

Indusind Nippon Life Saral Pension

Annexure A - Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax)

Annexure A: Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Single Life, Purchase Price Band 1 and 2, Male lives

Age at Entry	Annuity Rate
40	48.40
41	48.45
42	48.50
43	48.55
44	48.60
45	48.65
46	48.70
47	48.75
48	48.81
49	48.86
50	48.91
51	48.96
52	49.01
53	49.07
54	49.12
55	49.17
56	49.22
57	49.28
58	49.33
59	49.38
60	49.43
61	49.48
62	49.52
63	49.57
64	49.61
65	49.64
66	49.68
67	49.70
68	49.72
69	49.74
70	49.75
71	49.76
72	49.75
73	49.74
74	49.73
75	49.70
76	49.67
77	49.62
78	49.57
79	49.50
80	49.42

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annexure A: Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Single Life, Purchase Price Band 3, Male lives

Age at Entry	Annuity Rate
40	50.30
41	50.33
42	50.36
43	50.39
44	50.43
45	50.46
46	50.49
47	50.53
48	50.56
49	50.59
50	50.63
51	50.66
52	50.70
53	50.73
54	50.77
55	50.80
56	50.84
57	50.87
58	50.91
59	50.94
60	50.98
61	51.01
62	51.04
63	51.07
64	51.10
65	51.12
66	51.14
67	51.15
68	51.16
69	51.17
70	51.17
71	51.16
72	51.15
73	51.13
74	51.11
75	51.07
76	51.03
77	50.99
78	50.93
79	50.86
80	50.78

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annexure A: Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Single Life, Purchase Price Band 4, Male lives

Age at Entry	Annuity Rate
40	51.25
41	51.27
42	51.29
43	51.32
44	51.34
45	51.36
46	51.39
47	51.41
48	51.44
49	51.46
50	51.49
51	51.51
52	51.54
53	51.56
54	51.59
55	51.62
56	51.64
57	51.67
58	51.70
59	51.72
60	51.75
61	51.78
62	51.80
63	51.82
64	51.84
65	51.85
66	51.87
67	51.87
68	51.88
69	51.88
70	51.87
71	51.86
72	51.85
73	51.82
74	51.80
75	51.76
76	51.72
77	51.67
78	51.61
79	51.53
80	51.45

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annexure A: Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Single Life, Purchase Price Band 5, Male lives

Age at Entry	Annuity Rate
40	51.82
41	51.84
42	51.85
43	51.87
44	51.89
45	51.91
46	51.92
47	51.94
48	51.96
49	51.98
50	52.00
51	52.02
52	52.04
53	52.06
54	52.08
55	52.10
56	52.13
57	52.15
58	52.17
59	52.19
60	52.21
61	52.24
62	52.26
63	52.27
64	52.29
65	52.30
66	52.30
67	52.31
68	52.31
69	52.31
70	52.30
71	52.28
72	52.26
73	52.24
74	52.21
75	52.17
76	52.13
77	52.07
78	52.01
79	51.94
80	51.86

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annexure A: Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Joint Life, Purchase Price Band 1 and 2, Male lives

