

**Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured**  
**Annualized Premium greater than or equal to INR 50,000 and less than INR 75,000**

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

**Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured**  
**Annualized Premium greater than or equal to INR 75,000 and less than INR 100,000**

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

**IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates**

**Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured**  
**Annualized Premium greater than or equal to INR 100,000 and less than INR 125,000**

| PPT    | 8       |         |         |         |         |    | 10      |         |         |         |         |         | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|--------|---------|---------|---------|---------|---------|----|---------|---------|---------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35      | 40      | WL      | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 1      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 2      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 3      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 4      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 5      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 6      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 7      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 8      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 9      | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 10     | 127.395 | 119.147 | 111.657 | 104.885 | 98.791  | NA | 110.023 | 104.181 | 98.812  | 93.901  | 89.477  | 73.147  | 94.773 | 89.835 | 85.304 | 81.152 | 77.413 | 62.722 | 79.321 | 75.334 | 71.662 | 68.293 | 65.216 | 52.559 |
| 11     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 12     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 13     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 14     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 15     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 16     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 17     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 18     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 19     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 20     | 128.126 | 119.928 | 112.537 | 105.918 | 100.017 | NA | 110.292 | 104.667 | 99.336  | 94.474  | 90.092  | 76.680  | 95.104 | 90.185 | 85.707 | 81.614 | 77.947 | 66.108 | 79.591 | 75.644 | 72.029 | 68.735 | 65.742 | 55.620 |
| 21     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 22     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 23     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 24     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 25     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 26     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 27     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 28     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 29     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 30     | 128.746 | 120.902 | 113.993 | 107.912 | 102.542 | NA | 110.820 | 105.157 | 100.029 | 95.364  | 91.096  | 81.678  | 95.340 | 90.542 | 86.226 | 82.293 | 78.748 | 70.556 | 79.773 | 75.963 | 72.533 | 69.443 | 66.649 | 59.397 |
| 31     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 32     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 33     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 34     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 35     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 36     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 37     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 38     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 39     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 40     | 131.164 | 124.424 | 118.718 | 114.107 | 110.852 | NA | 112.072 | 106.385 | 102.282 | 98.168  | 94.551  | 88.821  | 96.221 | 91.801 | 87.877 | 84.384 | 81.276 | 76.403 | 80.445 | 77.052 | 74.067 | 71.492 | 69.366 | 66.394 |
| 41     | 139.096 | 135.482 | 134.864 | 134.426 | 134.426 | NA | 114.595 | 110.217 | 106.885 | 104.924 | 104.912 | 104.912 | 97.786 | 93.904 | 90.838 | 88.772 | 87.918 | 86.899 | 81.575 | 78.848 | 76.897 | 75.950 | 74.772 | 74.772 |
| 42     | 139.096 | 135.482 | 134.864 | 134.426 | 134.426 | NA | 114.595 | 110.217 | 106.885 | 104.924 | 104.912 | 104.912 | 97.786 | 93.904 | 90.838 | 88.772 | 87.918 | 86.899 | 81.575 | 78.848 | 76.897 | 75.950 | 74.772 | 74.772 |
| 43     | 139.096 | 135.482 | 134.864 | 134.426 | 134.426 | NA | 114.595 | 110.217 | 106.885 | 104.924 | 104.912 | 104.912 | 97.786 | 93.904 | 90.838 | 88.772 | 87.918 | 86.899 | 81.575 | 78.848 | 76     |        |        |        |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 125,000 and less than INR 150,000

| PPT    | 8       |         |         |         |         |    | 10      |         |         |        |        |        | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|--------|---------|---------|---------|---------|---------|----|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.801 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.462 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.369 |
| 1      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.802 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.463 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.369 |
| 2      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.805 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.463 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.370 |
| 3      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.805 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.464 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.370 |
| 4      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.806 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.464 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.371 |
| 5      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.807 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.465 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.371 |
| 6      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.807 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.465 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.371 |
| 7      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.808 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.466 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.372 |
| 8      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.809 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.466 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.372 |
| 9      | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.809 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.467 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.372 |
| 10     | 127.140 | 118.850 | 111.378 | 104.623 | 98.494  | NA | 109.803 | 103.972 | 98.615  | 93.714 | 89.209 | 72.810 | 94.631 | 89.655 | 85.133 | 80.990 | 77.181 | 62.468 | 79.242 | 75.221 | 71.555 | 68.191 | 65.053 | 52.373 |
| 11     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.330 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.838 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.424 |
| 12     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.331 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.839 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.424 |
| 13     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.331 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.840 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.424 |
| 14     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.332 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.841 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.425 |
| 15     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.333 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.842 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.426 |
| 16     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.335 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.842 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.426 |
| 17     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.336 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.843 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.426 |
| 18     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.337 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.844 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.426 |
| 19     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.338 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.844 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.427 |
| 20     | 127.870 | 119.628 | 112.255 | 105.653 | 99.717  | NA | 110.071 | 104.458 | 99.138  | 94.285 | 89.822 | 76.340 | 94.961 | 90.004 | 85.535 | 81.451 | 77.713 | 65.845 | 79.511 | 75.530 | 71.921 | 68.632 | 65.577 | 55.427 |
| 21     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.320 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.278 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.192 |
| 22     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.321 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.279 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.193 |
| 23     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.324 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.280 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.193 |
| 24     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.325 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.281 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.194 |
| 25     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.329 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.282 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.195 |
| 26     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.331 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.283 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.195 |
| 27     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.332 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.283 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.196 |
| 28     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.334 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.284 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.197 |
| 29     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.337 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.285 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.198 |
| 30     | 128.488 | 120.600 | 113.708 | 107.642 | 102.235 | NA | 110.599 | 104.947 | 99.828  | 95.173 | 90.822 | 81.339 | 95.197 | 90.361 | 86.054 | 82.128 | 78.512 | 70.287 | 79.693 | 75.849 | 72.424 | 69.339 | 66.482 | 59.198 |
| 31     | 130.902 | 124.113 | 118.421 | 113.822 | 110.519 | NA | 111.848 | 106.173 | 102.077 | 97.972 | 94.267 | 88.461 | 96.077 | 91.618 | 87.701 | 84.215 | 81.033 | 76.116 | 80.364 | 76.937 | 73.956 | 71.385 | 69.193 | 66.170 |
| 32     | 130.902 | 124.113 | 118.421 | 113.822 | 110.519 | NA | 111.848 | 106.173 | 102.077 | 97.972 | 94.267 | 88.463 | 96.077 | 91.618 | 87.701 | 84.215 | 81.033 | 76.117 | 80.364 | 76.937 | 73.956 | 71.385 | 69.193 | 66.170 |
| 33     | 130.902 | 124.113 | 118.421 | 113.822 | 110.519 | NA | 111.848 | 106.173 | 102.077 | 97.972 | 94.267 | 88.466 | 96.077 | 91.618 | 87.701 | 84.215 | 81.033 | 76.119 | 80.364 | 76.937 | 73.956 | 71.385 | 69.193 | 66.171 |
| 34     | 130.902 | 124.113 | 118.421 | 113.822 | 110.519 | NA | 111.848 | 106.173 | 102.077 | 97.972 | 94.267 | 88.468 | 96.077 | 91.618 | 87.701 | 84.215 | 81.033 | 76.121 | 80.364 | 76.937 | 73.956 | 71.385 | 69.193 | 66.171 |
| 35     | 130.902 | 124.113 | 118.421 | 113.822 | 110.519 | NA | 111.848 | 106.173 | 102.077 | 97.972 | 94.267 | 88.471 | 96.077 | 91.618 | 87.701 | 84.215 | 81.033 | 76.121 | 80.364 | 76.937 | 73.956 | 71.385 | 69.193 | 66.171 |
| 36     | 130.902 | 124.113 | 118.421 | 113.822 | 110.519 | NA | 111.848 | 106.173 | 102.077 | 97.972 | 94.267 | 88.475 | 96.077 | 91.618 | 87.701 | 84.215 | 81.033 | 76.123 | 80.364 | 76.937 | 73.956 | 7      |        |        |

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 150,000 and less than INR 175,000

| PPT    | 8       |         |         |         |         |    | 10      |         |         |        |        |        | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|--------|---------|---------|---------|---------|---------|----|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.575 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.289 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.244 |
| 1      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.577 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.289 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.246 |
| 2      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.577 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.291 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.246 |
| 3      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.581 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.293 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.246 |
| 4      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.581 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.294 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.246 |
| 5      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.581 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.295 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.247 |
| 6      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.582 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.296 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.247 |
| 7      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.584 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.297 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.249 |
| 8      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.584 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.297 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.249 |
| 9      | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.585 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.298 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.250 |
| 10     | 126.886 | 118.552 | 111.098 | 104.308 | 98.149  | NA | 109.583 | 103.764 | 98.417  | 93.432 | 88.918 | 72.586 | 94.488 | 89.475 | 84.962 | 80.828 | 76.948 | 62.298 | 79.163 | 75.108 | 71.447 | 68.089 | 64.922 | 52.251 |
| 11     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.096 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.661 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.293 |
| 12     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.097 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.662 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.293 |
| 13     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.098 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.663 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.294 |
| 14     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.100 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.664 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.295 |
| 15     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.103 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.665 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.295 |
| 16     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.104 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.667 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.296 |
| 17     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.106 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.667 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.298 |
| 18     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.107 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.668 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.299 |
| 19     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.109 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.669 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.299 |
| 20     | 127.614 | 119.329 | 111.974 | 105.335 | 99.367  | NA | 109.850 | 104.248 | 98.939  | 94.001 | 89.529 | 76.111 | 94.819 | 89.824 | 85.364 | 81.288 | 77.479 | 65.671 | 79.432 | 75.417 | 71.813 | 68.529 | 65.446 | 55.300 |
| 21     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.078 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.092 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.056 |
| 22     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.080 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.093 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.057 |
| 23     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.084 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.096 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.058 |
| 24     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.086 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.097 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.059 |
| 25     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.089 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.098 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.060 |
| 26     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.091 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.099 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.061 |
| 27     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.094 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.101 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.062 |
| 28     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.097 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.103 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.064 |
| 29     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.101 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.105 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.065 |
| 30     | 128.231 | 120.298 | 113.423 | 107.318 | 101.876 | NA | 110.377 | 104.736 | 99.628  | 94.887 | 90.526 | 81.104 | 95.054 | 90.180 | 85.882 | 81.964 | 78.275 | 70.106 | 79.613 | 75.735 | 72.315 | 69.235 | 66.349 | 59.065 |
| 31     | 130.640 | 123.802 | 118.124 | 113.479 | 110.131 | NA | 111.624 | 105.960 | 101.873 | 97.678 | 93.960 | 88.206 | 95.933 | 91.434 | 87.526 | 84.046 | 80.789 | 75.920 | 80.284 | 76.821 | 73.845 | 71.277 | 69.054 | 66.020 |
| 32     | 130.640 | 123.802 | 118.124 | 113.479 | 110.131 | NA | 111.624 | 105.960 | 101.873 | 97.678 | 93.960 | 88.210 | 95.933 | 91.434 | 87.526 | 84.046 | 80.789 | 75.923 | 80.284 | 76.821 | 73.845 | 71.277 | 69.054 | 66.022 |
| 33     | 130.640 | 123.802 | 118.124 | 113.479 | 110.131 | NA | 111.624 | 105.960 | 101.873 | 97.678 | 93.960 | 88.215 | 95.933 | 91.434 | 87.526 | 84.046 | 80.789 | 75.925 | 80.284 | 76.821 | 73.845 | 71.277 | 69.054 | 66.022 |
| 34     | 130.640 | 123.802 | 118.124 | 113.479 | 110.131 | NA | 111.624 | 105.960 | 101.873 | 97.678 | 93.960 | 88.219 | 95.933 | 91.434 | 87.526 | 84.046 | 80.789 | 75.927 | 80.284 | 76.821 | 73.845 | 71.277 | 69.054 | 66.023 |
| 35     | 130.640 | 123.802 | 118.124 | 113.479 | 110.131 | NA | 111.624 | 105.960 | 101.873 | 97.678 | 93.960 | 88.224 | 95.933 | 91.434 | 87.526 | 84.046 | 80.789 | 75.929 | 80.284 | 76.821 | 73.845 | 71.277 | 69.054 | 66.024 |
| 36     | 130.640 | 123.802 | 118.124 | 113.479 | 110.131 | NA | 111.624 | 105.960 | 101.873 | 97.678 | 93.960 | 88.227 | 95.933 | 91.434 | 87.526 | 84.046 | 80.789 | 75.932 | 80.284 | 76.821 | 73.845 | 71.277 | 69.054 | 66.024 |
| 37     |         |         |         |         |         |    |         |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 175,000 and less than INR 200,000

| PPT    | 8       |         |         |         |         |    | 10      |         |         |        |        |        | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|--------|---------|---------|---------|---------|---------|----|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.413 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.166 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.155 |
| 1      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.415 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.169 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.156 |
| 2      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.415 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.170 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.157 |
| 3      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.418 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.171 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.157 |
| 4      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.420 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.171 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.159 |
| 5      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.422 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.172 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.159 |
| 6      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.423 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.174 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.160 |
| 7      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.425 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.174 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.160 |
| 8      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.425 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.176 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.161 |
| 9      | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.425 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.176 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.162 |
| 10     | 126.631 | 118.254 | 110.819 | 104.046 | 97.852  | NA | 109.363 | 103.555 | 98.220  | 93.291 | 88.672 | 72.427 | 94.346 | 89.296 | 84.792 | 80.665 | 76.832 | 62.178 | 79.083 | 74.995 | 71.340 | 67.986 | 64.825 | 52.162 |
| 11     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.930 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.535 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.200 |
| 12     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.931 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.535 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.201 |
| 13     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.933 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.537 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.202 |
| 14     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.936 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.538 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.203 |
| 15     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.937 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.540 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.204 |
| 16     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.939 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.540 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.205 |
| 17     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.941 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.542 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.206 |
| 18     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.943 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.543 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.207 |
| 19     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.944 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.544 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.208 |
| 20     | 127.358 | 119.029 | 111.693 | 105.070 | 99.067  | NA | 109.630 | 104.039 | 98.740  | 93.860 | 89.371 | 75.948 | 94.676 | 89.643 | 85.192 | 81.125 | 77.362 | 65.545 | 79.352 | 75.303 | 71.705 | 68.426 | 65.347 | 55.209 |
| 21     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.904 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.960 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.960 |
| 22     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.908 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.961 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.961 |
| 23     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.911 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.964 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.962 |
| 24     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.914 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.965 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.962 |
| 25     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.917 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.967 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.964 |
| 26     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.921 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.970 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.965 |
| 27     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.924 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.972 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.967 |
| 28     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.927 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.973 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.968 |
| 29     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.932 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.976 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.970 |
| 30     | 127.973 | 119.995 | 113.138 | 107.048 | 101.568 | NA | 110.155 | 104.526 | 99.428  | 94.744 | 90.276 | 80.936 | 94.911 | 89.999 | 85.709 | 81.799 | 78.157 | 69.978 | 79.533 | 75.621 | 72.206 | 69.131 | 66.249 | 58.971 |
| 31     | 130.377 | 123.491 | 117.828 | 113.194 | 109.799 | NA | 111.400 | 105.747 | 101.668 | 97.530 | 93.700 | 88.023 | 95.788 | 91.250 | 87.350 | 83.877 | 80.667 | 75.782 | 80.203 | 76.705 | 73.734 | 71.170 | 68.950 | 65.915 |
| 32     | 130.377 | 123.491 | 117.828 | 113.194 | 109.799 | NA | 111.400 | 105.747 | 101.668 | 97.530 | 93.700 | 88.028 | 95.788 | 91.250 | 87.350 | 83.877 | 80.667 | 75.784 | 80.203 | 76.705 | 73.734 | 71.170 | 68.950 | 65.916 |
| 33     | 130.377 | 123.491 | 117.828 | 113.194 | 109.799 | NA | 111.400 | 105.747 | 101.668 | 97.530 | 93.700 | 88.033 | 95.788 | 91.250 | 87.350 | 83.877 | 80.667 | 75.786 | 80.203 | 76.705 | 73.734 | 71.170 | 68.950 | 65.917 |
| 34     | 130.377 | 123.491 | 117.828 | 113.194 | 109.799 | NA | 111.400 | 105.747 | 101.668 | 97.530 | 93.700 | 88.038 | 95.788 | 91.250 | 87.350 | 83.877 | 80.667 | 75.789 | 80.203 | 76.705 | 73.734 | 71.170 | 68.950 | 65.918 |
| 35     | 130.377 | 123.491 | 117.828 | 113.194 | 109.799 | NA | 111.400 | 105.747 | 101.668 | 97.530 | 93.700 | 88.044 | 95.788 | 91.250 | 87.350 | 83.877 | 80.667 | 75.791 | 80.203 | 76.705 | 73.734 | 71.170 | 68.950 | 65.918 |
| 36     | 130.377 | 123.491 | 117.828 | 113.194 | 109.799 | NA | 111.400 | 105.747 | 101.668 | 97.530 | 93.700 | 88.049 | 95.788 | 91.250 | 87.350 | 83.877 | 80.667 | 75.794 | 80.203 | 76.705 | 73.    |        |        |        |



IndusInd Nippon Life Smart Total Advantage Return

Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 200,000 and less than INR 225,000

| PPT | 8       |         |         |         |         |    | 10      |         |         |        |        |        | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|-----|---------|---------|---------|---------|---------|----|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|     | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.292 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.074 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.088 |
| 1   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.294 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.076 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.089 |
| 2   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.297 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.078 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.090 |
| 3   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.298 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.079 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.091 |
| 4   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.300 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.080 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.092 |
| 5   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.301 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.081 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.093 |
| 6   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.303 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.084 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.094 |
| 7   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.304 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.085 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.096 |
| 8   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.306 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.086 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.096 |
| 9   | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.308 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.086 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.096 |
| 10  | 126.312 | 117.956 | 110.484 | 103.731 | 97.655  | NA | 109.198 | 103.243 | 97.973  | 93.056 | 88.537 | 72.309 | 94.157 | 89.161 | 84.706 | 80.503 | 76.755 | 62.087 | 78.925 | 74.844 | 71.232 | 67.815 | 64.727 | 52.097 |
| 11  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.805 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.440 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.131 |
| 12  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.807 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.442 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.132 |
| 13  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.809 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.443 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.134 |
| 14  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.811 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.444 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.134 |
| 15  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.813 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.445 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.135 |
| 16  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.817 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.447 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.137 |
| 17  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.819 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.448 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.138 |
| 18  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.821 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.450 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.139 |
| 19  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.823 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.452 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.140 |
| 20  | 127.037 | 118.729 | 111.355 | 104.753 | 98.867  | NA | 109.464 | 103.725 | 98.492  | 93.623 | 89.326 | 75.826 | 94.486 | 89.508 | 85.107 | 80.961 | 77.284 | 65.453 | 79.193 | 75.152 | 71.597 | 68.254 | 65.249 | 55.141 |
| 21  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.776 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.861 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.887 |
| 22  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.779 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.863 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.889 |
| 23  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.783 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.865 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.891 |
| 24  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.786 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.868 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.892 |
| 25  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.790 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.869 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.894 |
| 26  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.793 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.872 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.895 |
| 27  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.797 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.874 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.896 |
| 28  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.800 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.877 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.898 |
| 29  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.804 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.879 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.900 |
| 30  | 127.651 | 119.693 | 112.796 | 106.725 | 101.363 | NA | 109.989 | 104.211 | 99.178  | 94.506 | 90.139 | 80.810 | 94.720 | 89.863 | 85.623 | 81.635 | 78.078 | 69.882 | 79.374 | 75.469 | 72.097 | 68.957 | 66.149 | 58.901 |
| 31  | 130.049 | 123.180 | 117.471 | 112.852 | 109.577 | NA | 111.232 | 105.428 | 101.412 | 97.285 | 93.558 | 87.887 | 95.596 | 91.113 | 87.262 | 83.708 | 80.586 | 75.678 | 80.042 | 76.551 | 73.623 | 70.991 | 68.846 | 65.836 |
| 32  | 130.049 | 123.180 | 117.471 | 112.852 | 109.577 | NA | 111.232 | 105.428 | 101.412 | 97.285 | 93.558 | 87.893 | 95.596 | 91.113 | 87.262 | 83.708 | 80.586 | 75.680 | 80.042 | 76.551 | 73.623 | 70.991 | 68.846 | 65.836 |
| 33  | 130.049 | 123.180 | 117.471 | 112.852 | 109.577 | NA | 111.232 | 105.428 | 101.412 | 97.285 | 93.558 | 87.898 | 95.596 | 91.113 | 87.262 | 83.708 | 80.586 | 75.683 | 80.042 | 76.551 | 73.623 | 70.991 | 68.846 | 65.837 |
| 34  | 130.049 | 123.180 | 117.471 | 112.852 | 109.577 | NA | 111.232 | 105.428 | 101.412 | 97.285 | 93.558 | 87.902 | 95.596 | 91.113 | 87.262 | 83.708 | 80.586 | 75.686 | 80.042 | 76.551 | 73.623 | 70.991 | 68.846 | 65.838 |
| 35  | 130.049 | 123.180 | 117.471 | 112.852 | 109.577 | NA | 111.232 | 105.428 | 101.412 | 97.285 | 93.558 | 87.909 | 95.596 | 91.113 | 87.262 | 83.708 | 80.586 | 75.690 | 80.042 | 76.551 | 73.623 | 70.991 | 68.846 | 65.839 |
| 36  | 130.049 | 123.180 | 117.471 | 112.852 | 109.577 | NA | 111.232 | 105.428 | 101.412 | 97.285 | 93.558 | 87.916 | 95.596 | 91.113 | 87.262 | 83.708 | 80.586 | 75.694 | 80.042 | 76.551 | 73.623 | 70.991 | 68.846 | 65.840 |
| 37  | 130.049 | 123.180 | 117.471 | 112.852 | 109.577 | NA | 111.232 | 105.428 | 101.412 | 97.285 | 93.558 | 87.921 | 95.596 | 91.113 | 87.262 | 83.708 | 80.586 | 75.697 | 80.042 |        |        |        |        |        |

