

IndusInd Nippon Life Nishchit Samrudhi (UIN: 121N142V03)
Annexure E - Base Premium Rates

Income Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium less than 3 Lakhs

Premium Paying Term	6	7	8	9	10	11
Age at entry \ Policy Term	24	28	32	36	40	44
7	NA	NA	NA	NA	NA	47.93
8	NA	NA	NA	NA	59.71	48.17
9	NA	NA	NA	67.88	59.92	48.42
10	NA	NA	78.30	68.05	60.14	48.66
11	NA	90.33	78.44	68.22	60.35	48.91
12	104.58	90.44	78.58	68.40	60.56	49.15
13	104.69	90.55	78.71	68.57	60.77	49.40
14	104.81	90.66	78.85	68.74	60.99	49.64
15	104.92	90.77	78.99	68.91	61.20	49.89
16	105.03	90.89	79.13	69.08	61.41	50.13
17	105.14	91.00	79.27	69.25	61.62	50.38
18	105.26	91.11	79.40	69.43	61.84	50.62
19	105.37	91.22	79.54	69.60	62.05	50.87
20	105.48	91.33	79.68	69.77	62.26	51.11
21	105.55	91.39	79.76	69.88	62.40	51.30
22	105.63	91.45	79.84	69.99	62.53	51.48
23	105.70	91.52	79.91	70.09	62.67	51.67
24	105.78	91.58	79.99	70.20	62.80	51.85
25	105.85	91.64	80.07	70.31	62.94	52.04
26	106.04	91.80	80.25	70.53	63.20	52.37
27	106.23	91.96	80.42	70.75	63.47	52.70
28	106.42	92.13	80.60	70.96	63.73	53.04
29	106.61	92.29	80.77	71.18	64.00	53.37
30	106.80	92.45	80.95	71.40	64.26	53.70
31	107.22	92.81	81.28	71.79	64.71	54.23
32	107.65	93.18	81.61	72.18	65.16	54.76
33	108.07	93.54	81.95	72.58	65.61	55.28
34	108.50	93.91	82.28	72.97	66.06	55.81
35	108.92	94.27	82.61	73.36	66.51	56.34
36	109.73	94.99	83.14	73.96	67.17	57.08
37	110.55	95.71	83.67	74.57	67.83	57.82
38	111.36	96.42	84.21	75.17	68.50	58.56
39	112.18	97.14	84.74	75.78	69.16	59.30
40	112.99	97.86	85.27	76.38	69.82	60.04
41	114.57	99.35	86.09	77.27	70.75	61.02
42	116.14	100.84	86.90	78.16	71.69	62.01
43	117.72	102.34	87.72	79.04	72.62	62.99
44	119.29	103.83	88.53	79.93	73.56	63.98
45	120.87	105.32	89.35	80.82	74.49	64.96
46	124.32	109.04	92.31	82.08	75.73	66.19
47	127.77	112.76	95.28	83.34	76.98	67.42
48	131.23	116.48	98.24	84.59	78.22	68.64
49	134.68	120.20	101.21	85.85	79.47	69.87
50	138.13	123.92	104.17	87.11	80.71	71.10
51	147.42	134.85	116.65	96.79	NA	NA
52	156.71	145.79	129.14	106.46	NA	NA
53	166.01	156.72	141.62	116.14	NA	NA
54	175.30	167.66	154.11	125.81	NA	NA
55	184.59	178.59	166.59	135.49	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Income Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 3 Lakhs but less than 5 Lakhs