Age at Entry (Life 1) Life 2)	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	
40	48.04																																									
41	48.06	48.09																																								
42	48.09	48.11	48.14																																							
43	48.11	48.14	48.16	48.19																																						
44	48.13	48.16	48.19	48.21	48.24																																					
45	48.15	48.18	48.21	48.24	48.27	48.29																																				
46	48.17	48.20	48.23	48.26	48.29	48.32	48.35																																			
47	48.19	48.22	48.25	48.28	48.32	48.35	48.37	48.40																																		
48	48.21	48.24	48.27	48.31	48.34	48.37	48.40	48.43	48.46																																	
49	48.22	48.26	48.29	48.33	48.36	48.39	48.42	48.45	48.48	48.51																																
50	48.24	48.28	48.31	48.35	48.38	48.41	48.45	48.48	48.51	48.54	48.57																															
51	48.26	48.29	48.33	48.37	48.40	48.44	48.47	48.50	48.53	48.57	48.60	48.63																														
52	48.27	48.31	48.35	48.38	48.42	48.46	48.49	48.53	48.56	48.59	48.62	48.65	48.68																													
53	48.28	48.32	48.36	48.40	48.44	48.47	48.51	48.55	48.58	48.62	48.65	48.68	48.71	48.74																												
54	48.30	48.34	48.38	48.42	48.45	48.49	48.53	48.57	48.60	48.64	48.67	48.71	48.74	48.77	48.80																											
55	48.31	48.35	48.39	48.43	48.47	48.51	48.55	48.59	48.62	48.66	48.70	48.73	48.77	48.80	48.83	48.86																										
56	48.32	48.36	48.40	48.44	48.49	48.53	48.57	48.61	48.64	48.68	48.72	48.76	48.79	48.83	48.86	48.89	48.92																									
57	48.33	48.37	48.42	48.46	48.50	48.54	48.58	48.62	48.66	48.70	48.74	48.78	48.81	48.85	48.89	48.92	48.95	48.98																								
58	48.34	48.38	48.43	48.47	48.51	48.56	48.60	48.64	48.68	48.72	48.76	48.80	48.84	48.87	48.91	48.95	48.98	49.01	49.04																							
59	48.35	48.39	48.44	48.48	48.53	48.57	48.61	48.65	48.70	48.74	48.78	48.82	48.86	48.90	48.94	48.97	49.01	49.04	49.07	49.11																						
60	48.36	48.40	48.45	48.49	48.54	48.58	48.63	48.67	48.71	48.76	48.80	48.84	48.88	48.92	48.96	49.00	49.03	49.07	49.10	49.14	49.17																					
61	48.36	48.41	48.46	48.50	48.55	48.59	48.64	48.68	48.73	48.77	48.81	48.86	48.90	48.94	48.98	49.02	49.06	49.09	49.13	49.17	49.20	49.23																				
62	48.37	48.42	48.46	48.51	48.56	48.60	48.65	48.69	48.74	48.78	48.83	48.87	48.92	48.96	49.00	49.04	49.08	49.12	49.16	49.19	49.23	49.26	49.29																			
63	48.38	48.42	48.47	48.52	48.57	48.61	48.66	48.71	48.75	48.80	48.84	48.89	48.93	48.98	49.02	49.06	49.10	49.14	49.18	49.22	49.26	49.29	49.33	49.36																		
64	48.38	48.43	48.48	48.53	48.57	48.62	48.67	48.72	48.76	48.81	48.86	48.90	48.95	48.99	49.04	49.08	49.12	49.16	49.21	49.24	49.28	49.32	49.35	49.39	49.42																	
65	48.39	48.44	48.48	48.53	48.58	48.63	48.68	48.73	48.77	48.82	48.87	48.92	48.96	49.01	49.05	49.10	49.14	49.19	49.23	49.27	49.31	49.35	49.38	49.42	49.45	49.48																
