

IndusInd Nippon Life Super Endowment (UIN :121N088V05)

Annexure A - Premium Rates

Premium Rates per INR 1000 Base Sum Assured for Sum Assured greater than and equal to INR 1,25,000 and less than equal to INR 2,49,999

Premium Paying Term	7	7	7	7	7	7	8	8	8	8	8	8	10	10	10	10	10	10	12	12	12	12	12	12
Age at entry \ Policy Term	14	15	16	17	18	19	16	17	18	19	20	21	20	21	22	23	24	25	24	25	26	27	28	29
8	107.44	102.72	98.31	94.17	90.32	86.80	89.98	86.32	82.89	79.69	76.69	73.90	65.48	63.16	60.99	58.97	57.08	55.33	50.44	48.88	47.43	46.14	44.79	43.54
9	107.56	102.84	98.42	94.28	90.42	86.90	90.07	86.41	82.99	79.79	76.79	74.00	65.57	63.25	61.09	59.07	57.18	55.43	50.53	48.95	47.51	46.19	44.89	43.64
10	107.68	102.95	98.52	94.38	90.51	86.99	90.16	86.50	83.08	79.88	76.89	74.09	65.66	63.34	61.18	59.16	57.27	55.52	50.62	49.02	47.58	46.24	44.98	43.74
11	107.80	103.07	98.63	94.49	90.61	87.09	90.25	86.60	83.18	79.98	76.99	74.19	65.75	63.43	61.27	59.25	57.36	55.61	50.71	49.13	47.68	46.34	45.08	43.84
12	107.92	103.18	98.74	94.59	90.71	87.19	90.35	86.69	83.27	80.07	77.09	74.29	65.84	63.52	61.36	59.34	57.46	55.71	50.80	49.24	47.78	46.43	45.18	43.94
13	108.04	103.30	98.86	94.70	90.81	87.29	90.44	86.79	83.37	80.17	77.18	74.39	65.93	63.61	61.45	59.44	57.55	55.80	50.90	49.35	47.89	46.53	45.27	44.04
14	108.16	103.41	98.97	94.80	90.91	87.39	90.54	86.88	83.46	80.26	77.28	74.49	66.02	63.70	61.54	59.53	57.65	55.90	50.99	49.46	47.99	46.62	45.37	44.14
15	108.28	103.53	99.08	94.91	91.01	87.49	90.63	86.98	83.56	80.36	77.38	74.59	66.11	63.79	61.63	59.62	57.74	55.99	51.08	49.57	48.09	46.72	45.47	44.24
16	108.33	103.57	99.12	94.95	91.05	87.53	90.67	87.02	83.60	80.40	77.42	74.63	66.15	63.83	61.67	59.66	57.78	56.03	51.19	49.65	48.17	46.79	45.54	44.29
17	108.37	103.62	99.17	94.99	91.09	87.57	90.70	87.05	83.64	80.44	77.46	74.67	66.18	63.87	61.71	59.70	57.82	56.08	51.30	49.74	48.25	46.86	45.60	44.34
18	108.42	103.66	99.21	95.04	91.14	87.61	90.74	87.09	83.67	80.48	77.50	74.72	66.22	63.90	61.75	59.74	57.87	56.12	51.42	49.82	48.32	46.94	45.67	44.39
19	108.46	103.71	99.26	95.08	91.18	87.65	90.77	87.12	83.71	80.52	77.54	74.76	66.25	63.94	61.79	59.78	57.91	56.17	51.53	49.91	48.40	47.01	45.73	44.44
20	108.51	103.75	99.30	95.12	91.22	87.69	90.81	87.16	83.75	80.56	77.58	74.80	66.29	63.98	61.83	59.82	57.95	56.21	51.64	49.99	48.48	47.08	45.80	44.49
