

Life annuity

Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age	Monthly	Quarterly	Half-yearly	Annual
20	58.76	59.45	59.24	58.46
21	58.86	59.55	59.34	58.56
22	58.97	59.66	59.44	58.66
23	59.09	59.77	59.56	58.77
24	59.21	59.90	59.68	58.89
25	59.35	60.03	59.81	59.01
26	59.49	60.17	59.94	59.15
27	59.64	60.32	60.09	59.29
28	59.80	60.48	60.25	59.44
29	59.97	60.65	60.42	59.61
30	60.16	60.83	60.60	59.78
31	60.36	61.03	60.80	59.97
32	60.58	61.25	61.01	60.18
33	60.82	61.48	61.24	60.40
34	61.07	61.74	61.49	60.64
35	61.35	62.01	61.76	60.91
36	61.65	62.31	62.05	61.19
37	61.97	62.62	62.36	61.49
38	62.31	62.96	62.69	61.81
39	62.68	63.33	63.05	62.16
40	63.07	63.72	63.44	62.53
41	63.50	64.13	63.85	62.93
42	63.95	64.58	64.29	63.35
43	64.43	65.06	64.76	63.81
44	64.95	65.57	65.26	64.29
45	65.50	66.12	65.80	64.81
46	66.10	66.71	66.38	65.37
47	66.74	67.34	67.00	65.98
48	67.42	68.02	67.66	66.62
49	68.16	68.74	68.38	67.30
50	68.94	69.51	69.13	68.04
51	69.77	70.34	69.94	68.82
52	70.66	71.21	70.80	69.65
53	71.59	72.14	71.71	70.52
54	72.59	73.12	72.67	71.45
55	73.63	74.15	73.69	72.43
56	74.75	75.25	74.77	73.47
57	75.94	76.43	75.92	74.58
58	77.22	77.69	77.16	75.76
59	78.59	79.04	78.48	77.04
60	80.05	80.49	79.90	78.40
61	81.64	82.05	81.43	79.86
62	83.33	83.72	83.06	81.44
63	85.23	85.59	84.89	83.19
64	87.33	87.65	86.91	85.12
65	89.63	89.92	89.13	87.24
66	92.15	92.40	91.55	89.56
67	94.89	95.10	94.19	92.07
68	97.86	98.02	97.04	94.78
69	101.07	101.18	100.11	97.71
70	104.52	104.57	103.41	100.84
71	108.23	108.21	106.95	104.20
72	112.20	112.10	110.74	107.78
73	116.44	116.26	114.78	111.59
74	120.96	120.69	119.07	115.64
75	125.77	125.40	123.64	119.94
76	130.88	130.40	128.48	124.48
77	136.31	135.70	133.60	129.27
78	142.05	141.31	139.02	134.33
79	148.13	147.24	144.73	139.65
80	154.56	153.50	150.76	145.24

