

IndusInd Nippon life Nishchit Pension Pro (UIN: 121N184V01)
Annexure A - Annuity Rates

Option 1: Single Life Annuity

Annual Annuity Rates per INR 1,000 of Annualized Premium greater than or equal to 10 Lakhs, Male lives

Deferment Period→ Age at entry↓	1	2	3	4	5	7
40	71.29	76.17	81.43	87.07	93.13	106.67
41	71.72	76.66	81.98	87.69	93.83	107.56
42	72.15	77.14	82.52	88.31	94.53	108.46
43	72.58	77.63	83.07	88.92	95.22	109.35
44	73.01	78.11	83.61	89.54	95.92	110.25
45	73.44	78.60	84.16	90.16	96.62	111.14
46	74.04	79.28	84.92	91.02	97.60	112.40
47	74.64	79.96	85.69	91.89	98.58	113.66
48	75.25	80.63	86.45	92.75	99.56	114.92
49	75.85	81.31	87.22	93.62	100.54	116.18
50	76.45	81.99	87.98	94.48	101.52	117.44
51	77.30	82.95	89.06	95.71	102.92	119.25
52	78.14	83.90	90.14	96.94	104.31	121.06
53	78.99	84.86	91.23	98.16	105.71	122.87
54	79.83	85.81	92.31	99.39	107.10	124.68
55	80.68	86.77	93.39	100.62	108.50	126.49
56	81.89	88.14	94.95	102.39	110.53	129.15
57	83.10	89.51	96.51	104.17	112.56	131.81
58	84.32	90.88	98.06	105.94	114.58	134.48
59	85.53	92.25	99.62	107.72	116.61	137.14
60	86.74	93.62	101.18	109.49	118.64	139.80
61	88.51	95.63	103.48	112.12	121.67	143.84
62	90.28	97.64	105.77	114.75	124.69	147.87
63	92.04	99.66	108.07	117.39	127.72	151.91
64	93.81	101.67	110.36	120.02	130.74	155.94
65	95.58	103.68	112.66	122.65	133.77	159.98
66	98.24	106.72	116.15	126.69	138.47	166.40
67	100.90	109.76	119.65	130.73	143.16	172.81
68	103.52	112.80	123.14	134.76	147.86	179.23
69	106.21	115.84	126.64	138.80	152.55	185.64
70	108.87	118.88	130.13	142.84	157.25	192.06
71	112.03	122.68	134.71	148.38	164.98	199.79
72	116.20	127.48	140.29	154.92	172.71	207.52
73	120.36	132.27	145.86	161.46	180.43	215.24
74	124.53	137.07	151.44	168.00	188.16	NA
75	128.69	141.87	157.02	174.54	195.89	NA

*Note: For female lives, a 3-years age setback over males will be used to determine annuity rates.

*Premium is exclusive of Goods and Services Tax

Annuity rate shall be multiplied by 98% for Annualized Premium less than INR 5 lakhs

IndusInd Nippon life Nishchit Pension Pro (UIN: 121N184V01)

Annexure A - Annuity Rates

Option 2: Single Life Annuity with Return of Premium plus CI/TPD benefit

Annual Annuity Rates per INR 1,000 of Annualized Premium greater than or equal to 10 Lakhs, Male lives

Deferment Period→ Age at entry↓	1	2	3	4	5	7
40	66.73	71.52	76.50	82.20	88.14	101.04
41	66.76	71.57	76.63	82.32	88.33	101.37
42	66.78	71.62	76.84	82.45	88.51	101.70
43	66.81	71.68	76.93	82.59	88.70	102.03
44	66.84	71.74	77.03	82.74	88.90	102.36
45	66.87	71.81	77.14	82.90	89.12	102.69
46	66.90	71.88	77.26	83.07	89.36	103.15
47	66.93	71.95	77.38	83.25	89.61	103.61
48	66.97	72.03	77.51	83.45	89.88	104.08
49	67.01	72.12	77.65	83.65	90.17	104.54
50	67.40	72.57	78.07	84.04	90.50	105.00
51	67.41	72.62	78.19	84.24	90.80	105.60
52	67.43	72.67	78.31	84.44	91.10	106.20
53	67.44	72.72	78.42	84.64	91.40	106.80
54	67.46	72.77	78.54	84.84	91.70	107.40
55	67.47	72.82	78.66	85.04	92.00	108.00
56	67.52	72.98	78.93	85.43	92.55	108.80
57	67.57	73.14	79.19	85.83	93.10	109.60
58	67.62	73.29	79.46	86.22	93.65	110.40
59	67.67	73.45	79.72	86.62	94.20	111.20
60	67.72	73.61	79.99	87.01	94.75	112.00
61	67.78	73.71	80.24	87.44	95.40	113.20
62	67.83	73.81	80.48	87.87	96.05	114.40
63	67.89	73.92	80.73	88.29	96.70	115.60
64	67.94	74.02	80.97	88.72	97.35	116.80
65	68.00	74.12	81.22	89.15	98.00	118.00
66	68.04	74.42	81.76	89.99	99.21	120.19
67	68.08	74.72	82.29	90.82	100.41	122.39
68	68.12	75.01	82.83	91.66	101.62	124.58
69	68.16	75.31	83.36	92.49	102.82	126.78
70	68.20	75.61	83.90	93.33	104.03	128.97
71	68.35	76.05	84.72	94.65	105.98	130.92
72	68.50	76.49	85.54	95.97	107.93	132.87
73	68.66	76.94	86.37	97.28	109.89	134.83
74	68.81	77.38	87.19	98.60	111.84	NA
75	68.96	77.82	88.01	99.92	113.79	NA

*Note: For female lives, a 3-years age setback over males will be used to determine annuity rates.