21	108.53	103.77	99.32	95.14	91.24	87.71	90.82	87.17	83.77	80.58	77.60	74.82	66.31	64.00	61.85	59.85	57.98	56.25	51.67	50.02	48.51	47.12	45.84	44.53
22	108.54	103.79	99.33	95.16	91.26	87.73	90.83	87.19	83.78	80.60	77.62	74.85	66.33	64.02	61.88	59.88	58.01	56.28	51.69	50.05	48.54	47.15	45.88	44.57
23	108.56	103.80	99.35	95.17	91.27	87.75	90.85	87.20	83.80	80.61	77.65	74.87	66.34	64.05	61.90	59.90	58.05	56.32	51.72	50.08	48.58	47.19	45.91	44.62
24	108.57	103.82	99.36	95.19	91.29	87.77	90.86	87.22	83.81	80.63	77.67	74.90	66.36	64.07	61.93	59.93	58.08	56.35	51.74	50.11	48.61	47.22	45.95	44.66
25	108.59	103.84	99.38	95.21	91.31	87.79	90.87	87.23	83.83	80.65	77.69	74.92	66.38	64.09	61.95	59.96	58.11	56.39	51.77	50.14	48.64	47.26	45.99	44.70
26	108.65	103.90	99.44	95.27	91.37	87.85	90.91	87.28	83.88	80.71	77.75	74.99	66.44	64.15	62.02	60.04	58.19	56.48	51.85	50.22	48.73	47.37	46.11	44.81
27	108.71	103.96	99.50	95.33	91.43	87.92	90.96	87.33	83.93	80.77	77.82	75.06	66.50	64.22	62.09	60.11	58.27	56.57	51.92	50.30	48.82	47.48	46.22	44.91
28	108.77	104.02	99.57	95.40	91.49	87.98	91.00	87.37	83.99	80.83	77.88	75.14	66.55	64.28	62.16	60.19	58.36	56.66	52.00	50.39	48.90	47.59	46.34	45.02
29	108.83	104.08	99.63	95.46	91.55	88.05	91.05	87.42	84.04	80.89	77.95	75.21	66.61	64.35	62.23	60.26	58.44	56.75	52.07	50.47	48.99	47.70	46.45	45.12
30	108.89	104.14	99.69	95.52	91.61	88.11	91.09	87.47	84.09	80.95	78.01	75.28	66.67	64.41	62.30	60.34	58.52	56.84	52.15	50.55	49.08	47.81	46.57	45.23
31	109.04	104.29	99.84	95.67	91.76	88.26	91.21	87.59	84.22	81.09	78.16	75.45	66.81	64.56	62.46	60.51	58.70	57.03	52.24	50.69	49.25	47.98	46.73	45.42
32	109.20	104.45	100.00	95.82	91.91	88.41	91.32	87.71	84.35	81.23	78.32	75.61	66.95	64.70	62.62	60.68	58.88	57.23	52.33	50.83	49.41	48.15	46.89	45.60
33	109.35	104.60	100.15	95.98	92.06	88.55	91.44	87.82	84.48	81.37	78.47	75.78	67.08	64.85	62.77	60.85	59.07	57.42	52.43	50.97	49.58	48.31	47.05	45.79
34	109.51	104.76	100.31	96.13	92.21	88.70	91.55	87.94	84.61	81.51	78.63	75.94	67.22	64.99	62.93	61.02	59.25	57.62	52.52	51.11	49.74	48.48	47.21	45.97
35	109.66	104.91	100.46	96.28	92.36	88.85	91.67	88.06	84.74	81.65	78.78	76.11	67.36	65.14	63.09	61.19	59.43	57.81	52.61	51.25	49.91	48.65	47.37	46.16
36	109.98	105.23	100.78	96.59	92.67	89.14	91.91	88.29	84.99	81.92	78.47	76.42	67.62	65.42	63.39	61.50	59.76	58.16	53.03	51.64	50.29	49.03	47.77	46.55
37	110.30	105.55	101.10	96.91	92.98	89.43	92.15	88.53	85.24	82.19	79.36	76.73	67.88	65.70	63.68	61.81	60.09	58.50	53.44	52.03	50.68	49.41	48.17	46.94
