

IndusInd Nippon Life Milestone Plan
(UIN - 121N136V04)
Annexure A - Base Premium Rates

Life Plus Option - Incremental Premium rates for Payor per INR 1,000 Sum Assured

PPT→	5	6	7	8	10	12	15
Age of Proposer↓ \ Policy Term→	10	11	12	13	15	17	20
18	1.46	1.47	1.27	1.19	1.09	0.99	0.86
19	1.47	1.47	1.28	1.20	1.09	1.00	0.87
20	1.48	1.47	1.29	1.21	1.10	1.00	0.87
21	1.48	1.47	1.29	1.21	1.10	1.01	0.87
22	1.48	1.47	1.29	1.21	1.10	1.01	0.88
23	1.48	1.47	1.29	1.21	1.10	1.01	0.88
24	1.48	1.47	1.29	1.21	1.10	1.01	0.89
25	1.48	1.47	1.29	1.21	1.11	1.02	0.90
26	1.48	1.47	1.29	1.22	1.11	1.03	0.91
27	1.48	1.47	1.30	1.22	1.12	1.04	0.92
28	1.49	1.48	1.31	1.23	1.14	1.05	0.94
29	1.50	1.50	1.32	1.25	1.15	1.07	0.96
30	1.52	1.51	1.34	1.27	1.18	1.10	0.99
31	1.54	1.53	1.37	1.29	1.20	1.13	1.02
32	1.56	1.56	1.39	1.32	1.24	1.16	1.06
33	1.59	1.59	1.43	1.36	1.28	1.20	1.10
34	1.62	1.63	1.46	1.40	1.32	1.25	1.15
35	1.66	1.67	1.51	1.44	1.37	1.30	1.21
36	1.71	1.71	1.56	1.49	1.43	1.37	1.27
37	1.76	1.77	1.62	1.55	1.49	1.44	1.35
38	1.82	1.83	1.68	1.62	1.57	1.51	1.43
39	1.88	1.90	1.75	1.70	1.65	1.61	1.53
40	1.96	1.98	1.84	1.79	1.75	1.71	1.64
41	2.04	2.07	1.93	1.88	1.86	1.83	1.77
42	2.14	2.17	2.04	2.00	1.99	1.96	1.91
43	2.25	2.28	2.16	2.13	2.14	2.12	2.08
44	2.38	2.42	2.31	2.28	2.31	2.30	2.26
45	2.53	2.58	2.48	2.46	2.50	2.51	2.47
46	2.70	2.76	2.67	2.66	2.73	2.74	2.70
47	2.90	2.97	2.90	2.90	2.98	3.00	2.96
48	3.13	3.21	3.15	3.16	3.26	3.28	3.23
49	3.40	3.49	3.43	3.45	3.57	3.60	3.54
50	3.69	3.79	3.75	3.77	3.91	3.93	3.86
51			4.09	4.12	4.28	4.30	4.21
52			4.45	4.49	4.66	4.68	4.58
53			4.84	4.87	5.06	5.08	4.96
54			5.23	5.28	5.48	5.49	5.37
55			5.64	5.69	5.91	5.93	5.79
56			6.06	6.12			
57			6.50	6.56			
58			6.94	7.02			
59			7.41	7.50			
60			7.91	8.01			

Note: Premium rates above are excluding Goods and Services Tax

Life Plus Option - Incremental Premium rates for Payor per INR 1,000 Sum Assured

PPT→	5	6	7	8	10	12	15
Age of Proposer↓ \ Policy Term→	12	13	14	15	17	19	22
18	1.48	1.34	1.29	1.21	1.10	1.01	0.85
19	1.49	1.35	1.30	1.22	1.11	1.02	0.86
20	1.50	1.36	1.30	1.22	1.12	1.02	0.86
21	1.50	1.36	1.30	1.22	1.12	1.02	0.86
22	1.50	1.36	1.30	1.22	1.12	1.02	0.87
23	1.50	1.36	1.30	1.22	1.12	1.02	0.87
24	1.50	1.36	1.30	1.22	1.12	1.03	0.88
25	1.50	1.36	1.31	1.22	1.13	1.03	0.88
26	1.50	1.36	1.31	1.23	1.13	1.04	0.90
27	1.51	1.37	1.32	1.24	1.14	1.05	0.91
28	1.51	1.38	1.32	1.25	1.16	1.07	0.93
29	1.52	1.39	1.34	1.26	1.17	1.09	0.95
30	1.54	1.40	1.36	1.28	1.20	1.11	0.98
31	1.56	1.42	1.38	1.31	1.22	1.14	1.01
32	1.58	1.45	1.41	1.33	1.26	1.18	1.04
33	1.61	1.48	1.44	1.37	1.29	1.22	1.08
34	1.64	1.52	1.47	1.41	1.34	1.26	1.13
35	1.68	1.56	1.52	1.45	1.39	1.31	1.19
36	1.73	1.60	1.57	1.51	1.44	1.38	1.25
37	1.78	1.65	1.62	1.56	1.51	1.44	1.32
38	1.84	1.72	1.69	1.63	1.58	1.52	1.41
39	1.90	1.78	1.76	1.71	1.67	1.61	1.50
40	1.97	1.86	1.84	1.79	1.76	1.71	1.61
41	2.06	1.95	1.93	1.89	1.87	1.83	1.73
42	2.15	2.05	2.04	2.00	2.00	1.96	1.87
43	2.26	2.16	2.16	2.13	2.14	2.12	2.03
44	2.39	2.29	2.30	2.28	2.31	2.29	2.21
45	2.53	2.45	2.47	2.46	2.50	2.49	2.41
46	2.71	2.63	2.66	2.66	2.72	2.72	2.63
47	2.90	2.83	2.88	2.89	2.97	2.97	2.88
48	3.13	3.07	3.13	3.15	3.25	3.26	3.15
49	3.39	3.34	3.41	3.43	3.56	3.56	3.44
50	3.68	3.63	3.72	3.75	3.89	3.89	3.75
51	3.99	3.96	4.05	4.09	4.25	4.24	4.09
52	4.33	4.30	4.41	4.46	4.63	4.62	4.44
53	4.69	4.67	4.79	4.84	5.03	5.01	4.81
54	5.06	5.05	5.18	5.24	5.45	5.42	5.20
55	5.45	5.44	5.58	5.65	5.88	5.84	5.61
56	5.85	5.84	6.00	6.07			
57	6.25	6.26	6.42	6.51			
58	6.67	6.68	6.86	6.96			
59	7.10	7.12	7.33	7.44			
60	7.55	7.59	7.82	7.95			

