

IndusInd Nippon Life Accidental Death Benefit Plus Rider (UIN: 121A034V01)
Annexure A: Base Premium Rates per 1000 of the Rider Sum Assured

Limited Pay

Policy Term / PPT -->	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
6	0.5879	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	0.6704	0.5718	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	0.7515	0.6401	0.5619	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	0.8301	0.7066	0.6199	0.5555	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	0.9056	0.7712	0.6760	0.6058	0.5514	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	0.9774	0.8342	0.7312	0.6549	0.5960	0.5477	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	1.0461	0.8943	0.7840	0.7018	0.6384	0.5866	0.5466	NA	NA	NA	NA	NA	NA	NA	NA	NA
13	1.1143	0.9503	0.8360	0.7485	0.6804	0.6228	0.5821	0.5465	NA	NA	NA	NA	NA	NA	NA	NA
14	1.1798	1.0100	0.8847	0.7930	0.7216	0.6593	0.6148	0.5780	0.5472	NA	NA	NA	NA	NA	NA	NA
15	1.2430	1.0627	0.9338	0.8371	0.7615	0.6952	0.6484	0.6091	0.5762	0.5449	NA	NA	NA	NA	NA	NA
16	1.3026	1.1140	0.9801	0.8774	0.8000	0.7287	0.6795	0.6389	0.6050	0.5717	0.5415	NA	NA	NA	NA	NA
17	1.3588	1.1653	1.0250	0.9203	0.8383	0.7619	0.7108	0.6685	0.6326	0.5984	0.5663	0.5387	NA	NA	NA	NA
18	1.4163	1.2124	1.0688	0.9583	0.8723	0.7941	0.7418	0.6971	0.6604	0.6238	0.5912	0.5617	0.5363	NA	NA	NA
19	1.4694	1.2610	1.1101	1.0000	0.9107	0.8265	0.7711	0.7256	0.6857	0.6498	0.6144	0.5851	0.5577	0.5342	NA	NA
20	1.5202	1.3059	1.1516	1.0345	0.9447	0.8562	0.7998	0.7531	0.7130	0.6737	0.6376	0.6066	0.5788	0.5544	0.5324	NA
21	1.5682	1.3486	1.1902	1.0713	0.9779	0.8851	0.8287	0.7796	0.7391	0.6979	0.6609	0.6280	0.5999	0.5741	0.5515	0.5309
22	1.6134	1.3889	1.2266	1.1056	1.0100	0.9150	0.8554	0.8076	0.7638	0.7219	0.6829	0.6502	0.6199	0.5941	0.5701	0.5489
23	1.6632	1.4319	1.2656	1.1403	1.0411	0.9425	0.8808	0.8319	0.7881	0.7455	0.7050	0.6703	0.6397	0.6128	0.5892	0.5666
24	1.7067	1.4706	1.3009	1.1727	1.0729	0.9688	0.9085	0.8562	0.8136	0.7679	0.7269	0.6900	0.6597	0.6314	0.6067	0.5849
25	1.7484	1.5077	1.3348	1.2036	1.1022	0.9958	0.9331	0.8790	0.8360	0.7900	0.7482	0.7110	0.6785	0.6507	0.6242	0.6014
26	1.7883	1.5433	1.3673	1.2330	1.1295	1.0211	0.9560	0.9047	0.8584	0.8134	0.7686	0.7311	0.6974	0.6682	0.6430	0.6179
27	1.8264	1.5775	1.3984	1.2654	1.1598	1.0445	0.9811	0.9272	0.8793	0.8338	0.7888	0.7505	0.7162	0.6845	0.6592	0.6344
28	1.8629	1.6099	1.4279	1.2942	1.1866	1.0699	1.0045	0.9472	0.9033	0.8543	0.8105	0.7693	0.7348	0.7034	0.6757	0.6515
29	1.8979	1.6406	1.4612	1.3220	1.2123	1.0930	1.0266	0.9707	0.9241	0.8724	0.8290	0.7879	0.7526	0.7208	0.6928	0.6669
30	1.9314	1.6768	1.4900	1.3489	1.2369	1.1151	1.0472	0.9900	0.9419	0.8950	0.8476	0.8081	0.7700	0.7381	0.7087	0.6825
31	1.9706	1.7069	1.5177	1.3749	1.2647	1.1350	1.0703	1.0135	0.9640	0.9147	0.8661	0.8251	0.7872	0.7546	0.7250	0.6980
32	2.0028	1.7359	1.5445	1.3999	1.2890	1.1595	1.0908	1.0331	0.9848	0.9335	0.8837	0.8422	0.8061	0.7708	0.7412	0.7135
33	2.0338	1.7638	1.5703	1.4239	1.3126	1.1800	1.1107	1.0515	1.0044	0.9502	0.9033	0.8592	0.8219	0.7867	0.7565	0.7289
34	2.0636	1.7907	1.5951	1.4466	1.3355	1.1997	1.1291	1.0729	1.0231	0.9699	0.9205	0.8741	0.8377	0.8025	0.7716	0.7439
35	2.0924	1.8167	1.6191	1.4736	1.3577	1.2187	1.1506	1.0916	1.0408	0.9900	0.9376	0.8929	0.8534	0.8193	0.7866	0.7583
