	24.0119	25.8525	27.7156	29.6275	31.5895	33.6028	35.6688	37.8414	40.0447	42.3130	44.6471	47.0472	49.5122	52.0397	54.6262	57.2669	60.0507	62.8186	65.6300	68.4777	71.3519	74.2427
40	18.9223	20.6448	22.4197	24.2412	26.1575	28.0958	30.0849	32.1257	34.2196	36.3676	38.6332	40.9261	43.2865	45.7153	48.2125	50.7768	53.4055	56.0948	58.9216	61.7510	64.6322	67.5587	70.5226	73.5140	76.5222	79.5355
41	20.6886	22.5351	24.4296	26.4245	28.4412	30.5107	32.6338	34.8116	37.0450	39.4079	41.7942	44.2507	46.7781	49.3765	52.0441	54.7782	57.5744	60.5282	63.4738	66.4732	69.5196	72.6048	75.7182	78.8487	81.9839	-
42	22.5961	24.5992	26.6432	28.7419	30.8953	33.1041	35.3694	37.7438	40.1565	42.6403	45.1970	47.8273	50.5310	53.3063	56.1499	59.1415	62.1455	65.2123	68.3351	71.5065	74.7181	77.9586	81.2165	84.4786	-	-
43	24.6747	26.8020	28.9862	31.2272	33.5256	35.8822	38.3568	40.8684	43.4539	46.1152	48.8529	51.6665	54.5540	57.5117	60.6368	63.7649	66.9584	70.2099	73.5118	76.8552	80.2282	83.6186	87.0128	-	-	-
44	26.8861	29.1596	31.4922	33.8842	36.3364	38.9153	41.5302	44.2221	46.9927	49.8424	52.7708	55.7752	58.9337	62.1176	65.3753	68.7011	72.0872	75.5254	79.0062	82.5174	86.0460	89.5775	-	-	-	-
45	29.2458	31.6742	34.1643	36.7165	39.4038	42.1268	44.9299	47.8147	50.7817	53.8298	56.9564	60.2543	63.5708	66.9643	70.4285	73.9551	77.5357	81.1601	84.8154	88.4879	92.2827	-	-	-	-	-
46	31.7543	34.3472	37.0043	39.8044	42.6405	45.5599	48.5643	51.6538	54.8273	58.1553	61.5259	64.9813	68.5168	72.1258	75.7995	79.5289	83.3034	87.1092	90.9318	94.9047	-	-	-	-	-	-
47	34.4121	37.1795	40.0964	43.0510	46.0924	49.2220	52.4401	55.7449	59.2180	62.7305	66.3315	70.0159	73.7765	77.6043	81.4896	85.4209	89.3840	93.4966	97.5256	-	-	-	-	-	-	-
48	37.2194	40.2573	43.3362	46.5055	49.7667	53.1195	56.5622	60.1871	63.8486	67.6023	71.4428	75.3625	79.3518	83.4003	87.4961	91.6237	95.9290	100.1305	-	-	-	-	-	-	-	-
49	40.2639	43.4733	46.7770	50.1763	53.6710	57.2585	61.0420	64.8600	68.7741	72.7785	76.8654	81.0241	85.2440	89.5121	93.9503	98.3215	102.7043	-	-	-	-	-	-	-	-	-
50	43.4401	46.8851	50.4299	54.0737	57.8140	61.7629	65.7454	69.8281	74.0050	78.2674	82.6044	87.0042	91.4532	96.0983	100.6597	105.2331	-	-	-	-	-	-	-	-	-	-
51	46.8085	50.5064	54.3077	58.2840	62.3303	66.4859	70.7462	75.1044	79.5517	84.0762	88.6653	93.4371	98.1679	102.9297	107.7038	-	-	-	-	-	-	-	-	-	-	-
52	50.3869	54.3542	58.5030	62.7267	67.0646	71.5118	76.0613	80.7033	85.4253	90.2139	95.2064	100.1469	105.1197	110.1054	-	-	-	-	-	-	-	-	-	-	-	-
53	54.1958	58.5248	62.9353	67.4653	72.1097	76.8608	81.7083	86.6386	91.6374	96.8622	102.0239	107.2193	112.4281	-	-	-	-	-	-	-	-	-	-	-	-	-
54	58.3340	62.9414	67.6741	72.5265	77.4904	82.5547	87.7049	93.0541	98.3948	103.7898	109.2202	114.6645	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	62.7298	67.6763	72.7482	77.9368	83.2302	88.6129	94.2094	99.7940	105.4355	111.1140	116.8070	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	67.4555	72.7593	78.1854	83.7211	89.3496	95.2061	101.0483	106.9503	112.8910	118.8467	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	72.5441	78.2214	84.0134	89.9021	96.0318	102.1464	108.3239	114.5420	120.7755	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	78.0250	84.0885	90.2532	96.6698	103.0728	109.5419	116.0536	122.5812	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	83.9239	90.3813	97.0998	103.8081	110.5861	117.4090	124.2483	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	90.2597	97.2957	104.3278	111.4335	118.5864	125.7566	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	97.2254	104.6013	112.0551	119.5588	127.0806	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	104.5916	112.4158	120.2928	128.1889	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	112.4733	120.7484	129.0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	120.8789	129.6015	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	129.8103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium Smoker Regular Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.6053	2.4448	2.3034	2.1832	2.0806	1.9927	1.9173	1.8528	1.8023	1.7559	1.7170	1.6851	1.6595	1.6397	1.6254	1.6160	1.6113	1.6107	1.6138	1.6227	1.6324	1.6445	1.6585	1.6742	1.6912	1.7092
19	2.6632	2.4910	2.3494	2.2294	2.1273	2.0401	1.9658	1.9077	1.8545	1.8100	1.7733	1.7437	1.7207	1.7038	1.6924	1.6862	1.6845	1.6868	1.6953	1.7047	1.7167	1.7308	1.7467	1.7639	1.7823	1.8018
20	2.7094	2.5366	2.3956	2.2764	2.1754	2.0895	2.0226	1.9615	1.9105	1.8684	1.8343	1.8076	1.7877	1.7741	1.7661	1.7631	1.7645	1.7724	1.7815	1.7934	1.8075	1.8235	1.8410	1.8597	1.8795	1.9003
21	2.7564	2.5839	2.4440	2.3261	2.2266	2.1492	2.0789	2.0202	1.9719	1.9327	1.9018	1.8786	1.8622	1.8522	1.8477	1.8480	1.8525	1.8638	1.8754	1.8895	1.9055	1.9232	1.9422	1.9623	1.9835	2.0057
22	2.8073	2.6351	2.4968	2.3807	2.2908	2.2095	2.1418	2.0860	2.0408	2.0050	1.9778	1.9584	1.9459	1.9395	1.9385	1.9420	1.9528	1.9641	1.9780	1.9940	2.0117	2.0309	2.0512	2.0727	2.0953	2.1189
23	2.8643	2.6927	2.5563	2.4511	2.3564	2.2778	2.2132	2.1608	2.1192	2.0873	2.0641	2.0486	2.0400	2.0373	2.0395	2.0500	2.0607	2.0742	2.0900	2.1076	2.1268	2.1473	2.1689	2.1917	2.2155	2.2434
24	2.9300	2.7689	2.6349	2.5237	2.4319	2.3565	2.2953	2.2467	2.2091	2.1814	2.1624	2.1509	2.1460	2.1503	2.1564	2.1663	2.1792	2.1946	2.2120	2.2310	2.2514	2.2731	2.2959	2.3225	2.3484	2.3757