*Premium is exclusive of Goods and Services Tax

Annuity rate shall be multiplied by 98% for Annualized Premium less than INR 5 lakhs

IndusInd Nippon Life Nishchit Pension Pro (UIN: 121N184V01)
Annexure A - Annuity Rates

Option 3: Single Life Annuity for Certain Period of 10 years
Annual Annuity Rates per INR 1,000 of Annualized Premium greater than or equal to 10 Lakhs, Male lives

Deferment Period→ Age at entry↓	1	2	3	4	5	7
40	71.06	75.91	81.13	86.73	92.74	106.16
41	71.46	76.37	81.64	87.31	93.39	106.99
42	71.87	76.82	82.15	87.89	94.04	107.82
43	72.27	77.28	82.67	88.46	94.69	108.64
44	72.68	77.73	83.18	89.04	95.34	109.47
45	73.08	78.19	83.69	89.62	95.99	110.30
46	73.64	78.81	84.39	90.41	96.89	111.44
47	74.19	79.44	85.09	91.20	97.78	112.58
48	74.75	80.06	85.80	92.00	98.68	113.73
49	75.30	80.69	86.50	92.79	99.57	114.87
50	75.86	81.31	87.20	93.58	100.47	116.01
51	76.62	82.17	88.17	94.67	101.70	117.59
52	77.39	83.03	89.14	95.76	102.94	119.16
53	78.15	83.89	90.10	96.85	104.17	120.74
54	78.92	84.75	91.07	97.94	105.41	122.31
55	79.68	85.61	92.04	99.03	106.64	123.89
56	80.73	86.79	93.37	100.53	108.34	126.06
57	81.79	87.97	94.70	102.03	110.04	128.24
58	82.84	89.15	96.03	103.54	111.73	130.41
59	83.90	90.33	97.36	105.04	113.43	132.59
60	84.95	91.51	98.69	106.54	115.13	134.76
61	86.39	93.13	100.51	108.59	117.44	137.71
62	87.83	94.75	102.33	110.64	119.75	140.65
63	89.28	96.36	104.14	112.70	122.07	143.60
64	90.72	97.98	105.96	114.75	124.38	146.54
65	92.16	99.60	107.78	116.80	126.69	149.49
66	94.10	101.77	110.20	119.51	129.73	153.25
67	96.04	103.93	112.62	122.22	132.76	157.01
68	97.99	106.10	115.04	124.93	135.80	160.78
69	99.93	108.26	117.46	127.64	138.83	164.54
70	101.87	110.43	119.88	130.35	141.87	168.30
71	104.33	113.07	122.68	133.28	144.85	171.28
72	106.80	115.71	125.49	136.21	147.83	174.26
73	109.26	118.36	128.29	139.13	150.82	177.25
74	111.73	121.00	131.10	142.06	153.80	NA
75	114.19	123.64	133.90	144.99	156.78	NA

*Note: For female lives, a 3-years age setback over males will be used to determine annuity rates.

*Premium is exclusive of Goods and Services Tax

Annuity rate shall be multiplied by 98% for Annualized Premium less than INR 5 lakhs

IndusInd Nippon life Nishchit Pension Pro (UIN: 121N184V01)

Annexure A - Annuity Rates

Option 4: Single Life Annuity for Certain Period of 15 years

Annual Annuity Rates per INR 1,000 of Annualized Premium greater than or equal to 10 Lakhs, Male lives

Deferment Period→ Age at entry↓	1	2	3	4	5	7
40	70.84	75.66	80.85	86.41	92.37	105.66
41	71.22	76.09	81.33	86.95	92.97	106.43
42	71.60	76.51	81.80	87.48	93.58	107.19
43	71.98	76.94	82.28	88.02	94.18	107.96
44	72.36	77.36	82.75	88.55	94.79	108.72
45	72.74	77.79	83.23	89.09	95.39	109.49
46	73.25	78.37	83.87	89.81	96.20	110.51
47	73.76	78.94	84.52	90.53	97.01	111.53
48	74.28	79.52	85.16	91.26	97.82	112.56
49	74.79	80.09	85.81	91.98	98.63	113.58
50	75.30	80.67	86.45	92.70	99.44	114.60
51	75.99	81.43	87.31	93.66	100.52	115.95
52	76.67	82.20	88.16	94.62	101.60	117.30
53	77.36	82.96	89.02	95.58	102.67	118.66
54	78.04	83.73	89.87	96.54	103.75	120.01
55	78.73	84.49	90.73	97.50	104.83	121.36
56	79.63	85.49	91.85	98.75	106.23	123.09
57	80.54	86.50	92.97	100.00	107.62	124.83
58	81.44	87.50	94.09	101.25	109.02	126.56
59	82.35	88.51	95.21	102.50	110.41	128.30
60	83.25	89.51	96.33	103.75	111.81	130.03
61	84.40	90.78	97.73	105.30	113.52	132.05
62	85.55	92.05	99.14	106.85	115.23	134.07
63	86.71	93.33	100.54	108.41	116.93	136.09
64	87.86	94.60	101.95	109.96	118.64	138.11
65	89.01	95.87	103.35	111.51	120.35	140.13
66	90.36	97.28	104.79	112.95	121.74	141.27
67	91.71	98.69	106.24	114.39	123.13	142.41
68	93.05	100.10	107.68	115.84	124.52	143.56
69	94.40	101.51	109.13	117.28	125.91	144.70
70	95.75	102.92	110.57	118.72	127.30	145.84
71	96.99	104.04	111.53	119.49	127.85	146.39
72	98.23	105.15	112.49	120.26	128.40	146.94
73	99.46	106.27	113.46	121.04	128.95	147.49
74	100.70	107.38	114.42	121.81	129.50	NA
75	101.94	108.50	115.38	122.58	130.05	NA

*Note: For female lives, a 3-years age setback over males will be used to determine annuity rates.

