

**IndusInd Nippon Life Nishchit Samrudhi Plus  
(UIN - 121N156V03)**

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 10**

PPT→	5	5	5	8	8	8	10	10	10
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2
0	NA	NA	NA	52.60%	58.76%	65.33%	75.65%	83.83%	92.76%
1	NA	NA	32.25%	52.60%	58.76%	65.33%	75.65%	83.83%	92.76%
2	NA	28.69%	32.25%	52.60%	58.76%	65.33%	75.65%	83.83%	92.76%
3	25.30%	28.69%	32.25%	52.60%	58.76%	65.33%	75.65%	83.83%	92.76%
4	25.30%	28.68%	32.25%	52.59%	58.76%	65.33%	75.64%	83.82%	92.75%
5	25.29%	28.67%	32.24%	52.59%	58.75%	65.33%	75.63%	83.81%	92.74%
6	25.29%	28.66%	32.24%	52.58%	58.75%	65.32%	75.63%	83.80%	92.72%
7	25.28%	28.65%	32.23%	52.58%	58.74%	65.32%	75.62%	83.79%	92.71%
8	25.28%	28.64%	32.23%	52.57%	58.74%	65.32%	75.61%	83.78%	92.70%
9	25.23%	28.59%	32.17%	52.51%	58.68%	65.25%	75.54%	83.71%	92.62%
10	25.18%	28.54%	32.12%	52.44%	58.61%	65.18%	75.47%	83.63%	92.54%
11	25.13%	28.49%	32.06%	52.38%	58.55%	65.11%	75.40%	83.56%	92.46%
12	25.09%	28.43%	32.00%	52.32%	58.49%	65.04%	75.33%	83.48%	92.38%
13	25.04%	28.38%	31.94%	52.26%	58.43%	64.97%	75.26%	83.41%	92.30%
14	24.99%	28.33%	31.89%	52.19%	58.36%	64.90%	75.19%	83.33%	92.22%
15	24.94%	28.28%	31.83%	52.13%	58.30%	64.83%	75.12%	83.26%	92.14%
16	24.92%	28.27%	31.81%	52.11%	58.27%	64.80%	75.09%	83.23%	92.10%
17	24.90%	28.25%	31.78%	52.08%	58.25%	64.78%	75.06%	83.19%	92.07%
18	24.88%	28.24%	31.76%	52.06%	58.22%	64.75%	75.02%	83.16%	92.03%
19	24.86%	28.22%	31.73%	52.03%	58.20%	64.73%	74.99%	83.12%	92.00%
20	24.84%	28.21%	31.71%	52.01%	58.17%	64.70%	74.96%	83.09%	91.96%
21	24.82%	28.18%	31.69%	52.00%	58.16%	64.69%	74.95%	83.07%	91.94%
22	24.81%	28.15%	31.67%	52.00%	58.15%	64.69%	74.94%	83.06%	91.92%
23	24.79%	28.13%	31.65%	51.99%	58.15%	64.68%	74.92%	83.04%	91.90%
24	24.78%	28.10%	31.63%	51.99%	58.14%	64.68%	74.91%	83.03%	91.88%
25	24.76%	28.07%	31.61%	51.98%	58.13%	64.67%	74.90%	83.01%	91.86%
26	24.72%	28.03%	31.55%	51.93%	58.08%	64.62%	74.83%	82.94%	91.78%
27	24.67%	27.99%	31.50%	51.88%	58.03%	64.56%	74.75%	82.86%	91.71%
28	24.63%	27.94%	31.44%	51.83%	57.98%	64.51%	74.68%	82.79%	91.63%
29	24.58%	27.90%	31.39%	51.78%	57.93%	64.45%	74.60%	82.71%	91.56%
30	24.54%	27.86%	31.33%	51.73%	57.88%	64.40%	74.53%	82.64%	91.48%
31	24.45%	27.75%	31.21%	51.64%	57.78%	64.29%	74.43%	82.48%	91.32%
32	24.36%	27.63%	31.09%	51.54%	57.67%	64.19%	74.33%	82.32%	91.17%
33	24.26%	27.52%	30.96%	51.45%	57.57%	64.08%	74.24%	82.16%	91.01%
34	24.17%	27.40%	30.84%	51.35%	57.46%	63.98%	74.14%	82.00%	90.86%
35	24.08%	27.29%	30.72%	51.26%	57.36%	63.87%	74.04%	81.84%	90.70%
36	23.89%	27.08%	30.48%	51.07%	57.17%	63.66%	73.77%	81.57%	90.43%
37	23.70%	26.87%	30.24%	50.89%	56.98%	63.46%	73.51%	81.30%	90.16%
38	23.52%	26.67%	30.00%	50.70%	56.79%	63.25%	73.24%	81.03%	89.89%
39	23.33%	26.46%	29.76%	50.52%	56.60%	63.05%	72.98%	80.76%	89.62%
40	23.14%	26.25%	29.52%	50.33%	56.41%	62.84%	72.71%	80.49%	89.35%
41	22.81%	25.88%	29.12%	50.01%	56.07%	62.50%	72.28%	80.03%	88.87%
42	22.49%	25.51%	28.72%	49.70%	55.74%	62.16%	71.85%	79.57%	88.39%
43	22.16%	25.14%	28.33%	49.38%	55.40%	61.83%	71.42%	79.11%	87.90%
44	21.84%	24.77%	27.93%	49.07%	55.07%	61.49%	70.99%	78.65%	87.42%
45	21.51%	24.40%	27.53%	48.75%	54.73%	61.15%	70.56%	78.19%	86.94%
46	20.99%	23.83%	26.90%	48.21%	54.15%	60.53%	69.72%	77.37%	86.09%
47	20.47%	23.26%	26.28%	47.67%	53.57%	59.92%	68.89%	76.56%	85.25%
48	19.94%	22.70%	25.65%	47.12%	52.99%	59.30%	68.05%	75.74%	84.40%
49	19.42%	22.13%	25.03%	46.58%	52.41%	58.69%	67.22%	74.93%	83.56%
50	18.90%	21.56%	24.40%	46.04%	51.83%	58.07%	66.38%	74.11%	82.71%
51	18.16%	20.73%	23.47%	45.20%	50.94%	57.12%	65.23%	72.87%	81.37%
52	17.42%	19.90%	22.54%	44.36%	50.04%	56.17%	64.08%	71.62%	80.02%
53	16.67%	19.08%	21.62%	43.53%	49.15%	55.22%	62.93%	70.38%	78.68%
54	15.93%	18.25%	20.69%	42.69%	48.25%	54.27%	61.78%	69.13%	77.33%
55	15.19%	17.42%	19.76%	41.85%	47.36%	53.32%	60.63%	67.89%	75.99%
56	NA	NA	NA	40.71%	46.11%	51.95%	58.67%	65.58%	73.48%
57	NA	NA	NA	39.57%	44.86%	50.59%	56.71%	63.27%	70.97%
58	NA	NA	NA	38.43%	43.61%	49.22%	54.76%	60.95%	68.47%
59	NA	NA	NA	37.29%	42.36%	47.86%	52.80%	58.64%	65.96%
60	NA	NA	NA	36.15%	41.11%	46.49%	50.84%	56.33%	63.45%

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 10

PPT→	5	5	5	8	8	8	10	10	10
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2
0	NA	NA	NA	53.48%	60.21%	67.38%	78.16%	86.71%	96.16%
1	NA	NA	32.77%	53.48%	60.21%	67.38%	78.16%	86.71%	96.16%
2	NA	29.13%	32.77%	53.48%	60.21%	67.38%	78.16%	86.71%	96.16%
3	25.73%	29.13%	32.77%	53.48%	60.21%	67.38%	78.16%	86.71%	96.16%
4	25.72%	29.13%	32.77%	53.43%	60.14%	67.30%	78.16%	86.71%	96.16%
5	25.72%	29.13%	32.76%	53.38%	60.07%	67.22%	78.16%	86.71%	96.16%
6	25.71%	29.13%	32.76%	53.33%	59.99%	67.15%	78.16%	86.71%	96.16%
7	25.71%	29.13%	32.75%	53.28%	59.92%	67.07%	78.16%	86.71%	96.16%
8	25.70%	29.13%	32.75%	53.23%	59.85%	66.99%	78.16%	86.71%	96.16%
9	25.68%	29.08%	32.70%	53.20%	59.78%	66.92%	78.16%	86.71%	96.16%
10	25.66%	29.03%	32.65%	53.16%	59.72%	66.85%	78.16%	86.71%	96.16%
11	25.64%	28.98%	32.60%	53.13%	59.65%	66.78%	78.16%	86.71%	96.16%
12	25.63%	28.92%	32.54%	53.09%	59.59%	66.72%	78.16%	86.71%	96.16%
13	25.61%	28.87%	32.49%	53.06%	59.52%	66.65%	78.16%	86.71%	96.16%
14	25.59%	28.82%	32.44%	53.02%	59.46%	66.58%	78.16%	86.71%	96.16%
15	25.57%	28.77%	32.39%	52.99%	59.39%	66.51%	78.16%	86.71%	96.16%
16	25.57%	28.75%	32.39%	52.99%	59.38%	66.48%	78.16%	86.71%	96.16%
17	25.57%	28.72%	32.39%	52.99%	59.38%	66.44%	78.16%	86.71%	96.16%
18	25.57%	28.70%	32.39%	52.99%	59.37%	66.41%	78.16%	86.71%	96.16%
19	25.57%	28.67%	32.39%	52.99%	59.37%	66.37%	78.16%	86.71%	96.16%
20	25.57%	28.65%	32.39%	52.99%	59.36%	66.34%	78.16%	86.71%	96.16%
21	25.57%	28.64%	32.39%	52.99%	59.36%	66.32%	78.16%	86.71%	96.16%
22	25.57%	28.63%	32.39%	52.99%	59.36%	66.31%	78.16%	86.71%	96.16%
23	25.57%	28.62%	32.39%	52.99%	59.36%	66.29%	78.16%	86.71%	96.16%
24	25.57%	28.61%	32.39%	52.99%	59.36%	66.28%	78.16%	86.71%	96.16%
25	25.57%	28.60%	32.39%	52.99%	59.36%	66.26%	78.16%	86.71%	96.16%
26	25.57%	28.57%	32.39%	52.99%	59.36%	66.00%	78.16%	86.71%	96.16%
27	25.57%	28.54%	32.39%	52.99%	59.36%	65.75%	78.16%	86.71%	96.16%
28	25.57%	28.50%	32.39%	52.99%	59.36%	65.49%	78.16%	86.71%	96.16%
29	25.57%	28.47%	32.39%	52.99%	59.36%	65.24%	78.16%	86.71%	96.16%
30	25.57%	28.44%	32.39%	52.99%	59.36%	64.98%	78.16%	86.71%	96.16%
31	25.57%	28.44%	32.39%	52.99%	59.36%	64.98%	78.11%	86.71%	96.16%
32	25.57%	28.44%	32.39%	52.99%	59.36%	64.98%	78.06%	86.71%	96.16%
33	25.57%	28.44%	32.39%	52.99%	59.36%	64.98%	78.00%	86.71%	96.16%
34	25.57%	28.44%	32.39%	52.99%	59.36%	64.98%	77.95%	86.71%	96.16%
35	25.57%	28.44%	32.39%	52.99%	59.36%	64.98%	77.90%	86.71%	96.16%
36	25.17%	28.10%	31.93%	52.60%	58.98%	64.88%	77.09%	85.72%	95.17%
37	24.78%	27.75%	31.47%	52.21%	58.60%	64.79%	76.28%	84.73%	94.19%
38	24.38%	27.41%	31.01%	51.82%	58.21%	64.69%	75.48%	83.73%	93.20%
39	23.99%	27.06%	30.55%	51.43%	57.83%	64.60%	74.67%	82.74%	92.22%
40	23.59%	26.72%	30.09%	51.04%	57.45%	64.50%	73.86%	81.75%	91.23%
41	23.26%	26.36%	29.69%	50.73%	57.11%	64.14%	73.52%	81.27%	90.73%
42	22.93%	25.99%	29.29%	50.42%	56.78%	63.78%	73.18%	80.79%	90.24%
43	22.60%	25.63%	28.88%	50.11%	56.44%	63.42%	72.83%	80.31%	89.74%
44	22.27%	25.26%	28.48%	49.80%	56.11%	63.06%	72.49%	79.83%	89.25%
45	21.94%	24.90%	28.08%	49.49%	55.77%	62.70%	72.15%	79.35%	88.75%
46	21.43%	24.33%	27.45%	48.95%	55.16%	62.06%	71.23%	78.53%	87.87%
47	20.92%	23.77%	26.82%	48.41%	54.55%	61.42%	70.31%	77.71%	86.99%
48	20.40%	23.20%	26.20%	47.87%	53.95%	60.78%	69.40%	76.88%	86.12%
49	19.89%	22.64%	25.57%	47.33%	53.34%	60.14%	68.48%	76.06%	85.24%
50	19.38%	22.07%	24.94%	46.79%	52.73%	59.50%	67.56%	75.24%	84.36%
51	18.64%	21.25%	24.02%	45.96%	51.82%	58.50%	66.39%	73.99%	82.95%
52	17.90%	20.43%	23.10%	45.12%	50.92%	57.50%	65.21%	72.74%	81.54%
53	17.16%	19.61%	22.17%	44.29%	50.01%	56.49%	64.04%	71.48%	80.14%
54	16.42%	18.79%	21.25%	43.45%	49.11%	55.49%	62.86%	70.23%	78.73%
55	15.68%	17.97%	20.33%	42.62%	48.20%	54.49%	61.69%	68.98%	77.32%
56	NA	NA	NA	41.49%	46.96%	53.09%	59.77%	66.83%	75.07%
57	NA	NA	NA	40.35%	45.71%	51.69%	57.85%	64.69%	72.82%
58	NA	NA	NA	39.22%	44.47%	50.30%	55.92%	62.54%	70.56%
59	NA	NA	NA	38.08%	43.22%	48.90%	54.00%	60.40%	68.31%
60	NA	NA	NA	36.95%	41.98%	47.50%	52.08%	58.25%	66.06%