25	3.0072	2.8484	2.7168	2.6085	2.5198	2.4479	2.3906	2.3460	2.3127	2.2893	2.2743	2.2666	2.2693	2.2739	2.2826	2.2947	2.3094	2.3263	2.3449	2.3650	2.3864	2.4091	2.4362	2.4623	2.4897	2.5187
26	3.0982	2.9419	2.8129	2.7076	2.6224	2.5543	2.5011	2.4608	2.4318	2.4124	2.4011	2.4018	2.4042	2.4113	2.4221	2.4358	2.4518	2.4697	2.4892	2.5101	2.5323	2.5599	2.5859	2.6135	2.6425	2.6732
27	3.2056	3.0520	2.9257	2.8236	2.7420	2.6780	2.6290	2.5929	2.5678	2.5518	2.5500	2.5496	2.5543	2.5632	2.5754	2.5902	2.6069	2.6255	2.6455	2.6708	2.6948	2.7206	2.7479	2.7770	2.8077	2.8399
28	3.3318	3.1810	3.0575	2.9588	2.8810	2.8210	2.7759	2.7435	2.7279	2.7164	2.7122	2.7139	2.7202	2.7302	2.7431	2.7583	2.7753	2.7939	2.8191	2.8424	2.8675	2.8944	2.9231	2.9536	2.9858	3.0197
29	3.4797	3.3318	3.2110	3.1156	3.0414	2.9849	2.9431	2.9216	2.9041	2.8950	2.8925	2.8953	2.9023	2.9126	2.9254	2.9404	2.9619	2.9820	3.0041	3.0281	3.0542	3.0823	3.1123	3.1441	3.1777	3.2129
30	3.6522	3.5069	3.3887	3.2962	3.2250	3.1712	3.1421	3.1168	3.1012	3.0933	3.0914	3.0944	3.1010	3.1106	3.1227	3.1431	3.1612	3.1815	3.2040	3.2288	3.2558	3.2849	3.3161	3.3490	3.3837	3.4237
31	3.8523	3.7093	3.5929	3.5025	3.4441	3.3944	3.3589	3.3348	3.3197	3.3116	3.3091	3.3109	3.3162	3.3305	3.3432	3.3587	3.3765	3.3970	3.4199	3.4453	3.4730	3.5029	3.5348	3.5686	3.6092	3.6476
32	4.0830	3.9420	3.8261	3.7501	3.6844	3.6356	3.6003	3.5758	3.5595	3.5499	3.5454	3.5451	3.5563	3.5648	3.5766	3.5913	3.6088	3.6292	3.6524	3.6781	3.7062	3.7365	3.7741	3.8099	3.8477	3.8871
33	4.3667	4.2072	4.1065	4.0195	3.9534	3.9036	3.8667	3.8398	3.8209	3.8082	3.8087	3.8077	3.8108	3.8176	3.8281	3.8420	3.8589	3.8789	3.9019	3.9276	3.9609	3.9930	4.0276	4.0642	4.1027	4.1427
34	4.6744	4.5258	4.4100	4.3205	4.2516	4.1986	4.1578	4.1269	4.1036	4.0973	4.0883	4.0843	4.0849	4.0897	4.0986	4.1112	4.1271	4.1465	4.1690	4.2011	4.2310	4.2636	4.2986	4.3357	4.3744	4.4146
35	5.0226	4.8696	4.7487	4.6541	4.5796	4.5206	4.4739	4.4481	4.4218	4.4025	4.3894	4.3819	4.3794	4.3818	4.3885	4.3995	4.4142	4.4394	4.4630	4.4900	4.5200	4.5527	4.5877	4.6247	4.6633	4.7030
36	5.4133	5.2528	5.1236	5.0204	4.9374	4.8701	4.8293	4.7879	4.7554	4.7306	4.7127	4.7010	4.6950	4.6943	4.6987	4.7148	4.7298	4.7490	4.7721	4.7987	4.8283	4.8606	4.8952	4.9315	4.9691	5.0078
37	5.8471	5.6758	5.5343	5.4194	5.3250	5.2635	5.2027	5.1532	5.1134	5.0821	5.0586	5.0422	5.0322	5.0283	5.0392	5.0481	5.0617	5.0798	5.1019	5.1276	5.1563	5.1876	5.2209	5.2558	5.2919	5.3348
38	6.3236	6.1386	5.9809	5.8507	5.7617	5.6752	5.6035	5.5445	5.4963	5.4579	5.4282	5.4065	5.4019	5.3965	5.3974	5.4042	5.4160	5.4324	5.4530	5.4770	5.5040	5.5335	5.5649	5.6039	5.6395	5.6760
39	6.8657	6.6399	6.4623	6.3372	6.2172	6.1167	6.0326	5.9627	5.9052	5.8588	5.8329	5.8077	5.7910	5.7819	5.7798	5.7838	5.7931	5.8071	5.8253	5.8470	5.8716	5.8986	5.9354	5.9676	6.0009	6.0348
40	7.4387	7.2032	7.0068	6.8426	6.7046	6.5884	6.4906	6.4088	6.3410	6.2994	6.2583	6.2274	6.2058	6.1925	6.1866	6.1872	6.1931	6.2040	6.2191	6.2377	6.2675	6.2932	6.3210	6.3502	6.3804	6.4112
41	8.0561	7.7923	7.5697	7.3826	7.2246	7.0909	6.9781	6.8833	6.8212	6.7600	6.7115	6.6743	6.6471	6.6288	6.6183	6.6146	6.6164	6.6233	6.6432	6.6599	6.6797	6.7020	6.7262	6.7518	6.7782	-
42	8.7162	8.4210	8.1694	7.9569	7.7770	7.6245	7.4955	7.4069	7.3204	7.2499	7.1932	7.1488	7.1152	7.0910	7.0750	7.0661	7.0722	7.0763	7.0850	7.0974	7.1131	7.1311	7.1510	7.1721	-	-
43	9.4175	9.0885	8.8052	8.5655	8.3621	8.2091	8.0673	7.9487	7.8503	7.7694	7.7036	7.6511	7.6101	7.5790	7.5565	7.5536	7.5469	7.5458	7.5493	7.5568	7.5673	7.5802	7.5948	-	-	-
44	10.1573	9.7930	9.4757	9.2070	9.0032	8.8146	8.6556	8.5223	8.4109	8.3186	8.2427	8.1809	8.1313	8.1055	8.0781	8.0587	8.0456	8.0384	8.0359	8.0373	8.0418	8.0486	-	-	-	-
45	10.9707	10.5327	10.1794	9.9120	9.6636	9.4538	9.2766	9.1274	9.0020	8.8971	8.8098	8.7518	8.6954	8.6504	8.6151	8.5881	8.5677	8.5533	8.5438	8.5382	8.5356	-	-	-	-	-
46	11.8006	11.3431	10.9574	10.6325	10.3582	10.1261	9.9296	9.7633	9.6227	9.5040	9.4220	9.3416	9.2753	9.2209	9.1766	9.1410	9.1123	9.0896	9.0719	9.0582	-	-	-	-	-	-
47	12.6678	12.1668	11.7437	11.3871	11.0857	10.8302	10.6131	10.4285	10.2714	10.1597	10.0503	9.9581	9.8807	9.8157	9.7613	9.7160	9.6778	9.6458	9.6190	-	-	-	-	-	-	-
48	13.5696	13.0249	12.5634	12.1741	11.8445	11.5643	11.3254	11.1431	10.9730	10.8283	10.7050	10.5998	10.5100	10.4333	10.3678	10.3117	10.2629	10.2207	-	-	-	-	-	-	-	-
49	14.5036	13.9154	13.4147	12.9916	12.6326	12.3265	12.0913	11.8718	11.6839	11.5228	11.3844	11.2650	11.1617	11.0723	10.9944	10.9264	10.8661	-	-	-	-	-	-	-	-	-
50	15.4679	14.8370	14.2959	13.8380	13.4484	13.1480	12.8680	12.6277	12.4208	12.2422	12.0873	11.9524	11.8346	11.7312	11.6400	11.5590	-	-	-	-	-	-	-	-	-	-
51	16.4610	15.7881	15.2057	14.7118	14.3306	13.9763	13.6720	13.4097	13.1826	12.9850	12.8123	12.6609	12.5273	12.4088	12.3210	-	-	-	-	-	-	-	-	-	-	-
52	17.5406	16.7685	16.1856	15.6619	15.2156	14.8330	14.5031	14.2174	13.9685	13.7506	13.5591	13.3897	13.2585	13.1270	-	-	-	-	-	-	-	-	-	-	-	-
53	18.6173	17.8328	17.1713	16.6102	16.1307	15.7182	15.3613	15.0504	14.7784	14.5390	14.3271	14.1627	13.9978	-	-	-	-	-	-	-	-	-	-	-	-	-
