

Variant 3: Inate Income - 20% cashback

卷之三

Variant 1: Insta Income - 50% cashback

第六章 中国古典文学名著与现代传播

Variant 1: Insta Income - 50% cashback
Regular Guaranteed Income Rates for Annualized Premium greater than INR 10,000 and less than INR 2,00,000

Regionalized Income Rates for Anticipated Premiums given INCOME less than INP_20,000																														
PPR	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27			
PPR at entry LPT	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155		
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		
4	5.00%	5.10%	5.20%	5.30%	5.40%	5.50%	5.60%	5.70%	5.80%	5.90%	6.00%	6.10%	6.20%	6.30%	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%	7.40%	7.50%	7.60%			
5	5.27%	5.38%	5.49%	5.60%	5.71%	5.82%	5.93%	6.04%	6.15%	6.26%	6.37%	6.48%	6.59%	6.70%	6.81%	6.92%	7.03%	7.14%	7.25%	7.36%	7.47%	7.58%	7.69%	7.80%	7.91%	8.02%	8.13%	8.24%		
6	5.45%	5.56%	5.67%	5.78%	5.89%	5.99%	6.10%	6.21%	6.32%	6.43%	6.54%	6.65%	6.76%	6.87%	6.98%	7.09%	7.20%	7.31%	7.42%	7.53%	7.64%	7.75%	7.86%	7.97%	8.08%	8.19%	8.30%	8.41%	8.52%	
7	5.63%	5.74%	5.85%	5.96%	6.07%	6.18%	6.29%	6.40%	6.51%	6.62%	6.73%	6.84%	6.95%	7.06%	7.17%	7.28%	7.39%	7.50%	7.61%	7.72%	7.83%	7.94%	8.05%	8.16%	8.27%	8.38%	8.49%	8.60%	8.71%	
8	5.81%	5.92%	6.03%	6.14%	6.25%	6.36%	6.47%	6.58%	6.69%	6.80%	6.91%	7.02%	7.13%	7.24%	7.35%	7.46%	7.57%	7.68%	7.79%	7.80%	7.91%	8.02%	8.13%	8.24%	8.35%	8.46%	8.57%	8.68%	8.79%	
9	5.99%	6.10%	6.21%	6.32%	6.43%	6.54%	6.65%	6.76%	6.87%	6.98%	7.09%	7.20%	7.31%	7.42%	7.53%	7.64%	7.75%	7.86%	7.97%	8.08%	8.19%	8.30%	8.41%	8.52%	8.63%	8.74%	8.85%	8.96%	9.07%	
10	6.17%	6.28%	6.39%	6.50%	6.61%	6.72%	6.83%	6.94%	7.05%	7.16%	7.27%	7.38%	7.49%	7.60%	7.71%	7.82%	7.93%	8.04%	8.15%	8.26%	8.37%	8.48%	8.59%	8.70%	8.81%	8.92%	9.03%	9.14%	9.25%	
11	6.35%	6.46%	6.57%	6.68%	6.79%	6.90%	7.01%	7.12%	7.23%	7.34%	7.45%	7.56%	7.67%	7.78%	7.89%	7.90%	8.01%	8.12%	8.23%	8.34%	8.45%	8.56%	8.67%	8.78%	8.89%	8.90%	9.01%	9.12%	9.23%	9.34%
12	6.53%	6.64%	6.75%	6.86%	6.97%	7.08%	7.19%	7.30%	7.41%	7.52%	7.63%	7.74%	7.85%	7.96%	8.07%	8.18%	8.29%	8.40%	8.51%	8.62%	8.73%	8.84%	8.95%	9.06%	9.17%	9.28%	9.39%	9.50%	9.61%	9.72%
13	6.71%	6.82%	6.93%	7.04%	7.15%	7.26%	7.37%	7.48%	7.59%	7.70%	7.81%	7.92%	8.03%	8.14%	8.25%	8.36%	8.47%	8.58%	8.69%	8.80%	8.91%	9.02%	9.13%	9.24%	9.35%	9.46%	9.57%	9.68%	9.79%	9.80%
14	6.89%	6.98%	7.09%	7.18%	7.29%	7.38%	7.47%	7.56%	7.65%	7.74%	7.83%	7.92%	8.01%	8.10%	8.19%	8.28%	8.37%	8.46%	8.55%	8.64%	8.73%	8.82%	8.91%	9.00%	9.09%	9.18%	9.27%	9.36%	9.45%	9.54%
15	7.07%	7.16%	7.25%	7.34%	7.43%	7.52%	7.61%	7.70%	7.79%	7.88%	7.97%	8.06%	8.15%	8.24%	8.33%	8.42%	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%
