

IndusInd Nippon Life Guaranteed Earnings for Milestone (121N183V01)
 Annexure A - Guaranteed Income Rates
 Applicable for Income Option

Premium Band 1: Income Rates for Annualized Premium greater than and equal to INR 100,000 and less than INR 200,000

Key	30_7	35_7	40_7	30_8	35_8	40_8	30_10	35_10	40_10	30_11	35_11	40_11	30_13	35_13	40_13
PPT	7	7	7	8	8	8	10	10	10	11	11	11	13	13	13
Age at entry \ PT	30	35	40	30	35	40	30	35	40	30	35	40	30	35	40
0	30.73%	30.05%	29.54%	40.82%	39.80%	38.92%	52.83%	50.85%	49.60%	66.51%	63.28%	61.53%	83.40%	82.20%	81.48%
1	30.73%	30.05%	29.54%	40.82%	39.80%	38.92%	52.83%	50.85%	49.60%	66.51%	63.28%	61.53%	83.40%	82.20%	81.48%
2	30.73%	30.05%	29.54%	40.82%	39.80%	38.92%	52.83%	50.85%	49.60%	66.51%	63.28%	61.53%	83.40%	82.20%	81.48%
3	30.73%	30.05%	29.54%	40.82%	39.80%	38.92%	52.83%	50.85%	49.60%	66.51%	63.28%	61.53%	83.40%	82.20%	81.48%
4	30.73%	30.05%	29.54%	40.82%	39.80%	38.92%	52.83%	50.85%	49.60%	66.51%	63.28%	61.53%	83.40%	82.20%	81.48%
5	30.73%	30.05%	29.54%	40.82%	39.80%	38.92%	52.83%	50.85%	49.60%	66.51%	63.28%	61.53%	83.40%	82.20%	81.48%
6	30.71%	30.02%	29.50%	40.79%	39.77%	38.89%	52.80%	50.82%	49.56%	66.48%	63.25%	61.50%	83.36%	82.17%	81.45%
7	30.68%	29.99%	29.46%	40.76%	39.74%	38.86%	52.77%	50.79%	49.53%	66.45%	63.22%	61.47%	83.32%	82.13%	81.41%
8	30.65%	29.96%	29.43%	40.73%	39.71%	38.82%	52.74%	50.76%	49.50%	66.42%	63.19%	61.43%	83.28%	82.10%	81.38%
9	30.62%	29.92%	29.39%	40.71%	39.68%	38.79%	52.72%	50.73%	49.47%	66.39%	63.16%	61.40%	83.24%	82.06%	81.35%
10	30.59%	29.89%	29.36%	40.68%	39.65%	38.76%	52.69%	50.70%	49.44%	66.36%	63.13%	61.37%	83.20%	82.02%	81.31%
11	30.57%	29.87%	29.32%	40.66%	39.63%	38.73%	52.67%	50.69%	49.41%	66.35%	63.12%	61.35%	83.16%	81.99%	81.28%
12	30.56%	29.85%	29.29%	40.65%	39.61%	38.70%	52.66%	50.67%	49.38%	66.34%	63.10%	61.32%	83.12%	81.95%	81.25%
13	30.54%	29.82%	29.26%	40.63%	39.58%	38.67%	52.65%	50.65%	49.36%	66.33%	63.08%	61.30%	83.08%	81.92%	81.21%
14	30.52%	29.80%	29.22%	40.62%	39.56%	38.64%	52.64%	50.63%	49.33%	66.32%	63.06%	61.27%	83.04%	81.88%	81.18%
15	30.51%	29.78%	29.19%	40.61%	39.54%	38.60%	52.63%	50.62%	49.30%	66.31%	63.05%	61.25%	83.00%	81.84%	81.14%
16	30.50%	29.75%	29.15%	40.61%	39.53%	38.57%	52.60%	50.61%	49.29%	66.30%	63.02%	61.24%	82.97%	81.82%	81.12%
17	30.50%	29.73%	29.11%	40.60%	39.51%	38.55%	52.58%	50.61%	49.27%	66.29%	62.99%	61.23%	82.94%	81.79%	81.09%
18	30.49%	29.71%	29.08%	40.60%	39.49%	38.52%	52.55%	50.60%	49.26%	66.27%	62.96%	61.22%	82.91%	81.76%	81.06%
19	30.48%	29.69%	29.04%	40.60%	39.48%	38.49%	52.53%	50.60%	49.24%	66.26%	62.93%	61.21%	82.88%	81.73%	81.04%
20	30.48%	29.66%	29.00%	40.60%	39.46%	38.46%	52.50%	50.60%	49.22%	66.25%	62.90%	61.21%	82.85%	81.70%	81.01%