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income  
Period: 10

PPT→	5	5	5	8	8	8	10	10	10
Age at Entry↓ / Defermen t Period→	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2
0	NA	NA	NA	56.06%	62.63%	69.61%	79.96%	87.95%	97.29%
1	NA	NA	34.58%	56.06%	62.63%	69.61%	79.96%	87.95%	97.29%
2	NA	30.74%	34.58%	56.06%	62.63%	69.61%	79.96%	87.95%	97.29%
3	27.14%	30.74%	34.58%	56.06%	62.63%	69.61%	79.96%	87.95%	97.29%
4	27.14%	30.74%	34.58%	56.06%	62.63%	69.60%	79.98%	87.95%	97.28%
5	27.14%	30.74%	34.58%	56.05%	62.63%	69.60%	80.00%	87.95%	97.27%
6	27.14%	30.74%	34.58%	56.05%	62.62%	69.59%	80.01%	87.94%	97.25%
7	27.14%	30.74%	34.58%	56.04%	62.62%	69.59%	80.03%	87.94%	97.24%
8	27.14%	30.74%	34.58%	56.04%	62.62%	69.58%	80.05%	87.94%	97.23%
9	27.09%	30.69%	34.52%	55.98%	62.56%	69.51%	79.98%	87.86%	97.15%
10	27.04%	30.63%	34.47%	55.92%	62.49%	69.45%	79.91%	87.77%	97.07%
11	26.99%	30.58%	34.41%	55.86%	62.43%	69.38%	79.84%	87.69%	96.99%
12	26.95%	30.53%	34.36%	55.81%	62.36%	69.32%	79.76%	87.60%	96.90%
13	26.90%	30.48%	34.30%	55.75%	62.30%	69.25%	79.69%	87.52%	96.82%
14	26.85%	30.42%	34.25%	55.69%	62.23%	69.19%	79.62%	87.43%	96.74%
15	26.80%	30.37%	34.19%	55.63%	62.17%	69.12%	79.55%	87.35%	96.66%
16	26.78%	30.35%	34.16%	55.61%	62.14%	69.09%	79.49%	87.32%	96.62%
17	26.76%	30.32%	34.14%	55.58%	62.12%	69.06%	79.42%	87.28%	96.58%
18	26.73%	30.30%	34.11%	55.56%	62.09%	69.03%	79.36%	87.25%	96.55%
19	26.71%	30.27%	34.09%	55.53%	62.07%	69.00%	79.29%	87.21%	96.51%
20	26.69%	30.25%	34.06%	55.51%	62.04%	68.97%	79.23%	87.18%	96.47%
21	26.67%	30.23%	34.04%	55.50%	62.03%	68.96%	79.23%	87.16%	96.45%
22	26.66%	30.22%	34.02%	55.49%	62.01%	68.96%	79.23%	87.13%	96.43%
23	26.64%	30.20%	33.99%	55.48%	62.00%	68.95%	79.23%	87.11%	96.41%
24	26.63%	30.19%	33.97%	55.47%	61.98%	68.95%	79.23%	87.08%	96.39%
25	26.61%	30.17%	33.95%	55.46%	61.97%	68.94%	79.23%	87.06%	96.37%
26	26.57%	30.14%	33.92%	55.42%	61.93%	68.89%	79.17%	87.00%	96.33%
27	26.53%	30.11%	33.89%	55.38%	61.89%	68.84%	79.11%	86.94%	96.29%
28	26.50%	30.09%	33.87%	55.33%	61.85%	68.79%	79.05%	86.87%	96.24%
29	26.46%	30.06%	33.84%	55.29%	61.81%	68.74%	78.99%	86.81%	96.20%
30	26.42%	30.03%	33.81%	55.25%	61.77%	68.69%	78.93%	86.75%	96.16%
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36	26.15%	29.70%	33.43%	54.47%	60.93%	67.84%	78.09%	86.32%	95.74%
37	25.87%	29.37%	33.05%	54.34%	60.79%	67.70%	77.90%	85.93%	95.31%
38	25.60%	29.03%	32.68%	54.20%	60.64%	67.55%	77.71%	85.53%	94.89%
39	25.32%	28.70%	32.30%	54.07%	60.50%	67.41%	77.52%	85.14%	94.46%
40	25.05%	28.37%	31.92%	53.94%	60.36%	67.27%	77.33%	84.75%	94.04%
41	24.73%	28.02%	31.53%	53.63%	60.05%	66.94%	76.97%	84.30%	93.59%
42	24.41%	27.67%	31.14%	53.32%	59.74%	66.61%	76.60%	83.86%	93.13%
43	24.09%	27.32%	30.75%	53.02%	59.42%	66.29%	76.24%	83.41%	92.68%
44	23.77%	26.97%	30.36%	52.71%	59.11%	65.96%	75.87%	82.97%	92.22%
45	23.45%	26.62%	29.97%	52.40%	58.80%	65.63%	75.51%	82.52%	91.77%
46	22.94%	26.06%	29.35%	51.88%	58.24%	65.04%	74.54%	81.74%	90.95%
47	22.43%	25.49%	28.73%	51.35%	57.68%	64.46%	73.58%	80.96%	90.13%
48	21.93%	24.93%	28.12%	50.83%	57.12%	63.87%	72.61%	80.17%	89.31%
49	21.42%	24.36%	27.50%	50.30%	56.56%	63.29%	71.65%	79.39%	88.49%
50	20.91%	23.80%	26.88%	49.78%	56.00%	62.70%	70.68%	78.61%	87.67%
51	20.18%	22.99%	25.97%	48.97%	55.13%	61.78%	69.54%	77.37%	86.38%
52	19.45%	22.18%	25.06%	48.15%	54.26%	60.85%	68.40%	76.14%	85.08%
53	18.73%	21.36%	24.15%	47.34%	53.38%	59.93%	67.25%	74.90%	83.79%
54	18.00%	20.55%	23.24%	46.52%	52.51%	59.00%	66.11%	73.67%	82.49%
55	17.27%	19.74%	22.33%	45.71%	51.64%	58.08%	64.97%	72.43%	81.20%
56	NA	NA	NA	44.54%	50.37%	56.70%	63.20%	70.38%	78.96%
57	NA	NA	NA	43.36%	49.10%	55.32%	61.42%	68.33%	76.73%
58	NA	NA	NA	42.19%	47.82%	53.94%	59.65%	66.28%	74.49%
59	NA	NA	NA	41.01%	46.55%	52.56%	57.87%	64.23%	72.26%
60	NA	NA	NA	39.84%	45.28%	51.18%	56.10%	62.18%	70.02%

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 15

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	23.30%	25.64%	28.18%	45.91%	50.53%	55.48%	64.70%	70.47%	77.07%	87.91%	95.98%	104.68%
1	23.30%	25.64%	28.18%	45.91%	50.53%	55.48%	64.70%	70.47%	77.07%	87.91%	95.98%	104.68%
2	23.30%	25.64%	28.18%	45.91%	50.53%	55.48%	64.70%	70.47%	77.07%	87.91%	95.98%	104.68%
3	23.30%	25.64%	28.18%	45.91%	50.53%	55.48%	64.70%	70.47%	77.07%	87.91%	95.98%	104.68%
4	23.30%	25.64%	28.18%	45.90%	50.48%	55.43%	64.67%	70.44%	77.01%	87.90%	95.93%	104.59%
5	23.30%	25.64%	28.18%	45.90%	50.43%	55.37%	64.64%	70.40%	76.95%	87.89%	95.87%	104.50%
6	23.29%	25.64%	28.17%	45.89%	50.38%	55.32%	64.62%	70.37%	76.88%	87.88%	95.82%	104.42%
7	23.29%	25.64%	28.17%	45.89%	50.33%	55.26%	64.59%	70.33%	76.82%	87.87%	95.76%	104.33%
8	23.29%	25.64%	28.17%	45.88%	50.28%	55.21%	64.56%	70.30%	76.76%	87.86%	95.71%	104.24%
9	23.25%	25.60%	28.13%	45.84%	50.23%	55.15%	64.51%	70.24%	76.70%	87.79%	95.64%	104.16%
10	23.22%	25.57%	28.09%	45.79%	50.19%	55.10%	64.45%	70.18%	76.63%	87.73%	95.57%	104.08%
11	23.18%	25.53%	28.05%	45.75%	50.14%	55.04%	64.40%	70.12%	76.57%	87.66%	95.50%	104.00%
12	23.14%	25.49%	28.01%	45.71%	50.09%	54.99%	64.34%	70.07%	76.51%	87.59%	95.44%	103.92%
13	23.10%	25.45%	27.97%	45.67%	50.04%	54.93%	64.29%	70.01%	76.45%	87.52%	95.37%	103.84%
14	23.07%	25.42%	27.93%	45.62%	50.00%	54.88%	64.23%	69.95%	76.38%	87.46%	95.30%	103.76%
15	23.03%	25.38%	27.89%	45.58%	49.95%	54.82%	64.18%	69.89%	76.32%	87.39%	95.23%	103.68%
16	23.01%	25.36%	27.86%	45.57%	49.93%	54.79%	64.16%	69.86%	76.28%	87.36%	95.20%	103.64%
17	22.99%	25.34%	27.84%	45.55%	49.91%	54.77%	64.13%	69.83%	76.24%	87.32%	95.16%	103.60%
18	22.96%	25.32%	27.81%	45.54%	49.88%	54.74%	64.11%	69.79%	76.21%	87.29%	95.13%	103.56%
19	22.94%	25.30%	27.79%	45.52%	49.86%	54.72%	64.08%	69.76%	76.17%	87.25%	95.09%	103.52%
20	22.92%	25.28%	27.76%	45.51%	49.84%	54.69%	64.06%	69.73%	76.13%	87.22%	95.06%	103.48%
21	22.90%	25.25%	27.73%	45.49%	49.83%	54.68%	64.03%	69.71%	76.10%	87.19%	95.03%	103.45%
22	22.88%	25.23%	27.70%	45.47%	49.82%	54.66%	64.00%	69.70%	76.08%	87.15%	95.00%	103.42%
23	22.86%	25.20%	27.68%	45.44%	49.82%	54.65%	63.97%	69.68%	76.05%	87.12%	94.97%	103.39%
24	22.84%	25.18%	27.65%	45.42%	49.81%	54.63%	63.94%	69.67%	76.03%	87.08%	94.94%	103.36%
25	22.82%	25.15%	27.62%	45.40%	49.80%	54.62%	63.91%	69.65%	76.00%	87.05%	94.91%	103.33%
26	22.77%	25.09%	27.56%	45.36%	49.75%	54.57%	63.85%	69.58%	75.93%	86.97%	94.83%	103.25%
27	22.72%	25.04%	27.50%	45.32%	49.70%	54.52%	63.79%	69.51%	75.87%	86.89%	94.75%	103.18%
28	22.67%	24.98%	27.43%	45.28%	49.64%	54.48%	63.72%	69.45%	75.80%	86.81%	94.68%	103.10%
29	22.62%	24.93%	27.37%	45.24%	49.59%	54.43%	63.66%	69.38%	75.74%	86.73%	94.60%	103.03%
30	22.57%	24.87%	27.31%	45.20%	49.54%	54.38%	63.60%	69.31%	75.67%	86.65%	94.52%	102.95%
31	22.47%	24.76%	27.19%	45.11%	49.45%	54.29%	63.52%	69.19%	75.54%	86.51%	94.38%	102.83%
32	22.37%	24.65%	27.06%	45.02%	49.37%	54.20%	63.43%	69.06%	75.41%	86.36%	94.25%	102.71%
33	22.27%	24.53%	26.94%	44.94%	49.28%	54.10%	63.35%	68.94%	75.29%	86.22%	94.11%	102.60%
34	22.17%	24.42%	26.81%	44.85%	49.20%	54.01%	63.26%	68.81%	75.16%	86.07%	93.98%	102.48%
35	22.07%	24.31%	26.69%	44.76%	49.11%	53.92%	63.18%	68.69%	75.03%	85.93%	93.84%	102.36%
36	21.88%	24.10%	26.47%	44.62%	48.95%	53.76%	62.97%	68.48%	74.82%	85.65%	93.59%	102.12%
37	21.70%	23.89%	26.25%	44.47%	48.80%	53.59%	62.77%	68.26%	74.62%	85.38%	93.35%	101.89%
38	21.51%	23.69%	26.02%	44.33%	48.64%	53.43%	62.56%	68.05%	74.41%	85.10%	93.10%	101.65%
39	21.33%	23.48%	25.80%	44.18%	48.49%	53.26%	62.36%	67.83%	74.21%	84.83%	92.86%	101.42%
40	21.14%	23.27%	25.58%	44.04%	48.33%	53.10%	62.15%	67.62%	74.00%	84.55%	92.61%	101.18%
41	20.84%	22.95%	25.23%	43.78%	48.07%	52.81%	61.79%	67.26%	73.59%	84.07%	92.11%	100.69%
42	20.55%	22.63%	24.88%	43.52%	47.81%	52.52%	61.42%	66.89%	73.18%	83.59%	91.61%	100.21%
43	20.25%	22.31%	24.53%	43.26%	47.55%	52.24%	61.06%	66.53%	72.77%	83.11%	91.11%	99.72%
44	19.96%	21.99%	24.18%	43.00%	47.29%	51.95%	60.69%	66.16%	72.36%	82.63%	90.61%	99.24%
45	19.66%	21.67%	23.83%	42.74%	47.03%	51.66%	60.33%	65.80%	71.95%	82.15%	90.11%	98.75%
46	19.19%	21.17%	23.27%	42.30%	46.56%	51.17%	59.65%	65.15%	71.22%	81.30%	89.22%	97.84%
47	18.73%	20.67%	22.71%	41.85%	46.09%	50.67%	58.97%	64.50%	70.48%	80.45%	88.33%	96.93%
48	18.26%	20.16%	22.15%	41.41%	45.62%	50.18%	58.28%	63.84%	69.75%	79.61%	87.45%	96.03%
49	17.80%	19.66%	21.59%	40.96%	45.15%	49.68%	57.60%	63.19%	69.01%	78.76%	86.56%	95.12%
50	17.33%	19.16%	21.03%	40.52%	44.68%	49.19%	56.92%	62.54%	68.28%	77.91%	85.67%	94.21%
51	16.64%	18.39%	20.18%	39.82%	43.94%	48.40%	55.94%	61.47%	67.10%	76.46%	84.16%	92.66%
52	15.96%	17.62%	19.33%	39.13%	43.19%	47.61%	54.96%	60.41%	65.93%	75.00%	82.65%	91.10%
53	15.27%	16.84%	18.48%	38.43%	42.45%	46.82%	53.97%	59.34%	64.75%	73.55%	81.15%	89.55%
54	14.59%	16.07%	17.63%	37.74%	41.70%	46.03%	52.99%	58.28%	63.58%	72.09%	79.64%	87.99%
55	13.90%	15.30%	16.78%	37.04%	40.96%	45.24%	52.01%	57.21%	62.40%	70.64%	78.13%	86.44%
56	NA	NA	NA	36.00%	39.84%	44.05%	50.27%	55.22%	60.42%	NA	NA	NA
57	NA	NA	NA	34.96%	38.72%	42.86%	48.53%	53.22%	58.44%	NA	NA	NA
58	NA	NA	NA	33.92%	37.59%	41.67%	46.78%	51.23%	56.47%	NA	NA	NA
59	NA	NA	NA	32.88%	36.47%	40.48%	45.04%	49.23%	54.49%	NA	NA	NA
60	NA	NA	NA	31.84%	35.35%	39.29%	43.30%	47.24%	52.51%	NA	NA	NA