Note: Premium rates above are excluding Goods and Services Tax

Life Option Premium rates

IndusInd Nippon Life Milestone Plan
(UIN - 121N136V04)
Annexure A - Base Premium Rates

Life Option - Base Premium rates per INR 1,000 Sum Assured for Premium less than 50 thousand

PPT→	5	6	7	8	10	12	15
Age of Life Assured↓ Policy Term→	10	11	12	13	15	17	20
0							77.47
1						98.02	77.47
2						98.02	77.47
3					118.95	98.02	77.47
4					118.96	98.02	77.47
5				147.56	118.99	98.05	77.50
6			168.16	147.62	119.03	98.08	77.54
7		195.40	168.43	147.84	119.18	98.19	77.63
8	232.11	195.98	168.88	148.20	119.45	98.39	77.81
9	232.39	196.18	169.04	148.33	119.54	98.46	77.87
10	232.71	196.41	169.23	148.48	119.65	98.55	77.95
11	233.04	196.66	169.42	148.64	119.77	98.64	78.02
12	233.37	196.91	169.61	148.80	119.89	98.73	78.10
13	233.68	197.13	169.79	148.94	119.99	98.81	78.17
14	233.95	197.33	169.95	149.08	120.09	98.89	78.23
15	234.18	197.50	170.09	149.19	120.17	98.95	78.28
16	234.36	197.63	170.20	149.28	120.24	99.00	78.32
17	234.50	197.73	170.28	149.34	120.29	99.03	78.35
18	234.59	197.81	170.34	149.39	120.32	99.06	78.38
19	234.65	197.85	170.38	149.42	120.35	99.08	78.39
20	234.69	197.87	170.40	149.44	120.36	99.09	78.40
21	234.71	197.89	170.42	149.46	120.37	99.10	78.41
22	234.72	197.91	170.43	149.47	120.38	99.10	78.42
23	234.75	197.93	170.45	149.48	120.39	99.11	78.43
24	234.78	197.95	170.47	149.50	120.41	99.12	78.44
25	234.83	198.00	170.51	149.53	120.43	99.14	78.46
26	234.90	198.06	170.55	149.57	120.46	99.16	78.48
27	235.00	198.14	170.62	149.62	120.50	99.19	78.51
28	235.13	198.23	170.70	149.69	120.55	99.22	78.55
29	235.30	198.36	170.80	149.78	120.61	99.27	78.60
30	235.51	198.51	170.92	149.88	120.69	99.33	78.66
31	235.76	198.70	171.08	150.01	120.78	99.40	78.73
32	236.05	198.92	171.26	150.16	120.89	99.48	78.81
33	236.39	199.18	171.47	150.33	121.02	99.58	78.90
34	236.78	199.47	171.72	150.54	121.17	99.69	79.01
35	237.24	199.83	172.00	150.77	121.35	99.82	79.13
36	238.02	200.45	172.52	151.20	121.65	100.04	79.33
37	238.62	200.90	172.90	151.51	121.88	100.21	79.49
38	239.31	201.42	173.33	151.87	122.14	100.41	79.68
39	240.10	202.02	173.83	152.28	122.44	100.64	79.89
40	241.02	202.72	174.40	152.75	122.79	100.89	80.12
41	242.61	203.99	175.43	153.60	123.37	101.30	80.47
42	243.85	204.92	176.19	154.21	123.82	101.64	80.77
43	245.28	205.98	177.06	154.92	124.34	102.03	81.11
44	246.95	207.21	178.05	155.73	124.93	102.48	81.50
45	248.85	208.62	179.19	156.66	125.60	102.99	81.93
46		211.00	181.08	158.19	126.65	103.74	82.51
47		212.84	182.56	159.39	127.53	104.41	83.04
48			184.23	160.74	128.52	105.16	83.61
49			186.09	162.25	129.63	106.01	84.24
50			172.76	152.62	130.87	106.95	84.92
51			173.50	153.39	132.63	108.23	85.80
52			174.13	154.03	134.13	109.37	86.57
53			174.78	154.70	135.78	110.61	87.38
54			175.47	155.39	137.58	111.97	88.23
55			176.18	156.12	139.54	113.45	89.13
56			177.13	157.10	129.49	109.46	
57			177.88	157.87	130.32	110.34	
58			178.66	158.67	131.20	111.28	
59			179.47	159.52			
60			180.35	160.42			

