

IndusInd Nippon Life Smart Savings Insurance Plan (UIN: 121L117V02)
Mortality Charges

The Mortality charges for Rs.1000 Sum at Risk per annum are as follows:

Age Last Birthday\ Premium Band	Band 1	Band 2	Band 3	Band 4	Band 5
1	4.0986	3 .4155	3 .4155	2 .0493	2 .0493
2	3.0876	2 .5730	2 .5730	1 .5438	1 .5438
3	2.3289	1 .9408	1 .9408	1 .1645	1 .1645
4	1.7610	1 .4675	1 .4675	0 .8805	0 .8805
5	1.3374	1 .1145	1 .1145	0 .6687	0 .6687
6	1.0248	0 .8540	0 .8540	0 .5124	0 .5124
7	0.8004	0 .6670	0 .6670	0 .4002	0 .4002
8	0.6489	0 .5408	0 .5408	0 .3245	0 .3245
9	0.5589	0 .4658	0 .4658	0 .2795	0 .2795
10	0.5208	0 .4340	0 .4340	0 .2604	0 .2604
11	0.5253	0 .4378	0 .4378	0 .2627	0 .2627
12	0.5628	0 .4690	0 .4690	0 .2814	0 .2814
13	0.6234	0 .5195	0 .5195	0 .3117	0 .3117
14	0.6972	0 .5810	0 .5810	0 .3486	0 .3486
15	0.7761	0 .6468	0 .6468	0 .3881	0 .3881
16	0.8538	0 .7115	0 .7115	0 .4269	0 .4269
17	0.9255	0 .7713	0 .7713	0 .4628	0 .4628
18	0.9885	0 .8238	0 .8238	0 .4943	0 .4943
19	1.0413	0 .8678	0 .8678	0 .5207	0 .5207
20	1.0836	0 .9030	0 .9030	0 .5418	0 .5418
21	1.1166	0 .9305	0 .9305	0 .5583	0 .5583
22	1.1418	0 .9515	0 .9515	0 .5709	0 .5709
23	1.1604	0 .9670	0 .9670	0 .5802	0 .5802
24	1.1745	0 .9788	0 .9788	0 .5873	0 .5873
25	1.1865	0 .9888	0 .9888	0 .5933	0 .5933
26	1.1982	0 .9985	0 .9985	0 .5991	0 .5991
27	1.2120	1 .0100	1 .0100	0 .6060	0 .6060
28	1.2300	1 .0250	1 .0250	0 .6150	0 .6150
29	1.2534	1 .0445	1 .0445	0 .6267	0 .6267
30	1.2834	1 .0695	1 .0695	0 .6417	0 .6417
31	1.3215	1 .1013	1 .1013	0 .6608	0 .6608
32	1.3695	1 .1413	1 .1413	0 .6848	0 .6848
33	1.4286	1 .1905	1 .1905	0 .7143	0 .7143
34	1.4997	1 .2498	1 .2498	0 .7499	0 .7499
35	1.5840	1 .3200	1 .3200	0 .7920	0 .7920
36	1.6827	1 .4023	1 .4023	0 .8414	0 .8414

37	1.7973	1.4978	1.4978	0.8987	0.8987
38	1.9296	1.6080	1.6080	0.9648	0.9648
39	2.0817	1.7348	1.7348	1.0409	1.0409
40	2.2569	1.8808	1.8808	1.1285	1.1285
41	2.4594	2.0495	2.0495	1.2297	1.2297
42	2.6937	2.2448	2.2448	1.3469	1.3469
43	2.9652	2.4710	2.4710	1.4826	1.4826
44	3.2796	2.7330	2.7330	1.6398	1.6398
45	3.6423	3.0353	3.0353	1.8212	1.8212
46	4.0581	3.3818	3.3818	2.0291	2.0291
47	4.5294	3.7745	3.7745	2.2647	2.2647
48	5.0556	4.2130	4.2130	2.5278	2.5278
49	5.6334	4.6945	4.6945	2.8167	2.8167
50	6.2571	5.2143	5.2143	3.1286	3.1286
51	6.9201	5.7668	5.7668	3.4601	3.4601
52	7.6158	6.3465	6.3465	3.8079	3.8079
53	8.3388	6.9490	6.9490	4.1694	4.1694
54	9.0861	7.5718	7.5718	4.5431	4.5431
55	9.8583	8.2153	8.2153	4.9292	4.9292
56	10.6605	8.8838	8.8838	5.3303	5.3303
57	11.5011	9.5843	9.5843	5.7506	5.7506
58	12.3915	10.3263	10.3263	6.1958	6.1958
59	13.3455	11.1213	11.1213	6.6728	6.6728
60	14.3784	11.9820	11.9820	7.1892	7.1892
61	15.5067	12.9223	12.9223	7.7534	7.7534
62	16.7463	13.9553	13.9553	8.3732	8.3732
63	18.1122	15.0935	15.0935	9.0561	9.0561
64	19.6194	16.3495	16.3495	9.8097	9.8097
65	21.2820	17.7350	17.7350	10.6410	10.6410
66	23.1135	19.2613	19.2613	11.5568	11.5568
67	25.1277	20.9398	20.9398	12.5639	12.5639
68	27.3384	22.7820	22.7820	13.6692	13.6692
69	29.7600	24.8000	24.8000	14.8800	14.8800
70	32.4081	27.0068	27.0068	16.2041	16.2041
71	35.2992	29.4160	29.4160	17.6496	17.6496
72	38.4510	32.0425	32.0425	19.2255	19.2255
73	41.8836	34.9030	34.9030	20.9418	20.9418
74	45.6186	38.0155	38.0155	22.8093	22.8093
75	49.6791	41.3993	41.3993	24.8396	24.8396

1. Monthly rates are 1/12th of the annual rates and there is no frequency loading
2. Mortality charges will be different for sub standard lives.
3. Mortality charges above are excluding Goods and Services Tax