

Indusind Nippon Life Secure Shield Plan (UIN: 121N154V01)

Annexure A: Premium Rates

Premium per INR 1000 Sum Assured

SA Band 1: Greater than and equal to INR 5L to less than INR 20L

Standard Premium Rates

Premium Paying Term Regular Pay

Age / Policy Term ->	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	41	42																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
18	23.3677	21.7561	20.1834	18.5913	16.9991	15.4070	14.8534	14.2997	13.7461	13.1924	12.6388	12.3760	12.1132	11.8505	11.5877	11.3249	11.0621	10.7993	10.5365	10.2737	10.0109	9.7481	9.4853	9.2225	8.9597	8.6969	8.4341	8.1713	7.9085	7.6457	7.3829	7.1201	6.8573	6.5945	6.3317	6.0689	5.8061	5.5433	5.2805	5.0177	4.7549	4.4921	4.2293	3.9665	3.7037	3.4409	3.1781	2.9153	2.6525	2.3897	2.1269	1.8641	1.6013	1.3385	1.0757	0.8129	0.5501	0.2873	0.0245																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
19	23.4442	21.8244	20.2605	18.6886	17.0767	15.4848	14.9313	14.3813	13.8278	13.2742	12.7206	12.4578	12.1950	11.9322	11.6694	11.4066	11.1438	10.8810	10.6182	10.3554	10.0926	9.8298	9.5670	9.3042	9.0414	8.7786	8.5158	8.2530	7.9902	7.7274	7.4646	7.2018	6.9390	6.6762	6.4134	6.1506	5.8878	5.6250	5.3622	5.0994	4.8366	4.5738	4.3110	4.0482	3.7854	3.5226	3.2598	2.9970	2.7342	2.4714	2.2086	1.9458	1.6830	1.4202	1.1574	0.8946	0.6318	0.3690	0.1062	-0.1566	-0.4194	-0.6822	-0.9450	-1.2078	-1.4706	-1.7334	-2.0000	-2.2666	-2.5332	-2.7998	-3.0664	-3.3330	-3.5996	-3.8662	-4.1328	-4.3994	-4.6660	-4.9326	-5.1992	-5.4658	-5.7324	-6.0000	-6.2666	-6.5332	-6.7998	-7.0664	-7.3330	-7.5996	-7.8662	-8.1328	-8.3994	-8.6660	-8.9326	-9.1992	-9.4658	-9.7324	-10.0000	-10.2666	-10.5332	-10.7998	-11.0664	-11.3330	-11.5996	-11.8662	-12.1328	-12.3994	-12.6660	-12.9326	-13.1992	-13.4658	-13.7324	-14.0000	-14.2666	-14.5332	-14.7998	-15.0664	-15.3330	-15.5996	-15.8662	-16.1328	-16.3994	-16.6660	-16.9326	-17.1992	-17.4658	-17.7324	-18.0000	-18.2666	-18.5332	-18.7998	-19.0664	-19.3330	-19.5996	-19.8662	-20.1328	-20.3994	-20.6660	-20.9326	-21.1992	-21.4658	-21.7324	-22.0000	-22.2666	-22.5332	-22.7998	-23.0664	-23.3330	-23.5996	-23.8662	-24.1328	-24.3994	-24.6660	-24.9326	-25.1992	-25.4658	-25.7324	-26.0000	-26.2666	-26.5332	-26.7998	-27.0664	-27.3330	-27.5996	-27.8662	-28.1328	-28.3994	-28.6660	-28.9326	-29.1992	-29.4658	-29.7324	-30.0000	-30.2666	-30.5332	-30.7998	-31.0664	-31.3330	-31.5996	-31.8662	-32.1328	-32.3994	-32.6660	-32.9326	-33.1992	-33.4658	-33.7324	-34.0000	-34.2666	-34.5332	-34.7998	-35.0664	-35.3330	-35.5996	-35.8662	-36.1328	-36.3994	-36.6660	-36.9326	-37.1992	-37.4658	-37.7324	-38.0000	-38.2666	-38.5332	-38.7998	-39.0664	-39.3330	-39.5996	-39.8662	-40.1328	-40.3994	-40.6660	-40.9326	-41.1992	-41.4658	-41.7324	-42.0000	-42.2666	-42.5332	-42.7998	-43.0664	-43.3330	-43.5996	-43.8662	-44.1328	-44.3994	-44.6660	-44.9326	-45.1992	-45.4658	-45.7324	-46.0000	-46.2666	-46.5332	-46.7998	-47.0664	-47.3330	-47.5996	-47.8662	-48.1328	-48.3994	-48.6660	-48.9326	-49.1992	-49.4658	-49.7324	-50.0000	-50.2666	-50.5332	-50.7998	-51.0664	-51.3330	-51.5996	-51.8662	-52.1328	-52.3994	-52.6660	-52.9326	-53.1992	-53.4658	-53.7324	-54.0000	-54.2666	-54.5332	-54.7998	-55.0664	-55.3330	-55.5996	-55.8662	-56.1328	-56.3994	-56.6660	-56.9326	-57.1992	-57.4658	-57.7324	-58.0000	-58.2666	-58.5332	-58.7998	-59.0664	-59.3330	-59.5996	-59.8662	-60.1328	-60.3994	-60.6660	-60.9326	-61.1992	-61.4658	-61.7324	-62.0000	-62.2666	-62.5332	-62.7998	-63.0664	-63.3330	-63.5996	-63.8662	-64.1328	-64.3994	-64.6660	-64.9326	-65.1992	-65.4658	-65.7324	-66.0000	-66.2666	-66.5332	-66.7998	-67.0664	-67.3330	-67.5996	-67.8662	-68.1328	-68.3994	-68.6660	-68.9326	-69.1992	-69.4658	-69.7324	-70.0000	-70.2666	-70.5332	-70.7998	-71.0664	-71.3330	-71.5996	-71.8662	-72.1328	-72.3994	-72.6660	-72.9326	-73.1992	-73.4658	-73.7324	-74.0000	-74.2666	-74.5332	-74.7998	-75.0664	-75.3330	-75.5996	-75.8662	-76.1328	-76.3994	-76.6660	-76.9326	-77.1992	-77.4658	-77.7324	-78.0000	-78.2666	-78.5332	-78.7998	-79.0664	-79.3330	-79.5996	-79.8662	-80.1328	-80.3994	-80.6660	-80.9326	-81.1992	-81.4658	-81.7324	-82.0000	-82.2666	-82.5332	-82.7998	-83.0664	-83.3330	-83.5996	-83.8662	-84.1328	-84.3994	-84.6660	-84.9326	-85.1992	-85.4658	-85.7324	-86.0000	-86.2666	-86.5332	-86.7998	-87.0664	-87.3330	-87.5996	-87.8662	-88.1328	-88.3994	-88.6660	-88.9326	-89.1992	-89.4658	-89.7324	-90.0000	-90.2666	-90.5332	-90.7998	-91.0664	-91.3330	-91.5996	-91.8662	-92.1328	-92.3994	-92.6660	-92.9326	-93.1992	-93.4658	-93.7324	-94.0000	-94.2666	-94.5332	-94.7998	-95.0664	-95.3330	-95.5996	-95.8662	-96.1328	-96.3994	-96.6660	-96.9326	-97.1992	-97.4658	-97.7324	-98.0000	-98.2666	-98.5332	-98.7998	