Note: Premium rates above are excluding Goods and Services Tax

Life Option Premium rates

Life Option - Base Premium rates per INR 1,000 Sum Assured for Premium greater than or equal to 50 thousand but less than 1 Lakh

PPT→	5	6	7	8	10	12	15
Age of Life Assured ↓ Policy Term →	10	11	12	13	15	17	20
0							77.04
1						97.47	77.04
2						97.47	77.04
3					118.21	97.47	77.04
4					118.22	97.47	77.06
5				146.72	118.25	97.49	77.08
6			167.22	146.78	118.29	97.52	77.11
7		194.47	167.45	146.97	118.41	97.61	77.20
8	230.12	194.96	167.84	147.28	118.64	97.78	77.35
9	230.36	195.13	167.97	147.39	118.71	97.84	77.40
10	230.62	195.32	168.12	147.51	118.80	97.90	77.46
11	230.88	195.51	168.27	147.63	118.89	97.97	77.52
12	231.14	195.70	168.42	147.75	118.98	98.04	77.58
13	231.39	195.88	168.56	147.87	119.06	98.10	77.63
14	231.60	196.04	168.69	147.97	119.14	98.16	77.68
15	231.77	196.17	168.79	148.05	119.20	98.20	77.72
16	231.91	196.27	168.88	148.12	119.25	98.24	77.75
17	232.02	196.35	168.94	148.17	119.29	98.27	77.77
18	232.09	196.40	168.98	148.21	119.32	98.29	77.79
19	232.13	196.44	169.01	148.23	119.34	98.30	77.80
20	232.16	196.46	169.03	148.25	119.35	98.31	77.81
21	232.18	196.48	169.05	148.26	119.36	98.32	77.82
22	232.19	196.49	169.06	148.27	119.36	98.32	77.83
23	232.21	196.51	169.07	148.29	119.37	98.33	77.83
24	232.24	196.53	169.09	148.30	119.39	98.34	77.85
25	232.29	196.57	169.13	148.33	119.41	98.35	77.86
26	232.35	196.62	169.17	148.37	119.43	98.37	77.88
27	232.44	196.68	169.22	148.41	119.46	98.40	77.91
28	232.56	196.77	169.29	148.47	119.51	98.43	77.94
29	232.70	196.89	169.38	148.54	119.56	98.47	77.99
30	232.87	197.02	169.49	148.63	119.62	98.52	78.04
31	233.08	197.17	169.62	148.74	119.70	98.57	78.10
32	233.33	197.36	169.77	148.86	119.79	98.64	78.16
33	233.61	197.57	169.95	149.01	119.89	98.72	78.24
34	233.94	197.82	170.16	149.18	120.02	98.82	78.33
35	234.32	198.12	170.39	149.37	120.16	98.92	78.44
36	234.94	198.62	170.80	149.73	120.42	99.10	78.60
37	235.44	199.00	171.12	149.98	120.60	99.24	78.74
38	236.02	199.43	171.48	150.28	120.82	99.40	78.90
39	236.68	199.94	171.89	150.62	121.07	99.58	79.08
40	237.44	200.51	172.37	151.01	121.35	99.79	79.28
41	238.71	201.53	173.20	151.70	121.83	100.14	79.58
42	239.74	202.31	173.83	152.21	122.19	100.41	79.83
43	240.92	203.19	174.55	152.79	122.61	100.72	80.12
44	242.28	204.21	175.37	153.45	123.09	101.09	80.44
45	243.83	205.36	176.30	154.21	123.63	101.49	80.80
46		207.24	177.80	155.42	124.48	102.11	81.29
47		208.72	178.99	156.38	125.17	102.63	81.73
48			180.31	157.46	125.95	103.22	82.21
49			181.78	158.65	126.81	103.87	82.73
50			170.78	150.71	127.76	104.59	83.28
51			171.35	151.31	129.14	105.60	84.01
52			171.84	151.81	130.28	106.46	84.64
53			172.35	152.33	131.51	107.39	85.31
54			172.89	152.88	132.84	108.40	86.00
55			173.44	153.44	134.28	109.50	86.74
56			174.18	154.22	126.62	106.77	
57			174.77	154.82	127.26	107.48	
58			175.38	155.45	127.94	108.23	
59			176.02	156.11			
60			176.70	156.82			

Note: Premium rates above are excluding Goods and Services Tax

Life Option Premium rates

Life Option - Base Premium rates per INR 1,000 Sum Assured for Premium greater than or equal to 1 Lakh but less than 3 Lakhs