16	7.25%	7.34%	7.43%	7.52%	7.61%	7.70%	7.79%	7.88%	7.97%	8.06%	8.15%	8.24%	8.33%	8.42%	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%
17	7.43%	7.52%	7.61%	7.70%	7.79%	7.88%	7.97%	8.06%	8.15%	8.24%	8.33%	8.42%	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%
18	7.61%	7.70%	7.79%	7.88%	7.97%	8.06%	8.15%	8.24%	8.33%	8.42%	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%
19	7.79%	7.88%	7.97%	8.06%	8.15%	8.24%	8.33%	8.42%	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%
20	7.97%	8.06%	8.15%	8.24%	8.33%	8.42%	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%
21	8.15%	8.24%	8.33%	8.42%	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%
22	8.33%	8.42%	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	
23	8.51%	8.60%	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	
24	8.69%	8.78%	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%
25	8.87%	8.96%	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%
26	9.05%	9.14%	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%
27	9.23%	9.32%	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%
28	9.41%	9.50%	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%
29	9.59%	9.68%	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%
30	9.77%	9.86%	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	
31	9.95%	10.04%	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	
32	10.13%	10.22%	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	
33	10.31%	10.40%	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	
34	10.49%	10.58%	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	12.92%	13.01%	
35	10.67%	10.76%	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	12.92%	13.01%	13.10%	13.19%	
36	10.85%	10.94%	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	12.92%	13.01%	13.10%	13.19%	13.28%	13.37%	
37	11.03%	11.12%	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	12.92%	13.01%	13.10%	13.19%	13.28%	13.37%	13.46%	13.55%	
38	11.21%	11.30%	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	12.92%	13.01%	13.10%	13.19%	13.28%	13.37%	13.46%	13.55%	13.64%	13.73%	
39	11.39%	11.48%	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	12.92%	13.01%	13.10%	13.19%	13.28%	13.37%	13.46%	13.55%	13.64%	13.73%	13.82%	13.91%	
40	11.57%	11.66%	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	12.92%	13.01%	13.10%	13.19%	13.28%	13.37%	13.46%	13.55%	13.64%	13.73%	13.82%	13.91%	14.00%	14.09%	
41	11.75%	11.84%	11.93%	12.02%	12.11%	12.20%	12.29%	12.38%	12.47%	12.56%	12.65%	12.74%	12.83%	12.92%	13.01%</															

Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 2,00,000 and less than INR 5,00,000

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Early Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 50,000

第二章 人事行政与组织行为学

Variant 1: Insta Income - 25% cashback
Early Cautious Income Rates for Unsecured Business dealers than INR 80,000 and less than INR 2,00,000

第13章 从线性回归到多元回归分析：模型的扩展

Variant 1: Insta Income - 25% cashback

Variant 1: Insta Income - 25% cashback

Variant 1: Insta Income - 25% cashback

Variant 1: Insta Income - 25% cashback

Variant 2: Early income

Variant 2: Early Income

Early Guaranteed Income Rules for Annualized Premiums greater than and equal to INR 2,0,000 and less than INR 5,0,000

PVI	0	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200	205	210	215	220	225	230	235	240	245	250	255	260	265	270	275	280	285	290	295	300	305	310	315	320	325	330	335	340	345	350	355	360	365	370	375	380	385	390	395	400	405	410	415	420	425	430	435	440	445	450	455	460	465	470	475	480	485	490	495	500	505	510	515	520	525	530	535	540	545	550	555	560	565	570	575	580	585	590	595	600	605	610	615	620	625	630	635	640	645	650	655	660	665	670	675	680	685	690	695	700	705	710	715	720	725	730	735	740	745	750	755	760	765	770	775	780	785	790	795	800	805	810	815	820	825	830	835	840	845	850	855	860	865	870	875	880	885	890	895	900	905	910	915	920	925	930	935	940	945	950	955	960	965	970	975	980	985	990	995	1000																																									
	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200	205	210	215	220	225	230	235	240	245	250	255	260	265	270	275	280	285	290	295	300	305	310	315	320	325	330	335	340	345	350	355	360	365	370	375	380	385	390	395	400	405	410	415	420	425	430	435	440	445	450	455	460	465	470	475	480	485	490	495	500	505	510	515	520	525	530	535	540	545	550	555	560	565	570	575	580	585	590	595	600	605	610	615	620	625	630	635	640	645	650	655	660	665	670	675	680	685	690	695	700	705	710	715	720	725	730	735	740	745	750	755	760	765	770	775	780	785	790	795	800	805	810	815	820	825	830	835	840	845	850	855	860	865	870	875	880	885	890	895	900	905	910	915	920	925	930	935	940	945	950	955	960	965	970	975	980	985	990	995	1000																																													