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 225,000 and less than INR 250,000

| PPT    | 8       |         |         |         |         |    | 10      |         |         |        |        |        | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|--------|---------|---------|---------|---------|---------|----|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.199 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.002 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.036 |
| 1      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.202 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.004 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.038 |
| 2      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.202 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.006 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.040 |
| 3      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.204 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.008 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.041 |
| 4      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.206 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.010 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.041 |
| 5      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.208 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.011 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.041 |
| 6      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.210 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.012 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.042 |
| 7      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.212 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.014 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.042 |
| 8      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.213 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.016 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.043 |
| 9      | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.217 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.016 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.045 |
| 10     | 126.185 | 117.896 | 110.406 | 103.626 | 97.605  | NA | 109.088 | 103.191 | 97.874  | 92.962 | 88.537 | 72.218 | 94.109 | 89.161 | 84.621 | 80.422 | 76.716 | 62.016 | 78.845 | 74.844 | 71.196 | 67.781 | 64.661 | 52.046 |
| 11     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.710 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.366 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.078 |
| 12     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.712 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.368 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.079 |
| 13     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.714 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.369 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.081 |
| 14     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.716 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.371 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.082 |
| 15     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.719 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.372 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.083 |
| 16     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.721 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.374 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.084 |
| 17     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.724 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.375 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.085 |
| 18     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.726 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.377 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.086 |
| 19     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.729 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.379 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.088 |
| 20     | 126.909 | 118.669 | 111.276 | 104.647 | 98.817  | NA | 109.354 | 103.673 | 98.393  | 93.529 | 89.191 | 75.732 | 94.438 | 89.508 | 85.021 | 80.880 | 77.245 | 65.381 | 79.113 | 75.152 | 71.561 | 68.220 | 65.183 | 55.089 |
| 21     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.676 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.784 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.832 |
| 22     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.679 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.786 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.833 |
| 23     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.683 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.788 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.834 |
| 24     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.686 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.790 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.836 |
| 25     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.690 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.793 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.838 |
| 26     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.694 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.797 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.840 |
| 27     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.697 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.799 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.842 |
| 28     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.703 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.801 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.844 |
| 29     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.708 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.804 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.845 |
| 30     | 127.523 | 119.633 | 112.716 | 106.617 | 101.107 | NA | 109.878 | 104.158 | 99.078  | 94.410 | 89.957 | 80.712 | 94.672 | 89.863 | 85.537 | 81.552 | 78.039 | 69.807 | 79.294 | 75.469 | 72.061 | 68.922 | 66.082 | 58.846 |
| 31     | 129.918 | 123.118 | 117.388 | 112.738 | 109.300 | NA | 111.120 | 105.375 | 101.310 | 97.187 | 93.369 | 87.782 | 95.548 | 91.113 | 87.174 | 83.624 | 80.545 | 75.596 | 79.962 | 76.551 | 73.586 | 70.956 | 68.776 | 65.774 |
| 32     | 129.918 | 123.118 | 117.388 | 112.738 | 109.300 | NA | 111.120 | 105.375 | 101.310 | 97.187 | 93.369 | 87.787 | 95.548 | 91.113 | 87.174 | 83.624 | 80.545 | 75.600 | 79.962 | 76.551 | 73.586 | 70.956 | 68.776 | 65.775 |
| 33     | 129.918 | 123.118 | 117.388 | 112.738 | 109.300 | NA | 111.120 | 105.375 | 101.310 | 97.187 | 93.369 | 87.793 | 95.548 | 91.113 | 87.174 | 83.624 | 80.545 | 75.604 | 79.962 | 76.551 | 73.586 | 70.956 | 68.776 | 65.777 |
| 34     | 129.918 | 123.118 | 117.388 | 112.738 | 109.300 | NA | 111.120 | 105.375 | 101.310 | 97.187 | 93.369 | 87.800 | 95.548 | 91.113 | 87.174 | 83.624 | 80.545 | 75.606 | 79.962 | 76.551 | 73.586 | 70.956 | 68.776 | 65.778 |
| 35     | 129.918 | 123.118 | 117.388 | 112.738 | 109.300 | NA | 111.120 | 105.375 | 101.310 | 97.187 | 93.369 | 87.805 | 95.548 | 91.113 | 87.174 | 83.624 | 80.545 | 75.610 | 79.962 | 76.551 | 73.586 | 70.956 | 68.776 | 65.779 |
| 36     | 129.918 | 123.118 | 117.388 | 112.738 | 109.300 | NA | 111.120 | 105.375 | 101.310 | 97.187 | 93.369 | 87.812 | 95.548 | 91.113 | 87.174 | 83.624 | 80.545 | 75.614 | 79.962 | 76.551 | 73.586 | 70.956 | 68.776 | 65.780 |
| 37     | 129.918 | 123.118 | 117.388 | 112.738 | 109.300 | NA | 111.120 | 105.375 | 101.310 | 97.187 | 93.369 | 87.8   |        |        |        |        |        |        |        |        |        |        |        |        |



IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 250,000 and less than INR 275,000

| PPT    | 8       |         |         |         |         |    | 10      |         |         |        |        |        | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|--------|---------|---------|---------|---------|---------|----|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.123 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.947 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 51.993 |
| 1      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.125 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.949 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 51.995 |
| 2      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.128 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.951 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 51.997 |
| 3      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.130 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.952 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 51.998 |
| 4      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.132 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.954 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 51.999 |
| 5      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.134 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.955 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 52.000 |
| 6      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.136 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.956 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 52.001 |
| 7      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.138 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.958 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 52.001 |
| 8      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.140 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.959 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 52.004 |
| 9      | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.141 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.960 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 52.004 |
| 10     | 126.058 | 117.837 | 110.317 | 103.522 | 97.506  | NA | 109.033 | 103.191 | 97.775  | 92.868 | 88.537 | 72.143 | 94.062 | 89.161 | 84.536 | 80.381 | 76.600 | 61.962 | 78.806 | 74.807 | 71.125 | 67.713 | 64.596 | 52.006 |
| 11     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.633 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.308 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.035 |
| 12     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.635 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.309 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.036 |
| 13     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.637 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.312 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.037 |
| 14     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.639 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.313 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.038 |
| 15     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.642 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.314 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.040 |
| 16     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.644 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.316 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.040 |
| 17     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.647 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.317 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.042 |
| 18     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.650 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.321 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.043 |
| 19     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.653 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.322 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.045 |
| 20     | 126.781 | 118.609 | 111.186 | 104.541 | 98.717  | NA | 109.299 | 103.673 | 98.293  | 93.434 | 89.146 | 75.656 | 94.391 | 89.508 | 84.935 | 80.839 | 77.128 | 65.324 | 79.073 | 75.114 | 71.489 | 68.151 | 65.117 | 55.047 |
| 21     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.596 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.723 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.786 |
| 22     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.599 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.725 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.788 |
| 23     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.603 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.728 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.790 |
| 24     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.607 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.731 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.791 |
| 25     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.611 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.734 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.793 |
| 26     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.615 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.736 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.796 |
| 27     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.619 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.738 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.797 |
| 28     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.624 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.741 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.800 |
| 29     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.629 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.745 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.801 |
| 30     | 127.394 | 119.572 | 112.625 | 106.509 | 101.004 | NA | 109.823 | 104.158 | 98.978  | 94.315 | 89.911 | 80.634 | 94.625 | 89.863 | 85.450 | 81.511 | 77.921 | 69.748 | 79.254 | 75.432 | 71.989 | 68.853 | 66.016 | 58.803 |
| 31     | 129.787 | 123.056 | 117.293 | 112.624 | 109.189 | NA | 111.064 | 105.375 | 101.208 | 97.089 | 93.322 | 87.697 | 95.500 | 91.113 | 87.086 | 83.582 | 80.423 | 75.533 | 79.922 | 76.513 | 73.512 | 70.884 | 68.707 | 65.726 |
| 32     | 129.787 | 123.056 | 117.293 | 112.624 | 109.189 | NA | 111.064 | 105.375 | 101.208 | 97.089 | 93.322 | 87.703 | 95.500 | 91.113 | 87.086 | 83.582 | 80.423 | 75.536 | 79.922 | 76.513 | 73.512 | 70.884 | 68.707 | 65.727 |
| 33     | 129.787 | 123.056 | 117.293 | 112.624 | 109.189 | NA | 111.064 | 105.375 | 101.208 | 97.089 | 93.322 | 87.708 | 95.500 | 91.113 | 87.086 | 83.582 | 80.423 | 75.540 | 79.922 | 76.513 | 73.512 | 70.884 | 68.707 | 65.728 |
| 34     | 129.787 | 123.056 | 117.293 | 112.624 | 109.189 | NA | 111.064 | 105.375 | 101.208 | 97.089 | 93.322 | 87.715 | 95.500 | 91.113 | 87.086 | 83.582 | 80.423 | 75.544 | 79.922 | 76.513 | 73.512 | 70.884 | 68.707 | 65.730 |
| 35     | 129.787 | 123.056 | 117.293 | 112.624 | 109.189 | NA | 111.064 | 105.375 | 101.208 | 97.089 | 93.322 | 87.722 | 95.500 | 91.113 | 87.086 | 83.582 | 80.423 | 75.547 | 79.922 | 76.513 | 73.512 | 70.884 | 68.707 | 65.730 |
| 36     | 129.787 | 123.056 | 117.293 | 112.624 | 109.189 | NA | 111.064 | 105.375 | 101.208 | 97.089 | 93.322 | 87.729 | 95.500 | 91.113 | 87.086 | 83.582 | 80.423 | 75.552 | 79.922 | 76.513 | 73.512 | 7      |        |        |

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 275,000 and less than INR 300,000

| PPT    | 8       |         |         |         |         |    | 10      |         |         |        |        |        | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|--------|---------|---------|---------|---------|---------|----|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.061 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.901 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.961 |
| 1      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.065 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.902 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.963 |
| 2      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.067 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.905 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.964 |
| 3      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.070 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.906 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.966 |
| 4      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.072 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.907 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.967 |
| 5      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.074 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.909 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.967 |
| 6      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.076 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.909 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.969 |
| 7      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.078 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.912 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.970 |
| 8      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.079 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.913 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.971 |
| 9      | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.081 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.915 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.971 |
| 10     | 125.994 | 117.777 | 110.261 | 103.417 | 97.457  | NA | 108.978 | 103.087 | 97.726  | 92.728 | 88.761 | 72.084 | 94.015 | 89.071 | 84.493 | 80.341 | 76.522 | 61.916 | 78.806 | 74.807 | 71.089 | 67.679 | 64.596 | 51.972 |
| 11     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.570 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.260 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 54.999 |
| 12     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.572 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.262 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.001 |
| 13     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.574 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.264 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.002 |
| 14     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.577 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.265 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.003 |
| 15     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.580 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.267 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.004 |
| 16     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.582 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.269 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.007 |
| 17     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.585 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.271 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.008 |
| 18     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.588 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.273 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.010 |
| 19     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.591 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.274 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.011 |
| 20     | 126.717 | 118.549 | 111.130 | 104.435 | 98.617  | NA | 109.244 | 103.568 | 98.244  | 93.293 | 89.191 | 75.593 | 94.343 | 89.418 | 84.892 | 80.798 | 77.050 | 65.277 | 79.073 | 75.114 | 71.453 | 68.116 | 65.117 | 55.013 |
| 21     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.531 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.673 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.749 |
| 22     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.533 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.676 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.751 |
| 23     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.537 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.678 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.754 |
| 24     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.542 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.681 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.755 |
| 25     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.546 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.684 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.758 |
| 26     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.552 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.687 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.759 |
| 27     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.556 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.690 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.761 |
| 28     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.561 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.693 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.763 |
| 29     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.565 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.696 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.765 |
| 30     | 127.329 | 119.512 | 112.568 | 106.401 | 101.004 | NA | 109.767 | 104.053 | 98.928  | 94.172 | 89.820 | 80.571 | 94.577 | 89.773 | 85.407 | 81.470 | 77.842 | 69.699 | 79.254 | 75.432 | 71.952 | 68.818 | 66.016 | 58.767 |
| 31     | 129.721 | 122.994 | 117.234 | 112.510 | 109.189 | NA | 111.008 | 105.268 | 101.157 | 96.941 | 93.227 | 87.628 | 95.452 | 91.021 | 87.042 | 83.540 | 80.342 | 75.481 | 79.922 | 76.513 | 73.475 | 70.848 | 68.707 | 65.685 |
| 32     | 129.721 | 122.994 | 117.234 | 112.510 | 109.189 | NA | 111.008 | 105.268 | 101.157 | 96.941 | 93.227 | 87.635 | 95.452 | 91.021 | 87.042 | 83.540 | 80.342 | 75.484 | 79.922 | 76.513 | 73.475 | 70.848 | 68.707 | 65.686 |
| 33     | 129.721 | 122.994 | 117.234 | 112.510 | 109.189 | NA | 111.008 | 105.268 | 101.157 | 96.941 | 93.227 | 87.641 | 95.452 | 91.021 | 87.042 | 83.540 | 80.342 | 75.489 | 79.922 | 76.513 | 73.475 | 70.848 | 68.707 | 65.688 |
| 34     | 129.721 | 122.994 | 117.234 | 112.510 | 109.189 | NA | 111.008 | 105.268 | 101.157 | 96.941 | 93.227 | 87.647 | 95.452 | 91.021 | 87.042 | 83.540 | 80.342 | 75.493 | 79.922 | 76.513 | 73.475 | 70.848 | 68.707 | 65.689 |
| 35     | 129.721 | 122.994 | 117.234 | 112.510 | 109.189 | NA | 111.008 | 105.268 | 101.157 | 96.941 | 93.227 | 87.653 | 95.452 | 91.021 | 87.042 | 83.540 | 80.342 | 75.495 | 79.922 | 76.513 | 73.475 | 70.848 | 68.707 | 65.689 |
| 36     | 129.721 | 122.994 | 117.234 | 112.510 | 109.189 | NA | 111.008 | 105.268 | 101.157 | 96.941 | 93.227 | 87.660 | 95.452 | 91.021 | 87.042 | 83.540 | 80.342 | 75.501 | 79.922 | 76.513 | 73.475 | 7      |        |        |

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 300,000

| PPT    | 8       |         |         |         |         |    | 10      |         |         |        |        |        | 12     |        |        |        |        |        | 15     |        |        |        |        |        |
|--------|---------|---------|---------|---------|---------|----|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | WL | 20      | 25      | 30      | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     | 20     | 25     | 30     | 35     | 40     | WL     |
| 0      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.012 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.860 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.933 |
| 1      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.014 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.864 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.935 |
| 2      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.017 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.866 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.936 |
| 3      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.020 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.867 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.937 |
| 4      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.022 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.869 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.939 |
| 5      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.024 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.871 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.940 |
| 6      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.026 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.872 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.941 |
| 7      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.028 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.874 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.942 |
| 8      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.030 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.874 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.943 |
| 9      | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.032 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.875 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.944 |
| 10     | 125.930 | 117.599 | 110.094 | 103.312 | 97.408  | NA | 108.923 | 102.982 | 97.676  | 92.681 | 88.448 | 72.034 | 93.967 | 88.981 | 84.451 | 80.300 | 76.484 | 61.878 | 78.766 | 74.731 | 71.053 | 67.679 | 64.564 | 51.945 |
| 11     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.517 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.220 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.972 |
| 12     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.519 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.222 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.973 |
| 13     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.522 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.224 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.974 |
| 14     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.524 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.225 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.975 |
| 15     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.527 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.227 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.977 |
| 16     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.530 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.229 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.978 |
| 17     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.534 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.231 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.979 |
| 18     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.537 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.234 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.981 |
| 19     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.540 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.236 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.982 |
| 20     | 126.653 | 118.369 | 110.961 | 104.329 | 98.567  | NA | 109.189 | 103.463 | 98.194  | 93.246 | 89.011 | 75.543 | 94.296 | 89.328 | 84.850 | 80.757 | 77.011 | 65.238 | 79.034 | 75.039 | 71.417 | 68.116 | 65.084 | 54.984 |
| 21     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.476 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.631 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.720 |
| 22     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.479 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.634 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.722 |
| 23     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.484 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.636 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.724 |
| 24     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.488 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.640 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.726 |
| 25     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.493 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.643 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.728 |
| 26     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.497 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.646 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.729 |
| 27     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.502 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.649 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.731 |
| 28     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.507 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.652 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.733 |
| 29     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.513 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.655 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.736 |
| 30     | 127.265 | 119.330 | 112.397 | 106.293 | 100.850 | NA | 109.712 | 103.948 | 98.878  | 94.124 | 89.775 | 80.517 | 94.529 | 89.682 | 85.364 | 81.429 | 77.803 | 69.659 | 79.214 | 75.356 | 71.916 | 68.818 | 65.982 | 58.738 |
| 31     | 129.656 | 122.807 | 117.056 | 112.395 | 108.967 | NA | 110.952 | 105.162 | 101.105 | 96.892 | 93.180 | 87.571 | 95.403 | 90.929 | 86.998 | 83.498 | 80.301 | 75.436 | 79.882 | 76.436 | 73.437 | 70.848 | 68.672 | 65.650 |
| 32     | 129.656 | 122.807 | 117.056 | 112.395 | 108.967 | NA | 110.952 | 105.162 | 101.105 | 96.892 | 93.180 | 87.577 | 95.403 | 90.929 | 86.998 | 83.498 | 80.301 | 75.441 | 79.882 | 76.436 | 73.437 | 70.848 | 68.672 | 65.652 |
| 33     | 129.656 | 122.807 | 117.056 | 112.395 | 108.967 | NA | 110.952 | 105.162 | 101.105 | 96.892 | 93.180 | 87.584 | 95.403 | 90.929 | 86.998 | 83.498 | 80.301 | 75.444 | 79.882 | 76.436 | 73.437 | 70.848 | 68.672 | 65.653 |
| 34     | 129.656 | 122.807 | 117.056 | 112.395 | 108.967 | NA | 110.952 | 105.162 | 101.105 | 96.892 | 93.180 | 87.590 | 95.403 | 90.929 | 86.998 | 83.498 | 80.301 | 75.448 | 79.882 | 76.436 | 73.437 | 70.848 | 68.672 | 65.656 |
| 35     | 129.656 | 122.807 | 117.056 | 112.395 | 108.967 | NA | 110.952 | 105.162 | 101.105 | 96.892 | 93.180 | 87.598 | 95.403 | 90.929 | 86.998 | 83.498 | 80.301 | 75.453 | 79.882 | 76.436 | 73.437 | 70.848 | 68.672 | 65.656 |
| 36     | 129.656 | 122.807 | 117.056 | 112.395 | 108.967 | NA | 110.952 | 105.162 | 101.105 | 96.892 | 93.180 | 87.605 | 95.403 | 90.929 | 86.998 | 83.498 | 80.301 | 75.457 | 79.882 |        |        |        |        |        |