Life annuity

Percentage of Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age	Monthly	Quarterly	Half-yearly	Annual
20	5.88%	5.95%	5.92%	5.85%
21	5.89%	5.96%	5.93%	5.86%
22	5.90%	5.97%	5.94%	5.87%
23	5.91%	5.98%	5.96%	5.88%
24	5.92%	5.99%	5.97%	5.89%
25	5.94%	6.00%	5.98%	5.90%
26	5.95%	6.02%	5.99%	5.92%
27	5.96%	6.03%	6.01%	5.93%
28	5.98%	6.05%	6.03%	5.94%
29	6.00%	6.07%	6.04%	5.96%
30	6.02%	6.08%	6.06%	5.98%
31	6.04%	6.10%	6.08%	6.00%
32	6.06%	6.13%	6.10%	6.02%
33	6.08%	6.15%	6.12%	6.04%
34	6.11%	6.17%	6.15%	6.06%
35	6.14%	6.20%	6.18%	6.09%
36	6.17%	6.23%	6.21%	6.12%
37	6.20%	6.26%	6.24%	6.15%
38	6.23%	6.30%	6.27%	6.18%
39	6.27%	6.33%	6.31%	6.22%
40	6.31%	6.37%	6.34%	6.25%
41	6.35%	6.41%	6.39%	6.29%
42	6.40%	6.46%	6.43%	6.34%
43	6.44%	6.51%	6.48%	6.38%
44	6.50%	6.56%	6.53%	6.43%
45	6.55%	6.61%	6.58%	6.48%
46	6.61%	6.67%	6.64%	6.54%
47	6.67%	6.73%	6.70%	6.60%
48	6.74%	6.80%	6.77%	6.66%
49	6.82%	6.87%	6.84%	6.73%
50	6.89%	6.95%	6.91%	6.80%
51	6.98%	7.03%	6.99%	6.88%
52	7.07%	7.12%	7.08%	6.97%
53	7.16%	7.21%	7.17%	7.05%
54	7.26%	7.31%	7.27%	7.15%
55	7.36%	7.42%	7.37%	7.24%
56	7.48%	7.53%	7.48%	7.35%
57	7.59%	7.64%	7.59%	7.46%
58	7.72%	7.77%	7.72%	7.58%
59	7.86%	7.90%	7.85%	7.70%
60	8.01%	8.05%	7.99%	7.84%
61	8.16%	8.21%	8.14%	7.99%
62	8.33%	8.37%	8.31%	8.14%
63	8.52%	8.56%	8.49%	8.32%
64	8.73%	8.77%	8.69%	8.51%
65	8.96%	8.99%	8.91%	8.72%
66	9.22%	9.24%	9.16%	8.96%
67	9.49%	9.51%	9.42%	9.21%
68	9.79%	9.80%	9.70%	9.48%
69	10.11%	10.12%	10.01%	9.77%
70	10.45%	10.46%	10.34%	10.08%
71	10.82%	10.82%	10.70%	10.42%
72	11.22%	11.21%	11.07%	10.78%
73	11.64%	11.63%	11.48%	11.16%
74	12.10%	12.07%	11.91%	11.56%
75	12.58%	12.54%	12.36%	11.99%
76	13.09%	13.04%	12.85%	12.45%
77	13.63%	13.57%	13.36%	12.93%
78	14.21%	14.13%	13.90%	13.43%
79	14.81%	14.72%	14.47%	13.97%
80	15.46%	15.35%	15.08%	14.52%

Life annuity with return of purchase price
Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age	Monthly	Quarterly	Half-yearly	Annual
20	56.84	57.54	57.34	56.60
21	56.84	57.54	57.34	56.59
22	56.84	57.54	57.34	56.59
23	56.84	57.54	57.34	56.59
24	56.84	57.54	57.34	56.59
25	56.84	57.54	57.34	56.58
26	56.85	57.54	57.34	56.58
27	56.85	57.54	57.34	56.58
28	56.85	57.54	57.33	56.57
29	56.85	57.54	57.33	56.57
30	56.85	57.54	57.33	56.56
31	56.85	57.54	57.33	56.56
32	56.85	57.54	57.33	56.55
33	56.85	57.54	57.33	56.55
34	56.85	57.54	57.32	56.54
35	56.85	57.54	57.32	56.54
36	56.85	57.54	57.32	56.53
37	56.85	57.54	57.31	56.52
38	56.85	57.53	57.31	56.51
39	56.85	57.53	57.31	56.51
40	56.86	57.53	57.30	56.50
41	56.86	57.53	57.30	56.49
42	56.86	57.53	57.30	56.48
43	56.86	57.53	57.29	56.47
44	56.86	57.53	57.29	56.45
45	56.86	57.53	57.28	56.44
46	56.87	57.53	57.28	56.43
47	56.87	57.53	57.27	56.41
48	56.87	57.52	57.26	56.40
49	56.87	57.52	57.26	56.38
50	56.87	57.52	57.25	56.36
51	56.88	57.52	57.24	56.34
52	56.88	57.52	57.24	56.32
53	56.88	57.52	57.23	56.30
54	56.88	57.51	57.22	56.28
55	56.89	57.51	57.21	56.26
56	56.89	57.51	57.20	56.23
57	56.89	57.51	57.19	56.20
58	56.90	57.51	57.18	56.18
59	56.90	57.50	57.16	56.14
60	56.91	57.50	57.15	56.11
61	56.91	57.50	57.14	56.08
62	56.92	57.49	57.12	56.04
63	56.92	57.49	57.10	55.99
64	56.93	57.49	57.08	55.95
65	56.94	57.48	57.06	55.90
66	56.94	57.48	57.04	55.84
67	56.95	57.47	57.02	55.78
68	56.96	57.46	56.99	55.71
69	56.97	57.46	56.96	55.64
70	56.98	57.45	56.93	55.57
71	56.99	57.44	56.89	55.48
72	57.00	57.44	56.86	55.40
73	57.01	57.43	56.82	55.30
74	57.03	57.42	56.78	55.21
75	57.04	57.41	56.74	55.10
76	57.06	57.40	56.69	54.99
77	57.07	57.39	56.64	54.88
78	57.09	57.38	56.59	54.75
79	57.11	57.37	56.54	54.62
80	57.13	57.35	56.48	54.49