*Premium is exclusive of Goods and Services Tax

Annuity rate shall be multiplied by 98% for Annualized Premium less than INR 5 lakhs

Industrial Nippon Life Niche Pension Pro (LIN: 121NXX0V1)

Amortized Annual Rate per 1,000 of Annualized Premium greater than or equal to 5 Lakhs, Male Lives

Option 5: Joint Life Annuity

Annual Amortized Rate per 1,000 of Annualized Premium greater than or equal to 5 Lakhs, Male Lives

PPT Life Age	Defered		1																																																																									
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75																																								
40	68.47	68.62	68.77	68.92	69.07	69.22	69.33	69.44	69.54	69.64	69.74	69.84	69.94	70.03	70.12	70.21	70.32	70.44	70.55	70.67	70.78	70.85	70.92	71.00	71.05	71.12	71.18	71.23	71.29	71.34	71.40	71.45	71.50	71.56	71.61	71.66																																								
41	68.42	68.57	68.71	68.86	69.01	69.15	69.28	69.40	69.52	69.64	69.76	69.88	70.00	70.11	70.22	70.33	70.44	70.55	70.66	70.77	70.88	70.98	71.08	71.16	71.23	71.31	71.38	71.46	71.52	71.58	71.64	71.71	71.77	71.83	71.89	71.94	72.00	72.06																																						
42	68.37	68.51	68.65	68.79	68.93	69.07	69.20	69.33	69.46	69.58	69.71	69.84	69.96	70.08	70.19	70.30	70.41	70.52	70.63	70.74	70.85	70.95	71.05	71.14	71.22	71.30	71.38	71.46	71.53	71.60	71.67	71.74	71.81	71.88	71.94	72.01	72.07	72.14	72.20	72.26																																				
43	68.32	68.46	68.60	68.74	68.88	69.02	69.15	69.28	69.41	69.54	69.67	69.80	69.93	70.05	70.17	70.28	70.39	70.50	70.61	70.71	70.81	70.91	71.01	71.10	71.19	71.27	71.35	71.43	71.51	71.58	71.66	71.73	71.80	71.87	71.94	72.01	72.08	72.15	72.22	72.29	72.36																																			
44	68.27	68.41	68.55	68.69	68.83	68.96	69.09	69.22	69.35	69.48	69.61	69.74	69.87	69.99	70.11	70.22	70.33	70.44	70.55	70.66	70.77	70.87	70.97	71.06	71.15	71.23	71.31	71.39	71.47	71.55	71.63	71.71	71.79	71.86	71.94	72.01	72.09	72.16	72.24	72.31	72.38																																			
45	68.22	68.36	68.50	68.64	68.78	68.91	69.04	69.17	69.30	69.43	69.56	69.69	69.82	69.94	70.06	70.17	70.28	70.39	70.50	70.61	70.71	70.81	70.91	71.00	71.09	71.17	71.25	71.33	71.41	71.49	71.57	71.65	71.73	71.81	71.89	71.97	72.05	72.13	72.21	72.29	72.36																																			
46	68.17	68.31	68.45	68.59	68.73	68.86	68.99	69.12	69.25	69.38	69.51	69.64	69.77	69.89	70.01	70.12	70.23	70.34	70.45	70.55	70.65	70.75	70.85	70.94	71.03	71.11	71.19	71.27	71.35	71.43	71.51	71.59	71.67	71.75	71.83	71.91	71.99	72.07	72.15	72.23	72.31																																			
47	68.12	68.26	68.40	68.54	68.68	68.81	68.94	69.07	69.20	69.33	69.46	69.59	69.72	69.84	69.96	70.07	70.18	70.29	70.40	70.51	70.61	70.71	70.81	70.90	71.00	71.08	71.16	71.24	71.32	71.40	71.48	71.56	71.64	71.72	71.80	71.88	71.96	72.04	72.12	72.20	72.28																																			
48	68.07	68.21	68.35	68.49	68.63	68.76	68.89	69.02	69.15	69.28	69.41	69.54	69.67	69.79	69.91	70.02	70.13	70.24	70.35	70.45	70.55	70.65	70.75	70.84	70.93	71.02	71.10	71.18	71.26	71.34	71.42	71.50	71.58	71.66	71.74	71.82	71.90	71.98	72.06	72.14	72.22																																			
49	68.02	68.16	68.30	68.44	68.58	68.71	68.84	68.97	69.10	69.23	69.36	69.49	69.62	69.74	69.86	69.97	70.08	70.19	70.30	70.40	70.50	70.60	70.70	70.79	70.88	70.97	71.05	71.13	71.21	71.29	71.37	71.45	71.53	71.61	71.69	71.77	71.85	71.93	72.01	72.09	72.17																																			
50	67.97	68.11	68.25	68.39	68.53	68.66	68.79	68.92	69.05	69.18	69.31	69.44	69.57	69.69	69.81	69.92	70.03	70.14	70.25	70.35	70.45	70.55	70.65	70.74	70.83	70.92	71.00	71.08	71.16	71.24	71.32	71.40	71.48	71.56	71.64	71.72	71.80	71.88	71.96	72.04	72.12																																			
51	67.92	68.06	68.20	68.34	68.48	68.61	68.74	68.87	69.00	69.13	69.26	69.39	69.52	69.64	69.76	69.87	69.98	70.09	70.20	70.30	70.40	70.50	70.60	70.69	70.78	70.87	70.95	71.03	71.11	71.19	71.27	71.35	71.43	71.51	71.59	71.67	71.75	71.83	71.91	71.99	72.07																																			