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 50,000 and less than INR 75,000

| PPT    | 8  |    |    |    |    | 10      |         |         |         |    | 12      |         |         |         |    | 15      |         |         |        |    |
|--------|----|----|----|----|----|---------|---------|---------|---------|----|---------|---------|---------|---------|----|---------|---------|---------|--------|----|
| Age/PT | 20 | 25 | 30 | 35 | 40 | 20      | 25      | 30      | 35      | 40 | 20      | 25      | 30      | 35      | 40 | 20      | 25      | 30      | 35     | 40 |
| 18     | NA | NA | NA | NA | NA | 113.374 | 108.003 | 103.187 | 98.783  | NA | 97.866  | 93.151  | 89.033  | 85.410  | NA | 82.020  | 78.285  | 74.960  | 71.991 | NA |
| 19     | NA | NA | NA | NA | NA | 113.394 | 108.072 | 103.284 | 98.941  | NA | 97.884  | 93.171  | 89.107  | 85.566  | NA | 82.037  | 78.304  | 75.037  | 72.119 | NA |
| 20     | NA | NA | NA | NA | NA | 113.454 | 108.143 | 103.415 | 99.108  | NA | 97.939  | 93.276  | 89.224  | 85.700  | NA | 82.086  | 78.374  | 75.135  | 72.240 | NA |
| 21     | NA | NA | NA | NA | NA | 114.019 | 108.722 | 104.241 | 100.321 | NA | 98.200  | 93.712  | 89.859  | 86.587  | NA | 82.290  | 78.755  | 75.764  | 73.141 | NA |
| 22     | NA | NA | NA | NA | NA | 114.102 | 108.823 | 104.397 | 100.515 | NA | 98.276  | 93.758  | 90.013  | 86.769  | NA | 82.359  | 78.848  | 75.876  | 73.296 | NA |
| 23     | NA | NA | NA | NA | NA | 114.168 | 108.927 | 104.577 | 100.764 | NA | 98.296  | 93.863  | 90.144  | 86.967  | NA | 82.377  | 78.926  | 76.007  | 73.495 | NA |
| 24     | NA | NA | NA | NA | NA | 114.235 | 109.027 | 104.783 | 101.021 | NA | 98.396  | 93.948  | 90.328  | 87.194  | NA | 82.467  | 79.003  | 76.172  | 73.700 | NA |
| 25     | NA | NA | NA | NA | NA | 114.292 | 109.168 | 105.021 | 101.321 | NA | 98.439  | 94.096  | 90.538  | 87.460  | NA | 82.543  | 79.138  | 76.362  | 73.941 | NA |
| 26     | NA | NA | NA | NA | NA | 114.422 | 109.342 | 105.293 | 101.674 | NA | 98.549  | 94.252  | 90.780  | 87.740  | NA | 82.592  | 79.272  | 76.552  | 74.195 | NA |
| 27     | NA | NA | NA | NA | NA | 114.553 | 109.543 | 105.570 | 102.031 | NA | 98.666  | 94.423  | 91.014  | 88.083  | NA | 82.712  | 79.412  | 76.791  | 74.493 | NA |
| 28     | NA | NA | NA | NA | NA | 114.692 | 109.743 | 105.905 | 102.452 | NA | 98.796  | 94.638  | 91.310  | 88.439  | NA | 82.838  | 79.601  | 77.048  | 74.803 | NA |
| 29     | NA | NA | NA | NA | NA | 114.867 | 110.008 | 106.276 | 102.899 | NA | 98.944  | 94.846  | 91.638  | 88.851  | NA | 82.982  | 79.831  | 77.326  | 75.158 | NA |
| 30     | NA | NA | NA | NA | NA | 115.080 | 110.331 | 106.670 | 103.408 | NA | 99.124  | 95.134  | 92.008  | 89.283  | NA | 83.145  | 80.080  | 77.665  | 75.549 | NA |
| 31     | NA | NA | NA | NA | NA | 116.626 | 112.015 | 109.602 | 106.976 | NA | 100.286 | 96.778  | 94.187  | 91.983  | NA | 84.028  | 81.521  | 79.686  | 78.211 | NA |
| 32     | NA | NA | NA | NA | NA | 116.884 | 112.385 | 110.104 | 107.633 | NA | 100.525 | 97.132  | 94.642  | 92.560  | NA | 84.275  | 81.843  | 80.098  | 78.703 | NA |
| 33     | NA | NA | NA | NA | NA | 117.216 | 112.830 | 110.686 | 108.317 | NA | 100.805 | 97.529  | 95.148  | 93.143  | NA | 84.532  | 82.181  | 80.546  | 79.240 | NA |
| 34     | NA | NA | NA | NA | NA | 117.598 | 113.318 | 111.268 | 109.069 | NA | 101.131 | 97.955  | 95.696  | 93.797  | NA | 84.844  | 82.559  | 81.033  | 79.846 | NA |
| 35     | NA | NA | NA | NA | NA | 117.999 | 113.846 | 111.976 | 109.896 | NA | 101.490 | 98.426  | 96.304  | 94.538  | NA | 85.158  | 83.016  | 81.580  | 80.490 | NA |
| 36     | NA | NA | NA | NA | NA | 118.451 | 114.446 | 112.722 | 110.805 | NA | 101.908 | 98.962  | 96.946  | 95.323  | NA | 85.529  | 83.498  | 82.183  | 81.213 | NA |
| 37     | NA | NA | NA | NA | NA | 118.967 | 115.092 | 113.541 | 111.800 | NA | 102.371 | 99.534  | 97.668  | 96.200  | NA | 85.928  | 84.028  | 82.817  | 81.979 | NA |
| 38     | NA | NA | NA | NA | NA | 119.506 | 115.802 | 114.474 | 112.932 | NA | 102.875 | 100.167 | 98.471  | 97.149  | NA | 86.427  | 84.587  | 83.525  | 82.870 | NA |
| 39     | NA | NA | NA | NA | NA | 120.179 | 116.596 | 115.478 | 114.137 | NA | 103.438 | 100.856 | 99.316  | 98.218  | NA | 86.932  | 85.231  | 84.312  | 83.831 | NA |
| 40     | NA | NA | NA | NA | NA | 120.843 | 117.428 | 116.590 | 115.529 | NA | 104.066 | 101.640 | 100.264 | 99.394  | NA | 87.510  | 85.927  | 85.168  | 84.896 | NA |
| 41     | NA | NA | NA | NA | NA | 124.423 | 122.737 | 123.246 | 124.966 | NA | 106.508 | 104.893 | 104.794 | 105.809 | NA | 89.391  | 88.777  | 89.474  | 91.425 | NA |
| 42     | NA | NA | NA | NA | NA | 125.270 | 123.856 | 124.676 | 126.724 | NA | 107.266 | 105.817 | 106.029 | 107.286 | NA | 90.110  | 89.638  | 90.554  | 92.779 | NA |
| 43     | NA | NA | NA | NA | NA | 126.199 | 125.014 | 126.365 | 128.669 | NA | 108.137 | 106.895 | 107.379 | 108.931 | NA | 90.874  | 90.575  | 91.753  | 94.281 | NA |
| 44     | NA | NA | NA | NA | NA | 127.229 | 126.292 | 128.229 | 130.780 | NA | 109.027 | 108.024 | 108.852 | 110.733 | NA | 91.688  | 91.614  | 93.038  | 95.902 | NA |
| 45     | NA | NA | NA | NA | NA | 128.355 | 127.766 | 130.654 | 132.141 | NA | 110.033 | 109.298 | 109.750 | 112.744 | NA | 92.596  | 92.737  | 94.501  | 97.688 | NA |
| 46     | NA | NA | NA | NA | NA | 129.534 | 129.318 | 132.590 | NA      | NA | 111.134 | 110.692 | 111.401 | NA      | NA | 93.584  | 93.954  | 96.054  | NA     | NA |
| 47     | NA | NA | NA | NA | NA | 130.860 | 131.036 | 134.726 | NA      | NA | 112.350 | 112.186 | 113.267 | NA      | NA | 94.651  | 95.304  | 97.806  | NA     | NA |
| 48     | NA | NA | NA | NA | NA | 132.319 | 132.890 | 137.084 | NA      | NA | 113.693 | 113.886 | 115.568 | NA      | NA | 95.808  | 97.041  | 99.676  | NA     | NA |
| 49     | NA | NA | NA | NA | NA | 133.960 | 134.992 | 139.714 | NA      | NA | 115.165 | 115.749 | 118.220 | NA      | NA | 97.094  | 98.358  | 101.709 | NA     | NA |
| 50     | NA | NA | NA | NA | NA | 135.876 | 137.227 | 142.783 | NA      | NA | 116.256 | 117.765 | 120.730 | NA      | NA | 98.452  | 100.084 | 103.816 | NA     | NA |
| 51     | NA | NA | NA | NA | NA | 138.506 | 141.229 | NA      | NA      | NA | 120.722 | 123.687 | NA      | NA      | NA | 101.664 | 102.564 | NA      | NA     | NA |
| 52     | NA | NA | NA | NA | NA | 140.678 | 144.315 | NA      | NA      | NA | 122.663 | 126.395 | NA      | NA      | NA | 103.356 | 104.761 | NA      | NA     | NA |
| 53     | NA | NA | NA | NA | NA | 142.704 | 147.606 | NA      | NA      | NA | 124.765 | 129.276 | NA      | NA      | NA | 105.383 | 107.044 | NA      | NA     | NA |
| 54     | NA | NA | NA | NA | NA | 145.155 | 150.899 | NA      | NA      | NA | 127.082 | 132.410 | NA      | NA      | NA | 107.121 | 109.566 | NA      | NA     | NA |
| 55     | NA | NA | NA | NA | NA | 147.567 | 154.188 | NA      | NA      | NA | 129.111 | 135.786 | NA      | NA      | NA | 109.259 | 112.289 | NA      | NA     | NA |