21	30.41%	29.58%	28.91%	40.60%	39.38%	38.37%	52.48%	50.53%	49.15%	66.23%	62.87%	61.14%	82.84%	81.69%	81.00%
22	30.34%	29.49%	28.81%	40.59%	39.30%	38.28%	52.46%	50.46%	49.08%	66.21%	62.84%	61.08%	82.82%	81.68%	80.98%
23	30.27%	29.41%	28.71%	40.59%	39.23%	38.19%	52.44%	50.39%	49.00%	66.18%	62.81%	61.01%	82.81%	81.66%	80.97%
24	30.21%	29.32%	28.62%	40.59%	39.15%	38.11%	52.42%	50.33%	48.93%	66.16%	62.78%	60.95%	82.80%	81.65%	80.96%
25	30.14%	29.24%	28.52%	40.59%	39.07%	38.02%	52.40%	50.26%	48.85%	66.14%	62.75%	60.89%	82.78%	81.63%	80.94%
26	30.01%	29.10%	28.39%	40.47%	38.94%	37.88%	52.29%	50.14%	48.73%	66.04%	62.65%	60.78%	82.74%	81.59%	80.90%
27	29.89%	28.96%	28.27%	40.35%	38.81%	37.73%	52.19%	50.03%	48.60%	65.94%	62.55%	60.67%	82.69%	81.55%	80.86%
28	29.76%	28.81%	28.15%	40.23%	38.68%	37.59%	52.08%	49.91%	48.48%	65.84%	62.44%	60.57%	82.64%	81.51%	80.82%
29	29.63%	28.67%	28.03%	40.11%	38.55%	37.45%	51.97%	49.80%	48.36%	65.74%	62.34%	60.46%	82.59%	81.46%	80.78%
30	29.50%	28.53%	27.90%	39.99%	38.42%	37.30%	51.86%	49.68%	48.23%	65.64%	62.24%	60.35%	82.55%	81.42%	80.74%
31	29.33%	28.33%	27.68%	39.84%	38.25%	37.11%	51.73%	49.54%	48.07%	65.53%	62.12%	60.28%	82.52%	81.39%	80.71%
32	29.16%	28.14%	27.46%	39.69%	38.08%	36.91%	51.61%	49.40%	47.91%	65.42%	62.00%	60.21%	82.49%	81.36%	80.68%
33	28.99%	27.95%	27.24%	39.54%	37.91%	36.72%	51.48%	49.26%	47.75%	65.32%	61.89%	60.14%	82.45%	81.33%	80.65%
34	28.82%	27.75%	27.02%	39.38%	37.74%	36.52%	51.35%	49.12%	47.59%	65.21%	61.77%	60.07%	82.42%	81.30%	80.62%
35	28.65%	27.56%	26.79%	39.23%	37.56%	36.32%	51.23%	48.98%	47.43%	65.10%	61.65%	60.00%	82.39%	81.27%	80.59%
36	28.23%	27.12%	26.36%	38.83%	37.14%	35.94%	50.81%	48.55%	46.98%	64.68%	61.24%	59.58%	82.01%	80.93%	80.27%
37	27.81%	26.67%	25.92%	38.42%	36.71%	35.55%	50.38%	48.12%	46.54%	64.27%	60.83%	59.16%	81.63%	80.58%	79.94%
38	27.40%	26.23%	25.48%	38.01%	36.29%	35.16%	49.96%	47.69%	46.09%	63.85%	60.42%	58.74%	81.25%	80.24%	79.62%
39	26.98%	25.78%	25.04%	37.61%	35.86%	34.77%	49.54%	47.26%	45.65%	63.43%	60.01%	58.32%	80.86%	79.89%	79.29%
40	26.56%	25.34%	24.60%	37.20%	35.43%	34.38%	49.11%	46.83%	45.20%	63.01%	59.60%	57.90%	80.48%	79.55%	78.97%
41	25.94%	24.75%		36.60%	34.86%		48.48%	46.18%		62.38%	58.97%		79.87%	78.99%	
42	25.32%	24.16%		36.00%	34.29%		47.85%	45.53%		61.75%	58.34%		79.26%	78.43%	
43	24.70%	23.57%		35.40%	33.72%		47.22%	44.88%		61.12%	57.70%		78.65%	77.87%	
44	24.08%	22.99%		34.80%	33.14%		46.58%	44.24%		60.49%	57.07%		78.04%	77.32%	
45	23.46%	22.40%		34.19%	32.57%		45.95%	43.59%		59.86%	56.44%		77.43%	76.76%	
46	22.51%			33.52%			44.95%			58.84%			76.36%		
47	21.56%			32.84%			43.94%			57.82%			75.30%		
48	20.61%			32.17%			42.94%			56.81%			74.24%		
49	19.66%			31.49%			41.94%			55.79%			73.18%		
50	18.70%			30.82%			40.94%			54.77%			72.11%		