Premium Paying Term	6	7	8	9	10	11
Age at entry \ Policy Term	24	28	32	36	40	44
7	NA	NA	NA	NA	NA	44.51
8	NA	NA	NA	NA	55.69	44.75
9	NA	NA	NA	63.98	55.90	45.00
10	NA	NA	74.47	64.15	56.12	45.24
11	NA	86.64	74.61	64.32	56.33	45.49
12	100.91	86.75	74.75	64.50	56.54	45.73
13	101.02	86.86	74.88	64.67	56.75	45.98
14	101.14	86.97	75.02	64.84	56.97	46.22
15	101.25	87.08	75.16	65.01	57.18	46.47
16	101.36	87.20	75.30	65.18	57.39	46.71
17	101.47	87.31	75.44	65.35	57.60	46.96
18	101.59	87.42	75.57	65.53	57.82	47.20
19	101.70	87.53	75.71	65.70	58.03	47.45
20	101.72	87.57	75.80	65.81	58.15	47.58
21	101.78	87.62	75.88	65.92	58.30	47.78
22	101.84	87.68	75.96	66.03	58.45	47.97
23	101.91	87.73	76.04	66.14	58.59	48.17
24	101.97	87.79	76.12	66.25	58.74	48.36
25	102.03	87.84	76.20	66.36	58.89	48.56
26	102.20	87.97	76.38	66.59	59.17	48.90
27	102.36	88.11	76.56	66.81	59.44	49.25
28	102.53	88.24	76.73	67.04	59.72	49.59
29	102.69	88.38	76.91	67.26	59.99	49.94
30	102.86	88.51	77.09	67.49	60.27	50.28
31	103.23	88.78	77.42	67.89	60.74	50.83
32	103.60	89.06	77.76	68.29	61.21	51.37
33	103.97	89.33	78.09	68.69	61.67	51.92
34	104.34	89.61	78.43	69.09	62.14	52.46
35	104.71	89.88	78.76	69.49	62.61	53.01
36	105.43	90.43	79.30	70.11	63.30	53.78
37	106.14	90.98	79.84	70.72	63.99	54.54
38	106.86	91.53	80.37	71.34	64.67	55.31
39	107.57	92.08	80.91	71.95	65.36	56.07
40	108.29	92.63	81.45	72.57	66.05	56.84
41	109.67	93.87	82.27	73.48	67.02	57.86
42	111.05	95.11	83.09	74.38	67.98	58.88
43	112.44	96.34	83.90	75.29	68.95	59.90
44	113.82	97.58	84.72	76.19	69.91	60.92
45	115.20	98.82	85.54	77.10	70.88	61.94
46	118.19	101.84	87.00	78.38	72.17	63.21
47	121.17	104.85	88.46	79.66	73.46	64.48
48	124.16	107.87	89.93	80.93	74.74	65.76
49	127.14	110.88	91.39	82.21	76.03	67.03
50	130.13	113.90	92.85	83.49	77.32	68.30
51	137.83	123.83	103.22	84.97	NA	NA
52	145.53	133.76	113.59	86.45	NA	NA
53	153.24	143.68	123.97	87.93	NA	NA
54	160.94	153.61	134.34	89.41	NA	NA
55	168.64	163.54	144.71	90.89	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

**Income Option:- Base Premium Rates per INR 1000 Base Sum Assured for
Premium greater than or equal to 5 Lakhs**

Premium Paying Term	6	7	8	9	10	11
Age at entry \ Policy Term	24	28	32	36	40	44
7	NA	NA	NA	NA	NA	43.79
8	NA	NA	NA	NA	54.84	44.03
9	NA	NA	NA	63.14	55.05	44.28
10	NA	NA	73.63	63.31	55.27	44.52
11	NA	85.80	73.77	63.48	55.48	44.77
12	100.06	85.91	73.91	63.66	55.69	45.01
13	100.17	86.02	74.04	63.83	55.90	45.26
14	100.29	86.13	74.18	64.00	56.12	45.50
15	100.40	86.24	74.32	64.17	56.33	45.75
16	100.51	86.36	74.46	64.34	56.54	45.99
17	100.62	86.47	74.60	64.51	56.75	46.24
18	100.74	86.58	74.73	64.69	56.97	46.48
19	100.85	86.69	74.87	64.86	57.18	46.73
20	100.85	86.73	74.95	64.95	57.28	46.83
21	100.91	86.78	75.03	65.06	57.41	47.03
22	100.97	86.84	75.11	65.17	57.54	47.23
23	101.04	86.89	75.18	65.28	57.66	47.42
24	101.10	86.95	75.26	65.39	57.79	47.62
25	101.16	87.00	75.34	65.50	57.92	47.82
26	101.32	87.13	75.52	65.73	58.20	48.16
27	101.48	87.27	75.70	65.95	58.48	48.51
28	101.64	87.40	75.87	66.18	58.75	48.85
29	101.80	87.54	76.05	66.40	59.03	49.20
30	101.96	87.67	76.23	66.63	59.31	49.54
31	102.32	87.94	76.56	67.03	59.77	50.09
32	102.68	88.21	76.90	67.43	60.23	50.64
33	103.03	88.49	77.23	67.84	60.68	51.18
34	103.39	88.76	77.57	68.24	61.14	51.73
35	103.75	89.03	77.90	68.64	61.60	52.28
36	104.44	89.52	78.44	69.26	62.30	53.05
37	105.13	90.00	78.97	69.87	63.00	53.82
38	105.83	90.49	79.51	70.49	63.71	54.58
39	106.52	90.97	80.04	71.10	64.41	55.35
40	107.21	91.46	80.58	71.72	65.11	56.12
41	108.55	92.64	81.40	72.63	66.10	57.15
42	109.89	93.82	82.22	73.53	67.09	58.17
43	111.22	95.01	83.04	74.44	68.08	59.20
44	112.56	96.19	83.86	75.34	69.07	60.22
45	113.90	97.37	84.68	76.25	70.06	61.25
46	116.78	100.24	85.89	77.53	71.35	62.53
47	119.67	103.11	87.10	78.81	72.64	63.80
48	122.55	105.97	88.32	80.09	73.94	65.08
49	125.44	108.84	89.53	81.37	75.23	66.35
50	128.32	111.71	90.74	82.65	76.52	67.63
51	135.69	120.96	99.91	84.13	NA	NA
52	143.05	130.22	109.09	85.61	NA	NA
53	150.42	139.47	118.26	87.10	NA	NA
54	157.78	148.73	127.44	88.58	NA	NA
55	165.15	157.98	136.61	90.06	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Nishchit Samrudhi (UIN: 121N142V03)
Annexure E - Base Premium Rates

Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium less than 3 Lakhs, Limited Pay

Premium Paying Term	6						7					
	15	16	17	18	19	20	15	16	17	18	19	20
1	NA	NA	76.09	71.66	67.49	63.57	NA	NA	66.11	62.25	58.62	55.21
2	NA	80.81	76.09	71.66	67.49	63.57	NA	70.21	66.11	62.25	58.62	55.21
3	85.83	80.81	76.09	71.66	67.49	63.57	74.58	70.21	66.11	62.25	58.62	55.21
4	85.83	80.81	76.09	71.66	67.49	63.57	74.58	70.21	66.11	62.25	58.62	55.21
5	85.83	80.81	76.09	71.66	67.49	63.57	74.58	70.21	66.11	62.25	58.62	55.21
6	85.88	80.87	76.15	71.72	67.55	63.63	74.63	70.26	66.16	62.30	58.68	55.27
7	85.93	80.92	76.21	71.78	67.61	63.69	74.68	70.31	66.21	62.35	58.73	55.32
8	85.99	80.98	76.26	71.83	67.67	63.76	74.72	70.36	66.26	62.41	58.79	55.38
9	86.04	81.03	76.32	71.89	67.73	63.82	74.77	70.41	66.31	62.46	58.84	55.43
10	86.09	81.09	76.38	71.95	67.79	63.88	74.82	70.46	66.36	62.51	58.90	55.49
11	86.16	81.16	76.45	72.02	67.87	63.96	74.88	70.52	66.43	62.58	58.97	55.56
12	86.23	81.23	76.52	72.10	67.94	64.03	74.95	70.59	66.49	62.65	59.03	55.63
13	86.30	81.30	76.60	72.17	68.02	64.11	75.01	70.65	66.56	62.71	59.10	55.70
14	86.37	81.37	76.67	72.25	68.09	64.18	75.08	70.72	66.62	62.78	59.16	55.77
15	86.44	81.44	76.74	72.32	68.17	64.26	75.14	70.78	66.69	62.85	59.23	55.84
16	86.47	81.47	76.77	72.35	68.20	64.29	75.16	70.81	66.72	62.88	59.26	55.87
17	86.49	81.50	76.80	72.38	68.23	64.33	75.18	70.83	66.74	62.90	59.29	55.90
18	86.52	81.52	76.82	72.41	68.26	64.36	75.21	70.86	66.77	62.93	59.31	55.92
19	86.54	81.55	76.85	72.44	68.29	64.40	75.23	70.88	66.79	62.95	59.34	55.95
20	86.57	81.58	76.88	72.47	68.32	64.43	75.25	70.91	66.82	62.98	59.37	55.98
21	86.58	81.59	76.90	72.49	68.34	64.45	75.26	70.92	66.83	63.00	59.39	56.00
22	86.59	81.60	76.91	72.51	68.36	64.48	75.27	70.93	66.85	63.01	59.41	56.02
23	86.61	81.62	76.93	72.52	68.39	64.50	75.28	70.94	66.86	63.03	59.43	56.05
24	86.62	81.63	76.94	72.54	68.41	64.53	75.29	70.95	66.88	63.04	59.45	56.07
25	86.63	81.64	76.96	72.56	68.43	64.55	75.30	70.96	66.89	63.06	59.47	56.09
26	86.67	81.68	77.01	72.61	68.49	64.62	75.33	71.00	66.93	63.11	59.52	56.15
27	86.70	81.72	77.06	72.67	68.55	64.69	75.37	71.04	66.97	63.16	59.57	56.21
28	86.74	81.77	77.10	72.72	68.61	64.75	75.40	71.07	67.02	63.20	59.63	56.27
29	86.77	81.81	77.15	72.78	68.67	64.82	75.44	71.11	67.06	63.25	59.68	56.33
30	86.81	81.85	77.20	72.83	68.73	64.89	75.47	71.15	67.10	63.30	59.73	56.39
31	86.90	81.95	77.31	72.95	68.87	65.04	75.55	71.24	67.20	63.41	59.85	56.52
32	86.99	82.05	77.42	73.08	69.01	65.19	75.63	71.33	67.30	63.52	59.97	56.66
33	87.09	82.16	77.54	73.20	69.14	65.34	75.72	71.43	67.40	63.63	60.10	56.79
34	87.18	82.26	77.65	73.33	69.28	65.49	75.80	71.52	67.50	63.74	60.22	56.93
35	87.27	82.36	77.76	73.45	69.42	65.64	75.88	71.61	67.60	63.85	60.34	57.06
36	87.45	82.56	77.98	73.69	69.68	65.92	76.04	71.79	67.80	64.06	60.57	57.31
37	87.63	82.76	78.20	73.93	69.94	66.20	76.20	71.97	67.99	64.27	60.80	57.56
38	87.81	82.95	78.41	74.16	70.20	66.49	76.37	72.14	68.19	64.49	61.03	57.80
39	87.99	83.15	78.63	74.40	70.46	66.77	76.53	72.32	68.38	64.70	61.26	58.05
40	88.17	83.35	78.85	74.64	70.72	67.05	76.69	72.50	68.58	64.91	61.49	58.30
41	88.50	83.71	79.24	75.06	71.16	67.52	76.99	72.82	68.93	65.28	61.89	58.72
42	88.83	84.07	79.63	75.47	71.61	68.00	77.29	73.14	69.27	65.65	62.29	59.14
43	89.17	84.43	80.01	75.89	72.05	68.47	77.59	73.47	69.62	66.03	62.68	59.57
44	89.50	84.79	80.40	76.30	72.50	68.95	77.89	73.79	69.96	66.40	63.08	59.99
45	89.83	85.15	80.79	76.72	72.94	69.42	78.19	74.11	70.31	66.77	63.48	60.41
46	90.45	85.74	81.42	77.39	73.64	70.16	78.69	74.64	70.88	67.37	64.11	61.08
47	91.07	86.33	82.04	78.05	74.35	70.91	79.20	75.18	71.44	67.97	64.74	61.74
48	91.70	86.92	82.67	78.72	75.05	71.65	79.70	75.71	72.01	68.56	65.37	62.41
49	92.32	87.51	83.29	79.38	75.76	72.40	80.21	76.25	72.57	69.16	66.00	63.07
50	92.94	88.10	83.92	80.05	76.46	73.14	80.71	76.78	73.14	69.76	66.63	63.74
51	94.00	89.01	84.79	80.97	77.44	74.12	81.41	77.53	73.93	70.59	67.51	64.63
52	95.06	89.92	85.66	81.90	78.42	75.10	82.12	78.27	74.72	71.43	68.39	65.51
53	96.13	90.84	86.54	82.82	79.40	76.09	82.82	79.02	75.50	72.26	69.28	66.40
54	97.19	91.75	87.41	83.75	80.38	77.07	83.53	79.76	76.29	73.10	70.16	67.28
55	98.25	92.66	88.28	84.67	81.36	78.05	84.23	80.51	77.08	73.93	71.04	68.17