66	48.39	48.44	48.49	48.54	48.59	48.64	48.68	48.73	48.78	48.83	48.88	48.93	48.98	49.02	49.07	49.11	49.16	49.20	49.25	49.29	49.33	49.37	49.41	49.44	49.48	49.51	49.54															
67	48.40	48.44	48.49	48.54	48.59	48.64	48.69	48.74	48.79	48.84	48.89	48.94	48.99	49.04	49.08	49.13	49.18	49.22	49.27	49.31	49.35	49.39	49.43	49.47	49.51	49.54	49.57	49.60														
68	48.40	48.45	48.50	48.55	48.60	48.65	48.70	48.75	48.80	48.85	48.90	48.95	49.00	49.05	49.10	49.14	49.19	49.24	49.28	49.33	49.37	49.41	49.45	49.49	49.53	49.57	49.60	49.63	49.66													
69	48.40	48.45	48.50	48.55	48.60	48.65	48.70	48.75	48.80	48.86	48.91	48.96	49.01	49.06	49.11	49.16	49.20	49.25	49.30	49.34	49.39	49.43	49.47	49.52	49.55	49.59	49.63	49.66	49.69	49.72												
70	48.40	48.45	48.50	48.56	48.61	48.66	48.71	48.76	48.81	48.86	48.91	48.96	49.02	49.07	49.12	49.17	49.22	49.26	49.31	49.36	49.40	49.45	49.49	49.53	49.58	49.61	49.65	49.68	49.72	49.76	49.77											
71	48.41	48.46	48.51	48.56	48.61	48.66	48.71	48.76	48.82	48.87	48.92	48.97	49.02	49.07	49.13	49.18	49.23	49.28	49.32	49.37	49.42	49.47	49.51	49.55	49.59	49.63	49.67	49.71	49.74	49.77	49.80	49.82										
72	48.41	48.46	48.51	48.56	48.61	48.66	48.72	48.77	48.82	48.87	48.92	48.98	49.03	49.08	49.13	49.18	49.24	49.29	49.34	49.38	49.43	49.48	49.52	49.57	49.61	49.65	49.69	49.73	49.76	49.79	49.82	49.85	49.87									
73	48.41	48.46	48.51	48.56	48.61	48.67	48.72	48.77	48.82	48.88	48.93	48.98	49.03	49.09	49.14	49.19	49.24	49.29	49.35	49.39	49.44	49.49	49.54	49.58	49.63	49.67	49.71	49.74	49.78	49.81	49.84	49.87	49.89	49.92								
74	48.41	48.46	48.51	48.56	48.62	48.67	48.72	48.77	48.83	48.88	48.93	48.99	49.04	49.09	49.15	49.20	49.25	49.30	49.35	49.40	49.45	49.50	49.55	49.60	49.64	49.68	49.72	49.76	49.80	49.83	49.86	49.89	49.91	49.94	49.96							
75	48.41	48.46	48.51	48.57	48.62	48.67	48.72	48.78	48.83	48.88	48.94	48.99	49.04	49.10	49.15	49.20	49.26	49.31	49.36	49.41	49.46	49.51	49.56	49.61	49.65	49.69	49.74	49.77	49.81	49.84	49.88	49.90	49.93	49.95	49.97	49.99						
76	48.41	48.46	48.51	48.57	48.62	48.67	48.72	48.78	48.83	48.88	48.94	48.99	49.05	49.10	49.15	49.21	49.26	49.31	49.37	49.42	49.47	49.52	49.57	49.62	49.66	49.70	49.75	49.79	49.82	49.86	49.89	49.92	49.94	49.97	49.99	50.01	50.02					
77	48.41	48.46	48.52	48.57	48.62	48.67	48.72	48.78	48.83	48.89	48.94	48.99	49.05	49.10	49.16	49.21	49.26	49.32	49.37	49.42	49.48	49.53	49.58	49.62	49.67	49.71	49.76	49.80	49.83	49.87	49.90	49.93	49.96	49.98	50.00	50.02	50.03	50.04				
78	48.41	48.46	48.52	48.57	48.62	48.67	48.73	48.78	48.83	48.89	48.94	49.00	49.05	49.10	49.16	49.21	49.27	49.32	49.38	49.43	49.48	49.54	49.59	49.63	49.68	49.73	49.77	49.81	49.85	49.88	49.92	49.95	49.97	50.00	50.02	50.03	50.05	50.06	50.07			
79	48.41	48.46	48.52	48.57	48.62	48.67	48.73	48.78	48.83	48.89	48.94	49.00	49.05	49.11	49.16	49.22	49.27	49.32	49.38	49.43	49.48	49.54	49.59	49.64	49.69	49.73	49.77	49.81	49.85	49.89	49.92	49.95	49.98	50.00	50.02	50.04	50.05	50.06	50.07	50.07		
80	48.41	48.46	48.52																																							