Life annuity with return of purchase price
Percentage of Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age	Monthly	Quarterly	Half-yearly	Annual
20	5.68%	5.75%	5.73%	5.66%
21	5.68%	5.75%	5.73%	5.66%
22	5.68%	5.75%	5.73%	5.66%
23	5.68%	5.75%	5.73%	5.66%
24	5.68%	5.75%	5.73%	5.66%
25	5.68%	5.75%	5.73%	5.66%
26	5.69%	5.75%	5.73%	5.66%
27	5.69%	5.75%	5.73%	5.66%
28	5.69%	5.75%	5.73%	5.66%
29	5.69%	5.75%	5.73%	5.66%
30	5.69%	5.75%	5.73%	5.66%
31	5.69%	5.75%	5.73%	5.66%
32	5.69%	5.75%	5.73%	5.66%
33	5.69%	5.75%	5.73%	5.66%
34	5.69%	5.75%	5.73%	5.65%
35	5.69%	5.75%	5.73%	5.65%
36	5.69%	5.75%	5.73%	5.65%
37	5.69%	5.75%	5.73%	5.65%
38	5.69%	5.75%	5.73%	5.65%
39	5.69%	5.75%	5.73%	5.65%
40	5.69%	5.75%	5.73%	5.65%
41	5.69%	5.75%	5.73%	5.65%
42	5.69%	5.75%	5.73%	5.65%
43	5.69%	5.75%	5.73%	5.65%
44	5.69%	5.75%	5.73%	5.65%
45	5.69%	5.75%	5.73%	5.64%
46	5.69%	5.75%	5.73%	5.64%
47	5.69%	5.75%	5.73%	5.64%
48	5.69%	5.75%	5.73%	5.64%
49	5.69%	5.75%	5.73%	5.64%
50	5.69%	5.75%	5.73%	5.64%
51	5.69%	5.75%	5.72%	5.63%
52	5.69%	5.75%	5.72%	5.63%
53	5.69%	5.75%	5.72%	5.63%
54	5.69%	5.75%	5.72%	5.63%
55	5.69%	5.75%	5.72%	5.63%
56	5.69%	5.75%	5.72%	5.62%
57	5.69%	5.75%	5.72%	5.62%
58	5.69%	5.75%	5.72%	5.62%
59	5.69%	5.75%	5.72%	5.61%
60	5.69%	5.75%	5.72%	5.61%
61	5.69%	5.75%	5.71%	5.61%
62	5.69%	5.75%	5.71%	5.60%
63	5.69%	5.75%	5.71%	5.60%
64	5.69%	5.75%	5.71%	5.60%
65	5.69%	5.75%	5.71%	5.59%
66	5.69%	5.75%	5.70%	5.58%
67	5.70%	5.75%	5.70%	5.58%
68	5.70%	5.75%	5.70%	5.57%
69	5.70%	5.75%	5.70%	5.56%
70	5.70%	5.75%	5.69%	5.56%
71	5.70%	5.74%	5.69%	5.55%
72	5.70%	5.74%	5.69%	5.54%
73	5.70%	5.74%	5.68%	5.53%
74	5.70%	5.74%	5.68%	5.52%
75	5.70%	5.74%	5.67%	5.51%
76	5.71%	5.74%	5.67%	5.50%
77	5.71%	5.74%	5.66%	5.49%
78	5.71%	5.74%	5.66%	5.48%
79	5.71%	5.74%	5.65%	5.46%
80	5.71%	5.74%	5.65%	5.45%