36	2.1201	1.8416	1.6422	1.4962	1.3792	1.2370	1.1692	1.1097	1.0574	1.0062	0.9526	0.9097	0.8690	0.8340	0.8014	0.7726
37	2.1468	1.8656	1.6644	1.5181	1.4001	1.2546	1.1871	1.1267	1.0779	1.0232	0.9704	0.9254	0.8839	0.8487	0.8173	0.7867
38	2.1726	1.8887	1.6856	1.5394	1.4201	1.2766	1.2045	1.1462	1.0951	1.0393	0.9900	0.9410	0.9008	0.8633	0.8311	0.8006
39	2.1975	1.9110	1.7126	1.5600	1.4393	1.2942	1.2213	1.1633	1.1118	1.0545	1.0034	0.9548	0.9154	0.8762	0.8449	0.8158
40	2.2215	1.9325	1.7337	1.5800	1.4578	1.3113	1.2376	1.1799	1.1274	1.0731	1.0189	0.9710	0.9298	0.8900	0.8585	0.8288
41	2.2446	1.9531	1.7540	1.5994	1.4756	1.3280	1.2533	1.1960	1.1458	1.0889	1.0337	0.9864	0.9413	0.9070	0.8697	0.8417
42	2.2670	1.9731	1.7738	1.6182	1.4966	1.3443	1.2731	1.2116	1.1617	1.1042	1.0478	1.0000	0.9569	0.9205	0.8851	0.8546
43	2.2896	2.0005	1.7930	1.6365	1.5178	1.3601	1.2889	1.2268	1.1772	1.1192	1.0612	1.0155	0.9718	0.9339	0.8998	0.8675
44	2.3094	2.0202	1.8116	1.6543	1.5354	1.3755	1.3043	1.2415	1.1923	1.1326	1.0788	1.0292	0.9860	0.9447	0.9126	0.8790
45	2.3296	2.0393	1.8297	1.6715	1.5526	1.3905	1.3194	1.2559	1.2070	1.1501	1.0929	1.0423	1.0000	0.9591	0.9253	0.8931
46	2.3492	2.0578	1.8473	1.6882	1.5694	1.4049	1.3341	1.2698	1.2213	1.1645	1.1067	1.0548	1.0100	0.9729	0.9378	0.9061
47	2.3681	2.0758	1.8643	1.7045	1.5857	1.4189	1.3484	1.2837	1.2353	1.1785	1.1202	1.0707	1.0257	0.9861	0.9481	0.9180
48	2.3864	2.0933	1.8809	1.7203	1.6017	1.4324	1.3625	1.3028	1.2488	1.1922	1.1323	1.0838	1.0380	1.0000	0.9614	0.9299
49	2.4042	2.1102	1.8971	1.7356	1.6172	1.4455	1.3762	1.3167	1.2621	1.2056	1.1483	1.0966	1.0497	1.0100	0.9743	0.9385
50	2.4214	2.1268	1.9128	1.7506	1.6324	1.4583	1.3896	1.3303	1.2749	1.2186	1.1613	1.1091	1.0610	1.0232	0.9900	0.9514
51	2.4381	2.1428	1.9280	1.7651	1.6472	1.4707	1.4025	1.3435	1.2931	1.2314	1.1740	1.1214	1.0764	1.0347	1.0000	0.9639
52	2.4543	2.1585	1.9429	1.7867	1.6617	1.4827	1.4150	1.3566	1.3063	1.2438	1.1865	1.1323	1.0884	1.0458	1.0100	0.9759
53	2.4700	2.1737	1.9574	1.8012	1.6758	1.5009	1.4273	1.3693	1.3192	1.2560	1.1987	1.1471	1.1001	1.0564	1.0214	0.9900
54	2.4853	2.1885	1.9715	1.8154	1.6896	1.5132	1.4392	1.3818	1.3319	1.2678	1.2106	1.1591	1.1116	1.0705	1.0322	1.0000
55	2.5002	2.2030	1.9853	1.8292	1.7031	1.5252	1.4508	1.3939	1.3444	1.2794	1.2223	1.1707	1.1227	1.0818	1.0427	1.0100
56	2.5147	2.2170	1.9987	1.8428	1.7163	1.5370	1.4621	1.4057	1.3567	1.2966	1.2337	1.1822	1.1328	1.0928	1.0528	1.0203
57	2.5287	2.2308	2.0118	1.8560	1.7292	1.5485	1.4731	1.4172	1.3687	1.3085	1.2449	1.1934	1.1467	1.1036	1.0626	1.0306

Note: Premium rates above are excluding Goods and Services tax.

Premium rates are same for all applicable ages for a given PT and PPT combination.

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Annexure A: Base Premium Rates per 1000 of the Rider Sum Assured

Regular Pay

Policy Term	Regular Pay
5	0.5111
6	0.5111
7	0.5111
8	0.5111
9	0.5111
10	0.5111
11	0.5111
12	0.5111
13	0.5111
14	0.5111
15	0.5111
16	0.5111
17	0.5111
18	0.5111
19	0.5111
20	0.5111
21	0.5111
22	0.5111
23	0.5111
24	0.5111
25	0.5111
26	0.5111
27	0.5111
28	0.5111
29	0.5111
30	0.5111
31	0.5111
32	0.5111
33	0.5111
34	0.5111
35	0.5111
36	0.5111
37	0.5111
38	0.5111
39	0.5111
40	0.5111

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