Annexure A: Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Joint Life, Purchase Price Band 3, Male lives

Age at Entry (Life 1) Life 2)	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	
40	50.07																																									
41	50.08	50.10																																								
42	50.10	50.11	50.13																																							
43	50.11	50.13	50.15	50.16																																						
44	50.13	50.14	50.16	50.18	50.19																																					
45	50.14	50.16	50.18	50.19	50.21	50.23																																				
46	50.15	50.17	50.19	50.21	50.23	50.24	50.26																																			
47	50.16	50.18	50.20	50.22	50.24	50.26	50.28	50.29																																		
48	50.17	50.19	50.22	50.24	50.25	50.27	50.29	50.31	50.33																																	
49	50.18	50.21	50.23	50.25	50.27	50.29	50.31	50.33	50.35	50.36																																
50	50.20	50.22	50.24	50.26	50.28	50.30	50.32	50.34	50.36	50.38	50.40																															
51	50.20	50.23	50.25	50.27	50.29	50.32	50.34	50.36	50.38	50.40	50.42	50.44																														
52	50.21	50.24	50.26	50.28	50.31	50.33	50.35	50.37	50.40	50.42	50.44	50.46	50.48																													
53	50.22	50.25	50.27	50.30	50.32	50.34	50.37	50.39	50.42	50.43	50.45	50.47	50.50	50.52																												
54	50.23	50.26	50.28	50.31	50.33	50.35	50.38	50.40	50.42	50.45	50.47	50.49	50.51	50.53	50.55																											
55	50.24	50.26	50.29	50.32	50.34	50.37	50.39	50.41	50.44	50.46	50.49	50.51	50.53	50.55	50.57	50.59																										
56	50.25	50.27	50.30	50.32	50.35	50.38	50.40	50.43	50.45	50.48	50.50	50.52	50.55	50.57	50.59	50.61	50.64																									
57	50.25	50.28	50.31	50.33	50.36	50.39	50.41	50.44	50.46	50.49	50.51	50.54	50.56	50.59	50.61	50.63	50.66	50.68																								
58	50.26	50.29	50.31	50.34	50.37	50.40	50.42	50.45	50.48	50.50	50.53	50.55	50.58	50.60	50.63	50.65	50.68	50.70	50.72																							
59	50.27	50.29	50.32	50.35	50.38	50.40	50.43	50.46	50.49	50.51	50.54	50.57	50.59	50.62	50.65	50.67	50.69	50.72	50.74	50.76																						
60	50.27	50.30	50.33	50.36	50.38	50.41	50.44	50.47	50.50	50.53	50.55	50.58	50.61	50.63	50.66	50.69	50.71	50.74	50.76	50.78	50.81																					
61	50.28	50.30	50.33	50.36	50.39	50.42	50.45	50.48	50.51	50.54	50.57	50.59	50.62	50.65	50.68	50.70	50.73	50.75	50.78	50.80	50.83	50.85																				
62	50.28	50.31	50.34	50.37	50.40	50.43	50.46	50.49	50.52	50.55	50.58	50.60	50.63	50.66	50.69	50.72	50.75	50.77	50.80	50.82	50.85	50.87	50.89																			
63	50.29	50.31	50.34	50.37	50.40	50.43	50.46	50.50	50.53	50.56	50.59	50.62	50.65	50.67	50.70	50.73	50.76	50.79	50.82	50.84	50.87	50.89	50.92	50.94																		
64	50.29	50.32	50.35	50.38	50.41	50.44	50.47	50.50	50.53	50.56	50.59	50.63	50.66	50.69	50.72	50.75	50.78	50.80	50.83	50.86	50.89	50.91	50.94	50.96	50.98																	
65	50.29	50.32	50.35	50.38	50.41	50.45	50.48	50.51	50.54	50.57	50.60	50.63	50.67	50.70	50.73	50.76	50.79	50.82	50.85	50.88	50.90	50.93	50.96	50.98	51.01	51.03																