1	17.50%	18.00%	18.50%	19.00%	19.50%	20.00%	20.50%	21.00%	21.50%	22.00%	22.50%	23.00%	23.50%	24.00%	24.50%	25.00%	25.50%	26.00%	26.50%	27.00%	27.50%	28.00%	28.50%	29.00%	29.50%	30.00%	30.50%	31.00%	31.50%	32.00%	32.50%	33.00%	33.50%	34.00%	34.50%	35.00%	35.50%	36.00%	36.50%	37.00%	37.50%	38.00%	38.50%	39.00%	39.50%	40.00%	40.50%	41.00%	41.50%	42.00%	42.50%	43.00%	43.50%	44.00%	44.50%	45.00%	45.50%	46.00%	46.50%	47.00%	47.50%	48.00%	48.50%	49.00%	49.50%	50.00%	50.50%	51.00%	51.50%	52.00%	52.50%	53.00%	53.50%	54.00%	54.50%	55.00%	55.50%	56.00%	56.50%	57.00%	57.50%	58.00%	58.50%	59.00%	59.50%	60.00%	60.50%	61.00%	61.50%	62.00%	62.50%	63.00%	63.50%	64.00%	64.50%	65.00%	65.50%	66.00%	66.50%	67.00%	67.50%	68.00%	68.50%	69.00%	69.50%	70.00%	70.50%	71.00%	71.50%	72.00%	72.50%	73.00%	73.50%	74.00%	74.50%	75.00%	75.50%	76.00%	76.50%	77.00%	77.50%	78.00%	78.50%	79.00%	79.50%	80.00%	80.50%	81.00%	81.50%	82.00%	82.50%	83.00%	83.50%	84.00%	84.50%	85.00%	85.50%	86.00%	86.50%	87.00%	87.50%	88.00%	88.50%	89.00%	89.50%	90.00%	90.50%	91.00%	91.50%	92.00%	92.50%	93.00%	93.50%	94.00%	94.50%	95.00%	95.50%	96.00%	96.50%	97.00%	97.50%	98.00%	98.50%	99.00%	99.50%	100.00%																																																																												
2	17.20%	17.40%	17.60%	17.80%	18.00%	18.20%	18.40%	18.60%	18.80%	19.00%	19.20%	19.40%	19.60%	19.80%	20.00%	20.20%	20.40%	20.60%	20.80%	21.00%	21.20%	21.40%	21.60%	21.80%	22.00%	22.20%	22.40%	22.60%	22.80%	23.00%	23.20%	23.40%	23.60%	23.80%	24.00%	24.20%	24.40%	24.60%	24.80%	25.00%	25.20%	25.40%	25.60%	25.80%	26.00%	26.20%	26.40%	26.60%	26.80%	27.00%	27.20%	27.40%	27.60%	27.80%	28.00%	28.20%	28.40%	28.60%	28.80%	29.00%	29.20%	29.40%	29.60%	29.80%	30.00%	30.20%	30.40%	30.60%	30.80%	31.00%	31.20%	31.40%	31.60%	31.80%	32.00%	32.20%	32.40%	32.60%	32.80%	33.00%	33.20%	33.40%	33.60%	33.80%	34.00%	34.20%	34.40%	34.60%	34.80%	35.00%	35.20%	35.40%	35.60%	35.80%	36.00%	36.20%	36.40%	36.60%	36.80%	37.00%	37.20%	37.40%	37.60%	37.80%	38.00%	38.20%	38.40%	38.60%	38.80%	39.00%	39.20%	39.40%	39.60%	39.80%	40.00%	40.20%	40.40%	40.60%	40.80%	41.00%	41.20%	41.40%	41.60%	41.80%	42.00%	42.20%	42.40%	42.60%	42.80%	43.00%	43.20%	43.40%	43.60%	43.80%	44.00%	44.20%	44.40%	44.60%	44.80%	45.00%	45.20%	45.40%	45.60%	45.80%	46.00%	46.20%	46.40%	46.60%	46.80%	47.00%	47.20%	47.40%	47.60%	47.80%	48.00%	48.20%	48.40%	48.60%	48.80%	49.00%	49.20%	49.40%	49.60%	49.80%	50.00%	50.20%	50.40%	50.60%	50.80%	51.00%	51.20%	51.40%	51.60%	51.80%	52.00%	52.20%	52.40%	52.60%	52.80%	53.00%	53.20%	53.40%	53.60%	53.80%	54.00%	54.20%	54.40%	54.60%	54.80%	55.00%	55.20%	55.40%	55.60%	55.80%	56.00%	56.20%	56.40%	56.60%	56.80%	57.00%	57.20%	57.40%	57.60%	57.80%	58.00%	58.20%	58.40%	58.60%	58.80%	59.00%	59.20%	59.40%	59.60%	59.80%	60.00%	60.20%	60.40%	60.60%	60.80%	61.00%	61.20%	61.40%	61.60%	61.80%	62.00%	62.20%	62.40%	62.60%	62.80%	63.00%	63.20%	63.40%	63.60%	63.80%	64.00%	64.20%	64.40%	64.60%	64.80%	65.00%	65.20%	65.40%