38	110.61	105.87	101.41	97.22	93.29	89.71	92.40	88.76	85.50	82.47	79.65	77.05	68.15	65.97	63.98	62.13	60.42	58.85	53.86	52.42	51.06	49.79	48.57	47.33
39	110.93	106.19	101.73	97.54	93.60	90.00	92.64	89.00	85.75	82.74	79.94	77.36	68.41	66.25	64.27	62.44	60.75	59.19	54.27	52.81	51.45	50.17	48.97	47.72
40	111.25	106.51	102.05	97.85	93.91	90.29	92.88	89.23	86.00	83.01	80.23	77.67	68.67	66.53	64.57	62.75	61.08	59.54	54.69	53.20	51.83	50.55	49.37	48.11
41	111.89	107.14	102.68	98.47	94.52	90.88	93.37	89.67	86.45	83.49	80.74	78.21	69.13	67.02	65.08	63.28	61.63	60.07	55.23	53.78	52.43	51.13	49.96	48.72
42	112.52	107.78	103.31	99.10	95.14	91.46	93.86	90.11	86.91	83.97	81.25	78.74	69.69	67.50	65.58	63.81	62.18	60.60	55.77	54.36	53.03	51.71	50.55	49.33
43	113.16	108.41	103.93	99.72	95.75	92.05	94.34	90.56	87.36	84.45	81.75	79.28	70.06	67.99	66.09	64.34	62.74	61.14	56.32	54.94	53.62	52.30	51.13	49.95
44	113.79	109.05	104.56	100.35	96.37	92.63	94.83	91.00	87.82	84.93	82.26	79.81	70.52	68.47	66.59	64.87	63.29	61.67	56.86	55.52	54.22	52.88	51.72	50.56
45	114.43	109.68	105.19	100.97	96.98	93.22	95.32	91.44	88.27	85.41	82.77	80.35	70.98	68.96	67.10	65.40	63.84	62.20	57.40	56.10	54.82	53.46	52.31	51.17
46	115.66	110.90	106.41	102.18	98.18	94.41	96.28	92.38	89.10	86.20	83.60	81.22	71.74	69.76	67.93	66.26	64.74	63.13	58.10	56.82	55.50	54.15	52.99	51.93
47	116.88	112.12	107.62	103.38	99.38	95.60	97.24	93.32	89.93	87.00	84.43	82.08	72.51	70.55	68.76	67.13	65.64	64.05	58.80	57.53	56.18	54.85	53.67	-
48	118.11	113.34	108.84	104.59	100.57	96.78	98.19	94.27	90.75	87.79	85.26	82.95	73.27	71.35	69.59	67.99	66.53	64.98	59.49	58.25	56.86	55.54	-	-
49	119.33	114.56	110.05	105.79	101.77	97.97	99.15	95.21	91.58	88.59	86.09	83.81	74.04	72.14	70.42	68.86	67.43	65.90	60.19	58.96	57.54	-	-	-
50	120.56	115.78	111.27	107.00	102.97	99.16	100.11	96.15	92.41	89.38	86.92	84.68	74.80	72.94	71.25	69.72	68.33	66.83	60.89	59.68	-	-	-	-
51	122.67	117.92	113.44	109.19	105.19	101.40	101.81	97.84	94.10	90.96	88.32	85.87	75.90	74.05	72.37	70.85	69.47	-	61.96	-	-	-	-	-
52	124.79	120.06	115.61	111.39	107.41	103.64	103.50	99.53	95.78	92.54	89.71	87.06	77.00	75.17	73.49	71.97	-	-	-	-	-	-	-	-
53	126.90	122.21	117.77	113.58	109.62	105.88	105.20	101.23	97.47	94.11	91.11	88.24	78.10	76.28	74.61	-	-	-	-	-	-	-	-	-
