

IndusInd Nippon Life Nishchit Bhavishya
(UIN - 121N145V02)
Annexure E - Base Premium Rates

Variant 1:- Base Premium Rates per INR 1000 Base Sum Assured for Premium less than 80,000

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	125.93	137.25	92.76	103.32	66.74	70.81
6	126.21	137.65	93.11	103.65	67.14	71.38
7	126.50	138.05	93.46	103.99	67.54	71.96
8	126.80	138.45	93.81	104.31	67.95	72.54
9	127.08	138.85	94.16	104.65	68.35	73.12
10	127.37	139.25	94.51	104.98	68.75	73.69
11	127.53	139.60	94.71	105.31	68.92	74.02
12	127.69	139.94	94.91	105.64	69.10	74.36
13	127.85	140.29	95.11	105.97	69.27	74.69
14	128.01	140.63	95.32	106.30	69.45	75.03
15	128.16	140.98	95.52	106.63	69.62	75.36
16	128.33	141.27	95.71	106.80	69.80	75.67
17	128.51	141.55	95.89	106.96	69.98	75.99
18	128.68	141.84	96.08	107.12	70.16	76.31
19	128.86	142.12	96.26	107.29	70.34	76.63
20	129.03	142.41	96.45	107.46	70.52	76.95
21	129.31	142.72	96.68	107.79	70.90	77.18
22	129.59	143.03	96.92	108.12	71.30	77.41
23	129.85	143.32	97.14	108.45	71.68	77.66
24	130.13	143.63	97.37	108.78	72.07	77.89
25	130.40	143.94	97.60	109.11	72.45	78.12
26	130.65	144.37	97.83	109.36	72.77	78.42
27	130.89	144.80	98.04	109.61	73.09	78.72
28	131.12	145.23	98.26	109.87	73.42	79.01
29	131.37	145.65	98.47	110.12	73.73	79.31
30	131.61	146.09	98.70	110.38	74.05	79.61
31	132.18	147.03	99.21	110.99	74.71	80.25
32	132.75	147.98	99.70	111.62	75.36	80.91
33	133.34	148.91	100.21	112.23	76.01	81.56
34	133.91	149.85	100.71	112.86	76.66	82.21
35	134.48	150.80	101.22	113.47	77.32	82.86
36	135.64	152.76	102.17	114.59	77.97	84.05
37	136.80	154.72	103.13	115.71	78.63	85.25
38	137.96	156.68	104.09	116.82	79.30	86.43
39	139.13	158.64	105.05	117.95	79.96	87.63
40	140.28	160.60	106.00	119.06	80.61	88.82
41	142.65	164.35	108.06	122.28	82.39	90.76
42	145.04	168.11	110.11	125.50	84.16	92.70
43	147.41	171.85	112.16	128.74	85.94	94.65
44	149.80	175.60	114.22	131.96	87.72	96.59
45	152.17	179.35	116.27	135.18	89.50	98.53
46	156.30	182.68	120.35	140.93	92.24	103.17
47	160.42	186.01	124.42	146.68	94.99	107.81
48	164.54	189.35	128.50	152.43	97.72	112.44
49	168.67	196.31	132.57	158.18	100.47	117.09
50	172.79	199.70	136.66	163.93	103.21	121.73

Note: Premium rates above are excluding Goods and Services Tax

Variant 1:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 80,000 but less than 1 Lakh