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 75,000 and less than INR 100,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 130.963 | 123.151 | 116.580 | 110.335 | 105.052 | 112.823 | 107.479 | 102.591 | 98.122  | 94.458  | 97.391  | 92.701  | 88.604  | 84.855  | 81.647 | 81.622  | 77.907  | 74.600  | 71.648 | 69.044 |
| 19     | 131.029 | 123.254 | 116.636 | 110.459 | 105.276 | 112.843 | 107.548 | 102.688 | 98.280  | 94.586  | 97.409  | 92.721  | 88.678  | 85.011  | 81.834 | 81.639  | 77.926  | 74.677  | 71.776 | 69.217 |
| 20     | 131.052 | 123.334 | 116.807 | 110.674 | 105.546 | 112.903 | 107.619 | 102.819 | 98.447  | 94.758  | 97.464  | 92.826  | 88.795  | 85.145  | 82.021 | 81.688  | 77.996  | 74.775  | 71.897 | 69.389 |
| 21     | 131.777 | 124.391 | 118.456 | 112.942 | 108.460 | 113.465 | 108.196 | 103.641 | 99.587  | 95.953  | 97.723  | 93.259  | 89.428  | 86.027  | 82.989 | 81.891  | 78.375  | 75.401  | 72.794 | 70.470 |
| 22     | 131.801 | 124.520 | 118.633 | 113.261 | 108.777 | 113.548 | 108.297 | 103.797 | 99.781  | 96.241  | 97.799  | 93.305  | 89.582  | 86.209  | 83.232 | 81.960  | 78.468  | 75.513  | 72.949 | 70.680 |
| 23     | 131.921 | 124.655 | 118.850 | 113.561 | 109.155 | 113.614 | 108.401 | 103.977 | 100.030 | 96.525  | 97.819  | 93.410  | 89.713  | 86.407  | 83.501 | 81.978  | 78.546  | 75.644  | 73.148 | 70.926 |
| 24     | 131.997 | 124.814 | 119.105 | 113.883 | 109.519 | 113.681 | 108.501 | 104.183 | 100.287 | 96.859  | 97.919  | 93.495  | 89.897  | 86.634  | 83.762 | 82.068  | 78.623  | 75.809  | 73.353 | 71.185 |
| 25     | 132.101 | 124.944 | 119.371 | 114.265 | 109.955 | 113.738 | 108.642 | 104.421 | 100.587 | 97.225  | 97.962  | 93.643  | 90.107  | 86.900  | 84.073 | 82.144  | 78.758  | 75.999  | 73.594 | 71.464 |
| 26     | 132.237 | 125.173 | 119.715 | 114.669 | 110.403 | 113.868 | 108.816 | 104.693 | 100.940 | 97.659  | 98.072  | 93.799  | 90.349  | 87.180  | 84.436 | 82.193  | 78.892  | 76.189  | 73.848 | 71.780 |
| 27     | 132.379 | 125.421 | 120.101 | 115.115 | 110.995 | 113.999 | 109.017 | 104.970 | 101.297 | 98.114  | 98.189  | 93.970  | 90.583  | 87.523  | 84.807 | 82.313  | 79.032  | 76.428  | 74.146 | 72.128 |
| 28     | 132.505 | 125.672 | 120.506 | 115.267 | 111.598 | 114.138 | 109.217 | 105.305 | 101.718 | 98.609  | 98.319  | 94.185  | 90.879  | 87.879  | 85.261 | 82.439  | 79.221  | 76.685  | 74.456 | 72.539 |
| 29     | 132.736 | 126.000 | 120.969 | 115.780 | 112.215 | 114.313 | 109.482 | 105.676 | 102.165 | 99.167  | 98.467  | 94.393  | 91.207  | 88.291  | 85.742 | 82.583  | 79.451  | 76.963  | 74.811 | 72.969 |
| 30     | 132.948 | 126.377 | 121.456 | 116.348 | 113.029 | 114.526 | 109.805 | 106.070 | 102.674 | 99.788  | 98.647  | 94.681  | 91.577  | 88.723  | 86.270 | 82.746  | 79.700  | 77.302  | 75.202 | 73.449 |
| 31     | 135.776 | 130.559 | 127.038 | 123.961 | 122.769 | 116.066 | 111.483 | 108.988 | 106.220 | 104.013 | 99.804  | 96.319  | 93.747  | 91.409  | 89.452 | 83.626  | 81.135  | 79.315  | 77.853 | 76.821 |
| 32     | 136.101 | 131.041 | 127.720 | 124.746 | 123.748 | 116.324 | 111.853 | 109.490 | 106.877 | 104.755 | 100.043 | 96.673  | 94.202  | 91.986  | 90.105 | 83.873  | 81.457  | 79.727  | 78.345 | 77.427 |
| 33     | 136.443 | 131.579 | 128.468 | 125.582 | 124.847 | 116.656 | 112.298 | 110.072 | 107.561 | 105.605 | 100.323 | 97.070  | 94.708  | 92.569  | 90.821 | 84.130  | 81.795  | 80.175  | 78.882 | 78.088 |
| 34     | 136.882 | 132.166 | 129.300 | 126.502 | 126.017 | 117.038 | 112.786 | 110.654 | 108.313 | 106.536 | 100.649 | 97.496  | 95.256  | 93.223  | 91.622 | 84.442  | 82.173  | 80.662  | 79.488 | 78.800 |
| 35     | 137.343 | 132.801 | 129.875 | 127.515 | 127.338 | 117.439 | 113.314 | 111.362 | 109.140 | 107.731 | 101.008 | 97.967  | 95.864  | 93.964  | 92.516 | 84.756  | 82.630  | 81.209  | 80.132 | 79.599 |
| 36     | 137.859 | 133.497 | 130.867 | 128.626 | 128.995 | 117.891 | 113.914 | 112.108 | 110.049 | 108.837 | 101.426 | 98.503  | 96.506  | 94.749  | 93.493 | 85.127  | 83.112  | 81.812  | 80.855 | 80.481 |
| 37     | 138.451 | 134.266 | 131.886 | 129.112 | 130.586 | 118.407 | 114.560 | 112.927 | 111.044 | 110.062 | 101.889 | 99.075  | 97.228  | 95.626  | 94.548 | 85.526  | 83.642  | 82.446  | 81.621 | 81.456 |
| 38     | 139.092 | 135.067 | 133.060 | 130.375 | 132.149 | 118.946 | 115.270 | 113.860 | 112.176 | 111.408 | 102.393 | 99.708  | 98.031  | 96.575  | 95.706 | 86.025  | 84.201  | 83.154  | 82.512 | 82.510 |
| 39     | 139.807 | 135.973 | 134.352 | 131.750 | 134.127 | 119.619 | 116.064 | 114.864 | 113.381 | 112.861 | 102.956 | 100.397 | 98.876  | 97.644  | 96.983 | 86.530  | 84.845  | 83.941  | 83.473 | 83.705 |
| 40     | 140.565 | 136.951 | 135.730 | 133.450 | 136.265 | 120.283 | 116.896 | 115.976 | 114.773 | 114.464 | 103.584 | 101.181 | 99.824  | 98.820  | 98.404 | 87.108  | 85.541  | 84.797  | 84.538 | 84.986 |
| 41     | 150.325 | 150.912 | 156.638 | 159.620 | NA      | 123.850 | 122.186 | 122.605 | 124.158 | NA      | 106.019 | 104.424 | 104.339 | 105.205 | NA     | 88.983  | 88.383  | 89.089  | 91.045 | NA     |
| 42     | 151.326 | 152.293 | 158.273 | 162.307 | NA      | 124.697 | 123.305 | 124.035 | 125.916 | NA      | 106.777 | 105.348 | 105.574 | 106.682 | NA     | 89.702  | 89.244  | 90.169  | 92.399 | NA     |
| 43     | 152.421 | 153.776 | 160.687 | 164.322 | NA      | 125.626 | 124.463 | 125.724 | 127.861 | NA      | 107.648 | 106.426 | 106.924 | 108.327 | NA     | 90.466  | 90.181  | 91.368  | 93.901 | NA     |
| 44     | 153.608 | 155.430 | 163.264 | 167.555 | NA      | 126.656 | 125.741 | 127.588 | 129.972 | NA      | 108.538 | 107.555 | 108.397 | 110.129 | NA     | 91.280  | 91.220  | 92.653  | 95.522 | NA     |
| 45     | 155.012 | 157.234 | 165.848 | 171.115 | NA      | 127.782 | 127.215 | 129.724 | 131.333 | NA      | 109.544 | 108.829 | 109.295 | 112.140 | NA     | 92.188  | 92.343  | 94.116  | 97.308 | NA     |
| 46     | 156.346 | 159.254 | 168.647 | NA      | NA      | 128.961 | 128.767 | 131.660 | NA      | NA      | 110.645 | 110.223 | 110.946 | NA      | NA     | 93.176  | 93.560  | 95.669  | NA     | NA     |
| 47     | 157.954 | 161.440 | 171.786 | NA      | NA      | 130.287 | 130.485 | 133.796 | NA      | NA      | 111.861 | 111.717 | 112.812 | NA      | NA     | 94.243  | 94.910  | 97.421  | NA     | NA     |
| 48     | 159.706 | 163.864 | 174.708 | NA      | NA      | 131.746 | 132.339 | 136.154 | NA      | NA      | 113.204 | 113.417 | 115.113 | NA      | NA     | 95.400  | 96.647  | 99.291  | NA     | NA     |
| 49     | 161.599 | 166.509 | 178.584 | NA      | NA      | 133.387 | 134.441 | 138.784 | NA      | NA      | 114.676 | 115.280 | 117.765 | NA      | NA     | 96.686  | 97.964  | 101.324 | NA     | NA     |
| 50     | 163.353 | 168.713 | 182.403 | NA      | NA      | 135.303 | 136.676 | 141.853 | NA      | NA      | 115.767 | 117.296 | 120.275 | NA      | NA     | 98.044  | 99.690  | 103.431 | NA     | NA     |
| 51     | 177.996 | 190.853 | NA      | NA      | NA      | 137.932 | 140.676 | NA      | NA      | NA      | 120.226 | 123.206 | NA      | NA      | NA     | 101.252 | 102.170 | NA      | NA     | NA     |
| 52     | 180.619 | 194.683 | NA      | NA      | NA      | 140.104 | 143.762 | NA      | NA      | NA      | 122.167 | 125.914 | NA      | NA      | NA     | 102.944 | 104.367 | NA      | NA     | NA     |
| 53     | 183.538 | 199.057 | NA      | NA      | NA      | 142.130 | 147.053 | NA      | NA      | NA      | 124.269 | 128.795 | NA      | NA      | NA     | 104.971 | 106.650 | NA      | NA     | NA     |
| 54     | 185.985 | 203.892 | NA      | NA      | NA      | 144.581 | 150.346 | NA      | NA      | NA      | 126.586 | 131.929 | NA      | NA      | NA     | 106.709 | 109.172 | NA      | NA     | NA     |
| 55     | 189.311 | 208.912 | NA      | NA      | NA      | 146.993 | 153.635 | NA      | NA      | NA      | 128.615 | 135.305 | NA      | NA      | NA     | 108.847 | 111.895 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 100,000 and less than INR 125,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 130.322 | 122.491 | 115.905 | 109.732 | 104.432 | 112.272 | 106.956 | 102.094 | 97.650  | 93.935  | 96.915  | 92.250  | 88.176  | 84.447  | 81.258 | 81.224  | 77.529  | 74.240  | 71.304 | 68.716 |
| 19     | 130.388 | 122.594 | 115.961 | 109.856 | 104.656 | 112.292 | 107.025 | 102.191 | 97.808  | 94.063  | 96.933  | 92.270  | 88.250  | 84.603  | 81.445 | 81.241  | 77.548  | 74.317  | 71.432 | 68.889 |
| 20     | 130.411 | 122.674 | 116.132 | 110.071 | 104.926 | 112.352 | 107.096 | 102.322 | 97.975  | 94.235  | 96.988  | 92.375  | 88.367  | 84.737  | 81.632 | 81.290  | 77.618  | 74.415  | 71.553 | 69.061 |
| 21     | 131.134 | 123.726 | 117.772 | 112.327 | 107.824 | 112.911 | 107.670 | 103.141 | 99.110  | 95.425  | 97.247  | 92.806  | 88.996  | 85.616  | 82.595 | 81.493  | 77.995  | 75.039  | 72.447 | 70.137 |
| 22     | 131.158 | 123.855 | 117.949 | 112.646 | 108.141 | 112.994 | 107.771 | 103.297 | 99.304  | 95.713  | 97.323  | 92.852  | 89.150  | 85.798  | 82.838 | 81.562  | 78.088  | 75.151  | 72.602 | 70.347 |
| 23     | 131.278 | 123.990 | 118.166 | 112.946 | 108.519 | 113.060 | 107.875 | 103.477 | 99.553  | 95.997  | 97.343  | 92.957  | 89.281  | 85.996  | 83.107 | 81.580  | 78.166  | 75.282  | 72.801 | 70.593 |
| 24     | 131.354 | 124.149 | 118.421 | 113.268 | 108.883 | 113.127 | 107.975 | 103.683 | 99.810  | 96.331  | 97.443  | 93.042  | 89.465  | 86.223  | 83.368 | 81.670  | 78.243  | 75.447  | 73.006 | 70.852 |
| 25     | 131.458 | 124.279 | 118.687 | 113.650 | 109.319 | 113.184 | 108.116 | 103.921 | 100.110 | 96.697  | 97.486  | 93.190  | 89.675  | 86.489  | 83.679 | 81.746  | 78.378  | 75.637  | 73.247 | 71.131 |
| 26     | 131.594 | 124.508 | 119.031 | 114.054 | 109.767 | 113.314 | 108.290 | 104.193 | 100.463 | 97.131  | 97.596  | 93.346  | 89.917  | 86.769  | 84.042 | 81.795  | 78.512  | 75.827  | 73.501 | 71.447 |
| 27     | 131.736 | 124.756 | 119.417 | 114.500 | 110.359 | 113.445 | 108.491 | 104.470 | 100.820 | 97.586  | 97.713  | 93.517  | 90.151  | 87.112  | 84.413 | 81.915  | 78.652  | 76.066  | 73.799 | 71.795 |
| 28     | 131.862 | 125.007 | 119.822 | 114.652 | 110.962 | 113.584 | 108.691 | 104.805 | 101.241 | 98.081  | 97.843  | 93.732  | 90.447  | 87.468  | 84.867 | 82.041  | 78.841  | 76.323  | 74.109 | 72.206 |
| 29     | 132.093 | 125.335 | 120.285 | 115.165 | 111.579 | 113.759 | 108.956 | 105.176 | 101.688 | 98.639  | 97.991  | 93.940  | 90.775  | 87.880  | 85.348 | 82.185  | 79.071  | 76.601  | 74.464 | 72.636 |
| 30     | 132.305 | 125.712 | 120.772 | 115.733 | 112.393 | 113.972 | 109.279 | 105.570 | 102.197 | 99.260  | 98.171  | 94.228  | 91.145  | 88.312  | 85.876 | 82.348  | 79.320  | 76.940  | 74.855 | 73.116 |
| 31     | 135.120 | 129.874 | 126.326 | 123.311 | 122.082 | 115.505 | 110.951 | 108.477 | 105.729 | 103.465 | 99.323  | 95.860  | 93.308  | 90.988  | 89.045 | 83.224  | 80.750  | 78.945  | 77.496 | 76.474 |
| 32     | 135.445 | 130.356 | 127.008 | 124.096 | 123.061 | 115.763 | 111.321 | 108.979 | 106.386 | 104.207 | 99.562  | 96.214  | 93.763  | 91.565  | 89.698 | 83.471  | 81.072  | 79.357  | 77.988 | 77.080 |
| 33     | 135.787 | 130.894 | 127.756 | 124.932 | 124.160 | 116.095 | 111.766 | 109.561 | 107.070 | 105.057 | 99.842  | 96.611  | 94.269  | 92.148  | 90.414 | 83.728  | 81.410  | 79.805  | 78.525 | 77.741 |
| 34     | 136.226 | 131.481 | 128.588 | 125.852 | 125.330 | 116.477 | 112.254 | 110.143 | 107.822 | 105.988 | 100.168 | 97.037  | 94.817  | 92.802  | 91.215 | 84.040  | 81.788  | 80.292  | 79.131 | 78.453 |
| 35     | 136.687 | 132.116 | 129.163 | 126.865 | 126.651 | 116.878 | 112.782 | 110.851 | 108.649 | 107.183 | 100.527 | 97.508  | 95.425  | 93.543  | 92.109 | 84.354  | 82.245  | 80.839  | 79.775 | 79.252 |
| 36     | 137.203 | 132.812 | 130.155 | 127.976 | 128.308 | 117.330 | 113.382 | 111.597 | 109.558 | 108.289 | 100.945 | 98.044  | 96.067  | 94.328  | 93.086 | 84.725  | 82.727  | 81.442  | 80.498 | 80.134 |
| 37     | 137.795 | 133.581 | 131.174 | 128.462 | 129.899 | 117.846 | 114.028 | 112.416 | 110.553 | 109.514 | 101.408 | 98.616  | 96.789  | 95.205  | 94.141 | 85.124  | 83.257  | 82.076  | 81.264 | 81.109 |
| 38     | 138.436 | 134.382 | 132.348 | 129.725 | 131.462 | 118.385 | 114.738 | 113.349 | 111.685 | 110.860 | 101.912 | 99.249  | 97.592  | 96.154  | 95.299 | 85.623  | 83.816  | 82.784  | 82.155 | 82.163 |
| 39     | 139.151 | 135.288 | 133.640 | 131.100 | 133.440 | 119.058 | 115.532 | 114.353 | 112.890 | 112.313 | 102.475 | 99.938  | 98.437  | 97.223  | 96.576 | 86.128  | 84.460  | 83.571  | 83.116 | 83.358 |
| 40     | 139.909 | 136.266 | 135.018 | 132.800 | 135.578 | 119.722 | 116.364 | 115.465 | 114.282 | 113.916 | 103.103 | 100.722 | 99.385  | 98.399  | 97.997 | 86.706  | 85.156  | 84.427  | 84.181 | 84.639 |
| 41     | 149.629 | 150.167 | 155.829 | 158.853 | NA      | 123.277 | 121.635 | 122.071 | 123.633 | NA      | 105.530 | 103.954 | 103.885 | 104.762 | NA     | 88.575  | 87.988  | 88.705  | 90.665 | NA     |
| 42     | 150.630 | 151.548 | 157.464 | 161.540 | NA      | 124.124 | 122.754 | 123.501 | 125.391 | NA      | 106.288 | 104.878 | 105.120 | 106.239 | NA     | 89.294  | 88.849  | 89.785  | 92.019 | NA     |
| 43     | 151.725 | 153.031 | 159.878 | 163.555 | NA      | 125.053 | 123.912 | 125.190 | 127.336 | NA      | 107.159 | 105.956 | 106.470 | 107.884 | NA     | 90.058  | 89.786  | 90.984  | 93.521 | NA     |
| 44     | 152.912 | 154.685 | 162.455 | 166.788 | NA      | 126.083 | 125.190 | 127.054 | 129.447 | NA      | 108.049 | 107.085 | 107.943 | 109.686 | NA     | 90.872  | 90.825  | 92.269  | 95.142 | NA     |
| 45     | 154.316 | 156.489 | 165.039 | 170.348 | NA      | 127.209 | 126.664 | 129.190 | 130.808 | NA      | 109.055 | 108.359 | 108.841 | 111.697 | NA     | 91.780  | 91.948  | 93.732  | 96.928 | NA     |
| 46     | 155.650 | 158.509 | 167.838 | NA      | NA      | 128.388 | 128.216 | 131.126 | NA      | NA      | 110.156 | 109.753 | 110.492 | NA      | NA     | 92.768  | 93.165  | 95.285  | NA     | NA     |
| 47     | 157.258 | 160.695 | 170.977 | NA      | NA      | 129.714 | 129.934 | 133.262 | NA      | NA      | 111.372 | 111.247 | 112.358 | NA      | NA     | 93.835  | 94.515  | 97.037  | NA     | NA     |
| 48     | 159.010 | 163.119 | 173.899 | NA      | NA      | 131.173 | 131.788 | 135.620 | NA      | NA      | 112.715 | 112.947 | 114.659 | NA      | NA     | 94.992  | 96.252  | 98.907  | NA     | NA     |
| 49     | 160.903 | 165.764 | 177.775 | NA      | NA      | 132.814 | 133.890 | 138.250 | NA      | NA      | 114.187 | 114.810 | 117.311 | NA      | NA     | 96.278  | 97.569  | 100.940 | NA     | NA     |
| 50     | 162.657 | 167.968 | 181.594 | NA      | NA      | 134.730 | 136.125 | 141.319 | NA      | NA      | 115.278 | 116.826 | 119.821 | NA      | NA     | 97.636  | 99.295  | 103.047 | NA     | NA     |
| 51     | 177.252 | 190.035 | NA      | NA      | NA      | 137.358 | 140.122 | NA      | NA      | NA      | 119.730 | 122.725 | NA      | NA      | NA     | 100.839 | 101.775 | NA      | NA     | NA     |
| 52     | 179.875 | 193.865 | NA      | NA      | NA      | 139.530 | 143.208 | NA      | NA      | NA      | 121.671 | 125.433 | NA      | NA      | NA     | 102.531 | 103.972 | NA      | NA     | NA     |
| 53     | 182.794 | 198.239 | NA      | NA      | NA      | 141.556 | 146.499 | NA      | NA      | NA      | 123.773 | 128.314 | NA      | NA      | NA     | 104.558 | 106.255 | NA      | NA     | NA     |
| 54     | 185.241 | 203.074 | NA      | NA      | NA      | 144.007 | 149.792 | NA      | NA      | NA      | 126.090 | 131.448 | NA      | NA      | NA     | 106.296 | 108.777 | NA      | NA     | NA     |
| 55     | 188.567 | 208.094 | NA      | NA      | NA      | 146.419 | 153.081 | NA      | NA      | NA      | 128.119 | 134.822 | NA      | NA      | NA     | 108.434 | 111.500 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax



IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 125,000 and less than INR 150,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 130.066 | 122.191 | 115.623 | 109.467 | 104.132 | 112.051 | 106.747 | 101.896 | 97.461  | 93.665  | 96.772  | 92.069  | 88.004  | 84.284  | 81.024 | 81.144  | 77.415  | 74.132  | 71.201 | 68.551 |
| 19     | 130.132 | 122.294 | 115.679 | 109.591 | 104.356 | 112.071 | 106.816 | 101.993 | 97.619  | 93.793  | 96.790  | 92.089  | 88.078  | 84.440  | 81.211 | 81.161  | 77.434  | 74.209  | 71.329 | 68.724 |
| 20     | 130.155 | 122.374 | 115.850 | 109.806 | 104.626 | 112.131 | 106.887 | 102.124 | 97.786  | 93.965  | 96.845  | 92.194  | 88.195  | 84.574  | 81.398 | 81.210  | 77.504  | 74.307  | 71.450 | 68.896 |
| 21     | 130.876 | 123.424 | 117.487 | 112.057 | 107.517 | 112.690 | 107.460 | 102.940 | 98.919  | 95.151  | 97.104  | 92.625  | 88.824  | 85.451  | 82.359 | 81.413  | 77.881  | 74.930  | 72.343 | 69.970 |
| 22     | 130.900 | 123.553 | 117.664 | 112.376 | 107.834 | 112.773 | 107.561 | 103.096 | 99.113  | 95.439  | 97.180  | 92.671  | 88.978  | 85.633  | 82.602 | 81.482  | 77.974  | 75.042  | 72.498 | 70.180 |
| 23     | 131.020 | 123.688 | 117.881 | 112.676 | 108.212 | 112.839 | 107.665 | 103.276 | 99.362  | 95.723  | 97.200  | 92.776  | 89.109  | 85.831  | 82.871 | 81.500  | 78.052  | 75.173  | 72.697 | 70.426 |
| 24     | 131.096 | 123.847 | 118.136 | 112.998 | 108.576 | 112.906 | 107.765 | 103.482 | 99.619  | 96.057  | 97.300  | 92.861  | 89.293  | 86.058  | 83.132 | 81.590  | 78.129  | 75.338  | 72.902 | 70.685 |
| 25     | 131.200 | 123.977 | 118.402 | 113.380 | 109.012 | 112.963 | 107.906 | 103.720 | 99.919  | 96.423  | 97.343  | 93.009  | 89.503  | 86.324  | 83.443 | 81.666  | 78.264  | 75.528  | 73.143 | 70.964 |
| 26     | 131.336 | 124.206 | 118.746 | 113.784 | 109.460 | 113.093 | 108.080 | 103.992 | 100.272 | 96.857  | 97.453  | 93.165  | 89.745  | 86.604  | 83.806 | 81.715  | 78.398  | 75.718  | 73.397 | 71.280 |
| 27     | 131.478 | 124.454 | 119.132 | 114.230 | 110.052 | 113.224 | 108.281 | 104.269 | 100.629 | 97.312  | 97.570  | 93.336  | 89.979  | 86.947  | 84.177 | 81.835  | 78.538  | 75.957  | 73.695 | 71.628 |
| 28     | 131.604 | 124.705 | 119.537 | 114.382 | 110.655 | 113.363 | 108.481 | 104.604 | 101.050 | 97.807  | 97.700  | 93.551  | 90.275  | 87.303  | 84.631 | 81.961  | 78.727  | 76.214  | 74.005 | 72.039 |
| 29     | 131.835 | 125.033 | 120.000 | 114.895 | 111.272 | 113.538 | 108.746 | 104.975 | 101.497 | 98.365  | 97.848  | 93.759  | 90.603  | 87.715  | 85.112 | 82.105  | 78.957  | 76.492  | 74.360 | 72.469 |
| 30     | 132.047 | 125.410 | 120.487 | 115.463 | 112.086 | 113.751 | 109.069 | 105.369 | 102.006 | 98.986  | 98.028  | 94.047  | 90.973  | 88.147  | 85.640 | 82.268  | 79.206  | 76.831  | 74.751 | 72.949 |
| 31     | 134.858 | 129.563 | 126.029 | 123.026 | 121.749 | 115.281 | 110.739 | 108.272 | 105.533 | 103.181 | 99.179  | 95.677  | 93.132  | 90.819  | 88.802 | 83.143  | 80.635  | 78.834  | 77.389 | 76.301 |
| 32     | 135.183 | 130.045 | 126.711 | 123.811 | 122.728 | 115.539 | 111.109 | 108.774 | 106.190 | 103.923 | 99.418  | 96.031  | 93.587  | 91.396  | 89.455 | 83.390  | 80.957  | 79.246  | 77.881 | 76.907 |
| 33     | 135.525 | 130.583 | 127.459 | 124.647 | 123.827 | 115.871 | 111.554 | 109.356 | 106.874 | 104.773 | 99.698  | 96.428  | 94.093  | 91.979  | 90.171 | 83.647  | 81.295  | 79.694  | 78.418 | 77.568 |
| 34     | 135.964 | 131.170 | 128.291 | 125.567 | 124.997 | 116.253 | 112.042 | 109.938 | 107.626 | 105.704 | 100.024 | 96.854  | 94.641  | 92.633  | 90.972 | 83.959  | 81.673  | 80.181  | 79.024 | 78.280 |
| 35     | 136.425 | 131.805 | 128.866 | 126.580 | 126.318 | 116.654 | 112.570 | 110.646 | 108.453 | 106.899 | 100.383 | 97.325  | 95.249  | 93.374  | 91.866 | 84.273  | 82.130  | 80.728  | 79.668 | 79.079 |
| 36     | 136.941 | 132.501 | 129.858 | 127.691 | 127.975 | 117.106 | 113.170 | 111.392 | 109.362 | 108.005 | 100.801 | 97.861  | 95.891  | 94.159  | 92.843 | 84.644  | 82.612  | 81.331  | 80.391 | 79.961 |
| 37     | 137.533 | 133.270 | 130.877 | 128.177 | 129.566 | 117.622 | 113.816 | 112.211 | 110.357 | 109.230 | 101.264 | 98.433  | 96.613  | 95.036  | 93.898 | 85.043  | 83.142  | 81.965  | 81.157 | 80.936 |
| 38     | 138.174 | 134.071 | 132.051 | 129.440 | 131.129 | 118.161 | 114.526 | 113.144 | 111.489 | 110.576 | 101.768 | 99.066  | 97.416  | 95.985  | 95.056 | 85.542  | 83.701  | 82.673  | 82.048 | 81.990 |
| 39     | 138.889 | 134.977 | 133.343 | 130.815 | 133.107 | 118.834 | 115.320 | 114.148 | 112.694 | 112.029 | 102.331 | 99.755  | 98.261  | 97.054  | 96.333 | 86.047  | 84.345  | 83.460  | 83.009 | 83.185 |
| 40     | 139.647 | 135.955 | 134.721 | 132.515 | 135.245 | 119.498 | 116.152 | 115.260 | 114.086 | 113.632 | 102.959 | 100.539 | 99.209  | 98.230  | 97.754 | 86.625  | 85.041  | 84.316  | 84.074 | 84.466 |
| 41     | 149.351 | 149.828 | 155.492 | 158.517 | NA      | 123.048 | 121.415 | 121.857 | 123.423 | NA      | 105.384 | 103.766 | 103.704 | 104.584 | NA     | 88.493  | 87.870  | 88.590  | 90.552 | NA     |
| 42     | 150.352 | 151.209 | 157.127 | 161.204 | NA      | 123.895 | 122.534 | 123.287 | 125.181 | NA      | 106.142 | 104.690 | 104.939 | 106.061 | NA     | 89.212  | 88.731  | 89.670  | 91.906 | NA     |
| 43     | 151.447 | 152.692 | 159.541 | 163.219 | NA      | 124.824 | 123.692 | 124.976 | 127.126 | NA      | 107.013 | 105.768 | 106.289 | 107.706 | NA     | 89.976  | 89.668  | 90.869  | 93.408 | NA     |
| 44     | 152.634 | 154.346 | 162.118 | 166.452 | NA      | 125.854 | 124.970 | 126.840 | 129.237 | NA      | 107.903 | 106.897 | 107.762 | 109.508 | NA     | 90.790  | 90.707  | 92.154  | 95.029 | NA     |
| 45     | 154.038 | 156.150 | 164.702 | 170.012 | NA      | 126.980 | 126.444 | 128.976 | 130.598 | NA      | 108.909 | 108.171 | 108.660 | 111.519 | NA     | 91.698  | 91.830  | 93.617  | 96.815 | NA     |
| 46     | 155.372 | 158.170 | 167.501 | NA      | NA      | 128.159 | 127.996 | 130.912 | NA      | NA      | 110.010 | 109.565 | 110.311 | NA      | NA     | 92.686  | 93.047  | 95.170  | NA     | NA     |
| 47     | 156.980 | 160.356 | 170.640 | NA      | NA      | 129.485 | 129.714 | 133.048 | NA      | NA      | 111.226 | 111.059 | 112.177 | NA      | NA     | 93.753  | 94.397  | 96.922  | NA     | NA     |
| 48     | 158.732 | 162.780 | 173.562 | NA      | NA      | 130.944 | 131.568 | 135.406 | NA      | NA      | 112.569 | 112.759 | 114.478 | NA      | NA     | 94.910  | 96.134  | 98.792  | NA     | NA     |
| 49     | 160.625 | 165.425 | 177.438 | NA      | NA      | 132.585 | 133.670 | 138.036 | NA      | NA      | 114.041 | 114.622 | 117.130 | NA      | NA     | 96.196  | 97.451  | 100.825 | NA     | NA     |
| 50     | 162.379 | 167.629 | 181.257 | NA      | NA      | 134.501 | 135.905 | 141.105 | NA      | NA      | 115.132 | 116.638 | 119.640 | NA      | NA     | 97.554  | 99.177  | 102.932 | NA     | NA     |
| 51     | 176.954 | 189.663 | NA      | NA      | NA      | 137.129 | 139.900 | NA      | NA      | NA      | 119.582 | 122.532 | NA      | NA      | NA     | 100.757 | 101.657 | NA      | NA     | NA     |
| 52     | 179.577 | 193.493 | NA      | NA      | NA      | 139.301 | 142.986 | NA      | NA      | NA      | 121.523 | 125.240 | NA      | NA      | NA     | 102.449 | 103.854 | NA      | NA     | NA     |
| 53     | 182.496 | 197.867 | NA      | NA      | NA      | 141.327 | 146.277 | NA      | NA      | NA      | 123.625 | 128.121 | NA      | NA      | NA     | 104.476 | 106.137 | NA      | NA     | NA     |
| 54     | 184.943 | 202.702 | NA      | NA      | NA      | 143.778 | 149.570 | NA      | NA      | NA      | 125.942 | 131.255 | NA      | NA      | NA     | 106.214 | 108.659 | NA      | NA     | NA     |
| 55     | 188.269 | 207.722 | NA      | NA      | NA      | 146.190 | 152.859 | NA      | NA      | NA      | 127.971 | 134.631 | NA      | NA      | NA     | 108.352 | 111.382 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 150,000 and less than INR 175,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 129.810 | 121.892 | 115.342 | 109.149 | 103.782 | 111.830 | 106.537 | 101.697 | 97.177  | 93.372  | 96.630  | 91.889  | 87.833  | 84.121  | 80.790 | 81.065  | 77.302  | 74.024  | 71.098 | 68.420 |
| 19     | 129.876 | 121.995 | 115.398 | 109.273 | 104.006 | 111.850 | 106.606 | 101.794 | 97.335  | 93.500  | 96.648  | 91.909  | 87.907  | 84.277  | 80.977 | 81.082  | 77.321  | 74.101  | 71.226 | 68.593 |
| 20     | 129.899 | 122.075 | 115.569 | 109.488 | 104.276 | 111.910 | 106.677 | 101.925 | 97.502  | 93.672  | 96.703  | 92.014  | 88.024  | 84.411  | 81.164 | 81.131  | 77.391  | 74.199  | 71.347 | 68.765 |
| 21     | 130.619 | 123.122 | 117.202 | 111.733 | 107.158 | 112.468 | 107.249 | 102.740 | 98.633  | 94.855  | 96.961  | 92.444  | 88.652  | 85.287  | 82.122 | 81.333  | 77.767  | 74.821  | 72.239 | 69.837 |
| 22     | 130.643 | 123.251 | 117.379 | 112.052 | 107.475 | 112.551 | 107.350 | 102.896 | 98.827  | 95.143  | 97.037  | 92.490  | 88.806  | 85.469  | 82.365 | 81.402  | 77.860  | 74.933  | 72.394 | 70.047 |
| 23     | 130.763 | 123.386 | 117.596 | 112.352 | 107.853 | 112.617 | 107.454 | 103.076 | 99.076  | 95.427  | 97.057  | 92.595  | 88.937  | 85.667  | 82.634 | 81.420  | 77.938  | 75.064  | 72.593 | 70.293 |
| 24     | 130.839 | 123.545 | 117.851 | 112.674 | 108.217 | 112.684 | 107.554 | 103.282 | 99.333  | 95.761  | 97.157  | 92.680  | 89.121  | 85.894  | 82.895 | 81.510  | 78.015  | 75.229  | 72.798 | 70.552 |
| 25     | 130.943 | 123.675 | 118.117 | 113.056 | 108.653 | 112.741 | 107.695 | 103.520 | 99.633  | 96.127  | 97.200  | 92.828  | 89.331  | 86.160  | 83.206 | 81.586  | 78.150  | 75.419  | 73.039 | 70.831 |
| 26     | 131.079 | 123.904 | 118.461 | 113.460 | 109.101 | 112.871 | 107.869 | 103.792 | 99.986  | 96.561  | 97.310  | 92.984  | 89.573  | 86.440  | 83.569 | 81.635  | 78.284  | 75.609  | 73.293 | 71.147 |
| 27     | 131.221 | 124.152 | 118.847 | 113.906 | 109.693 | 113.002 | 108.070 | 104.069 | 100.343 | 97.016  | 97.427  | 93.155  | 89.807  | 86.783  | 83.940 | 81.755  | 78.424  | 75.848  | 73.591 | 71.495 |
| 28     | 131.347 | 124.403 | 119.252 | 114.058 | 110.296 | 113.141 | 108.270 | 104.404 | 100.764 | 97.511  | 97.557  | 93.370  | 90.103  | 87.139  | 84.394 | 81.881  | 78.613  | 76.105  | 73.901 | 71.906 |
| 29     | 131.578 | 124.731 | 119.715 | 114.571 | 110.913 | 113.316 | 108.535 | 104.775 | 101.211 | 98.069  | 97.705  | 93.578  | 90.431  | 87.551  | 84.875 | 82.025  | 78.843  | 76.383  | 74.256 | 72.336 |
| 30     | 131.790 | 125.108 | 120.202 | 115.139 | 111.727 | 113.529 | 108.858 | 105.169 | 101.720 | 98.690  | 97.885  | 93.866  | 90.801  | 87.983  | 85.403 | 82.188  | 79.092  | 76.722  | 74.647 | 72.816 |
| 31     | 134.596 | 129.252 | 125.732 | 122.683 | 121.361 | 115.057 | 110.526 | 108.068 | 105.239 | 102.874 | 99.035  | 95.493  | 92.957  | 90.650  | 88.558 | 83.063  | 80.519  | 78.723  | 77.281 | 76.162 |
| 32     | 134.921 | 129.734 | 126.414 | 123.468 | 122.340 | 115.315 | 110.896 | 108.570 | 105.896 | 103.616 | 99.274  | 95.847  | 93.412  | 91.227  | 89.211 | 83.310  | 80.841  | 79.135  | 77.773 | 76.768 |
| 33     | 135.263 | 130.272 | 127.162 | 124.304 | 123.439 | 115.647 | 111.341 | 109.152 | 106.580 | 104.466 | 99.554  | 96.244  | 93.918  | 91.810  | 89.927 | 83.567  | 81.179  | 79.583  | 78.310 | 77.429 |
| 34     | 135.702 | 130.859 | 127.994 | 125.224 | 124.609 | 116.029 | 111.829 | 109.734 | 107.332 | 105.397 | 99.880  | 96.670  | 94.466  | 92.464  | 90.728 | 83.879  | 81.557  | 80.070  | 78.916 | 78.141 |
| 35     | 136.163 | 131.494 | 128.569 | 126.237 | 125.930 | 116.430 | 112.357 | 110.442 | 108.159 | 106.592 | 100.239 | 97.141  | 95.074  | 93.205  | 91.622 | 84.193  | 82.014  | 80.617  | 79.560 | 78.940 |
| 36     | 136.679 | 132.190 | 129.561 | 127.348 | 127.587 | 116.882 | 112.957 | 111.188 | 109.068 | 107.698 | 100.657 | 97.677  | 95.716  | 93.990  | 92.599 | 84.564  | 82.496  | 81.220  | 80.283 | 79.822 |
| 37     | 137.271 | 132.959 | 130.580 | 127.834 | 129.178 | 117.398 | 113.603 | 112.007 | 110.063 | 108.923 | 101.120 | 98.249  | 96.438  | 94.867  | 93.654 | 84.963  | 83.026  | 81.854  | 81.049 | 80.797 |
| 38     | 137.912 | 133.760 | 131.754 | 129.097 | 130.741 | 117.937 | 114.313 | 112.940 | 111.195 | 110.269 | 101.624 | 98.882  | 97.241  | 95.816  | 94.812 | 85.462  | 83.585  | 82.562  | 81.940 | 81.851 |
| 39     | 138.627 | 134.666 | 133.046 | 130.472 | 132.719 | 118.610 | 115.107 | 113.944 | 112.400 | 111.722 | 102.187 | 99.571  | 98.086  | 96.885  | 96.089 | 85.967  | 84.229  | 83.349  | 82.901 | 83.046 |
| 40     | 139.385 | 135.644 | 134.424 | 132.172 | 134.857 | 119.274 | 115.939 | 115.056 | 113.792 | 113.325 | 102.815 | 100.355 | 99.034  | 98.061  | 97.510 | 86.545  | 84.925  | 84.205  | 83.966 | 84.327 |
| 41     | 149.073 | 149.489 | 155.155 | 158.114 | NA      | 122.819 | 121.194 | 121.643 | 123.108 | NA      | 105.237 | 103.579 | 103.522 | 104.407 | NA     | 88.412  | 87.752  | 88.474  | 90.438 | NA     |
| 42     | 150.074 | 150.870 | 156.790 | 160.801 | NA      | 123.666 | 122.313 | 123.073 | 124.866 | NA      | 105.995 | 104.503 | 104.757 | 105.884 | NA     | 89.131  | 88.613  | 89.554  | 91.792 | NA     |
| 43     | 151.169 | 152.353 | 159.204 | 162.816 | NA      | 124.595 | 123.471 | 124.762 | 126.811 | NA      | 106.866 | 105.581 | 106.107 | 107.529 | NA     | 89.895  | 89.550  | 90.753  | 93.294 | NA     |
| 44     | 152.356 | 154.007 | 161.781 | 166.049 | NA      | 125.625 | 124.749 | 126.626 | 128.922 | NA      | 107.756 | 106.710 | 107.580 | 109.331 | NA     | 90.709  | 90.589  | 92.038  | 94.915 | NA     |
| 45     | 153.760 | 155.811 | 164.365 | 169.609 | NA      | 126.751 | 126.223 | 128.762 | 130.283 | NA      | 108.762 | 107.984 | 108.478 | 111.342 | NA     | 91.617  | 91.712  | 93.501  | 96.701 | NA     |
| 46     | 155.094 | 157.831 | 167.164 | NA      | NA      | 127.930 | 127.775 | 130.698 | NA      | NA      | 109.863 | 109.378 | 110.129 | NA      | NA     | 92.605  | 92.929  | 95.054  | NA     | NA     |
| 47     | 156.702 | 160.017 | 170.303 | NA      | NA      | 129.256 | 129.493 | 132.834 | NA      | NA      | 111.079 | 110.872 | 111.995 | NA      | NA     | 93.672  | 94.279  | 96.806  | NA     | NA     |
| 48     | 158.454 | 162.441 | 173.225 | NA      | NA      | 130.715 | 131.347 | 135.192 | NA      | NA      | 112.422 | 112.572 | 114.296 | NA      | NA     | 94.829  | 96.016  | 98.676  | NA     | NA     |
| 49     | 160.347 | 165.086 | 177.101 | NA      | NA      | 132.356 | 133.449 | 137.822 | NA      | NA      | 113.894 | 114.435 | 116.948 | NA      | NA     | 96.115  | 97.333  | 100.709 | NA     | NA     |
| 50     | 162.101 | 167.290 | 180.920 | NA      | NA      | 134.272 | 135.684 | 140.891 | NA      | NA      | 114.985 | 116.451 | 119.458 | NA      | NA     | 97.473  | 99.059  | 102.816 | NA     | NA     |
| 51     | 176.657 | 189.291 | NA      | NA      | NA      | 136.899 | 139.679 | NA      | NA      | NA      | 119.433 | 122.340 | NA      | NA      | NA     | 100.674 | 101.539 | NA      | NA     | NA     |
| 52     | 179.280 | 193.121 | NA      | NA      | NA      | 139.071 | 142.765 | NA      | NA      | NA      | 121.374 | 125.048 | NA      | NA      | NA     | 102.366 | 103.736 | NA      | NA     | NA     |
| 53     | 182.199 | 197.495 | NA      | NA      | NA      | 141.097 | 146.056 | NA      | NA      | NA      | 123.476 | 127.929 | NA      | NA      | NA     | 104.393 | 106.019 | NA      | NA     | NA     |
| 54     | 184.646 | 202.330 | NA      | NA      | NA      | 143.548 | 149.349 | NA      | NA      | NA      | 125.793 | 131.063 | NA      | NA      | NA     | 106.131 | 108.541 | NA      | NA     | NA     |
| 55     | 187.972 | 207.350 | NA      | NA      | NA      | 145.960 | 152.638 | NA      | NA      | NA      | 127.822 | 134.439 | NA      | NA      | NA     | 108.269 | 111.264 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 175,000 and less than INR 200,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 129.554 | 121.592 | 115.061 | 108.884 | 103.482 | 111.610 | 106.328 | 101.498 | 97.036  | 93.214  | 96.487  | 91.708  | 87.661  | 83.958  | 80.673 | 80.985  | 77.188  | 73.916  | 70.995 | 68.321 |
| 19     | 129.620 | 121.695 | 115.117 | 109.008 | 103.706 | 111.630 | 106.397 | 101.595 | 97.194  | 93.342  | 96.505  | 91.728  | 87.735  | 84.114  | 80.860 | 81.002  | 77.207  | 73.993  | 71.123 | 68.494 |
| 20     | 129.643 | 121.775 | 115.288 | 109.223 | 103.976 | 111.690 | 106.468 | 101.726 | 97.361  | 93.514  | 96.560  | 91.833  | 87.852  | 84.248  | 81.047 | 81.051  | 77.277  | 74.091  | 71.244 | 68.666 |
| 21     | 130.361 | 122.819 | 116.917 | 111.463 | 106.850 | 112.246 | 107.039 | 102.540 | 98.490  | 94.605  | 96.818  | 92.263  | 88.479  | 85.122  | 82.004 | 81.253  | 77.653  | 74.712  | 72.135 | 69.737 |
| 22     | 130.385 | 122.948 | 117.094 | 111.782 | 107.167 | 112.329 | 107.140 | 102.696 | 98.684  | 94.893  | 96.894  | 92.309  | 88.633  | 85.304  | 82.247 | 81.322  | 77.746  | 74.824  | 72.290 | 69.947 |
| 23     | 130.505 | 123.083 | 117.311 | 112.082 | 107.545 | 112.395 | 107.244 | 102.876 | 98.933  | 95.177  | 96.914  | 92.414  | 88.764  | 85.502  | 82.516 | 81.340  | 77.824  | 74.955  | 72.489 | 70.193 |
| 24     | 130.581 | 123.242 | 117.566 | 112.404 | 107.909 | 112.462 | 107.344 | 103.082 | 99.190  | 95.511  | 97.014  | 92.499  | 88.948  | 85.729  | 82.777 | 81.430  | 77.901  | 75.120  | 72.694 | 70.452 |
| 25     | 130.685 | 123.372 | 117.832 | 112.786 | 108.345 | 112.519 | 107.485 | 103.320 | 99.490  | 95.877  | 97.057  | 92.647  | 89.158  | 85.995  | 83.088 | 81.506  | 78.036  | 75.310  | 72.935 | 70.731 |
| 26     | 130.821 | 123.601 | 118.176 | 113.190 | 108.793 | 112.649 | 107.659 | 103.592 | 99.843  | 96.311  | 97.167  | 92.803  | 89.400  | 86.275  | 83.451 | 81.555  | 78.170  | 75.500  | 73.189 | 71.047 |
| 27     | 130.963 | 123.849 | 118.562 | 113.636 | 109.385 | 112.780 | 107.860 | 103.869 | 100.200 | 96.766  | 97.284  | 92.974  | 89.634  | 86.618  | 83.822 | 81.675  | 78.310  | 75.739  | 73.487 | 71.395 |
| 28     | 131.089 | 124.100 | 118.967 | 113.788 | 109.988 | 112.919 | 108.060 | 104.204 | 100.621 | 97.261  | 97.414  | 93.189  | 89.930  | 86.974  | 84.276 | 81.801  | 78.499  | 75.996  | 73.797 | 71.806 |
| 29     | 131.320 | 124.428 | 119.430 | 114.301 | 110.605 | 113.094 | 108.325 | 104.575 | 101.068 | 97.819  | 97.562  | 93.397  | 90.258  | 87.386  | 84.757 | 81.945  | 78.729  | 76.274  | 74.152 | 72.236 |
| 30     | 131.532 | 124.805 | 119.917 | 114.869 | 111.419 | 113.307 | 108.648 | 104.969 | 101.577 | 98.440  | 97.742  | 93.685  | 90.628  | 87.818  | 85.285 | 82.108  | 78.978  | 76.613  | 74.543 | 72.716 |
| 31     | 134.333 | 128.941 | 125.436 | 122.398 | 121.029 | 114.833 | 110.313 | 107.863 | 105.091 | 102.614 | 98.890  | 95.309  | 92.781  | 90.481  | 88.436 | 82.982  | 80.403  | 78.612  | 77.174 | 76.058 |
| 32     | 134.658 | 129.423 | 126.118 | 123.183 | 122.008 | 115.091 | 110.683 | 108.365 | 105.748 | 103.356 | 99.129  | 95.663  | 93.236  | 91.058  | 89.089 | 83.229  | 80.725  | 79.024  | 77.666 | 76.664 |
| 33     | 135.000 | 129.961 | 126.866 | 124.019 | 123.107 | 115.423 | 111.128 | 108.947 | 106.432 | 104.206 | 99.409  | 96.060  | 93.742  | 91.641  | 89.805 | 83.486  | 81.063  | 79.472  | 78.203 | 77.325 |
| 34     | 135.439 | 130.548 | 127.698 | 124.939 | 124.277 | 115.805 | 111.616 | 109.529 | 107.184 | 105.137 | 99.735  | 96.486  | 94.290  | 92.295  | 90.606 | 83.798  | 81.441  | 79.959  | 78.809 | 78.037 |
| 35     | 135.900 | 131.183 | 128.273 | 125.952 | 125.598 | 116.206 | 112.144 | 110.237 | 108.011 | 106.332 | 100.094 | 96.957  | 94.898  | 93.036  | 91.500 | 84.112  | 81.898  | 80.506  | 79.453 | 78.836 |
| 36     | 136.416 | 131.879 | 129.265 | 127.063 | 127.255 | 116.658 | 112.744 | 110.983 | 108.920 | 107.438 | 100.512 | 97.493  | 95.540  | 93.821  | 92.477 | 84.483  | 82.380  | 81.109  | 80.176 | 79.718 |
| 37     | 137.008 | 132.648 | 130.284 | 127.549 | 128.846 | 117.174 | 113.390 | 111.802 | 109.915 | 108.663 | 100.975 | 98.065  | 96.262  | 94.698  | 93.532 | 84.882  | 82.910  | 81.743  | 80.942 | 80.693 |
| 38     | 137.649 | 133.449 | 131.458 | 128.812 | 130.409 | 117.713 | 114.100 | 112.735 | 111.047 | 110.009 | 101.479 | 98.698  | 97.065  | 95.647  | 94.690 | 85.381  | 83.469  | 82.451  | 81.833 | 81.747 |
| 39     | 138.364 | 134.355 | 132.750 | 130.187 | 132.387 | 118.386 | 114.894 | 113.739 | 112.252 | 111.462 | 102.042 | 99.387  | 97.910  | 96.716  | 95.967 | 85.886  | 84.113  | 83.238  | 82.794 | 82.942 |
| 40     | 139.122 | 135.333 | 134.128 | 131.887 | 134.525 | 119.050 | 115.726 | 114.851 | 113.644 | 113.065 | 102.670 | 100.171 | 98.858  | 97.892  | 97.388 | 86.464  | 84.809  | 84.094  | 83.859 | 84.223 |
| 41     | 148.795 | 149.150 | 154.818 | 157.778 | NA      | 122.590 | 120.974 | 121.429 | 122.951 | NA      | 105.090 | 103.391 | 103.340 | 104.229 | NA     | 88.330  | 87.634  | 88.359  | 90.324 | NA     |
| 42     | 149.796 | 150.531 | 156.453 | 160.465 | NA      | 123.437 | 122.093 | 122.859 | 124.709 | NA      | 105.848 | 104.315 | 104.575 | 105.706 | NA     | 89.049  | 88.495  | 89.439  | 91.678 | NA     |
| 43     | 150.891 | 152.014 | 158.867 | 162.480 | NA      | 124.366 | 123.251 | 124.548 | 126.654 | NA      | 106.719 | 105.393 | 105.925 | 107.351 | NA     | 89.813  | 89.432  | 90.638  | 93.180 | NA     |
| 44     | 152.078 | 153.668 | 161.444 | 165.713 | NA      | 125.396 | 124.529 | 126.412 | 128.765 | NA      | 107.609 | 106.522 | 107.398 | 109.153 | NA     | 90.627  | 90.471  | 91.923  | 94.801 | NA     |
| 45     | 153.482 | 155.472 | 164.028 | 169.273 | NA      | 126.522 | 126.003 | 128.548 | 130.126 | NA      | 108.615 | 107.796 | 108.296 | 111.164 | NA     | 91.535  | 91.594  | 93.386  | 96.587 | NA     |
| 46     | 154.816 | 157.492 | 166.827 | NA      | NA      | 127.701 | 127.555 | 130.484 | NA      | NA      | 109.716 | 109.190 | 109.947 | NA      | NA     | 92.523  | 92.811  | 94.939  | NA     | NA     |
| 47     | 156.424 | 159.678 | 169.966 | NA      | NA      | 129.027 | 129.273 | 132.620 | NA      | NA      | 110.932 | 110.684 | 111.813 | NA      | NA     | 93.590  | 94.161  | 96.691  | NA     | NA     |
| 48     | 158.176 | 162.102 | 172.888 | NA      | NA      | 130.486 | 131.127 | 134.978 | NA      | NA      | 112.275 | 112.384 | 114.114 | NA      | NA     | 94.747  | 95.898  | 98.561  | NA     | NA     |
| 49     | 160.069 | 164.747 | 176.764 | NA      | NA      | 132.127 | 133.229 | 137.608 | NA      | NA      | 113.747 | 114.247 | 116.766 | NA      | NA     | 96.033  | 97.215  | 100.594 | NA     | NA     |
| 50     | 161.823 | 166.951 | 180.583 | NA      | NA      | 134.043 | 135.464 | 140.677 | NA      | NA      | 114.838 | 116.263 | 119.276 | NA      | NA     | 97.391  | 98.941  | 102.701 | NA     | NA     |
| 51     | 176.359 | 188.919 | NA      | NA      | NA      | 136.670 | 139.457 | NA      | NA      | NA      | 119.284 | 122.147 | NA      | NA      | NA     | 100.592 | 101.420 | NA      | NA     | NA     |
| 52     | 178.982 | 192.749 | NA      | NA      | NA      | 138.842 | 142.543 | NA      | NA      | NA      | 121.225 | 124.855 | NA      | NA      | NA     | 102.284 | 103.617 | NA      | NA     | NA     |
| 53     | 181.901 | 197.123 | NA      | NA      | NA      | 140.868 | 145.834 | NA      | NA      | NA      | 123.327 | 127.736 | NA      | NA      | NA     | 104.311 | 105.900 | NA      | NA     | NA     |
| 54     | 184.348 | 201.958 | NA      | NA      | NA      | 143.319 | 149.127 | NA      | NA      | NA      | 125.644 | 130.870 | NA      | NA      | NA     | 106.049 | 108.422 | NA      | NA     | NA     |