54	129.02	124.35	119.94	115.76	111.86	108.12	106.89	102.92	99.15	95.69	92.50	89.43	79.20	77.39	-	-	-	-	-	-	-	-	-	-
55	131.13	126.49	1																					

Premium Rates per INR 1000 Base Sum Assured for Sum Assured greater than and equal to INR 2,50,000 and less than equal to INR 4,99,999

Premium Paying Term	7	7	7	7	7	7	8	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12	12	
Age at entry \ Policy Term	14	15	16	17	18	19	16	17	18	19	20	21	20	21	22	23	24	25	24	25	26	27	28	29
8	98.63	93.63	88.98	84.68	80.64	76.86	81.28	77.36	73.69	70.25	67.04	64.02	56.85	54.33	51.96	49.73	47.65	45.70	41.75	39.98	38.32	36.77	35.31	33.95
9	98.73	93.73	89.07	84.78	80.74	76.96	81.37	77.45	73.79	70.35	67.14	64.12	56.94	54.42	52.05	49.83	47.75	45.80	41.84	40.07	38.41	36.86	35.40	34.05
10	98.83	93.82	89.16	84.87	80.84	77.06	81.46	77.54	73.88	70.44	67.23	64.22	57.03	54.51	52.14	49.92	47.84	45.89	41.92	40.15	38.50	36.95	35.49	34.14
11	98.94	93.92	89.26	84.97	80.94	77.16	81.55	77.64	73.97	70.54	67.33	64.32	57.12	54.60	52.23	50.01	47.93	45.98	42.01	40.24	38.59	37.04	35.58	34.23
12	99.05	94.02	89.35	85.06	81.04	77.26	81.65	77.73	74.07	70.63	67.42	64.42	57.21	54.69	52.32	50.10	48.03	46.08	42.09	40.32	38.67	37.13	35.67	34.32
13	99.15	94.13	89.45	85.16	81.13	77.36	81.74	77.83	74.16	70.73	67.52	64.51	57.30	54.78	52.41	50.20	48.12	46.17	42.18	40.41	38.76	37.21	35.76	34.41
14	99.26	94.23	89.54	85.25	81.23	77.46	81.84	77.92	74.26	70.82	67.61	64.61	57.39	54.87	52.50	50.29	48.22	46.27	42.26	40.49	38.84	37.30	35.85	34.50
15	99.37	94.33	89.64	85.35	81.33	77.56	81.93	78.02	74.35	70.92	67.71	64.71	57.48	54.96	52.59	50.38	48.31	46.36	42.35	40.58	38.93	37.39	35.94	34.59
16	99.41	94.37	89.68	85.39	81.37	77.60	81.97	78.06	74.39	70.96	67.75	64.75	57.52	55.00	52.63	50.42	48.35	46.41	42.39	40.62	38.97	37.43	35.99	34.64
17	99.45	94.41	89.72	85.43	81.41	77.64	82.00	78.09	74.43	71.00	67.79	64.79	57.55	55.03	52.67	50.46	48.39	46.45	42.43	40.66	39.01	37.48	36.03	34.69
18	99.49	94.44	89.75	85.46	81.44	77.68	82.04	78.13	74.46	71.04	67.83	64.83	57.59	55.07	52.71	50.50	48.44	46.50	42.46	40.70	39.06	37.52	36.08	34.73
19	99.53	94.48	89.79	85.50	81.48	77.72	82.07	78.16	74.50	71.08	67.87	64.87	57.62	55.10	52.75	50.54	48.48	46.54	42.50	40.74	39.10	37.57	36.12	34.78
20	99.57	94.52	89.83	85.54	81.52	77.76	82.11	78.20	74.54	71.12	67.91	64.91	57.66	55.14	52.79	50.58	48.52	46.59	42.54	40.78	39.14	37.61	36.17	34.83