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	125.57	132.46	89.64	94.04	62.42	62.47
6	125.86	132.85	89.99	94.52	62.81	62.86
7	126.14	133.24	90.33	94.99	63.19	63.25
8	126.43	133.62	90.68	95.47	63.58	63.64
9	126.72	134.01	91.02	95.94	63.96	64.03
10	127.01	134.40	91.37	96.43	64.35	64.42
11	127.18	134.71	91.51	96.69	64.50	64.62
12	127.36	135.02	91.66	96.96	64.66	64.81
13	127.54	135.32	91.79	97.22	64.81	65.01
14	127.72	135.63	91.94	97.49	64.98	65.21
15	127.89	135.94	92.08	97.75	65.12	65.40
16	128.05	136.21	92.25	98.03	65.29	65.64
17	128.21	136.47	92.43	98.30	65.44	65.88
18	128.37	136.72	92.60	98.59	65.60	66.14
19	128.54	136.99	92.77	98.87	65.75	66.38
20	128.70	137.25	92.94	99.14	65.91	66.62
21	128.94	137.52	93.27	99.42	66.36	67.13
22	129.18	137.77	93.59	99.69	66.79	67.62
23	129.41	138.03	93.90	99.98	67.24	68.13
24	129.65	138.29	94.22	100.26	67.68	68.62
25	129.89	138.55	94.54	100.53	68.13	69.13
26	130.10	138.87	94.79	100.81	68.49	69.81
27	130.31	139.21	95.05	101.07	68.86	70.50
28	130.50	139.53	95.29	101.35	69.22	71.17
29	130.71	139.86	95.54	101.61	69.59	71.86
30	130.92	140.19	95.80	101.89	69.95	72.54
31	131.42	140.96	96.34	102.51	70.67	73.88
32	131.94	141.73	96.89	103.12	71.38	75.22
33	132.45	142.50	97.43	103.74	72.08	76.56
34	132.96	143.27	97.98	104.35	72.80	77.90
35	133.47	144.04	98.52	104.97	73.51	79.24
36	134.48	145.68	99.65	106.95	74.09	80.45
37	135.48	147.34	100.77	108.92	74.69	81.66
38	136.49	148.98	101.89	110.89	75.28	82.88
39	137.49	150.64	103.02	112.86	75.88	84.09
40	138.51	152.28	104.14	114.84	76.46	85.31
41	140.69	155.58	105.98	117.27	78.29	87.27
42	142.89	158.87	107.82	119.69	80.12	89.24
43	145.07	162.17	109.65	122.11	81.96	91.21
44	147.27	165.46	111.49	124.53	83.79	93.17
45	149.45	168.76	113.33	126.96	85.62	95.14
46	153.27	174.81	116.62	132.18	88.14	98.21
47	157.10	180.86	119.91	137.41	90.65	101.29
48	160.92	186.92	123.19	142.63	93.17	104.36
49	164.75	192.97	126.48	147.87	95.69	107.44
50	168.57	199.02	129.77	153.09	98.21	110.52

Note: Premium rates above are excluding Goods and Services Tax

Variant 1:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 1 Lakh

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	124.28	129.46	88.97	91.34	61.09	61.10
6	124.56	129.85	89.32	91.81	61.47	61.50
7	124.83	130.23	89.66	92.27	61.85	61.92
8	125.12	130.60	90.00	92.75	62.22	62.32
9	125.40	130.98	90.34	93.21	62.60	62.73
10	125.68	131.36	90.69	93.68	62.98	63.13
11	125.90	131.75	90.97	94.04	63.24	63.39
12	126.10	132.14	91.23	94.40	63.49	63.64
13	126.32	132.54	91.51	94.77	63.74	63.88
14	126.53	132.93	91.78	95.13	64.00	64.14
15	126.75	133.32	92.05	95.48	64.25	64.39
16	126.91	133.58	92.23	95.75	64.40	64.53
17	127.07	133.83	92.40	96.02	64.55	64.67
18	127.22	134.08	92.56	96.29	64.71	64.81
19	127.38	134.34	92.73	96.56	64.86	64.96
20	127.55	134.59	92.91	96.82	65.01	65.10
21	127.73	134.74	93.09	97.02	65.36	65.45
22	127.93	134.89	93.29	97.22	65.70	65.81
23	128.11	135.03	93.47	97.41	66.04	66.17
24	128.31	135.18	93.67	97.61	66.38	66.53
25	128.49	135.33	93.86	97.81	66.72	66.89
26	128.69	135.63	94.11	98.09	67.09	67.53
27	128.89	135.93	94.36	98.38	67.46	68.18
28	129.08	136.24	94.61	98.67	67.83	68.83
29	129.28	136.54	94.86	98.96	68.20	69.47
30	129.48	136.84	95.11	99.25	68.57	70.12
31	129.97	137.57	95.67	99.88	69.29	71.43
32	130.47	138.29	96.21	100.52	69.99	72.73
33	130.95	139.02	96.77	101.14	70.71	74.02
34	131.45	139.73	97.31	101.78	71.41	75.33
35	131.95	140.46	97.86	102.41	72.13	76.63
36	132.93	142.02	98.81	103.65	72.79	78.08
37	133.91	143.59	99.76	104.87	73.43	79.52
38	134.89	145.15	100.69	106.11	74.09	80.97
39	135.87	146.72	101.64	107.33	74.74	82.41
40	136.86	148.28	102.59	108.57	75.40	83.85
41	138.99	151.26	104.38	111.97	77.17	85.78
42	141.13	154.24	106.17	115.35	78.93	87.71
43	143.27	157.22	107.96	118.75	80.71	89.64
44	145.40	160.20	109.75	122.13	82.48	91.57
45	147.54	163.18	111.54	125.53	84.25	93.50
46	151.28	168.90	114.58	129.82	86.76	96.22
47	155.01	174.61	117.61	134.12	89.28	98.94
48	158.75	180.33	120.66	138.40	91.79	101.66
49	162.49	186.05	123.70	142.70	94.31	104.38
50	166.23	191.76	126.74	147.00	96.82	107.10