Premium Band 2: Income Rates for Annualized Premium greater than and equal to INR 200,000 and less than INR 500,000

Key	30_7	35_7	40_7	30_8	35_8	40_8	30_10	35_10	40_10	30_11	35_11	40_11	30_13	35_13	40_13
PPT	7	7	7	8	8	8	10	10	10	11	11	11	13	13	13
Age at entry \ PT	30	35	40	30	35	40	30	35	40	30	35	40	30	35	40
0	31.45%	30.79%	30.30%	41.62%	40.62%	39.77%	53.81%	52.10%	50.60%	67.61%	64.38%	62.64%	84.80%	83.56%	82.83%
1	31.45%	30.79%	30.30%	41.62%	40.62%	39.77%	53.81%	52.10%	50.60%	67.61%	64.38%	62.64%	84.80%	83.56%	82.83%
2	31.45%	30.79%	30.30%	41.62%	40.62%	39.77%	53.81%	52.10%	50.60%	67.61%	64.38%	62.64%	84.80%	83.56%	82.83%
3	31.45%	30.79%	30.30%	41.62%	40.62%	39.77%	53.81%	52.10%	50.60%	67.61%	64.38%	62.64%	84.80%	83.56%	82.83%
4	31.45%	30.79%	30.30%	41.62%	40.62%	39.77%	53.81%	52.10%	50.60%	67.61%	64.38%	62.64%	84.80%	83.56%	82.83%
5	31.45%	30.79%	30.30%	41.62%	40.62%	39.77%	53.81%	52.10%	50.60%	67.61%	64.38%	62.64%	84.80%	83.56%	82.83%
6	31.42%	30.76%	30.26%	41.59%	40.59%	39.73%	53.79%	52.04%	50.56%	67.58%	64.35%	62.61%	84.76%	83.53%	82.80%
7	31.39%	30.73%	30.23%	41.57%	40.56%	39.70%	53.76%	51.98%	50.53%	67.55%	64.32%	62.58%	84.72%	83.49%	82.77%
8	31.36%	30.70%	30.19%	41.54%	40.53%	39.67%	53.73%	51.92%	50.50%	67.52%	64.29%	62.55%	84.68%	83.46%	82.73%
9	31.33%	30.67%	30.16%	41.51%	40.50%	39.63%	53.70%	51.86%	50.47%	67.50%	64.26%	62.52%	84.65%	83.42%	82.70%
10	31.31%	30.64%	30.12%	41.48%	40.47%	39.60%	53.67%	51.80%	50.44%	67.47%	64.23%	62.49%	84.61%	83.39%	82.67%
11	31.29%	30.61%	30.09%	41.47%	40.45%	39.57%	53.66%	51.76%	50.41%	67.46%	64.22%	62.46%	84.57%	83.35%	82.63%
12	31.28%	30.59%	30.05%	41.46%	40.43%	39.54%	53.65%	51.72%	50.38%	67.45%	64.20%	62.44%	84.53%	83.32%	82.60%
13	31.26%	30.57%	30.02%	41.44%	40.41%	39.51%	53.64%	51.68%	50.36%	67.44%	64.18%	62.41%	84.49%	83.28%	82.57%
14	31.25%	30.54%	29.99%	41.43%	40.39%	39.48%	53.63%	51.64%	50.33%	67.43%	64.17%	62.39%	84.45%	83.25%	82.53%
15	31.23%	30.52%	29.95%	41.41%	40.36%	39.45%	53.61%	51.60%	50.31%	67.41%	64.15%	62.36%	84.41%	83.21%	82.50%
16	31.22%	30.50%	29.92%	41.41%	40.35%	39.42%	53.59%	51.60%	50.29%	67.40%	64.12%	62.36%	84.38%	83.18%	82.47%
17	31.22%	30.48%	29.88%	41.41%	40.33%	39.39%	53.56%	51.60%	50.28%	67.39%	64.09%	62.35%	84.35%	83.16%	82.45%
18	31.21%	30.45%	29.84%	41.41%	40.31%	39.36%	53.54%	51.59%	50.26%	67.38%	64.07%	62.34%	84.32%	83.13%	82.42%
19	31.21%	30.43%	29.81%	41.41%	40.30%	39.33%	53.51%	51.59%	50.25%	67.37%	64.04%	62.33%	84.29%	83.10%	82.39%
20	31.20%	30.41%	29.77%	41.41%	40.28%	39.30%	53.49%	51.59%	50.23%	67.36%	64.01%	62.32%	84.26%	83.07%	82.37%
21	31.14%	30.32%	29.67%	41.41%	40.20%	39.21%	53.47%	51.52%	50.16%	67.34%	63.98%	62.26%	84.25%	83.06%	82.36%