PPT→	5	6	7	8	10	12	15
Age of Life Assured↓ Policy Term→	10	11	12	13	15	17	20
0							76.15
1						96.28	76.15
2						96.28	76.15
3					116.68	96.28	76.15
4					116.69	96.28	76.16
5				144.69	116.72	96.30	76.19
6			164.76	144.74	116.76	96.33	76.22
7		191.50	164.98	144.92	116.87	96.41	76.30
8	226.22	191.91	165.36	145.23	117.09	96.58	76.44
9	226.44	192.08	165.49	145.33	117.17	96.63	76.50
10	226.68	192.25	165.63	145.44	117.25	96.70	76.55
11	226.94	192.44	165.78	145.56	117.34	96.76	76.61
12	227.19	192.62	165.92	145.68	117.42	96.83	76.67
13	227.42	192.79	166.06	145.79	117.50	96.89	76.72
14	227.62	192.94	166.18	145.89	117.58	96.94	76.77
15	227.79	193.07	166.28	145.97	117.64	96.99	76.81
16	227.92	193.17	166.36	146.03	117.68	97.03	76.84
17	228.02	193.24	166.42	146.08	117.72	97.05	76.86
18	228.09	193.29	166.46	146.12	117.75	97.07	76.88
19	228.13	193.33	166.49	146.14	117.76	97.08	76.89
20	228.16	193.35	166.51	146.16	117.78	97.09	76.90
21	228.18	193.36	166.52	146.17	117.78	97.10	76.91
22	228.19	193.38	166.53	146.18	117.79	97.10	76.91
23	228.21	193.39	166.55	146.19	117.80	97.11	76.92
24	228.24	193.42	166.57	146.21	117.81	97.12	76.93
25	228.28	193.45	166.59	146.23	117.83	97.13	76.95
26	228.34	193.50	166.63	146.27	117.85	97.15	76.97
27	228.42	193.56	166.69	146.31	117.88	97.17	76.99
28	228.53	193.64	166.76	146.37	117.92	97.20	77.03
29	228.67	193.75	166.84	146.44	117.97	97.24	77.07
30	228.83	193.87	166.94	146.52	118.04	97.28	77.11
31	229.03	194.02	167.07	146.62	118.11	97.33	77.17
32	229.26	194.20	167.21	146.74	118.20	97.40	77.24
33	229.54	194.40	167.38	146.88	118.30	97.47	77.32
34	229.86	194.64	167.57	147.04	118.41	97.56	77.40
35	230.22	194.91	167.80	147.22	118.55	97.66	77.51
36	230.81	195.40	168.20	147.56	118.79	97.83	77.67
37	231.29	195.76	168.50	147.81	118.97	97.96	77.80
38	231.84	196.17	168.84	148.09	119.17	98.12	77.96
39	232.46	196.65	169.23	148.41	119.40	98.28	78.13
40	233.19	197.20	169.68	148.78	119.67	98.48	78.33
41	234.40	198.18	170.48	149.44	120.12	98.81	78.62
42	235.37	198.91	171.07	149.92	120.47	99.07	78.87
43	236.49	199.75	171.75	150.48	120.87	99.37	79.15
44	237.78	200.71	172.53	151.11	121.32	99.71	79.46
45	239.26	201.82	173.42	151.82	121.83	100.09	79.81
46		203.59	174.85	152.98	122.64	100.68	80.29
47		205.01	175.99	153.90	123.30	101.18	80.72
48			177.24	154.92	124.04	101.73	81.19
49			178.64	156.05	124.86	102.35	81.69
50			168.27	148.61	125.76	103.03	82.23
51			168.84	149.20	127.08	104.00	82.95
52			169.32	149.69	128.16	104.81	83.56
53			169.82	150.20	129.33	105.69	84.21
54			170.34	150.73	130.59	106.64	84.89
55			170.88	151.28	131.95	107.67	85.60
56			171.60	152.03	124.90	105.36	
57			172.18	152.62	125.53	106.05	
58			172.78	153.23	126.19	106.77	
59			173.40	153.88			
60			174.07	154.57			

Note: Premium rates above are excluding Goods and Services Tax

Life Option Premium rates

Life Option - Base Premium rates per INR 1,000 Sum Assured for Premium greater than or equal to 3 Lakhs