Note: Premium rates above are excluding Goods and Services Tax

Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 3 Lakhs but less than 5 Lakhs, Limited Pay

Premium Paying Term	6						7					
	15	16	17	18	19	20	15	16	17	18	19	20
1	NA	NA	74.61	70.22	66.10	62.23	NA	NA	64.95	61.13	57.55	54.18
2	NA	79.28	74.61	70.22	66.10	62.23	NA	69.02	64.95	61.13	57.55	54.18
3	84.25	79.28	74.61	70.22	66.10	62.23	73.35	69.02	64.95	61.13	57.55	54.18
4	84.25	79.28	74.61	70.22	66.10	62.23	73.35	69.02	64.95	61.13	57.55	54.18
5	84.25	79.28	74.61	70.22	66.10	62.23	73.35	69.02	64.95	61.13	57.55	54.18
6	84.30	79.33	74.66	70.28	66.16	62.29	73.40	69.07	65.00	61.18	57.60	54.23
7	84.35	79.38	74.72	70.34	66.22	62.35	73.44	69.12	65.05	61.23	57.65	54.29
8	84.40	79.44	74.77	70.39	66.28	62.42	73.49	69.16	65.10	61.29	57.71	54.34
9	84.45	79.49	74.83	70.45	66.34	62.48	73.53	69.21	65.15	61.34	57.76	54.40
10	84.50	79.54	74.88	70.51	66.40	62.54	73.58	69.26	65.20	61.39	57.81	54.45
11	84.57	79.61	74.95	70.58	66.47	62.61	73.64	69.32	65.27	61.46	57.88	54.52
12	84.64	79.68	75.02	70.65	66.54	62.69	73.70	69.39	65.33	61.52	57.95	54.59
13	84.70	79.75	75.10	70.73	66.62	62.76	73.77	69.45	65.40	61.59	58.01	54.65
14	84.77	79.82	75.17	70.80	66.69	62.84	73.83	69.52	65.46	61.65	58.08	54.72
15	84.84	79.89	75.24	70.87	66.76	62.91	73.89	69.58	65.53	61.72	58.15	54.79
16	84.87	79.92	75.27	70.90	66.79	62.94	73.91	69.60	65.55	61.75	58.18	54.82
17	84.89	79.94	75.29	70.93	66.82	62.97	73.94	69.63	65.58	61.77	58.20	54.85
18	84.92	79.97	75.32	70.95	66.85	63.01	73.96	69.65	65.60	61.80	58.23	54.87
19	84.94	79.99	75.34	70.98	66.88	63.04	73.99	69.68	65.63	61.82	58.25	54.90
20	84.97	80.02	75.37	71.01	66.91	63.07	74.01	69.70	65.65	61.85	58.28	54.93
21	84.98	80.03	75.39	71.03	66.93	63.09	74.02	69.71	65.66	61.87	58.30	54.95
22	84.99	80.04	75.40	71.05	66.95	63.12	74.03	69.72	65.67	61.88	58.32	54.97
23	85.00	80.06	75.42	71.06	66.98	63.14	74.03	69.73	65.69	61.90	58.33	55.00
24	85.01	80.07	75.43	71.08	67.00	63.17	74.04	69.74	65.70	61.91	58.35	55.02
25	85.02	80.08	75.45	71.10	67.02	63.19	74.05	69.75	65.71	61.93	58.37	55.04
26	85.06	80.12	75.50	71.15	67.08	63.26	74.08	69.79	65.75	61.98	58.42	55.10