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 15**

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	23.81%	26.41%	29.13%	47.52%	52.29%	57.32%	66.81%	72.63%	79.42%	90.29%	98.65%	107.54%
1	23.81%	26.41%	29.13%	47.52%	52.29%	57.32%	66.81%	72.63%	79.42%	90.29%	98.65%	107.54%
2	23.81%	26.41%	29.13%	47.52%	52.29%	57.32%	66.81%	72.63%	79.42%	90.29%	98.65%	107.54%
3	23.81%	26.41%	29.13%	47.52%	52.29%	57.32%	66.81%	72.63%	79.42%	90.29%	98.65%	107.54%
4	23.78%	26.36%	29.08%	47.47%	52.24%	57.27%	66.75%	72.57%	79.35%	90.22%	98.57%	107.45%
5	23.74%	26.31%	29.03%	47.42%	52.18%	57.22%	66.69%	72.50%	79.28%	90.15%	98.49%	107.36%
6	23.71%	26.25%	28.98%	47.37%	52.13%	57.16%	66.64%	72.44%	79.21%	90.08%	98.41%	107.28%
7	23.67%	26.20%	28.93%	47.32%	52.07%	57.11%	66.58%	72.37%	79.14%	90.01%	98.33%	107.19%
8	23.64%	26.15%	28.88%	47.27%	52.02%	57.06%	66.52%	72.31%	79.07%	89.94%	98.25%	107.10%
9	23.60%	26.11%	28.84%	47.22%	51.97%	57.01%	66.46%	72.25%	79.01%	89.87%	98.18%	107.02%
10	23.57%	26.07%	28.80%	47.18%	51.92%	56.96%	66.41%	72.19%	78.94%	89.80%	98.10%	106.94%
11	23.53%	26.03%	28.76%	47.13%	51.87%	56.91%	66.35%	72.13%	78.88%	89.73%	98.03%	106.86%
12	23.50%	25.98%	28.71%	47.09%	51.81%	56.86%	66.29%	72.06%	78.81%	89.65%	97.95%	106.79%
13	23.46%	25.94%	28.67%	47.04%	51.76%	56.81%	66.23%	72.00%	78.75%	89.58%	97.88%	106.71%
14	23.43%	25.90%	28.63%	47.00%	51.71%	56.76%	66.18%	71.94%	78.68%	89.51%	97.80%	106.63%
15	23.39%	25.86%	28.59%	46.95%	51.66%	56.71%	66.12%	71.88%	78.62%	89.44%	97.73%	106.55%
16	23.37%	25.84%	28.56%	46.93%	51.64%	56.68%	66.09%	71.85%	78.59%	89.40%	97.69%	106.52%
17	23.35%	25.83%	28.53%	46.91%	51.62%	56.65%	66.06%	71.82%	78.56%	89.36%	97.65%	106.48%
18	23.33%	25.81%	28.51%	46.89%	51.60%	56.63%	66.03%	71.79%	78.52%	89.33%	97.62%	106.45%
19	23.31%	25.80%	28.48%	46.87%	51.58%	56.60%	66.00%	71.76%	78.49%	89.29%	97.58%	106.41%
20	23.29%	25.78%	28.45%	46.85%	51.56%	56.57%	65.97%	71.73%	78.46%	89.25%	97.54%	106.38%
21	23.27%	25.76%	28.43%	46.83%	51.54%	56.56%	65.94%	71.70%	78.43%	89.21%	97.51%	106.35%
22	23.25%	25.73%	28.40%	46.82%	51.53%	56.54%	65.92%	71.67%	78.41%	89.17%	97.47%	106.32%
23	23.22%	25.71%	28.38%	46.80%	51.51%	56.53%	65.89%	71.63%	78.38%	89.14%	97.44%	106.29%
24	23.20%	25.68%	28.35%	46.79%	51.50%	56.51%	65.87%	71.60%	78.36%	89.10%	97.40%	106.26%
25	23.18%	25.66%	28.33%	46.77%	51.48%	56.50%	65.84%	71.57%	78.33%	89.06%	97.37%	106.23%
26	23.13%	25.60%	28.27%	46.73%	51.44%	56.46%	65.78%	71.51%	78.28%	88.98%	97.29%	106.16%
27	23.09%	25.55%	28.20%	46.69%	51.40%	56.42%	65.72%	71.45%	78.22%	88.90%	97.21%	106.09%
28	23.04%	25.49%	28.14%	46.66%	51.37%	56.37%	65.66%	71.40%	78.17%	88.81%	97.14%	106.02%
29	23.00%	25.44%	28.07%	46.62%	51.33%	56.33%	65.60%	71.34%	78.11%	88.73%	97.06%	105.95%
30	22.95%	25.38%	28.01%	46.58%	51.29%	56.29%	65.54%	71.28%	78.06%	88.65%	96.98%	105.88%
31	22.95%	25.38%	27.99%	46.54%	51.23%	56.22%	65.45%	71.11%	77.89%	88.44%	96.77%	105.69%
32	22.95%	25.38%	27.98%	46.51%	51.17%	56.15%	65.36%	70.94%	77.73%	88.22%	96.56%	105.50%
33	22.95%	25.38%	27.96%	46.47%	51.11%	56.07%	65.28%	70.78%	77.56%	88.01%	96.36%	105.30%
34	22.95%	25.38%	27.95%	46.44%	51.05%	56.00%	65.19%	70.61%	77.40%	87.79%	96.15%	105.11%
35	22.95%	25.38%	27.93%	46.40%	50.99%	55.93%	65.10%	70.44%	77.23%	87.58%	95.94%	104.92%
36	22.66%	25.06%	27.61%	46.19%	50.81%	55.76%	64.91%	70.27%	77.06%	87.37%	95.73%	104.73%
37	22.37%	24.75%	27.28%	45.99%	50.62%	55.60%	64.72%	70.10%	76.90%	87.15%	95.52%	104.54%
38	22.08%	24.43%	26.96%	45.78%	50.44%	55.43%	64.52%	69.94%	76.73%	86.94%	95.32%	104.34%
39	21.79%	24.12%	26.63%	45.58%	50.25%	55.27%	64.33%	69.77%	76.57%	86.72%	95.11%	104.15%
40	21.50%	23.80%	26.31%	45.37%	50.07%	55.10%	64.14%	69.60%	76.40%	86.51%	94.90%	103.96%
41	21.21%	23.49%	25.96%	45.10%	49.80%	54.82%	63.82%	69.22%	76.02%	86.04%	94.42%	103.48%
42	20.92%	23.17%	25.62%	44.84%	49.53%	54.54%	63.50%	68.84%	75.64%	85.57%	93.94%	103.01%
43	20.62%	22.86%	25.27%	44.57%	49.26%	54.26%	63.19%	68.47%	75.27%	85.09%	93.47%	102.53%
44	20.33%	22.54%	24.93%	44.31%	48.99%	53.98%	62.87%	68.09%	74.89%	84.62%	92.99%	102.06%
45	20.04%	22.23%	24.58%	44.04%	48.72%	53.70%	62.55%	67.71%	74.51%	84.15%	92.51%	101.58%
46	19.58%	21.72%	24.02%	43.59%	48.23%	53.19%	61.76%	67.04%	73.81%	83.30%	91.64%	100.70%
47	19.12%	21.21%	23.46%	43.14%	47.74%	52.69%	60.97%	66.37%	73.11%	82.46%	90.78%	99.82%
48	18.66%	20.69%	22.91%	42.68%	47.26%	52.18%	60.17%	65.71%	72.42%	81.61%	89.91%	98.93%
49	18.20%	20.18%	22.35%	42.23%	46.77%	51.68%	59.38%	65.04%	71.72%	80.77%	89.05%	98.05%
50	17.74%	19.67%	21.79%	41.78%	46.28%	51.17%	58.59%	64.37%	71.02%	79.92%	88.18%	97.17%
51	17.05%	18.90%	20.92%	41.05%	45.51%	50.35%	57.56%	63.26%	69.86%	78.54%	86.71%	95.66%
52	16.36%	18.12%	20.06%	40.33%	44.74%	49.53%	56.54%	62.15%	68.71%	77.16%	85.23%	94.16%
53	15.67%	17.35%	19.19%	39.60%	43.97%	48.72%	55.51%	61.04%	67.55%	75.78%	83.76%	92.65%
54	14.98%	16.57%	18.33%	38.88%	43.20%	47.90%	54.49%	59.93%	66.40%	74.40%	82.28%	91.15%
55	14.29%	15.80%	17.46%	38.15%	42.43%	47.08%	53.46%	58.82%	65.24%	73.02%	80.81%	89.64%
56	NA	NA	NA	37.03%	41.22%	45.79%	51.84%	57.02%	63.33%	NA	NA	NA
57	NA	NA	NA	35.91%	40.00%	44.51%	50.22%	55.23%	61.42%	NA	NA	NA
58	NA	NA	NA	34.78%	38.79%	43.22%	48.59%	53.43%	59.51%	NA	NA	NA
59	NA	NA	NA	33.66%	37.57%	41.94%	46.97%	51.64%	57.60%	NA	NA	NA
60	NA	NA	NA	32.54%	36.36%	40.65%	45.35%	49.84%	55.69%	NA	NA	NA

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 15

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	24.84%	27.37%	30.05%	48.71%	53.33%	58.26%	68.87%	75.26%	82.02%	92.04%	99.90%	108.64%
1	24.84%	27.37%	30.05%	48.71%	53.33%	58.26%	68.87%	75.26%	82.02%	92.04%	99.90%	108.64%
2	24.84%	27.37%	30.05%	48.71%	53.33%	58.26%	68.87%	75.26%	82.02%	92.04%	99.90%	108.64%
3	24.84%	27.37%	30.05%	48.71%	53.33%	58.26%	68.87%	75.26%	82.02%	92.04%	99.90%	108.64%
4	24.83%	27.37%	30.05%	48.71%	53.33%	58.26%	68.79%	75.18%	81.94%	91.94%	99.79%	108.53%
5	24.83%	27.36%	30.04%	48.71%	53.32%	58.25%	68.72%	75.10%	81.86%	91.84%	99.68%	108.42%
6	24.82%	27.36%	30.04%	48.70%	53.32%	58.25%	68.64%	75.01%	81.79%	91.74%	99.58%	108.31%
7	24.82%	27.35%	30.03%	48.70%	53.31%	58.24%	68.57%	74.93%	81.71%	91.64%	99.47%	108.20%
8	24.81%	27.35%	30.03%	48.70%	53.31%	58.24%	68.49%	74.85%	81.63%	91.54%	99.36%	108.09%
9	24.78%	27.31%	29.99%	48.65%	53.27%	58.19%	68.43%	74.80%	81.57%	91.47%	99.29%	108.01%
10	24.74%	27.28%	29.95%	48.61%	53.22%	58.14%	68.38%	74.74%	81.51%	91.41%	99.22%	107.94%
11	24.71%	27.24%	29.91%	48.56%	53.18%	58.09%	68.32%	74.69%	81.45%	91.34%	99.15%	107.86%
12	24.67%	27.20%	29.87%	48.52%	53.13%	58.05%	68.27%	74.64%	81.38%	91.27%	99.09%	107.78%
13	24.64%	27.16%	29.83%	48.47%	53.09%	58.00%	68.21%	74.59%	81.32%	91.20%	99.02%	107.70%
14	24.60%	27.13%	29.79%	48.43%	53.04%	57.95%	68.16%	74.53%	81.26%	91.14%	98.95%	107.63%
15	24.57%	27.09%	29.75%	48.38%	53.00%	57.90%	68.10%	74.48%	81.20%	91.07%	98.88%	107.55%
16	24.55%	27.07%	29.73%	48.36%	52.98%	57.88%	68.07%	74.44%	81.17%	91.03%	98.84%	107.51%
17	24.53%	27.05%	29.70%	48.34%	52.95%	57.86%	68.04%	74.40%	81.14%	91.00%	98.80%	107.47%
18	24.52%	27.02%	29.68%	48.31%	52.93%	57.83%	68.01%	74.37%	81.10%	90.96%	98.76%	107.44%
19	24.50%	27.00%	29.65%	48.29%	52.90%	57.81%	67.98%	74.33%	81.07%	90.93%	98.72%	107.40%
20	24.48%	26.98%	29.63%	48.27%	52.88%	57.79%	67.95%	74.29%	81.04%	90.89%	98.68%	107.36%
21	24.46%	26.96%	29.60%	48.26%	52.87%	57.77%	67.93%	74.27%	81.01%	90.85%	98.65%	107.33%
22	24.43%	26.94%	29.58%	48.25%	52.85%	57.76%	67.90%	74.25%	80.99%	90.82%	98.62%	107.30%
23	24.41%	26.91%	29.55%	48.23%	52.84%	57.74%	67.88%	74.23%	80.96%	90.78%	98.59%	107.28%
24	24.38%	26.89%	29.53%	48.22%	52.82%	57.73%	67.85%	74.21%	80.94%	90.75%	98.56%	107.25%
25	24.36%	26.87%	29.50%	48.21%	52.81%	57.71%	67.83%	74.19%	80.91%	90.71%	98.53%	107.22%
26	24.32%	26.82%	29.44%	48.17%	52.77%	57.68%	67.77%	74.13%	80.86%	90.67%	98.45%	107.15%
27	24.28%	26.77%	29.38%	48.13%	52.73%	57.65%	67.71%	74.07%	80.80%	90.62%	98.37%	107.08%
28	24.24%	26.71%	29.32%	48.09%	52.70%	57.61%	67.64%	74.00%	80.75%	90.58%	98.29%	107.02%
29	24.20%	26.66%	29.26%	48.05%	52.66%	57.58%	67.58%	73.94%	80.69%	90.53%	98.21%	106.95%
30	24.16%	26.61%	29.20%	48.01%	52.62%	57.55%	67.52%	73.88%	80.64%	90.49%	98.13%	106.88%
31	24.16%	26.61%	29.20%	47.90%	52.51%	57.44%	67.40%	73.76%	80.54%	90.36%	97.93%	106.70%
32	24.16%	26.61%	29.20%	47.79%	52.40%	57.33%	67.28%	73.65%	80.43%	90.23%	97.73%	106.52%
33	24.16%	26.61%	29.20%	47.68%	52.28%	57.22%	67.15%	73.53%	80.33%	90.09%	97.54%	106.34%
34	24.16%	26.61%	29.20%	47.57%	52.17%	57.11%	67.03%	73.42%	80.22%	89.96%	97.34%	106.16%
35	24.16%	26.61%	29.20%	47.46%	52.06%	57.00%	66.91%	73.30%	80.12%	89.83%	97.14%	105.98%
36	23.87%	26.30%	28.86%	47.35%	51.95%	56.89%	66.71%	73.10%	79.93%	89.62%	96.94%	105.80%
37	23.59%	25.98%	28.52%	47.24%	51.83%	56.78%	66.52%	72.90%	79.74%	89.41%	96.74%	105.62%
38	23.30%	25.67%	28.19%	47.12%	51.72%	56.67%	66.32%	72.70%	79.54%	89.21%	96.54%	105.44%
39	23.02%	25.35%	27.85%	47.01%	51.60%	56.56%	66.13%	72.50%	79.35%	89.00%	96.34%	105.26%
40	22.73%	25.04%	27.51%	46.90%	51.49%	56.45%	65.93%	72.30%	79.16%	88.79%	96.14%	105.08%
41	22.44%	24.73%	27.18%	46.66%	51.25%	56.19%	65.59%	71.95%	78.81%	88.39%	95.68%	104.62%
42	22.15%	24.42%	26.84%	46.42%	51.00%	55.94%	65.25%	71.61%	78.46%	87.99%	95.22%	104.16%
43	21.87%	24.11%	26.51%	46.18%	50.76%	55.68%	64.91%	71.26%	78.12%	87.58%	94.76%	103.70%
44	21.58%	23.80%	26.17%	45.94%	50.51%	55.43%	64.57%	70.92%	77.77%	87.18%	94.30%	103.24%
45	21.29%	23.49%	25.84%	45.70%	50.27%	55.17%	64.23%	70.57%	77.42%	86.78%	93.84%	102.78%
46	20.84%	22.99%	25.29%	45.28%	49.82%	54.71%	63.64%	69.94%	76.77%	85.79%	93.00%	101.93%
47	20.40%	22.50%	24.74%	44.85%	49.38%	54.25%	63.05%	69.31%	76.12%	84.80%	92.16%	101.09%
48	19.95%	22.00%	24.20%	44.43%	48.93%	53.78%	62.47%	68.67%	75.48%	83.80%	91.32%	100.24%
49	19.51%	21.51%	23.65%	44.00%	48.49%	53.32%	61.88%	68.04%	74.83%	82.81%	90.48%	99.40%
50	19.06%	21.01%	23.10%	43.58%	48.04%	52.86%	61.29%	67.41%	74.18%	81.82%	89.64%	98.55%
51	18.38%	20.26%	22.27%	42.90%	47.33%	52.12%	60.34%	66.37%	73.09%	80.44%	88.22%	97.10%
52	17.70%	19.51%	21.44%	42.22%	46.61%	51.37%	59.39%	65.32%	72.01%	79.06%	86.79%	95.66%
53	17.01%	18.77%	20.61%	41.55%	45.90%	50.63%	58.45%	64.28%	70.92%	77.69%	85.37%	94.21%
54	16.33%	18.02%	19.78%	40.87%	45.18%	49.88%	57.50%	63.23%	69.84%	76.31%	83.94%	92.77%
55	15.65%	17.27%	18.95%	40.19%	44.47%	49.14%	56.55%	62.19%	68.75%	74.93%	82.52%	91.32%
56	NA	NA	NA	39.14%	43.35%	47.96%	54.99%	60.48%	66.97%	NA	NA	NA
57	NA	NA	NA	38.09%	42.23%	46.77%	53.43%	58.78%	65.19%	NA	NA	NA
58	NA	NA	NA	37.05%	41.11%	45.59%	51.86%	57.07%	63.42%	NA	NA	NA
59	NA	NA	NA	36.00%	39.99%	44.40%	50.30%	55.37%	61.64%	NA	NA	NA
60	NA	NA	NA	34.95%	38.87%	43.22%	48.74%	53.66%	59.86%	NA	NA	NA