22	31.07%	30.24%	29.57%	41.40%	40.13%	39.12%	53.45%	51.45%	50.08%	67.32%	63.95%	62.20%	84.24%	83.05%	82.34%
23	31.00%	30.15%	29.48%	41.40%	40.05%	39.04%	53.43%	51.39%	50.01%	67.29%	63.92%	62.13%	84.23%	83.04%	82.33%
24	30.93%	30.07%	29.38%	41.40%	39.97%	38.95%	53.41%	51.32%	49.94%	67.27%	63.89%	62.07%	84.21%	83.02%	82.32%
25	30.87%	29.99%	29.28%	41.40%	39.89%	38.86%	53.39%	51.25%	49.86%	67.25%	63.87%	62.01%	84.20%	83.01%	82.31%
26	30.74%	29.84%	29.16%	41.28%	39.76%	38.72%	53.29%	51.14%	49.74%	67.15%	63.76%	61.90%	84.16%	82.97%	82.27%
27	30.61%	29.70%	29.04%	41.16%	39.64%	38.58%	53.18%	51.02%	49.61%	67.05%	63.66%	61.80%	84.11%	82.93%	82.23%
28	30.49%	29.56%	28.91%	41.04%	39.51%	38.43%	53.07%	50.91%	49.49%	66.96%	63.56%	61.69%	84.07%	82.89%	82.19%
29	30.36%	29.42%	28.79%	40.93%	39.38%	38.29%	52.96%	50.79%	49.37%	66.86%	63.46%	61.58%	84.02%	82.85%	82.16%
30	30.23%	29.28%	28.67%	40.81%	39.25%	38.15%	52.86%	50.68%	49.24%	66.76%	63.36%	61.48%	83.98%	82.81%	82.12%
31	30.06%	29.08%	28.45%	40.66%	39.08%	37.95%	52.73%	50.54%	49.09%	66.66%	63.24%	61.40%	83.95%	82.79%	82.09%
32	29.89%	28.89%	28.23%	40.50%	38.91%	37.76%	52.61%	50.40%	48.93%	66.55%	63.13%	61.33%	83.93%	82.76%	82.07%
33	29.72%	28.70%	28.01%	40.35%	38.74%	37.56%	52.48%	50.26%	48.77%	66.45%	63.02%	61.26%	83.90%	82.73%	82.04%
34	29.55%	28.50%	27.78%	40.20%	38.57%	37.37%	52.36%	50.13%	48.61%	66.35%	62.90%	61.18%	83.87%	82.71%	82.02%
35	29.38%	28.31%	27.56%	40.05%	38.40%	37.17%	52.23%	49.99%	48.45%	66.24%	62.79%	61.11%	83.84%	82.68%	81.99%
36	28.97%	27.87%	27.13%	39.65%	37.97%	36.79%	51.81%	49.56%	48.01%	65.83%	62.38%	60.70%	83.47%	82.35%	81.67%
37	28.55%	27.43%	26.69%	39.24%	37.55%	36.40%	51.39%	49.13%	47.56%	65.41%	61.97%	60.29%	83.09%	82.01%	81.35%
38	28.14%	26.98%	26.25%	38.84%	37.12%	36.01%	50.97%	48.71%	47.12%	65.00%	61.56%	59.88%	82.72%	81.67%	81.03%
39	27.72%	26.54%	25.81%	38.44%	36.70%	35.62%	50.55%	48.28%	46.67%	64.58%	61.15%	59.47%	82.34%	81.33%	80.71%
40	27.31%	26.09%	25.37%	38.04%	36.28%	35.24%	50.13%	47.85%	46.23%	64.16%	60.74%	59.05%	81.97%	80.99%	80.40%
41	26.69%	25.51%		37.44%	35.71%		49.51%	47.21%		63.54%	60.11%		81.37%	80.44%	
42	26.07%	24.92%		36.84%	35.14%		48.88%	46.56%		62.92%	59.49%		80.77%	79.90%	
43	25.45%	24.34%		36.24%	34.57%		48.25%	45.92%		62.29%	58.86%		80.16%	79.35%	
44	24.83%	23.76%		35.64%	34.00%		47.62%	45.27%		61.67%	58.23%		79.56%	78.80%	
45	24.21%	23.17%		35.04%	33.43%		47.00%	44.63%		61.04%	57.61%		78.96%	78.25%	
46	23.26%			34.37%			46.00%			60.03%			77.91%		
47	22.31%			33.70%			45.01%			59.02%			76.86%		
48	21.36%			33.03%			44.01%			58.02%			75.81%		
49	20.42%			32.36%			43.01%			57.01%			74.76%		
50	19.47%			31.69%			42.02%			56.00%			73.71%		