Life annuity guaranteed for five years

Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age Monthly Quarterly Half-yearly Annual

20	58.74	59.42	59.21	58.44
21	58.84	59.53	59.31	58.53
22	58.95	59.63	59.42	58.64
23	59.06	59.75	59.53	58.75
24	59.19	59.87	59.65	58.86
25	59.32	60.00	59.78	58.99
26	59.46	60.14	59.92	59.12
27	59.61	60.29	60.06	59.26
28	59.77	60.45	60.22	59.41
29	59.94	60.62	60.39	59.58
30	60.13	60.80	60.57	59.75
31	60.33	61.00	60.77	59.94
32	60.55	61.22	60.98	60.15
33	60.78	61.45	61.21	60.37
34	61.04	61.70	61.46	60.61
35	61.31	61.98	61.72	60.87
36	61.61	62.27	62.01	61.15
37	61.92	62.58	62.32	61.45
38	62.26	62.91	62.65	61.77
39	62.63	63.27	63.00	62.11
40	63.01	63.66	63.38	62.48
41	63.43	64.07	63.79	62.87
42	63.87	64.51	64.22	63.29
43	64.35	64.98	64.68	63.74
44	64.86	65.48	65.18	64.22
45	65.40	66.02	65.71	64.73
46	65.99	66.60	66.28	65.28
47	66.61	67.22	66.89	65.87
48	67.28	67.88	67.53	66.50
49	67.99	68.58	68.23	67.17
50	68.75	69.33	68.96	67.89
51	69.55	70.13	69.75	68.64
52	70.41	70.97	70.58	69.45
53	71.31	71.86	71.45	70.30
54	72.26	72.80	72.38	71.19
55	73.27	73.80	73.36	72.14
56	74.34	74.86	74.41	73.15
57	75.49	76.00	75.52	74.22
58	76.71	77.21	76.71	75.37
59	78.03	78.50	77.98	76.60
60	79.44	79.90	79.35	77.92
61	80.97	81.40	80.83	79.34
62	82.61	83.03	82.42	80.87
63	84.42	84.81	84.17	82.56
64	86.40	86.77	86.09	84.41
65	88.55	88.89	88.17	86.42
66	90.88	91.19	90.43	88.59
67	93.37	93.65	92.84	90.91
68	96.04	96.29	95.43	93.40
69	98.88	99.09	98.18	96.05
70	101.88	102.06	101.09	98.86
71	105.05	105.18	104.16	101.81
72	108.38	108.47	107.38	104.92
73	111.86	111.91	110.75	108.17
74	115.49	115.49	114.27	111.56
75	119.25	119.20	117.92	115.07
76	123.14	123.04	121.69	118.71
77	127.14	127.00	125.57	122.46
78	131.24	131.05	129.55	126.30
79	135.42	135.18	133.61	130.23
80	139.67	139.38	137.75	134.23

Life annuity guaranteed for five years

Percentage of Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age Monthly Quarterly Half-yearly Annual