PPT→	5	6	7	8	10	12	15
Age of Life Assured↓ Policy Term→	10	11	12	13	15	17	20
0							75.56
1						95.51	75.56
2						95.51	75.56
3					115.69	95.51	75.56
4					115.70	95.51	75.58
5				143.37	115.72	95.53	75.60
6			163.16	143.42	115.76	95.55	75.63
7		189.56	163.39	143.59	115.87	95.64	75.71
8	223.69	189.92	163.75	143.89	116.08	95.80	75.85
9	223.90	190.08	163.88	143.99	116.15	95.85	75.91
10	224.14	190.25	164.01	144.10	116.23	95.91	75.96
11	224.39	190.43	164.16	144.21	116.32	95.98	76.02
12	224.63	190.61	164.30	144.33	116.41	96.04	76.08
13	224.85	190.77	164.43	144.44	116.49	96.10	76.13
14	225.05	190.92	164.54	144.53	116.56	96.15	76.18
15	225.21	191.04	164.64	144.61	116.62	96.20	76.21
16	225.34	191.14	164.72	144.67	116.66	96.23	76.24
17	225.44	191.21	164.78	144.72	116.70	96.26	76.27
18	225.50	191.26	164.82	144.76	116.72	96.28	76.28
19	225.55	191.31	164.85	144.78	116.74	96.29	76.30
20	225.57	191.33	164.86	144.80	116.75	96.30	76.30
21	225.59	191.34	164.88	144.81	116.76	96.30	76.31
22	225.60	191.36	164.89	144.82	116.77	96.31	76.32
23	225.62	191.37	164.90	144.83	116.77	96.31	76.33
24	225.65	191.39	164.92	144.84	116.79	96.32	76.34
25	225.69	191.43	164.95	144.87	116.80	96.33	76.35
26	225.75	191.47	164.99	144.90	116.82	96.35	76.37
27	225.83	191.53	165.04	144.94	116.85	96.37	76.40
28	225.93	191.61	165.10	144.99	116.89	96.40	76.43
29	226.06	191.71	165.19	145.06	116.94	96.43	76.47
30	226.22	191.83	165.29	145.14	117.00	96.47	76.51
31	226.42	191.98	165.40	145.24	117.07	96.52	76.57
32	226.64	192.15	165.54	145.36	117.15	96.59	76.64
33	226.90	192.35	165.71	145.49	117.25	96.66	76.71
34	227.21	192.58	165.89	145.64	117.36	96.74	76.80
35	227.55	192.84	166.11	145.82	117.49	96.83	76.90
36	228.13	193.31	166.50	146.15	117.73	97.01	77.06
37	228.59	193.65	166.79	146.39	117.90	97.13	77.19
38	229.11	194.06	167.12	146.66	118.09	97.27	77.34
39	229.72	194.52	167.50	146.97	118.32	97.44	77.51
40	230.43	195.05	167.93	147.33	118.57	97.63	77.70
41	231.60	195.99	168.70	147.96	119.02	97.95	77.99
42	232.54	196.69	169.28	148.43	119.35	98.19	78.24
43	233.62	197.51	169.94	148.97	119.73	98.48	78.51
44	234.87	198.44	170.69	149.57	120.16	98.81	78.82
45	236.30	199.50	171.54	150.27	120.66	99.18	79.16
46		201.23	172.93	151.39	121.44	99.75	79.64
47		202.59	174.02	152.27	122.08	100.23	80.06
48			175.24	153.26	122.79	100.76	80.52
49			176.59	154.35	123.58	101.36	81.01
50			166.57	147.18	124.46	102.02	81.55
51			167.12	147.76	125.73	102.95	82.25
52			167.58	148.23	126.77	103.74	82.85
53			168.06	148.73	127.90	104.58	83.49
54			168.57	149.24	129.12	105.50	84.16
55			169.09	149.78	130.43	106.49	84.86
56			169.79	150.51	123.72	104.42	
57			170.35	151.08	124.33	105.09	
58			170.92	151.67	124.98	105.80	
59			171.53	152.29			
60			172.16	152.96			

Note: Premium rates above are excluding Goods and Services Tax

Life Option Premium rates

Life Option - Base Premium rates per INR 1,000 Sum Assured for Premium less than 50 thousand

PPT→	5	6	7	8	10	12	15
Age of Life Assured↓ Policy Term→	12	13	14	15	17	19	22
0						93.89	74.03
1					114.14	93.89	74.03
2					114.14	93.89	74.03
3				141.84	114.14	93.89	74.03
4			161.85	141.86	114.14	93.89	74.03
5		186.21	161.92	141.91	114.17	93.91	74.06
6	223.84	186.32	162.00	141.98	114.22	93.95	74.10
7	224.30	186.66	162.24	142.16	114.33	94.03	74.18
8	224.99	187.15	162.68	142.52	114.59	94.23	74.36
9	225.28	187.35	162.84	142.65	114.69	94.30	74.43
10	225.60	187.58	163.02	142.79	114.80	94.39	74.50
11	225.92	187.81	163.21	142.95	114.91	94.47	74.58
12	226.25	188.04	163.40	143.10	115.03	94.56	74.66
13	226.54	188.26	163.57	143.25	115.13	94.64	74.73
14	226.81	188.46	163.74	143.38	115.23	94.71	74.79
15	227.03	188.62	163.87	143.49	115.31	94.78	74.84
16	227.21	188.75	163.98	143.58	115.38	94.83	74.89
17	227.34	188.85	164.06	143.65	115.43	94.87	74.92
18	227.44	188.93	164.12	143.70	115.46	94.89	74.94
19	227.50	188.98	164.16	143.73	115.49	94.91	74.96
20	227.55	189.01	164.19	143.75	115.50	94.92	74.97
21	227.58	189.04	164.21	143.77	115.52	94.93	74.98
22	227.61	189.06	164.23	143.79	115.53	94.93	74.99
23	227.65	189.09	164.25	143.81	115.54	94.94	75.00
24	227.70	189.13	164.28	143.83	115.56	94.95	75.02
25	227.77	189.18	164.33	143.87	115.58	94.97	75.04
26	227.87	189.25	164.39	143.92	115.61	94.99	75.06
27	228.00	189.35	164.46	143.98	115.65	95.02	75.10
28	228.16	189.46	164.56	144.06	115.71	95.06	75.14
29	228.37	189.61	164.68	144.15	115.78	95.11	75.19
30	228.62	189.79	164.82	144.26	115.86	95.17	75.26
31	228.91	190.00	164.99	144.40	115.96	95.24	75.34
32	229.26	190.26	165.20	144.57	116.08	95.32	75.42
33	229.66	190.55	165.43	144.76	116.22	95.42	75.53
34	230.12	190.89	165.71	144.99	116.38	95.53	75.65
35	230.66	191.28	166.03	145.25	116.57	95.66	75.78
36	231.63	192.04	166.64	145.72	116.88	95.87	76.00
37	232.35	192.57	167.06	146.07	117.12	96.05	76.17
38	233.18	193.17	167.55	146.47	117.40	96.25	76.38
39	234.13	193.86	168.11	146.92	117.71	96.48	76.61
40	235.23	194.66	168.74	147.43	118.07	96.74	76.87
41	237.19	196.16	169.92	148.34	118.67	97.14	77.24
42	238.66	197.22	170.76	149.01	119.14	97.49	77.56
43	240.37	198.42	171.72	149.78	119.67	97.89	77.93
44	242.30	199.79	172.81	150.65	120.28	98.34	78.34
45	244.51	201.35	174.04	151.64	120.99	98.86	78.79
46	248.15	204.04	176.15	153.24	122.06	99.61	79.41
47	251.02	206.06	177.74	154.52	122.96	100.29	79.97
48	254.25	208.33	179.52	155.96	123.99	101.05	80.57
49	257.85	210.86	181.52	157.57	125.16	101.92	81.23
50	229.98	190.53	166.90	147.36	126.45	102.87	81.94
51	231.16	191.33	167.73	148.19	128.28	104.16	82.89
52	232.11	191.95	168.37	148.85	129.85	105.32	83.69
53	233.12	192.60	169.05	149.56	131.60	106.60	84.55
54	234.20	193.28	169.76	150.29	133.51	108.00	85.44
55	235.34	193.99	170.51	151.04	135.62	109.52	86.39
56	237.02	195.02	171.56	152.11	125.41	106.10	
57	238.33	195.76	172.34	152.92	126.29		
58	239.71	196.53	173.16	153.77	127.22		
59	241.21	197.34	174.03	154.66			
60	242.86	198.20	174.95	155.62			