Premium Band 3: Income Rates for Annualized Premium greater than and equal to INR 500,000

Key	30_7	35_7	40_7	30_8	35_8	40_8	30_10	35_10	40_10	30_11	35_11	40_11	30_13	35_13	40_13
PPT	7	7	7	8	8	8	10	10	10	11	11	11	13	13	13
Age at entry \ PT	30	35	40	30	35	40	30	35	40	30	35	40	30	35	40
0	31.92%	31.27%	30.79%	42.15%	40.95%	40.31%	54.46%	52.48%	51.40%	68.34%	65.09%	63.36%	85.72%	84.45%	83.71%
1	31.92%	31.27%	30.79%	42.15%	40.95%	40.31%	54.46%	52.48%	51.40%	68.34%	65.09%	63.36%	85.72%	84.45%	83.71%
2	31.92%	31.27%	30.79%	42.15%	40.95%	40.31%	54.46%	52.48%	51.40%	68.34%	65.09%	63.36%	85.72%	84.45%	83.71%
3	31.92%	31.27%	30.79%	42.15%	40.95%	40.31%	54.46%	52.48%	51.40%	68.34%	65.09%	63.36%	85.72%	84.45%	83.71%
4	31.92%	31.27%	30.79%	42.15%	40.95%	40.31%	54.46%	52.48%	51.40%	68.34%	65.09%	63.36%	85.72%	84.45%	83.71%
5	31.92%	31.27%	30.79%	42.15%	40.95%	40.31%	54.46%	52.48%	51.40%	68.34%	65.09%	63.36%	85.72%	84.45%	83.71%
6	31.89%	31.24%	30.76%	42.12%	40.93%	40.28%	54.44%	52.46%	51.34%	68.31%	65.06%	63.33%	85.69%	84.41%	83.67%
7	31.86%	31.21%	30.72%	42.09%	40.92%	40.24%	54.41%	52.43%	51.28%	68.28%	65.03%	63.30%	85.65%	84.38%	83.64%
8	31.83%	31.18%	30.69%	42.07%	40.90%	40.21%	54.38%	52.40%	51.21%	68.25%	65.01%	63.27%	85.61%	84.35%	83.61%
9	31.80%	31.15%	30.65%	42.04%	40.89%	40.18%	54.35%	52.37%	51.15%	68.23%	64.98%	63.24%	85.57%	84.31%	83.58%
10	31.77%	31.12%	30.62%	42.01%	40.87%	40.14%	54.32%	52.34%	51.09%	68.20%	64.95%	63.21%	85.53%	84.28%	83.54%
11	31.76%	31.09%	30.58%	42.00%	40.87%	40.11%	54.31%	52.32%	51.06%	68.19%	64.93%	63.19%	85.49%	84.24%	83.51%
12	31.74%	31.07%	30.55%	41.98%	40.86%	40.08%	54.30%	52.31%	51.04%	68.18%	64.92%	63.16%	85.45%	84.21%	83.48%
13	31.73%	31.05%	30.52%	41.97%	40.86%	40.05%	54.29%	52.29%	51.01%	68.17%	64.90%	63.14%	85.41%	84.17%	83.45%
14	31.72%	31.03%	30.48%	41.96%	40.85%	40.02%	54.28%	52.27%	50.99%	68.16%	64.89%	63.11%	85.37%	84.14%	83.41%
15	31.70%	31.00%	30.45%	41.94%	40.85%	39.99%	54.27%	52.25%	50.96%	68.15%	64.87%	63.09%	85.33%	84.10%	83.38%
16	31.70%	30.98%	30.41%	41.94%	40.84%	39.96%	54.24%	52.25%	50.95%	68.13%	64.84%	63.08%	85.31%	84.08%	83.35%
17	31.69%	30.96%	30.38%	41.94%	40.84%	39.94%	54.22%	52.25%	50.93%	68.12%	64.82%	63.08%	85.28%	84.05%	83.33%
18	31.69%	30.94%	30.34%	41.94%	40.83%	39.91%	54.19%	52.24%	50.92%	68.11%	64.79%	63.07%	85.25%	84.02%	83.30%
19	31.68%	30.92%	30.30%	41.94%	40.83%	39.88%	54.17%	52.24%	50.90%	68.10%	64.76%	63.06%	85.22%	84.00%	83.28%
20	31.68%	30.90%	30.27%	41.94%	40.82%	39.85%	54.14%	52.24%	50.89%	68.09%	64.73%	63.05%	85.19%	83.97%	83.25%
21	31.61%	30.81%	30.17%	41.94%	40.74%	39.76%	54.12%	52.17%	50.82%	68.07%	64.71%	62.99%	85.18%	83.96%	83.24%
22	31.54%	30.73%	30.07%	41.94%	40.67%	39.67%	54.11%	52.11%	50.74%	68.05%	64.68%	62.93%	85.17%	83.95%	83.23%
23	31.48%	30.64%	29.98%	41.93%	40.59%	39.59%	54.09%	52.04%	50.67%	68.03%	64.65%	62.87%	85.16%	83.93%	83.22%
24	31.41%	30.56%	29.88%	41.93%	40.51%	39.50%	54.07%	51.97%	50.60%	68.01%	64.62%	62.80%	85.15%	83.92%	83.21%
25	31.34%	30.47%	29.78%	41.93%	40.44%	39.41%	54.05%	51.91%	50.52%	67.99%	64.60%	62.74%	85.13%	83.91%	83.20%
26	31.22%	30.33%	29.66%	41.81%	40.31%	39.27%	53.95%	51.79%	50.40%	67.89%	64.50%	62.64%	85.09%	83.87%	83.17%
27	31.09%	30.19%	29.54%	41.70%	40.18%	39.13%	53.84%	51.68%	50.28%	67.79%	64.40%	62.53%	85.05%	83.84%	83.13%
28	30.97%	30.05%	29.42%	41.58%	40.05%	38.99%	53.73%	51.57%	50.16%	67.70%	64.30%	62.43%	85.01%	83.80%	83.10%
29	30.84%	29.91%	29.30%	41.46%	39.92%	38.85%	53.63%	51.45%	50.03%	67.60%	64.20%	62.33%	84.97%	83.76%	83.06%
30	30.71%	29.77%	29.17%	41.35%	39.79%	38.71%	53.52%	51.34%	49.91%	67.50%	64.10%	62.22%	84.92%	83.72%	83.03%
31	30.55%	29.58%	28.96%	41.20%	39.62%	38.51%	53.40%	51.21%	49.76%	67.40%	63.99%	62.15%	84.90%	83.70%	83.00%
32	30.38%	29.39%	28.74%	41.05%	39.46%	38.32%	53.28%	51.07%	49.60%	67.30%	63.88%	62.08%	84.88%	83.68%	82.98%
33	30.21%	29.20%	28.52%	40.90%	39.29%	38.13%	53.15%	50.93%	49.45%	67.20%	63.76%	62.01%	84.85%	83.66%	82.96%
34	30.04%	29.00%	28.30%	40.75%	39.12%	37.93%	53.03%	50.80%	49.29%	67.10%	63.65%	61.94%	84.83%	83.64%	82.94%
35	29.87%	28.81%	28.08%	40.60%	38.95%	37.74%	52.91%	50.66%	49.13%	67.00%	63.54%	61.87%	84.81%	83.62%	82.92%
36	29.46%	28.37%	27.64%	40.20%	38.53%	37.36%	52.49%	50.24%	48.69%	66.59%	63.14%	61.46%	84.44%	83.28%	82.61%
37	29.04%	27.93%	27.21%	39.79%	38.11%	36.97%	52.07%	49.81%	48.25%	66.18%	62.73%	61.05%	84.07%	82.95%	82.29%
38	28.63%	27.49%	26.77%	39.39%	37.69%	36.59%	51.66%	49.39%	47.81%	65.76%	62.32%	60.65%	83.70%	82.62%	81.98%
39	28.21%	27.05%	26.33%	38.99%	37.26%	36.20%	51.24%	48.97%	47.37%	65.35%	61.92%	60.24%	83.33%	82.29%	81.67%
40	27.80%	26.61%	25.90%	38.59%	36.84%	35.82%	50.82%	48.54%	46.92%	64.94%	61.51%	59.84%	82.96%	81.96%	81.36%
41	27.18%	26.02%		37.99%	36.28%		50.20%	47.90%		64.32%	60.89%		82.36%	81.42%	
42	26.57%	25.44%		37.40%	35.71%		49.58%	47.26%		63.70%	60.27%		81.77%	80.88%	
43	25.95%	24.86%		36.80%	35.15%		48.96%	46.62%		63.08%	59.65%		81.18%	80.34%	
44	25.33%	24.28%		36.20%	34.58%		48.33%	45.99%		62.46%	59.03%		80.58%	79.80%	
45	24.72%	23.70%		35.60%	34.01%		47.71%	45.35%		61.84%	58.41%		79.99%	79.26%	
46	23.77%			34.94%			46.72%			60.84%			78.95%		
47	22.83%			34.28%			45.73%			59.84%			77.91%		
48	21.88%			33.61%			44.75%			58.84%			76.88%		
49	20.94%			32.95%			43.76%			57.85%			75.84%		
50	20.00%			32.29%			42.77%			56.85%			74.80%		