54	19.7323	18.8980	18.1921	17.5918	17.0773	16.6331	16.2470	15.9095	15.6128	15.3755	15.1462	14.9418	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	20.8887	20.0028	19.2501	18.6084	18.0566	17.5784	17.1614	16.7955	16.5026	16.2207	15.9696	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	22.0891	21.1496	20.3472	19.6613	19.0696	18.5553	18.1054	17.7451	17.4000	17.0932	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	23.3368	22.3413	21.4859	20.7526	20.1183	19.5655	19.1233	18.7016	18.3278	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	24.6337	23.5797	22.6674	21.8835	21.2474	20.6610	20.1462	19.6914	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	25.9809	24.8656	23.8927	23.1073	22.3878	21.7590	21.2058	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	27.4560	26.1992	25.2251	24.3398	23.5705	22.8967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	28.9337	27.6561	26.5620	25.6177	24.7955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	30.4672	29.1112	27.9469	26.9403	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	32.0542	30.6165	29.3783	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	33.6917	32.1695	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	35.3764	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium

Smoker

5 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	3.8555	3.7893	3.7398	3.7044	3.6817	3.6703	3.6692	3.6778	3.6958	3.7230	3.7593	3.8051	3.8604	3.9258	4.0014	4.0876	4.1844	4.2916	4.4088	4.5352	4.6700	4.8122	4.9608	5.1242	5.2857	5.4521
19	3.9284	3.8651	3.8191	3.7882	3.7705	3.7647	3.7699	3.7856	3.8113	3.8471	3.8931	3.9494	4.0164	4.0943	4.1833	4.2836	4.3948	4.5164	4.6476	4.7876	4.9353	5.0982	5.2607	5.4287	5.6015	5.7789
20	4.0000	3.9408	3.8999	3.8746	3.8631	3.8642	3.8771	3.9011	3.9361	3.9822	4.0394	4.1080	4.1882	4.2803	4.3841	4.4995	4.6258	4.7621	4.9075	5.0608	5.2317	5.4007	5.5752	5.7548	5.9391	6.1280
21	4.0737	4.0202	3.9855	3.9670	3.9631	3.9724	3.9942	4.0281	4.0740	4.1320	4.2022	4.2848	4.3800	4.4876	4.6073	4.7385	4.8801	5.0311	5.2006	5.3697	5.5454	5.7269	5.9135	6.1050	6.3011	6.5019
22	4.1540	4.1073	4.0800	4.0696	4.0744	4.0933	4.1256	4.1711	4.2296	4.3013	4.3862	4.4845	4.5960	4.7202	4.8563	5.0034	5.1700	5.3381	5.5140	5.6968	5.8854	6.0794	6.2782	6.4818	6.6902	6.9036
23	4.2447	4.2058	4.1871	4.1860	4.2010	4.2309	4.2754	4.3342	4.4071	4.4943	4.5957	4.7110	4.8398	4.9810	5.1337	5.3086	5.4834	5.6664	5.8564	6.0525	6.2540	6.4604	6.6717	6.8879	7.1092	7.3358
24	4.3494	4.3196	4.3107	4.3203	4.3469	4.3897	4.4481	4.5219	4.6110	4.7154	4.8346	4.9678	5.1143	5.2843	5.4564	5.6383	5.8285	6.0260	6.2297	6.4389	6.6531	6.8723	7.0965	7.3257	7.5604	7.8145
25	4.4727	4.4530	4.4552	4.4770	4.5169	4.5742	4.6483	4.7390	4.8461	4.9689	5.1066	5.2696	5.4368	5.6156	5.8046	6.0022	6.2074	6.4189	6.6359	6.8582	7.0854	7.3176	7.5550	7.8116	8.0640	8.3234
26	4.6181	4.6099	4.6246	4.6602	4.7152	4.7888	4.8804	4.9897	5.1158	5.2693	5.4288	5.6022	5.7879	5.9841	6.1893	6.4022	6.6215	6.8466	7.0769	7.3123	7.5526	7.8119	8.0669	8.3286	8.5974	8.8736
27	4.7895	4.7942	4.8231	4.8742	4.9461	5.0378	5.1486	5.2776	5.4381	5.6031	5.7826	5.9751	6.1785	6.3913	6.6120	6.8393	7.0725	7.3109	7.5544	7.8167	8.0744	8.3386	8.6097	8.8880	9.1741	9.4679
28	4.9908	5.0100	5.0548	5.1233	5.2138	5.3252	5.4717	5.6244	5.7944	5.9799	6.1790	6.3896	6.6099	6.8384	7.0737	7.3148	7.5613	7.8268	8.0875	8.3544	8.6279	8.9085	9.1966	9.4926	9.7966	10.1088
29	5.2260	5.2614	5.3240	5.4115	5.5391	5.6745	5.8304	6.0050	6.1962	6.4016	6.6192	6.8469	7.0830	7.3261	7.5752	7.8296	8.1074	8.3771	8.6532	8.9361	9.2263	9.5242	9.8303	10.1446	10.4674	10.7984
30	5.4994	5.5704	5.6544	5.7654	5.9011	6.0593	6.2377	6.4338	6.6452	6.8694	7.1041	7.3476	7.5983	7.8550	8.1359	8.4084	8.6871	8.9723	9.2646	9.5645	9.8723	10.1885	10.5132	10.8465	11.1882	11.5382
31	5.8400	5.9151	6.0212	6.1552	6.3141	6.4952	6.6954	6.9120	7.1422	7.3835	7.6339	7.8917	8.1752	8.4500	8.7312	9.0188	9.3132	9.6149	9.9243	10.2420	10.5682	10.9033	11.2471	11.5996	11.9791	12.3528
32	6.2145	6.3118	6.4413	6.5989	6.7809	6.9840	7.2048	7.4401	7.6872	7.9439	8.2286	8.5049	8.7880	9.0776	9.3739	9.6773	9.9881	10.3071	10.6345	10.9707	11.3160	11.6703	12.0530	12.4299	12.8158	13.2101
33	6.6445	6.7653	6.9183	7.0991	7.3031	7.5265	7.7657	8.0176	8.3014	8.5772	8.8609	9.1517	9.4494	9.7541	10.0661	10.3859	10.7141	11.0510	11.3971	11.7524	12.1376	12.5167	12.9055	13.3037	13.7107	14.1256
34	7.1345	7.2786	7.4547	7.6571	7.8811	8.1223	8.4012	8.6733	8.9552	9.2455	9.5435	9.8486	10.1612	10.4814	10.8097	11.1468	11.4929	11.8484	12.2355	12.6157	13.0064	13.4073	13.8178	14.2374	14.6652	15.1003
35	7.6877	7.8541	8.0511	8.2727	8.5405	8.8030	9.0790	9.3657	9.6616	9.9657	10.2775	10.5972	10.9249	11.2613	11.6066	11.9615	12.3496	12.7300	13.1213	13.5236	13.9364	14.3592	14.7914	15.2321	15.6803	16.1347
36	8.3058	8.5184	8.7386	8.9824	9.2450	9.5226	9.8124	10.1124	10.4213	10.7387	11.0645	11.3989	11.7424	12.0953	12.4837	12.8630	13.2537	13.6560	14.0696	14.4942	14.9292	15.3740	15.8275	16.2886	16.7561	17.2286
37	9.0275	9.2365	9.4735	9.7326	10.0091	10.2995	10.6014	10.9135	11.2348	11.5654	11.9053	12.2548	12.6425	13.0191	13.4077	13.8084	14.2212	14.6459	15.0820	15.5290	15.9861	16.4522	16.9262	17.4067	17.8922	18.3813
38	9.7993	10.0231	10.2736	10.5449	10.8325	11.1336	11.4463	11.7696	12.1031	12.4469	12.8324	13.2045	13.5889	13.9861	14.3961	14.8189	15.2542	15.7016	16.1602	16.6293	17.1077	17.5943	18.0874	18.5858	19.1192	19.6296
