

IndusInd Nippon Life Accidental Total and Permanent Disability Plus Rider (UIN: 121A035V01)

Annexure A: Base Premium Rates per 1000 of 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	0.4522	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	0.5154	0.4406	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	0.5774	0.4925	0.4330	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	0.6375	0.5430	0.4775	0.4273	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	0.6970	0.5934	0.5198	0.4656	0.4242	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	0.7519	0.6407	0.5617	0.5031	0.4579	0.4214	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	0.8053	0.6862	0.6030	0.5392	0.4912	0.4504	0.4206	NA	NA	NA	NA	NA	NA	NA	NA	NA
13	0.8573	0.7323	0.6435	0.5750	0.5224	0.4798	0.4469	0.4205	NA	NA	NA	NA	NA	NA	NA	NA
14	0.9078	0.7752	0.6804	0.6098	0.5544	0.5067	0.4726	0.4446	0.4210	NA	NA	NA	NA	NA	NA	NA
15	0.9533	0.8181	0.7177	0.6443	0.5860	0.5332	0.4980	0.4682	0.4432	0.4193	NA	NA	NA	NA	NA	NA
16	1.0000	0.8570	0.7537	0.6755	0.6151	0.5598	0.5217	0.4916	0.4650	0.4397	0.4167	NA	NA	NA	NA	NA
17	1.0436	0.8961	0.7880	0.7070	0.6451	0.5863	0.5462	0.5139	0.4870	0.4598	0.4356	0.4146	NA	NA	NA	NA
18	1.0873	0.9330	0.8225	0.7380	0.6721	0.6106	0.5697	0.5356	0.5075	0.4805	0.4541	0.4321	0.4127	NA	NA	NA
19	1.1265	0.9679	0.8538	0.7671	0.6993	0.6345	0.5932	0.5574	0.5275	0.4991	0.4724	0.4493	0.4291	0.4112	NA	NA
20	1.1675	1.0032	0.8841	0.7955	0.7262	0.6584	0.6149	0.5798	0.5479	0.5171	0.4906	0.4662	0.4452	0.4265	0.4098	NA
21	1.2040	1.0355	0.9154	0.8242	0.7520	0.6806	0.6363	0.5996	0.5676	0.5362	0.5079	0.4836	0.4610	0.4416	0.4243	0.4087
22	1.2419	1.0683	0.9441	0.8502	0.7767	0.7027	0.6578	0.6194	0.5877	0.5547	0.5245	0.4993	0.4766	0.4565	0.4385	0.4223
23	1.2766	1.0987	0.9715	0.8740	0.8008	0.7244	0.6777	0.6403	0.6060	0.5726	0.5417	0.5144	0.4921	0.4711	0.4525	0.4358
24	1.3097	1.1270	1.0000	0.9020	0.8254	0.7454	0.6975	0.6583	0.6242	0.5908	0.5584	0.5306	0.5069	0.4860	0.4663	0.4491
25	1.3413	1.1577	1.0249	0.9257	0.8475	0.7652	0.7170	0.6764	0.6434	0.6075	0.5761	0.5463	0.5210	0.4997	0.4809	0.4622
26	1.3712	1.1847	1.0485	0.9466	0.8694	0.7846	0.7361	0.6957	0.6600	0.6240	0.5914	0.5616	0.5359	0.5126	0.4935	0.4751
27	1.3993	1.2104	1.0748	0.9711	0.8900	0.8057	0.7542	0.7123	0.6767	0.6418	0.6066	0.5778	0.5503	0.5267	0.5065	0.4882
28	1.4318	1.2347	1.0980	0.9938	0.9125	0.8231	0.7718	0.7298	0.6943	0.6569	0.6216	0.5918	0.5644	0.5404	0.5187	0.5003
29	1.4592	1.2627	1.1202	1.0152	0.9324	0.8404	0.7890	0.7467	0.7098	0.6721	0.6365	0.6058	0.5794	0.5538	0.5318	0.5115
30	1.4855	1.2865	1.1436	1.0351	0.9499	0.8574	0.8078	0.7628	0.7261	0.6865	0.6519	0.6197	0.5924	0.5669	0.5445	0.5241