IndusInd Nippon Life Guaranteed Earnings for Milestone (121N183V01)
Annexure B - Maturity Benefit Factors
Applicable for Income Option

PPT	Maturity Benefit Factor#
7	60.00%
8	60.00%
10	60.00%
11	60.00%
13	100.00%

Under Income Option - Maturity benefit Factor varies only by PPT chosen at inception

IndusInd Nippon Life Guaranteed Earnings for Milestone (121N183V01)
Annexure B - Maturity Benefit Factors
Applicable for Moneyback Option

Premium Band 1: Maturity Benefit Factors for Annualized Premium greater than and equal to INR 100,000 and less than INR 200,000

Key	20_5	25_5	20_6	25_6	20_7	25_7	20_8	25_8	20_10	25_10
PPT	5	5	6	6	7	7	8	8	10	10
Age at entry \ PT	20	25	20	25	20	25	20	25	20	25
0	82.00%	88.00%	106.00%	127.00%	121.00%	143.00%	131.00%	158.00%	127.00%	156.00%
1	82.00%	88.00%	106.00%	127.00%	121.00%	143.00%	131.00%	158.00%	127.00%	156.00%
2	82.00%	88.00%	106.00%	127.00%	121.00%	143.00%	131.00%	158.00%	127.00%	156.00%
3	82.00%	88.00%	106.00%	127.00%	121.00%	143.00%	131.00%	158.00%	127.00%	156.00%
4	82.00%	88.00%	106.00%	127.00%	121.00%	143.00%	131.00%	158.00%	127.00%	156.00%
5	82.00%	88.00%	106.00%	127.00%	121.00%	143.00%	131.00%	158.00%	127.00%	156.00%
6	82.00%	87.00%	106.00%	127.00%	121.00%	143.00%	131.00%	158.00%	127.00%	156.00%
7	82.00%	87.00%	106.00%	126.00%	120.00%	142.00%	131.00%	157.00%	127.00%	155.00%
8	81.00%	86.00%	105.00%	126.00%	120.00%	142.00%	130.00%	157.00%	126.00%	155.00%
9	81.00%	86.00%	105.00%	125.00%	119.00%	141.00%	130.00%	156.00%	126.00%	154.00%
10	80.00%	85.00%	105.00%	125.00%	119.00%	141.00%	130.00%	156.00%	126.00%	154.00%
11	80.00%	85.00%	105.00%	125.00%	119.00%	141.00%	130.00%	156.00%	126.00%	154.00%
12	80.00%	84.00%	105.00%	124.00%	119.00%	141.00%	130.00%	156.00%	126.00%	154.00%
13	79.00%	84.00%	104.00%	124.00%	119.00%	140.00%	130.00%	155.00%	125.00%	153.00%
14	79.00%	83.00%	104.00%	123.00%	119.00%	140.00%	130.00%	155.00%	125.00%	153.00%
15	79.00%	83.00%	104.00%	123.00%	119.00%	140.00%	130.00%	155.00%	125.00%	153.00%
16	79.00%	83.00%	104.00%	123.00%	119.00%	140.00%	130.00%	155.00%	125.00%	153.00%
17	79.00%	83.00%	104.00%	123.00%	119.00%	140.00%	130.00%	155.00%	125.00%	153.00%
18	79.00%	82.00%	103.00%	122.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
19	79.00%	82.00%	103.00%	122.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
20	79.00%	82.00%	103.00%	122.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
21	79.00%	82.00%	103.00%	122.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
22	79.00%	81.00%	103.00%	122.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
23	78.00%	81.00%	103.00%	121.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
24	78.00%	80.00%	103.00%	121.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
25	78.00%	80.00%	103.00%	121.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
26	78.00%	79.00%	103.00%	121.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
27	77.00%	78.00%	102.00%	120.00%	118.00%	138.00%	129.00%	154.00%	125.00%	152.00%
28	77.00%	78.00%	102.00%	120.00%	117.00%	138.00%	128.00%	153.00%	124.00%	151.00%
29	76.00%	77.00%	101.00%	119.00%	117.00%	137.00%	128.00%	153.00%	124.00%	151.00%
30	76.00%	76.00%	101.00%	119.00%	117.00%	137.00%	128.00%	153.00%	124.00%	151.00%
31	75.00%	75.00%	101.00%	118.00%	117.00%	137.00%	128.00%	153.00%	124.00%	151.00%
32	75.00%	74.00%	101.00%	117.00%	117.00%	137.00%	128.00%	152.00%	124.00%	150.00%
33	74.00%	72.00%	100.00%	117.00%	116.00%	136.00%	128.00%	152.00%	124.00%	150.00%
34	74.00%	71.00%	100.00%	116.00%	116.00%	136.00%	128.00%	151.00%	124.00%	149.00%
35	73.00%	70.00%	100.00%	115.00%	116.00%	136.00%	128.00%	151.00%	124.00%	149.00%
36	71.00%	67.00%	99.00%	113.00%	115.00%	135.00%	127.00%	150.00%	123.00%	148.00%
37	69.00%	64.00%	98.00%	111.00%	115.00%	134.00%	126.00%	149.00%	123.00%	148.00%
38	68.00%	61.00%	98.00%	110.00%	114.00%	134.00%	126.00%	148.00%	122.00%	147.00%
39	66.00%	58.00%	97.00%	108.00%	114.00%	133.00%	125.00%	147.00%	122.00%	147.00%
40	64.00%	55.00%	96.00%	106.00%	113.00%	132.00%	124.00%	146.00%	121.00%	146.00%
41	61.00%	51.00%	94.00%	103.00%	111.00%	129.00%	123.00%	144.00%	120.00%	145.00%
42	58.00%	47.00%	92.00%	99.00%	110.00%	127.00%	122.00%	143.00%	119.00%	143.00%
43	55.00%	43.00%	89.00%	96.00%	108.00%	124.00%	120.00%	141.00%	119.00%	142.00%
44	52.00%	39.00%	87.00%	92.00%	107.00%	122.00%	119.00%	140.00%	118.00%	140.00%
45	49.00%	35.00%	85.00%	89.00%	105.00%	119.00%	118.00%	138.00%	117.00%	139.00%
46			82.00%	83.00%	102.00%	115.00%	116.00%	135.00%	116.00%	137.00%
47			78.00%	78.00%	100.00%	111.00%	114.00%	132.00%	115.00%	135.00%
48			75.00%	72.00%	97.00%	106.00%	112.00%	129.00%	113.00%	133.00%
49			71.00%	67.00%	95.00%	102.00%	110.00%	126.00%	112.00%	131.00%
50			68.00%	61.00%	92.00%	98.00%	108.00%	123.00%	111.00%	129.00%
51					88.00%	92.00%	105.00%	117.00%	109.00%	127.00%
52					84.00%	86.00%	102.00%	112.00%	107.00%	124.00%
53					80.00%	79.00%	98.00%	106.00%	104.00%	122.00%
54					76.00%	73.00%	95.00%	101.00%	102.00%	119.00%
55					72.00%	67.00%	92.00%	95.00%	100.00%	117.00%

Premium Band 2: Maturity Benefit Factors for Annualized Premium greater than and equal to INR 200,000 and less than INR 500,000