66	50.30	50.33	50.36	50.39	50.42	50.45	50.48	50.51	50.55	50.58	50.61	50.64	50.68	50.71	50.74	50.77	50.80	50.83	50.86	50.89	50.92	50.95	50.97	51.00	51.03	51.05	51.07															
67	50.30	50.33	50.36	50.39	50.42	50.46	50.49	50.52	50.55	50.59	50.62	50.65	50.68	50.72	50.75	50.78	50.81	50.84	50.87	50.91	50.93	50.96	50.99	51.02	51.04	51.07	51.09	51.11														
68	50.30	50.33	50.36	50.39	50.43	50.46	50.49	50.52	50.56	50.59	50.62	50.66	50.69	50.72	50.76	50.79	50.82	50.86	50.89	50.92	50.95	50.98	51.01	51.04	51.06	51.09	51.11	51.13	51.16													
69	50.30	50.33	50.37	50.40	50.43	50.46	50.50	50.53	50.56	50.60	50.63	50.66	50.70	50.73	50.77	50.80	50.83	50.87	50.90	50.93	50.96	50.99	51.02	51.05	51.08	51.10	51.13	51.15	51.18	51.20												
70	50.30	50.34	50.37	50.40	50.43	50.47	50.50	50.53	50.57	50.60	50.63	50.67	50.70	50.74	50.77	50.81	50.84	50.87	50.91	50.94	50.97	51.00	51.04	51.06	51.09	51.12	51.15	51.17	51.19	51.21	51.23											
71	50.31	50.34	50.37	50.40	50.44	50.47	50.50	50.54	50.57	50.60	50.64	50.67	50.71	50.74	50.78	50.81	50.85	50.88	50.92	50.95	50.98	51.02	51.05	51.08	51.11	51.13	51.16	51.19	51.21	51.23	51.25	51.27										
72	50.31	50.34	50.37	50.40	50.44	50.47	50.50	50.54	50.57	50.61	50.64	50.68	50.71	50.75	50.78	50.82	50.86	50.89	50.92	50.96	50.99	51.03	51.06	51.09	51.12	51.15	51.17	51.20	51.22	51.25	51.27	51.29	51.30									
73	50.31	50.34	50.37	50.41	50.44	50.47	50.51	50.54	50.58	50.61	50.65	50.68	50.72	50.75	50.79	50.82	50.86	50.90	50.93	50.97	51.00	51.03	51.07	51.10	51.13	51.16	51.19	51.21	51.24	51.26	51.28	51.30	51.32	51.33								
74	50.31	50.34	50.37	50.41	50.44	50.47	50.51	50.54	50.58	50.61	50.65	50.68	50.72	50.76	50.79	50.83	50.87	50.90	50.94	50.97	51.01	51.04	51.08	51.11	51.14	51.17	51.20	51.22	51.25	51.27	51.29	51.31	51.33	51.35	51.36							
75	50.31	50.34	50.37	50.41	50.44	50.48	50.51	50.54	50.58	50.61	50.65	50.69	50.72	50.76	50.80	50.83	50.87	50.91	50.94	50.98	51.01	51.05	51.08	51.12	51.15	51.18	51.21	51.23	51.26	51.28	51.30	51.32	51.34	51.36	51.37	51.38						
76	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.65	50.69	50.73	50.76	50.80	50.84	50.87	50.91	50.95	50.98	51.02	51.05	51.09	51.12	51.15	51.19	51.21	51.24	51.27	51.29	51.31	51.33	51.35	51.37	51.38	51.39	51.40					
77	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.65	50.69	50.73	50.76	50.80	50.84	50.88	50.91	50.95	50.99	51.02	51.06	51.09	51.13	51.16	51.19	51.22	51.25	51.27	51.30	51.32	51.34	51.36	51.37	51.39	51.40	51.40					
78	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.65	50.69	50.73	50.77	50.80	50.84	50.88	50.92	50.95	50.99	51.03	51.06	51.10	51.13	51.16	51.20	51.23	51.25	51.28	51.30	51.33	51.35	51.36	51.38	51.39	51.40	51.41	51.41				
79	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.65	50.69	50.73	50.77	50.80	50.84	50.88	50.92	50.95	50.99	51.03	51.07	51.10	51.13	51.17	51.20	51.23	51.26	51.28	51.31	51.33	51.35	51.37	51.38	51.39	51.40	51.41	51.41	51.42			
80	50.31	50.34	50.38	50.41	50																																					