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Nishchit Bhavishya
(UIN - 121N145V02)
Annexure E - Base Premium Rates

Variant 2:- Base Premium Rates per INR 1000 Base Sum Assured for Premium less than 80,000

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	136.84	142.10	104.54	111.99	87.12	90.10
6	137.17	142.55	104.94	112.58	87.64	90.83
7	137.51	142.99	105.35	113.17	88.16	91.55
8	137.83	143.45	105.75	113.76	88.67	92.28
9	138.16	143.89	106.16	114.35	89.19	93.00
10	138.50	144.34	106.56	114.94	89.70	93.72
11	138.93	144.94	107.04	115.67	90.29	94.53
12	139.35	145.52	107.51	116.39	90.87	95.33
13	139.78	146.11	107.99	117.10	91.44	96.14
14	140.21	146.70	108.46	117.83	92.03	96.94
15	140.64	147.29	108.94	118.55	92.61	97.75
16	140.81	147.56	109.11	118.84	92.84	98.06
17	140.99	147.83	109.30	119.13	93.06	98.37
18	141.17	148.10	109.47	119.43	93.29	98.68
19	141.35	148.37	109.65	119.72	93.52	98.98
20	141.52	148.64	109.83	120.01	93.74	99.30
21	141.70	149.06	110.01	120.29	93.96	99.75
22	141.87	149.48	110.19	120.58	94.17	100.19
23	142.03	149.89	110.38	120.86	94.38	100.65
24	142.20	150.31	110.56	121.15	94.59	101.09
25	142.38	150.74	110.74	121.44	94.80	101.54
26	142.68	151.15	110.98	121.91	95.16	101.93
27	142.98	151.56	111.22	122.37	95.53	102.32
28	143.28	151.98	111.45	122.85	95.88	102.71
29	143.59	152.39	111.68	123.31	96.25	103.10
30	143.89	152.80	111.92	123.79	96.61	103.49
31	144.70	154.08	112.71	125.12	97.68	105.14
32	145.50	155.37	113.50	126.45	98.76	106.79
33	146.31	156.64	114.30	127.76	99.82	108.45
34	147.11	157.93	115.08	129.09	100.90	110.11
35	147.92	159.21	115.87	130.42	101.97	111.76
36	149.52	161.95	117.74	133.50	104.53	114.45
37	151.11	164.68	119.60	136.59	107.08	117.14
38	152.71	167.40	121.47	139.67	109.64	119.82
39	154.31	170.13	123.33	142.75	112.19	122.50
40	155.91	172.86	125.19	145.83	114.75	125.19
41	159.11	177.25	128.74	151.04	118.96	128.71
42	162.31	181.63	132.29	156.25	123.16	132.24
43	165.51	186.03	135.83	161.46	127.38	135.77
44	168.72	190.41	139.38	166.67	131.58	139.29
45	171.91	194.80	142.93	171.88	135.79	142.81
46	173.31	195.30	144.00	173.15	136.61	143.85
47	174.70	195.79	145.07	174.41	137.43	144.87
48	176.09	196.28	146.12	175.67	138.25	145.91
49	177.49	196.78	148.56	176.94	139.06	146.93
50	223.60	246.59	185.33	222.76	174.85	184.96

Note: Premium rates above are excluding Goods and Services Tax

Variant 2:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 80,000 but less than 1 Lakh