27	85.09	80.16	75.54	71.20	67.14	63.32	74.12	69.83	65.79	62.02	58.47	55.16
28	85.13	80.21	75.59	71.26	67.19	63.39	74.15	69.86	65.84	62.07	58.53	55.21
29	85.16	80.25	75.63	71.31	67.25	63.45	74.19	69.90	65.88	62.11	58.58	55.27
30	85.20	80.29	75.68	71.36	67.31	63.52	74.22	69.94	65.92	62.16	58.63	55.33
31	85.29	80.39	75.79	71.48	67.44	63.67	74.30	70.03	66.02	62.27	58.75	55.46
32	85.38	80.49	75.90	71.60	67.58	63.81	74.38	70.12	66.12	62.38	58.87	55.59
33	85.47	80.59	76.01	71.73	67.71	63.96	74.46	70.20	66.21	62.48	58.99	55.72
34	85.56	80.69	76.12	71.85	67.85	64.10	74.54	70.29	66.31	62.59	59.11	55.85
35	85.65	80.79	76.23	71.97	67.98	64.25	74.62	70.38	66.41	62.70	59.23	55.98
36	85.83	80.98	76.44	72.20	68.23	64.53	74.78	70.55	66.60	62.91	59.46	56.22
37	86.00	81.18	76.66	72.43	68.49	64.80	74.94	70.73	66.79	63.12	59.68	56.47
38	86.18	81.37	76.87	72.67	68.74	65.08	75.09	70.90	66.99	63.32	59.91	56.71
39	86.35	81.57	77.09	72.90	69.00	65.35	75.25	71.08	67.18	63.53	60.13	56.96
40	86.53	81.76	77.30	73.13	69.25	65.63	75.41	71.25	67.37	63.74	60.36	57.20
41	86.85	82.11	77.68	73.54	69.68	66.09	75.70	71.57	67.71	64.10	60.75	57.61
42	87.18	82.46	78.06	73.94	70.12	66.55	76.00	71.88	68.05	64.47	61.14	58.02
43	87.50	82.81	78.43	74.35	70.55	67.02	76.29	72.20	68.39	64.83	61.52	58.44
44	87.83	83.16	78.81	74.75	70.99	67.48	76.59	72.51	68.73	65.20	61.91	58.85
45	88.15	83.51	79.19	75.16	71.42	67.94	76.88	72.83	69.07	65.56	62.30	59.26
46	88.69	84.09	79.80	75.81	72.11	68.67	77.37	73.35	69.62	66.14	62.92	59.91
47	89.23	84.66	80.41	76.46	72.80	69.39	77.86	73.88	70.17	66.73	63.53	60.56
48	89.78	85.24	81.03	77.11	73.48	70.12	78.36	74.40	70.73	67.31	64.15	61.22
49	90.32	85.81	81.64	77.76	74.17	70.84	78.85	74.93	71.28	67.90	64.76	61.87
50	90.86	86.39	82.25	78.41	74.86	71.57	79.34	75.45	71.83	68.48	65.38	62.52
51	91.85	87.23	83.13	79.35	75.84	72.56	80.03	76.18	72.60	69.30	66.23	63.39
52	92.83	88.07	84.01	80.29	76.82	73.54	80.72	76.91	73.37	70.11	67.09	64.25
53	93.82	88.92	84.89	81.22	77.79	74.53	81.41	77.63	74.15	70.93	67.94	65.12
54	94.80	89.76	85.77	82.16	78.77	75.51	82.10	78.36	74.92	71.74	68.80	65.98
55	95.79	90.60	86.65	83.10	79.75	76.50	82.79	79.09	75.69	72.56	69.65	66.85