Note: Premium rates above are excluding Goods and Services Tax

Life Option Premium rates

Life Option - Base Premium rates per INR 1,000 Sum Assured for Premium greater than or equal to 50 thousand but less than 1 Lakh

PPT→	5	6	7	8	10	12	15
Age of Life Assured↓ Policy Term→	12	13	14	15	17	19	22
0						93.35	73.62
1					113.44	93.35	73.62
2					113.44	93.35	73.62
3				141.14	113.44	93.35	73.62
4			161.14	141.17	113.44	93.35	73.63
5		185.61	161.19	141.21	113.47	93.37	73.66
6	222.23	185.71	161.27	141.27	113.51	93.40	73.69
7	222.63	186.01	161.47	141.42	113.59	93.47	73.76
8	223.22	186.39	161.86	141.73	113.81	93.63	73.91
9	223.45	186.55	161.99	141.83	113.89	93.69	73.97
10	223.71	186.74	162.13	141.95	113.97	93.76	74.03
11	223.97	186.93	162.28	142.07	114.06	93.82	74.09
12	224.23	187.11	162.42	142.19	114.15	93.89	74.15
13	224.46	187.28	162.56	142.30	114.23	93.95	74.20
14	224.67	187.43	162.68	142.40	114.30	94.01	74.25
15	224.84	187.56	162.78	142.48	114.37	94.06	74.29
16	224.98	187.66	162.86	142.55	114.42	94.09	74.32
17	225.08	187.74	162.93	142.60	114.45	94.12	74.35
18	225.15	187.79	162.97	142.64	114.48	94.14	74.36
19	225.20	187.83	163.01	142.67	114.50	94.15	74.38
20	225.24	187.86	163.03	142.69	114.52	94.16	74.39
21	225.27	187.88	163.05	142.70	114.53	94.17	74.40
22	225.29	187.91	163.07	142.72	114.54	94.17	74.40
23	225.33	187.93	163.09	142.73	114.55	94.18	74.42
24	225.38	187.97	163.12	142.76	114.57	94.19	74.43
25	225.44	188.02	163.16	142.79	114.59	94.21	74.45
26	225.53	188.09	163.21	142.83	114.61	94.22	74.47
27	225.65	188.17	163.28	142.88	114.65	94.25	74.50
28	225.79	188.28	163.36	142.95	114.70	94.28	74.54
29	225.97	188.41	163.46	143.03	114.75	94.32	74.58
30	226.18	188.56	163.60	143.13	114.82	94.37	74.64
31	226.43	188.75	163.74	143.25	114.90	94.43	74.70
32	226.72	188.97	163.91	143.39	115.00	94.50	74.78
33	227.07	189.22	164.11	143.56	115.12	94.58	74.87
34	227.46	189.51	164.35	143.75	115.25	94.67	74.97
35	227.91	189.85	164.61	143.96	115.40	94.78	75.09
36	228.70	190.44	165.11	144.36	115.67	94.96	75.27
37	229.30	190.89	165.47	144.65	115.86	95.10	75.43
38	230.00	191.41	165.88	144.98	116.09	95.26	75.60
39	230.81	192.00	166.35	145.35	116.35	95.45	75.79
40	231.74	192.69	166.89	145.78	116.65	95.66	76.01
41	233.32	193.85	167.86	146.54	117.15	95.99	76.33
42	234.55	194.76	168.56	147.09	117.53	96.27	76.61
43	235.96	195.77	169.34	147.72	117.96	96.59	76.92
44	237.57	196.93	170.24	148.43	118.45	96.96	77.26
45	239.39	198.23	171.26	149.24	119.01	97.37	77.64
46	242.27	200.32	172.94	150.54	119.88	97.98	78.18
47	244.59	201.97	174.22	151.56	120.60	98.51	78.64
48	247.18	203.80	175.66	152.70	121.40	99.11	79.14
49	250.05	205.83	177.24	153.96	122.29	99.77	79.69
50	226.92	188.92	165.09	145.52	123.28	100.51	80.28
51	227.81	189.52	165.75	146.18	124.73	101.51	81.07
52	228.54	190.00	166.25	146.70	125.92	102.40	81.73
53	229.32	190.51	166.79	147.25	127.22	103.36	82.43
54	230.14	191.04	167.34	147.82	128.64	104.40	83.17
55	231.01	191.59	167.91	148.42	130.18	105.53	83.95
56	232.26	192.38	168.75	149.27	122.49	103.36	
57	233.24	192.96	169.36	149.90	123.18		
58	234.29	193.57	170.00	150.57	123.90		
59	235.41	194.21	170.67	151.27			
60	236.65	194.89	171.38	152.02			