20	5.87%	5.94%	5.92%	5.84%
21	5.88%	5.95%	5.93%	5.85%
22	5.90%	5.96%	5.94%	5.86%
23	5.91%	5.98%	5.95%	5.88%
24	5.92%	5.99%	5.97%	5.89%
25	5.93%	6.00%	5.98%	5.90%
26	5.95%	6.01%	5.99%	5.91%
27	5.96%	6.03%	6.01%	5.93%
28	5.98%	6.05%	6.02%	5.94%
29	5.99%	6.06%	6.04%	5.96%
30	6.01%	6.08%	6.06%	5.98%
31	6.03%	6.10%	6.08%	5.99%
32	6.06%	6.12%	6.10%	6.02%
33	6.08%	6.15%	6.12%	6.04%
34	6.10%	6.17%	6.15%	6.06%
35	6.13%	6.20%	6.17%	6.09%
36	6.16%	6.23%	6.20%	6.12%
37	6.19%	6.26%	6.23%	6.15%
38	6.23%	6.29%	6.27%	6.18%
39	6.26%	6.33%	6.30%	6.21%
40	6.30%	6.37%	6.34%	6.25%
41	6.34%	6.41%	6.38%	6.29%
42	6.39%	6.45%	6.42%	6.33%
43	6.44%	6.50%	6.47%	6.37%
44	6.49%	6.55%	6.52%	6.42%
45	6.54%	6.60%	6.57%	6.47%
46	6.60%	6.66%	6.63%	6.53%
47	6.66%	6.72%	6.69%	6.59%
48	6.73%	6.79%	6.75%	6.65%
49	6.80%	6.86%	6.82%	6.72%
50	6.88%	6.93%	6.90%	6.79%
51	6.96%	7.01%	6.98%	6.86%
52	7.04%	7.10%	7.06%	6.95%
53	7.13%	7.19%	7.15%	7.03%
54	7.23%	7.28%	7.24%	7.12%
55	7.33%	7.38%	7.34%	7.21%
56	7.43%	7.49%	7.44%	7.32%
57	7.55%	7.60%	7.55%	7.42%
58	7.67%	7.72%	7.67%	7.54%
59	7.80%	7.85%	7.80%	7.66%
60	7.94%	7.99%	7.94%	7.79%
61	8.10%	8.14%	8.08%	7.93%
62	8.26%	8.30%	8.24%	8.09%
63	8.44%	8.48%	8.42%	8.26%
64	8.64%	8.68%	8.61%	8.44%
65	8.86%	8.89%	8.82%	8.64%
66	9.09%	9.12%	9.04%	8.86%
67	9.34%	9.37%	9.28%	9.09%
68	9.60%	9.63%	9.54%	9.34%
69	9.89%	9.91%	9.82%	9.61%
70	10.19%	10.21%	10.11%	9.89%
71	10.51%	10.52%	10.42%	10.18%
72	10.84%	10.85%	10.74%	10.49%
73	11.19%	11.19%	11.08%	10.82%
74	11.55%	11.55%	11.43%	11.16%
75	11.93%	11.92%	11.79%	11.51%
76	12.31%	12.30%	12.17%	11.87%
77	12.71%	12.70%	12.56%	12.25%
78	13.12%	13.11%	12.96%	12.63%
79	13.54%	13.52%	13.36%	13.02%
80	13.97%	13.94%	13.78%	13.42%