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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31	1.5107	1.3094	1.1648	1.0536	0.9705	0.8719	0.8233	0.7787	0.7420	0.7024	0.6658	0.6334	0.6053	0.5808	0.5570	0.5363
32	1.5349	1.3315	1.1850	1.0754	0.9900	0.8900	0.8387	0.7942	0.7569	0.7173	0.6796	0.6479	0.6181	0.5929	0.5692	0.5482
33	1.5581	1.3527	1.2044	1.0940	1.0100	0.9073	0.8539	0.8111	0.7717	0.7319	0.6943	0.6605	0.6308	0.6050	0.5822	0.5599
34	1.5804	1.3731	1.2230	1.1120	1.0251	0.9224	0.8689	0.8252	0.7862	0.7461	0.7070	0.6732	0.6446	0.6169	0.5936	0.5713
35	1.6017	1.3927	1.2407	1.1285	1.0412	0.9373	0.8828	0.8392	0.8027	0.7597	0.7204	0.6846	0.6562	0.6288	0.6048	0.5836
36	1.6219	1.4115	1.2622	1.1481	1.0564	0.9497	0.8988	0.8531	0.8158	0.7731	0.7337	0.6984	0.6680	0.6419	0.6161	0.5943
37	1.6412	1.4295	1.2798	1.1647	1.0752	0.9651	0.9126	0.8667	0.8289	0.7862	0.7465	0.7108	0.6797	0.6527	0.6271	0.6049
38	1.6665	1.4467	1.2968	1.1808	1.0908	0.9797	0.9260	0.8789	0.8419	0.8016	0.7588	0.7231	0.6900	0.6636	0.6397	0.6155
39	1.6855	1.4686	1.3133	1.1963	1.1059	0.9900	0.9392	0.8937	0.8547	0.8135	0.7709	0.7352	0.7029	0.6745	0.6499	0.6259
40	1.7039	1.4856	1.3293	1.2112	1.1205	1.0100	0.9501	0.9071	0.8674	0.8253	0.7828	0.7469	0.7143	0.6840	0.6601	0.6380
41	1.7216	1.5020	1.3448	1.2256	1.1334	1.0193	0.9638	0.9194	0.8785	0.8371	0.7946	0.7581	0.7256	0.6979	0.6703	0.6476
42	1.7387	1.5179	1.3598	1.2395	1.1505	1.0313	0.9769	0.9315	0.8900	0.8489	0.8081	0.7692	0.7367	0.7069	0.6805	0.6571
43	1.7552	1.5332	1.3743	1.2530	1.1642	1.0427	0.9900	0.9405	0.9050	0.8604	0.8189	0.7802	0.7474	0.7175	0.6900	0.6668
44	1.7712	1.5481	1.3884	1.2659	1.1776	1.0536	1.0000	0.9535	0.9165	0.8693	0.8296	0.7910	0.7578	0.7280	0.7007	0.6764
45	1.7866	1.5625	1.4021	1.2840	1.1905	1.0639	1.0100	0.9659	0.9279	0.8823	0.8402	0.8039	0.7681	0.7383	0.7107	0.6848
46	1.8016	1.5765	1.4153	1.2971	1.2031	1.0787	1.0237	0.9777	0.9356	0.8947	0.8507	0.8137	0.7782	0.7482	0.7206	0.6970
47	1.8160	1.5900	1.4279	1.3099	1.2152	1.0896	1.0342	0.9900	0.9479	0.9060	0.8612	0.8235	0.7882	0.7579	0.7304	0.7050
48	1.8300	1.6031	1.4401	1.3224	1.2271	1.1002	1.0443	1.0000	0.9598	0.9164	0.8689	0.8333	0.8006	0.7674	0.7400	0.7143
49	1.8435	1.6159	1.4519	1.3345	1.2386	1.1105	1.0540	1.0100	0.9711	0.9268	0.8807	0.8430	0.8096	0.7769	0.7492	0.7236
50	1.8566	1.6282	1.4633	1.3463	1.2497	1.1205	1.0632	1.0208	0.9820	0.9370	0.8900	0.8526	0.8187	0.7862	0.7582	0.7328
51	1.8694	1.6402	1.4743	1.3579	1.2606	1.1294	1.0767	1.0306	0.9900	0.9445	0.9026	0.8621	0.8277	0.7981	0.7672	0.7418
52	1.8817	1.6519	1.4914	1.3691	1.2711	1.1380	1.0865	1.0400	1.0000	0.9554	0.9120	0.8689	0.8367	0.8065	0.7760	0.7504
53	1.8937	1.6632	1.5026	1.3801	1.2867	1.1511	1.0960	1.0491	1.0100	0.9659	0.9214	0.8797	0.8456	0.8149	0.7848	0.7589
54	1.9053	1.6742	1.5136	1.3908	1.2975	1.1605	1.1054	1.0578	1.0221	0.9760	0.9306	0.8900	0.8545	0.8234	0.7934	0.7673
55	1.9166	1.6849	1.5243	1.4012	1.3080	1.1696	1.1145	1.0662	1.0313	0.9858	0.9364	0.9000	0.8632	0.8317	0.8041	0.7757
56	1.9276	1.6953	1.5348	1.4112	1.3183	1.1784	1.1232	1.0792	1.0401	0.9952	0.9465	0.9087	0.8694	0.8401	0.8121	0.7839
57	1.9383	1.7054	1.5450	1.4210	1.3283	1.1871	1.1310	1.0882	1.0487	1.0043	0.9563	0.9173	0.8793	0.8483	0.8199	0.7920

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

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Regular Pay

Policy Term	Regular Pay
5	0.3931
6	0.3931
7	0.3931
8	0.3931
9	0.3931
10	0.3931
11	0.3931
12	0.3931
13	0.3931
14	0.3931
15	0.3931
16	0.3931
17	0.3931
18	0.3931
19	0.3931
20	0.3931
21	0.3931
22	0.3931
23	0.3931
24	0.3931
25	0.3931
26	0.3931
27	0.3931
28	0.3931
29	0.3931
30	0.3931
31	0.3931
32	0.3931
33	0.3931
34	0.3931
35	0.3931
36	0.3931
37	0.3931
38	0.3931
39	0.3931
40	0.3931

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