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 20

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	22.08%	23.98%	26.03%	42.34%	46.05%	49.97%	58.62%	63.42%	68.71%	78.75%	85.28%	92.22%
1	22.08%	23.98%	26.03%	42.34%	46.05%	49.97%	58.62%	63.42%	68.71%	78.75%	85.28%	92.22%
2	22.08%	23.98%	26.03%	42.34%	46.05%	49.97%	58.62%	63.42%	68.71%	78.75%	85.28%	92.22%
3	22.08%	23.98%	26.03%	42.34%	46.05%	49.97%	58.62%	63.42%	68.71%	78.75%	85.28%	92.22%
4	22.08%	23.98%	26.03%	42.30%	46.01%	49.93%	58.57%	63.37%	68.66%	78.68%	85.22%	92.13%
5	22.07%	23.98%	26.03%	42.26%	45.97%	49.89%	58.52%	63.31%	68.61%	78.62%	85.15%	92.04%
6	22.07%	23.98%	26.03%	42.22%	45.92%	49.84%	58.46%	63.26%	68.55%	78.55%	85.09%	91.95%
7	22.06%	23.98%	26.03%	42.18%	45.88%	49.80%	58.41%	63.20%	68.50%	78.49%	85.02%	91.86%
8	22.06%	23.98%	26.03%	42.14%	45.84%	49.76%	58.36%	63.15%	68.45%	78.42%	84.96%	91.77%
9	22.03%	23.95%	25.99%	42.10%	45.80%	49.72%	58.31%	63.10%	68.40%	78.36%	84.90%	91.71%
10	22.00%	23.91%	25.96%	42.06%	45.76%	49.67%	58.27%	63.05%	68.34%	78.30%	84.83%	91.64%
11	21.97%	23.88%	25.92%	42.02%	45.72%	49.63%	58.22%	63.00%	68.29%	78.24%	84.77%	91.58%
12	21.93%	23.84%	25.89%	41.99%	45.67%	49.58%	58.17%	62.95%	68.24%	78.19%	84.70%	91.51%
13	21.90%	23.81%	25.85%	41.95%	45.63%	49.54%	58.12%	62.90%	68.19%	78.13%	84.64%	91.45%
14	21.87%	23.77%	25.82%	41.91%	45.59%	49.49%	58.08%	62.85%	68.13%	78.07%	84.57%	91.38%
15	21.84%	23.74%	25.78%	41.87%	45.55%	49.45%	58.03%	62.80%	68.08%	78.01%	84.51%	91.32%
16	21.82%	23.72%	25.75%	41.85%	45.53%	49.43%	58.02%	62.77%	68.05%	77.97%	84.48%	91.29%
17	21.80%	23.70%	25.72%	41.83%	45.51%	49.40%	58.01%	62.74%	68.01%	77.94%	84.45%	91.26%
18	21.77%	23.67%	25.70%	41.80%	45.48%	49.38%	58.01%	62.71%	67.98%	77.90%	84.42%	91.22%
19	21.75%	23.65%	25.67%	41.78%	45.46%	49.35%	58.00%	62.68%	67.94%	77.87%	84.39%	91.19%
20	21.73%	23.63%	25.64%	41.76%	45.44%	49.33%	57.99%	62.65%	67.91%	77.83%	84.36%	91.16%
21	21.71%	23.60%	25.61%	41.74%	45.42%	49.32%	57.96%	62.62%	67.89%	77.79%	84.32%	91.14%
22	21.68%	23.57%	25.57%	41.72%	45.39%	49.30%	57.92%	62.59%	67.87%	77.75%	84.29%	91.11%
23	21.66%	23.53%	25.54%	41.71%	45.37%	49.29%	57.89%	62.57%	67.84%	77.70%	84.25%	91.09%
24	21.63%	23.50%	25.50%	41.69%	45.34%	49.27%	57.85%	62.54%	67.82%	77.66%	84.22%	91.06%
25	21.61%	23.47%	25.47%	41.67%	45.32%	49.26%	57.82%	62.51%	67.80%	77.62%	84.18%	91.04%
26	21.55%	23.40%	25.40%	41.63%	45.28%	49.22%	57.80%	62.45%	67.75%	77.55%	84.12%	90.99%
27	21.50%	23.34%	25.33%	41.59%	45.24%	49.18%	57.78%	62.39%	67.69%	77.49%	84.05%	90.93%
28	21.44%	23.27%	25.26%	41.54%	45.21%	49.14%	57.76%	62.34%	67.64%	77.42%	83.99%	90.88%
29	21.39%	23.21%	25.19%	41.50%	45.17%	49.10%	57.74%	62.28%	67.58%	77.36%	83.92%	90.82%
30	21.33%	23.14%	25.12%	41.46%	45.13%	49.06%	57.72%	62.22%	67.53%	77.29%	83.86%	90.77%
31	21.21%	23.02%	24.99%	41.38%	45.05%	48.98%	57.61%	62.11%	67.43%	77.15%	83.74%	90.67%
32	21.10%	22.90%	24.86%	41.30%	44.97%	48.91%	57.50%	62.00%	67.33%	77.02%	83.62%	90.57%
33	20.98%	22.78%	24.73%	41.21%	44.89%	48.83%	57.39%	61.90%	67.24%	76.88%	83.50%	90.48%
34	20.87%	22.66%	24.60%	41.13%	44.81%	48.76%	57.28%	61.79%	67.14%	76.75%	83.38%	90.38%
35	20.75%	22.54%	24.47%	41.05%	44.73%	48.68%	57.17%	61.68%	67.04%	76.61%	83.26%	90.28%
36	20.57%	22.35%	24.26%	40.91%	44.59%	48.54%	56.99%	61.49%	66.86%	76.37%	83.03%	90.07%
37	20.39%	22.15%	24.05%	40.77%	44.45%	48.40%	56.81%	61.30%	66.68%	76.13%	82.80%	89.86%
38	20.22%	21.96%	23.85%	40.63%	44.32%	48.27%	56.63%	61.12%	66.51%	75.90%	82.57%	89.65%
39	20.04%	21.76%	23.64%	40.49%	44.18%	48.13%	56.45%	60.93%	66.33%	75.66%	82.34%	89.44%
40	19.86%	21.57%	23.43%	40.35%	44.04%	47.99%	56.27%	60.74%	66.15%	75.42%	82.11%	89.23%
41	19.57%	21.26%	23.10%	40.11%	43.79%	47.74%	55.98%	60.40%	65.80%	74.98%	81.68%	88.83%
42	19.28%	20.96%	22.76%	39.87%	43.54%	47.50%	55.70%	60.06%	65.46%	74.55%	81.26%	88.43%
43	18.99%	20.65%	22.43%	39.62%	43.30%	47.25%	55.41%	59.71%	65.11%	74.11%	80.83%	88.03%
44	18.70%	20.35%	22.09%	39.38%	43.05%	47.01%	55.13%	59.37%	64.77%	73.68%	80.41%	87.63%
45	18.41%	20.04%	21.76%	39.14%	42.80%	46.76%	54.84%	59.03%	64.42%	73.24%	79.98%	87.23%
46	17.96%	19.54%	21.21%	38.72%	42.35%	46.29%	54.14%	58.41%	63.79%	72.45%	79.19%	86.46%
47	17.51%	19.04%	20.66%	38.30%	41.90%	45.83%	53.44%	57.79%	63.16%	71.66%	78.39%	85.70%
48	17.06%	18.55%	20.12%	37.89%	41.46%	45.36%	52.74%	57.16%	62.53%	70.88%	77.60%	84.93%
49	16.61%	18.05%	19.57%	37.47%	41.01%	44.90%	52.04%	56.54%	61.90%	70.09%	76.80%	84.17%
50	16.16%	17.55%	19.02%	37.05%	40.56%	44.43%	51.34%	55.92%	61.27%	69.30%	76.01%	83.40%
51	15.44%	16.75%	18.15%	36.39%	39.85%	43.66%	50.35%	54.87%	60.21%	68.05%	74.73%	82.12%
52	14.72%	15.95%	17.27%	35.73%	39.13%	42.90%	49.37%	53.83%	59.15%	66.80%	73.44%	80.84%
53	14.01%	15.15%	16.40%	35.07%	38.42%	42.13%	48.38%	52.78%	58.08%	65.54%	72.16%	79.55%
54	13.29%	14.35%	15.52%	34.41%	37.70%	41.37%	47.40%	51.74%	57.02%	64.29%	70.87%	78.27%
55	12.57%	13.55%	14.65%	33.75%	36.99%	40.60%	46.41%	50.69%	55.96%	63.04%	69.59%	76.99%
56	NA	NA	NA	32.87%	36.08%	39.67%	45.05%	49.17%	54.38%	NA	NA	NA
57	NA	NA	NA	31.98%	35.17%	38.74%	43.70%	47.65%	52.80%	NA	NA	NA
58	NA	NA	NA	31.10%	34.27%	37.80%	42.34%	46.12%	51.23%	NA	NA	NA
59	NA	NA	NA	30.21%	33.36%	36.87%	40.99%	44.60%	49.65%	NA	NA	NA
60	NA	NA	NA	29.33%	32.45%	35.94%	39.63%	43.08%	48.07%	NA	NA	NA



**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 20

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	22.55%	24.61%	26.81%	43.70%	47.51%	51.57%	60.32%	65.23%	70.69%	80.82%	87.50%	94.57%
1	22.55%	24.61%	26.81%	43.70%	47.51%	51.57%	60.32%	65.23%	70.69%	80.82%	87.50%	94.57%
2	22.55%	24.61%	26.81%	43.70%	47.51%	51.57%	60.32%	65.23%	70.69%	80.82%	87.50%	94.57%
3	22.55%	24.61%	26.81%	43.70%	47.51%	51.57%	60.32%	65.23%	70.69%	80.82%	87.50%	94.57%
4	22.51%	24.57%	26.77%	43.66%	47.47%	51.52%	60.27%	65.18%	70.63%	80.76%	87.43%	94.48%
5	22.48%	24.54%	26.73%	43.62%	47.43%	51.48%	60.22%	65.12%	70.57%	80.70%	87.36%	94.38%
6	22.44%	24.50%	26.69%	43.58%	47.38%	51.43%	60.17%	65.07%	70.51%	80.63%	87.29%	94.29%
7	22.41%	24.47%	26.65%	43.54%	47.34%	51.39%	60.12%	65.01%	70.45%	80.57%	87.22%	94.19%
8	22.37%	24.43%	26.61%	43.50%	47.30%	51.34%	60.07%	64.96%	70.39%	80.51%	87.15%	94.10%
9	22.34%	24.39%	26.57%	43.46%	47.26%	51.30%	60.02%	64.91%	70.34%	80.45%	87.09%	94.04%
10	22.31%	24.36%	26.53%	43.42%	47.22%	51.25%	59.98%	64.86%	70.29%	80.39%	87.03%	93.98%
11	22.28%	24.32%	26.49%	43.38%	47.18%	51.21%	59.93%	64.81%	70.24%	80.33%	86.97%	93.92%
12	22.25%	24.29%	26.46%	43.35%	47.14%	51.16%	59.88%	64.77%	70.19%	80.28%	86.92%	93.86%
13	22.22%	24.25%	26.42%	43.31%	47.10%	51.12%	59.83%	64.72%	70.14%	80.22%	86.86%	93.80%
14	22.19%	24.22%	26.38%	43.27%	47.06%	51.07%	59.79%	64.67%	70.09%	80.16%	86.80%	93.74%
15	22.16%	24.18%	26.34%	43.23%	47.02%	51.03%	59.74%	64.62%	70.04%	80.10%	86.74%	93.68%
16	22.14%	24.16%	26.32%	43.21%	47.00%	51.01%	59.73%	64.59%	70.01%	80.07%	86.70%	93.64%
17	22.12%	24.14%	26.29%	43.19%	46.98%	50.99%	59.72%	64.56%	69.98%	80.03%	86.67%	93.60%
18	22.09%	24.11%	26.27%	43.17%	46.95%	50.97%	59.71%	64.54%	69.96%	80.00%	86.63%	93.57%
19	22.07%	24.09%	26.24%	43.15%	46.93%	50.95%	59.70%	64.51%	69.93%	79.96%	86.60%	93.53%
20	22.05%	24.07%	26.22%	43.13%	46.91%	50.93%	59.69%	64.48%	69.90%	79.93%	86.56%	93.49%
21	22.02%	24.04%	26.18%	43.11%	46.89%	50.92%	59.66%	64.46%	69.88%	79.90%	86.53%	93.48%
22	21.99%	24.01%	26.15%	43.10%	46.87%	50.90%	59.64%	64.43%	69.86%	79.86%	86.50%	93.47%
23	21.97%	23.97%	26.11%	43.08%	46.86%	50.89%	59.61%	64.41%	69.84%	79.83%	86.48%	93.45%
24	21.94%	23.94%	26.08%	43.07%	46.84%	50.87%	59.59%	64.38%	69.82%	79.79%	86.45%	93.44%
25	21.91%	23.91%	26.04%	43.05%	46.82%	50.86%	59.56%	64.36%	69.80%	79.76%	86.42%	93.43%
26	21.85%	23.85%	25.97%	43.01%	46.78%	50.82%	59.55%	64.31%	69.75%	79.69%	86.36%	93.38%
27	21.79%	23.78%	25.90%	42.96%	46.74%	50.78%	59.53%	64.25%	69.71%	79.62%	86.30%	93.33%
28	21.74%	23.72%	25.83%	42.92%	46.71%	50.75%	59.52%	64.20%	69.66%	79.56%	86.24%	93.29%
29	21.68%	23.65%	25.76%	42.87%	46.67%	50.71%	59.50%	64.14%	69.62%	79.49%	86.18%	93.24%
30	21.62%	23.59%	25.69%	42.83%	46.63%	50.67%	59.49%	64.09%	69.57%	79.42%	86.12%	93.19%
31	21.62%	23.59%	25.69%	42.78%	46.57%	50.59%	59.34%	63.95%	69.44%	79.38%	86.08%	93.14%
32	21.62%	23.59%	25.69%	42.73%	46.50%	50.51%	59.19%	63.81%	69.31%	79.33%	86.03%	93.08%
33	21.62%	23.59%	25.69%	42.69%	46.44%	50.44%	59.04%	63.68%	69.19%	79.29%	85.99%	93.03%
34	21.62%	23.59%	25.69%	42.64%	46.37%	50.36%	58.89%	63.54%	69.06%	79.24%	85.94%	92.97%
35	21.62%	23.59%	25.69%	42.59%	46.31%	50.28%	58.74%	63.40%	68.93%	79.20%	85.90%	92.92%
36	21.33%	23.28%	25.35%	42.43%	46.17%	50.16%	58.61%	63.26%	68.80%	78.89%	85.63%	92.71%
37	21.04%	22.97%	25.02%	42.27%	46.02%	50.04%	58.49%	63.12%	68.67%	78.59%	85.36%	92.49%
38	20.76%	22.65%	24.68%	42.11%	45.88%	49.93%	58.36%	62.99%	68.54%	78.28%	85.10%	92.28%
39	20.47%	22.34%	24.35%	41.95%	45.73%	49.81%	58.24%	62.85%	68.41%	77.98%	84.83%	92.06%
40	20.18%	22.03%	24.01%	41.79%	45.59%	49.69%	58.11%	62.71%	68.28%	77.67%	84.56%	91.85%
41	19.90%	21.73%	23.68%	41.56%	45.35%	49.46%	57.84%	62.38%	67.96%	77.26%	84.16%	91.48%
42	19.62%	21.42%	23.35%	41.33%	45.12%	49.23%	57.57%	62.06%	67.63%	76.85%	83.76%	91.10%
43	19.33%	21.12%	23.02%	41.09%	44.88%	48.99%	57.29%	61.73%	67.31%	76.43%	83.37%	90.73%
44	19.05%	20.81%	22.69%	40.86%	44.65%	48.76%	57.02%	61.41%	66.98%	76.02%	82.97%	90.35%
45	18.77%	20.51%	22.36%	40.63%	44.41%	48.53%	56.75%	61.08%	66.66%	75.61%	82.57%	89.98%
46	18.32%	20.01%	21.81%	40.22%	43.98%	48.08%	56.07%	60.48%	66.06%	74.86%	81.82%	89.28%
47	17.86%	19.50%	21.25%	39.80%	43.55%	47.64%	55.39%	59.88%	65.47%	74.12%	81.07%	88.58%
48	17.41%	19.00%	20.70%	39.39%	43.13%	47.19%	54.71%	59.29%	64.87%	73.37%	80.32%	87.87%
49	16.95%	18.49%	20.14%	38.97%	42.70%	46.75%	54.03%	58.69%	64.28%	72.63%	79.57%	87.17%
50	16.50%	17.99%	19.59%	38.56%	42.27%	46.30%	53.35%	58.09%	63.68%	71.88%	78.82%	86.47%
51	15.79%	17.19%	18.70%	37.88%	41.56%	45.57%	52.41%	57.10%	62.67%	70.62%	77.57%	85.26%
52	15.08%	16.38%	17.82%	37.21%	40.85%	44.84%	51.48%	56.11%	61.67%	69.36%	76.31%	84.05%
53	14.38%	15.58%	16.93%	36.53%	40.14%	44.11%	50.54%	55.11%	60.66%	68.11%	75.06%	82.85%
54	13.67%	14.77%	16.05%	35.86%	39.43%	43.38%	49.61%	54.12%	59.66%	66.85%	73.80%	81.64%
55	12.96%	13.97%	15.16%	35.18%	38.72%	42.65%	48.67%	53.13%	58.65%	65.59%	72.55%	80.43%
56	NA	NA	NA	34.15%	37.61%	41.50%	47.21%	51.52%	57.00%	NA	NA	NA
57	NA	NA	NA	33.12%	36.50%	40.35%	45.74%	49.91%	55.35%	NA	NA	NA
58	NA	NA	NA	32.09%	35.40%	39.19%	44.28%	48.30%	53.71%	NA	NA	NA
59	NA	NA	NA	31.06%	34.29%	38.04%	42.81%	46.69%	52.06%	NA	NA	NA
60	NA	NA	NA	30.03%	33.18%	36.89%	41.35%	45.08%	50.41%	NA	NA	NA