Life annuity guaranteed for 10 years

Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age	Monthly	Quarterly	Half-yearly	Annual
20	58.67	59.36	59.15	58.38
21	58.77	59.46	59.25	58.47
22	58.88	59.57	59.36	58.57
23	58.99	59.68	59.47	58.68
24	59.12	59.80	59.58	58.79
25	59.25	59.93	59.71	58.92
26	59.38	60.07	59.85	59.05
27	59.53	60.22	59.99	59.19
28	59.69	60.37	60.15	59.34
29	59.87	60.54	60.32	59.50
30	60.05	60.73	60.50	59.68
31	60.25	60.92	60.69	59.87
32	60.46	61.14	60.90	60.07
33	60.69	61.36	61.12	60.29
34	60.94	61.61	61.37	60.52
35	61.21	61.87	61.62	60.77
36	61.49	62.16	61.90	61.04
37	61.80	62.46	62.20	61.33
38	62.13	62.78	62.52	61.64
39	62.48	63.13	62.86	61.97
40	62.85	63.50	63.22	62.33
41	63.25	63.89	63.61	62.70
42	63.67	64.31	64.03	63.11
43	64.13	64.76	64.47	63.53
44	64.61	65.24	64.94	63.99
45	65.12	65.75	65.44	64.48
46	65.67	66.29	65.97	64.99
47	66.25	66.86	66.54	65.55
48	66.87	67.48	67.14	66.13
49	67.53	68.13	67.78	66.75
50	68.22	68.81	68.46	67.41
51	68.96	69.54	69.18	68.11
52	69.74	70.32	69.94	68.85
53	70.56	71.13	70.75	69.62
54	71.43	71.99	71.59	70.45
55	72.36	72.91	72.49	71.32
56	73.34	73.88	73.45	72.24
57	74.38	74.91	74.46	73.23
58	75.50	76.02	75.55	74.28
59	76.69	77.19	76.71	75.40
60	77.95	78.44	77.94	76.59
61	79.30	79.77	79.25	77.86
62	80.72	81.18	80.63	79.20
63	82.25	82.70	82.13	80.65
64	83.88	84.31	83.71	82.19
65	85.60	86.01	85.39	83.83
66	87.40	87.80	87.15	85.54
67	89.28	89.66	88.99	87.32
68	91.21	91.58	90.88	89.17
69	93.20	93.55	92.83	91.07
70	95.22	95.55	94.81	93.01
71	97.27	97.58	96.82	94.97
72	99.32	99.62	98.84	96.95
73	101.37	101.66	100.86	98.93
74	103.40	103.67	102.85	100.90
75	105.39	105.65	104.82	102.83
76	107.33	107.59	106.74	104.73
77	109.20	109.46	108.60	106.57
78	111.01	111.26	110.39	108.34
79	112.73	112.97	112.10	110.04
80	114.35	114.59	113.72	111.66

Life annuity guaranteed for 10 years

Percentage of Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age	Monthly	Quarterly	Half-yearly	Annual
20	5.87%	5.94%	5.92%	5.84%
21	5.88%	5.95%	5.93%	5.85%
22	5.89%	5.96%	5.94%	5.86%
23	5.90%	5.97%	5.95%	5.87%
24	5.91%	5.98%	5.96%	5.88%
25	5.93%	5.99%	5.97%	5.89%
26	5.94%	6.01%	5.99%	5.91%
27	5.95%	6.02%	6.00%	5.92%
28	5.97%	6.04%	6.02%	5.93%
29	5.99%	6.05%	6.03%	5.95%
30	6.01%	6.07%	6.05%	5.97%
31	6.03%	6.09%	6.07%	5.99%
32	6.05%	6.11%	6.09%	6.01%
33	6.07%	6.14%	6.11%	6.03%
34	6.09%	6.16%	6.14%	6.05%
35	6.12%	6.19%	6.16%	6.08%
36	6.15%	6.22%	6.19%	6.10%
37	6.18%	6.25%	6.22%	6.13%
38	6.21%	6.28%	6.25%	6.16%
39	6.25%	6.31%	6.29%	6.20%
40	6.29%	6.35%	6.32%	6.23%
41	6.33%	6.39%	6.36%	6.27%
42	6.37%	6.43%	6.40%	6.31%
43	6.41%	6.48%	6.45%	6.35%
44	6.46%	6.52%	6.49%	6.40%
45	6.51%	6.58%	6.54%	6.45%
46	6.57%	6.63%	6.60%	6.50%
47	6.63%	6.69%	6.65%	6.56%
48	6.69%	6.75%	6.71%	6.61%
49	6.75%	6.81%	6.78%	6.68%
50	6.82%	6.88%	6.85%	6.74%
51	6.90%	6.95%	6.92%	6.81%
52	6.97%	7.03%	6.99%	6.89%
53	7.06%	7.11%	7.08%	6.96%
54	7.14%	7.20%	7.16%	7.05%
55	7.24%	7.29%	7.25%	7.13%
56	7.33%	7.39%	7.35%	7.22%
57	7.44%	7.49%	7.45%	7.32%
58	7.55%	7.60%	7.56%	7.43%
59	7.67%	7.72%	7.67%	7.54%
60	7.80%	7.84%	7.79%	7.66%
61	7.93%	7.98%	7.93%	7.79%
62	8.07%	8.12%	8.06%	7.92%
63	8.23%	8.27%	8.21%	8.07%
64	8.39%	8.43%	8.37%	8.22%
65	8.56%	8.60%	8.54%	8.38%
66	8.74%	8.78%	8.72%	8.55%
67	8.93%	8.97%	8.90%	8.73%
68	9.12%	9.16%	9.09%	8.92%
69	9.32%	9.36%	9.28%	9.11%
70	9.52%	9.56%	9.48%	9.30%
71	9.73%	9.76%	9.68%	9.50%
72	9.93%	9.96%	9.88%	9.70%
73	10.14%	10.17%	10.09%	9.89%
74	10.34%	10.37%	10.29%	10.09%
75	10.54%	10.57%	10.48%	10.28%
76	10.73%	10.76%	10.67%	10.47%
77	10.92%	10.95%	10.86%	10.66%
78	11.10%	11.13%	11.04%	10.83%
79	11.27%	11.30%	11.21%	11.00%
80	11.44%	11.46%	11.37%	11.17%