39	10.6426	10.8773	11.1377	11.4180	11.7144	12.0245	12.3469	12.7102	13.0621	13.4267	13.8045	14.1956	14.6005	15.0190	15.4511	15.8964	16.3543	16.8241	17.3048	17.7952	18.2939	18.7994	19.3446	19.8664	20.3909	20.9162
40	11.5556	11.7970	12.0635	12.3501	12.6534	13.0058	13.3442	13.6969	14.0640	14.4457	14.8421	15.2533	15.6793	16.1197	16.5742	17.0420	17.5223	18.0139	18.5157	19.0568	19.5811	20.1118	20.6475	21.1861	21.7254	22.2634
41	12.5354	12.7792	13.0848	13.3816	13.6975	14.0311	14.3816	14.7485	15.1318	15.5315	15.9475	16.3795	16.8270	17.2896	17.7664	18.2562	18.7580	19.3043	19.8332	20.3704	20.9146	21.4639	22.0162	22.5694	23.1213	-
42	13.6249	13.8738	14.1516	14.4537	14.7775	15.1214	15.4847	15.8668	16.2673	16.6859	17.1221	17.5752	18.0445	18.5289	19.0272	19.5759	20.1060	20.6469	21.1968	21.7539	22.3165	22.8823	23.4491	24.0145	-	-
43	14.7560	15.0039	15.2837	15.5909	15.9229	16.2779	16.6549	17.0531	17.4716	17.9097	18.3663	18.8405	19.3311	19.8787	20.4063	20.9471	21.4995	22.0613	22.6309	23.2063	23.7852	24.3651	24.9438	-	-	-
44	15.9528	16.1986	16.4801	16.7929	17.1338	17.5009	17.8926	18.3077	18.7447	19.2024	19.7191	20.2218	20.7421	21.2783	21.8288	22.3917	22.9647	23.5461	24.1338	24.7251	25.3178	25.9093	-	-	-	-
45	17.2129	17.4562	17.7400	18.0591	18.4099	18.7900	19.1972	19.6296	20.1314	20.6170	21.1237	21.6497	22.1931	22.7521	23.3244	23.9077	24.5001	25.0992	25.7024	26.3072	26.9109	-	-	-	-	-
46	18.5330	18.7745	19.0614	19.3879	19.7497	20.1908	20.6216	21.0803	21.5650	22.0732	22.6029	23.1517	23.7176	24.2981	24.8905	25.4928	26.1025	26.7168	27.3330	27.9482	-	-	-	-	-	-
47	19.9093	20.1503	20.4417	20.8358	21.2174	21.6350	22.0853	22.5652	23.0719	23.6027	24.1548	24.7257	25.3127	25.9130	26.5240	27.1432	27.7676	28.3942	29.0202	-	-	-	-	-	-	-
48	21.4088	21.6566	21.9614	22.3157	22.7132	23.1493	23.6200	24.1214	24.6501	25.2028	25.7766	26.3683	26.9746	27.5929	28.2204	28.8537	29.4898	30.1733	-	-	-	-	-	-	-	-
49	22.9252	23.1782	23.4935	23.8621	24.2769	24.7325	25.2238	25.7466	26.2968	26.8706	27.4647	28.0752	28.6990	29.3332	29.9741	30.6724	31.3260	-	-	-	-	-	-	-	-	-
50	24.5018	24.7626	25.0903	25.4746	25.9077	26.3830	26.8950	27.4386	28.0093	28.6028	29.2150	29.8424	30.5337	31.1895	31.8507	32.5138	-	-	-	-	-	-	-	-	-	-
51	26.1394	26.4100	26.7516	27.1528	27.6045	28.0995	28.6315	29.1948	29.7844	30.3954	31.0834	31.7349	32.3969	33.0656	33.7371	-	-	-	-	-	-	-	-	-	-	-
52	27.8398	28.1219	28.4784	28.8968	29.3669	29.8809	30.4316	31.0129	31.6878	32.3245	32.9783	33.6444	34.3188	34.9972	-	-	-	-	-	-	-	-	-	-	-	-
53	29.6053	29.8999	30.2717	30.7068	31.1945	31.7964	32.3736	32.9815	33.6145	34.2675	34.9354	35.6133	36.2968	-	-	-	-	-	-	-	-	-	-	-	-	-
54	31.4396	31.7468	32.2106	32.6694	33.1827	33.7409	34.3357	34.9603	35.6088	36.2750	36.9537	37.6400	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	33.4469	33.7724	34.1808	34.6563	35.1864	35.7607	36.3709	37.0098	37.6703	38.3463	39.0322	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	35.4754	35.8131	36.2354	36.7253	37.2693	37.8571	38.4799	39.1292	39.7980	40.4798	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	37.5969	37.9444	38.3777	38.8785	39.4335	40.0317	40.6628	41.3186	41.9914	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	39.8146	40.1684	40.6086	41.1170	41.6794	42.2833	42.9185	43.5760	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	42.1297	42.4852	42.9286	43.4406	44.0053	44.6102	45.2444	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	44.5407	44.8937	45.3358	45.8458	46.4077	47.0083	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	47.0445	47.3902	47.8252	48.3278	48.8815	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	49.6357	49.9679	50.4987	50.9963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	52.4473	52.7664	53.1783	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	55.2453	55.5408	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	58.1187	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium Smoker 10 Years Limited Pay

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.8051	2.6897	2.5924	2.5235	2.4700	2.4293	2.3997	2.3797	2.3684	2.3651	2.3693	2.3806	2.3990	2.4243	2.4612	2.5010	2.5477	2.6011	2.6608	2.7263	2.7971	2.8726	2.9521	3.0352	3.1213	3.2101
19	2.8570	2.7423	2.6534	2.5781	2.5271	2.4893	2.4629	2.4467	2.4396	2.4410	2.4503	2.4674	2.4974	2.5302	2.5705	2.6183	2.6731	2.7347	2.8024	2.8756	2.9537	3.0360	3.1220	3.2112	3.3031	3.3976
20	2.9075	2.7944	2.7079	2.6421	2.5861	2.5519	2.5296	2.5180	2.5159	2.5286	2.5445	2.5688	2.6014	2.6422	2.6910	2.7473	2.8107	2.8807	2.9564	3.0372	3.1224	3.2114	3.3037	3.3988	3.4966	3.6034
21	2.9591	2.8487	2.7652	2.7028	2.6578	2.6273	2.6095	2.6031	2.6071	2.6208	2.6440	2.6763	2.7174	2.7670	2.8248	2.8901	2.9622	3.0405	3.1241	3.2123	3.3043	3.3998	3.4982	3.6058	3.7112	3.8196
22	3.0150	2.9078	2.8281	2.7699	2.7296	2.7043	2.6923	2.6923	2.7033	2.7248	2.7563	2.7975	2.8479	2.9070	2.9741	3.0484	3.1292	3.2156	3.3067	3.4019	3.5006	3.6089	3.7151	3.8244	3.9366	4.0520
23	3.0777	2.9744	2.8991	2.8459	2.8109	2.7917	2.7865	2.7939	2.8130	2.8433	2.8841	2.9350	2.9952	3.0640	3.1405	3.2237	3.3129	3.4070	3.5053	3.6138	3.7207	3.8307	3.9439	4.0600	4.1794	4.3021
24	3.1499	3.0511	2.9808	2.9333	2.9046	2.8924	2.8949	2.9108	2.9391	2.9791	3.0300	3.0910	3.1612	3.2397	3.3253	3.4171	3.5142	3.6223	3.7293	3.8398	3.9537	4.0707	4.1908	4.3143	4.4411	4.5716