| 55     | 187.674 | 206.978 | NA      | NA      | NA      | 145.731 | 152.416 | NA      | NA      | NA      | 127.673 | 134.246 | NA      | NA      | NA     | 108.187 | 111.145 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 200,000 and less than INR 225,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 129.233 | 121.292 | 114.723 | 108.567 | 103.282 | 111.444 | 106.014 | 101.250 | 96.799  | 93.169  | 96.297  | 91.573  | 87.576  | 83.794  | 80.595 | 80.826  | 77.037  | 73.808  | 70.823 | 68.223 |
| 19     | 129.299 | 121.395 | 114.779 | 108.691 | 103.506 | 111.464 | 106.083 | 101.347 | 96.957  | 93.297  | 96.315  | 91.593  | 87.650  | 83.950  | 80.782 | 80.843  | 77.056  | 73.885  | 70.951 | 68.396 |
| 20     | 129.322 | 121.475 | 114.950 | 108.906 | 103.776 | 111.524 | 106.154 | 101.478 | 97.124  | 93.469  | 96.370  | 91.698  | 87.767  | 84.084  | 80.969 | 80.892  | 77.126  | 73.983  | 71.072 | 68.568 |
| 21     | 130.039 | 122.517 | 116.575 | 111.140 | 106.645 | 112.080 | 106.724 | 102.290 | 98.252  | 94.468  | 96.627  | 92.127  | 88.393  | 84.958  | 81.925 | 81.094  | 77.501  | 74.603  | 71.961 | 69.637 |
| 22     | 130.063 | 122.646 | 116.752 | 111.459 | 106.962 | 112.163 | 106.825 | 102.446 | 98.446  | 94.756  | 96.703  | 92.173  | 88.547  | 85.140  | 82.168 | 81.163  | 77.594  | 74.715  | 72.116 | 69.847 |
| 23     | 130.183 | 122.781 | 116.969 | 111.759 | 107.340 | 112.229 | 106.929 | 102.626 | 98.695  | 95.040  | 96.723  | 92.278  | 88.678  | 85.338  | 82.437 | 81.181  | 77.672  | 74.846  | 72.315 | 70.093 |
| 24     | 130.259 | 122.940 | 117.224 | 112.081 | 107.704 | 112.296 | 107.029 | 102.832 | 98.952  | 95.374  | 96.823  | 92.363  | 88.862  | 85.565  | 82.698 | 81.271  | 77.749  | 75.011  | 72.520 | 70.352 |
| 25     | 130.363 | 123.070 | 117.490 | 112.463 | 108.140 | 112.353 | 107.170 | 103.070 | 99.252  | 95.740  | 96.866  | 92.511  | 89.072  | 85.831  | 83.009 | 81.347  | 77.884  | 75.201  | 72.761 | 70.631 |
| 26     | 130.499 | 123.299 | 117.834 | 112.867 | 108.588 | 112.483 | 107.344 | 103.342 | 99.605  | 96.174  | 96.976  | 92.667  | 89.314  | 86.111  | 83.372 | 81.396  | 78.018  | 75.391  | 73.015 | 70.947 |
| 27     | 130.641 | 123.547 | 118.220 | 113.313 | 109.180 | 112.614 | 107.545 | 103.619 | 99.962  | 96.629  | 97.093  | 92.838  | 89.548  | 86.454  | 83.743 | 81.516  | 78.158  | 75.630  | 73.313 | 71.295 |
| 28     | 130.767 | 123.798 | 118.625 | 113.465 | 109.783 | 112.753 | 107.745 | 103.954 | 100.383 | 97.124  | 97.223  | 93.053  | 89.844  | 86.810  | 84.197 | 81.642  | 78.347  | 75.887  | 73.623 | 71.706 |
| 29     | 130.998 | 124.126 | 119.088 | 113.978 | 110.400 | 112.928 | 108.010 | 104.325 | 100.830 | 97.682  | 97.371  | 93.261  | 90.172  | 87.222  | 84.678 | 81.786  | 78.577  | 76.165  | 73.978 | 72.136 |
| 30     | 131.210 | 124.503 | 119.575 | 114.546 | 111.214 | 113.141 | 108.333 | 104.719 | 101.339 | 98.303  | 97.551  | 93.549  | 90.542  | 87.654  | 85.206 | 81.949  | 78.826  | 76.504  | 74.369 | 72.616 |
| 31     | 134.005 | 128.630 | 125.079 | 122.056 | 120.807 | 114.665 | 109.994 | 107.607 | 104.846 | 102.472 | 98.698  | 95.172  | 92.693  | 90.312  | 88.355 | 82.821  | 80.249  | 78.501  | 76.995 | 75.954 |
| 32     | 134.330 | 129.112 | 125.761 | 122.841 | 121.786 | 114.923 | 110.364 | 108.109 | 105.503 | 103.214 | 98.937  | 95.526  | 93.148  | 90.889  | 89.008 | 83.068  | 80.571  | 78.913  | 77.487 | 76.560 |
| 33     | 134.672 | 129.650 | 126.509 | 123.677 | 122.885 | 115.255 | 110.809 | 108.691 | 106.187 | 104.064 | 99.217  | 95.923  | 93.654  | 91.472  | 89.724 | 83.325  | 80.909  | 79.361  | 78.024 | 77.221 |
| 34     | 135.111 | 130.237 | 127.341 | 124.055 | 115.637 | 111.297 | 109.273 | 106.939 | 104.995 | 99.543  | 96.349  | 94.202  | 92.126  | 90.525  | 83.637 | 81.287  | 79.848  | 78.630  | 77.933 |        |
| 35     | 135.572 | 130.872 | 127.916 | 125.610 | 125.376 | 116.038 | 111.825 | 109.981 | 107.766 | 106.190 | 99.902  | 96.820  | 94.810  | 92.867  | 91.419 | 83.951  | 81.744  | 80.395  | 79.274 | 78.732 |
| 36     | 136.088 | 131.568 | 128.908 | 126.721 | 127.033 | 116.490 | 112.425 | 110.727 | 108.675 | 107.296 | 100.320 | 97.356  | 95.452  | 93.652  | 92.396 | 84.322  | 82.226  | 80.998  | 79.997 | 79.614 |
| 37     | 136.680 | 132.337 | 129.927 | 127.207 | 128.624 | 117.006 | 113.071 | 111.546 | 109.670 | 108.521 | 100.783 | 97.928  | 96.174  | 94.529  | 93.451 | 84.721  | 82.756  | 81.632  | 80.763 | 80.589 |
| 38     | 137.321 | 133.138 | 131.101 | 128.470 | 130.187 | 117.545 | 113.781 | 112.479 | 110.802 | 109.867 | 101.287 | 98.561  | 96.977  | 95.478  | 94.609 | 85.220  | 83.315  | 82.340  | 81.654 | 81.643 |
| 39     | 138.036 | 134.044 | 132.393 | 129.845 | 132.165 | 118.218 | 114.575 | 113.483 | 112.007 | 111.320 | 101.850 | 99.250  | 97.822  | 96.547  | 95.886 | 85.725  | 83.959  | 83.127  | 82.615 | 82.838 |
| 40     | 138.794 | 135.022 | 133.771 | 131.545 | 134.303 | 118.882 | 115.407 | 114.595 | 113.399 | 112.923 | 102.478 | 100.034 | 98.770  | 97.723  | 97.307 | 86.303  | 84.655  | 83.983  | 83.680 | 84.119 |
| 41     | 148.447 | 148.812 | 154.413 | 157.375 | NA      | 122.418 | 120.643 | 121.162 | 122.689 | NA      | 104.895 | 103.250 | 103.249 | 104.051 | NA     | 88.167  | 87.476  | 88.244  | 90.134 | NA     |
| 42     | 149.448 | 150.193 | 156.048 | 160.062 | NA      | 123.265 | 121.762 | 122.592 | 124.447 | NA      | 105.653 | 104.174 | 104.484 | 105.528 | NA     | 88.886  | 88.337  | 89.324  | 91.488 | NA     |
| 43     | 150.543 | 151.676 | 158.462 | 162.077 | NA      | 124.194 | 122.920 | 124.281 | 126.392 | NA      | 106.524 | 105.252 | 105.834 | 107.173 | NA     | 89.650  | 89.274  | 90.523  | 92.990 | NA     |
| 44     | 151.730 | 153.330 | 161.039 | 165.310 | NA      | 125.224 | 124.198 | 126.145 | 128.503 | NA      | 107.414 | 106.381 | 107.307 | 108.975 | NA     | 90.464  | 90.313  | 91.808  | 94.611 | NA     |
| 45     | 153.134 | 155.134 | 163.623 | 168.870 | NA      | 126.350 | 125.672 | 128.281 | 129.864 | NA      | 108.420 | 107.655 | 108.205 | 110.986 | NA     | 91.372  | 91.436  | 93.271  | 96.397 | NA     |
| 46     | 154.468 | 157.154 | 166.422 | NA      | NA      | 127.529 | 127.224 | 130.217 | NA      | NA      | 109.521 | 109.049 | 109.856 | NA      | NA     | 92.360  | 92.653  | 94.824  | NA     | NA     |
| 47     | 156.076 | 159.340 | 169.561 | NA      | NA      | 128.855 | 128.942 | 132.353 | NA      | NA      | 110.737 | 110.543 | 111.722 | NA      | NA     | 93.427  | 94.003  | 96.576  | NA     | NA     |
| 48     | 157.828 | 161.764 | 172.483 | NA      | NA      | 130.314 | 130.796 | 134.711 | NA      | NA      | 112.080 | 112.243 | 114.023 | NA      | NA     | 94.584  | 95.740  | 98.446  | NA     | NA     |
| 49     | 159.721 | 164.409 | 176.359 | NA      | NA      | 131.955 | 132.898 | 137.341 | NA      | NA      | 113.552 | 114.106 | 116.675 | NA      | NA     | 95.870  | 97.057  | 100.479 | NA     | NA     |
| 50     | 161.475 | 166.613 | 180.178 | NA      | NA      | 133.871 | 135.133 | 140.410 | NA      | NA      | 114.643 | 116.122 | 119.185 | NA      | NA     | 97.228  | 98.783  | 102.586 | NA     | NA     |
| 51     | 175.988 | 188.547 | NA      | NA      | NA      | 136.497 | 139.125 | NA      | NA      | NA      | 119.086 | 122.003 | NA      | NA      | NA     | 100.427 | 101.263 | NA      | NA     | NA     |
| 52     | 178.611 | 192.377 | NA      | NA      | NA      | 138.669 | 142.211 | NA      | NA      | NA      | 121.027 | 124.711 | NA      | NA      | NA     | 102.119 | 103.460 | NA      | NA     | NA     |
| 53     | 181.530 | 196.751 | NA      | NA      | NA      | 140.695 | 145.502 | NA      | NA      | NA      | 123.129 | 127.592 | NA      | NA      | NA     | 104.146 | 105.743 | NA      | NA     | NA     |
| 54     | 183.977 | 201.586 | NA      | NA      | NA      | 143.146 | 148.795 | NA      | NA      | NA      | 125.446 | 130.726 | NA      | NA      | NA     | 105.884 | 108.265 | NA      | NA     | NA     |
| 55     | 187.303 | 206.606 | NA      | NA      | NA      | 145.558 | 152.084 | NA      | NA      | NA      | 127.475 | 134.102 | NA      | NA      | NA     | 108.022 | 110.988 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 225,000 and less than INR 250,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 129.105 | 121.232 | 114.644 | 108.461 | 103.232 | 111.334 | 105.962 | 101.151 | 96.705  | 93.034  | 96.249  | 91.573  | 87.490  | 83.713  | 80.556 | 80.746  | 77.037  | 73.772  | 70.789 | 68.157 |
| 19     | 129.171 | 121.335 | 114.700 | 108.585 | 103.456 | 111.354 | 106.031 | 101.248 | 96.863  | 93.162  | 96.267  | 91.593  | 87.564  | 83.869  | 80.743 | 80.763  | 77.056  | 73.849  | 70.917 | 68.330 |
| 20     | 129.194 | 121.415 | 114.871 | 108.800 | 103.726 | 111.414 | 106.102 | 101.379 | 97.030  | 93.334  | 96.322  | 91.698  | 87.681  | 84.003  | 80.930 | 80.812  | 77.126  | 73.947  | 71.038 | 68.502 |
| 21     | 129.911 | 122.457 | 116.495 | 111.032 | 106.389 | 111.969 | 106.671 | 102.190 | 98.156  | 94.286  | 96.579  | 92.127  | 88.307  | 84.875  | 81.886 | 81.014  | 77.501  | 74.567  | 71.926 | 69.570 |
| 22     | 129.935 | 122.586 | 116.672 | 111.351 | 106.706 | 112.052 | 106.772 | 102.346 | 98.350  | 94.574  | 96.655  | 92.173  | 88.461  | 85.057  | 82.129 | 81.083  | 77.594  | 74.679  | 72.081 | 69.780 |
| 23     | 130.055 | 122.721 | 116.889 | 111.651 | 107.084 | 112.118 | 106.876 | 102.526 | 98.599  | 94.858  | 96.675  | 92.278  | 88.592  | 85.255  | 82.398 | 81.101  | 77.672  | 74.810  | 72.280 | 70.026 |
| 24     | 130.131 | 122.880 | 117.144 | 111.973 | 107.448 | 112.185 | 106.976 | 102.732 | 98.856  | 95.192  | 96.775  | 92.363  | 88.776  | 85.482  | 82.659 | 81.191  | 77.749  | 74.975  | 72.485 | 70.285 |
| 25     | 130.235 | 123.010 | 117.410 | 112.355 | 107.884 | 112.242 | 107.117 | 102.970 | 99.156  | 95.558  | 96.818  | 92.511  | 88.986  | 85.748  | 82.970 | 81.267  | 77.884  | 75.165  | 72.726 | 70.564 |
| 26     | 130.371 | 123.239 | 117.754 | 112.759 | 108.332 | 112.372 | 107.291 | 103.242 | 99.509  | 95.992  | 96.928  | 92.667  | 89.228  | 86.028  | 83.333 | 81.316  | 78.018  | 75.355  | 72.980 | 70.880 |
| 27     | 130.513 | 123.487 | 118.140 | 113.205 | 108.924 | 112.503 | 107.492 | 103.519 | 99.866  | 96.447  | 97.045  | 92.838  | 89.462  | 86.371  | 83.704 | 81.436  | 78.158  | 75.594  | 73.278 | 71.228 |
| 28     | 130.639 | 123.738 | 118.545 | 113.357 | 109.527 | 112.642 | 107.692 | 103.854 | 100.287 | 96.942  | 97.175  | 93.053  | 89.758  | 86.727  | 84.158 | 81.562  | 78.347  | 75.851  | 73.588 | 71.639 |
| 29     | 130.870 | 124.066 | 119.008 | 113.870 | 110.144 | 112.817 | 107.957 | 104.225 | 100.734 | 97.500  | 97.323  | 93.261  | 90.086  | 87.139  | 84.639 | 81.706  | 78.577  | 76.129  | 73.943 | 72.069 |
| 30     | 131.082 | 124.443 | 119.495 | 114.438 | 110.958 | 113.030 | 108.280 | 104.619 | 101.243 | 98.121  | 97.503  | 93.549  | 90.456  | 87.571  | 85.167 | 81.869  | 78.826  | 76.468  | 74.334 | 72.549 |
| 31     | 133.874 | 128.568 | 124.996 | 121.942 | 120.530 | 114.553 | 109.941 | 107.505 | 104.748 | 102.283 | 98.650  | 95.172  | 92.605  | 90.228  | 88.314 | 82.741  | 80.249  | 78.464  | 76.960 | 75.884 |
| 32     | 134.199 | 129.050 | 125.678 | 122.727 | 121.509 | 114.811 | 110.311 | 108.007 | 105.405 | 103.025 | 98.889  | 95.526  | 93.060  | 90.805  | 88.967 | 82.988  | 80.571  | 78.876  | 77.452 | 76.490 |
| 33     | 134.541 | 129.588 | 126.426 | 123.563 | 122.608 | 115.143 | 110.756 | 108.589 | 106.089 | 103.875 | 99.169  | 95.923  | 93.566  | 91.388  | 89.683 | 83.245  | 80.909  | 79.324  | 77.989 | 77.151 |
| 34     | 134.980 | 130.175 | 127.258 | 124.483 | 123.778 | 115.525 | 111.244 | 109.171 | 106.841 | 104.806 | 99.495  | 96.349  | 94.114  | 92.042  | 90.484 | 83.557  | 81.287  | 79.811  | 78.595 | 77.863 |
| 35     | 135.441 | 130.810 | 127.833 | 125.496 | 125.099 | 115.926 | 111.772 | 109.879 | 107.668 | 106.001 | 99.854  | 96.820  | 94.722  | 92.783  | 91.378 | 83.871  | 81.744  | 80.358  | 79.239 | 78.662 |
| 36     | 135.957 | 131.506 | 128.825 | 126.607 | 126.756 | 116.378 | 112.372 | 110.625 | 108.577 | 107.107 | 100.272 | 97.356  | 95.364  | 93.568  | 92.355 | 84.242  | 82.226  | 80.961  | 79.962 | 79.544 |
| 37     | 136.549 | 132.275 | 129.844 | 127.093 | 128.347 | 116.894 | 113.018 | 111.444 | 109.572 | 108.332 | 100.735 | 97.928  | 96.086  | 94.445  | 93.410 | 84.641  | 82.756  | 81.595  | 80.728 | 80.519 |
| 38     | 137.190 | 133.076 | 131.018 | 128.356 | 129.910 | 117.433 | 113.728 | 112.377 | 110.704 | 109.678 | 101.239 | 98.561  | 96.889  | 95.394  | 94.568 | 85.140  | 83.315  | 82.303  | 81.619 | 81.573 |
| 39     | 137.905 | 133.982 | 132.310 | 129.731 | 131.888 | 118.106 | 114.522 | 113.381 | 111.909 | 111.131 | 101.802 | 99.250  | 97.734  | 96.463  | 95.845 | 85.645  | 83.959  | 83.090  | 82.580 | 82.768 |
| 40     | 138.663 | 134.960 | 133.688 | 131.431 | 134.026 | 118.770 | 115.354 | 114.493 | 113.301 | 112.734 | 102.430 | 100.034 | 98.682  | 97.639  | 97.266 | 86.223  | 84.655  | 83.946  | 83.645 | 84.049 |
| 41     | 148.308 | 148.744 | 154.319 | 157.240 | NA      | 122.303 | 120.588 | 121.055 | 122.584 | NA      | 104.846 | 103.250 | 103.159 | 103.963 | NA     | 88.085  | 87.476  | 88.205  | 90.096 | NA     |
| 42     | 149.309 | 150.125 | 155.954 | 159.927 | NA      | 123.150 | 121.707 | 122.485 | 124.342 | NA      | 105.604 | 104.174 | 104.394 | 105.440 | NA     | 88.804  | 88.337  | 89.285  | 91.450 | NA     |
| 43     | 150.404 | 151.608 | 158.368 | 161.942 | NA      | 124.079 | 122.865 | 124.174 | 126.287 | NA      | 106.475 | 105.252 | 105.744 | 107.085 | NA     | 89.568  | 89.274  | 90.484  | 92.952 | NA     |
| 44     | 151.591 | 153.262 | 160.945 | 165.175 | NA      | 125.109 | 124.143 | 126.038 | 128.398 | NA      | 107.365 | 106.381 | 107.217 | 108.887 | NA     | 90.382  | 90.313  | 91.769  | 94.573 | NA     |
| 45     | 152.995 | 155.066 | 163.529 | 168.735 | NA      | 126.235 | 125.617 | 128.174 | 129.759 | NA      | 108.371 | 107.655 | 108.115 | 110.898 | NA     | 91.290  | 91.436  | 93.232  | 96.359 | NA     |
| 46     | 154.329 | 157.086 | 166.328 | NA      | NA      | 127.414 | 127.169 | 130.110 | NA      | NA      | 109.472 | 109.049 | 109.766 | NA      | NA     | 92.278  | 92.653  | 94.785  | NA     | NA     |
| 47     | 155.937 | 159.272 | 169.467 | NA      | NA      | 128.740 | 128.887 | 132.246 | NA      | NA      | 110.688 | 110.543 | 111.632 | NA      | NA     | 93.345  | 94.003  | 96.537  | NA     | NA     |
| 48     | 157.689 | 161.696 | 172.389 | NA      | NA      | 130.199 | 130.741 | 134.604 | NA      | NA      | 112.031 | 112.243 | 113.933 | NA      | NA     | 94.502  | 95.740  | 98.407  | NA     | NA     |
| 49     | 159.582 | 164.341 | 176.265 | NA      | NA      | 131.840 | 132.843 | 137.234 | NA      | NA      | 113.503 | 114.106 | 116.585 | NA      | NA     | 95.788  | 97.057  | 100.440 | NA     | NA     |
| 50     | 161.336 | 166.545 | 180.084 | NA      | NA      | 133.756 | 135.078 | 140.303 | NA      | NA      | 114.594 | 116.122 | 119.095 | NA      | NA     | 97.146  | 98.783  | 102.547 | NA     | NA     |
| 51     | 175.839 | 188.473 | NA      | NA      | NA      | 136.383 | 139.070 | NA      | NA      | NA      | 119.036 | 122.003 | NA      | NA      | NA     | 100.344 | 101.263 | NA      | NA     | NA     |
| 52     | 178.462 | 192.303 | NA      | NA      | NA      | 138.555 | 142.156 | NA      | NA      | NA      | 120.977 | 124.711 | NA      | NA      | NA     | 102.036 | 103.460 | NA      | NA     | NA     |
| 53     | 181.381 | 196.677 | NA      | NA      | NA      | 140.581 | 145.447 | NA      | NA      | NA      | 123.079 | 127.592 | NA      | NA      | NA     | 104.063 | 105.743 | NA      | NA     | NA     |
| 54     | 183.828 | 201.512 | NA      | NA      | NA      | 143.032 | 148.740 | NA      | NA      | NA      | 125.396 | 130.726 | NA      | NA      | NA     | 105.801 | 108.265 | NA      | NA     | NA     |
| 55     | 187.154 | 206.532 | NA      | NA      | NA      | 145.444 | 152.029 | NA      | NA      | NA      | 127.425 | 134.102 | NA      | NA      | NA     | 107.939 | 110.988 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 250,000 and less than INR 275,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 128.977 | 121.172 | 114.554 | 108.355 | 103.132 | 111.279 | 105.962 | 101.051 | 96.610  | 92.989  | 96.202  | 91.573  | 87.404  | 83.672  | 80.439 | 80.706  | 76.999  | 73.700  | 70.720 | 68.091 |
| 19     | 129.043 | 121.275 | 114.610 | 108.479 | 103.356 | 111.299 | 106.031 | 101.148 | 96.768  | 93.117  | 96.220  | 91.593  | 87.478  | 83.828  | 80.626 | 80.723  | 77.018  | 73.777  | 70.848 | 68.264 |
| 20     | 129.066 | 121.355 | 114.781 | 108.694 | 103.626 | 111.359 | 106.102 | 101.279 | 96.935  | 93.289  | 96.275  | 91.698  | 87.595  | 83.962  | 80.813 | 80.772  | 77.088  | 73.875  | 70.969 | 68.436 |
| 21     | 129.782 | 122.396 | 116.404 | 110.924 | 106.286 | 111.914 | 106.671 | 102.090 | 98.061  | 94.240  | 96.532  | 92.127  | 88.220  | 84.834  | 81.768 | 80.974  | 77.464  | 74.495  | 71.857 | 69.504 |
| 22     | 129.806 | 122.525 | 116.581 | 111.243 | 106.603 | 111.997 | 106.772 | 102.246 | 98.255  | 94.528  | 96.608  | 92.173  | 88.374  | 85.016  | 82.011 | 81.043  | 77.557  | 74.607  | 72.012 | 69.714 |
| 23     | 129.926 | 122.660 | 116.798 | 111.543 | 106.981 | 112.063 | 106.876 | 102.426 | 98.504  | 94.812  | 96.628  | 92.278  | 88.505  | 85.214  | 82.280 | 81.061  | 77.635  | 74.738  | 72.211 | 69.960 |
| 24     | 130.002 | 122.819 | 117.053 | 111.865 | 107.345 | 112.130 | 106.976 | 102.632 | 98.761  | 95.146  | 96.728  | 92.363  | 88.689  | 85.441  | 82.541 | 81.151  | 77.712  | 74.903  | 72.416 | 70.219 |
| 25     | 130.106 | 122.949 | 117.319 | 112.247 | 107.781 | 112.187 | 107.117 | 102.870 | 99.061  | 95.512  | 96.771  | 92.511  | 88.899  | 85.707  | 82.852 | 81.227  | 77.847  | 75.093  | 72.657 | 70.498 |
| 26     | 130.242 | 123.178 | 117.663 | 112.651 | 108.229 | 112.317 | 107.291 | 103.142 | 99.414  | 95.946  | 96.881  | 92.667  | 89.141  | 85.987  | 83.215 | 81.276  | 77.981  | 75.283  | 72.911 | 70.814 |
| 27     | 130.384 | 123.426 | 118.049 | 113.097 | 108.821 | 112.448 | 107.492 | 103.419 | 99.771  | 96.401  | 96.998  | 92.838  | 89.375  | 86.330  | 83.586 | 81.396  | 78.121  | 75.522  | 73.209 | 71.162 |
| 28     | 130.510 | 123.677 | 118.454 | 113.249 | 109.424 | 112.587 | 107.692 | 103.754 | 100.192 | 96.896  | 97.128  | 93.053  | 89.671  | 86.686  | 84.040 | 81.522  | 78.310  | 75.779  | 73.519 | 71.573 |
| 29     | 130.741 | 124.005 | 118.917 | 113.762 | 110.041 | 112.762 | 107.957 | 104.125 | 100.639 | 97.454  | 97.276  | 93.261  | 89.999  | 87.098  | 84.521 | 81.666  | 78.540  | 76.057  | 73.874 | 72.003 |
| 30     | 130.953 | 124.382 | 119.404 | 114.330 | 110.855 | 112.975 | 108.280 | 104.519 | 101.148 | 98.075  | 97.456  | 93.549  | 90.369  | 87.530  | 85.049 | 81.829  | 78.789  | 76.396  | 74.265 | 72.483 |
| 31     | 133.743 | 128.506 | 124.901 | 121.828 | 120.419 | 114.497 | 109.941 | 107.403 | 104.650 | 102.236 | 98.602  | 95.172  | 92.517  | 90.186  | 88.192 | 82.701  | 80.211  | 78.390  | 76.888 | 75.815 |
| 32     | 134.068 | 128.988 | 125.583 | 122.613 | 121.398 | 114.755 | 110.311 | 107.905 | 105.307 | 102.978 | 98.841  | 95.526  | 92.972  | 90.763  | 88.845 | 82.948  | 80.533  | 78.802  | 77.380 | 76.421 |
| 33     | 134.410 | 129.526 | 126.331 | 123.449 | 122.497 | 115.087 | 110.756 | 108.487 | 105.991 | 103.828 | 99.121  | 95.923  | 93.478  | 91.346  | 89.561 | 83.205  | 80.871  | 79.250  | 77.917 | 77.082 |
| 34     | 134.849 | 130.113 | 127.163 | 124.369 | 123.667 | 115.469 | 111.244 | 109.069 | 106.743 | 104.759 | 99.447  | 96.349  | 94.026  | 92.000  | 90.362 | 83.517  | 81.249  | 79.737  | 78.523 | 77.794 |
| 35     | 135.310 | 130.748 | 127.738 | 125.382 | 124.988 | 115.870 | 111.772 | 109.777 | 107.570 | 105.954 | 99.806  | 96.820  | 94.634  | 92.741  | 91.256 | 83.831  | 81.706  | 80.284  | 79.167 | 78.593 |
| 36     | 135.826 | 131.444 | 128.730 | 126.493 | 126.645 | 116.322 | 112.372 | 110.523 | 108.479 | 107.060 | 100.224 | 97.356  | 95.276  | 93.526  | 92.233 | 84.202  | 82.188  | 80.887  | 79.890 | 79.475 |
| 37     | 136.418 | 132.213 | 129.749 | 126.979 | 128.236 | 116.838 | 113.018 | 111.342 | 109.474 | 108.285 | 100.687 | 97.928  | 95.998  | 94.403  | 93.288 | 84.601  | 82.718  | 81.521  | 80.656 | 80.450 |
| 38     | 137.059 | 133.014 | 130.923 | 128.242 | 129.799 | 117.377 | 113.728 | 112.275 | 110.606 | 109.631 | 101.191 | 98.561  | 96.801  | 95.352  | 94.446 | 85.100  | 83.277  | 82.229  | 81.547 | 81.504 |
| 39     | 137.774 | 133.920 | 132.215 | 129.617 | 131.777 | 118.050 | 114.522 | 113.279 | 111.811 | 111.084 | 101.754 | 99.250  | 97.646  | 96.421  | 95.723 | 85.605  | 83.921  | 83.016  | 82.508 | 82.699 |
| 40     | 138.532 | 134.898 | 133.593 | 131.317 | 133.915 | 118.714 | 115.354 | 114.391 | 113.203 | 112.687 | 102.382 | 100.034 | 98.594  | 97.597  | 97.144 | 86.183  | 84.617  | 83.872  | 83.573 | 83.980 |
| 41     | 148.169 | 148.676 | 154.211 | 157.106 | NA      | 122.246 | 120.588 | 120.948 | 122.479 | NA      | 104.797 | 103.250 | 103.068 | 103.918 | NA     | 88.045  | 87.436  | 88.128  | 90.020 | NA     |
| 42     | 149.170 | 150.057 | 155.846 | 159.793 | NA      | 123.093 | 121.707 | 122.378 | 124.237 | NA      | 105.555 | 104.174 | 104.303 | 105.395 | NA     | 88.764  | 88.297  | 89.208  | 91.374 | NA     |
| 43     | 150.265 | 151.540 | 158.260 | 161.808 | NA      | 124.022 | 122.865 | 124.067 | 126.182 | NA      | 106.426 | 105.252 | 105.653 | 107.040 | NA     | 89.528  | 89.234  | 90.407  | 92.876 | NA     |
| 44     | 151.452 | 153.194 | 160.837 | 165.041 | NA      | 125.052 | 124.143 | 125.931 | 128.293 | NA      | 107.316 | 106.381 | 107.126 | 108.842 | NA     | 90.342  | 90.273  | 91.692  | 94.497 | NA     |
| 45     | 152.856 | 154.998 | 163.421 | 168.601 | NA      | 126.178 | 125.617 | 128.067 | 129.654 | NA      | 108.322 | 107.655 | 108.024 | 110.853 | NA     | 91.250  | 91.396  | 93.155  | 96.283 | NA     |
| 46     | 154.190 | 157.018 | 166.220 | NA      | NA      | 127.357 | 127.169 | 130.003 | NA      | NA      | 109.423 | 109.049 | 109.675 | NA      | NA     | 92.238  | 92.613  | 94.708  | NA     | NA     |
| 47     | 155.798 | 159.204 | 169.359 | NA      | NA      | 128.683 | 128.887 | 132.139 | NA      | NA      | 110.639 | 110.543 | 111.541 | NA      | NA     | 93.305  | 93.963  | 96.460  | NA     | NA     |
| 48     | 157.550 | 161.628 | 172.281 | NA      | NA      | 130.142 | 130.741 | 134.497 | NA      | NA      | 111.982 | 112.243 | 113.842 | NA      | NA     | 94.462  | 95.700  | 98.330  | NA     | NA     |
| 49     | 159.443 | 164.273 | 176.157 | NA      | NA      | 131.783 | 132.843 | 137.127 | NA      | NA      | 113.454 | 114.106 | 116.494 | NA      | NA     | 95.748  | 97.017  | 100.363 | NA     | NA     |
| 50     | 161.197 | 166.477 | 179.976 | NA      | NA      | 133.699 | 135.078 | 140.196 | NA      | NA      | 114.545 | 116.122 | 119.004 | NA      | NA     | 97.106  | 98.743  | 102.470 | NA     | NA     |
| 51     | 175.690 | 188.399 | NA      | NA      | NA      | 136.325 | 139.070 | NA      | NA      | NA      | 118.987 | 122.003 | NA      | NA      | NA     | 100.303 | 101.223 | NA      | NA     | NA     |
| 52     | 178.313 | 192.229 | NA      | NA      | NA      | 138.497 | 142.156 | NA      | NA      | NA      | 120.928 | 124.711 | NA      | NA      | NA     | 101.995 | 103.420 | NA      | NA     | NA     |
| 53     | 181.232 | 196.603 | NA      | NA      | NA      | 140.523 | 145.447 | NA      | NA      | NA      | 123.030 | 127.592 | NA      | NA      | NA     | 104.022 | 105.703 | NA      | NA     | NA     |
| 54     | 183.679 | 201.438 | NA      | NA      | NA      | 142.974 | 148.740 | NA      | NA      | NA      | 125.347 | 130.726 | NA      | NA      | NA     | 105.760 | 108.225 | NA      | NA     | NA     |
| 55     | 187.005 | 206.458 | NA      | NA      | NA      | 145.386 | 152.029 | NA      | NA      | NA      | 127.376 | 134.102 | NA      | NA      | NA     | 107.898 | 110.948 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax



IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 275,000 and less than INR 300,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 128.913 | 121.112 | 114.498 | 108.249 | 103.032 | 111.224 | 105.857 | 101.002 | 96.469  | 93.034  | 96.154  | 91.483  | 87.361  | 83.631  | 80.361 | 80.706  | 76.999  | 73.664  | 70.685 | 68.091 |
| 19     | 128.979 | 121.215 | 114.554 | 108.373 | 103.256 | 111.244 | 105.926 | 101.099 | 96.627  | 93.162  | 96.172  | 91.503  | 87.435  | 83.787  | 80.548 | 80.723  | 77.018  | 73.741  | 70.813 | 68.264 |
| 20     | 129.002 | 121.295 | 114.725 | 108.588 | 103.526 | 111.304 | 105.997 | 101.230 | 96.794  | 93.334  | 96.227  | 91.608  | 87.552  | 83.921  | 80.735 | 80.772  | 77.088  | 73.839  | 70.934 | 68.436 |
| 21     | 129.717 | 122.336 | 116.347 | 110.816 | 106.286 | 111.858 | 106.566 | 102.040 | 97.918  | 94.149  | 96.484  | 92.037  | 88.177  | 84.793  | 81.689 | 80.974  | 77.464  | 74.458  | 71.822 | 69.504 |
| 22     | 129.741 | 122.465 | 116.524 | 111.135 | 106.603 | 111.941 | 106.667 | 102.196 | 98.112  | 94.437  | 96.560  | 92.083  | 88.331  | 84.975  | 81.932 | 81.043  | 77.557  | 74.570  | 71.977 | 69.714 |
| 23     | 129.861 | 122.600 | 116.741 | 111.435 | 106.981 | 112.007 | 106.771 | 102.376 | 98.361  | 94.721  | 96.580  | 92.188  | 88.462  | 85.173  | 82.201 | 81.061  | 77.635  | 74.701  | 72.176 | 69.960 |
| 24     | 129.937 | 122.759 | 116.996 | 111.757 | 107.345 | 112.074 | 106.871 | 102.582 | 98.618  | 95.055  | 96.680  | 92.273  | 88.646  | 85.400  | 82.462 | 81.151  | 77.712  | 74.866  | 72.381 | 70.219 |
| 25     | 130.041 | 122.889 | 117.262 | 112.139 | 107.781 | 112.131 | 107.012 | 102.820 | 98.918  | 95.421  | 96.723  | 92.421  | 88.856  | 85.666  | 82.773 | 81.227  | 77.847  | 75.056  | 72.622 | 70.498 |
| 26     | 130.177 | 123.118 | 117.606 | 112.543 | 108.229 | 112.261 | 107.186 | 103.092 | 99.271  | 95.855  | 96.833  | 92.577  | 89.098  | 85.946  | 83.136 | 81.276  | 77.981  | 75.246  | 72.876 | 70.814 |
| 27     | 130.319 | 123.366 | 117.992 | 112.989 | 108.821 | 112.392 | 107.387 | 103.369 | 99.628  | 96.310  | 96.950  | 92.748  | 89.332  | 86.289  | 83.507 | 81.396  | 78.121  | 75.485  | 73.174 | 71.162 |
| 28     | 130.445 | 123.617 | 118.397 | 113.141 | 109.424 | 112.531 | 107.587 | 103.704 | 100.049 | 96.805  | 97.080  | 92.963  | 89.628  | 86.645  | 83.961 | 81.522  | 78.310  | 75.742  | 73.484 | 71.573 |
| 29     | 130.676 | 123.945 | 118.860 | 113.654 | 110.041 | 112.706 | 107.852 | 104.075 | 100.496 | 97.363  | 97.228  | 93.171  | 89.956  | 87.057  | 84.442 | 81.666  | 78.540  | 76.020  | 73.839 | 72.003 |
| 30     | 130.888 | 124.322 | 119.347 | 114.222 | 110.855 | 112.919 | 108.175 | 104.469 | 101.005 | 97.984  | 97.408  | 93.459  | 90.326  | 87.489  | 84.970 | 81.829  | 78.789  | 76.359  | 74.230 | 72.483 |
| 31     | 133.677 | 128.444 | 124.842 | 121.714 | 120.419 | 114.441 | 109.834 | 107.352 | 104.502 | 102.141 | 98.554  | 95.080  | 92.473  | 90.144  | 88.111 | 82.701  | 80.211  | 78.353  | 76.852 | 75.815 |
| 32     | 134.002 | 128.926 | 125.524 | 122.499 | 121.398 | 114.699 | 110.204 | 107.854 | 105.159 | 102.883 | 98.793  | 95.434  | 92.928  | 90.721  | 88.764 | 82.948  | 80.533  | 78.765  | 77.344 | 76.421 |
| 33     | 134.344 | 129.464 | 126.272 | 123.335 | 122.497 | 115.031 | 110.649 | 108.436 | 105.843 | 103.733 | 99.073  | 95.831  | 93.434  | 91.304  | 89.480 | 83.205  | 80.871  | 79.213  | 77.881 | 77.082 |
| 34     | 134.783 | 130.051 | 127.104 | 124.255 | 123.667 | 115.413 | 111.137 | 109.018 | 106.595 | 104.664 | 99.399  | 96.257  | 93.982  | 91.958  | 90.281 | 83.517  | 81.249  | 79.700  | 78.487 | 77.794 |
| 35     | 135.244 | 130.686 | 127.679 | 125.268 | 124.988 | 115.814 | 111.665 | 109.726 | 107.422 | 105.859 | 99.758  | 96.728  | 94.590  | 92.699  | 91.175 | 83.831  | 81.706  | 80.247  | 79.131 | 78.593 |
| 36     | 135.760 | 131.382 | 128.671 | 126.379 | 126.645 | 116.266 | 112.265 | 110.472 | 108.331 | 106.965 | 100.176 | 97.264  | 95.232  | 93.484  | 92.152 | 84.202  | 82.188  | 80.850  | 79.854 | 79.475 |
| 37     | 136.352 | 132.151 | 129.690 | 126.865 | 128.236 | 116.782 | 112.911 | 111.291 | 109.326 | 108.190 | 100.639 | 97.836  | 95.954  | 94.361  | 93.207 | 84.601  | 82.718  | 81.484  | 80.620 | 80.450 |
| 38     | 136.993 | 132.952 | 130.864 | 128.128 | 129.799 | 117.321 | 113.621 | 112.224 | 110.458 | 109.536 | 101.143 | 98.469  | 96.757  | 95.310  | 94.365 | 85.100  | 83.277  | 82.192  | 81.511 | 81.504 |
| 39     | 137.708 | 133.858 | 132.156 | 129.503 | 131.777 | 117.994 | 114.415 | 113.228 | 111.663 | 110.989 | 101.706 | 99.158  | 97.602  | 96.379  | 95.642 | 85.605  | 83.921  | 82.979  | 82.472 | 82.699 |
| 40     | 138.466 | 134.836 | 133.534 | 131.203 | 133.915 | 118.658 | 115.247 | 114.340 | 113.055 | 112.592 | 102.334 | 99.942  | 98.550  | 97.555  | 97.063 | 86.183  | 84.617  | 83.835  | 83.537 | 83.980 |
| 41     | 148.099 | 148.608 | 154.143 | 156.972 | NA      | 122.189 | 120.478 | 120.895 | 122.321 | NA      | 104.748 | 103.156 | 103.022 | 103.874 | NA     | 88.045  | 87.436  | 88.090  | 89.982 | NA     |
| 42     | 149.100 | 149.989 | 155.778 | 159.659 | NA      | 123.036 | 121.597 | 122.325 | 124.079 | NA      | 105.506 | 104.080 | 104.257 | 105.351 | NA     | 88.764  | 88.297  | 89.170  | 91.336 | NA     |
| 43     | 150.195 | 151.472 | 158.192 | 161.674 | NA      | 123.965 | 122.755 | 124.014 | 126.024 | NA      | 106.377 | 105.158 | 105.607 | 106.996 | NA     | 89.528  | 89.234  | 90.369  | 92.838 | NA     |
| 44     | 151.382 | 153.126 | 160.769 | 164.907 | NA      | 124.995 | 124.033 | 125.878 | 128.135 | NA      | 107.267 | 106.287 | 107.080 | 108.798 | NA     | 90.342  | 90.273  | 91.654  | 94.459 | NA     |
| 45     | 152.786 | 154.930 | 163.353 | 168.467 | NA      | 126.121 | 125.507 | 128.014 | 129.496 | NA      | 108.273 | 107.561 | 107.978 | 110.809 | NA     | 91.250  | 91.396  | 93.117  | 96.245 | NA     |
| 46     | 154.120 | 156.950 | 166.152 | NA      | NA      | 127.300 | 127.059 | 129.950 | NA      | NA      | 109.374 | 108.955 | 109.629 | NA      | NA     | 92.238  | 92.613  | 94.670  | NA     | NA     |
| 47     | 155.728 | 159.136 | 169.291 | NA      | NA      | 128.626 | 128.777 | 132.086 | NA      | NA      | 110.590 | 110.449 | 111.495 | NA      | NA     | 93.305  | 93.963  | 96.422  | NA     | NA     |
| 48     | 157.480 | 161.560 | 172.213 | NA      | NA      | 130.085 | 130.631 | 134.444 | NA      | NA      | 111.933 | 112.149 | 113.796 | NA      | NA     | 94.462  | 95.700  | 98.292  | NA     | NA     |
| 49     | 159.373 | 164.205 | 176.089 | NA      | NA      | 131.726 | 132.733 | 137.074 | NA      | NA      | 113.405 | 114.012 | 116.448 | NA      | NA     | 95.748  | 97.017  | 100.325 | NA     | NA     |
| 50     | 161.127 | 166.409 | 179.908 | NA      | NA      | 133.642 | 134.968 | 140.143 | NA      | NA      | 114.496 | 116.028 | 118.958 | NA      | NA     | 97.106  | 98.743  | 102.432 | NA     | NA     |
| 51     | 175.616 | 188.324 | NA      | NA      | NA      | 136.268 | 138.959 | NA      | NA      | NA      | 118.937 | 121.907 | NA      | NA      | NA     | 100.303 | 101.223 | NA      | NA     | NA     |
| 52     | 178.239 | 192.154 | NA      | NA      | NA      | 138.440 | 142.045 | NA      | NA      | NA      | 120.878 | 124.615 | NA      | NA      | NA     | 101.995 | 103.420 | NA      | NA     | NA     |
| 53     | 181.158 | 196.528 | NA      | NA      | NA      | 140.466 | 145.336 | NA      | NA      | NA      | 122.980 | 127.496 | NA      | NA      | NA     | 104.022 | 105.703 | NA      | NA     | NA     |
| 54     | 183.605 | 201.363 | NA      | NA      | NA      | 142.917 | 148.629 | NA      | NA      | NA      | 125.297 | 130.630 | NA      | NA      | NA     | 105.760 | 108.225 | NA      | NA     | NA     |
| 55     | 186.931 | 206.383 | NA      | NA      | NA      | 145.329 | 151.918 | NA      | NA      | NA      | 127.326 | 134.006 | NA      | NA      | NA     | 107.898 | 110.948 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax

IndusInd Nippon Life Smart Total Advantage Return  
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured  
Annualized Premium greater than or equal to INR 300,000

| PPT    | 8       |         |         |         |         | 10      |         |         |         |         | 12      |         |         |         |        | 15      |         |         |        |        |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|--------|--------|
| Age/PT | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40      | 20      | 25      | 30      | 35      | 40     | 20      | 25      | 30      | 35     | 40     |
| 18     | 128.849 | 120.932 | 114.329 | 108.143 | 102.982 | 111.169 | 105.752 | 100.952 | 96.422  | 92.854  | 96.107  | 91.393  | 87.319  | 83.590  | 80.322 | 80.667  | 76.924  | 73.628  | 70.685 | 68.058 |
| 19     | 128.915 | 121.035 | 114.385 | 108.267 | 103.206 | 111.189 | 105.821 | 101.049 | 96.580  | 92.982  | 96.125  | 91.413  | 87.393  | 83.746  | 80.509 | 80.684  | 76.943  | 73.705  | 70.813 | 68.231 |
| 20     | 128.938 | 121.115 | 114.556 | 108.482 | 103.476 | 111.249 | 105.892 | 101.180 | 96.747  | 93.154  | 96.180  | 91.518  | 87.510  | 83.880  | 80.696 | 80.733  | 77.013  | 73.803  | 70.934 | 68.403 |
| 21     | 129.653 | 122.154 | 116.176 | 110.708 | 106.132 | 111.803 | 106.461 | 101.990 | 97.870  | 94.104  | 96.436  | 91.946  | 88.134  | 84.752  | 81.650 | 80.934  | 77.388  | 74.422  | 71.822 | 69.470 |
| 22     | 129.677 | 122.283 | 116.353 | 111.027 | 106.449 | 111.886 | 106.562 | 102.146 | 98.064  | 94.392  | 96.512  | 91.992  | 88.288  | 84.934  | 81.893 | 81.003  | 77.481  | 74.534  | 71.977 | 69.680 |
| 23     | 129.797 | 122.418 | 116.570 | 111.327 | 106.827 | 111.952 | 106.666 | 102.326 | 98.313  | 94.676  | 96.532  | 92.097  | 88.419  | 85.132  | 82.162 | 81.021  | 77.559  | 74.665  | 72.176 | 69.926 |
| 24     | 129.873 | 122.577 | 116.825 | 111.649 | 107.191 | 112.019 | 106.766 | 102.532 | 98.570  | 95.010  | 96.632  | 92.182  | 88.603  | 85.359  | 82.423 | 81.111  | 77.636  | 74.830  | 72.381 | 70.185 |
| 25     | 129.977 | 122.707 | 117.091 | 112.031 | 107.627 | 112.076 | 106.907 | 102.770 | 98.870  | 95.376  | 96.675  | 92.330  | 88.813  | 85.625  | 82.734 | 81.187  | 77.771  | 75.020  | 72.622 | 70.464 |
| 26     | 130.113 | 122.936 | 117.435 | 112.435 | 108.075 | 112.206 | 107.081 | 103.042 | 99.223  | 95.810  | 96.785  | 92.486  | 89.055  | 85.905  | 83.097 | 81.236  | 77.905  | 75.210  | 72.876 | 70.780 |
| 27     | 130.255 | 123.184 | 117.821 | 112.881 | 108.667 | 112.337 | 107.282 | 103.319 | 99.580  | 96.265  | 96.902  | 92.657  | 89.289  | 86.248  | 83.468 | 81.356  | 78.045  | 75.449  | 73.174 | 71.128 |
| 28     | 130.381 | 123.435 | 118.226 | 113.033 | 109.270 | 112.476 | 107.482 | 103.654 | 100.001 | 96.760  | 97.032  | 92.872  | 89.585  | 86.604  | 83.922 | 81.482  | 78.234  | 75.706  | 73.484 | 71.539 |
| 29     | 130.612 | 123.763 | 118.689 | 113.546 | 109.887 | 112.651 | 107.747 | 104.025 | 100.448 | 97.318  | 97.180  | 93.080  | 89.913  | 87.016  | 84.403 | 81.626  | 78.464  | 75.984  | 73.839 | 71.969 |
| 30     | 130.824 | 124.140 | 119.176 | 114.114 | 110.701 | 112.864 | 108.070 | 104.419 | 100.957 | 97.939  | 97.360  | 93.368  | 90.283  | 87.448  | 84.931 | 81.789  | 78.713  | 76.323  | 74.230 | 72.449 |
| 31     | 133.612 | 128.257 | 124.664 | 121.599 | 120.197 | 114.385 | 109.728 | 107.300 | 104.453 | 102.094 | 98.505  | 94.988  | 92.429  | 90.102  | 88.070 | 82.661  | 80.134  | 78.315  | 76.852 | 75.780 |
| 32     | 133.937 | 128.739 | 125.346 | 122.384 | 121.176 | 114.643 | 110.098 | 107.802 | 105.110 | 102.836 | 98.744  | 95.342  | 92.884  | 90.679  | 88.723 | 82.908  | 80.456  | 78.727  | 77.344 | 76.386 |
| 33     | 134.279 | 129.277 | 126.094 | 123.220 | 122.275 | 114.975 | 110.543 | 108.384 | 105.794 | 103.686 | 99.024  | 95.739  | 93.390  | 91.262  | 89.439 | 83.165  | 80.794  | 79.175  | 77.881 | 77.047 |
| 34     | 134.718 | 129.864 | 126.926 | 124.140 | 123.445 | 115.357 | 111.031 | 108.966 | 106.546 | 104.617 | 99.350  | 96.165  | 93.938  | 91.916  | 90.240 | 83.477  | 81.172  | 79.662  | 78.487 | 77.759 |
| 35     | 135.179 | 130.499 | 127.501 | 125.153 | 124.766 | 115.758 | 111.559 | 109.674 | 107.373 | 105.812 | 99.709  | 96.636  | 94.546  | 92.657  | 91.134 | 83.791  | 81.629  | 80.209  | 79.131 | 78.558 |
| 36     | 135.695 | 131.195 | 128.493 | 126.264 | 126.423 | 116.210 | 112.159 | 110.420 | 108.282 | 106.918 | 100.127 | 97.172  | 95.188  | 93.442  | 92.111 | 84.162  | 82.111  | 80.812  | 79.854 | 79.440 |
| 37     | 136.287 | 131.964 | 129.512 | 126.750 | 128.014 | 116.726 | 112.805 | 111.239 | 109.277 | 108.143 | 100.590 | 97.744  | 95.910  | 94.319  | 93.166 | 84.561  | 82.641  | 81.446  | 80.620 | 80.415 |
| 38     | 136.928 | 132.765 | 130.686 | 128.013 | 129.577 | 117.265 | 113.515 | 112.172 | 110.409 | 109.489 | 101.094 | 98.377  | 96.713  | 95.268  | 94.324 | 85.060  | 83.200  | 82.154  | 81.511 | 81.469 |
| 39     | 137.643 | 133.671 | 131.978 | 129.388 | 131.555 | 117.938 | 114.309 | 113.176 | 111.614 | 110.942 | 101.657 | 99.066  | 97.558  | 96.337  | 95.601 | 85.565  | 83.844  | 82.941  | 82.472 | 82.664 |
| 40     | 138.401 | 134.649 | 133.356 | 131.088 | 133.693 | 118.602 | 115.141 | 114.288 | 113.006 | 112.545 | 102.285 | 99.850  | 98.506  | 97.513  | 97.022 | 86.143  | 84.540  | 83.797  | 83.537 | 83.945 |
| 41     | 148.030 | 148.405 | 153.941 | 156.837 | NA      | 122.131 | 120.368 | 120.841 | 122.269 | NA      | 104.699 | 103.062 | 102.977 | 103.830 | NA     | 88.004  | 87.358  | 88.051  | 89.982 | NA     |
| 42     | 149.031 | 149.786 | 155.576 | 159.524 | NA      | 122.978 | 121.487 | 122.271 | 124.027 | NA      | 105.457 | 103.986 | 104.212 | 105.307 | NA     | 88.723  | 88.219  | 89.131  | 91.336 | NA     |
| 43     | 150.126 | 151.269 | 157.990 | 161.539 | NA      | 123.907 | 122.645 | 123.960 | 125.972 | NA      | 106.328 | 105.064 | 105.562 | 106.952 | NA     | 89.487  | 89.156  | 90.330  | 92.838 | NA     |
| 44     | 151.313 | 152.923 | 160.567 | 164.772 | NA      | 124.937 | 123.923 | 125.824 | 128.083 | NA      | 107.218 | 106.193 | 107.035 | 108.754 | NA     | 90.301  | 90.195  | 91.615  | 94.459 | NA     |
| 45     | 152.717 | 154.727 | 163.151 | 168.332 | NA      | 126.063 | 125.397 | 127.960 | 129.444 | NA      | 108.224 | 107.467 | 107.933 | 110.765 | NA     | 91.209  | 91.318  | 93.078  | 96.245 | NA     |
| 46     | 154.051 | 156.747 | 165.950 | NA      | NA      | 127.242 | 126.949 | 129.896 | NA      | NA      | 109.325 | 108.861 | 109.584 | NA      | NA     | 92.197  | 92.535  | 94.631  | NA     | NA     |
| 47     | 155.659 | 158.933 | 169.089 | NA      | NA      | 128.568 | 128.667 | 132.032 | NA      | NA      | 110.541 | 110.355 | 111.450 | NA      | NA     | 93.264  | 93.885  | 96.383  | NA     | NA     |
| 48     | 157.411 | 161.357 | 172.011 | NA      | NA      | 130.027 | 130.521 | 134.390 | NA      | NA      | 111.884 | 112.055 | 113.751 | NA      | NA     | 94.421  | 95.622  | 98.253  | NA     | NA     |
| 49     | 159.304 | 164.002 | 175.887 | NA      | NA      | 131.668 | 132.623 | 137.020 | NA      | NA      | 113.356 | 113.918 | 116.403 | NA      | NA     | 95.707  | 96.939  | 100.286 | NA     | NA     |
| 50     | 161.058 | 166.206 | 179.706 | NA      | NA      | 133.584 | 134.858 | 140.089 | NA      | NA      | 114.447 | 115.934 | 118.913 | NA      | NA     | 97.065  | 98.665  | 102.393 | NA     | NA     |
| 51     | 175.541 | 188.101 | NA      | NA      | NA      | 136.210 | 138.848 | NA      | NA      | NA      | 118.888 | 121.811 | NA      | NA      | NA     | 100.262 | 101.144 | NA      | NA     | NA     |
| 52     | 178.164 | 191.931 | NA      | NA      | NA      | 138.382 | 141.934 | NA      | NA      | NA      | 120.829 | 124.519 | NA      | NA      | NA     | 101.954 | 103.341 | NA      | NA     | NA     |
| 53     | 181.083 | 196.305 | NA      | NA      | NA      | 140.408 | 145.225 | NA      | NA      | NA      | 122.931 | 127.400 | NA      | NA      | NA     | 103.981 | 105.624 | NA      | NA     | NA     |
| 54     | 183.530 | 201.140 | NA      | NA      | NA      | 142.859 | 148.518 | NA      | NA      | NA      | 125.248 | 130.534 | NA      | NA      | NA     | 105.719 | 108.146 | NA      | NA     | NA     |
| 55     | 186.856 | 206.160 | NA      | NA      | NA      | 145.271 | 151.807 | NA      | NA      | NA      | 127.277 | 133.910 | NA      | NA      | NA     | 107.857 | 110.869 | NA      | NA     | NA     |

Note: Premium rates above are excluding Goods and Services Tax

Note: Premium rates above are excluding Goods and Services Tax