-99.0664	-99.3330	-99.5996	-99.8662	-100.1328	-100.3994	-100.6660	-100.9326	-101.1992	-101.4658	-101.7324	-102.0000	-102.2666	-102.5332	-102.7998	-103.0664	-103.3330	-103.5996	-103.8662	-104.1328	-104.3994	-104.6660	-104.9326	-105.1992	-105.4658	-105.7324	-106.0000	-106.2666	-106.5332	-106.7998	-107.0664	-107.3330	-107.5996	-107.8662	-108.1328	-108.3994	-108.6660	-108.9326	-109.1992	-109.4658	-109.7324	-110.0000	-110.2666	-110.5332	-110.7998	-111.0664	-111.3330	-111.5996	-111.8662	-112.1328	-112.3994	-112.6660	-112.9326	-113.1992	-113.4658	-113.7324	-114.0000	-114.2666	-114.5332	-114.7998	-115.0664	-115.3330	-115.5996	-115.8662	-116.1328	-116.3994	-116.6660	-116.9326	-117.1992	-117.4658	-117.7324	-118.0000	-118.2666	-118.5332	-118.7998	-119.0664	-119.3330	-119.5996	-119.8662	-120.1328	-120.3994	-120.6660	-120.9326	-121.1992	-121.4658	-121.7324	-122.0000	-122.2666	-122.5332	-122.7998	-123.0664	-123.3330	-123.5996	-123.8662	-124.1328	-124.3994	-124.6660	-124.9326	-125.1992	-125.4658	-125.7324	-126.0000	-126.2666	-126.5332	-126.7998	-127.0664	-127.3330	-127.5996	-127.8662	-128.1328	-128.3994	-128.6660	-128.9326	-129.1992	-129.4658	-129.7324	-130.0000	-130.2666	-130.5332	-130.7998	-131.0664	-131.3330	-131.5996	-131.8662	-132.1328	-132.3994	-132.6660	-132.9326	-133.1992	-133.4658	-133.7324	-134.0000	-134.2666	-134.5332	-134.7998	-135.0664	-135.3330	-135.5996	-135.8662	-136.1328	-136.3994	-136.6660	-136.9326	-137.1992	-137.4658	-137.7324	-138.0000	-138.2666	-138.5332	-138.7998	-139.0664	-139.3330	-139.5996	-139.8662	-140.1328	-140.3994	-140.6660	-140.9326	-141.1992	-141.4658	-141.7324	-142.0000	-142.2666	-142.5332	-142.7998	-143.0664	-143.3330	-143.5996	-143.8662	-144.1328	-144.3994	-144.6660	-144.9326	-145.1992	-145.4658	-145.7324	-146.0000	-146.2666	-146.5332	-146.7998	-147.0664	-147.3330	-147.5996	-147.8662	-148.1328	-148.3994	-148.6660	-148.9326	-149.1992	-149.4658	-149.7324	-150.0000	-150.2666	-150.5332	-150.7998	-151.0664	-151.3330	-151.5996	-151.8662	-152.1328	-152.3994	-152.6660	-152.9326	-153.1992	-153.4658	-153.7324	-154.0000	-154.2666	-154.5332	-154.7998	-155.0664	-155.3330	-155.5996	-155.8662	-156.1328	-156.3994	-156.6660	-156.9326	-157.1992	-157.4658	-157.7324	-158.0000	-158.2666	-158.5332	-158.7998	-159.0664	-159.3330	-159.5996	-159.8662	-160.1328	-160.3994	-160.6660	-160.9326	-161.1992	-161.4658	-161.7324	-162.0000	-162.2666	-162.5332	-162.7998	-163.0664	-163.3330	-163.5996	-163.8662	-164.1328	-164.3994	-164.6660	-164.9326	-165.1992	-165.4658	-165.7324	-166.0000	-166.2666	-166.5332	-166.7998	-167.0664	-167.3330	-167.5996	-167.8662	-168.1328	-168.3994	-168.6660	-168.9326	-169.1992	-169.4658	-169.7324	-170.0000	-170.2666	-170.5332	-170.7998	-171.0664	-171.3330	-171.5996	-171.8662	-172.1328	-172.3994	-172.6660	-172.9326	-173.1992	-173.4658	-173.7324	-174.0000	-174.2666	-174.5332	-174.7998	-175.0664	-175.3330	-175.5996	-175.8662	-176.1328	-176.3994	-176.6660	-176.9326	-177.1992	-177.4658	-177.7324	-178.0000	-178.2666	-178.5332	-178.7998	-179.0664	-179.3330	-179.5996	-179.8662	-180.1328	-180.3994	-180.6660	-180.9326	-181.1992	-181.4658	-181.7324	-182.0000	-182.2666	-182.5332	-182.7998	-183.0664	-183.3330	-183.5996	-183.8662	-184.1328	-184.3994	-184.6660	-184.9326	-185.1992	-185.4658	-185.7324	-186.0000	-186.2666	-186.5332	-186.7998	-187.0664	-187.3330	-187.5996	-187.8662	-188.1328	-188.3994	-188.6660	-188.9326	-189.1992	-189.4658	-189.7324	-190.0000	-190.2666	-190.5332	-190.7998	-191.0664	-191.3330	-191.5996	-191.8662	-192.1328	-192.3994	-192.6660	-192.9326	-193.1992	-193.4658	-193.7324	-194.0000	-194.2666	-194.5332	-194.7998	-195.0664	-195.3330	-195.5996	-195.8662	-196.1328	-196.3994	-196.6660	-196.9326	-197.1992	-197.4658	-197.7324	-198.0000	-198.2666	-198.5332	-198.7998	-199.0664	-199.3330	-199.5996	-199.8662	-200.1328	-200.3994	-200.6660	-200.9326	-201.1992	-201.4658	-201.7324	-202.0000	-202.2666	-202.5332	-202.7998	-203.0664	-203.3330	-203.5996	-203.8662	-204.1328	-204.3994	-204.6660	-204.9326	-205.1992	-205.4658	-205.7324	-206.0000	-206.2666	-206.5332	-206.7998	-207.0664	-207.3330	-207.5996	-207.8662	-208.1328	-208.3994	-208.6660	-208.9326	-209.1992	-209.4658	-209.7324	-210.0000	-210.2666	-210.5332	-210.7998	-211.0664	-211.3330	-211.5996	-211.8662	-212.1328	-212.3994	-212.6660	-212.9326	-213.1992	-213.4658	-213.7324	-214.0000	-214.2666	-214.5332	-214.7998	-215.0664	-215.3330	-215.5996	-215.8662	-216.1328	-216.3994	-216.6660	-216.9326	-217.1992	-217.4658	-217.7324	-218.0000	-218.2666	-218.5332	-218.7998	-219.0664	-219.3330	-219.5996	-219.8662	-220.1328	-220.3994	-220.6660	-220.9326	-221.1992	-221.4658	-221.7324	-222.0000	-222.2666	-222.53