52	67.87	68.01	68.15	68.29	68.43	68.56	68.69	68.82	68.95	69.08	69.21	69.34	69.47	69.59	69.71	69.82	69.93	70.04	70.15	70.25	70.35	70.45	70.55	70.64	70.73	70.82	70.90	70.98	71.06	71.14	71.22	71.30	71.38	71.46	71.54	71.62	71.70	71.78	71.86	71.94																																				
53	67.82	67.96	68.10	68.24	68.38	68.51	68.64	68.77	68.90	69.03	69.16	69.29	69.42	69.54	69.66	69.77	69.88	69.99	70.10	70.20	70.30	70.40	70.50	70.59	70.68	70.77	70.85	70.93	71.01	71.09	71.17	71.25	71.33	71.41	71.49	71.57	71.65	71.73	71.81	71.89																																				
54	67.77	67.91	68.05	68.19	68.33	68.46	68.59	68.72	68.85	68.98	69.11	69.24	69.37	69.49	69.61	69.72	69.83	69.94	70.05	70.15	70.25	70.35	70.45	70.54	70.63	70.72	70.80	70.88	70.96	71.04	71.12	71.20	71.28	71.36	71.44	71.52	71.60	71.68	71.76	71.84																																				
55	67.72	67.86	68.00	68.14	68.28	68.41	68.54	68.67	68.80	68.93	69.06	69.19	69.32	69.44	69.56	69.67	69.78	69.89	70.00	70.10	70.20	70.30	70.40	70.49	70.58	70.67	70.75	70.83	70.91	70.99	71.07	71.15	71.23	71.31	71.39	71.47	71.55	71.63	71.71																																					
56	67.67	67.81	67.95	68.09	68.23	68.36	68.49	68.62	68.75	68.88	69.01	69.14	69.27	69.39	69.51	69.62	69.73	69.84	69.95	70.05	70.15	70.25	70.35	70.44	70.53	70.62	70.70	70.78	70.86	70.94	71.02	71.10	71.18	71.26	71.34	71.42	71.50	71.58	71.66	71.74																																				
57	67.62	67.76	67.90	68.04	68.18	68.31	68.44	68.57	68.70	68.83	68.96	69.09	69.22	69.34	69.46	69.57	69.68	69.79	69.90	70.00	70.10	70.20	70.30	70.39	70.48	70.57	70.65	70.73	70.81	70.89	70.97	71.05	71.13	71.21	71.29	71.37	71.45	71.53	71.61	71.69																																				
58	67.57	67.71	67.85	67.99	68.13	68.26	68.39	68.52	68.65	68.78	68.91	69.04	69.17	69.29	69.41	69.52	69.63	69.74	69.85	69.95	70.05	70.15	70.25	70.34	70.43	70.52	70.60	70.68	70.76	70.84	70.92	71.00	71.08	71.16	71.24	71.32	71.40	71.48	71.56	71.64																																				
59	67.52	67.66	67.80	67.94	68.08	68.21	68.34	68.47	68.60	68.73	68.86	68.99	69.12	69.24	69.36	69.47	69.58	69.69	69.80	69.90	70.00	70.10	70.20	70.29	70.38	70.47	70.55	70.63	70.71	70.79	70.87	70.95	71.03	71.11	71.19	71.27	71.35	71.43	71.51	71.59																																				
60	67.47	67.61	67.75	67.89	68.03	68.16	68.29	68.42	68.55	68.68	68.81	68.94	69.07	69.19	69.31	69.42	69.53	69.64	69.75	69.85	69.95	70.05	70.15	70.24	70.33	70.42	70.50	70.58	70.66	70.74	70.82	70.90	70.98	71.06	71.14	71.22	71.30	71.38	71.46	71.54																																				
61	67.42	67.56	67.70	67.84	67.98	68.11	68.24	68.37	68.50	68.63	68.76	68.89	69.02	69.14	69.26	69.37	69.48	69.59	69.70	69.80	69.90	70.00	70.10	70.19	70.28	70.37	70.45	70.53	70.61	70.69	70.77	70.85	70.93	71.01	71.09	71.17	71.25	71.33	71.41	71.49																																				
62	67.37	67.51	67.65	67.79	67.93	68.06	68.19	68.32	68.45	68.58	68.71	68.84	68.97	69.10	69.22	69.33	69.44	69.55	69.66	69.76	69.86	69.96	70.06	70.15	70.24	70.33	70.41	70.49	70.57	70.65	70.73	70.81	70.89	70.97	71.05	71.13	71.21	71.29	71.37	71.45																																				
63	67.32	67.46	67.60	67.74	67.88	68.01	68.14	68.27	68.40	68.53	68.66	68.79	68.92	69.05	69.17	69.28	69.39	69.50	69.61	69.71	69.81	69.91	70.01	70.10	70.19	70.28	70.36	70.44	70.52	70.60	70.68	70.76	70.84	70.92	71.00	71.08	71.16	71.24	71.32	71.40																																				
64	67.27	67.41	67.55	67.69	67.83	67.96	68.09	68.22	68.35	68.48	68.61	68.74	68.87	69.00	69.12	69.23	69.34	69.45	69.56	69.66	69.76	69.86	69.96	70.05	70.14	70.23	70.31	70.39	70.47	70.55	70.63	70.71	70.79	70.87	70.95	71.03	71.11	71.19	71.27	71.35																																				
65	67.22	67.36	67.50	67.64	67.78	67.91	68.04	68.17	68.30	68.43	68.56	68.69	68.82	68.95	69.07	69.18	69.29	69.40	69.51	69.61	69.71	69.81	69.91	70.00	70.09	70.18	70.26																																																	