Note: Premium rates above are excluding Goods and Services Tax

Life Option Premium rates

Life Option - Base Premium rates per INR 1,000 Sum Assured for Premium greater than or equal to 1 Lakh but less than 3 Lakhs

PPT→	5	6	7	8	10	12	15
Age of Life Assured↓ Policy Term→	12	13	14	15	17	19	22
0						92.13	72.72
1					111.87	92.13	72.72
2					111.87	92.13	72.72
3				139.04	111.87	92.13	72.72
4			158.61	139.06	111.87	92.13	72.74
5		182.55	158.66	139.10	111.90	92.15	72.76
6	218.14	182.64	158.73	139.16	111.93	92.18	72.80
7	218.53	182.91	158.92	139.30	112.02	92.24	72.86
8	219.08	183.28	159.29	139.60	112.23	92.40	73.01
9	219.30	183.44	159.41	139.70	112.30	92.46	73.06
10	219.55	183.62	159.55	139.81	112.39	92.52	73.12
11	219.80	183.80	159.69	139.92	112.46	92.58	73.18
12	220.04	183.97	159.83	140.04	112.55	92.65	73.24
13	220.26	184.14	159.96	140.15	112.63	92.71	73.29
14	220.46	184.28	160.08	140.24	112.70	92.76	73.34
15	220.62	184.40	160.17	140.32	112.76	92.81	73.38
16	220.75	184.50	160.25	140.39	112.81	92.84	73.41
17	220.85	184.57	160.31	140.44	112.84	92.87	73.44
18	220.92	184.62	160.36	140.48	112.87	92.89	73.45
19	220.96	184.66	160.39	140.50	112.89	92.90	73.47
20	221.00	184.69	160.41	140.52	112.90	92.91	73.48
21	221.02	184.71	160.43	140.54	112.91	92.91	73.48
22	221.05	184.73	160.44	140.55	112.92	92.92	73.49
23	221.08	184.76	160.47	140.56	112.93	92.92	73.50
24	221.13	184.79	160.49	140.58	112.94	92.93	73.52
25	221.19	184.84	160.53	140.61	112.96	92.94	73.53
26	221.27	184.90	160.58	140.65	112.99	92.96	73.56
27	221.38	184.98	160.64	140.70	113.02	92.98	73.59
28	221.52	185.08	160.72	140.76	113.06	93.01	73.62
29	221.68	185.19	160.82	140.84	113.12	93.05	73.67
30	221.88	185.34	160.94	140.94	113.18	93.10	73.72
31	222.12	185.52	161.07	141.05	113.26	93.15	73.78
32	222.41	185.73	161.24	141.18	113.35	93.21	73.85
33	222.74	185.96	161.43	141.33	113.46	93.29	73.94
34	223.11	186.24	161.65	141.51	113.58	93.38	74.04
35	223.54	186.56	161.90	141.72	113.72	93.48	74.16
36	224.28	187.13	162.38	142.10	113.98	93.64	74.34
37	224.86	187.55	162.72	142.37	114.17	93.77	74.48
38	225.52	188.05	163.11	142.69	114.38	93.93	74.65
39	226.28	188.61	163.55	143.04	114.63	94.10	74.84
40	227.16	189.25	164.07	143.45	114.90	94.30	75.06
41	228.66	190.36	164.99	144.16	115.39	94.62	75.37
42	229.82	191.21	165.65	144.69	115.74	94.88	75.64
43	231.16	192.18	166.40	145.28	116.15	95.19	75.94
44	232.67	193.27	167.25	145.96	116.61	95.53	76.28
45	234.39	194.50	168.21	146.72	117.14	95.92	76.65
46	237.11	196.47	169.80	147.97	117.97	96.50	77.18
47	239.29	198.03	171.02	148.93	118.65	97.00	77.63
48	241.75	199.77	172.37	150.01	119.41	97.56	78.12
49	244.45	201.70	173.87	151.20	120.24	98.19	78.65
50	222.49	185.84	162.51	143.35	121.18	98.88	79.22
51	223.33	186.43	163.15	143.99	122.56	99.85	80.00
52	224.02	186.90	163.65	144.50	123.68	100.68	80.64
53	224.75	187.41	164.17	145.04	124.91	101.57	81.33
54	225.52	187.93	164.71	145.60	126.24	102.55	82.05
55	226.33	188.47	165.27	146.18	127.69	103.61	82.80
56	227.50	189.22	166.10	147.02	129.72	101.90	
57	228.42	189.80	166.70	147.64	121.39		
58	229.39	190.39	167.33	148.28	122.09		
59	230.45	191.01	167.98	148.97			
60	231.60	191.68	168.68	149.71			