SA Band 1: Greater than and equal to INR 5L to less than 20L
 Standard Premium Rates
 Premium Paying Term 5

Age / Policy Term -->	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	41	42																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
18	48.1437	43.6992	39.2547	34.8102	30.3657	25.9212	25.2665	24.5918	23.9272	23.2625	22.5978	22.5423	22.4868	22.4314	22.3759	22.3204	22.2649	22.2094	22.1539	22.0984	22.0429	21.9874	21.9319	21.8764	21.8209	21.7654	21.7099	21.6544	21.5989	21.5434	21.4879	21.4324	21.3769	21.3214	21.2659	21.2104	21.1549	21.0994	21.0439	20.9884	20.9329	20.8774	20.8219	20.7664	20.7109	20.6554	20.5999	20.5444	20.4889	20.4334	20.3779	20.3224	20.2669	20.2114	20.1559	20.1004	20.0449	19.9894	19.9339	19.8784	19.8229	19.7674	19.7119	19.6564	19.6009	19.5454	19.4899	19.4344	19.3789	19.3234	19.2679	19.2124	19.1569	19.1014	19.0459	18.9904	18.9349	18.8794	18.8239	18.7684	18.7129	18.6574	18.6019	18.5464	18.4909	18.4354	18.3799	18.3244	18.2689	18.2134	18.1579	18.1024	18.0469	17.9914	17.9359	17.8804	17.8249	17.7694	17.7139	17.6584	17.6029	17.5474	17.4919	17.4364	17.3809	17.3254	17.2699	17.2144	17.1589	17.1034	17.0479	16.9924	16.9369	16.8814	16.8259	16.7704	16.7149	16.6594	16.6039	16.5484	16.4929	16.4374	16.3819	16.3264	16.2709	16.2154	16.1599	16.1044	16.0489	15.9934	15.9379	15.8824	15.8269	15.7714	15.7159	15.6604	15.6049	15.5494	15.4939	15.4384	15.3829	15.3274	15.2719	15.2164	15.1609	15.1054	15.0499	14.9944	14.9389	14.8834	14.8279	14.7724	14.7169	14.6614	14.6059	14.5504	14.4949	14.4394	14.3839	14.3284	14.2729	14.2174	14.1619	14.1064	14.0509	13.9954	13.9399	13.8844	13.8289	13.7734	13.7179	13.6624	13.6069	13.5514	13.4959	13.4404	13.3849	13.3294	13.2739	13.2184	13.1629	13.1074	13.0519	12.9964	12.9409	12.8854	12.8299	12.7744	12.7189	12.6634	12.6079	12.5524	12.4969	12.4414	12.3859	12.3304	12.2749	12.2194	12.1639	12.1084	12.0529	11.9974	11.9419	11.8864	11.8309	11.7754	11.7199	11.6644	11.6089	11.5534	11.4979	11.4424	11.3869	11.3314	11.2759	11.2204	11.1649	11.1094	11.0539	10.9984	10.9429	10.8874	10.8319	10.7764	10.7209	10.6654	10.6099	10.5544	10.4989	10.4434	10.3879	10.3324	10.2769	10.2214	10.1659	10.1104	10.0549	9.9994	9.9439	9.8884	9.8329	9.7774	9.7219	9.6664	9.6109	9.5554	9.4999	9.4444	9.3889	9.3334	9.2779	9.2224	9.1669	9.1114	9.0559	8.9999	8.9444	8.8889	8.8334	8.7779	8.7224	8.6669	8.6114	8.5559	8.5004	8.4449	8.3894	8.3339	8.2784	8.2229	8.1674	8.1119	8.0564	7.9999	7.9444	7.8889	7.8334	7.7779	7.7224	7.6669	7.6114	7.5559	7.5004	7.4449	7.3894	7.3339	7.2784	7.2229	7.1674	7.1119	7.0564	7.0009	6.9449	6.8889	6.8334	6.7779	6.7224	6.6669	6.6114	6.5559	6.5004	6.4449	6.3894	6.3339	6.2784	6.2229	6.1674	6.1119	6.0564	6.0009	5.9449	5.8889	5.8334	5.7779	5.7224	5.6669	5.6114	5.5559	5.5004	5.4449	5.3894	5.3339	5.2784	5.2229	5.1674	5.1119	5.0564	5.0009	4.9449	4.8889	4.8334	4.7779	4.7224	4.6669	4.6114	4.5559	4.5004	4.4449	4.3894	4.3339	4.2784	4.2229	4.1674	4.1119	4.0564	4.0009	3.9449	3.8889	3.8334	3.7779	3.7224	3.6669	3.6114	3.5559	3.5004	3.4449	3.3894	3.3339	3.2784	3.2229	3.1674	3.1119	3.0564	3.0009	2.9449	2.8889	2.8334	2.7779	2.7224	2.6669	2.6114	2.5559	2.5004	2.4449	2.3894	2.3339	2.2784	2.2229	2.1674	2.1119	2.0564	2.0009	1.9449	1.8889	1.8334	1.7779	1.7224	1.6669	1.6114	1.5559	1.5004	1.4449	1.3894	1.3339	1.2784	1.2229	1.1674	1.1119	1.0564	1.0009	0.9449	0.8889	0.8334	0.7779	0.7224	0.6669	0.6114	0.5559	0.5004	0.4449	0.3894	0.3339	0.2784	0.2229	0.1674	0.1119	0.10564	0.10009	0.09449	0.08889	0.08334	0.07779	0.07224	0.06669	0.06114	0.05559	0.05004	0.04449	0.03894	0.03339	0.02784	0.02229	0.01674	0.01119	0.010564	0.010009	0.009449	0.008889	0.008334	0.007779	0.007224	0.006669	0.006114	0.005559	0.005004	0.004449	0.003894	0.003339	0.002784	0.002229	0.001674	0.001119	0.0010564	0.0010009	0.0009449	0.0008889	0.0008334	0.0007779	0.0007224	0.0006669	0.0006114	0.0005559	0.0005004	0.0004449	0.0003894	0.0003339	0.0002784	0.0002229	0.0001674	0.0001119	0.00010564	0.00010009	0.00009449	0.00008889	0.00008334	0.00007779	0.00007224	0.00006669	0.00006114	0.00005559	0.00005004	0.00004449	0.00003894	0.00003339	0.00002784	0.00002229	0.00001674	0.00001119	0.000010564	0.000010009	0.000009449	0.000008889	0.000008334	0.000007779	0.000007224	0.000006669	0.000006114	0.000005559	0.000005004	0.000004449	0.000003894	0.000003339	0.000002784	0.000002229	0.000001674	0.000001119	0.0000010564	0.0000010009	0.0000009449	0.0000008889	0.0000008334	0.0000007779	0.0000007224	0.0000006669	0.0000006114	0.0000005559	0.0000005004	0.0000004449	0.0000003894	0.0000003339	0.0000002784	0.0000002229	0.0000001674	0.0000001119	0.00000010564	0.00000010009	0.00000009449	0.00000008889	0.00000008334	0.00000007779	0.00000007224	0.00000006669	0.00000006114	0.00000005559	0.00000005004	0.00000004449	0.00000003894	0.00000003339	0.00000002784	0.00000002229	0.00000001674	0.00000001119	0.000000010564	0.000000010009	0.000000009449	0.000000008889	0.000000008334	0.000000007779	0.000000007224	0.000000006669	0.000000006114	0.000000005559	0.000000005004	0.000000004449	0.000000003894	0.000000003339	0.000000002784	0.000000002229	0.000000001674	0.000000001119	0.0000000010564	0.0000000010009	0.0000000009449	0.0000000008889	0.0000000008334	0.0000000007779	0.0000000007224	0.0000000006669	0.0000000006114	0.0000000005559	0.0000000005004	0.0000000004449	0.0000000003894	0.0000000003339	0.0000000002784	0.0000000002229	0.0000000001674	0.0000000001119	0.00000000010564	0.00000000010009	0.00000000009449	0.00000000008889	0.00000000008334	0.00000000007779	0.00000000007224	0.00000000006669	0.00000000006114	0.00000000005559	0.00000000005004	0.00000000004449	0.00000000003894	0.00000000003339	0.00000000002784	0.00000000002229	0.00000000001674	0.00000000001119	0.000000000010564	0.000000000010009	0.000000000009449	0.000000000008889	0.000000000008334	0.000000000007779	0.000000000007224	0.000000000006669	0.000000000006114	0.000000000005559	0.000000000005004	0.000000000004449	0.000000000003894	0.000000000003339	0.000000000002784	0.000000000002229	0.000000000001674	0.000000000001119	0.0000000000010564	0.0000000000010009	0.0000000000009449	0.0000000000008889	0.0000000000008334	0.0000000000007779	0.0000000000007224	0.0000000000006669	0.0000000000006114	0.0000000000005559	0.0000000000005004	0.0000000000004449	0.0000000000003894	0.0000000000003339	0.0000000000002784	0.0000000000002229	0.0000000000001674	0.0000000000001119	0.00000000000010564	0.00000000000010009	0.00000000000009449	0.00000000000008889	0.00000000000008334	0.00000000000007779	0.00000000000007224	0.00000000000006669	0.00000000000006114	0.00000000000005559	0.00000000000005004	0.00000000000004449	0.00000000000003894	0.00000000000003339	0.00000000000002784	0.00000000000002229	0.00000000000001674	0.00000000000001119	0.000000000000010564	0.000000000000010009	0.000000000000009449	0.000000000000008889	0.000000000000008334	0.000000000000007779	0.000000000000007224	0.000000000000006669	0.000000000000006114	0.000000000000005559	0.000000000000005004	0.000000000000004449	0.000000000000003894	0.000000000000003339	0.000000000000002784	0.000000000000002229	0.000000000000001674	0.000000000000001119	0.0000000000000010564	0.0000000000000010009	0.0000000000000009449	0.0000000000000008889	0.0000000000000008334	0.0000000000000007779	0.0000000000000007224	0.0000000000000006669	0.0000000000000006114	0.0000000000000005559	0.0000000000000005004	0.0000000000000004449	0.0000000000000003894	0.0000000000000003339	0.0000000000000002784	0.0000000000000002229	0.0000000000000001674	0.0000000000000001119	0.00000000000000010564	0.00000000000000010009	0.00000000000000009449	0.00000000000000008889	0.00000000000000008334	0.00000000000000007779	0.00000000000000007224	0.00000000000000006669	0.00000000000000006114	0.00000000000000005559	0.00000000000000005004	0.00000000000000004449	0.00000000000000003894	0.00000000000000003339	0.00000000000000002784	0.00000000000000002229	0.00000000000000001674	0.00000000000000001119	0.000000000000000010564	0.000000000000000010009	0.000000000000000009449	0.000000000000000008889	0.000000000000000008334	0.000000000000000007779	0.000000000000000007224	0.000000000000000006669	0.000000000000000006114	0.000000000000000005559	0.000000000000000005004	0.000000000000000004449	0.000000000000000003894	0.000000000000000003339	0.000000000000000002784	0.000000000000000002229	0.000000000000000001674	0.000000000000000001119	0.0000000000000000010564	0.0000000000000000010009	0.0000000000000000009449	0.0000000000000000008889	0.0000000000000000008334	0.0000000000000000007779	0.0000000000000000007224	0.0000000000000000006669	0.0000000000000000006114	0.0000000000000000005559	0.0000000000000000005004	0.0000000000000000004449	0.0000000000000000003894	0.0000000000000000003339	0.0000000000000000002784	0.0000000000000000002229	0.0000000000000000001674	0.0000000000000000001119	0.00000000000000000010564	0.00000000000000000010009	0.00000000000000000009449	0.00000000000000000008889	0.00000000000000000008334	0.00000000000000000007779	0.00000000000000000007224	0.00000000000000000006669	0.00000000000000000006114	0.00000000000000000005559	0.00000000000000000005004	0.00000000000000000004449	0.00000000000000000003894	0.00000000000000000003339	0.00000000000000000002784	0.00000000000000000002229	0.00000000000000000001674	0.00000000000000000001119	0.000000000