Annexure A: Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Joint Life, Purchase Price Band 4, Male lives

Age at Entry (Life 1, Life 2)	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
40	51.09																																								
41	51.10	51.11																																							
42	51.11	51.12	51.13																																						
43	51.11	51.13	51.14	51.15																																					
44	51.12	51.14	51.15	51.16	51.17																																				
45	51.13	51.15	51.16	51.17	51.18	51.19																																			
46	51.14	51.15	51.17	51.18	51.19	51.20	51.22																																		
47	51.15	51.16	51.18	51.19	51.20	51.22	51.23	51.24																																	
48	51.16	51.17	51.19	51.20	51.21	51.23	51.24	51.25	51.27																																
49	51.16	51.18	51.19	51.21	51.22	51.24	51.25	51.26	51.28	51.29																															
50	51.17	51.19	51.20	51.22	51.23	51.25	51.26	51.28	51.29	51.30	51.32																														
51	51.18	51.20	51.21	51.23	51.24	51.26	51.27	51.29	51.30	51.32	51.33	51.34																													
52	51.19	51.20	51.22	51.23	51.25	51.27	51.28	51.30	51.31	51.33	51.34	51.36	51.37																												
53	51.19	51.22	51.23	51.24	51.26	51.28	51.29	51.31	51.32	51.34	51.36	51.37	51.39	51.40																											
54	51.20	51.22	51.23	51.25	51.27	51.28	51.30	51.32	51.34	51.35	51.37	51.38	51.40	51.42	51.43																										
55	51.20	51.22	51.24	51.26	51.28	51.29	51.31	51.33	51.35	51.36	51.38	51.40	51.41	51.43	51.45	51.46																									
56	51.21	51.23	51.25	51.26	51.28	51.30	51.32	51.34	51.36	51.37	51.39	51.41	51.43	51.44	51.46	51.48	51.49																								
57	51.21	51.23	51.25	51.27	51.29	51.31	51.33	51.35	51.36	51.38	51.40	51.42	51.44	51.46	51.47	51.49	51.51	51.52	51.54	51.56																					
58	51.22	51.24	51.26	51.28	51.30	51.32	51.34	51.35	51.37	51.39	51.41	51.43	51.45	51.47	51.49	51.51	51.52	51.54	51.56																						
59	51.22	51.24	51.26	51.28	51.30	51.32	51.34	51.36	51.38	51.40	51.42	51.44	51.46	51.48	51.50	51.52	51.54	51.56	51.57	51.59																					
60	51.23	51.25	51.27	51.29	51.31	51.33	51.35	51.37	51.39	51.41	51.43	51.45	51.47	51.49	51.51	51.53	51.55	51.57	51.59	51.61	51.62																				
61	51.23	51.25	51.27	51.29	51.31	51.33	51.36	51.38	51.40	51.42	51.44	51.46	51.48	51.50	51.52	51.54	51.56	51.58	51.60	51.62	51.64	51.66																			
62	51.24	51.26	51.28	51.30	51.32	51.34	51.36	51.38	51.41	51.43	51.45	51.47	51.49	51.51	51.54	51.56	51.58	51.60	51.62	51.64	51.66	51.68	51.69																		
63	51.24	51.26	51.28	51.30	51.32	51.35	51.37	51.39	51.41	51.43	51.46	51.48	51.50	51.52	51.55	51.57	51.59	51.61	51.63	51.65	51.67	51.69	51.71	51.73																	
64	51.24	51.26	51.28	51.31	51.33	51.35	51.37	51.40	51.42	51.44	51.46	51.49	51.51	51.53	51.56	51.58	51.60	51.62	51.65	51.67	51.69	51.71	51.73	51.75	51.76																
65	51.24	51.27	51.29	51.31	51.33	51.35	51.38	51.40	51.42	51.45	51.47	51.49	51.52	51.54	51.57	51.59	51.61	51.63	51.66	51.68	51.70	51.72	51.74	51.76	51.78	51.80															