Note: Premium rates above are excluding Goods and Services Tax

Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 5 Lakhs, Limited Pay

Premium Paying Term	6						7					
	15	16	17	18	19	20	15	16	17	18	19	20
1	NA	NA	74.32	69.94	65.83	61.97	NA	NA	64.73	60.92	57.34	53.97
2	NA	78.98	74.32	69.94	65.83	61.97	NA	68.78	64.73	60.92	57.34	53.97
3	83.94	78.98	74.32	69.94	65.83	61.97	73.11	68.78	64.73	60.92	57.34	53.97
4	83.94	78.98	74.32	69.94	65.83	61.97	73.11	68.78	64.73	60.92	57.34	53.97
5	83.94	78.98	74.32	69.94	65.83	61.97	73.11	68.78	64.73	60.92	57.34	53.97
6	83.99	79.03	74.37	70.00	65.89	62.03	73.16	68.83	64.78	60.97	57.39	54.03
7	84.04	79.08	74.43	70.06	65.95	62.09	73.20	68.88	64.83	61.02	57.44	54.08
8	84.09	79.14	74.48	70.11	66.01	62.16	73.25	68.93	64.88	61.07	57.50	54.14
9	84.14	79.19	74.54	70.17	66.07	62.22	73.29	68.98	64.93	61.12	57.55	54.19
10	84.19	79.24	74.59	70.23	66.13	62.28	73.34	69.03	64.98	61.17	57.60	54.25
11	84.26	79.31	74.66	70.30	66.20	62.35	73.40	69.09	65.04	61.24	57.67	54.32
12	84.33	79.38	74.73	70.37	66.27	62.43	73.46	69.15	65.11	61.30	57.73	54.38
13	84.39	79.45	74.80	70.44	66.35	62.50	73.53	69.22	65.17	61.37	57.80	54.45
14	84.46	79.52	74.87	70.51	66.42	62.58	73.59	69.28	65.24	61.43	57.86	54.51
15	84.53	79.59	74.94	70.58	66.49	62.65	73.65	69.34	65.30	61.50	57.93	54.58
16	84.56	79.62	74.97	70.61	66.52	62.68	73.67	69.36	65.32	61.53	57.96	54.61
17	84.58	79.64	75.00	70.64	66.55	62.71	73.69	69.39	65.35	61.55	57.99	54.64
18	84.61	79.67	75.02	70.67	66.58	62.74	73.72	69.41	65.37	61.58	58.01	54.66
19	84.63	79.69	75.05	70.70	66.61	62.77	73.74	69.44	65.40	61.60	58.04	54.69
20	84.66	79.72	75.08	70.73	66.64	62.80	73.76	69.46	65.42	61.63	58.07	54.72
21	84.67	79.73	75.09	70.75	66.66	62.82	73.77	69.47	65.43	61.64	58.09	54.74
22	84.68	79.74	75.11	70.76	66.68	62.85	73.78	69.48	65.45	61.66	58.11	54.76
23	84.69	79.76	75.12	70.78	66.70	62.87	73.79	69.49	65.46	61.67	58.12	54.79
24	84.70	79.77	75.14	70.79	66.72	62.90	73.80	69.50	65.48	61.69	58.14	54.81
25	84.71	79.78	75.15	70.81	66.74	62.92	73.81	69.51	65.49	61.70	58.16	54.83
26	84.75	79.82	75.20	70.86	66.80	62.99	73.84	69.55	65.53	61.75	58.21	54.89
27	84.78	79.86	75.25	70.92	66.86	63.05	73.87	69.59	65.57	61.80	58.26	54.95
28	84.82	79.91	75.29	70.97	66.92	63.12	73.91	69.62	65.61	61.84	58.32	55.00
29	84.85	79.95	75.34	71.03	66.98	63.18	73.94	69.66	65.65	61.89	58.37	55.06
30	84.89	79.99	75.39	71.08	67.04	63.25	73.97	69.70	65.69	61.94	58.42	55.12
31	84.98	80.09	75.50	71.20	67.17	63.40	74.05	69.79	65.79	62.05	58.54	55.25
32	85.07	80.19	75.61	71.32	67.30	63.54	74.13	69.88	65.89	62.16	58.66	55.38
33	85.15	80.28	75.71	71.44	67.44	63.69	74.21	69.96	65.98	62.26	58.77	55.51
34	85.24	80.38	75.82	71.56	67.57	63.83	74.29	70.05	66.08	62.37	58.89	55.64
35	85.33	80.48	75.93	71.68	67.70	63.98	74.37	70.14	66.18	62.48	59.01	55.77
36	85.51	80.67	76.14	71.91	67.95	64.25	74.53	70.31	66.37	62.69	59.23	56.01
37	85.68	80.86	76.35	72.14	68.20	64.53	74.69	70.49	66.56	62.89	59.46	56.25
38	85.86	81.06	76.57	72.38	68.46	64.80	74.84	70.66	66.75	63.10	59.68	56.50
39	86.03	81.25	76.78	72.61	68.71	65.08	75.00	70.84	66.94	63.30	59.91	56.74
40	86.21	81.44	76.99	72.84	68.96	65.35	75.16	71.01	67.13	63.51	60.13	56.98
41	86.53	81.79	77.37	73.24	69.39	65.81	75.45	71.32	67.47	63.87	60.52	57.39
42	86.85	82.14	77.74	73.65	69.82	66.27	75.74	71.64	67.81	64.23	60.90	57.80
43	87.18	82.49	78.12	74.05	70.26	66.74	76.04	71.95	68.14	64.60	61.29	58.22
44	87.50	82.84	78.49	74.46	70.69	67.20	76.33	72.27	68.48	64.96	61.67	58.63
45	87.82	83.19	78.87	74.86	71.12	67.66	76.62	72.58	68.82	65.32	62.06	59.04
46	88.36	83.76	79.48	75.51	71.80	68.38	77.11	73.10	69.37	65.90	62.68	59.69
47	88.90	84.33	80.09	76.15	72.49	69.10	77.60	73.62	69.92	66.48	63.29	60.34
48	89.43	84.91	80.70	76.80	73.17	69.83	78.10	74.14	70.47	67.07	63.91	60.98
49	89.97	85.48	81.31	77.44	73.86	70.55	78.59	74.66	71.02	67.65	64.52	61.63
50	90.51	86.05	81.92	78.09	74.54	71.27	79.08	75.18	71.57	68.23	65.14	62.28
51	91.47	86.89	82.80	79.02	75.51	72.25	79.76	75.91	72.34	69.04	65.98	63.13
52	92.43	87.73	83.67	79.95	76.48	73.22	80.45	76.63	73.11	69.85	66.83	63.99
53	93.39	88.56	84.55	80.87	77.44	74.20	81.13	77.36	73.87	70.67	67.67	64.84
54	94.35	89.40	85.42	81.80	78.41	75.17	81.82	78.08	74.64	71.48	68.52	65.70
55	95.31	90.24	86.30	82.73	79.38	76.15	82.50	78.81	75.41	72.29	69.36	66.55