**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 20

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	23.48%	25.52%	27.72%	44.32%	48.03%	51.99%	61.42%	66.32%	71.67%	81.58%	88.17%	95.19%
1	23.48%	25.52%	27.72%	44.32%	48.03%	51.99%	61.42%	66.32%	71.67%	81.58%	88.17%	95.19%
2	23.48%	25.52%	27.72%	44.32%	48.03%	51.99%	61.42%	66.32%	71.67%	81.58%	88.17%	95.19%
3	23.48%	25.52%	27.72%	44.32%	48.03%	51.99%	61.42%	66.32%	71.67%	81.58%	88.17%	95.19%
4	23.48%	25.52%	27.72%	44.31%	48.03%	51.98%	61.35%	66.25%	71.59%	81.50%	88.09%	95.10%
5	23.48%	25.52%	27.72%	44.31%	48.02%	51.97%	61.28%	66.17%	71.52%	81.41%	88.01%	95.01%
6	23.47%	25.51%	27.72%	44.30%	48.02%	51.96%	61.22%	66.10%	71.44%	81.33%	87.93%	94.91%
7	23.47%	25.51%	27.72%	44.30%	48.01%	51.95%	61.15%	66.02%	71.37%	81.24%	87.85%	94.82%
8	23.47%	25.51%	27.72%	44.29%	48.01%	51.94%	61.08%	65.95%	71.29%	81.16%	87.77%	94.73%
9	23.44%	25.48%	27.68%	44.26%	47.97%	51.90%	61.04%	65.91%	71.24%	81.10%	87.71%	94.68%
10	23.41%	25.44%	27.64%	44.22%	47.94%	51.86%	61.00%	65.86%	71.20%	81.05%	87.64%	94.62%
11	23.38%	25.41%	27.60%	44.19%	47.90%	51.82%	60.96%	65.82%	71.15%	80.99%	87.58%	94.57%
12	23.35%	25.38%	27.57%	44.15%	47.87%	51.79%	60.91%	65.77%	71.11%	80.93%	87.52%	94.52%
13	23.32%	25.35%	27.53%	44.12%	47.83%	51.75%	60.87%	65.73%	71.06%	80.87%	87.46%	94.47%
14	23.29%	25.31%	27.49%	44.08%	47.80%	51.71%	60.83%	65.68%	71.02%	80.82%	87.39%	94.41%
15	23.26%	25.28%	27.45%	44.05%	47.76%	51.67%	60.79%	65.64%	70.97%	80.76%	87.33%	94.36%
16	23.24%	25.26%	27.43%	44.03%	47.74%	51.65%	60.76%	65.61%	70.93%	80.72%	87.29%	94.32%
17	23.22%	25.24%	27.41%	44.01%	47.72%	51.63%	60.73%	65.57%	70.90%	80.69%	87.25%	94.28%
18	23.19%	25.21%	27.38%	44.00%	47.70%	51.60%	60.71%	65.54%	70.86%	80.65%	87.22%	94.23%
19	23.17%	25.19%	27.36%	43.98%	47.68%	51.58%	60.68%	65.50%	70.83%	80.62%	87.18%	94.19%
20	23.15%	25.17%	27.34%	43.96%	47.66%	51.56%	60.65%	65.47%	70.79%	80.58%	87.14%	94.15%
21	23.13%	25.14%	27.31%	43.94%	47.64%	51.55%	60.62%	65.44%	70.77%	80.55%	87.12%	94.12%
22	23.10%	25.12%	27.27%	43.92%	47.62%	51.54%	60.60%	65.42%	70.75%	80.52%	87.09%	94.10%
23	23.08%	25.09%	27.24%	43.91%	47.60%	51.53%	60.57%	65.39%	70.73%	80.48%	87.07%	94.07%
24	23.05%	25.07%	27.20%	43.89%	47.58%	51.52%	60.55%	65.37%	70.71%	80.45%	87.04%	94.05%
25	23.03%	25.04%	27.17%	43.87%	47.56%	51.51%	60.52%	65.34%	70.69%	80.42%	87.02%	94.02%
26	22.97%	24.98%	27.10%	43.83%	47.53%	51.48%	60.46%	65.29%	70.65%	80.35%	86.97%	94.00%
27	22.91%	24.91%	27.03%	43.80%	47.50%	51.45%	60.40%	65.24%	70.61%	80.28%	86.92%	93.98%
28	22.86%	24.85%	26.96%	43.76%	47.46%	51.41%	60.35%	65.20%	70.56%	80.21%	86.86%	93.96%
29	22.80%	24.78%	26.89%	43.73%	47.43%	51.38%	60.29%	65.15%	70.52%	80.14%	86.81%	93.94%
30	22.74%	24.72%	26.82%	43.69%	47.40%	51.35%	60.23%	65.10%	70.48%	80.07%	86.76%	93.92%
31	22.74%	24.60%	26.66%	43.59%	47.31%	51.26%	60.15%	64.97%	70.36%	79.90%	86.60%	93.78%
32	22.74%	24.48%	26.50%	43.50%	47.21%	51.17%	60.08%	64.84%	70.25%	79.73%	86.45%	93.65%
33	22.74%	24.36%	26.33%	43.40%	47.12%	51.09%	60.00%	64.70%	70.13%	79.57%	86.29%	93.51%
34	22.74%	24.24%	26.17%	43.31%	47.02%	51.00%	59.93%	64.57%	70.02%	79.40%	86.14%	93.38%
35	22.74%	24.12%	26.01%	43.21%	46.93%	50.91%	59.85%	64.44%	69.90%	79.23%	85.98%	93.24%
36	22.46%	23.93%	25.85%	43.11%	46.83%	50.82%	59.71%	64.31%	69.78%	79.06%	85.82%	93.10%
37	22.18%	23.75%	25.68%	43.01%	46.74%	50.73%	59.58%	64.18%	69.67%	78.89%	85.67%	92.97%
38	21.90%	23.56%	25.52%	42.92%	46.64%	50.65%	59.44%	64.04%	69.55%	78.72%	85.51%	92.83%
39	21.62%	23.38%	25.35%	42.82%	46.55%	50.56%	59.31%	63.91%	69.44%	78.55%	85.36%	92.70%
40	21.34%	23.19%	25.19%	42.72%	46.45%	50.47%	59.17%	63.78%	69.32%	78.38%	85.20%	92.56%
41	21.06%	22.89%	24.87%	42.51%	46.23%	50.26%	58.94%	63.47%	69.03%	78.05%	84.81%	92.20%
42	20.78%	22.59%	24.55%	42.30%	46.02%	50.06%	58.71%	63.16%	68.74%	77.72%	84.43%	91.84%
43	20.50%	22.30%	24.23%	42.08%	45.80%	49.85%	58.47%	62.86%	68.45%	77.40%	84.04%	91.48%
44	20.22%	22.00%	23.91%	41.87%	45.59%	49.65%	58.24%	62.55%	68.16%	77.07%	83.66%	91.12%
45	19.94%	21.70%	23.59%	41.66%	45.37%	49.44%	58.01%	62.24%	67.87%	76.74%	83.27%	90.76%
46	19.49%	21.22%	23.06%	41.27%	44.98%	49.03%	57.35%	61.68%	67.30%	76.01%	82.55%	90.06%
47	19.05%	20.73%	22.53%	40.89%	44.59%	48.63%	56.69%	61.12%	66.73%	75.28%	81.83%	89.36%
48	18.60%	20.25%	22.01%	40.50%	44.19%	48.22%	56.04%	60.55%	66.15%	74.56%	81.12%	88.66%
49	18.16%	19.76%	21.48%	40.12%	43.80%	47.82%	55.38%	59.99%	65.58%	73.83%	80.40%	87.96%
50	17.71%	19.28%	20.95%	39.73%	43.41%	47.41%	54.72%	59.43%	65.01%	73.10%	79.68%	87.26%
51	17.01%	18.51%	20.09%	39.10%	42.76%	46.75%	53.83%	58.48%	64.06%	71.87%	78.47%	86.11%
52	16.32%	17.74%	19.23%	38.48%	42.12%	46.09%	52.94%	57.53%	63.10%	70.64%	77.26%	84.97%
53	15.62%	16.96%	18.38%	37.85%	41.47%	45.43%	52.05%	56.59%	62.15%	69.42%	76.05%	83.82%
54	14.93%	16.19%	17.52%	37.23%	40.83%	44.77%	51.16%	55.64%	61.19%	68.19%	74.84%	82.68%
55	14.23%	15.42%	16.66%	36.60%	40.18%	44.11%	50.27%	54.69%	60.24%	66.96%	73.63%	81.53%
56	NA	NA	NA	35.67%	39.22%	43.15%	48.86%	53.18%	58.71%	NA	NA	NA
57	NA	NA	NA	34.74%	38.26%	42.19%	47.44%	51.68%	57.17%	NA	NA	NA
58	NA	NA	NA	33.82%	37.29%	41.22%	46.03%	50.17%	55.64%	NA	NA	NA
59	NA	NA	NA	32.89%	36.33%	40.26%	44.61%	48.67%	54.10%	NA	NA	NA
60	NA	NA	NA	31.96%	35.37%	39.30%	43.20%	47.16%	52.57%	NA	NA	NA

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 25

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	20.92%	22.58%	24.32%	39.79%	42.97%	46.35%	54.67%	58.79%	63.33%	72.80%	78.30%	84.19%
1	20.92%	22.58%	24.32%	39.79%	42.97%	46.35%	54.67%	58.79%	63.33%	72.80%	78.30%	84.19%
2	20.92%	22.58%	24.32%	39.79%	42.97%	46.35%	54.67%	58.79%	63.33%	72.80%	78.30%	84.19%
3	20.92%	22.58%	24.32%	39.79%	42.97%	46.35%	54.67%	58.79%	63.33%	72.80%	78.30%	84.19%
4	20.92%	22.58%	24.32%	39.76%	42.93%	46.31%	54.62%	58.74%	63.28%	72.73%	78.22%	84.11%
5	20.92%	22.57%	24.32%	39.72%	42.89%	46.27%	54.57%	58.69%	63.23%	72.66%	78.14%	84.03%
6	20.92%	22.57%	24.32%	39.69%	42.86%	46.24%	54.53%	58.64%	63.19%	72.58%	78.07%	83.96%
7	20.92%	22.56%	24.32%	39.65%	42.82%	46.20%	54.48%	58.59%	63.14%	72.51%	77.99%	83.88%
8	20.92%	22.56%	24.32%	39.62%	42.78%	46.16%	54.43%	58.54%	63.09%	72.44%	77.91%	83.80%
9	20.89%	22.53%	24.29%	39.58%	42.74%	46.12%	54.39%	58.50%	63.04%	72.39%	77.86%	83.75%
10	20.86%	22.50%	24.25%	39.55%	42.71%	46.08%	54.35%	58.45%	63.00%	72.34%	77.81%	83.69%
11	20.83%	22.47%	24.22%	39.51%	42.67%	46.04%	54.31%	58.41%	62.95%	72.29%	77.76%	83.64%
12	20.81%	22.44%	24.18%	39.48%	42.63%	46.01%	54.27%	58.37%	62.91%	72.23%	77.72%	83.59%
13	20.78%	22.41%	24.15%	39.44%	42.59%	45.97%	54.23%	58.33%	62.86%	72.18%	77.67%	83.54%
14	20.75%	22.38%	24.11%	39.41%	42.56%	45.93%	54.19%	58.28%	62.82%	72.13%	77.62%	83.48%
15	20.72%	22.35%	24.08%	39.37%	42.52%	45.89%	54.15%	58.24%	62.77%	72.08%	77.57%	83.43%
16	20.69%	22.32%	24.05%	39.35%	42.50%	45.87%	54.12%	58.21%	62.75%	72.05%	77.54%	83.41%
17	20.67%	22.29%	24.02%	39.33%	42.48%	45.85%	54.09%	58.18%	62.72%	72.02%	77.51%	83.38%
18	20.64%	22.27%	23.99%	39.31%	42.47%	45.84%	54.07%	58.15%	62.70%	71.98%	77.48%	83.36%
19	20.62%	22.24%	23.96%	39.29%	42.45%	45.82%	54.04%	58.12%	62.67%	71.95%	77.45%	83.33%
20	20.59%	22.21%	23.93%	39.27%	42.43%	45.80%	54.01%	58.09%	62.65%	71.92%	77.42%	83.31%
21	20.55%	22.17%	23.89%	39.25%	42.41%	45.78%	53.98%	58.07%	62.63%	71.89%	77.40%	83.31%
22	20.52%	22.13%	23.85%	39.23%	42.39%	45.76%	53.96%	58.05%	62.62%	71.86%	77.39%	83.30%
23	20.48%	22.09%	23.80%	39.21%	42.37%	45.74%	53.93%	58.02%	62.60%	71.82%	77.37%	83.30%
24	20.45%	22.05%	23.76%	39.19%	42.35%	45.72%	53.91%	58.00%	62.59%	71.79%	77.36%	83.29%
25	20.41%	22.01%	23.72%	39.17%	42.33%	45.70%	53.88%	57.98%	62.57%	71.76%	77.34%	83.29%
26	20.34%	21.94%	23.64%	39.13%	42.30%	45.67%	53.83%	57.93%	62.53%	71.71%	77.29%	83.26%
27	20.27%	21.86%	23.57%	39.09%	42.26%	45.64%	53.78%	57.89%	62.50%	71.65%	77.25%	83.23%
28	20.20%	21.79%	23.49%	39.06%	42.23%	45.61%	53.72%	57.84%	62.46%	71.60%	77.20%	83.19%
29	20.13%	21.71%	23.42%	39.02%	42.19%	45.58%	53.67%	57.80%	62.43%	71.54%	77.16%	83.16%
30	20.06%	21.64%	23.34%	38.98%	42.16%	45.55%	53.62%	57.75%	62.39%	71.49%	77.11%	83.13%
31	19.95%	21.52%	23.21%	38.91%	42.09%	45.49%	53.57%	57.66%	62.31%	71.38%	77.02%	83.06%
32	19.84%	21.40%	23.07%	38.83%	42.02%	45.43%	53.53%	57.58%	62.24%	71.28%	76.93%	82.99%
33	19.72%	21.29%	22.94%	38.76%	41.95%	45.37%	53.48%	57.49%	62.16%	71.17%	76.84%	82.93%
34	19.61%	21.17%	22.80%	38.68%	41.88%	45.31%	53.44%	57.41%	62.09%	71.07%	76.75%	82.86%
35	19.50%	21.05%	22.67%	38.61%	41.81%	45.25%	53.39%	57.32%	62.01%	70.96%	76.66%	82.79%
36	19.32%	20.86%	22.46%	38.48%	41.69%	45.13%	53.22%	57.15%	61.86%	70.76%	76.48%	82.64%
37	19.14%	20.66%	22.25%	38.36%	41.57%	45.02%	53.05%	56.99%	61.71%	70.55%	76.30%	82.49%
38	18.97%	20.47%	22.04%	38.23%	41.44%	44.90%	52.87%	56.82%	61.57%	70.35%	76.11%	82.35%
39	18.79%	20.27%	21.83%	38.11%	41.32%	44.79%	52.70%	56.66%	61.42%	70.14%	75.93%	82.20%
40	18.61%	20.08%	21.62%	37.98%	41.20%	44.67%	52.53%	56.49%	61.27%	69.94%	75.75%	82.05%
41	18.31%	19.76%	21.28%	37.76%	40.97%	44.45%	52.30%	56.19%	60.98%	69.56%	75.39%	81.74%
42	18.02%	19.45%	20.94%	37.53%	40.74%	44.23%	52.06%	55.88%	60.69%	69.17%	75.04%	81.44%
43	17.72%	19.13%	20.61%	37.31%	40.52%	44.00%	51.83%	55.58%	60.40%	68.79%	74.68%	81.13%
44	17.43%	18.82%	20.27%	37.08%	40.29%	43.78%	51.59%	55.27%	60.11%	68.40%	74.33%	80.83%
45	17.13%	18.50%	19.93%	36.86%	40.06%	43.56%	51.36%	54.97%	59.82%	68.02%	73.97%	80.52%
46	16.65%	17.97%	19.36%	36.45%	39.64%	43.14%	50.67%	54.41%	59.27%	67.34%	73.32%	79.93%
47	16.17%	17.44%	18.79%	36.04%	39.22%	42.72%	49.99%	53.84%	58.72%	66.65%	72.67%	79.35%
48	15.69%	16.92%	18.21%	35.62%	38.81%	42.31%	49.30%	53.28%	58.17%	65.97%	72.03%	78.76%
49	15.21%	16.39%	17.64%	35.21%	38.39%	41.89%	48.62%	52.71%	57.62%	65.28%	71.38%	78.18%
50	14.73%	15.86%	17.07%	34.80%	37.97%	41.47%	47.93%	52.15%	57.07%	64.60%	70.73%	77.59%
51	13.96%	15.02%	16.16%	34.16%	37.30%	40.80%	47.06%	51.23%	56.18%	63.52%	69.66%	76.64%
52	13.19%	14.18%	15.25%	33.51%	36.62%	40.12%	46.20%	50.31%	55.28%	62.43%	68.59%	75.68%
53	12.43%	13.35%	14.34%	32.87%	35.95%	39.45%	45.33%	49.40%	54.39%	61.35%	67.53%	74.73%
54	11.66%	12.51%	13.43%	32.22%	35.27%	38.77%	44.47%	48.48%	53.49%	60.26%	66.46%	73.77%
55	10.89%	11.67%	12.52%	31.58%	34.60%	38.10%	43.60%	47.56%	52.60%	59.18%	65.39%	72.82%
56	NA	NA	NA	30.77%	33.79%	37.28%	42.37%	46.21%	51.12%	NA	NA	NA
57	NA	NA	NA	29.96%	32.98%	36.46%	41.14%	44.87%	49.63%	NA	NA	NA
58	NA	NA	NA	29.14%	32.17%	35.64%	39.90%	43.52%	48.15%	NA	NA	NA
59	NA	NA	NA	28.33%	31.36%	34.82%	38.67%	42.18%	46.66%	NA	NA	NA
60	NA	NA	NA	27.52%	30.55%	34.00%	37.44%	40.83%	45.18%	NA	NA	NA

