

IndusInd Nippon Life Wealth and Insurance Plan (UIN 121L146V01)

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

Monthly rates are 1/12th of the annual rates and there is no frequency loading

Age last birthday	Mortality charge	Age last birthday	Mortality charge
18	0.83904	52	4.66200
19	0.86880	53	5.18616
20	0.88704	54	5.73804
21	0.89664	55	6.31092
22	0.89952	56	6.89808
23	0.89856	57	7.49700
24	0.89568	58	8.10684
25	0.89376	59	8.73012
26	0.83790	60	9.37608
27	0.84060	61	10.05396
28	0.84780	62	10.77804
29	0.86040	63	11.56260
30	0.87930	64	12.42528
31	0.90450	65	13.38288
32	0.93780	66	14.45304
33	0.97740	67	15.65340
34	1.02600	68	19.43040
35	1.08180	69	21.15840
36	1.14750	70	23.09568
37	1.22220	71	29.99796
38	1.30770	72	32.86848
39	1.40400	73	36.06732
40	1.51200	74	39.62298
41	1.52460	75	43.57194
42	1.65396	76	48.07572
43	1.80096	77	53.07814
44	1.96980	78	58.62658
45	2.16636	79	64.77811
46	2.39484	80	71.59268
47	2.66112	81	79.13540
48	2.97024	82	87.48135
49	3.32472	83	96.70745
50	3.72624	84	106.89840
51	4.17396	85	118.14540

1. Mortality Rate will be different for sub-standard lives.

2. Sum at Risk is:

Higher of [Basic Sum Assured (net of all “Deductible Partial Withdrawals”) and 105% of Total Premium Paid] less Fund Value, subject to minimum of zero.

For the purpose of determining Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial Withdrawals made during the last two-year period immediately preceding the date of death of the insured.