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Nishchit Samrudhi (UIN: 121N142V03)
Annexure E - Base Premium Rates

Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured
for Premium less than 5 Lakhs, Single Pay

Premium Paying	Single Pay					
Age at entry \	15	16	17	18	19	20
1	NA	NA	380.71	359.32	339.20	320.27
2	NA	403.46	380.71	359.32	339.20	320.27
3	427.65	403.46	380.71	359.32	339.20	320.27
4	427.65	403.46	380.71	359.32	339.20	320.27
5	427.65	403.46	380.71	359.32	339.20	320.27
6	427.86	403.68	380.95	359.57	339.46	320.54
7	428.07	403.91	381.18	359.82	339.72	320.81
8	428.28	404.13	381.42	360.06	339.98	321.09
9	428.49	404.36	381.65	360.31	340.24	321.36
10	428.70	404.58	381.89	360.56	340.50	321.63
11	428.92	404.81	382.13	360.81	340.76	321.90
12	429.14	405.04	382.38	361.07	341.03	322.18
13	429.37	405.28	382.62	361.32	341.29	322.45
14	429.59	405.51	382.87	361.58	341.56	322.73
15	429.81	405.74	383.11	361.83	341.82	323.00
16	429.89	405.82	383.20	361.93	341.93	323.12
17	429.96	405.91	383.29	362.03	342.04	323.24
18	430.04	405.99	383.39	362.13	342.14	323.35
19	430.11	406.08	383.48	362.23	342.25	323.47
20	430.19	406.16	383.57	362.33	342.36	323.59
21	430.24	406.22	383.64	362.42	342.46	323.71
22	430.29	406.28	383.72	362.51	342.57	323.83
23	430.35	406.35	383.79	362.59	342.67	323.96
24	430.40	406.41	383.87	362.68	342.78	324.08
25	430.45	406.47	383.94	362.77	342.88	324.20
26	430.61	406.66	384.16	363.02	343.16	324.52
27	430.78	406.85	384.38	363.27	343.45	324.84
28	430.94	407.04	384.59	363.52	343.73	325.16
29	431.11	407.23	384.81	363.77	344.02	325.48
30	431.27	407.42	385.03	364.02	344.30	325.80
31	431.64	407.85	385.51	364.57	344.91	326.49
32	432.02	408.27	386.00	365.11	345.53	327.17
33	432.39	408.70	386.48	365.66	346.14	327.86
34	432.77	409.12	386.97	366.20	346.76	328.54
35	433.14	409.55	387.45	366.75	347.37	329.23
36	433.87	410.38	388.38	367.79	348.52	330.49
37	434.60	411.21	389.32	368.83	349.67	331.76
38	435.34	412.04	390.25	369.87	350.82	333.02
39	436.07	412.87	391.19	370.91	351.97	334.29
40	436.80	413.70	392.12	371.95	353.12	335.55
41	438.13	415.17	393.74	373.72	354.95	337.34
42	439.45	416.65	395.36	375.50	356.78	339.14
43	440.78	418.12	396.99	377.27	358.60	340.93
44	442.10	419.60	398.61	379.05	360.43	342.73
45	443.43	421.07	400.23	380.82	362.26	344.52
46	445.52	423.35	402.60	383.18	364.53	346.83
47	447.61	425.64	404.97	385.55	366.80	349.14
48	449.69	427.92	407.34	387.91	369.08	351.45
49	451.78	430.21	409.71	390.28	371.35	353.76
50	453.87	432.49	412.08	392.64	373.62	356.07
51	456.65	435.32	414.96	395.55	376.66	359.09
52	459.42	438.15	417.84	398.47	379.70	362.12
53	462.20	440.99	420.71	401.38	382.73	365.14
54	464.97	443.82	423.59	404.30	385.77	368.17
55	467.75	446.65	426.47	407.21	388.81	371.19