25	3.2349	3.1410	3.0764	3.0352	3.0137	3.0095	3.0207	3.0460	3.0844	3.1348	3.1962	3.2675	3.3477	3.4355	3.5299	3.6366	3.7429	3.8534	3.9676	4.0853	4.2061	4.3303	4.4578	4.5889	4.7238	4.8626
26	3.3353	3.2466	3.1882	3.1543	3.1409	3.1457	3.1666	3.2023	3.2513	3.3125	3.3845	3.4660	3.5558	3.6597	3.7640	3.8735	3.9874	4.1052	4.2266	4.3513	4.4794	4.6110	4.7464	4.8856	5.0289	5.1765
27	3.4537	3.3709	3.3195	3.2935	3.2892	3.3039	3.3354	3.3820	3.4420	3.5140	3.5964	3.6954	3.7959	3.9029	4.0154	4.1326	4.2538	4.3788	4.5072	4.6393	4.7750	4.9146	5.0582	5.2061	5.3585	5.5240
28	3.5930	3.5167	3.4730	3.4558	3.4614	3.4867	3.5293	3.5872	3.6583	3.7493	3.8431	3.9454	4.0548	4.1700	4.2902	4.4147	4.5431	4.6752	4.8111	4.9509	5.0946	5.2427	5.3951	5.5609	5.7242	5.8924
29	3.7563	3.6872	3.6519	3.6444	3.6606	3.6971	3.7511	3.8293	3.9125	4.0068	4.1103	4.2214	4.3389	4.4618	4.5893	4.7210	4.8566	4.9961	5.1398	5.2876	5.4399	5.6056	5.7689	5.9373	6.1107	6.2893
30	3.9468	3.8854	3.8594	3.8623	3.8895	3.9478	4.0141	4.0953	4.1889	4.2927	4.4050	4.5243	4.6493	4.7794	4.9140	5.0528	5.1957	5.3430	5.4948	5.6512	5.8228	5.9909	6.1643	6.3430	6.5270	6.7161
31	4.1679	4.1148	4.1110	4.1250	4.1642	4.2241	4.3012	4.3926	4.4955	4.6079	4.7281	4.8547	4.9867	5.1237	5.2652	5.4112	5.5619	5.7172	5.8880	6.0552	6.2279	6.4062	6.5901	6.7794	6.9741	7.1739
32	4.4409	4.3959	4.3896	4.4143	4.4642	4.5346	4.6215	4.7218	4.8329	4.9529	5.0800	5.2133	5.3519	5.4956	5.6442	5.7977	5.9670	6.1326	6.3040	6.4811	6.6641	6.8530	7.0477	7.2479	7.4534	7.6639
33	4.7398	4.7032	4.7064	4.7411	4.8007	4.8803	4.9756	5.0835	5.2016	5.3280	5.4613	5.6007	5.7458	5.8961	6.0631	6.2263	6.3953	6.5704	6.7517	6.9392	7.1329	7.3326	7.5383	7.7494	7.9657	8.1867
34	5.0809	5.0521	5.0637	5.1069	5.1747	5.2616	5.3637	5.4778	5.6017	5.7336	5.8724	6.0175	6.1810	6.3402	6.5057	6.6776	6.8560	7.0411	7.2327	7.4309	7.6355	7.8463	8.0629	8.2848	8.5115	8.7425
35	5.4664	5.4441	5.4624	5.5122	5.5861	5.6786	5.7857	5.9045	6.0328	6.1692	6.3272	6.4803	6.6403	6.8073	6.9813	7.1624	7.3507	7.5460	7.7483	7.9575	8.1730	8.3947	8.6219	8.8541	9.0906	9.3444
36	5.8978	5.8796	5.9024	5.9564	6.0341	6.1301	6.2404	6.3774	6.5117	6.6549	6.8064	6.9660	7.1334	7.3086	7.4915	7.6823	7.8806	8.0865	8.2995	8.5194	8.7457	8.9779	9.2152	9.4721	9.7208	9.9729
37	6.3751	6.3582	6.3826	6.4381	6.5353	6.6348	6.7494	6.8766	7.0147	7.1627	7.3200	7.4863	7.6614	7.8452	8.0374	8.2380	8.4467	8.6630	8.8867	9.1172	9.3674	9.6124	9.8627	10.1173	10.3756	10.6366
38	6.9246	6.9051	6.9285	6.9845	7.0653	7.1655	7.2816	7.4113	7.5531	7.7060	7.8693	8.0427	8.2258	8.4185	8.6202	8.8308	9.0497	9.2764	9.5257	9.7694	10.0195	10.2751	10.5354	10.7995	11.0667	11.3356
39	7.5087	7.4831	7.5023	7.5552	7.6341	7.7338	7.8507	7.9827	8.1281	8.2860	8.4556	8.6364	8.8279	9.0295	9.2408	9.4612	9.7078	9.9479	10.1956	10.4501	10.7107	10.9762	11.2459	11.5187	11.7936	12.0694
40	8.1418	8.1067	8.1187	8.1665	8.2421	8.3402	8.4576	8.5917	8.7409	8.9040	9.0801	9.2684	9.4682	9.6963	9.9202	10.1538	10.3966	10.6476	10.9060	11.1709	11.4411	11.7159	11.9940	12.2744	12.5558	12.8370
41	8.8229	8.7748	8.7772	8.8180	8.8892	8.9854	9.1029	9.2392	9.3923	9.5607	9.7619	9.9607	10.1722	10.3955	10.6298	10.8740	11.1274	11.3888	11.6573	11.9316	12.2108	12.4938	12.7792	13.0658	13.3523	-
42	9.5496	9.4859	9.4766	9.5093	9.5756	9.6694	9.7871	9.9467	10.1064	10.2834	10.4763	10.6838	10.9047	11.1380	11.3825	11.6370	11.9004	12.1715	12.4492	12.7321	13.0192	13.3091	13.6003	13.8917	-	-
43	10.3196	10.2381	10.2159	10.2664	10.3284	10.4217	10.5419	10.6857	10.8505	11.0342	11.2349	11.4512	11.6815	11.9244	12.1785	12.4427	12.7154	12.9952	13.2810	13.5715	13.8650	14.1603	14.4558	-	-	-
44	11.1767	11.0734	11.0366	11.0517	11.1087	11.2003	11.3217	11.4691	11.6392	11.8296	12.0382	12.2630	12.5022	12.7542	13.0174	13.2902	13.5711	13.8587	14.1515	14.4478	14.7666	15.0691	-	-	-	-
45	12.0506	11.9261	11.8748	11.8808	11.9328	12.0231	12.1460	12.2970	12.4725	12.6696	12.8857	13.1186	13.3661	13.6264	13.8977	14.1781	14.4661	14.7600	15.0820	15.3866	15.6925	-	-	-	-	-
46	12.9677	12.8217	12.7559	12.7529	12.8005	12.8897	13.0143	13.1690	13.3498	13.5532	13.7763	14.0166	14.2716	14.5393	14.8174	15.1285	15.4260	15.7290	16.0357	16.3442	-	-	-	-	-	-
47	13.9256	13.7583	13.6785	13.6671	13.7105	13.7989	13.9251	14.0834	14.2691	14.4784	14.7079	14.9546	15.2419	15.5192	15.8072	16.1037	16.4067	16.7143	17.0245	-	-	-	-	-	-	-
48	14.9213	14.7335	14.6404	14.6211	14.6607	14.7485	14.8763	15.0380	15.2281	15.4714	15.7097	15.9659	16.2370	16.5206	16.8143	17.1158	17.4229	17.7335	-	-	-	-	-	-	-	-
49	15.9519	15.7448	15.6393	15.6127	15.6488	15.7693	15.9006	16.0678	16.2651	16.4878	16.7319	16.9937	17.2704	17.5591	17.8571	18.1621	18.4716	-	-	-	-	-	-	-	-	-
50	17.0731	16.8430	16.7235	16.6893	16.7229	16.8111	16.9443	17.1147	17.3162	17.5436	17.7923	18.0588	18.3397	18.6321	18.9329	19.2396	-	-	-	-	-	-	-	-	-	-
51	18.1963	17.9474	17.8160	17.7752	17.8056	17.8934	18.0280	18.2010	18.4058	18.6366	18.8890	19.1589	19.4427	19.7370	20.0389	-	-	-	-	-	-	-	-	-	-	-
52	19.3592	19.0922	18.9494	18.9018	18.9289	19.0157	19.1510	19.3258	19.5326	19.7659	20.0206	20.2924	20.5773	20.8718	-	-	-	-	-	-	-	-	-	-	-	-
53	20.5633	20.2786	20.1244	20.0698	20.0930	20.1781	20.3130	20.4881	20.6960	20.9303	21.1857	21.4575	21.7416	-	-	-	-	-	-	-	-	-	-	-	-	-