Key	20_5	25_5	20_6	25_6	20_7	25_7	20_8	25_8	20_10	25_10
PPT	5	5	6	6	7	7	8	8	10	10
Age at entry \ PT	20	25	20	25	20	25	20	25	20	25
0	84.00%	92.00%	108.00%	130.00%	123.00%	146.00%	132.00%	160.00%	128.00%	158.00%
1	84.00%	92.00%	108.00%	130.00%	123.00%	146.00%	132.00%	160.00%	128.00%	158.00%
2	84.00%	92.00%	108.00%	130.00%	123.00%	146.00%	132.00%	160.00%	128.00%	158.00%
3	84.00%	92.00%	108.00%	130.00%	123.00%	146.00%	132.00%	160.00%	128.00%	158.00%
4	84.00%	92.00%	108.00%	130.00%	123.00%	146.00%	132.00%	160.00%	128.00%	158.00%
5	84.00%	92.00%	108.00%	130.00%	123.00%	146.00%	132.00%	160.00%	128.00%	158.00%
6	84.00%	91.00%	108.00%	130.00%	123.00%	146.00%	132.00%	160.00%	128.00%	158.00%
7	83.00%	91.00%	108.00%	129.00%	122.00%	145.00%	132.00%	159.00%	128.00%	157.00%
8	83.00%	90.00%	107.00%	129.00%	122.00%	145.00%	131.00%	159.00%	127.00%	157.00%
9	82.00%	90.00%	107.00%	128.00%	121.00%	144.00%	131.00%	158.00%	127.00%	156.00%
10	82.00%	89.00%	107.00%	128.00%	121.00%	144.00%	131.00%	158.00%	127.00%	156.00%
11	82.00%	89.00%	107.00%	128.00%	121.00%	144.00%	131.00%	158.00%	127.00%	156.00%
12	82.00%	88.00%	107.00%	127.00%	121.00%	144.00%	131.00%	158.00%	127.00%	156.00%
13	81.00%	88.00%	106.00%	127.00%	121.00%	143.00%	131.00%	157.00%	126.00%	155.00%
14	81.00%	87.00%	106.00%	126.00%	121.00%	143.00%	131.00%	157.00%	126.00%	155.00%
15	81.00%	87.00%	106.00%	126.00%	121.00%	143.00%	131.00%	157.00%	126.00%	155.00%
16	81.00%	87.00%	106.00%	126.00%	121.00%	143.00%	131.00%	157.00%	126.00%	155.00%
17	81.00%	87.00%	106.00%	126.00%	121.00%	143.00%	131.00%	157.00%	126.00%	155.00%
18	81.00%	86.00%	105.00%	125.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
19	81.00%	86.00%	105.00%	125.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
20	81.00%	86.00%	105.00%	125.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
21	81.00%	86.00%	105.00%	125.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
22	81.00%	85.00%	105.00%	125.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
23	80.00%	85.00%	105.00%	124.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
24	80.00%	84.00%	105.00%	124.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
25	80.00%	84.00%	105.00%	124.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
26	80.00%	83.00%	105.00%	124.00%	120.00%	142.00%	130.00%	156.00%	126.00%	154.00%
27	79.00%	82.00%	104.00%	123.00%	120.00%	141.00%	130.00%	156.00%	126.00%	154.00%
28	79.00%	82.00%	104.00%	123.00%	119.00%	141.00%	129.00%	155.00%	125.00%	153.00%
29	78.00%	81.00%	103.00%	122.00%	119.00%	140.00%	129.00%	155.00%	125.00%	153.00%
30	78.00%	80.00%	103.00%	122.00%	119.00%	140.00%	129.00%	155.00%	125.00%	153.00%
31	77.00%	79.00%	103.00%	121.00%	119.00%	140.00%	129.00%	155.00%	125.00%	153.00%
32	77.00%	78.00%	103.00%	121.00%	119.00%	140.00%	129.00%	154.00%	125.00%	152.00%
33	76.00%	76.00%	102.00%	120.00%	118.00%	139.00%	129.00%	154.00%	125.00%	152.00%
34	76.00%	75.00%	102.00%	120.00%	118.00%	139.00%	129.00%	153.00%	125.00%	151.00%
35	75.00%	74.00%	102.00%	119.00%	118.00%	139.00%	129.00%	153.00%	125.00%	151.00%
36	73.00%	71.00%	101.00%	117.00%	117.00%	138.00%	128.00%	152.00%	124.00%	150.00%
37	71.00%	68.00%	100.00%	115.00%	117.00%	137.00%	128.00%	151.00%	124.00%	150.00%
38	70.00%	65.00%	100.00%	114.00%	116.00%	137.00%	127.00%	150.00%	123.00%	149.00%
39	68.00%	62.00%	99.00%	112.00%	116.00%	136.00%	127.00%	149.00%	123.00%	149.00%
40	66.00%	59.00%	98.00%	110.00%	115.00%	135.00%	126.00%	148.00%	122.00%	148.00%
41	63.00%	55.00%	96.00%	107.00%	113.00%	132.00%	125.00%	146.00%	121.00%	147.00%
42	60.00%	51.00%	94.00%	103.00%	112.00%	130.00%	124.00%	145.00%	120.00%	145.00%
43	57.00%	48.00%	91.00%	100.00%	110.00%	127.00%	122.00%	143.00%	120.00%	144.00%
44	54.00%	44.00%	89.00%	96.00%	109.00%	125.00%	121.00%	142.00%	119.00%	142.00%
45	51.00%	40.00%	87.00%	93.00%	107.00%	122.00%	120.00%	140.00%	118.00%	141.00%
46			84.00%	87.00%	104.00%	118.00%	118.00%	137.00%	117.00%	139.00%
47			81.00%	82.00%	102.00%	114.00%	116.00%	134.00%	116.00%	137.00%
48			77.00%	76.00%	99.00%	110.00%	114.00%	132.00%	114.00%	135.00%
49			74.00%	71.00%	97.00%	106.00%	112.00%	129.00%	113.00%	133.00%
50			71.00%	65.00%	94.00%	102.00%	110.00%	126.00%	110.00%	131.00%
51					90.00%	96.00%	107.00%	121.00%	110.00%	128.00%
52					86.00%	90.00%	104.00%	115.00%	108.00%	126.00%
53					82.00%	83.00%	100.00%	110.00%	106.00%	123.00%
54					78.00%	77.00%	97.00%	104.00%	104.00%	121.00%
55					74.00%	71.00%	94.00%	99.00%	102.00%	118.00%

Premium Band 3: Maturity Benefit Factors for Annualized Premium greater than and equal to INR 500,000

