

IndusInd Nippon Life Prosperity Plus (UIN: 121L134V03)

Mortality Charges The Mortality charges for Rs.1000

Sum at risk per annum are as follows:

Mortality			
Age Last Birthday	Band 1	Band 2	Band 3
1	0.0034	0.0020	0.0017
2	0.0026	0.0015	0.0013
3	0.0019	0.0012	0.0010
4	0.0015	0.0009	0.0007
5	0.0011	0.0007	0.0006
6	0.0009	0.0005	0.0004
7	0.0007	0.0004	0.0003
8	0.0005	0.0003	0.0003
9	0.0005	0.0003	0.0002
10	0.0004	0.0003	0.0002
11	0.0004	0.0003	0.0002
12	0.0005	0.0003	0.0002
13	0.0005	0.0003	0.0003
14	0.0006	0.0003	0.0003
15	0.0006	0.0004	0.0003
16	0.0007	0.0004	0.0004
17	0.0008	0.0005	0.0004
18	0.0008	0.0005	0.0004
19	0.0009	0.0005	0.0004
20	0.0009	0.0005	0.0005
21	0.0009	0.0006	0.0005
22	0.0010	0.0006	0.0005
23	0.0010	0.0006	0.0005
24	0.0010	0.0006	0.0005
25	0.0010	0.0006	0.0005

1. Monthly rates are 1/12th of the annual rates and there is no frequency loading
2. Mortality charges will be different for sub standard lives.
3. Mortality charges above are excluding Goods and Services Tax

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Mortality			
Age Last Birthday	Band 1	Band 2	Band 3
26	0.0010	0.0006	0.0005
27	0.0010	0.0006	0.0005
28	0.0010	0.0006	0.0005
29	0.0010	0.0006	0.0005
30	0.0011	0.0006	0.0005
31	0.0011	0.0007	0.0006
32	0.0011	0.0007	0.0006
33	0.0012	0.0007	0.0006
34	0.0012	0.0007	0.0006
35	0.0013	0.0008	0.0007
36	0.0014	0.0008	0.0007
37	0.0015	0.0009	0.0007
38	0.0016	0.0010	0.0008
39	0.0017	0.0010	0.0009
40	0.0019	0.0011	0.0009
41	0.0020	0.0012	0.0010
42	0.0022	0.0013	0.0011
43	0.0025	0.0015	0.0012
44	0.0027	0.0016	0.0014
45	0.0030	0.0018	0.0015
46	0.0034	0.0020	0.0017
47	0.0038	0.0023	0.0019
48	0.0042	0.0025	0.0021
49	0.0047	0.0028	0.0023
50	0.0052	0.0031	0.0026

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Sum at risk per annum are as follows:

Mortality			
Age Last Birthday	Band 1	Band 2	Band 3
51	0.0058	0.0035	0.0029
52	0.0063	0.0038	0.0032
53	0.0069	0.0042	0.0035
54	0.0076	0.0045	0.0038
55	0.0082	0.0049	0.0041
56	0.0089	0.0053	0.0044
57	0.0096	0.0058	0.0048
58	0.0103	0.0062	0.0052
59	0.0111	0.0067	0.0056
60	0.0120	0.0072	0.0060
61	0.0129	0.0078	0.0065
62	0.0140	0.0084	0.0070
63	0.0151	0.0091	0.0075
64	0.0163	0.0098	0.0082
65	0.0177	0.0106	0.0089
66	0.0193	0.0116	0.0096
67	0.0209	0.0126	0.0105
68	0.0228	0.0137	0.0114
69	0.0248	0.0149	0.0124
70	0.0270	0.0162	0.0135

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3. Mortality charges above are excluding Goods and Services Tax