21	99.58	94.53	89.84	85.55	81.54	77.78	82.12	78.21	74.56	71.14	67.93	64.94	57.68	55.16	52.82	50.61	48.55	46.63	42.57	40.81	39.18	37.65	36.22	34.88
22	99.59	94.55	89.85	85.57	81.56	77.80	82.13	78.23	74.57	71.16	67.96	64.96	57.70	55.19	52.84	50.64	48.59	46.66	42.60	40.85	39.21	37.69	36.26	34.93
23	99.61	94.56	89.87	85.58	81.57	77.83	82.15	78.24	74.59	71.17	67.98	64.99	57.72	55.21	52.87	50.67	48.62	46.70	42.63	40.88	39.25	37.73	36.31	34.98
24	99.62	94.58	89.88	85.60	81.59	77.85	82.16	78.26	74.60	71.19	68.01	65.01	57.74	55.24	52.89	50.70	48.66	46.73	42.66	40.92	39.28	37.77	36.35	35.03
25	99.63	94.59	89.89	85.61	81.61	77.87	82.17	78.27	74.62	71.21	68.03	65.04	57.76	55.26	52.92	50.73	48.69	46.77	42.69	40.95	39.32	37.81	36.40	35.08
26	99.68	94.64	89.94	85.66	81.67	77.93	82.21	78.32	74.68	71.27	68.10	65.12	57.82	55.33	52.99	50.81	48.78	46.87	42.77	41.04	39.42	37.92	36.51	35.20
27	99.73	94.69	89.98	85.72	81.73	78.00	82.26	78.37	74.73	71.33	68.17	65.19	57.88	55.39	53.06	50.89	48.87	46.97	42.85	41.12	39.52	38.02	36.63	35.32
28	99.78	94.73	90.03	85.77	81.79	78.06	82.30	78.42	74.79	71.40	68.23	65.27	57.94	55.46	53.14	50.97	48.95	47.06	42.92	41.21	39.62	38.13	36.74	35.43
29	99.83	94.78	90.07	85.83	81.85	78.13	82.35	78.47	74.84	71.46	68.30	65.34	58.00	55.52	53.21	51.05	49.04	47.16	43.00	41.29	39.72	38.23	36.86	35.55
30	99.88	94.83	90.12	85.88	81.91	78.19	82.39	78.52	74.90	71.52	68.37	65.42	58.06	55.59	53.28	51.13	49.13	47.26	43.08	41.38	39.82	38.34	36.97	35.67
31	100.01	94.96	90.24	86.01	82.05	78.34	82.50	78.64	75.03	71.67	68.53	65.59	58.20	55.74	53.45	51.31	49.32	47.46	43.25	41.58	40.03	38.57	37.20	35.89
32	100.14	95.08	90.35	86.14	82.19	78.50	82.61	78.76	75.17	71.81	68.69	65.76	58.34	55.89	53.61	51.49	49.51	47.67	43.42	41.77	40.24	38.79	37.43	36.11
33	100.27	95.21	90.47	86.26	82.33	78.65	82.73	78.89	75.30	71.96	68.84	65.94	58.48	56.05	53.78	51.66	49.70	47.87	43.60	41.97	40.44	39.02	37.66	36.34
34	100.40	95.33	90.58	86.39	82.47	78.81	82.84	79.01	75.44	72.10	69.00	66.11	58.62	56.20	53.94	51.84	49.89	48.08	43.77	42.16	40.65	39.24	37.89	36.56
35	100.53	95.46	90.70	86.52	82.61	78.96	82.95	79.13	75.57	72.25	69.16	66.28	58.76	56.35	54.11	52.02	50.08	48.28	43.94	42.36	40.86	39.47	38.12	36.78
36	100.80	95.72	90.95	86.77	82.88	79.26	83.17	79.37	75.83	72.53	69.46	66.60	59.03	56.64	54.41	52.34	50.42	48.61	44.31	42.72	41.23	39.85	38.49	37.16
37	101.06	95.98	91.20	87.02	83.15	79.55	83.39	79.61	76.09	72.81	69.76	66.92	59.30	56.92	54.72	52.67	50.76	48.94	44.67	43.08	41.61	40.22	38.86	37.53