Variable 1: Early Returns		Early Guaranteed Income Rates for Annuities Premium greater than and equal to INR 5,00,000																																					
PPT	Y	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	8	8	8	8	9	9	9	10	10	10	10	11	11	11	11	12	12	12	12	13	13	13	13
Ag. Premium (INR)		5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
1	17.77%	19.35%	20.66%	21.68%	22.79%	23.32%	26.61%	26.80%	26.80%	26.80%	26.80%	26.80%	27.54%	29.36%	29.36%	29.36%	30.31%	30.31%	30.31%	30.31%	32.02%	32.02%	32.02%	32.02%	33.84%	33.84%	33.84%	33.84%	34.83%	34.83%	34.83%	34.83%	36.87%	36.87%	36.87%	36.87%			
2	17.72%	19.32%	20.63%	21.67%	22.76%	23.29%	26.59%	26.78%	26.78%	26.78%	26.78%	26.78%	27.51%	29.32%	29.32%	29.32%	30.27%	30.27%	30.27%	30.27%	32.0%	32.0%	32.0%	32.0%	33.8%	33.8%	33.8%	33.8%	34.8%	34.8%	34.8%	34.8%	36.82%	36.82%	36.82%	36.82%			
3	17.68%	19.29%	20.61%	21.65%	22.74%	23.27%	26.57%	26.76%	26.76%	26.76%	26.76%	26.76%	27.50%	29.31%	29.31%	29.31%	30.26%	30.26%	30.26%	30.26%	31.9%	31.9%	31.9%	31.9%	33.7%	33.7%	33.7%	33.7%	34.7%	34.7%	34.7%	34.7%	36.75%	36.75%	36.75%	36.75%			
4	17.64%	19.25%	20.59%	21.62%	22.70%	23.25%	26.54%	26.73%	26.73%	26.73%	26.73%	26.73%	27.47%	29.28%	29.28%	29.28%	30.24%	30.24%	30.24%	30.24%	31.8%	31.8%	31.8%	31.8%	33.6%	33.6%	33.6%	33.6%	34.6%	34.6%	34.6%	34.6%	36.71%	36.71%	36.71%	36.71%			
5	17.60%	19.21%	20.57%	21.59%	22.68%	23.22%	26.51%	26.70%	26.70%	26.70%	26.70%	26.70%	27.43%	29.24%	29.24%	29.24%	30.23%	30.23%	30.23%	30.23%	31.7%	31.7%	31.7%	31.7%	33.5%	33.5%	33.5%	33.5%	34.5%	34.5%	34.5%	34.5%	36.69%	36.69%	36.69%	36.69%			
6	17.56%	19.19%	20.54%	21.56%	22.66%	23.20%	26.49%	26.68%	26.68%	26.68%	26.68%	26.68%	27.39%	29.21%	29.21%	29.21%	30.22%	30.22%	30.22%	30.22%	31.6%	31.6%	31.6%	31.6%	33.4%	33.4%	33.4%	33.4%	34.4%	34.4%	34.4%	34.4%	36.67%	36.67%	36.67%	36.67%			
7	17.52%	19.17%	20.51%	21.54%	22.64%	23.18%	26.47%	26.66%	26.66%	26.66%	26.66%	26.66%	27.35%	29.19%	29.19%	29.19%	30.21%	30.21%	30.21%	30.21%	31.5%	31.5%	31.5%	31.5%	33.3%	33.3%	33.3%	33.3%	34.3%	34.3%	34.3%	34.3%	36.65%	36.65%	36.65%	36.65%			
8	17.48%	19.14%	20.48%	21.51%	22.62%	23.16%	26.45%	26.64%	26.64%	26.64%	26.64%	26.64%	27.31%	29.15%	29.15%	29.15%	30.20%	30.20%	30.20%	30.20%	31.4%	31.4%	31.4%	31.4%	33.2%	33.2%	33.2%	33.2%	34.2%	34.2%	34.2%	34.2%	36.63%	36.63%	36.63%	36.63%			
9	17.44%	19.11%	20.46%	21.50%	22.60%	23.14%	26.43%	26.62%	26.62%	26.62%	26.62%	26.62%	27.27%	29.11%	29.11%	29.11%	30.19%	30.19%	30.19%	30.19%	31.3%	31.3%	31.3%	31.3%	33.1%	33.1%	33.1%	33.1%	34.1%	34.1%	34.1%	34.1%	36.61%	36.61%	36.61%	36.61%			
10	17.40%	19.09%	20.44%	21.48%	22.58%	23.12%	26.41%	26.60%	26.60%	26.60%	26.60%	26.60%	27.23%	29.07%	29.07%	29.07%	30.18%	30.18%	30.18%	30.18%	31.2%	31.2%	31.2%	31.2%	33.0%	33.0%	33.0%	33.0%	34.0%	34.0%	34.0%	34.0%	36.59%	36.59%	36.59%	36.59%			