Life annuity guaranteed for 15 years

Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age	Monthly	Quarterly	Half-yearly	Annual
20	58.60	59.29	59.08	58.30
21	58.69	59.38	59.17	58.39
22	58.80	59.49	59.28	58.49
23	58.91	59.60	59.39	58.60
24	59.03	59.72	59.50	58.71
25	59.16	59.84	59.63	58.83
26	59.30	59.98	59.76	58.96
27	59.44	60.12	59.90	59.10
28	59.60	60.28	60.06	59.25
29	59.77	60.45	60.22	59.41
30	59.95	60.62	60.39	59.58
31	60.14	60.82	60.58	59.76
32	60.35	61.02	60.78	59.96
33	60.57	61.24	61.00	60.17
34	60.81	61.47	61.23	60.39
35	61.06	61.73	61.48	60.63
36	61.33	62.00	61.75	60.89
37	61.62	62.28	62.03	61.17
38	61.93	62.59	62.33	61.46
39	62.26	62.91	62.65	61.77
40	62.61	63.26	62.99	62.10
41	62.98	63.63	63.35	62.45
42	63.37	64.02	63.74	62.83
43	63.79	64.43	64.14	63.22
44	64.23	64.87	64.58	63.64
45	64.70	65.33	65.03	64.09
46	65.20	65.82	65.52	64.56
47	65.72	66.34	66.03	65.06
48	66.28	66.89	66.58	65.59
49	66.87	67.48	67.15	66.14
50	67.49	68.09	67.76	66.73
51	68.15	68.75	68.40	67.36
52	68.84	69.44	69.08	68.02
53	69.58	70.16	69.79	68.71
54	70.35	70.92	70.54	69.44
55	71.15	71.72	71.33	70.21
56	72.00	72.56	72.16	71.02
57	72.89	73.45	73.03	71.86
58	73.82	74.37	73.94	72.75
59	74.80	75.33	74.90	73.68
60	75.81	76.34	75.89	74.64
61	76.85	77.37	76.91	75.64
62	77.93	78.44	77.97	76.68
63	79.05	79.55	79.06	77.75
64	80.19	80.68	80.19	78.85
65	81.35	81.83	81.33	79.97
66	82.51	82.99	82.48	81.10
67	83.67	84.15	83.62	82.23
68	84.81	85.28	84.75	83.35
69	85.93	86.40	85.86	84.44
70	87.01	87.47	86.93	85.50
71	88.04	88.51	87.96	86.52
72	89.02	89.49	88.94	87.50
73	89.95	90.41	89.86	88.42
74	90.81	91.27	90.72	89.28
75	91.60	92.06	91.51	90.07
76	92.32	92.78	92.24	90.80
77	92.97	93.44	92.90	91.47
78	93.55	94.02	93.48	92.06
79	94.07	94.54	94.01	92.59
80	94.52	95.00	94.47	93.06