PFI Life Age+ Life Age	Depend																																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
40	89.93	89.66	89.79	90.02	90.25	90.48	90.66	90.83	91.01	91.18	91.36	91.51	91.66	91.81	91.96	92.11	92.29	92.46	92.64	92.81	92.99	93.10	93.27	93.43	93.55	93.66	93.76	93.84	93.91	94.00	94.11	94.20	94.28	94.37	94.44	94.51	
41	89.86	89.63	89.86	90.09	90.32	90.55	90.78	91.04	91.34	91.64	91.91	92.15	92.36	92.54	92.71	92.87	93.04	93.21	93.38	93.54	93.71	93.86	94.00	94.13	94.24	94.34	94.43	94.51	94.58	94.65	94.76	94.81	94.84	94.84	94.84	94.84	94.84
42	89.79	89.06	90.32	90.55	90.78	91.01	91.23	91.45	91.67	91.89	92.11	92.29	92.47	92.64	92.81	92.99	93.10	93.29	93.48	93.61	93.71	93.81	93.91	94.01	94.10	94.20	94.30	94.40	94.50	94.60	94.70	94.80	94.90	95.00	95.10	95.20	95.30
43	90.02	90.29	90.55	90.82	91.05	91.28	91.52	91.76	92.00	92.24	92.48	92.68	92.87	93.06	93.25	93.45	93.65	93.85	94.05	94.24	94.43	94.62	94.81	95.00	95.19	95.38	95.57	95.76	95.95	96.14	96.33	96.52	96.71	96.90	97.09	97.28	97.47
44	90.25	90.52	90.81	91.06	91.31	91.54	91.81	92.07	92.33	92.57	92.81	93.05	93.28	93.51	93.74	93.97	94.20	94.43	94.66	94.89	95.12	95.35	95.58	95.81	96.04	96.27	96.50	96.73	96.96	97.19	97.42	97.65	97.88	98.11	98.34	98.57	98.80
45	90.48	90.75	91.01	91.28	91.54	91.81	92.09	92.36	92.65	92.95	93.23	93.45	93.67	93.90	94.12	94.34	94.58	94.82	95.06	95.30	95.54	95.71	95.89	96.07	96.24	96.41	96.56	96.72	96.87	97.03	97.18	97.33	97.48	97.63	97.78	97.93	
46	90.66	90.94	91.23	91.52	91.81	92.09	92.45	92.73	93.02	93.30	93.58	93.83	94.08	94.33	94.57	94.82	95.09	95.35	95.62	95.89	96.15	96.35	96.55	96.74	96.94	97.13	97.31	97.48	97.65	97.83	98.01	98.15	98.30	98.45	98.60	98.75	
47	90.83	91.14	91.45	91.76	92.07	92.38	92.73	93.09	93.37	93.61	93.84	94.11	94.48	94.76	95.03	95.30	95.60	95.89	96.18	96.48	96.77	97.06	97.30	97.52	97.61	97.85	98.05	98.25	98.44	98.64	98.83	98.99	99.14	99.32	99.48	99.64	
48	91.01	91.34	91.67	92.00	92.33	92.67	93.02	93.37	93.72	94.01	94.29	94.58	94.88	95.19	95.49	95.79	96.11	96.42	96.74	97.06	97.38	97.67	97.86	98.04	98.24	98.44	98.64	98.84	99.01	99.23	99.44	99.61	99.80	100.01	100.19	100.36	100.54
49	91.18	91.54	91.89	92.24	92.59	92.95	93.30	93.65	94.01	94.36	94.65	94.97	95.29	95.62	95.94	96.27	96.61	96.96	97.30	97.65	98.00	98.26	98.52	98.78	99.04	99.30	99.54	99.77	100.01	100.25	100.48	100.66	100.95	101.05	101.24	101.43	
50	91.36	91.73	92.11	92.48	92.86	93.23	93.59	93.94	94.29	94.61	94.90	95.26	95.61	95.95	96.29	96.73	97.08	97.43	97.87	98.24	98.61	98.89	99.17	99.46	99.74	100.02	100.29	100.54	100.79	101.05	101.31	101.57	101.82	102.07	102.31	102.54	
51	91.51	91.90	92.29	92.68	93.05	93.43	93.83	94.21	94.59	94.97	95.35	95.87	96.22	96.57	96.92	97.27	97.62	98.08	98.48	98.88	99.29	99.60	99.91	100.22	100.53	100.84	101.13	101.42	101.71	102.00	102.29	102.57	102.76	102.93	103.13		
52	91.66	92.06	92.47	92.87	93.27	93.67	94.08	94.48	94.89	95.29	95.70	96.22	96.74	97.09	97.44	97.79	98.22	98.66	99.09	99.53	99.96	100.30	100.64	100.98	101.32	101.66	101.98	102.30	102.62	102.94	103.26	103.57	103.79	104.06	104.33	104.59	
53	91.81	92.23	92.64	93.06	93.48	93.90	94.34	94.76	95.19	95.63	96.05	96.57	97.00	97.61	97.96	98.31	98.78	99.24	99.71	100.17	100.64	101.01	101.37	101.74	102.14	102.48	102.83	103.19	103.53	103.89	104.24	104.54	104.83	105.13	105.43		
54	91.96	92.39	92.82	93.25	93.69	94.12	94.57	95.04	95.44	95.84	96.40	96.92	97.44	97.96	98.44	98.83	99.33	99.82	100.32	100.83	101.31	101.71	102.11	102.51	102.92	103.30	103.68	104.07	104.45	104.83	105.21	105.58	105.93	106.23	106.53		
55	92.11	92.56	93.00	93.45	93.89	94.34	94.82	95.30	95.79	96.27	96.75	97.27	97.79	98.31	98.83	99.35	99.88	100.43	100.93	101.46	101.99	102.42	102.84	103.27	103.69	104.12	104.53	104.95	105.36	105.78	106.15	106.55	106.91	107.27	107.63	107.99	