54	21.8114	21.5089	21.3428	21.2805	21.2988	21.3810	21.5142	21.6883	21.8957	22.1292	22.3834	22.6533	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	23.1062	22.7854	22.6065	22.5353	22.5474	22.6250	22.7549	22.9266	23.1313	23.3621	23.6129	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	24.4500	24.1098	23.9168	23.8351	23.8390	23.9104	24.0353	24.2022	24.4467	24.6762	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	25.8455	25.4843	25.2753	25.2350	25.2289	25.2934	25.4131	25.5762	25.7732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	27.3893	26.9961	26.7636	26.6522	26.6337	26.6876	26.7980	26.9522	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	28.9305	28.5083	28.2533	28.1237	28.0900	28.1306	28.2288	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	30.5350	30.0808	29.8003	29.6493	29.5974	29.6218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	32.2022	31.7130	31.4034	31.2279	31.1547	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	33.9305	33.4023	33.0604	32.8574	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	35.7159	35.1456	34.7682	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	37.5541	36.9388	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	39.4399	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium

Smoker

15 Years Limited Pay

Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	2.0462	1.9969	1.9596	1.9323	1.9137	1.9029	1.8995	1.9028	1.9126	1.9287	1.9508	1.9787	2.0122	2.0507	2.0939	2.1413	2.1924	2.2467	2.3037	2.3630	2.4283
19	2.0964	2.0492	2.0143	1.9898	1.9745	1.9676	1.9683	1.9763	1.9912	2.0127	2.0405	2.0743	2.1135	2.1578	2.2064	2.2590	2.3148	2.3735	2.4386	2.5029	2.5693
20	2.1488	2.1043	2.0725	2.0516	2.0403	2.0378	2.0435	2.0569	2.0775	2.1051	2.1390	2.1789	2.2241	2.2740	2.3279	2.3853	2.4498	2.5138	2.5802	2.6489	2.7197
21	2.2053	2.1642	2.1361	2.1195	2.1129	2.1156	2.1270	2.1465	2.1735	2.2074	2.2478	2.2938	2.3448	2.4001	2.4634	2.5265	2.5925	2.6611	2.7320	2.8052	2.8806
22	2.2680	2.2309	2.2074	2.1957	2.1946	2.2033	2.2210	2.2471	2.2808	2.3214	2.3681	2.4201	2.4812	2.5427	2.6077	2.6757	2.7465	2.8196	2.8952	2.9731	3.0533
23	2.3393	2.3068	2.2884	2.2824	2.2875	2.3029	2.3275	2.3605	2.4009	2.4480	2.5057	2.5645	2.6276	2.6944	2.7645	2.8373	2.9127	2.9906	3.0709	3.1537	3.2391
24	2.4211	2.3939	2.3814	2.3818	2.3937	2.4161	2.4479	2.4924	2.5404	2.5948	2.6547	2.7193	2.7878	2.8597	2.9346	3.0122	3.0924	3.1751	3.2604	3.3482	3.4388
25	2.5159	2.4947	2.4887	2.4960	2.5152	2.5504	2.5901	2.6378	2.6926	2.7534	2.8191	2.8891	2.9628	3.0396	3.1193	3.2016	3.2866	3.3742	3.4645	3.5577	3.6593
26	2.6329	2.6179	2.6190	2.6340	2.6612	2.6990	2.7459	2.8006	2.8618	2.9284	2.9997	3.0748	3.1533	3.2348	3.3191	3.4062	3.4960	3.5888	3.6904	3.7906	3.8942
27	2.7633	2.7554	2.7641	2.7868	2.8216	2.8667	2.9206	2.9816	3.0486	3.1207	3.1970	3.2768	3.3599	3.4460	3.5350	3.6269	3.7284	3.8280	3.9311	4.0377	4.1479
28	2.9143	2.9139	2.9301	2.9604	3.0026	3.0545	3.1146	3.1814	3.2537	3.3306	3.4114	3.4957	3.5832	3.6797	3.7749	3.8735	3.9757	4.0815	4.1910	4.3044	4.4214
29	3.0882	3.0952	3.1187	3.1561	3.2049	3.2629	3.3285	3.4002	3.4771	3.5583	3.6434	3.7386	3.8321	3.9291	4.0299	4.1344	4.2428	4.3552	4.4714	4.5916	4.7156
30	3.2866	3.3005	3.3308	3.3744	3.4289	3.4920	3.5623	3.6383	3.7193	3.8122	3.9029	3.9976	4.0962	4.1987	4.3054	4.4161	4.5310	4.6500	4.7731	4.9002	5.0312
31	3.5108	3.5307	3.5667	3.6155	3.6747	3.7421	3.8241	3.9052	3.9914	4.0823	4.1776	4.2773	4.3812	4.4895	4.6022	4.7193	4.8409	4.9667	5.0968	5.2310	5.3690
32	3.7614	3.7863	3.8268	3.8886	3.9525	4.0246	4.1036	4.1885	4.2787	4.3738	4.4738	4.5786	4.6881	4.8024	4.9214	5.0451	5.1735	5.3064	5.4435	5.5922	5.7386
33	4.0508	4.0798	4.1243	4.1814	4.2483	4.3235	4.4056	4.4940	4.5881	4.6876	4.7924	4.9025	5.0178	5.1383	5.2639	5.3945	5.5298	5.6780	5.8238	5.9736	6.1273
34	4.3623	4.3933	4.4400	4.4991	4.5682	4.6459	4.7309	4.8226	4.9205	5.0246	5.1345	5.2502	5.3716	5.4985	5.6387	5.7776	5.9215	6.0702	6.2233	6.3804	6.5410
35	4.7031	4.7346	4.7820	4.8421	4.9127	4.9924	5.0801	5.1751	5.2772	5.3859	5.5011	5.6225	5.7595	5.8944	6.0352	6.1814	6.3327	6.4887	6.6489	6.8128	6.9799
36	5.0736	5.1039	5.1508	5.2111	5.2826	5.3641	5.4543	5.5528	5.6590	5.7822	5.9043	6.0333	6.1690	6.3110	6.4590	6.6124	6.7709	6.9339	7.1009	7.2712	7.4443
37	5.4738	5.5015	5.5469	5.6067	5.6789	5.7620	5.8549	5.9681	6.0802	6.2005	6.3287	6.4642	6.6067	6.7557	6.9107	7.0712	7.2365	7.4062	7.5795	7.7558	7.9343
38	5.9039	5.9280	5.9710	6.0300	6.1144	6.2004	6.2976	6.4050	6.5220	6.6480	6.7822	6.9243	7.0735	7.2293	7.3912	7.5583	7.7302	7.9060	8.0850	8.2665	8.4497
39	6.3642	6.3836	6.4386	6.4976	6.5720	6.6600	6.7604	6.8720	6.9941	7.1256	7.2660	7.4144	7.5702	7.7325	7.9008	8.0742	8.2519	8.4331	8.6171	8.8146	9.0034
40	6.8746	6.8895	6.9278	6.9858	7.0609	7.1510	7.2546	7.3705	7.4974	7.6345	7.7807	7.9352	8.0971	8.2656	8.4397	8.6186	8.8130	9.0008	9.1910	9.3827	9.5748
41	7.4053	7.4146	7.4497	7.5066	7.5823	7.6745	7.7814	7.9013	8.0331	8.1754	8.3271	8.4872	8.6547	8.8286	9.0213	9.2070	9.3965	9.5887	9.7826	9.9773	-
42	7.9701	7.9734	8.0051	8.0608	8.1371	8.2313	8.3413	8.4651	8.6014	8.7485	8.9053	9.0838	9.2583	9.4390	9.6250	9.8154	10.0089	10.2045	10.4012	-	-
43	8.5697	8.5667	8.5949	8.6493	8.7260	8.8220	8.9347	9.0621	9.2023	9.3690	9.5324	9.7043	9.8835	10.0688	10.2591	10.4531	10.6497	10.8476	-	-	-
44	9.2040	9.1945	9.2190	9.2719	9.3487	9.4462	9.5770	9.7094	9.8553	10.0129	10.1806	10.3568	10.5400	10.7290	10.9225	11.1191	11.3176	-	-	-	-