11	17.36%	19.06%	20.42%	21.46%	22.56%	23.10%	26.39%	26.58%	26.58%	26.58%	26.58%	26.58%	27.19%	29.03%	29.03%	29.03%	30.17%	30.17%	30.17%	30.17%	31.1%	31.1%	31.1%	31.1%	32.9%	32.9%	32.9%	32.9%	33.9%	33.9%	33.9%	33.9%	35.57%	35.57%	35.57%	35.57%			
12	17.32%	19.03%	20.40%	21.44%	22.54%	23.08%	26.37%	26.56%	26.56%	26.56%	26.56%	26.56%	27.15%	28.99%	28.99%	28.99%	30.16%	30.16%	30.16%	30.16%	31.0%	31.0%	31.0%	31.0%	32.8%	32.8%	32.8%	32.8%	33.8%	33.8%	33.8%	33.8%	35.55%	35.55%	35.55%	35.55%			
13	17.28%	19.00%	20.38%	21.42%	22.52%	23.06%	26.35%	26.54%	26.54%	26.54%	26.54%	26.54%	27.13%	28.95%	28.95%	28.95%	30.15%	30.15%	30.15%	30.15%	30.9%	30.9%	30.9%	30.9%	32.7%	32.7%	32.7%	32.7%	33.7%	33.7%	33.7%	33.7%	35.53%	35.53%	35.53%	35.53%			
14	17.24%	18.97%	20.36%	21.40%	22.50%	23.04%	26.33%	26.52%	26.52%	26.52%	26.52%	26.52%	27.11%	28.93%	28.93%	28.93%	30.14%	30.14%	30.14%	30.14%	30.8%	30.8%	30.8%	30.8%	32.6%	32.6%	32.6%	32.6%	33.6%	33.6%	33.6%	33.6%	35.51%	35.51%	35.51%	35.51%			
15	17.20%	18.94%	20.34%	21.38%	22.48%	23.02%	26.31%	26.50%	26.50%	26.50%	26.50%	26.50%	27.09%	28.89%	28.89%	28.89%	30.13%	30.13%	30.13%	30.13%	30.7%	30.7%	30.7%	30.7%	32.5%	32.5%	32.5%	32.5%	33.5%	33.5%	33.5%	33.5%	35.49%	35.49%	35.49%	35.49%			
16	17.16%	18.91%	20.32%	21.36%	22.46%	23.00%	26.29%	26.49%	26.49%	26.49%	26.49%	26.49%	27.07%	28.85%	28.85%	28.85%	30.12%	30.12%	30.12%	30.12%	30.6%	30.6%	30.6%	30.6%	32.4%	32.4%	32.4%	32.4%	33.4%	33.4%	33.4%	33.4%	35.47%	35.47%	35.47%	35.47%			
17	17.12%	18.88%	20.30%	21.34%	22.44%	22.98%	26.27%	26.47%	26.47%	26.47%	26.47%	26.47%	27.05%	28.83%	28.83%	28.83%	30.11%	30.11%	30.11%	30.11%	30.5%	30.5%	30.5%	30.5%	32.3%	32.3%	32.3%	32.3%	33.3%	33.3%	33.3%	33.3%	35.45%	35.45%	35.45%	35.45%			
18	17.08%	18.85%	20.28%	21.32%	22.42%	22.96%	26.25%	26.45%	26.45%	26.45%	26.45%	26.45%	27.03%	28.81%	28.81%	28.81%	30.10%	30.10%	30.10%	30.10%	30.4%	30.4%	30.4%	30.4%	32.2%	32.2%	32.2%	32.2%	33.2%	33.2%	33.2%	33.2%	35.43%	35.43%	35.43%	35.43%			
19	17.04%	18.82%	20.26%	21.30%	22.40%	22.94%	26.23%	26.43%	26.43%	26.43%	26.43%	26.43%	27.01%	28.79%	28.79%	28.79%	30.09%	30.09%	30.09%	30.09%	30.3%	30.3%	30.3%	30.3%	32.1%	32.1%	32.1%	32.1%	33.1%	33.1%	33.1%	33.1%	35.41%	35.41%	35.41%	35.41%			
20	17.00%	18.79%	20.24%	21.28%	22.38%	22.92%	26.21%	26.41%	26.41%	26.41%	26.41%	26.41%	26.99%	28.77%	28.77%	28.77%	30.08%	30.08%	30.08%	30.08%	30.2%	30.2%	30.2%	30.2%	32.0%	32.0%	32.0%	32.0%	33.0%	33.0%	33.0%	33.0%	35.39%	35.39%	35.39%	35.39%			
21	16.96%	18.76%	20.22%	21.26%	22.36%	22.90%	26.19%	26.39%	26.39%	26.39%	26.39%	26.39%	26.97%	28.75%	28.75%	28.75%	30.07%	30.07%	30.07%	30.07%	30.1%	30.1%	30.1%	30.1%	31.9%	31.9%	31.9%	31.9%	32.9%	32.9%	32.9%	32.9%	34.87%	34.87%	34.87%	34.87%			