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 25

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	21.51%	23.28%	25.18%	41.02%	44.29%	47.76%	56.29%	60.41%	65.10%	74.61%	80.24%	86.26%
1	21.51%	23.28%	25.18%	41.02%	44.29%	47.76%	56.29%	60.41%	65.10%	74.61%	80.24%	86.26%
2	21.51%	23.28%	25.18%	41.02%	44.29%	47.76%	56.29%	60.41%	65.10%	74.61%	80.24%	86.26%
3	21.51%	23.28%	25.18%	41.02%	44.29%	47.76%	56.29%	60.41%	65.10%	74.61%	80.24%	86.26%
4	21.48%	23.25%	25.14%	40.99%	44.25%	47.72%	56.23%	60.36%	65.05%	74.54%	80.17%	86.18%
5	21.45%	23.21%	25.10%	40.95%	44.21%	47.69%	56.17%	60.32%	65.00%	74.46%	80.10%	86.10%
6	21.41%	23.18%	25.07%	40.92%	44.18%	47.65%	56.10%	60.27%	64.95%	74.39%	80.03%	86.03%
7	21.38%	23.14%	25.03%	40.88%	44.14%	47.62%	56.04%	60.23%	64.90%	74.31%	79.96%	85.95%
8	21.35%	23.11%	24.99%	40.85%	44.10%	47.58%	55.98%	60.18%	64.85%	74.24%	79.89%	85.87%
9	21.32%	23.08%	24.95%	40.82%	44.07%	47.54%	55.95%	60.14%	64.81%	74.19%	79.84%	85.82%
10	21.29%	23.04%	24.92%	40.78%	44.03%	47.50%	55.91%	60.09%	64.76%	74.14%	79.79%	85.76%
11	21.26%	23.01%	24.88%	40.75%	44.00%	47.46%	55.88%	60.05%	64.72%	74.09%	79.74%	85.71%
12	21.22%	22.98%	24.84%	40.71%	43.97%	47.43%	55.85%	60.01%	64.67%	74.05%	79.69%	85.65%
13	21.19%	22.95%	24.80%	40.68%	43.94%	47.39%	55.82%	59.97%	64.63%	74.00%	79.64%	85.60%
14	21.16%	22.91%	24.77%	40.64%	43.90%	47.35%	55.78%	59.92%	64.58%	73.95%	79.59%	85.54%
15	21.13%	22.88%	24.73%	40.61%	43.87%	47.31%	55.75%	59.88%	64.54%	73.90%	79.54%	85.49%
16	21.11%	22.85%	24.70%	40.59%	43.85%	47.29%	55.73%	59.85%	64.52%	73.87%	79.51%	85.47%
17	21.09%	22.82%	24.68%	40.57%	43.83%	47.28%	55.70%	59.82%	64.50%	73.84%	79.48%	85.45%
18	21.06%	22.80%	24.65%	40.55%	43.80%	47.26%	55.68%	59.80%	64.47%	73.81%	79.45%	85.42%
19	21.04%	22.77%	24.63%	40.53%	43.78%	47.25%	55.65%	59.77%	64.45%	73.78%	79.42%	85.40%
20	21.02%	22.74%	24.60%	40.51%	43.76%	47.23%	55.63%	59.74%	64.43%	73.75%	79.39%	85.38%
21	20.99%	22.70%	24.55%	40.49%	43.74%	47.22%	55.61%	59.72%	64.41%	73.73%	79.37%	85.38%
22	20.95%	22.66%	24.51%	40.47%	43.72%	47.20%	55.59%	59.70%	64.40%	73.70%	79.36%	85.38%
23	20.92%	22.63%	24.46%	40.46%	43.71%	47.19%	55.56%	59.68%	64.38%	73.68%	79.34%	85.38%
24	20.88%	22.59%	24.42%	40.44%	43.69%	47.17%	55.54%	59.66%	64.37%	73.65%	79.33%	85.38%
25	20.85%	22.55%	24.37%	40.42%	43.67%	47.16%	55.52%	59.64%	64.35%	73.63%	79.31%	85.38%
26	20.78%	22.48%	24.30%	40.38%	43.64%	47.13%	55.51%	59.60%	64.32%	73.58%	79.28%	85.37%
27	20.71%	22.41%	24.22%	40.35%	43.61%	47.10%	55.50%	59.57%	64.29%	73.53%	79.24%	85.36%
28	20.65%	22.34%	24.15%	40.31%	43.57%	47.08%	55.49%	59.53%	64.27%	73.49%	79.21%	85.34%
29	20.58%	22.27%	24.07%	40.28%	43.54%	47.05%	55.48%	59.50%	64.24%	73.44%	79.17%	85.33%
30	20.51%	22.20%	24.00%	40.24%	43.51%	47.02%	55.47%	59.46%	64.21%	73.39%	79.14%	85.32%
31	20.51%	22.20%	23.99%	40.18%	43.45%	46.91%	55.36%	59.38%	64.11%	73.17%	78.93%	85.11%
32	20.51%	22.19%	23.98%	40.12%	43.39%	46.79%	55.25%	59.30%	64.01%	72.95%	78.72%	84.90%
33	20.50%	22.19%	23.97%	40.06%	43.32%	46.68%	55.15%	59.21%	63.91%	72.74%	78.52%	84.68%
34	20.50%	22.18%	23.96%	40.00%	43.26%	46.56%	55.04%	59.13%	63.81%	72.52%	78.31%	84.47%
35	20.50%	22.18%	23.95%	39.94%	43.20%	46.45%	54.93%	59.05%	63.71%	72.30%	78.10%	84.26%
36	20.21%	21.87%	23.62%	39.81%	43.08%	46.40%	54.80%	58.90%	63.61%	72.23%	78.07%	84.26%
37	19.92%	21.56%	23.30%	39.68%	42.96%	46.35%	54.67%	58.74%	63.51%	72.15%	78.04%	84.26%
38	19.64%	21.26%	22.97%	39.54%	42.85%	46.31%	54.54%	58.59%	63.41%	72.08%	78.00%	84.26%
39	19.35%	20.95%	22.65%	39.41%	42.73%	46.26%	54.41%	58.43%	63.31%	72.00%	77.97%	84.26%
40	19.06%	20.64%	22.32%	39.28%	42.61%	46.21%	54.28%	58.28%	63.21%	71.93%	77.94%	84.26%
41	18.76%	20.32%	21.98%	39.06%	42.40%	46.00%	54.05%	57.99%	62.94%	71.58%	77.61%	84.01%
42	18.47%	20.00%	21.64%	38.85%	42.19%	45.79%	53.83%	57.70%	62.67%	71.23%	77.29%	83.77%
43	18.17%	19.69%	21.30%	38.63%	41.97%	45.58%	53.60%	57.42%	62.39%	70.87%	76.96%	83.52%
44	17.88%	19.37%	20.96%	38.42%	41.76%	45.37%	53.38%	57.13%	62.12%	70.52%	76.64%	83.28%
45	17.58%	19.05%	20.62%	38.20%	41.55%	45.16%	53.15%	56.84%	61.85%	70.17%	76.31%	83.03%
46	17.10%	18.52%	20.04%	37.81%	41.15%	44.77%	52.50%	56.31%	61.35%	69.58%	75.71%	82.52%
47	16.62%	17.99%	19.47%	37.42%	40.75%	44.38%	51.85%	55.79%	60.85%	69.00%	75.11%	82.00%
48	16.13%	17.47%	18.89%	37.03%	40.36%	43.99%	51.21%	55.26%	60.35%	68.41%	74.52%	81.49%
49	15.65%	16.94%	18.32%	36.64%	39.96%	43.60%	50.56%	54.74%	59.85%	67.83%	73.92%	80.97%
50	15.17%	16.41%	17.74%	36.25%	39.56%	43.21%	49.91%	54.21%	59.35%	67.24%	73.32%	80.46%
51	14.40%	15.57%	16.82%	35.61%	38.92%	42.57%	49.07%	53.35%	58.52%	66.16%	72.36%	79.62%
52	13.63%	14.72%	15.90%	34.98%	38.28%	41.93%	48.24%	52.48%	57.69%	65.08%	71.39%	78.77%
53	12.87%	13.88%	14.98%	34.34%	37.63%	41.28%	47.40%	51.62%	56.86%	64.00%	70.43%	77.93%
54	12.10%	13.03%	14.06%	33.71%	36.99%	40.64%	46.57%	50.75%	56.03%	62.92%	69.46%	77.08%
55	11.33%	12.19%	13.14%	33.07%	36.35%	40.00%	45.73%	49.89%	55.20%	61.84%	68.50%	76.24%
56	NA	NA	NA	32.09%	35.35%	39.00%	44.39%	48.49%	53.82%	NA	NA	NA
57	NA	NA	NA	31.10%	34.35%	38.00%	43.05%	47.09%	52.44%	NA	NA	NA
58	NA	NA	NA	30.12%	33.34%	37.00%	41.72%	45.68%	51.07%	NA	NA	NA
59	NA	NA	NA	29.13%	32.34%	36.00%	40.38%	44.28%	49.69%	NA	NA	NA
60	NA	NA	NA	28.15%	31.34%	35.00%	39.04%	42.88%	48.31%	NA	NA	NA