Key	20_5	25_5	20_6	25_6	20_7	25_7	20_8	25_8	20_10	25_10
PPT	5	5	6	6	7	7	8	8	10	10
Age at entry \ PT	20	25	20	25	20	25	20	25	20	25
0	86.00%	94.00%	109.00%	132.00%	124.00%	148.00%	133.00%	162.00%	129.00%	159.00%
1	86.00%	94.00%	109.00%	132.00%	124.00%	148.00%	133.00%	162.00%	129.00%	159.00%
2	86.00%	94.00%	109.00%	132.00%	124.00%	148.00%	133.00%	162.00%	129.00%	159.00%
3	86.00%	94.00%	109.00%	132.00%	124.00%	148.00%	133.00%	162.00%	129.00%	159.00%
4	86.00%	94.00%	109.00%	132.00%	124.00%	148.00%	133.00%	162.00%	129.00%	159.00%
5	86.00%	94.00%	109.00%	132.00%	124.00%	148.00%	133.00%	162.00%	129.00%	159.00%
6	86.00%	93.00%	109.00%	132.00%	124.00%	148.00%	133.00%	162.00%	129.00%	159.00%
7	85.00%	93.00%	109.00%	131.00%	123.00%	147.00%	133.00%	161.00%	129.00%	158.00%
8	85.00%	92.00%	108.00%	131.00%	123.00%	147.00%	132.00%	161.00%	128.00%	158.00%
9	84.00%	92.00%	108.00%	130.00%	122.00%	146.00%	132.00%	160.00%	128.00%	157.00%
10	84.00%	91.00%	108.00%	130.00%	122.00%	146.00%	132.00%	160.00%	128.00%	157.00%
11	84.00%	91.00%	108.00%	130.00%	122.00%	146.00%	132.00%	160.00%	128.00%	157.00%
12	84.00%	90.00%	108.00%	129.00%	122.00%	146.00%	132.00%	160.00%	128.00%	157.00%
13	83.00%	90.00%	107.00%	129.00%	122.00%	145.00%	132.00%	159.00%	127.00%	156.00%
14	83.00%	89.00%	107.00%	128.00%	122.00%	145.00%	132.00%	159.00%	127.00%	156.00%
15	83.00%	89.00%	107.00%	128.00%	122.00%	145.00%	132.00%	159.00%	127.00%	156.00%
16	83.00%	89.00%	107.00%	128.00%	122.00%	145.00%	132.00%	159.00%	127.00%	156.00%
17	83.00%	89.00%	107.00%	128.00%	122.00%	145.00%	132.00%	159.00%	127.00%	156.00%
18	83.00%	88.00%	106.00%	127.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
19	83.00%	88.00%	106.00%	127.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
20	83.00%	88.00%	106.00%	127.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
21	83.00%	88.00%	106.00%	127.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
22	83.00%	87.00%	106.00%	127.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
23	82.00%	87.00%	106.00%	126.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
24	82.00%	86.00%	106.00%	126.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
25	82.00%	86.00%	106.00%	126.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
26	82.00%	85.00%	106.00%	126.00%	121.00%	144.00%	131.00%	158.00%	127.00%	155.00%
27	81.00%	84.00%	105.00%	125.00%	121.00%	143.00%	131.00%	158.00%	127.00%	155.00%
28	81.00%	84.00%	105.00%	125.00%	120.00%	143.00%	130.00%	157.00%	126.00%	154.00%
29	80.00%	83.00%	104.00%	124.00%	120.00%	142.00%	130.00%	157.00%	126.00%	154.00%
30	80.00%	82.00%	104.00%	124.00%	120.00%	142.00%	130.00%	157.00%	126.00%	154.00%
31	79.00%	81.00%	104.00%	123.00%	120.00%	142.00%	130.00%	157.00%	126.00%	154.00%
32	79.00%	80.00%	104.00%	123.00%	120.00%	142.00%	130.00%	156.00%	126.00%	153.00%
33	78.00%	79.00%	103.00%	122.00%	119.00%	141.00%	130.00%	156.00%	126.00%	153.00%
34	78.00%	78.00%	103.00%	122.00%	119.00%	141.00%	130.00%	155.00%	126.00%	152.00%
35	77.00%	77.00%	103.00%	121.00%	119.00%	141.00%	130.00%	155.00%	126.00%	152.00%
36	75.00%	74.00%	102.00%	119.00%	118.00%	140.00%	129.00%	154.00%	125.00%	151.00%
37	73.00%	71.00%	101.00%	117.00%	118.00%	139.00%	129.00%	153.00%	125.00%	151.00%
38	72.00%	68.00%	101.00%	116.00%	117.00%	139.00%	128.00%	152.00%	124.00%	150.00%
39	70.00%	65.00%	100.00%	114.00%	117.00%	138.00%	128.00%	151.00%	124.00%	150.00%
40	68.00%	62.00%	99.00%	112.00%	116.00%	137.00%	127.00%	150.00%	123.00%	149.00%
41	65.00%	58.00%	97.00%	109.00%	114.00%	134.00%	126.00%	148.00%	122.00%	148.00%
42	62.00%	54.00%	95.00%	105.00%	113.00%	132.00%	125.00%	146.00%	121.00%	146.00%
43	59.00%	50.00%	92.00%	102.00%	111.00%	129.00%	123.00%	145.00%	121.00%	145.00%
44	56.00%	46.00%	90.00%	98.00%	110.00%	127.00%	122.00%	143.00%	120.00%	143.00%
45	53.00%	42.00%	88.00%	95.00%	108.00%	124.00%	121.00%	141.00%	119.00%	142.00%
46			85.00%	90.00%	105.00%	120.00%	119.00%	138.00%	118.00%	140.00%
47			82.00%	84.00%	103.00%	116.00%	117.00%	136.00%	117.00%	138.00%
48			79.00%	79.00%	100.00%	112.00%	115.00%	133.00%	115.00%	136.00%
49			76.00%	73.00%	98.00%	108.00%	113.00%	131.00%	114.00%	134.00%
50			73.00%	68.00%	95.00%	104.00%	111.00%	128.00%	113.00%	132.00%
51					91.00%	98.00%	108.00%	123.00%	111.00%	129.00%
52					87.00%	92.00%	105.00%	117.00%	109.00%	127.00%
53					83.00%	86.00%	101.00%	112.00%	107.00%	124.00%
54					79.00%	80.00%	98.00%	106.00%	105.00%	122.00%
55					75.00%	74.00%	95.00%	101.00%	103.00%	119.00%