Note: Premium rates above are excluding Goods and Services Tax

Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured
for Premium greater than or equal to 5 Lakhs, Single Pay

Premium Paying	Single Pay					
Age at entry \	15	16	17	18	19	20
1	NA	NA	374.25	353.01	333.06	314.29
2	NA	396.84	374.25	353.01	333.06	314.29
3	420.88	396.84	374.25	353.01	333.06	314.29
4	420.88	396.84	374.25	353.01	333.06	314.29
5	420.88	396.84	374.25	353.01	333.06	314.29
6	421.09	397.06	374.48	353.26	333.31	314.56
7	421.29	397.28	374.71	353.50	333.57	314.82
8	421.50	397.50	374.95	353.75	333.82	315.09
9	421.70	397.72	375.18	353.99	334.08	315.35
10	421.91	397.94	375.41	354.24	334.33	315.62
11	422.13	398.17	375.65	354.49	334.59	315.89
12	422.35	398.40	375.89	354.74	334.85	316.16
13	422.57	398.62	376.12	354.98	335.11	316.43
14	422.79	398.85	376.36	355.23	335.37	316.70
15	423.01	399.08	376.60	355.48	335.63	316.97
16	423.09	399.16	376.69	355.58	335.74	317.09
17	423.16	399.25	376.78	355.68	335.84	317.20
18	423.24	399.33	376.87	355.77	335.95	317.32
19	423.31	399.42	376.96	355.87	336.05	317.43
20	423.39	399.50	377.05	355.97	336.16	317.55
21	423.44	399.56	377.12	356.06	336.26	317.67
22	423.49	399.62	377.20	356.14	336.36	317.79
23	423.53	399.68	377.27	356.23	336.47	317.90
24	423.58	399.74	377.35	356.31	336.57	318.02
25	423.63	399.80	377.42	356.40	336.67	318.14
26	423.79	399.99	377.63	356.65	336.95	318.45
27	423.95	400.17	377.85	356.89	337.23	318.77
28	424.12	400.36	378.06	357.14	337.50	319.08
29	424.28	400.54	378.28	357.38	337.78	319.40
30	424.44	400.73	378.49	357.63	338.06	319.71
31	424.81	401.15	378.97	358.17	338.66	320.38
32	425.18	401.57	379.44	358.71	339.27	321.06
33	425.55	401.99	379.92	359.24	339.87	321.73
34	425.92	402.41	380.39	359.78	340.48	322.41
35	426.29	402.83	380.87	360.32	341.08	323.08
36	427.01	403.65	381.79	361.34	342.21	324.23
37	427.73	404.47	382.71	362.36	343.34	325.38
38	428.45	405.28	383.62	363.39	344.47	326.53
39	429.17	406.10	384.54	364.41	345.60	327.68
40	429.89	406.92	385.46	365.43	346.73	328.83
41	431.20	408.37	387.06	367.07	348.33	330.50
42	432.50	409.82	388.65	368.71	349.93	332.18
43	433.81	411.26	390.25	370.35	351.54	333.85
44	435.11	412.71	391.84	371.99	353.14	335.53
45	436.42	414.16	393.44	373.63	354.74	337.20
46	438.48	416.35	395.67	375.91	357.08	339.48
47	440.54	418.55	397.89	378.19	359.42	341.77
48	442.59	420.74	400.12	380.46	361.77	344.05
49	444.65	422.94	402.34	382.74	364.11	346.34
50	446.71	425.13	404.57	385.02	366.45	348.62
51	449.45	427.92	407.42	387.90	369.35	351.52
52	452.19	430.72	410.27	390.78	372.26	354.42
53	454.92	433.51	413.13	393.66	375.16	357.31
54	457.66	436.31	415.98	396.54	378.07	360.21
55	460.40	439.10	418.83	399.42	380.97	363.11

Note: Premium rates above are excluding Goods and Services Tax