38	101.33	96.24	91.45	87.27	83.43	79.85	83.61	79.85	76.34	73.08	70.06	67.25	59.56	57.21	55.02	52.99	51.11	49.26	45.04	43.44	41.98	40.60	39.24	37.91
39	101.59	96.50	91.70	87.52	83.70	80.14	83.83	80.09	76.60	73.36	70.36	67.57	59.83	57.49	55.33	53.32	51.45	49.59	45.40	43.80	42.36	40.97	39.61	38.28
40	101.86	96.76	91.95	87.77	83.97	80.44	84.05	80.33	76.86	73.64	70.66	67.89	60.10	57.78	55.63	53.64	51.79	49.92	45.77	44.16	42.73	41.35	39.98	38.66
41	102.40	97.29	92.46	88.22	84.46	80.96	84.46	80.77	77.33	74.13	71.18	68.44	60.57	58.27	56.15	54.18	52.36	50.51	46.32	44.75	43.33	41.96	40.60	39.29
42	102.94	97.81	92.97	88.68	84.94	81.48	84.87	81.20	77.79	74.63	71.70	68.99	61.04	58.77	56.67	54.72	52.93	51.10	46.88	45.33	43.93	42.57	41.23	39.93
43	103.49	98.34	93.48	89.13	85.43	82.00	85.26	81.64	78.26	75.12	72.23	69.55	61.51	59.26	57.18	55.27	53.50	51.70	47.43	45.92	44.53	43.19	41.85	40.56
44	104.03	98.86	93.99	89.59	85.91	82.52	85.69	82.07	78.72	75.62	72.75	70.10	61.98	59.76	57.70	55.81	54.07	52.29	47.99	46.50	45.13	43.80	42.48	41.20
45	104.57	99.39	94.50	90.04	86.40	83.04	86.10	82.51	79.19	76.11	73.27	70.65	62.45	60.25	58.22	56.35	54.64	52.88	48.54	47.09	45.73	44.41	43.10	41.83
46	105.63	100.43	95.51	90.99	87.20	83.88	86.80	83.25	79.96	76.92	74.12	71.54	63.22	61.05	59.05	57.22	55.52	53.79	49.28	47.84	46.46	45.12	43.83	42.68
47	106.69	101.47	96.52	91.94	88.01	84.73	87.50	83.99	80.73	77.73	74.97	72.43	63.99	61.85	59.89	58.09	56.40	54.71	50.02	48.59	47.19	45.83	44.55	-
48	107.75	102.50	97.53	92.89	88.81	85.57	88.21	84.72	81.51	78.55	75.82	73.31	64.75	62.65	60.72	58.96	57.29	55.62	50.75	49.35	47.92	46.54	-	-
49	108.81	103.54	98.54	93.84	89.62	86.42	88.91	85.46	82.28	79.36	76.67	74.20	65.52	63.45	61.56	59.83	58.17	56.54	51.49	50.10	48.65	-	-	-
50	109.87	104.58	99.55	94.79	90.42	87.26	89.61	86.20	83.05	80.17	77.52	75.09	66.29	64.25	62.39	60.70	59.05	57.45	52.23	50.85	-	-	-	-
51	111.70	106.41	101.36	96.58	92.16	88.74	90.93	87.28	84.14	81.31	78.71	76.31	67.38	65.36	63.51	61.82	60.28	-	53.27	-	-	-	-	-
52	113.53	108.23	103.18	98.38	93.89	90.21	92.24	88.37	85.23	82.45	79.90	77.52	68.47	66.46	64.62	62.94	-	-	-	-	-	-	-	-
53	115.37	110.06	104.99	100.17	95.63	91.69	93.56	89.45	86.31	83.58	81.10	78.74	69.57	67.57	65.74	-	-	-	-	-	-	-	-	-
54	117.20	111.98	106.81	101.97	97.36	93.16	94.87	90.54	87.40	84.72	82.29	79.95	70.66	68.67	-	-	-	-	-	-	-	-	-	-