66	51.25	51.27	51.29	51.31	51.34	51.36	51.38	51.41	51.43	51.45	51.48	51.50	51.53	51.55	51.57	51.60	51.62	51.65	51.67	51.69	51.71	51.74	51.76	51.78	51.80	51.82	51.83														
67	51.25	51.27	51.29	51.32	51.34	51.36	51.39	51.41	51.43	51.46	51.48	51.51	51.53	51.56	51.58	51.61	51.63	51.66	51.68	51.70	51.73	51.75	51.77	51.79	51.81	51.83	51.85	51.87													
68	51.25	51.27	51.30	51.32	51.34	51.37	51.39	51.41	51.44	51.46	51.49	51.51	51.54	51.56	51.59	51.61	51.64	51.66	51.69	51.71	51.74	51.76	51.78	51.81	51.83	51.85	51.87	51.89	51.90												
69	51.25	51.28	51.30	51.32	51.34	51.37	51.39	51.42	51.44	51.47	51.49	51.52	51.54	51.57	51.59	51.62	51.65	51.67	51.70	51.72	51.75	51.77	51.80	51.82	51.84	51.86	51.88	51.90	51.92	51.93											
70	51.25	51.28	51.30	51.32	51.35	51.37	51.39	51.42	51.44	51.47	51.50	51.52	51.55	51.57	51.60	51.63	51.65	51.68	51.71	51.73	51.76	51.78	51.81	51.83	51.85	51.87	51.89	51.91	51.93	51.95	51.96										
71	51.26	51.28	51.30	51.32	51.35	51.37	51.40	51.42	51.45	51.47	51.50	51.53	51.55	51.58	51.61	51.63	51.66	51.69	51.71	51.74	51.77	51.79	51.82	51.84	51.86	51.89	51.91	51.93	51.95	51.96	51.98	51.99									
72	51.26	51.28	51.30	51.33	51.35	51.37	51.40	51.42	51.45	51.48	51.50	51.53	51.56	51.58	51.61	51.64	51.66	51.69	51.72	51.75	51.77	51.80	51.82	51.85	51.87	51.90	51.92	51.94	51.96	51.97	51.99	52.00	52.02								
73	51.26	51.28	51.30	51.33	51.35	51.38	51.40	51.43	51.45	51.48	51.50	51.53	51.56	51.59	51.61	51.64	51.67	51.70	51.72	51.75	51.78	51.81	51.83	51.86	51.88	51.90	51.93	51.95	51.97	51.98	52.00	52.02	52.03	52.04							
74	51.26	51.28	51.30	51.33	51.35	51.38	51.40	51.43	51.45	51.48	51.51	51.53	51.56	51.59	51.62	51.65	51.67	51.70	51.73	51.76	51.79	51.81	51.84	51.86	51.89	51.91	51.94	51.96	51.98	51.99	52.01	52.03	52.04	52.05	52.06						
75	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.45	51.48	51.51	51.54	51.56	51.59	51.62	51.65	51.68	51.71	51.73	51.76	51.79	51.82	51.84	51.87	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.03	52.05	52.06	52.07	52.08					
76	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.59	51.62	51.65	51.68	51.71	51.74	51.77	51.79	51.82	51.85	51.88	51.90	51.93	51.95	51.97	51.99	52.01	52.03	52.04	52.05	52.06	52.07	52.08	52.09				
77	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.59	51.62	51.65	51.68	51.71	51.74	51.77	51.80	51.83	51.85	51.88	51.91	51.93	51.95	51.97	51.99	52.01	52.03	52.04	52.06	52.07	52.08	52.09	52.09				
78	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.60	51.62	51.65	51.68	51.71	51.74	51.77	51.80	51.83	51.86	51.88	51.91	51.93	51.96	51.98	52.00	52.02	52.03	52.05	52.06	52.07	52.08	52.09	52.09				
79	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.60	51.63	51.65	51.68	51.71	51.74	51.77	51.80	51.83	51.86	51.89	51.91	51.94	51.96	51.98	52.00	52.02	52.04	52.05	52.06	52.07	52.08	52.09	52.09				
80	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.60	51.63	51.66	51.68	51.71	51.74	51.77	51.80																				