45	9.8725	9.8564	9.8770	9.9281	10.0244	10.1247	10.2439	10.3793	10.5285	10.6897	10.8608	11.0404	11.2268	11.4185	11.6140	11.8121	-	-	-	-	-
46	10.5987	10.5763	10.5939	10.6444	10.7225	10.8237	10.9447	11.0824	11.2343	11.3981	11.5718	11.7538	11.9423	12.1355	12.3320	-	-	-	-	-	-
47	11.3449	11.3155	11.3287	11.3770	11.4544	11.5560	11.6781	11.8173	11.9709	12.1365	12.3120	12.4953	12.6845	12.8780	-	-	-	-	-	-	-
48	12.1252	12.0884	12.0970	12.1425	12.2185	12.3199	12.4422	12.5821	12.7365	12.9030	13.0789	13.2624	13.4512	-	-	-	-	-	-	-	-
49	12.9381	12.8935	12.8969	12.9391	13.0131	13.1133	13.2351	13.3746	13.5290	13.6950	13.8703	14.0526	-	-	-	-	-	-	-	-	-
50	13.7821	13.7293	13.7269	13.7651	13.8363	13.9344	14.0546	14.1930	14.3460	14.5318	14.7076	-	-	-	-	-	-	-	-	-	-
51	14.6560	14.5945	14.5856	14.6190	14.6864	14.7815	14.9225	15.0607	15.2136	15.3781	-	-	-	-	-	-	-	-	-	-	-
52	15.5590	15.4881	15.4720	15.5271	15.5915	15.6847	15.8011	15.9362	16.0859	-	-	-	-	-	-	-	-	-	-	-	-
53	16.5285	16.4474	16.4239	16.4461	16.5051	16.5935	16.7055	16.8362	-	-	-	-	-	-	-	-	-	-	-	-	-
54	17.5061	17.4133	17.3804	17.3950	17.4472	17.5294	17.6356	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	18.5182	18.4125	18.3689	18.3743	18.4183	18.4929	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	19.5662	19.4461	19.3902	19.3847	19.4189	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	20.6521	20.5156	20.4455	20.4273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	21.7765	21.6216	21.5354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	22.9402	22.7648	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	24.1429	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure H : Tabular Annual Premium Rates (excluding Goods and Services tax) per Rs.1000 Sum Assured

Premium Rates table for Sum Assured Rs.2 Crore & above

Benefit Option 2- Life Cover with Return of Premium

Smoker

Single Premium

Age	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	12.3633	12.4156	12.4854	12.5733	12.7116	12.8407	12.9907	13.1626	13.3576	13.5774	13.8237	14.0989	14.4052	14.7451	15.1208	15.5342	15.9862	16.4763	17.0032	17.5995	18.2034	18.8375	19.4983	20.1828	20.8881	21.6122
19	12.5957	12.6625	12.7820	12.8919	13.0232	13.1769	13.3539	13.5554	13.7831	14.0388	14.3248	14.6435	14.9973	15.3886	15.8193	16.2900	16.8003	17.3802	17.9747	18.6041	19.2647	19.9528	20.6653	21.3991	22.1519	22.9225
20	12.8597	12.9475	13.0585	13.1926	13.3506	13.5335	13.7423	13.9788	14.2447	14.5425	14.8747	15.2436	15.6516	16.1006	16.5913	17.1231	17.7319	18.3521	19.0085	19.6970	20.4139	21.1557	21.9192	22.7021	23.5029	24.3210
21	13.1042	13.2165	13.3539	13.5169	13.7063	13.9232	14.1693	14.4464	14.7571	15.1036	15.4887	15.9145	16.3831	16.8950	17.4827	18.0894	18.7368	19.4216	20.1395	20.8866	21.6592	22.4537	23.2679	24.1001	24.9496	25.8658
22	13.3730	13.5139	13.6823	13.8789	14.1046	14.3611	14.6502	14.9745	15.3365	15.7387	16.1836	16.6729	17.2072	17.8250	18.4588	19.1349	19.8496	20.5985	21.3771	22.1818	23.0087	23.8554	24.7202	25.6482	26.5626	27.4984
23	13.6783	13.8524	14.0566	14.2917	14.5593	14.8612	15.2001	15.5785	15.9989	16.4638	16.9750	17.5676	18.1830	18.8455	19.5517	20.2978	21.0790	21.8907	22.7288	23.5894	24.4698	25.4107	26.3409	27.2918	28.2645	29.2605
24	14.0332	14.2453	14.4902	14.7695	15.0849	15.4392	15.8348	16.2744	16.7604	17.2944	17.9183	18.5621	19.2546	19.9925	20.7715	21.5864	22.4325	23.3054	24.2008	25.1160	26.1021	27.0698	28.0587	29.0697	30.1045	31.1646
25	14.4518	14.7067	14.9981	15.3276	15.6979	16.1115	16.5711	17.0790	17.6736	18.2945	18.9679	19.6920	20.4630	21.2763	22.1265	23.0083	23.9171	24.8485	25.8485	26.8342	27.8408	28.8689	29.9196	30.9945	32.0951	33.2229
26	14.9461	15.2497	15.5936	15.9805	16.4127	16.8931	17.4238	18.0507	18.7004	19.4050	20.1621	20.9676	21.8166	22.7033	23.6221	24.5680	25.5814	26.5857	27.6114	28.6583	29.7269	30.8185	31.9346	33.0769	34.2469	35.4459
27	15.5292	15.8877	16.2915	16.7430	17.2447	17.8388	18.4606	19.1405	19.8776	20.6690	21.5104	22.3965	23.3211	24.2780	25.2621	26.3253	27.3708	28.4379	29.5264	30.6368	31.7704	32.9289	34.1140	35.3272	36.5697	37.8422
28	16.2140	16.6348	17.1058	17.6295	18.2564	18.9070	19.6185	20.3892	21.2164	22.0951	23.0196	23.9832	24.9794	26.0550	27.1195	28.2076	29.3174	30.4487	31.6021	32.7789	33.9808	35.2097	36.4669	37.7539	39.1406	40.5090
29	17.0145	17.5050	18.0959	18.7134	19.3939	20.1380	20.9438	21.8080	22.7252	23.6894	24.6931	25.7294	26.8594	27.9678	29.0997	30.2536	31.4289	32.6264	33.8474	35.0937	36.3671	37.6692	39.0697	40.4533	41.8723	43.3267
30	17.9445	18.5685	19.2137	19.9251	20.7028	21.5448	22.4473	23.4043	24.4092	25.4540	26.5930	27.7201	28.8737	30.0509	31.2499	32.4703	33.7129	34.9790	36.2704	37.5892	39.0043	40.4031	41.8376	43.3083	44.8155	46.3581
31	19.0875	19.7610	20.5041	21.3165	22.1958	23.1375	24.1354	25.1819	26.3255	27.4669	28.6404	29.8405	31.0642	32.3094	33.5759	34.8644	36.1763	37.5136	38.9450	40.3597	41.8097	43.2963	44.8201	46.3812	47.9786	49.6108
32	20.3591	21.1345	21.9824	22.8999	23.8819	24.9215	26.0104	27.2135	28.4024	29.6236	30.8715	32.1426	33.4351	34.7485	36.0836	37.4419	38.8916	40.3237	41.7900	43.2924	44.8323	46.4103	48.0264	49.6797	51.3685	53.0902