56	92.29	92.74	93.20	93.66	94.12	94.58	95.09	95.60	96.11	96.61	97.12	97.67	98.22	98.78	99.33	99.88	100.45	101.06	101.59	102.11	102.64	103.12	103.60	104.08	104.56	105.04	105.49	105.95	106.41	106.86	107.29	107.72	108.13	108.53	108.93	109.34	
57	92.47	92.93	93.41	93.88	94.36	94.82	95.32	95.83	96.34	96.86	97.46	98.08	98.66	99.24	99.82	100.41	101.06	101.73	102.24	102.77	103.29	103.83	104.36	104.89	105.42	105.95	106.45	106.95	107.45	107.95	108.45	108.94	109.42	109.89	110.34	110.83	
58	92.64	93.12	93.61	94.09	94.58	95.06	95.62	96.18	96.74	97.30	97.87	98.48	99.09	99.71	100.32	100.93	101.59	102.24	102.89	103.42	103.95	104.53	105.11	105.70	106.28	106.87	107.41	107.95	108.50	109.04	109.58	110.11	110.65	111.14	111.64	112.13	
59	92.81	93.31	93.81	94.31	94.80	95.30	95.89	96.48	97.06	97.65	98.24	98.88	99.53	100.17	100.82	101.46	102.11	102.77	103.42	104.07	104.60	105.24	105.87	106.51	107.15	107.78	108.37	108.95	109.54	110.12	110.71	111.24	111.78	112.31	112.83	113.36	
60	92.99	93.50	94.01	94.50	95.03	95.54	96.15	96.77	97.38	98.00	98.61	99.29	99.96	100.64	101.31	101.99	102.64	103.29	103.95	104.60	105.25	105.94	106.63	107.32	108.01	108.70	109.39	109.96	110.68	111.21	111.84	112.42	113.00	113.57	114.15		
61	93.10	93.63	94.15	94.67	95.19	95.71	96.35	96.99	97.62	98.26	98.89	99.60	100.30	101.01	101.71	102.42	103.12	103.83	104.53	105.24	105.94	106.64	107.33	108.03	108.72	109.41	110.10	110.80	111.50	112.20	112.90	113.60	114.30	115.00	115.80	116.45	
62	93.22	93.75	94.29	94.82	95.35	95.89	96.50	97.09	97.68	98.22	98.77	99.41	100.14	101.07	102.02	103.00	104.06	105.11	106.27	107.43	108.63	109.83	111.03	112.23	113.43	114.63	115.83	117.03	118.23	119.43	120.63	121.83	123.03	124.23	125.43		
63	93.35	93.88	94.42	94.97	95.50	96.06	96.74	97.42	98.10	98.78	99.46	100.22	101.08	102.04	103.01	104.07	105.14	106.29	107.49	108.71	109.97	111.21	112.45	113.69	114.93	116.17	117.41	118.65	119.89	121.13	122.37	123.61	124.85	126.09	127.33		
64	93.45	94.00	94.56	95.12	95.68	96.24	96.84	97.44	98.04	98.64	99.24	100.04	101.02	102.11	103.20	104.39	105.68	106.92	108.28	110.11	111.91	113.71	115.51	117.31	119.11	120.91	122.71	124.51	126.31	128.11	129.91	131.71	133.51	135.31	137.11		
65	93.56	94.13	94.70	95.27	95.84	96.41	97.13	97.85	98.58	99.30	100.02	100.84	101.66	102.48	103.30	104.12	105.04	106.06	107.18	108.30	109.41	110.51	111.71	112.91	114.11	115.31	116.51	117.71	118.91	120.11	121.31	122.51	123.71	124.91	126.11		
66	93.67	94.24	94.81	95.38	95.96	96.54	97.21	97.95	98.71	99.47	100.21	101.03	101.86	102.68	103.51	104.34	105.26	106.28	107.41	108.54	109.67	110.80	111.93	113.06	114.19	115.32	116.45	117.58	118.71	119.84	120.97	122.10	123.23	124.36	125.49		
67	93.75	94.34	94.94	95.53	96.12	96.72	97.48	98.25	99.01	99.77	100.54	101.42	102.30	103.18	104.07	104.95	105.95	106.95	107.95	109.05	109.96	111.10	112.24	113.38	114.53	115.68	116.74	117.80	118.86	119.92	120.97	122.03	123.08	124.14	125.19		
68	93.84	94.45	95.05	95.66	96.27	96.87	97.66	98.44	99.23	100.01	100.79	101.71	102.62	103.53	104.45	105.36	106.41	107.45	108.50	109.54	110.58	111.80	113.02	114.23	115.45	116.66	117.87	119.08	120.29	121.50	122.71	123.92	125.13	126.34	127.55		
69	93.94	94.55	95.15	95.76	96.41	97.03	97.84	98.64	99.44	100.24	101.04	101.94	102.84	103.74	104.64	105.54	106.54	107.54	108.54	109.54	110.54	111.54	112.54	113.54	114.54	115.54	116.54	117.54	118.54	119.54	120.54	121.54	122.54	123.54	124.54		
70	94.03	94.66	95.29	95.92	96.55	97.18	98.01	98.83	99.66	100.48	101.31	102.29	103.26	104.24	105.21	106.19	107.32	108.45	109.58	110.71	111.84	113.00	114.16	115.31	116.47	117.63	118.79	119.95	121.11	122.27	123.43	124.59	125.75	126.91	128.07		
71	94.11	94.75																																			