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 25

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	22.22%	23.97%	25.85%	41.36%	44.64%	48.13%	57.01%	61.15%	65.79%	75.12%	80.79%	86.82%
1	22.22%	23.97%	25.85%	41.36%	44.64%	48.13%	57.01%	61.15%	65.79%	75.12%	80.79%	86.82%
2	22.22%	23.97%	25.85%	41.36%	44.64%	48.13%	57.01%	61.15%	65.79%	75.12%	80.79%	86.82%
3	22.22%	23.97%	25.85%	41.36%	44.64%	48.13%	57.01%	61.15%	65.79%	75.12%	80.79%	86.82%
4	22.22%	23.97%	25.85%	41.36%	44.61%	48.10%	56.95%	61.09%	65.72%	75.05%	80.71%	86.74%
5	22.21%	23.97%	25.85%	41.35%	44.59%	48.06%	56.89%	61.03%	65.65%	74.98%	80.63%	86.67%
6	22.21%	23.97%	25.84%	41.35%	44.56%	48.03%	56.82%	60.96%	65.57%	74.91%	80.56%	86.59%
7	22.20%	23.97%	25.84%	41.34%	44.54%	47.99%	56.76%	60.90%	65.50%	74.84%	80.48%	86.52%
8	22.20%	23.97%	25.84%	41.34%	44.51%	47.96%	56.70%	60.84%	65.43%	74.77%	80.40%	86.44%
9	22.17%	23.94%	25.81%	41.31%	44.48%	47.93%	56.66%	60.80%	65.39%	74.72%	80.35%	86.39%
10	22.15%	23.91%	25.77%	41.28%	44.44%	47.89%	56.62%	60.76%	65.35%	74.67%	80.30%	86.34%
11	22.12%	23.88%	25.74%	41.25%	44.41%	47.86%	56.58%	60.72%	65.31%	74.62%	80.25%	86.29%
12	22.09%	23.84%	25.70%	41.21%	44.38%	47.82%	56.53%	60.67%	65.28%	74.57%	80.21%	86.23%
13	22.06%	23.81%	25.67%	41.18%	44.35%	47.79%	56.49%	60.63%	65.24%	74.52%	80.16%	86.18%
14	22.04%	23.78%	25.63%	41.15%	44.31%	47.75%	56.45%	60.59%	65.20%	74.47%	80.11%	86.13%
15	22.01%	23.75%	25.60%	41.12%	44.28%	47.72%	56.41%	60.55%	65.16%	74.42%	80.06%	86.08%
16	21.98%	23.72%	25.57%	41.10%	44.26%	47.71%	56.38%	60.53%	65.14%	74.39%	80.04%	86.06%
17	21.96%	23.69%	25.54%	41.08%	44.25%	47.70%	56.36%	60.50%	65.12%	74.36%	80.02%	86.05%
18	21.93%	23.66%	25.52%	41.06%	44.23%	47.68%	56.33%	60.48%	65.09%	74.34%	79.99%	86.03%
19	21.91%	23.63%	25.49%	41.04%	44.22%	47.67%	56.31%	60.45%	65.07%	74.31%	79.97%	86.02%
20	21.88%	23.60%	25.46%	41.02%	44.20%	47.66%	56.28%	60.43%	65.05%	74.28%	79.95%	86.00%
21	21.84%	23.57%	25.42%	41.01%	44.18%	47.64%	56.26%	60.41%	65.04%	74.25%	79.93%	86.00%
22	21.81%	23.53%	25.38%	40.99%	44.17%	47.62%	56.23%	60.39%	65.03%	74.21%	79.91%	86.00%
23	21.77%	23.50%	25.34%	40.98%	44.15%	47.61%	56.21%	60.37%	65.01%	74.18%	79.88%	86.00%
24	21.74%	23.46%	25.30%	40.96%	44.14%	47.59%	56.18%	60.35%	65.00%	74.14%	79.86%	86.00%
25	21.70%	23.43%	25.26%	40.95%	44.12%	47.57%	56.16%	60.33%	64.99%	74.11%	79.84%	86.00%
26	21.67%	23.40%	25.24%	40.91%	44.09%	47.54%	56.11%	60.29%	64.97%	74.07%	79.81%	85.99%
27	21.64%	23.37%	25.22%	40.88%	44.07%	47.51%	56.07%	60.26%	64.94%	74.03%	79.79%	85.98%
28	21.60%	23.34%	25.19%	40.84%	44.04%	47.48%	56.02%	60.22%	64.92%	74.00%	79.76%	85.97%
29	21.57%	23.31%	25.17%	40.81%	44.02%	47.45%	55.98%	60.19%	64.89%	73.96%	79.74%	85.96%
30	21.54%	23.28%	25.15%	40.77%	43.99%	47.42%	55.93%	60.15%	64.87%	73.92%	79.71%	85.95%
31	21.54%	23.28%	25.15%	40.69%	43.91%	47.35%	55.85%	60.04%	64.78%	73.78%	79.59%	85.86%
32	21.54%	23.28%	25.15%	40.60%	43.83%	47.28%	55.77%	59.94%	64.69%	73.64%	79.47%	85.78%
33	21.54%	23.28%	25.15%	40.52%	43.76%	47.21%	55.69%	59.83%	64.60%	73.51%	79.36%	85.69%
34	21.54%	23.28%	25.15%	40.43%	43.68%	47.14%	55.61%	59.73%	64.51%	73.37%	79.24%	85.61%
35	21.54%	23.28%	25.15%	40.35%	43.60%	47.07%	55.53%	59.62%	64.42%	73.23%	79.12%	85.52%
36	21.22%	22.94%	24.77%	40.27%	43.52%	47.00%	55.43%	59.51%	64.33%	73.09%	79.00%	85.43%
37	20.91%	22.59%	24.40%	40.18%	43.44%	46.93%	55.33%	59.41%	64.24%	72.95%	78.88%	85.34%
38	20.59%	22.25%	24.02%	40.10%	43.36%	46.86%	55.24%	59.30%	64.14%	72.81%	78.77%	85.26%
39	20.28%	21.90%	23.65%	40.01%	43.28%	46.79%	55.14%	59.20%	64.05%	72.67%	78.65%	85.17%
40	19.96%	21.56%	23.27%	39.93%	43.20%	46.72%	55.04%	59.09%	63.96%	72.53%	78.53%	85.08%
41	19.67%	21.25%	22.94%	39.74%	43.01%	46.54%	54.83%	58.82%	63.71%	72.26%	78.21%	84.80%
42	19.39%	20.95%	22.61%	39.54%	42.82%	46.36%	54.61%	58.54%	63.46%	71.99%	77.90%	84.53%
43	19.10%	20.64%	22.27%	39.35%	42.62%	46.18%	54.40%	58.27%	63.22%	71.73%	77.58%	84.25%
44	18.82%	20.34%	21.94%	39.15%	42.43%	46.00%	54.18%	57.99%	62.97%	71.46%	77.27%	83.98%
45	18.53%	20.03%	21.61%	38.96%	42.24%	45.82%	53.97%	57.72%	62.72%	71.19%	76.95%	83.70%
46	18.06%	19.52%	21.07%	38.60%	41.88%	45.48%	53.36%	57.23%	62.25%	70.48%	76.37%	83.21%
47	17.60%	19.01%	20.52%	38.24%	41.52%	45.13%	52.75%	56.73%	61.79%	69.77%	75.79%	82.72%
48	17.13%	18.50%	19.98%	37.89%	41.17%	44.79%	52.14%	56.24%	61.32%	69.06%	75.21%	82.23%
49	16.67%	17.99%	19.43%	37.53%	40.81%	44.44%	51.53%	55.74%	60.86%	68.35%	74.63%	81.74%
50	16.20%	17.48%	18.89%	37.17%	40.45%	44.10%	50.92%	55.25%	60.39%	67.64%	74.05%	81.25%
51	15.46%	16.67%	18.00%	36.59%	39.87%	43.54%	50.15%	54.44%	59.63%	66.67%	73.11%	80.43%
52	14.72%	15.86%	17.12%	36.01%	39.29%	42.98%	49.38%	53.63%	58.87%	65.71%	72.17%	79.61%
53	13.98%	15.05%	16.23%	35.44%	38.72%	42.41%	48.62%	52.83%	58.10%	64.74%	71.22%	78.78%
54	13.24%	14.24%	15.35%	34.86%	38.14%	41.85%	47.85%	52.02%	57.34%	63.78%	70.28%	77.96%
55	12.50%	13.43%	14.46%	34.28%	37.56%	41.29%	47.08%	51.21%	56.58%	62.81%	69.34%	77.14%
56	NA	NA	NA	33.43%	36.73%	40.49%	45.85%	49.91%	55.35%	NA	NA	NA
57	NA	NA	NA	32.58%	35.90%	39.68%	44.63%	48.62%	54.12%	NA	NA	NA
58	NA	NA	NA	31.74%	35.06%	38.88%	43.40%	47.32%	52.88%	NA	NA	NA
59	NA	NA	NA	30.89%	34.23%	38.07%	42.18%	46.03%	51.65%	NA	NA	NA
60	NA	NA	NA	30.04%	33.40%	37.27%	40.95%	44.73%	50.42%	NA	NA	NA

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 30**

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	20.04%	21.51%	23.08%	37.89%	40.74%	43.79%	51.82%	55.50%	59.60%	68.53%	73.45%	78.70%
1	20.04%	21.51%	23.08%	37.89%	40.74%	43.79%	51.82%	55.50%	59.60%	68.53%	73.45%	78.70%
2	20.04%	21.51%	23.08%	37.89%	40.74%	43.79%	51.82%	55.50%	59.60%	68.53%	73.45%	78.70%
3	20.04%	21.51%	23.08%	37.89%	40.74%	43.79%	51.82%	55.50%	59.60%	68.53%	73.45%	78.70%
4	20.04%	21.51%	23.08%	37.86%	40.71%	43.75%	51.78%	55.46%	59.56%	68.46%	73.39%	78.64%
5	20.04%	21.51%	23.08%	37.83%	40.68%	43.72%	51.74%	55.42%	59.51%	68.40%	73.33%	78.58%
6	20.03%	21.50%	23.08%	37.80%	40.64%	43.68%	51.71%	55.38%	59.47%	68.33%	73.26%	78.52%
7	20.03%	21.50%	23.08%	37.77%	40.61%	43.65%	51.67%	55.34%	59.42%	68.27%	73.20%	78.46%
8	20.03%	21.50%	23.08%	37.74%	40.58%	43.61%	51.63%	55.30%	59.38%	68.20%	73.14%	78.40%
9	20.00%	21.47%	23.04%	37.71%	40.55%	43.58%	51.59%	55.26%	59.34%	68.16%	73.10%	78.36%
10	19.97%	21.44%	23.01%	37.67%	40.51%	43.54%	51.55%	55.22%	59.30%	68.11%	73.05%	78.32%
11	19.94%	21.41%	22.97%	37.64%	40.48%	43.51%	51.51%	55.18%	59.26%	68.07%	73.01%	78.28%
12	19.92%	21.37%	22.94%	37.60%	40.45%	43.48%	51.47%	55.13%	59.22%	68.03%	72.97%	78.23%
13	19.89%	21.34%	22.90%	37.57%	40.42%	43.45%	51.43%	55.09%	59.18%	67.99%	72.93%	78.19%
14	19.86%	21.31%	22.87%	37.53%	40.38%	43.41%	51.39%	55.05%	59.14%	67.94%	72.88%	78.15%
15	19.83%	21.28%	22.83%	37.50%	40.35%	43.38%	51.35%	55.01%	59.10%	67.90%	72.84%	78.11%
16	19.80%	21.25%	22.80%	37.48%	40.33%	43.36%	51.33%	54.99%	59.08%	67.88%	72.82%	78.10%
17	19.77%	21.21%	22.76%	37.46%	40.31%	43.34%	51.31%	54.97%	59.06%	67.85%	72.80%	78.10%
18	19.74%	21.18%	22.73%	37.45%	40.29%	43.32%	51.28%	54.96%	59.05%	67.83%	72.78%	78.09%
19	19.71%	21.14%	22.69%	37.43%	40.27%	43.30%	51.26%	54.94%	59.03%	67.80%	72.76%	78.09%
20	19.68%	21.11%	22.66%	37.41%	40.25%	43.28%	51.24%	54.92%	59.01%	67.78%	72.74%	78.08%
21	19.64%	21.07%	22.61%	37.39%	40.24%	43.27%	51.22%	54.90%	59.01%	67.76%	72.74%	78.08%
22	19.60%	21.03%	22.57%	37.38%	40.23%	43.26%	51.20%	54.89%	59.01%	67.74%	72.74%	78.08%
23	19.55%	20.98%	22.52%	37.36%	40.21%	43.26%	51.17%	54.87%	59.01%	67.72%	72.73%	78.08%
24	19.51%	20.94%	22.48%	37.35%	40.20%	43.25%	51.15%	54.86%	59.01%	67.70%	72.73%	78.08%
25	19.47%	20.90%	22.43%	37.33%	40.19%	43.24%	51.13%	54.84%	59.01%	67.68%	72.73%	78.08%
26	19.40%	20.82%	22.35%	37.29%	40.16%	43.22%	51.09%	54.81%	58.99%	67.64%	72.71%	78.08%
27	19.32%	20.75%	22.27%	37.26%	40.13%	43.20%	51.05%	54.78%	58.97%	67.60%	72.69%	78.08%
28	19.25%	20.67%	22.20%	37.22%	40.11%	43.18%	51.00%	54.74%	58.95%	67.56%	72.67%	78.08%
29	19.17%	20.60%	22.12%	37.19%	40.08%	43.16%	50.96%	54.71%	58.93%	67.52%	72.65%	78.08%
30	19.10%	20.52%	22.04%	37.15%	40.05%	43.14%	50.92%	54.68%	58.91%	67.48%	72.63%	78.08%
31	18.98%	20.40%	21.91%	37.09%	39.99%	43.09%	50.89%	54.61%	58.86%	67.40%	72.58%	78.06%
32	18.87%	20.27%	21.77%	37.03%	39.93%	43.04%	50.86%	54.54%	58.81%	67.32%	72.53%	78.05%
33	18.75%	20.15%	21.64%	36.97%	39.87%	42.99%	50.82%	54.47%	58.76%	67.24%	72.47%	78.03%
34	18.64%	20.02%	21.50%	36.91%	39.81%	42.94%	50.79%	54.40%	58.71%	67.16%	72.42%	78.02%
35	18.52%	19.90%	21.37%	36.85%	39.75%	42.89%	50.76%	54.33%	58.66%	67.08%	72.37%	78.00%
36	18.33%	19.70%	21.15%	36.73%	39.64%	42.79%	50.62%	54.19%	58.54%	66.91%	72.23%	77.91%
37	18.14%	19.49%	20.93%	36.61%	39.53%	42.69%	50.48%	54.05%	58.42%	66.75%	72.09%	77.82%
38	17.96%	19.29%	20.72%	36.49%	39.43%	42.59%	50.33%	53.91%	58.31%	66.58%	71.94%	77.73%
39	17.77%	19.08%	20.50%	36.37%	39.32%	42.49%	50.19%	53.77%	58.19%	66.42%	71.80%	77.64%
40	17.58%	18.88%	20.28%	36.25%	39.21%	42.39%	50.05%	53.63%	58.07%	66.25%	71.66%	77.55%
41	17.27%	18.54%	19.92%	36.04%	39.00%	42.20%	49.83%	53.37%	57.85%	65.93%	71.40%	77.37%
42	16.95%	18.21%	19.56%	35.83%	38.80%	42.01%	49.61%	53.11%	57.62%	65.62%	71.14%	77.19%
43	16.64%	17.87%	19.21%	35.61%	38.59%	41.83%	49.40%	52.85%	57.40%	65.30%	70.88%	77.02%
44	16.32%	17.54%	18.85%	35.40%	38.39%	41.64%	49.18%	52.59%	57.17%	64.99%	70.62%	76.84%
45	16.01%	17.20%	18.49%	35.19%	38.18%	41.45%	48.96%	52.33%	56.95%	64.67%	70.36%	76.66%
46	15.50%	16.65%	17.90%	34.81%	37.81%	41.10%	48.36%	51.87%	56.53%	64.13%	69.90%	76.30%
47	14.99%	16.10%	17.31%	34.43%	37.44%	40.75%	47.76%	51.40%	56.12%	63.59%	69.44%	75.95%
48	14.47%	15.55%	16.73%	34.06%	37.07%	40.41%	47.16%	50.94%	55.70%	63.06%	68.97%	75.59%
49	13.96%	15.00%	16.14%	33.68%	36.70%	40.06%	46.56%	50.47%	55.29%	62.52%	68.51%	75.24%
50	13.45%	14.45%	15.55%	33.30%	36.33%	39.71%	45.96%	50.01%	54.87%	61.98%	68.05%	74.88%
51	12.67%	13.61%	14.65%	32.71%	35.74%	39.14%	45.20%	49.25%	54.16%	61.10%	67.25%	74.22%
52	11.88%	12.76%	13.75%	32.11%	35.15%	38.57%	44.45%	48.49%	53.45%	60.22%	66.46%	73.56%
53	11.10%	11.92%	12.84%	31.52%	34.57%	38.01%	43.69%	47.73%	52.73%	59.35%	65.66%	72.89%
54	10.31%	11.07%	11.94%	30.92%	33.98%	37.44%	42.94%	46.97%	52.02%	58.47%	64.87%	72.23%
55	9.53%	10.23%	11.04%	30.33%	33.39%	36.87%	42.18%	46.21%	51.31%	57.59%	64.07%	71.57%
56	NA	NA	NA	29.62%	32.68%	36.00%	41.05%	44.98%	50.21%	NA	NA	NA
57	NA	NA	NA	28.91%	31.98%	35.13%	39.92%	43.75%	49.10%	NA	NA	NA
58	NA	NA	NA	28.19%	31.27%	34.27%	38.78%	42.52%	48.00%	NA	NA	NA
59	NA	NA	NA	27.48%	30.57%	33.40%	37.65%	41.29%	NA	NA	NA	NA
60	NA	NA	NA	26.77%	29.86%	32.53%	36.52%	NA	NA	NA	NA	NA