22	16.92%	18.73%	20.20%	21.24%	22.34%	22.88%	26.17%	26.37%	26.37%	26.37%	26.37%	26.37%	26.95%	28.73%	28.73%	28.73%	30.06%	30.06%	30.06%	30.06%	30.0%	30.0%	30.0%	30.0%	31.8%	31.8%	31.8%	31.8%	32.8%	32.8%	32.8%	32.8%	34.85%	34.85%	34.85%	34.85%			
23	16.88%	18.70%	20.18%	21.22%	22.32%	22.86%	26.15%	26.35%	26.35%	26.35%	26.35%	26.35%	26.93%	28.71%	28.71%	28.71%	30.05%	30.05%	30.05%	30.05%	30.0%	30.0%	30.0%	30.0%	31.7%	31.7%	31.7%	31.7%	32.7%	32.7%	32.7%	32.7%	34.83%	34.83%	34.83%	34.83%			
24	16.84%	18.67%	20.16%	21.20%	22.30%	22.84%	26.13%	26.33%	26.33%	26.33%	26.33%	26.33%	26.91%	28.69%	28.69%	28.69%	30.04%	30.04%	30.04%	30.04%	30.0%	30.0%	30.0%	30.0%	31.6%	31.6%	31.6%	31.6%	32.6%	32.6%	32.6%	32.6%	34.81%	34.81%	34.81%	34.81%			
25	16.80%	18.64%	20.14%	21.18%	22.28%	22.82%	26.11%	26.31%	26.31%	26.31%	26.31%	26.31%	26.89%	28.67%	28.67%	28.67%	30.03%	30.03%	30.03%	30.03%	30.0%	30.0%	30.0%	30.0%	31.5%	31.5%	31.5%	31.5%	32.5%	32.5%	32.5%	32.5%	34.79%	34.79%	34.79%	34.79%			
26	16.76%	18.61%	20.12%	21.16%	22.26%	22.80%	26.09%	26.29%	26.29%	26.29%	26.29%	26.29%	26.87%	28.65%	28.65%	28.65%	30.02%	30.02%	30.02%	30.02%	30.0%	30.0%	30.0%	30.0%	31.4%	31.4%	31.4%	31.4%	32.4%	32.4%	32.4%	32.4%	34.77%	34.77%	34.77%	34.77%			
27	16.72%	18.58%	20.10%	21.14%	22.24%	22.78%	26.07%	26.27%	26.27%	26.27%	26.27%	26.27%	26.85%	28.63%	28.63%	28.63%	30.01%	30.01%	30.01%	30.01%	30.0%	30.0%	30.0%	30.0%	31.3%	31.3%	31.3%	31.3%	32.3%	32.3%	32.3%	32.3%	34.75%	34.75%	34.75%	34.75%			
28	16.68%	18.55%	20.08%	21.12%	22.22%	22.76%	26.05%	26.25%	26.25%	26.25%	26.25%	26.25%	26.83%	28.61%	28.61%	28.61%	30.00%	30.00%	30.00%	30.00%	30.0%	30.0%	30.0%	30.0%	31.2%	31.2%	31.2%	31.2%	32.2%	32.2%	32.2%	32.2%	34.73%	34.73%	34.73%	34.73%			
29	16.64%	18.52%	20.06%	21.10%	22.20%	22.74%	26.03%	26.23%	26.23%	26.23%	26.23%	26.23%	26.81%	28.59%	28.59%	28.59%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	31.1%	31.1%	31.1%	31.1%	32.1%	32.1%	32.1%	32.1%	34.71%	34.71%	34.71%	34.71%			
30	16.60%	18.49%	20.04%	21.08%	22.18%	22.72%	26.01%	26.21%	26.21%	26.21%	26.21%	26.21%	26.79%	28.57%	28.57%	28.57%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	31.0%	31.0%	31.0%	31.0%	32.0%	32.0%	32.0%	32.0%	34.69%	34.69%	34.69%	34.69%			
31	16.56%	18.46%	20.02%	21.06%	22.16%	22.70%	25.99%	26.19%	26.19%	26.19%	26.19%	26.19%	26.77%	28.55%	28.55%	28.55%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.9%	30.9%	30.9%	30.9%	31.9%	31.9%	31.9%	31.9%	34.67%	34.67%	34.67%	34.67%			
32	16.52%	18.43%	20.00%	21.04%	22.14%	22.68%	25.97%	26.17%	26.17%	26.17%	26.17%	26.17%	26.75%	28.53%</td																									

MATERIALS AND METHODS

Variant 2: Early Income

Variant 2: Early Income
Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 2,00,000 and less than INR 5,00,000