Annexure A: Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Joint Life, Purchase Price Band 5, Male lives

Age at Entry (Life 1 \ Life 2)	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
40	51.70																																								
41	51.70	51.71																																							
42	51.71	51.72	51.72																																						
43	51.72	51.72	51.73	51.74																																					
44	51.72	51.73	51.74	51.75	51.76																																				
45	51.73	51.74	51.75	51.76	51.76	51.77																																			
46	51.74	51.74	51.75	51.76	51.77	51.78	51.79																																		
47	51.74	51.75	51.76	51.77	51.78	51.79	51.80	51.81																																	
48	51.75	51.76	51.77	51.78	51.79	51.80	51.81	51.82	51.83																																
49	51.75	51.76	51.77	51.78	51.80	51.81	51.82	51.83	51.84	51.85																															
50	51.76	51.77	51.78	51.79	51.80	51.81	51.82	51.84	51.85	51.86	51.87																														
51	51.76	51.78	51.79	51.80	51.81	51.82	51.83	51.84	51.86	51.87	51.88	51.89																													
52	51.77	51.78	51.79	51.80	51.82	51.83	51.84	51.85	51.86	51.88	51.89	51.90	51.91																												
53	51.77	51.79	51.80	51.82	51.83	51.84	51.85	51.86	51.87	51.89	51.90	51.91	51.92	51.93																											
54	51.78	51.79	51.80	51.82	51.83	51.84	51.86	51.87	51.88	51.89	51.91	51.92	51.93	51.95	51.96																										
55	51.78	51.80	51.81	51.82	51.84	51.85	51.86	51.88	51.89	51.90	51.92	51.93	51.94	51.96	51.97	51.98																									
56	51.79	51.80	51.81	51.83	51.84	51.86	51.87	51.88	51.90	51.91	51.93	51.94	51.95	51.97	51.98	51.99	52.01																								
57	51.79	51.81	51.82	51.83	51.85	51.86	51.88	51.89	51.91	51.92	51.93	51.95	51.96	51.98	51.99	52.01	52.02	52.03																							
58	51.80	51.81	51.82	51.84	51.85	51.87	51.88	51.90	51.91	51.93	51.94	51.96	51.97	51.99	52.00	52.02	52.03	52.05	52.06																						
59	51.80	51.81	51.83	51.84	51.86	51.87	51.89	51.90	51.92	51.94	51.95	51.97	51.98	52.00	52.01	52.03	52.04	52.06	52.07	52.09																					
60	51.80	51.82	51.83	51.85	51.86	51.88	51.89	51.91	51.93	51.94	51.96	51.98	51.99	52.01	52.02	52.04	52.06	52.07	52.09	52.10	52.12																				
61	51.81	51.82	51.84	51.85	51.87	51.88	51.90	51.92	51.93	51.95	51.97	51.98	52.00	52.02	52.03	52.05	52.07	52.08	52.10	52.11	52.13	52.14																			
62	51.81	51.82	51.84	51.86	51.87	51.89	51.90	51.92	51.94	51.96	51.97	51.99	52.01	52.03	52.04	52.06	52.08	52.09	52.11	52.13	52.14	52.16	52.17																		
63	51.81	51.83	51.84	51.86	51.88	51.89	51.91	51.93	51.94	51.96	51.98	52.00	52.02	52.03	52.05	52.07	52.09	52.10	52.12	52.14	52.16	52.17	52.19	52.20																	
64	51.81	51.83	51.85	51.86	51.88	51.90	51.91	51.93	51.95	51.97	51.99	52.00	52.02	52.04	52.06	52.08	52.10	52.12	52.13	52.15	52.17	52.19	52.20	52.22	52.23																
65	51.82	51.83	51.85	51.87	51.88	51.90	51.92	51.94	51.95	51.97	51.99	52.01	52.03	52.05	52.07	52.09	52.11	52.12	52.14	52.16	52.18	52.20	52.22	52.23	52.25	52.26															
66	51.82	51.83	51.85	51.87	51.89	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.05	52.07	52.09	52.11	52.13	52.15	52.17	52.19	52.21	52.23	52.25	52.26	52.28	52.29														
67	51.82	51.84	51.85	51.87	51.89	51.91	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.06	52.08	52.10	52.12	52.14	52.16	52.18	52.20	52.22	52.24	52.26	52.27	52.29	52.31	52.32													
68	51.82	51.84	51.86	51.87	51.89	51.91	51.93	51.95	51.97	51.99	52.01	52.03	52.05	52.07	52.09	52.11	52.13	52.15	52.17	52.19	52.21	52.23	52.25	52.27	52.29	52.30	52.32	52.34	52.35												
69	51.82	51.84	51.86	51.87	51.89	51.91	51.93	51.95	51.97	51.99	52.01	52.03	52.05	52.07	52.09	52.11	52.14	52.16	52.18	52.20	52.22	52.24	52.26	52.28	52.30	52.32	52.33	52.35	52.36	52.38											
70	51.82	51.84	51.86	51.88	51.89	51.91	51.93	51.95	51.97	51.99	52.01	52.03	52.05	52.08	52.10	52.12	52.14	52.16	52.18	52.21	52.23	52.25	52.27	52.29	52.31	52.33	52.34	52.36	52.38	52.39	52.40										
71	51.83	51.84	51.86	51.88	51.90	51.91	51.93	51.95	51.97	51.99	52.02	52.04	52.06	52.08	52.10	52.12	52.15	52.17	52.19	52.21	52.23	52.26	52.28	52.30	52.32	52.34	52.35	52.37	52.39	52.40	52.41	52.43									
72	51.83	51.84	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.06	52.08	52.11	52.13	52.15	52.17	52.20	52.22	52.24	52.26	52.28	52.31	52.33	52.34	52.36	52.38	52.40	52.41	52.42	52.44	52.45								
73	51.83	51.84	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.06	52.09	52.11	52.13	52.15	52.18	52.20	52.22	52.25	52.27	52.29	52.31	52.33	52.35	52.37	52.39	52.40	52.42	52.43	52.45	52.46	52.47							
74	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.07	52.09	52.11	52.13	52.16	52.18	52.20	52.23	52.25	52.27	52.30	52.32	52.34	52.36	52.38	52.40	52.41	52.43	52.44	52.45	52.46	52.47	52.48						
75	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.05	52.07	52.09	52.11	52.14	52.16	52.18	52.21	52.23	52.26	52.28	52.30	52.32	52.34	52.36	52.38	52.40	52.42	52.43	52.45	52.46	52.47	52.48	52.49	52.49					
76	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.05	52.07	52.09	52.12	52.14	52.16	52.19	52.21	52.24	52.26	52.28	52.31	52.33	52.35	52.37	52.39	52.41	52.42	52.44	52.45	52.46	52.47	52.48	52.49	52.50	52.50				
77	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.05	52.07	52.09	52.12	52.14	52.16	52.19	52.21	52.24	52.26	52.29	52.31	52.33	52.35	52.37	52.39	52.41	52.43	52.45	52.46	52.47	52.48	52.49	52.49	52.50	52.50	52.50			
78	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.03	52.05	52.07	52.09	52.12	52.14	52.17	52.19	52.22	52.24	52.27	52.29	52.31	52.34	52.36	52.38	52.40	52.42	52.43	52.45	52.46	52.47	52.48	52.49	52.49	52.50	52.50	52.50			
79	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.03	52.05	52.07	52.09	52.12	52.14	52.17	52.19	52.22	52.24	52.27	52.29	52.31	52.34	52.36	52.38	52.40	52.42	52.43	52.45	52.46	52.47	52.48	52.49	52.49	52.50	52.50	52.50	52.49		
80	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.03	52.05	52.07	52.09	52.12	52.14	52.17	52.19	52.22	52.24	52.2																				