**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 30

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	20.68%	22.27%	23.95%	39.05%	41.98%	45.10%	53.25%	57.01%	61.22%	70.19%	75.27%	80.64%
1	20.68%	22.27%	23.95%	39.05%	41.98%	45.10%	53.25%	57.01%	61.22%	70.19%	75.27%	80.64%
2	20.68%	22.27%	23.95%	39.05%	41.98%	45.10%	53.25%	57.01%	61.22%	70.19%	75.27%	80.64%
3	20.68%	22.27%	23.95%	39.05%	41.98%	45.10%	53.25%	57.01%	61.22%	70.19%	75.27%	80.64%
4	20.65%	22.24%	23.92%	39.02%	41.95%	45.07%	53.21%	56.97%	61.18%	70.13%	75.20%	80.57%
5	20.62%	22.21%	23.89%	38.99%	41.92%	45.03%	53.17%	56.93%	61.14%	70.07%	75.14%	80.51%
6	20.58%	22.17%	23.85%	38.95%	41.88%	45.00%	53.12%	56.88%	61.10%	70.00%	75.07%	80.44%
7	20.55%	22.14%	23.82%	38.92%	41.85%	44.96%	53.08%	56.84%	61.06%	69.94%	75.01%	80.38%
8	20.52%	22.11%	23.79%	38.89%	41.82%	44.93%	53.04%	56.80%	61.02%	69.88%	74.94%	80.31%
9	20.49%	22.08%	23.75%	38.86%	41.79%	44.90%	53.00%	56.76%	61.00%	69.83%	74.90%	80.27%
10	20.46%	22.04%	23.71%	38.82%	41.75%	44.86%	52.97%	56.72%	60.97%	69.79%	74.86%	80.22%
11	20.43%	22.01%	23.67%	38.79%	41.72%	44.83%	52.93%	56.68%	60.95%	69.74%	74.82%	80.18%
12	20.40%	21.97%	23.64%	38.76%	41.68%	44.79%	52.90%	56.65%	60.93%	69.70%	74.77%	80.14%
13	20.37%	21.94%	23.60%	38.73%	41.65%	44.76%	52.86%	56.61%	60.91%	69.65%	74.73%	80.10%
14	20.34%	21.90%	23.56%	38.69%	41.61%	44.72%	52.83%	56.57%	60.88%	69.61%	74.69%	80.05%
15	20.31%	21.87%	23.52%	38.66%	41.58%	44.69%	52.79%	56.53%	60.86%	69.56%	74.65%	80.01%
16	20.28%	21.84%	23.49%	38.64%	41.56%	44.68%	52.76%	56.51%	60.86%	69.54%	74.63%	80.01%
17	20.25%	21.81%	23.45%	38.62%	41.55%	44.66%	52.74%	56.49%	60.86%	69.52%	74.61%	80.01%
18	20.23%	21.78%	23.42%	38.61%	41.53%	44.65%	52.71%	56.48%	60.86%	69.51%	74.60%	80.01%
19	20.20%	21.75%	23.38%	38.59%	41.52%	44.63%	52.69%	56.46%	60.86%	69.49%	74.58%	80.01%
20	20.17%	21.72%	23.35%	38.57%	41.50%	44.62%	52.66%	56.44%	60.86%	69.47%	74.56%	80.01%
21	20.13%	21.68%	23.31%	38.55%	41.49%	44.61%	52.64%	56.43%	60.86%	69.46%	74.56%	80.01%
22	20.09%	21.63%	23.26%	38.54%	41.48%	44.61%	52.62%	56.42%	60.86%	69.44%	74.56%	80.01%
23	20.04%	21.59%	23.22%	38.52%	41.46%	44.60%	52.60%	56.41%	60.86%	69.43%	74.56%	80.01%
24	20.00%	21.54%	23.17%	38.51%	41.45%	44.60%	52.58%	56.40%	60.86%	69.41%	74.56%	80.01%
25	19.96%	21.50%	23.13%	38.49%	41.44%	44.59%	52.56%	56.39%	60.86%	69.40%	74.56%	80.01%
26	19.89%	21.42%	23.05%	38.46%	41.41%	44.57%	52.54%	56.37%	60.86%	69.37%	74.55%	80.01%
27	19.82%	21.35%	22.97%	38.44%	41.39%	44.55%	52.53%	56.34%	60.86%	69.35%	74.54%	80.01%
28	19.76%	21.27%	22.90%	38.41%	41.36%	44.54%	52.51%	56.32%	60.86%	69.32%	74.54%	80.01%
29	19.69%	21.20%	22.82%	38.39%	41.34%	44.52%	52.50%	56.29%	60.86%	69.30%	74.53%	80.01%
30	19.62%	21.12%	22.74%	38.36%	41.31%	44.50%	52.48%	56.27%	60.86%	69.27%	74.52%	80.01%
31	19.61%	21.12%	22.74%	38.33%	41.29%	44.41%	52.42%	56.20%	60.86%	69.23%	74.48%	79.99%
32	19.61%	21.11%	22.74%	38.30%	41.27%	44.33%	52.36%	56.13%	60.86%	69.19%	74.44%	79.98%
33	19.60%	21.11%	22.73%	38.26%	41.24%	44.24%	52.31%	56.07%	60.86%	69.16%	74.40%	79.96%
34	19.60%	21.10%	22.73%	38.23%	41.22%	44.16%	52.25%	56.00%	60.86%	69.12%	74.36%	79.95%
35	19.59%	21.10%	22.73%	38.20%	41.20%	44.07%	52.19%	55.93%	60.86%	69.08%	74.32%	79.93%
36	19.29%	20.78%	22.38%	38.06%	41.07%	44.03%	52.06%	55.81%	60.67%	68.90%	74.20%	79.91%
37	18.99%	20.46%	22.04%	37.92%	40.94%	43.99%	51.93%	55.69%	60.48%	68.72%	74.08%	79.89%
38	18.69%	20.13%	21.69%	37.78%	40.81%	43.94%	51.81%	55.57%	60.29%	68.53%	73.96%	79.88%
39	18.39%	19.81%	21.35%	37.64%	40.68%	43.90%	51.68%	55.45%	60.10%	68.35%	73.84%	79.86%
40	18.09%	19.49%	21.00%	37.50%	40.55%	43.86%	51.55%	55.33%	59.91%	68.17%	73.72%	79.84%
41	17.78%	19.15%	20.64%	37.30%	40.36%	43.69%	51.37%	55.09%	59.71%	67.88%	73.50%	79.70%
42	17.46%	18.82%	20.29%	37.09%	40.17%	43.51%	51.19%	54.85%	59.50%	67.60%	73.27%	79.56%
43	17.15%	18.48%	19.93%	36.89%	39.98%	43.34%	51.02%	54.62%	59.30%	67.31%	73.05%	79.42%
44	16.83%	18.15%	19.58%	36.68%	39.79%	43.16%	50.84%	54.38%	59.09%	67.03%	72.82%	79.28%
45	16.52%	17.81%	19.22%	36.48%	39.60%	42.99%	50.66%	54.14%	58.89%	66.74%	72.60%	79.14%
46	16.01%	17.26%	18.63%	36.12%	39.25%	42.67%	50.09%	53.71%	58.52%	66.25%	72.20%	78.86%
47	15.50%	16.71%	18.03%	35.77%	38.90%	42.34%	49.52%	53.28%	58.15%	65.76%	71.80%	78.58%
48	14.98%	16.15%	17.44%	35.41%	38.56%	42.02%	48.94%	52.86%	57.77%	65.28%	71.39%	78.30%
49	14.47%	15.60%	16.84%	35.06%	38.21%	41.69%	48.37%	52.43%	57.40%	64.79%	70.99%	78.02%
50	13.96%	15.05%	16.25%	34.70%	37.86%	41.37%	47.80%	52.00%	57.03%	64.30%	70.59%	77.74%
51	13.17%	14.20%	15.34%	34.13%	37.31%	40.85%	47.09%	51.30%	56.40%	63.51%	69.88%	77.18%
52	12.38%	13.35%	14.42%	33.56%	36.75%	40.33%	46.39%	50.60%	55.77%	62.72%	69.17%	76.63%
53	11.60%	12.51%	13.51%	32.99%	36.20%	39.81%	45.68%	49.89%	55.14%	61.94%	68.47%	76.07%
54	10.81%	11.66%	12.59%	32.42%	35.64%	39.29%	44.98%	49.19%	54.51%	61.15%	67.76%	75.52%
55	10.02%	10.81%	11.68%	31.85%	35.09%	38.77%	44.27%	48.49%	53.88%	60.36%	67.05%	74.96%
56	NA	NA	NA	30.97%	34.21%	37.90%	43.10%	47.36%	52.89%	NA	NA	NA
57	NA	NA	NA	30.09%	33.34%	37.04%	41.93%	46.23%	51.90%	NA	NA	NA
58	NA	NA	NA	29.22%	32.46%	36.17%	40.77%	45.10%	50.91%	NA	NA	NA
59	NA	NA	NA	28.34%	31.59%	35.31%	39.60%	43.97%	NA	NA	NA	NA
60	NA	NA	NA	27.46%	30.71%	34.44%	38.43%	NA	NA	NA	NA	NA



**IndusInd Nippon Life Nishchit Samrudhi Plus**  
(UIN - 121N156V03)

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 30

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Age at Entry↓ / Deferment Period→	0	1	2	0	1	2	0	1	2	0	1	2
	5 0	5 1	5 2	8 0	8 1	8 2	10 0	10 1	10 2	12 0	12 1	12 2
0	21.25%	22.82%	24.50%	39.35%	42.31%	45.45%	53.84%	57.59%	61.75%	70.66%	75.76%	81.21%
1	21.25%	22.82%	24.50%	39.35%	42.31%	45.45%	53.84%	57.59%	61.75%	70.66%	75.76%	81.21%
2	21.25%	22.82%	24.50%	39.35%	42.31%	45.45%	53.84%	57.59%	61.75%	70.66%	75.76%	81.21%
3	21.25%	22.82%	24.50%	39.35%	42.31%	45.45%	53.84%	57.59%	61.75%	70.66%	75.76%	81.21%
4	21.25%	22.82%	24.50%	39.32%	42.28%	45.42%	53.79%	57.54%	61.69%	70.60%	75.69%	81.14%
5	21.25%	22.82%	24.50%	39.30%	42.24%	45.38%	53.74%	57.48%	61.64%	70.53%	75.62%	81.07%
6	21.24%	22.81%	24.49%	39.27%	42.21%	45.35%	53.69%	57.43%	61.58%	70.47%	75.56%	81.00%
7	21.24%	22.81%	24.49%	39.25%	42.17%	45.31%	53.64%	57.37%	61.53%	70.40%	75.49%	80.93%
8	21.24%	22.81%	24.49%	39.22%	42.14%	45.28%	53.59%	57.32%	61.47%	70.34%	75.42%	80.86%
9	21.21%	22.78%	24.46%	39.19%	42.11%	45.27%	53.55%	57.28%	61.43%	70.30%	75.38%	80.82%
10	21.18%	22.75%	24.42%	39.16%	42.08%	45.26%	53.52%	57.24%	61.39%	70.25%	75.34%	80.79%
11	21.15%	22.72%	24.39%	39.13%	42.05%	45.25%	53.48%	57.20%	61.35%	70.21%	75.30%	80.75%
12	21.11%	22.68%	24.35%	39.10%	42.02%	45.23%	53.45%	57.17%	61.32%	70.17%	75.26%	80.71%
13	21.08%	22.65%	24.32%	39.07%	41.99%	45.22%	53.41%	57.13%	61.28%	70.13%	75.22%	80.67%
14	21.05%	22.62%	24.28%	39.04%	41.96%	45.21%	53.38%	57.09%	61.24%	70.08%	75.18%	80.64%
15	21.02%	22.59%	24.25%	39.01%	41.93%	45.20%	53.34%	57.05%	61.20%	70.04%	75.14%	80.60%
16	20.99%	22.56%	24.22%	39.00%	41.92%	45.19%	53.32%	57.03%	61.19%	70.02%	75.12%	80.60%
17	20.97%	22.53%	24.19%	38.99%	41.91%	45.18%	53.30%	57.02%	61.18%	70.00%	75.11%	80.60%
18	20.94%	22.49%	24.15%	38.97%	41.90%	45.16%	53.27%	57.00%	61.16%	69.99%	75.09%	80.59%
19	20.92%	22.46%	24.12%	38.96%	41.89%	45.15%	53.25%	56.99%	61.15%	69.97%	75.08%	80.59%
20	20.89%	22.43%	24.09%	38.95%	41.88%	45.14%	53.23%	56.97%	61.14%	69.95%	75.06%	80.59%
21	20.85%	22.39%	24.05%	38.93%	41.86%	45.12%	53.23%	56.96%	61.14%	69.95%	75.06%	80.59%
22	20.81%	22.34%	24.01%	38.92%	41.84%	45.10%	53.23%	56.95%	61.14%	69.95%	75.06%	80.59%
23	20.77%	22.30%	23.97%	38.90%	41.82%	45.07%	53.22%	56.94%	61.14%	69.94%	75.06%	80.59%
24	20.73%	22.25%	23.93%	38.89%	41.80%	45.05%	53.22%	56.93%	61.14%	69.94%	75.06%	80.59%
25	20.69%	22.21%	23.89%	38.87%	41.78%	45.03%	53.22%	56.92%	61.14%	69.94%	75.06%	80.59%
26	20.67%	22.20%	23.89%	38.85%	41.76%	45.00%	53.17%	56.89%	61.13%	69.90%	75.06%	80.59%
27	20.65%	22.19%	23.89%	38.82%	41.73%	44.97%	53.12%	56.87%	61.12%	69.86%	75.06%	80.59%
28	20.63%	22.19%	23.89%	38.80%	41.71%	44.93%	53.08%	56.84%	61.10%	69.81%	75.05%	80.59%
29	20.61%	22.18%	23.89%	38.77%	41.68%	44.90%	53.03%	56.82%	61.09%	69.77%	75.05%	80.59%
30	20.59%	22.17%	23.89%	38.75%	41.66%	44.87%	52.98%	56.79%	61.08%	69.73%	75.05%	80.59%
31	20.59%	22.17%	23.89%	38.67%	41.59%	44.81%	52.93%	56.71%	61.04%	69.62%	74.98%	80.58%
32	20.59%	22.17%	23.89%	38.59%	41.52%	44.75%	52.88%	56.63%	60.99%	69.51%	74.90%	80.57%
33	20.59%	22.17%	23.89%	38.52%	41.46%	44.68%	52.83%	56.54%	60.95%	69.41%	74.83%	80.55%
34	20.59%	22.17%	23.89%	38.44%	41.39%	44.62%	52.78%	56.46%	60.90%	69.30%	74.75%	80.54%
35	20.59%	22.17%	23.89%	38.36%	41.32%	44.56%	52.73%	56.38%	60.86%	69.19%	74.68%	80.53%
36	20.25%	21.80%	23.48%	38.28%	41.25%	44.50%	52.63%	56.30%	60.79%	69.08%	74.60%	80.52%
37	19.90%	21.43%	23.07%	38.20%	41.18%	44.43%	52.53%	56.21%	60.71%	68.97%	74.53%	80.50%
38	19.56%	21.05%	22.65%	38.13%	41.12%	44.37%	52.42%	56.13%	60.64%	68.87%	74.45%	80.49%
39	19.21%	20.68%	22.24%	38.05%	41.05%	44.30%	52.32%	56.04%	60.56%	68.76%	74.38%	80.47%
40	18.87%	20.31%	21.83%	37.97%	40.98%	44.24%	52.22%	55.96%	60.49%	68.65%	74.30%	80.46%
41	18.57%	19.98%	21.49%	37.79%	40.81%	44.10%	52.04%	55.74%	60.32%	68.47%	74.09%	80.32%
42	18.26%	19.66%	21.14%	37.62%	40.64%	43.95%	51.87%	55.53%	60.15%	68.29%	73.88%	80.19%
43	17.96%	19.33%	20.80%	37.44%	40.48%	43.81%	51.69%	55.31%	59.97%	68.10%	73.66%	80.05%
44	17.65%	19.01%	20.45%	37.27%	40.31%	43.66%	51.52%	55.10%	59.80%	67.92%	73.45%	79.92%
45	17.35%	18.68%	20.11%	37.09%	40.14%	43.52%	51.34%	54.88%	59.63%	67.74%	73.24%	79.78%
46	16.86%	18.15%	19.54%	36.77%	39.84%	43.25%	50.82%	54.49%	59.30%	67.21%	72.85%	79.52%
47	16.37%	17.62%	18.97%	36.45%	39.54%	42.98%	50.30%	54.10%	58.97%	66.68%	72.46%	79.26%
48	15.87%	17.08%	18.41%	36.12%	39.23%	42.70%	49.77%	53.70%	58.64%	66.14%	72.07%	79.00%
49	15.38%	16.55%	17.84%	35.80%	38.93%	42.43%	49.25%	53.31%	58.31%	65.61%	71.68%	78.74%
50	14.89%	16.02%	17.27%	35.48%	38.63%	42.16%	48.73%	52.92%	57.98%	65.08%	71.29%	78.48%
51	14.13%	15.21%	16.40%	34.97%	38.15%	41.72%	48.08%	52.29%	57.43%	64.32%	70.62%	77.97%
52	13.37%	14.40%	15.54%	34.47%	37.67%	41.28%	47.43%	51.66%	56.88%	63.57%	69.95%	77.46%
53	12.61%	13.59%	14.67%	33.96%	37.19%	40.84%	46.77%	51.02%	56.33%	62.81%	69.28%	76.95%
54	11.85%	12.78%	13.81%	33.46%	36.71%	40.40%	46.12%	50.39%	55.78%	62.06%	68.61%	76.44%
55	11.09%	11.97%	12.94%	32.95%	36.23%	39.96%	45.47%	49.76%	55.23%	61.30%	67.94%	75.93%
56	NA	NA	NA	32.21%	35.53%	39.31%	44.44%	48.74%	54.35%	NA	NA	NA
57	NA	NA	NA	31.48%	34.83%	38.66%	43.42%	47.72%	53.46%	NA	NA	NA
58	NA	NA	NA	30.74%	34.13%	38.01%	42.39%	46.70%	52.58%	NA	NA	NA
59	NA	NA	NA	30.01%	33.43%	37.36%	41.37%	45.68%	NA	NA	NA	NA
60	NA	NA	NA	29.27%	32.73%	36.71%	40.34%	NA	NA	NA	NA	NA