SA Band 2: Greater than and equal to INR 20L to less than INR 50L
Combo Premium Rates

Age / Policy Term -->	12	13	14	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 NA NA NA	21.9994	20.0868	18.1742	16.2616	14.3490	12.4364	10.5238	8.6112	6.6986	4.7860	2.8734	0.9608	-1.0518	-3.0642	-5.0766	-7.0890	-9.1014	-11.1138	-13.1262	-15.1386	-17.1510	-19.1634	-21.1758	-23.1882	-25.2006	-27.2130	-29.2254	-31.2378	-33.2502	-35.2626	-37.2750	-39.2874	-41.3000	-43.3124	-45.3248	-47.3372	-49.3496	-51.3620	-53.3744	-55.3868	-57.3992	-59.4116	-61.4240	-63.4364	-65.4488	-67.4612	-69.4736	-71.4860	-73.4984	-75.5108	-77.5232	-79.5356	-81.5480	-83.5604	-85.5728	-87.5852	-89.5976	-91.6100	-93.6224	-95.6348	-97.6472	-99.6596	-101.6720	-103.6844	-105.6968	-107.7092	-109.7216	-111.7340	-113.7464	-115.7588	-117.7712	-119.7836	-121.7960	-123.8084	-125.8208	-127.8332	-129.8456	-131.8580	-133.8704	-135.8828	-137.8952	-139.9076	-141.9200	-143.9324	-145.9448	-147.9572	-149.9696	-151.9820	-153.9944	-156.0068	-158.0192	-160.0316	-162.0440	-164.0564	-166.0688	-168.0812	-170.0936	-172.1060	-174.1184	-176.1308	-178.1432	-180.1556	-182.1680	-184.1804	-186.1928	-188.2052	-190.2176	-192.2300	-194.2424	-196.2548	-198.2672	-200.2796	-202.2920	-204.3044	-206.3168	-208.3292	-210.3416	-212.3540	-214.3664	-216.3788	-218.3912	-220.4036	-222.4160	-224.4284	-226.4408	-228.4532	-230.4656	-232.4780	-234.4904	-236.5028	-238.5152	-240.5276	-242.5400	-244.5524	-246.5648	-248.5772	-250.5896	-252.6020	-254.6144	-256.6268	-258.6392	-260.6516	-262.6640	-264.6764	-266.6888	-268.7012	-270.7136	-272.7260	-274.7384	-276.7508	-278.7632	-280.7756	-282.7880	-284.8004	-286.8128	-288.8252	-290.8376	-292.8500	-294.8624	-296.8748	-298.8872	-300.8996	-302.9120	-304.9244	-306.9368	-308.9492	-310.9616	-312.9740	-314.9864	-316.9988	-319.0112	-321.0236	-323.0360	-325.0484	-327.0608	-329.0732	-331.0856	-333.0980	-335.1104	-337.1228	-339.1352	-341.1476	-343.1600	-345.1724	-347.1848	-349.1972	-351.2096	-353.2220	-355.2344	-357.2468	-359.2592	-361.2716	-363.2840	-365.2964	-367.3088	-369.3212	-371.3336	-373.3460	-375.3584	-377.3708	-379.3832	-381.3956	-383.4080	-385.4204	-387.4328	-389.4452	-391.4576	-393.4700	-395.4824	-397.4948	-399.5072	-401.5196	-403.5320	-405.5444	-407.5568	-409.5692	-411.5816	-413.5940	-415.6064	-417.6188	-419.6312	-421.6436	-423.6560	-425.6684	-427.6808	-429.6932	-431.7056	-433.7180	-435.7304	-437.7428	-439.7552	-441.7676	-443.7800	-445.7924	-447.8048	-449.8172	-451.8296	-453.8420	-455.8544	-457.8668	-459.8792	-461.8916	-463.9040	-465.9164	-467.9288	-469.9412	-471.9536	-473.9660	-475.9784	-477.9908	-479.0032	-481.0156	-483.0280	-485.0404	-487.0528	-489.0652	-491.0776	-493.0900	-495.1024	-497.1148	-499.1272	-501.1396	-503.1520	-505.1644	-507.1768	-509.1892	-511.2016	-513.2140	-515.2264	-517.2388	-519.2512	-521.2636	-523.2760	-525.2884	-527.3008	-529.3132	-531.3256	-533.3380	-535.3504	-537.3628	-539.3752	-541.3876	-543.4000	-545.4124	-547.4248	-549.4372	-551.4496	-553.4620	-555.4744	-557.4868	-559.4992	-561.5116	-563.5240	-565.5364	-567.5488	-569.5612	-571.5736	-573.5860	-575.5984	-577.6108	-579.6232	-581.6356	-583.6480	-585.6604	-587.6728	-589.6852	-591.6976	-593.7100	-595.7224	-597.7348	-599.7472	-601.7596	-603.7720	-605.7844	-607.7968	-609.8092	-611.8216	-613.8340	-615.8464	-617.8588	-619.8712	-621.8836	-623.8960	-625.9084	-627.9208	-629.9332	-631.9456	-633.9580	-635.9704	-637.9828	-639.9952	-641.0076	-643.0200	-645.0324	-647.0448	-649.0572	-651.0696	-653.0820	-655.0944	-657.1068	-659.1192	-661.1316	-663.1440	-665.1564	-667.1688	-669.1812	-671.1936	-673.2060	-675.2184	-677.2308	-679.2432	-681.2556	-683.2680	-685.2804	-687.2928	-689.3052	-691.3176	-693.3300	-695.3424	-697.3548	-699.3672	-701.3796	-703.3920	-705.4044	-707.4168	-709.4292	-711.4416	-713.4540	-715.4664	-717.4788	-719.4912	-721.5036	-723.5160	-725.5284	-727.5408	-729.5532	-731.5656	-733.5780	-735.5904	-737.6028	-739.6152	-741.6276	-743.6400	-745.6524	-747.6648	-749.6772	-751.6896	-753.7020	-755.7144	-757.7268	-759.7392	-761.7516	-763.7640	-765.7764	-767.7888	-769.8012	-771.8136	-773.8260	-775.8384	-777.8508	-779.8632	-781.8756	-783.8880	-785.9004	-787.9128	-789.9252	-791.9376	-793.9500	-795.9624	-797.9748	-799.9872	-801.9996	-804.0120	-806.0244	-808.0368	-810.0492	-812.0616	-814.0740	-816.0864	-818.0988	-820.1112	-822.1236	-824.1360	-826.1484	-828.1608	-830.1732	-832.1856	-834.1980	-836.2104	-838.2228	-840.2352	-842.2476	-844.2600	-846.2724	-848.2848	-850.2972	-852.3096	-854.3220	-856.3344	-858.3468	-860.3592	-862.3716	-864.3840	-866.3964	-868.4088	-870.4212	-872.4336	-874.4460	-876.4584	-878.4708	-880.4832	-882.4956	-884.5080	-886.5204	-888.5328	-890.5452	-892.5576	-894.5700	-896.5824	-898.5948	-900.6072	-902.6196	-904.6320	-906.6444	-908.6568	-910.6692	-912.6816	-914.6940	-916.7064	-918.7188	-920.7312	-922.7436	-924.7560	-926.7684	-928.7808	-930.7932	-932.8056	-934.8180	-936.8304	-938.8428	-940.8552	-942.8676	-944.8800	-946.8924	-948.9048	-950.9172	-952.9296	-954.9420	-956.9544	-958.9668	-960.9792	-962.9916	-964.0040	-966.0164	-968.0288	-970.0412	-972.0536	-974.0660	-976.0784	-978.0908	-980.1032	-982.1156	-984.1280	-986.1404	-988.1528	-990.1652	-992.1776	-994.1900	-996.2024	-998.2148	-1000.2272