Insulated Glass Unit (IGU) Product Form (IGU) - 1250x1600mm

Annex A - Assembly Rates

Option K - Single Life Annuitant with Balance of Premium due at CPD/DB/DBP
Annual Assumed Return on Net EPB of 4.00% (assumed Premium annuity factor of 10.50) - Male Rates

PRT	Dependent		Life Age																																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75			
40	55.73	55.80	55.87	55.94	56.01	56.08	56.15	56.22	56.29	56.36	56.43	56.50	56.57	56.64	56.71	56.78	56.85	56.92	56.99	57.06	57.13	57.20	57.27	57.34	57.41	57.48	57.55	57.62	57.69	57.76	57.83	57.90	57.97	58.04	58.11	58.18	58.25	58.32	
41	55.81	55.88	55.95	56.02	56.09	56.16	56.23	56.30	56.37	56.44	56.51	56.58	56.65	56.72	56.79	56.86	56.93	57.00	57.07	57.14	57.21	57.28	57.35	57.42	57.49	57.56	57.63	57.70	57.77	57.84	57.91	57.98	58.05	58.12	58.19	58.26	58.33	58.40	58.47
42	55.89	55.96	56.03	56.10	56.17	56.24	56.31	56.38	56.45	56.52	56.59	56.66	56.73	56.80	56.87	56.94	57.01	57.08	57.15	57.22	57.29	57.36	57.43	57.50	57.57	57.64	57.71	57.78	57.85	57.92	57.99	58.06	58.13	58.20	58.27	58.34	58.41	58.48	58.55
43	55.97	56.04	56.11	56.18	56.25	56.32	56.39	56.46	56.53	56.60	56.67	56.74	56.81	56.88	56.95	57.02	57.09	57.16	57.23	57.30	57.37	57.44	57.51	57.58	57.65	57.72	57.79	57.86	57.93	58.00	58.07	58.14	58.21	58.28	58.35	58.42	58.49	58.56	58.63
44	56.05	56.12	56.19	56.26	56.33	56.40	56.47	56.54	56.61	56.68	56.75	56.82	56.89	56.96	57.03	57.10	57.17	57.24	57.31	57.38	57.45	57.52	57.59	57.66	57.73	57.80	57.87	57.94	58.01	58.08	58.15	58.22	58.29	58.36	58.43	58.50	58.57	58.64	58.71
45	56.13	56.20	56.27	56.34	56.41	56.48	56.55	56.62	56.69	56.76	56.83	56.90	56.97	57.04	57.11	57.18	57.25	57.32	57.39	57.46	57.53	57.60	57.67	57.74	57.81	57.88	57.95	58.02	58.09	58.16	58.23	58.30	58.37	58.44	58.51	58.58	58.65	58.72	58.79
46	56.21	56.28	56.35	56.42	56.49	56.56	56.63	56.70	56.77	56.84	56.91	56.98	57.05	57.12	57.19	57.26	57.33	57.40	57.47	57.54	57.61	57.68	57.75	57.82	57.89	57.96	58.03	58.10	58.17	58.24	58.31	58.38	58.45	58.52	58.59	58.66	58.73	58.80	58.87
47	56.29	56.36	56.43	56.50	56.57	56.64	56.71	56.78	56.85	56.92	56.99	57.06	57.13	57.20	57.27	57.34	57.41	57.48	57.55	57.62	57.69	57.76	57.83	57.90	57.97	58.04	58.11	58.18	58.25	58.32	58.39	58.46	58.53	58.60	58.67	58.74	58.81	58.88	58.95
48	56.37	56.44	56.51	56.58	56.65	56.72	56.79	56.86	56.93	57.00	57.07	57.14	57.21	57.28	57.35	57.42	57.49	57.56	57.63	57.70	57.77	57.84	57.91	57.98	58.05	58.12	58.19	58.26	58.33	58.40	58.47	58.54	58.61	58.68	58.75	58.82	58.89	58.96	59.03
49	56.45	56.52	56.59	56.66	56.73	56.80	56.87	56.94	57.01	57.08	57.15	57.22	57.29	57.36	57.43	57.50	57.57	57.64	57.71	57.78	57.85	57.92	57.99	58.06	58.13	58.20	58.27	58.34	58.41	58.48	58.55	58.62	58.69	58.76	58.83	58.90	58.97	59.04	59.11
50	56.53	56.60	56.67	56.74	56.81	56.88	56.95	57.02	57.09	57.16	57.23	57.30	57.37	57.44	57.51	57.58	57.65	57.72	57.79	57.86	57.93	58.00	58.07	58.14	58.21	58.28	58.35	58.42	58.49	58.56	58.63	58.70	58.77	58.84	58.91	58.98	59.05	59.12	59.19
51	56.61	56.68	56.75	56.82	56.89	56.96	57.03	57.10	57.17	57.24	57.31	57.38	57.45	57.52	57.59	57.66	57.73	57.80	57.87	57.94	58.01	58.08	58.15	58.22	58.29	58.36	58.43	58.50	58.57	58.64	58.71	58.78	58.85	58.92	58.99	59.06	59.13	59.20	59.27
52	56.69	56.76	56.83	56.90	56.97	57.04	57.11	57.18	57.25	57.32	57.39	57.46	57.53	57.60	57.67	57.74	57.81	57.88	57.95	58.02	58.09	58.16	58.23	58.30	58.37	58.44	58.51	58.58	58.65	58.72	58.79	58.86	58.93	59.00	59.07	59.14	59.21	59.28	59.35
53	56.77	56.84	56.91	56.98	57.05	57.12	57.19	57.26	57.33	57.40	57.47	57.54	57.61	57.68	57.75	57.82	57.89	57.96	58.03	58.10	58.17	58.24	58.31	58.38	58.45	58.52	58.59	58.66	58.73	58.80	58.87	58.94	59.01	59.08	59.15	59.22	59.29	59.36	59.43