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	131.49	132.79	98.26	98.56	77.65	77.84
6	131.73	133.13	98.52	98.84	77.93	78.13
7	131.98	133.48	98.77	99.12	78.21	78.42
8	132.22	133.82	99.03	99.40	78.48	78.71
9	132.46	134.16	99.29	99.68	78.76	79.00
10	132.71	134.51	99.55	99.96	79.04	79.31
11	132.96	134.86	99.80	100.24	79.33	79.62
12	133.20	135.21	100.06	100.53	79.61	79.93
13	133.46	135.56	100.33	100.81	79.90	80.25
14	133.71	135.91	100.59	101.10	80.18	80.56
15	133.95	136.26	100.84	101.38	80.47	80.88
16	134.20	136.62	101.11	101.60	80.76	81.19
17	134.44	136.98	101.38	101.81	81.05	81.50
18	134.70	137.32	101.64	102.02	81.35	81.82
19	134.95	137.68	101.91	102.22	81.64	82.13
20	135.20	138.04	102.18	102.44	81.93	82.44
21	135.45	138.41	102.45	102.83	82.23	82.90
22	135.71	138.77	102.72	103.23	82.53	83.36
23	135.96	139.14	103.00	103.62	82.84	83.83
24	136.21	139.50	103.26	104.03	83.14	84.29
25	136.47	139.87	103.53	104.42	83.44	84.75
26	136.83	140.34	103.89	104.96	83.85	85.40
27	137.19	140.81	104.26	105.49	84.26	86.05
28	137.55	141.29	104.62	106.04	84.67	86.71
29	137.91	141.76	104.99	106.58	85.08	87.36
30	138.26	142.23	105.35	107.12	85.49	88.01
31	138.97	143.27	106.04	107.99	86.37	89.06
32	139.68	144.32	106.72	108.85	87.26	90.12
33	140.37	145.36	107.42	109.73	88.14	91.16
34	141.08	146.42	108.10	110.59	89.03	92.21
35	141.78	147.46	108.80	111.46	89.91	93.26
36	143.25	149.63	109.98	113.34	91.48	94.99
37	144.72	151.82	111.16	115.23	93.04	96.71
38	146.18	153.99	112.35	117.12	94.61	98.45
39	147.65	156.17	113.52	119.00	96.16	100.17
40	149.12	158.35	114.71	120.88	97.73	101.90
41	151.93	162.86	117.72	125.42	100.55	107.26
42	154.74	167.37	120.74	129.95	103.38	112.63
43	157.54	171.88	123.75	134.49	106.20	118.00
44	160.35	176.39	126.76	139.03	109.02	123.37
45	163.16	180.90	129.77	143.56	111.84	128.73
46	166.50	184.63	134.44	150.77	117.59	133.02
47	169.83	188.36	139.13	158.00	123.33	137.32
48	173.16	192.08	143.80	165.21	129.07	141.61
49	176.49	195.81	148.48	172.44	134.81	145.91
50	208.73	231.61	177.76	208.52	163.15	174.34

Note: Premium rates above are excluding Goods and Services Tax

Variant 2:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 1 Lakh

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	130.24	131.15	96.20	96.85	75.63	76.09
6	130.48	131.49	96.45	97.15	75.90	76.43
7	130.72	131.83	96.69	97.43	76.16	76.78
8	130.97	132.15	96.94	97.71	76.43	77.12
9	131.20	132.49	97.19	98.00	76.69	77.47
10	131.44	132.83	97.44	98.29	76.96	77.81
11	131.69	133.17	97.69	98.56	77.24	78.11
12	131.93	133.52	97.95	98.84	77.52	78.40
13	132.18	133.86	98.20	99.11	77.79	78.69
14	132.41	134.21	98.46	99.39	78.07	78.99
15	132.66	134.55	98.71	99.67	78.34	79.27
16	132.91	134.90	98.97	99.96	78.63	79.61
17	133.16	135.25	99.23	100.26	78.91	79.94
18	133.40	135.60	99.47	100.56	79.18	80.26
19	133.65	135.95	99.73	100.86	79.46	80.60
20	133.89	136.30	99.99	101.16	79.74	80.93
21	134.14	136.65	100.25	101.34	80.03	81.53
22	134.39	137.01	100.51	101.51	80.32	82.13
23	134.65	137.36	100.78	101.69	80.60	82.74
24	134.90	137.72	101.04	101.86	80.90	83.34
25	135.15	138.07	101.30	102.04	81.18	83.94
26	135.51	138.56	101.63	102.49	81.62	84.52
27	135.88	139.05	101.96	102.94	82.06	85.11
28	136.24	139.54	102.28	103.41	82.49	85.69
29	136.62	140.03	102.60	103.86	82.93	86.28
30	136.98	140.52	102.93	104.31	83.37	86.86
31	137.66	141.52	103.62	105.19	84.26	87.94
32	138.33	142.53	104.31	106.07	85.15	89.01
33	139.02	143.53	105.00	106.94	86.04	90.08
34	139.70	144.54	105.69	107.82	86.92	91.16
35	140.38	145.54	106.38	108.71	87.81	92.23
36	141.80	147.72	107.63	110.19	89.08	93.96
37	143.23	149.91	108.89	111.67	90.35	95.69
38	144.66	152.08	110.13	113.16	91.62	97.43
39	146.09	154.26	111.38	114.64	92.90	99.16
40	147.51	156.44	112.64	116.12	94.16	100.89
41	150.19	160.63	115.32	120.19	96.95	105.86
42	152.87	164.82	117.98	124.25	99.76	110.82
43	155.53	169.01	120.66	128.32	102.55	115.79
44	158.21	173.21	123.33	132.39	105.35	120.75
45	160.89	177.40	126.01	136.46	108.14	125.72
46	164.49	181.35	131.19	144.01	113.49	130.27
47	168.10	185.31	136.37	151.56	118.83	134.81
48	171.69	189.26	141.56	159.10	124.18	139.35
49	175.30	193.22	146.73	166.65	129.52	143.91
50	205.82	226.84	174.77	200.41	155.16	170.78

Note: Premium rates above are excluding Goods and Services Tax