Note: Premium rates above are excluding Goods and Services Tax

Life Option Premium rates

Life Option - Base Premium rates per INR 1,000 Sum Assured for Premium greater than or equal to 3 Lakhs

PPT→	5	6	7	8	10	12	15
Age of Life Assured↓ Policy Term→	12	13	14	15	17	19	22
0						91.35	72.14
1					110.86	91.35	72.14
2					110.86	91.35	72.14
3				137.68	110.86	91.35	72.14
4			156.98	137.71	110.86	91.35	72.15
5		180.56	157.03	137.74	110.89	91.37	72.18
6	215.50	180.65	157.10	137.79	110.92	91.39	72.21
7	215.88	180.92	157.28	137.92	111.00	91.45	72.27
8	216.41	181.27	157.62	138.21	111.20	91.61	72.42
9	216.63	181.42	157.74	138.31	111.27	91.66	72.47
10	216.86	181.59	157.87	138.42	111.35	91.72	72.53
11	217.10	181.76	158.01	138.53	111.43	91.78	72.59
12	217.34	181.93	158.15	138.64	111.52	91.85	72.65
13	217.55	182.09	158.27	138.74	111.59	91.90	72.70
14	217.74	182.23	158.39	138.83	111.66	91.96	72.75
15	217.90	182.35	158.48	138.91	111.72	92.00	72.79
16	218.03	182.44	158.56	138.98	111.76	92.03	72.82
17	218.12	182.51	158.62	139.03	111.80	92.06	72.84
18	218.19	182.57	158.66	139.06	111.83	92.08	72.86
19	218.23	182.60	158.69	139.09	111.84	92.09	72.87
20	218.27	182.63	158.71	139.10	111.85	92.10	72.88
21	218.29	182.65	158.73	139.12	111.86	92.10	72.89
22	218.32	182.67	158.74	139.13	111.87	92.10	72.90
23	218.35	182.69	158.76	139.15	111.88	92.11	72.91
24	218.39	182.72	158.79	139.17	111.89	92.12	72.92
25	218.45	182.77	158.83	139.20	111.91	92.13	72.94
26	218.53	182.83	158.87	139.23	111.94	92.15	72.96
27	218.64	182.91	158.93	139.28	111.97	92.17	72.99
28	218.77	183.00	159.01	139.34	112.01	92.19	73.02
29	218.93	183.12	159.10	139.42	112.06	92.23	73.07
30	219.12	183.26	159.22	139.51	112.12	92.27	73.12
31	219.35	183.43	159.35	139.62	112.20	92.32	73.18
32	219.62	183.63	159.51	139.74	112.28	92.38	73.25
33	219.93	183.86	159.69	139.89	112.38	92.45	73.34
34	220.29	184.13	159.90	140.06	112.50	92.53	73.44
35	220.70	184.44	160.14	140.26	112.64	92.63	73.54
36	221.41	184.97	160.61	140.63	112.88	92.80	73.72
37	221.97	185.38	160.94	140.89	113.06	92.92	73.87
38	222.61	185.86	161.31	141.19	113.27	93.07	74.03
39	223.35	186.40	161.74	141.53	113.50	93.23	74.22
40	224.19	187.02	162.23	141.92	113.77	93.42	74.43
41	225.64	188.10	163.12	142.63	114.23	93.74	74.75
42	226.76	188.91	163.76	143.13	114.58	93.99	75.01
43	228.04	189.84	164.48	143.70	114.97	94.27	75.31
44	229.50	190.89	165.30	144.34	115.42	94.60	75.64
45	231.15	192.08	166.22	145.07	115.92	94.97	76.00
46	233.77	193.97	167.76	146.29	116.73	95.54	76.52
47	235.87	195.48	168.93	147.22	117.38	96.02	76.96
48	238.21	197.16	170.23	148.26	118.10	96.56	77.45
49	240.82	199.01	171.67	149.40	118.91	97.16	77.97
50	219.47	183.73	160.74	141.86	119.81	97.82	78.53
51	220.25	184.30	161.37	142.50	121.15	98.76	79.30
52	220.89	184.76	161.85	143.00	122.23	99.56	79.93
53	221.58	185.24	162.35	143.51	123.40	100.42	80.60
54	222.30	185.74	162.88	144.06	124.68	101.35	81.31
55	223.06	186.26	163.42	144.62	126.06	102.37	82.05
56	224.15	186.98	164.22	145.45	119.51	100.92	
57	225.00	187.53	164.80	146.04	120.16		
58	225.91	188.10	165.40	146.67	120.84		
59	226.88	188.70	166.03	147.32			
60	227.94	189.33	166.71	148.03			

Note: Premium rates above are excluding Goods and Services Tax