54	56.85	56.92	56.99	57.06	57.13	57.20	57.27	57.34	57.41	57.48	57.55	57.62	57.69	57.76	57.83	57.90	57.97	58.04	58.11	58.18	58.25	58.32	58.39	58.46	58.53	58.60	58.67	58.74	58.81	58.88	58.95	59.02	59.09	59.16	59.23	59.30	59.37	59.44	59.51
55	56.93	57.00	57.07	57.14	57.21	57.28	57.35	57.42	57.49	57.56	57.63	57.70	57.77	57.84	57.91	57.98	58.05	58.12	58.19	58.26	58.33	58.40	58.47	58.54	58.61	58.68	58.75	58.82	58.89	58.96	59.03	59.10	59.17	59.24	59.31	59.38	59.45	59.52	59.59
56	57.01	57.08	57.15	57.22	57.29	57.36	57.43	57.50	57.57	57.64	57.71	57.78	57.85	57.92	57.99	58.06	58.13	58.20	58.27	58.34	58.41	58.48	58.55	58.62	58.69	58.76	58.83	58.90	58.97	59.04	59.11	59.18	59.25	59.32	59.39	59.46	59.53	59.60	59.67
57	57.09	57.16	57.23	57.30	57.37	57.44	57.51	57.58	57.65	57.72	57.79	57.86	57.93	58.00	58.07	58.14	58.21	58.28	58.35	58.42	58.49	58.56	58.63	58.70	58.77	58.84	58.91	58.98	59.05	59.12	59.19	59.26	59.33	59.40	59.47	59.54	59.61	59.68	59.75
58	57.17	57.24	57.31	57.38	57.45	57.52	57.59	57.66	57.73	57.80	57.87	57.94	58.01	58.08	58.15	58.22	58.29	58.36	58.43	58.50	58.57	58.64	58.71	58.78	58.85	58.92	58.99	59.06	59.13	59.20	59.27	59.34	59.41	59.48	59.55	59.62	59.69	59.76	59.83
59	57.25	57.32	57.39	57.46	57.53	57.60	57.67	57.74	57.81	57.88	57.95	58.02	58.09	58.16	58.23	58.30	58.37	58.44	58.51	58.58	58.65	58.72	58.79	58.86	58.93	59.00	59.07	59.14	59.21	59.28	59.35	59.42	59.49	59.56	59.63	59.70	59.77	59.84	59.91
60	57.33	57.40	57.47	57.54	57.61	57.68	57.75	57.82	57.89	57.96	58.03	58.10	58.17	58.24	58.31	58.38	58.45	58.52	58.59	58.66	58.73	58.80	58.87	58.94	59.01	59.08	59.15	59.22	59.29	59.36	59.43	59.50	59.57	59.64	59.71	59.78	59.85	59.92	59.99
61	57.41	57.48	57.55	57.62	57.69	57.76	57.83	57.90	57.97	58.04	58.11	58.18	58.25	58.32	58.39	58.46	58.53	58.60	58.67	58.74	58.81	58.88	58.95	59.02	59.09	59.16	59.23	59.30	59.37	59.44	59.51	59.58	59.65	59.72	59.79	59.86	59.93	60.00	60.07
62	57.49	57.56	57.63	57.70	57.77	57.84	57.91	57.98	58.05	58.12	58.19	58.26	58.33	58.40	58.47	58.54	58.61	58.68	58.75	58.82	58.89	58.96	59.03	59.10	59.17	59.24	59.31	59.38	59.45	59.52	59.59	59.66	59.73	59.80	59.87	59.94	60.01	60.08	60.15
63	57.57	57.64	57.71	57.78	57.85	57.92	57.99	58.06	58.13	58.20	58.27	58.34	58.41	58.48	58.55	58.62	58.69	58.76	58.83	58.90	58.97	59.04	59.11	59.18	59.25	59.32	59.39	59.46	59.53	59.60	59.67	59.74	59.81	59.88	59.95	60.02	60.09	60.16	60.23
64	57.65	57.72	57.79	57.86	57.93	58.00	58.07	58.14	58.21	58.28	58.35	58.42	58.49	58.56	58.63	58.70	58.77	58.84	58.91	58.98	59.05	59.12	59.19	59.26	59.33	59.40	59.47	59.54	59.61	59.68	59.75	59.82	59.89	59.96	60.03	60.10	60.17	60.24	60.31
65	57.73	57.80	57.87	57.94	58.01	58.08	58.15	58.22	58.29	58.36	58.43	58.50	58.57	58.64	58.71	58.78	58.85	58.92	58.99	59.06	59.13	59.20	59.27	59.34	59.41	59.48	59.55	59.62	59.69	59.76	59.83	59.90	59.97	60.04	60.11	60.18	60.25	60.32	
66	57.81	57.88	57.95	58.02	58.09	58.16	58.23	58.30	58.37	58.44	58.51	58.58	58.65	58.72	58.79	58.86	58.93	59.00	59.07	59.14	59.21	59.28	59.35	59.42	59.49	59.56	59.63	59.70	59.77	59.84	59.91	59.98	60.05	60.12	60.19	60.26	60.33	60.40	60.47
67	57.89	57.96	58.03	58.10	58.17	58.24	58.31	58.38	58.45	58.52	58.59	58.66	58.73	58.80	58.87	58.94	59.01	59.08	59.15	59.22	59.29	59.36	59.43	59.50	59.57	59.64	59.71	59.78	59.85	59.92	59.99	60.06	60.13	60.20	60.27	60.34	60.41	60.48	60.55
68	57.97	58.04	58.11	58.18	58.25	58.32	58.39	58.46	58.53	58.60	58.67	58.74	58.81	58.88	58.95	59.02	59.09	59.16	59.23	59.30	59.37	59.44	59.51	59.58	59.65	59.72	59.79	59.86	59.93	60.00	60.07	60.14	60.21	60.28	60.35	60.42	60.49	60.56	
69	58.05	58.12	58.19	58.26	58.33	58.40	58.47	58.54	58.61	58.68	58.75	58.82	58.89	58.96	59.03	59.10	59.17	59.24	59.31	59.38	59.45																		