55	119.03	113.71	108.62	103.76	99.10	94.64	96.19	91.62	88.49	85.86	83.48	-	71.75	-	-	-	-	-	-	-	-	-	-	-
56	122.32	117.10	111.80	106.72	101																			

Premium Rates per INR 1000 Base Sum Assured for Sum Assured greater than and equal to INR 5,00,000 and less than equal to INR 7,49,999

Premium Paying Term	7	7	7	7	7	7	8	8	8	8	8	8	10	10	10	10	10	10	12	12	12	12	12	
Age at entry \ Policy Term	14	15	16	17	18	19	16	17	18	19	20	21	20	21	22	23	24	25	24	25	26	27	28	29
8	94.66	89.55	84.83	80.40	76.24	72.34	77.35	73.33	69.56	66.01	62.69	59.57	52.95	50.34	47.89	45.68	43.53	41.50	37.98	36.06	34.34	32.73	31.22	29.80
9	94.76	89.64	84.93	80.50	76.34	72.44	77.44	73.42	69.65	66.11	62.79	59.67	53.04	50.43	47.98	45.68	43.53	41.50	37.98	36.15	34.43	32.82	31.31	29.89
10	94.86	89.73	85.02	80.59	76.44	72.54	77.53	73.51	69.74	66.21	62.89	59.77	53.13	50.52	48.07	45.77	43.62	41.59	38.06	36.23	34.51	32.90	31.40	29.98
11	94.96	89.83	85.12	80.69	76.54	72.64	77.62	73.60	69.83	66.30	62.99	59.87	53.22	50.61	48.16	45.86	43.71	41.68	38.14	36.31	34.60	32.99	31.49	30.07
12	95.06	89.92	85.21	80.79	76.64	72.74	77.71	73.70	69.93	66.40	63.08	59.97	53.31	50.70	48.25	45.95	43.80	41.77	38.23	36.40	34.68	33.07	31.57	30.16
13	95.16	90.02	85.31	80.88	76.73	72.84	77.81	73.79	70.02	66.49	63.18	60.06	53.39	50.78	48.34	46.04	43.89	41.87	38.31	36.48	34.77	33.16	31.66	30.24
14	95.26	90.11	85.40	80.98	76.83	72.94	77.90	73.89	70.12	66.59	63.27	60.16	53.48	50.87	48.43	46.13	43.98	41.96	38.40	36.57	34.85	33.24	31.74	30.33
15	95.36	90.21	85.50	81.08	76.93	73.04	77.99	73.98	70.21	66.68	63.37	60.26	53.57	50.96	48.52	46.22	44.07	42.05	38.48	36.65	34.94	33.33	31.83	30.42
16	95.40	90.25	85.54	81.12	76.97	73.08	78.03	74.02	70.25	66.72	63.41	60.30	53.61	51.00	48.56	46.26	44.11	42.09	38.52	36.69	34.98	33.37	31.88	30.47
17	95.44	90.28	85.57	81.16	77.01	73.12	78.06	74.05	70.29	66.76	63.45	60.34	53.64	51.04	48.60	46.30	44.15	42.14	38.56	36.73	35.02	33.42	31.92	30.52
18	95.47	90.32	85.61	81.19	77.05	73.17	78.10	74.09	70.32	66.79	63.49	60.38	53.68	51.07	48.63	46.34	44.20	42.18	38.59	36.76	35.06	33.46	31.97	30.56
19	95.51	90.35	85.64	81.23	77.09	73.21	78.13	74.12	70.36	66.83	63.53	60.42	53.71	51.11	48.67	46.38	44.24	42.23	38.63	36.80	35.10	33.51	32.01	30.61
20	95.55	90.39	85.68	81.27	77.13	73.25	78.17	74.16	70.40	66.87	63.57	60.46	53.75	51.15	48.71	46.42	44.28	42.27	38.67	36.84	35.14	33.55	32.06	30.66