SA Band 3: Greater than and equal to INR 50L
 Combo Premium Rates
 Premium Payer Term

5

Age / Policy Term ->	10	10	11	12	13	14	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	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	14.7979	13.5334	12.2690	11.0046	9.7420	8.4758	8.3549	8.2440	8.1131	7.9922	7.8713	7.8933	7.9153	7.9373	7.9593	7.9813	8.0033	8.1987	8.3075	8.4162	8.5248	8.7036	8.8823	9.0609	9.2396	9.4183	
19	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	14.9620	13.6996	12.4373	11.1749	9.9125	8.6501	8.5291	8.4182	8.3390	8.2553	8.1316	8.1763	8.2210	8.2657	8.3105	8.3552	8.4000	8.4869	8.6186	8.7503	8.8820	9.0137	9.1454	9.2771	9.4088	9.5405	
20	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	15.1262	13.8659	12.6055	11.3451	10.0848	8.8244	8.7039	8.6514	8.5649	8.4784	8.3918	8.4593	8.5267	8.5942	8.6616	8.7291	8.8838	9.0385	9.1932	9.3479	9.5026	9.6573	9.8120	9.9667	10.1214	10.2761	
21	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	15.2904	14.0321	12.7737	11.5154	10.2571	8.9987	8.9294	8.8601	8.7908	8.7214	8.6521	8.7423	8.8325	8.9227	9.0128	9.1030	9.2807	9.4584	9.6360	9.8137	9.9914	10.2230	10.4547	10.6863	10.9179	11.1496	
22	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	15.4546	14.1983	12.9420	11.6857	10.4293	9.1730	9.1209	9.0688	9.0166	8.9645	8.9124	9.0253	9.1382	9.2511	9.3640	9.4769	9.6776	9.8782	10.0789	10.2796	10.4802	10.7295	10.9788	11.2281	11.4774	11.7266	
23	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	15.6188	14.3645	13.1102	11.8559	10.6016	9.3474	9.3124	9.2774	9.2424	9.2074	9.1724	9.3083	9.4439	9.5795	9.7152	9.8508	10.0744	10.2981	10.5217	10.7454	10.9690	11.2029	11.4368	11.6707	11.9046	12.1385	
24	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	15.7830	14.5307	13.2784	12.0262	10.7739	9.5217	9.5039	9.4862	9.4684	9.4507	9.4329	9.5913	9.7496	9.9079	10.0663	10.2247	10.4713	10.7180	10.9646	11.2112	11.4579	11.7045	11.9512	12.1978	12.4445	12.6912	
25	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	15.9471	14.6999	13.4467	12.1945	10.9422	9.6900	9.6964	9.6834	9.6704	9.6574	9.6444	9.8743	10.0554	10.2364	10.4175	10.5986	10.8652	11.1318	11.4075	11.6771	11.9467	12.2163	12.4859	12.7554	13.0250	13.2946	
26	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	16.1113	14.8641	13.6110	12.3589	11.1067	9.8545	9.8309	9.8179	9.8049	9.7919	9.7789	10.0714	10.2844	10.4974	10.7104	10.9234	11.1364	11.3494	11.5624	11.7754	11.9884	12.2014	12.4144	12.6274	12.8404	13.0534	
27	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	16.2755	15.0283	13.7752	12.5231	11.2710	10.0188	9.9952	9.9822	9.9692	9.9562	9.9432	10.2957	10.5387	10.7817	11.0247	11.2677	11.5107	11.7537	11.9967	12.2397	12.4827	12.7257	12.9687	13.2117	13.4547	13.6977	
28	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	16.4400	15.1928	13.9397	12.6876	11.4355	10.1834	10.1598	10.1468	10.1338	10.1208	10.1078	10.4903	10.7533	11.0163	11.2793	11.5423	11.8053	12.0683	12.3313	12.5943	12.8573	13.1203	13.3833	13.6463	13.9093	14.1723	14.4353
29	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	16.6045	15.3573	14.1042	12.8521	11.6000	10.3479	10.3243	10.3113	10.2983	10.2853	10.2723	10.6848	10.9678	11.2508	11.5338	11.8168	12.0998	12.3828	12.6658	12.9488	13.2318	13.5148	13.7978	14.0808	14.3638	14.6468	14.9298
30	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	16.7690	15.5218	14.2687	13.0166	11.7645	10.5124	10.4888	10.4758	10.4628	10.4498	10.4368	10.8793	11.1823	11.4853	11.7883	12.0913	12.3943	12.6973	13.0003	13.3033	13.6063	13.9093	14.2123	14.5153	14.8183	15.1213	15.4243
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32	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	17.1030	15.8558	14.6027	13.3506	12.0985	10.8464	10.8228	10.8098	10.7968	10.7838	10.7708	11.2713	11.6143	11.9573	12.3003	12.6433	12.9863	13.3293	13.6723	14.0153	14.3583	14.7013	15.0443	15.3873	15.7303	16.0733	16.4163
33	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	17.2735	16.0263	14.7732	13.5211	12.2690	11.0169	10.9933	10.9803	10.9673	10.9543	10.9413	11.4718	11.8348	12.1978	12.5608	12.9238	13.2868	13.6498	14.0128	14.3758	14.7388	15.1018	15.4648	15.8278	16.1908	16.5538	16.9168
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35	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	17.6135	16.3663	15.1132	13.8611	12.6090	11.3569	11.3333	11.3203	11.3073	11.2943	11.2813	11.8718	12.2848	12.6978	13.1108	13.5238	13.9368	14.3498	14.7628	15.1758	15.5888	15.9918	16.4048	16.8178	17.2308	17.6438	18.0568
36	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	17.7835	16.5363	15.2832	14.0311	12.7790	11.5269	11.5033	11.4903	11.4773	11.4643	11.4513	12.0718	12.5048	12.9378	13.3708	13.8038	14.2368	14.6698	15.1028	15.5358	15.9688	16.4018	16.8348	17.2678	17.7008	18.1338	18.5668
37	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	17.9535	16.7063	15.4532	14.2011	12.9490	11.6969	11.6733	11.6603	11.6473	11.6343	11.6213	12.2518	12.7048	13.1578	13.6108	14.0638	14.5168	14.9698	15.4228	15.8758	16.3288	16.7818	17.2348	17.6878	18.1408	18.5938	19.0468
38	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	18.1235	16.8763	15.6232	14.3711	13.1190	11.8669	11.8433	11.8303	11.8173	11.8043	11.7913	12.4418	12.9148	13.3878	13.8608	14.3338	14.8068	15.2798	15.7528	16.2258	16.6988	17.1718	17.6448	18.1178	18.5908	19.0638	19.5368
39	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	18.2935	17.0463	15.7932	14.5411	13.2890	12.0369	12.0133	12.0003	11.9873	11.9743	11.9613	12.6318	13.1248	13.6178	14.1108	14.6038	15.0968	15.5898	16.0828	16.5758	17.0688	17.5618	18.0548	18.5478	19.0408	19.5338	20.0268
40	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	18.4635	17.2163	15.9632	14.7111	13.4590	12.2069	12.1833	12.1703	12.1573	12.1443	12.1313	12.8318	13.3448	13.8578	14.3708	14.8838	15.3968	15.9098	16.4228	16.9358	17.4488	17.9618	18.4748	18.9878	19.5008	20.0138	20.5268