Life annuity guaranteed for 15 years

Percentage of Annual rates per Rs. 1000/- of Purchase Price (Premium) Paid

Age	Monthly	Quarterly	Half-yearly	Annual
20	5.86%	5.93%	5.91%	5.83%
21	5.87%	5.94%	5.92%	5.84%
22	5.88%	5.95%	5.93%	5.85%
23	5.89%	5.96%	5.94%	5.86%
24	5.90%	5.97%	5.95%	5.87%
25	5.92%	5.98%	5.96%	5.88%
26	5.93%	6.00%	5.98%	5.90%
27	5.94%	6.01%	5.99%	5.91%
28	5.96%	6.03%	6.01%	5.93%
29	5.98%	6.05%	6.02%	5.94%
30	6.00%	6.06%	6.04%	5.96%
31	6.01%	6.08%	6.06%	5.98%
32	6.04%	6.10%	6.08%	6.00%
33	6.06%	6.12%	6.10%	6.02%
34	6.08%	6.15%	6.12%	6.04%
35	6.11%	6.17%	6.15%	6.06%
36	6.13%	6.20%	6.18%	6.09%
37	6.16%	6.23%	6.20%	6.12%
38	6.19%	6.26%	6.23%	6.15%
39	6.23%	6.29%	6.27%	6.18%
40	6.26%	6.33%	6.30%	6.21%
41	6.30%	6.36%	6.34%	6.25%
42	6.34%	6.40%	6.37%	6.28%
43	6.38%	6.44%	6.41%	6.32%
44	6.42%	6.49%	6.46%	6.36%
45	6.47%	6.53%	6.50%	6.41%
46	6.52%	6.58%	6.55%	6.46%
47	6.57%	6.63%	6.60%	6.51%
48	6.63%	6.69%	6.66%	6.56%
49	6.69%	6.75%	6.72%	6.61%
50	6.75%	6.81%	6.78%	6.67%
51	6.82%	6.88%	6.84%	6.74%
52	6.88%	6.94%	6.91%	6.80%
53	6.96%	7.02%	6.98%	6.87%
54	7.04%	7.09%	7.05%	6.94%
55	7.12%	7.17%	7.13%	7.02%
56	7.20%	7.26%	7.22%	7.10%
57	7.29%	7.35%	7.30%	7.19%
58	7.38%	7.44%	7.39%	7.28%
59	7.48%	7.53%	7.49%	7.37%
60	7.58%	7.63%	7.59%	7.46%
61	7.69%	7.74%	7.69%	7.56%
62	7.79%	7.84%	7.80%	7.67%
63	7.91%	7.96%	7.91%	7.78%
64	8.02%	8.07%	8.02%	7.89%
65	8.14%	8.18%	8.13%	8.00%
66	8.25%	8.30%	8.25%	8.11%
67	8.37%	8.42%	8.36%	8.22%
68	8.48%	8.53%	8.48%	8.34%
69	8.59%	8.64%	8.59%	8.44%
70	8.70%	8.75%	8.69%	8.55%
71	8.80%	8.85%	8.80%	8.65%
72	8.90%	8.95%	8.89%	8.75%
73	9.00%	9.04%	8.99%	8.84%
74	9.08%	9.13%	9.07%	8.93%
75	9.16%	9.21%	9.15%	9.01%
76	9.23%	9.28%	9.22%	9.08%
77	9.30%	9.34%	9.29%	9.15%
78	9.36%	9.40%	9.35%	9.21%
79	9.41%	9.45%	9.40%	9.26%
80	9.45%	9.50%	9.45%	9.31%