33	21.8202	22.7043	23.6607	24.6838	25.7656	26.9664	28.1653	29.4030	30.6732	31.9698	33.2894	34.6298	35.9907	37.3729	38.7781	40.2952	41.7792	43.2980	44.8539	46.4482	48.0815	49.7538	51.4640	53.2101	54.9898	56.7994
34	23.4862	24.4819	25.5465	26.7355	27.9363	29.1847	30.4724	31.7925	33.1388	34.5075	35.8964	37.3053	38.7349	40.2736	41.7774	43.3143	44.8868	46.4972	48.1468	49.8363	51.5656	53.3335	55.1379	56.9761	58.8444	60.8435
35	25.3678	26.4739	27.7266	28.9770	30.2760	31.6145	32.9854	34.3819	35.8002	37.2379	38.6948	40.2582	41.7846	43.3415	44.9320	46.5590	48.2248	49.9306	51.6772	53.4643	55.2905	57.1537	59.0508	61.0865	63.0686	65.0762
36	27.5518	28.7926	30.0936	31.4438	32.8338	34.2559	35.7030	37.1709	38.6573	40.2483	41.8003	43.3800	44.9907	46.6356	48.3178	50.0396	51.8023	53.6065	55.4518	57.3368	59.2592	61.3272	63.3442	65.3925	67.4667	69.5618
37	29.9389	31.2909	32.6928	34.1345	35.6079	37.1053	38.6225	40.2434	41.8239	43.4294	45.0629	46.7278	48.4277	50.1656	51.9438	53.7638	55.6259	57.5298	59.4739	61.5705	63.6178	65.7016	67.8172	69.9592	72.1222	74.3002
38	32.5762	34.0296	35.5227	37.0467	38.5938	40.2458	41.8570	43.4910	45.1502	46.8376	48.5571	50.3121	52.1058	53.9406	55.8180	57.7382	59.7007	61.8223	63.8958	66.0101	68.1617	70.3458	72.5566	74.7885	77.0352	79.2887
39	35.4605	37.0039	38.5775	40.1728	41.9019	43.5666	45.2540	46.9667	48.7079	50.4817	52.2916	54.1410	56.0324	57.9669	59.9450	62.0883	64.1837	66.3241	68.5064	70.7268	72.9803	75.2607	77.5623	79.8786	82.2010	84.5212
40	38.5840	40.2050	41.9643	43.6598	45.3771	47.1172	48.8826	50.6770	52.5045	54.3689	56.2735	58.2207	60.2119	62.3740	64.4875	66.6494	68.8575	71.1086	73.3985	75.7221	78.0730	80.4450	82.8313	85.2232	87.6118	89.9879
41	42.0541	43.7779	45.5248	47.2933	49.0847	50.9016	52.7480	54.6282	56.5459	58.5046	60.5069	62.6854	64.8131	66.9922	69.2212	71.4976	73.8180	76.1782	78.5725	80.9942	83.4371	85.8938	88.3554	90.8127	93.2560	-
42	45.7052	47.5011	49.3188	51.1593	53.0258	54.9224	56.8535	58.8231	60.8345	63.0274	65.1660	67.3579	69.6028	71.8992	74.2444	76.6347	79.0654	81.5309	84.0239	86.5378	89.0652	91.5965	94.2641	96.8061	-	-
43	49.5926	51.4561	53.3430	55.2564	57.2007	59.1804	61.1996	63.4050	65.5514	67.7521	70.0080	72.3189	74.6829	77.0970	79.5574	82.0590	84.5958	87.1601	89.7452	92.3431	95.0956	97.7241	100.3407	-	-	-
44	53.7051	55.6344	57.5914	59.5801	61.6055	63.8220	65.9727	68.1783	70.4407	72.7604	75.1371	77.5687	80.0519	82.5824	85.1550	87.7631	90.3989	93.0549	95.8846	98.5918	101.2967	103.9888	-	-	-	-
45	58.0309	60.0270	62.0565	64.2824	66.4342	68.6404	70.9042	73.2275	75.6106	78.0529	80.5519	83.1041	85.7048	88.3483	91.0277	93.7346	96.6324	99.4104	102.1955	104.9777	107.7462	-	-	-	-	-
46	62.5566	64.7898	66.9391	69.1414	71.4014	73.7223	76.1057	78.5517	81.0592	83.6254	86.2464	88.9171	91.6314	94.3819	97.3403	100.1798	103.0368	105.9008	108.7613	111.6071	-	-	-	-	-	-
47	67.4906	69.6841	71.9348	74.2469	76.6236	79.0661	81.5743	84.1466	86.7799	89.4696	92.2102	94.9950	98.0063	100.8995	103.8190	106.7563	109.7003	112.6400	115.5641	-	-	-	-	-	-	-
48	72.5066	74.8032	77.1657	79.5969	82.0976	84.6674	87.3042	90.0043	92.7625	95.5730	98.6273	101.5664	104.5404	107.5413	110.5602	113.5853	116.6055	119.6088	-	-	-	-	-	-	-	-
49	77.7354	80.1465	82.6310	85.1892	87.8201	90.5211	93.2879	96.1148	99.2027	102.1777	105.1983	108.2547	111.3385	114.4403	117.5479	120.6496	123.7332	-	-	-	-	-	-	-	-	-
50	83.1806	85.7172	88.3322	91.0237	93.7888	96.6223	99.7338	102.7350	105.7917	108.8955	112.0359	115.2042	118.3905	121.5819	124.7666	127.9316	-	-	-	-	-	-	-	-	-	-
51	88.8487	91.5197	94.2718	97.1008	100.2248	103.2417	106.3244	109.4647	112.6534	115.8797	119.1342	122.4064	125.6832	128.9521	132.1999	-	-	-	-	-	-	-	-	-	-	-
52	94.7504	97.5624	100.6868	103.7075	106.8047	109.9705	113.1962	116.4719	119.7857	123.1279	126.4878	129.8514	133.2058	136.5373	-	-	-	-	-	-	-	-	-	-	-	-
53	101.1372	104.1484	107.2474	110.4262	113.6768	116.9895	120.3536	123.7566	127.1883	130.6371	134.0888	137.5298	140.9459	-	-	-	-	-	-	-	-	-	-	-	-	-
54	107.6764	110.8542	114.1160	117.4524	120.8533	124.3071	127.8006	131.3228	134.8617	138.4024	141.9307	145.4320	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	114.5418	117.8868	121.3097	124.7993	128.3435	131.9280	135.5414	139.1709	142.8009	146.4167	150.0033	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	121.7538	125.2627	128.8409	132.4752	136.1507	139.8550	143.5749	147.2938	150.9968	154.9599	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	129.3318	132.9970	136.7201	140.4849	144.2789	148.0879	151.8946	155.9898	159.8031	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	137.2852	141.0941	144.9459	148.8267	152.7224	156.9348	160.8697	164.7759	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	145.6146	149.5487	153.5126	157.8248	161.8649	165.8922	169.8894	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	154.3078	158.6963	162.8218	166.9513	171.0679	175.1534	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	163.7811	167.9903	172.2045	176.4057	180.5755	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	173.3409	177.6332	181.9132	186.1617	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	183.2447	187.5960	191.9164	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	193.4591	197.8430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	203.9440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-