SA Band 3: Greater than and equal to NR 50L

Combo Premium Rates

Premium Paying Term

Age / Policy Term ->	7	8	9	10	11	12	13	14	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 NA NA NA NA	14.7831	13.5199	12.2568	10.9936	9.7305	8.4673	7.2042	5.9410	4.6779	3.4147	2.1515	0.8884	-0.3747	-1.6378	-2.9010	-4.1641	-5.4273	-6.6904	-7.9536	-9.2167	-10.4798	-11.7430	-13.0061	-14.2693	-15.5324	-16.7956	-18.0587	-19.3218	-20.5850	-21.8481	-23.1113	-24.3744	-25.6376	-26.9007	-28.1639	-29.4270		
19 NA NA NA NA	14.9471	13.6860	12.4248	11.1637	9.9026	8.6414	7.3803	6.1192	4.8580	3.5969	2.3358	1.0746	-0.1865	-1.4476	-2.7087	-3.9698	-5.2309	-6.4920	-7.7531	-9.0142	-10.2753	-11.5364	-12.7975	-14.0586	-15.3197	-16.5808	-17.8419	-19.1030	-20.3641	-21.6252	-22.8863	-24.1474	-25.4085	-26.6696	-27.9307	-29.1918	-30.4529	
20 NA NA NA NA	15.1111	13.8500	12.5889	11.3278	10.0667	8.8055	7.5444	6.2833	5.0222	3.7611	2.5000	1.2389	0.0778	-1.1832	-2.4443	-3.7054	-4.9665	-6.2276	-7.4887	-8.7498	-10.0109	-11.2720	-12.5331	-13.7942	-15.0553	-16.3164	-17.5775	-18.8386	-20.1000	-21.3611	-22.6222	-23.8833	-25.1444	-26.4055	-27.6666	-28.9277	-30.1888	
21 NA NA NA NA	15.2751	14.0140	12.7529	11.4918	10.2307	8.9696	7.7085	6.4474	5.1863	3.9252	2.6641	1.4030	0.2419	-1.0202	-2.2813	-3.5424	-4.8035	-6.0646	-7.3257	-8.5868	-9.8479	-11.1090	-12.3701	-13.6312	-14.8923	-16.1534	-17.4145	-18.6756	-19.9367	-21.1978	-22.4589	-23.7200	-24.9811	-26.2422	-27.5033	-28.7644	-30.0255	
22 NA NA NA NA	15.4391	14.1780	12.9169	11.6507	10.3896	9.1285	7.8674	6.6063	5.3452	4.0841	2.8230	1.5619	0.4008	-0.8803	-2.1414	-3.4025	-4.6636	-5.9247	-7.1858	-8.4469	-9.7080	-10.9691	-12.2302	-13.4913	-14.7524	-16.0135	-17.2746	-18.5357	-19.7968	-21.0579	-22.3190	-23.5801	-24.8412	-26.1023	-27.3634	-28.6245	-29.8856	
23 NA NA NA NA	15.6031	14.3420	13.0809	11.8036	10.5425	9.2814	8.0203	6.7592	5.4981	4.2370	2.9759	1.7148	0.5537	-0.7268	-2.0279	-3.3290	-4.6301	-5.9312	-7.2323	-8.5334	-9.8345	-11.1356	-12.4367	-13.7378	-15.0389	-16.3400	-17.6411	-18.9422	-20.2433	-21.5444	-22.8455	-24.1466	-25.4477	-26.7488	-28.0499	-29.3510	-30.6521	
24 NA NA NA NA	15.7671	14.5060	13.2449	11.9563	10.6952	9.4341	8.1730	6.9119	5.6508	4.3897	3.1286	1.8675	0.7064	-0.5747	-1.8758	-3.1769	-4.4780	-5.7791	-7.0802	-8.3813	-9.6824	-10.9835	-12.2846	-13.5857	-14.8868	-16.1879	-17.4890	-18.7901	-20.0912	-21.3923	-22.6934	-23.9945	-25.2956	-26.5967	-27.8978	-29.1989	-30.5000	
25 NA NA NA NA	15.9311	14.6700	13.4089	12.1016	10.8405	9.5794	8.3183	7.0572	5.7961	4.5350	3.2739	2.0128	0.8517	-0.4192	-1.7103	-3.0114	-4.3125	-5.6136	-6.9147	-8.2158	-9.5169	-10.8180	-12.1191	-13.4202	-14.7213	-16.0224	-17.3235	-18.6246	-19.9257	-21.2268	-22.5279	-23.8290	-25.1301	-26.4312	-27.7323	-29.0334	-30.3345	
26 NA NA NA NA	16.0951	14.8340	13.5729	12.2556	11.0045	9.7434	8.4823	7.2212	5.9601	4.6990	3.4379	2.1768	1.0217	-0.2482	-1.5993	-2.9004	-4.2015	-5.5026	-6.8037	-8.1048	-9.4059	-10.7070	-12.0081	-13.3092	-14.6103	-15.9114	-17.2125	-18.5136	-19.8147	-21.1158	-22.4169	-23.7180	-25.0191	-26.3202	-27.6213	-28.9224	-30.2235	
27 NA NA NA NA	16.2591	15.0080	13.7469	12.4096	11.1573	9.8962	8.6351	7.4130	6.1519	4.8908	3.6297	2.3686	1.1135	-0.1574	-1.6355	-2.9366	-4.2377	-5.5388	-6.8399	-8.1410	-9.4421	-10.7432	-12.0443	-13.3454	-14.6465	-15.9476	-17.2487	-18.5498	-19.8509	-21.1520	-22.4531	-23.7542	-25.0553	-26.3564	-27.6575	-28.9586	-30.2597	
28 NA NA NA NA	16.4231	15.1720	13.9109	12.5736	11.3100	10.0489	8.7878	7.5267	6.2656	5.0045	3.7434	2.4823	1.2272	0.0011	-1.2598	-2.5609	-3.8620	-5.1631	-6.4642	-7.7653	-9.0664	-10.3675	-11.6686	-12.9697	-14.2708	-15.5719	-16.8730	-18.1741	-19.4752	-20.7763	-22.0774	-23.3785	-24.6796	-25.9807	-27.2818	-28.5829	-29.8840	
29 NA NA NA NA	16.5871	15.3360	14.0749	12.7266	11.4691	10.2080	8.9469	7.6858	6.4247	5.1636	3.9025	2.6414	1.3813	0.1662	-0.9927	-2.2938	-3.5949	-4.8960	-6.1971	-7.4982	-8.7993	-10.1004	-11.4015	-12.7026	-14.0037	-15.3048	-16.6059	-17.9070	-19.2081	-20.5092	-21.8103	-23.1114	-24.4125	-25.7136	-27.0147	-28.3158	-29.6169	
30 NA NA NA NA	16.7511	15.5000	14.2389	12.8793	11.6231	10.3620	9.1009	7.8398	6.5787	5.3176	4.0565	2.7954	1.5343	0.3052	-0.9683	-2.2694	-3.5705	-4.8716	-6.1727	-7.4738	-8.7749	-10.0760	-11.3771	-12.6782	-13.9793	-15.2804	-16.5815	-17.8826	-19.1837	-20.4848	-21.7859	-23.0870	-24.3881	-25.6892	-26.9903	-28.2914	-29.5925	-30.8936
31 NA NA NA NA	16.9151	15.6640	14.4029	13.0320	11.7762	10.5151	9.2540	7.9929	6.7318	5.4707	4.2096	2.9485	1.6874	0.4443	-0.8168	-2.1179	-3.4190	-4.7201	-6.0212	-7.3223	-8.6234	-9.9245	-11.2256	-12.5267	-13.8278	-15.1289	-16.4300	-17.7311	-19.0322	-20.3333	-21.6344	-22.9355	-24.2366	-25.5377	-26.8388	-28.1399	-29.4410	
32 NA NA NA NA	17.0791	15.8280	14.5669	13.1847	11.9244	10.6633	9.4022	8.1411	6.8800	5.6189	4.3578	3.0967	1.8356	0.5835	-0.7176	-2.0187	-3.3198	-4.6209	-5.9220	-7.2231	-8.5242	-9.8253	-11.1264	-12.4275	-13.7286	-15.0297	-16.3308	-17.6319	-18.9330	-20.2341	-21.5352	-22.8363	-24.1374	-25.4385	-26.7396	-28.0407	-29.3418	
33 NA NA NA NA	17.2431	15.9920	14.7309	13.3374	12.0726	10.8115	9.5504	8.2893	7.0282	5.7671	4.5060	3.2449	1.9845	0.7264	-0.5715	-1.8726	-3.1737	-4.4748	-5.7759	-7.0770	-8.3781	-9.6792	-10.9803	-12.2814	-13.5825	-14.8836	-16.1847	-17.4858	-18.7869	-20.0880	-21.3891	-22.6902	-23.9913	-25.2924	-26.5935	-27.8946	-29.1957	
34 NA NA NA NA	17.4071	16.1560	14.8838	13.4901	12.2201	10.9600	9.7089	8.4478	7.1867	5.9256	4.6745	3.4134	2.1323	0.8652	-0.4337	-1.7338	-3.0349	-4.3360	-5.6371	-6.9382	-8.2393	-9.5404	-10.8415	-12.1426	-13.4437	-14.7448	-16.0459	-17.3470	-18.6481	-19.9492	-21.2503	-22.5514	-23.8525	-25.1536	-26.4547	-27.7558	-29.0569	
35 NA NA NA NA	17.5711	16.3200	15.0367	13.6424	12.3721	11.1080	9.8579	8.5968	7.3357	6.0746	4.8235	3.5624	2.2813	1.0041	-0.2860	-1.5841	-2.8852	-4.1863	-5.4874	-6.7885	-8.0896	-9.3907	-10.6918	-11.9929	-13.2940	-14.5951	-15.8962	-17.1973	-18.4984	-19.7995	-21.1006	-22.4017	-23.7028	-25.0039	-26.3050	-27.6061	-28.9072	
36 NA NA NA NA	17.7351	16.4840	15.1906	13.7947	12.5241	11.2560	10.0050	8.7439	7.4828	6.2217	4.9726	3.7115	2.4204	1.1433	-0.1476	-1.6267	-2.9278	-4.2289	-5.5300	-6.8311	-8.1322	-9.4333	-10.7344	-12.0355	-13.3366	-14.6377	-15.9388	-17.2399	-18.5410	-19.8421	-21.1432	-22.4443	-23.7454	-25.0465	-26.3476	-27.6487	-28.9498	
37 NA NA NA NA	17.8991	16.6480	15.3462	13.9470	12.6760	11.4040	10.1530	8.8929	7.6318	6.3707	5.1216	3.8605	2.5694	1.2823	-0.0134	-1.4758	-2.7769	-4.0780	-5.3791	-6.6802	-7.9813	-9.2824	-10.5835	-11.8846	-13.1857	-14.4868	-15.7879	-17.0890	-18.3901	-19.6912	-20.9923	-22.2934	-23.5945	-24.8956	-26.1967	-27.4978	-28.7989	
38 NA NA NA NA	18.0631	16.8120	15.5024	14.1093	12.8279	11.5520	10.3010	9.0400	7.7789	6.5178	5.2687	4.0176	2.7665	1.4213	0.1014	-1.2749	-2.5760	-3.8771	-5.1782	-6.4793	-7.7804	-9.0815	-10.3826	-11.6837	-12.9848	-14.2859	-15.5870	-16.8881	-18.1892	-19.4903	-20.7914	-22.0925	-23.3936	-24.6947	-25.9958	-27.2969	-28.5980	
39 NA NA NA NA	18.2271	16.9760	15.6588	14.2616	12.9799	11.7000	10.4490	9.1880	7.9269	6.6668	5.4197	4.1666	2.9155	1.5603	0.2402	-1.4260	-2.7271	-4.0282	-5.3293	-6.6304	-7.9315	-9.2326	-10.5337	-11.8348	-13.1359	-14.4370	-15.7381	-17.0392	-18.3403	-19.6414	-20.9425	-22.2436	-23.5447	-24.8458	-26.1469	-27.4480	-28.7491	
40 NA NA NA NA	18.3911	17.1400	15.8152	14.4139	13.1319	11.8480	10.5970	9.3360	8.0750	6.8140	5.5629	4.3118	3.0647	1.7096	0.3795	-1.2714	-2.5725	-3.8736	-5.1747	-6.4758	-7.7769	-9.0780	-10.3791	-11.6802	-12.9813	-14.2824	-15.5835	-16.8846	-18.1857	-19.4868	-20.7879	-22.0890	-23.3901	-24.6912	-25.9923	-27.2934	-28.5945	

SA Band 3: Greater than and equal to INR 50L

Combo Premium Rates

Premium Payer Term

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Age / Policy Term ->	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	41	42	43	44	45				
18	14.7683	13.4178	12.0672	10.7167	9.3661	8.0156	7.7373	7.4590	7.1806	6.9023	6.6240	6.3457	6.0674	5.7891	5.5108	5.2325	4.9542	4.6759	4.3976	4.1193	3.8410	3.5627	3.2844	3.0061	2.7278	2.4495	2.1712	1.8929	1.6146	1.3363	1.0580	0.7797	0.5014	0.2231	
19	14.8322	13.5788	12.2254	10.8721	9.5187	8.1654	7.8871	7.6089	7.3307	7.0524	6.7742	6.4959	6.2177	5.9394	5.6611	5.3828	5.1045	4.8263	4.5480	4.2697	3.9914	3.7132	3.4349	3.1566	2.8783	2.6000	2.3218	2.0435	1.7652	1.4869	1.2086	0.9303	0.6520	0.3737	
20	15.0960	13.7938	12.3837	11.0275	9.6713	8.3151	8.0520	7.7889	7.5258	7.2627	6.9996	6.7365	6.4734	6.2103	5.9472	5.6841	5.4210	5.1579	4.8948	4.6317	4.3686	4.1055	3.8424	3.5793	3.3162	3.0531	2.7900	2.5269	2.2638	2.0007	1.7376	1.4745	1.2114	0.9483	0.6852
21	15.2599	13.9009	12.5419	11.1829	9.8239	8.4649	8.2018	7.9387	7.6756	7.4125	7.1494	6.8863	6.6232	6.3601	6.0970	5.8339	5.5708	5.3077	5.0446	4.7815	4.5184	4.2553	3.9922	3.7291	3.4660	3.2029	2.9398	2.6767	2.4136	2.1505	1.8874	1.6243	1.3612	1.0981	
22	15.4237	14.0619	12.7001	11.3383	9.9765	8.6147	8.3516	8.0885	7.8254	7.5623	7.2992	7.0361	6.7730	6.5099	6.2468	5.9837	5.7206	5.4575	5.1944	4.9313	4.6682	4.4051	4.1420	3.8789	3.6158	3.3527	3.0896	2.8265	2.5634	2.3003	2.0372	1.7741	1.5110	1.2479	
23	15.5876	14.2230	12.8612	11.4997	10.1381	8.7763	8.5132	8.2501	7.9870	7.7239	7.4608	7.1977	6.9346	6.6715	6.4084	6.1453	5.8822	5.6191	5.3560	5.0929	4.8298	4.5667	4.3036	4.0405	3.7774	3.5143	3.2512	2.9881	2.7250	2.4619	2.1988	1.9357	1.6726	1.4095	
24	15.7514	14.3840	13.0166	11.6451	10.2837	8.9219	8.6588	8.3957	8.1326	7.8695	7.6064	7.3433	7.0802	6.8171	6.5540	6.2909	6.0278	5.7647	5.5016	5.2385	4.9754	4.7123	4.4492	4.1861	3.9230	3.6599	3.3968	3.1337	2.8706	2.6075	2.3444	2.0813	1.8182	1.5551	
25	15.9153	14.5450	13.1728	11.8045	10.4431	9.0813	8.8182	8.5551	8.2920	8.0289	7.7658	7.5027	7.2396	6.9765	6.7134	6.4503	6.1872	5.9241	5.6610	5.3979	5.1348	4.8717	4.6086	4.3455	4.0824	3.8193	3.5562	3.2931	3.0300	2.7669	2.5038	2.2407	1.9776	1.7145	
26	16.1103	15.0204	13.6505	12.2406	10.8507	9.4608	9.2340	8.9571	8.6802	8.4033	8.1264	7.8495	7.5726	7.2957	7.0188	6.7419	6.4650	6.1881	5.9112	5.6343	5.3574	5.0805	4.8036	4.5267	4.2498	3.9729	3.6960	3.4191	3.1422	2.8653	2.5884	2.3115	2.0346	1.7577	
27	16.9054	15.4958	14.0862	12.6767	11.2671	9.8572	9.6303	9.3534	9.0765	8.7996	8.5227	8.2458	7.9689	7.6920	7.4151	7.1382	6.8613	6.5844	6.3075	6.0306	5.7537	5.4768	5.1999	4.9230	4.6461	4.3692	4.0923	3.8154	3.5385	3.2616	2.9847	2.7078	2.4309	2.1540	
28	17.4004	15.9712	14.5420	13.1127	11.6835	10.2543	10.0274	9.7505	9.4736	9.1967	8.9198	8.6429	8.3660	8.0891	7.8122	7.5353	7.2584	6.9815	6.7046	6.4277	6.1508	5.8739	5.5970	5.3201	5.0432	4.7663	4.4894	4.2125	3.9356	3.6587	3.3818	3.1049	2.8280	2.5511	
29	17.8955	16.4466	14.9977	13.5488	12.0999	10.6510	10.4241	10.1472	9.8703	9.5934	9.3165	9.0396	8.7627	8.4858	8.2089	7.9320	7.6551	7.3782	7.1013	6.8244	6.5475	6.2706	5.9937	5.7168	5.4399	5.1630	4.8861	4.6092	4.3323	4.0554	3.7785	3.5016	3.2247	2.9478	
30	18.3905	16.9220	15.4534	13.9849	12.5163	11.0478	10.8209	10.5440	10.2671	9.9902	9.7133	9.4364	9.1595	8.8826	8.6057	8.3288	8.0519	7.7750	7.4981	7.2212	6.9443	6.6674	6.3905	6.1136	5.8367	5.5598	5.2829	5.0060	4.7291	4.4522	4.1753	3.8984	3.6215	3.3446	
31	19.4362	17.9213	16.4063	14.8914	13.3764	11.8615	11.6346	11.3577	11.0808	10.8039	10.5270	10.2501	9.9732	9.6963	9.4194	9.1425	8.8656	8.5887	8.3118	8.0349	7.7580	7.4811	7.2042	6.9273	6.6504	6.3735	6.0966	5.8197	5.5428	5.2659	4.9890	4.7121	4.4352	4.1583	3.8814
32	20.4819	18.9206	17.3592	15.7878	14.2385	12.6751	12.4482	12.1713	11.8944	11.6175	11.3406	11.0637	10.7868	10.5099	10.2330	9.9561	9.6792	9.4023	9.1254	8.8485	8.5716	8.2947	8.0178	7.7409	7.4640	7.1871	6.9102	6.6333	6.3564	6.0795	5.8026	5.5257	5.2488	4.9719	
33	21.5277	19.9199	18.3121	16.7043	15.0966	13.4888	13.2619	12.9850	12.7081	12.4312	12.1543	11.8774	11.6005	11.3236	11.0467	10.7698	10.4929	10.2160	9.9391	9.6622	9.3853	9.1084	8.8315	8.5546	8.2777	8.0008	7.7239	7.4470	7.1701	6.8932	6.6163	6.3394	6.0625	5.7856	
34	22.5734	20.9192	19.2850	17.6108	15.9566	14.3024	14.0755	13.7986	13.5217	13.2448	12.9679	12.6910	12.4141	12.1372	11.8603	11.5834	11.3065	11.0296	10.7527	10.4758	10.1989	9.9220	9.6451	9.3682	9.0913	8.8144	8.5375	8.2606	7.9837	7.7068	7.4299	7.1530	6.8761	6.5992	
35	23.6191	21.9185	20.2179	18.5173	16.8167	15.1161	14.9498	14.7303	14.5108	14.2913	14.0718	13.8523	13.6328	13.4133	13.1938	12.9743	12.7548	12.5353	12.3158	12.0963	11.8768	11.6573	11.4378	11.2183	11.0014	10.7845	10.5676	10.3507	10.1338	9.9169	9.6999	9.4830	9.2661	9.0492	
36	25.4059	23.6104	21.8148	20.0193	18.2237	16.4282	16.2444	16.0605	15.8767	15.6928	15.5090	15.3251	15.1412	14.9573	14.7734	14.5895	14.4056	14.2217	14.0378	13.8539	13.6700	13.4861	13.3022	13.1183	12.9344	12.7505	12.5666	12.3827	12.1988	12.0149	11.8310	11.6471	11.4632	11.2793	
37	27.1927	25.3022	23.4117	21.5213	19.6308	17.7403	17.5538	17.3673	17.1808	16.9943	16.8078	16.6213	16.4348	16.2483	16.0618	15.8753	15.6888	15.5023	15.3158	15.1293	14.9428	14.7563	14.5698	14.3833	14.1968	14.0103	13.8238	13.6373	13.4508	13.2643	13.0778	12.8913	12.7048	12.5183	
38	28.9795	26.9941	25.0087	23.0232	21.0378	19.0524	18.8233	18.5942	18.3651	18.1360	17.9069	17.6778	17.4487	17.2196	16.9905	16.7614	16.5323	16.3032	16.0741	15.8450	15.6159	15.3868	15.1577	14.9286	14.7028	14.4814	14.2644	14.0530	13.8494	13.6492	13.4533	13.2623	13.0753	12.8923	
39	30.7663	28.6859	26.6056	24.5252	22.4449	20.3645	20.1127	19.8609	19.6092	19.3574	19.1056	18.8538	18.6020	18.3502	18.0984	17.8466	17.5948	17.3430	17.0912	16.8394	16.5876	16.3358	16.0840	15.8322	15.5804	15.3321	15.0838	14.8411	14.6036	14.3711	14.1386	13.9111	13.6836	13.4561	
40	32.5531	30.3778	28.2025	26.0272	23.8519	21.6766	21.4022	21.1278	20.8534	20.5790	20.3046	20.0302	19.7558	19.4814	19.2070	18.9326	18.6582	18.3838	18.1094	17.8350	17.5606	17.2862	17.0118	16.7374	16.4630	16.1886	15.9142	15.6398	15.3654	15.0910	14.8166	14.5422	14.2678	14.0000	
41	35.2425	32.8976	30.5527	28.2078	25.8630	23.5181	23.2085	22.8989	22.5893	22.2797	21.9702	21.6606	21.3510	21.0414	20.7318	20.4222	20.1126	19.8030	19.4934	19.1838	18.8742	18.5646	18.2550	17.9454	17.6358	17.3262	17.0166	16.7070	16.3974	16.0878	15.7782	15.4686	15.1590	14.8494	14.5398
42	37.9319	35.4175	32.9030	30.3885	27.8740	25.3595	25.0148	24.6700	24.3252	23.9804	23.6356	23.2908	22.9460	22.6012	22.2564	21.9116	21.5668	21.2220	20.8772	20.5324	20.1876	19.8428	19.4980	19.1532	18.8084	18.4636	18.1188	17.7740	17.4292	17.0844	16.7396	16.3948	16.0500	15.7052	15.3604
43	40.6214	37.9373	35.2532	32.5691	29.8851	27.2010	26.8211	26.4412	26.0613	25.6814	25.3015	24.9216	24.5417	24.1618	23.7819	23.4020	23.0221	22.6422	22.2623	21.8824	21.5025	21.1226	20.7427	20.3628	19.9829	19.6030	19.2231	18.8432	18.4633	18.0834	17.7035	17.3236	16.9437	16.5638	
44	43.3108	40.4571	37.6034	34.7498	31.8963	29.0427	28.6213	28.2000	27.7787	27.3574	26.9361	26.5148	26.0935	25.6722	25.2509	24.8296	24.4083	23.9870	23.5657	23.1444	22.7231	22.3018	21.8805	21.4592	21.0379	20.6166	20.1953	19.7740	19.3527	18.9314	18.5101	18.0888			