21	95.56	90.40	85.69	81.28	77.15	73.27	78.18	74.17	70.42	66.89	63.59	60.49	53.77	51.17	48.74	46.45	44.31	42.31	38.70	36.88	35.18	33.59	32.11	30.71
22	95.57	90.41	85.70	81.30	77.17	73.29	78.19	74.19	70.43	66.91	63.61	60.52	53.79	51.19	48.76	46.48	44.35	42.35	38.73	36.91	35.22	33.63	32.15	30.76
23	95.59	90.42	85.72	81.31	77.18	73.31	78.20	74.20	70.45	66.93	63.64	60.54	53.81	51.22	48.79	46.52	44.38	42.38	38.76	36.95	35.25	33.68	32.20	30.82
24	95.60	90.43	85.73	81.33	77.20	73.33	78.21	74.22	70.46	66.95	63.66	60.57	53.83	51.24	48.81	46.55	44.42	42.42	38.79	36.98	35.29	33.72	32.24	30.87
25	95.61	90.44	85.74	81.34	77.22	73.35	78.22	74.23	70.48	66.97	63.68	60.60	53.85	51.26	48.84	46.58	44.45	42.46	38.82	37.02	35.33	33.76	32.29	30.92
26	95.65	90.48	85.79	81.39	77.28	73.42	78.27	74.28	70.54	67.03	63.75	60.68	53.91	51.33	48.91	46.66	44.54	42.56	38.90	37.11	35.43	33.86	32.40	31.04
27	95.70	90.52	85.84	81.45	77.34	73.49	78.31	74.33	70.59	67.09	63.82	60.75	53.97	51.40	48.99	46.74	44.63	42.66	38.98	37.19	35.52	33.97	32.52	31.16
28	95.74	90.57	85.88	81.50	77.40	73.55	78.36	74.38	70.65	67.16	63.89	60.83	54.03	51.46	49.06	46.82	44.72	42.76	39.06	37.28	35.62	34.07	32.63	31.29
29	95.79	90.61	85.93	81.56	77.46	73.62	78.40	74.43	70.70	67.22	63.96	60.89	54.09	51.53	49.14	46.90	44.81	42.86	39.14	37.36	35.71	34.18	32.75	31.41
30	95.83	90.65	85.98	81.61	77.52	73.69	78.45	74.48	70.76	67.28	64.03	60.98	54.15	51.60	49.21	46.98	44.90	42.96	39.22	37.45	35.81	34.28	32.86	31.53
31	95.85	90.76	86.10	81.74	77.66	73.85	78.56	74.60	70.89	67.43	64.19	61.16	54.29	51.75	49.38	47.16	45.09	43.17	39.42	37.65	36.02	34.51	33.10	31.76
32	96.07	90.87	86.22	81.87	77.80	74.00	78.67	74.72	71.03	67.58	64.35	61.33	54.43	51.91	49.55	47.34	45.29	43.38	39.62	37.86	36.24	34.74	33.34	31.99
33	96.18	90.98	86.33	82.00	77.95	74.16	78.79	74.85	71.16	67.72	64.51	61.51	54.58	52.06	49.71	47.52	45.48	43.58	39.82	38.06	36.45	34.98	33.59	32.22
34	96.30	91.09	86.45	82.13	78.09	74.31	78.90	74.97	71.30	67.87	64.67	61.68	54.72	52.22	49.88	47.70	45.68	43.79	40.02	38.27	36.67	35.21	33.83	32.45
35	96.42	91.20	86.57	82.26	78.23	74.47	79.01	75.09	71.43	68.02	64.83	61.86	54.86	52.37	50.05	47.88	45.87	44.00	40.22	38.47	36.88	35.44	34.07	32.68
36	96.66	91.43	86.80	82.51	78.51	74.77	79.23	75.33	71.69	68.30	65.13	62.19	55.13	52.66	50.36	48.21	46.22	44.37	40.56	38.83	37.26	35.83	34.46	33.08
37	96.90	91.67	87.03	82.77	78.78	75.07	79.45	75.57	71.95	68.58	65.44	62.51	55.40	52.95	50.67	48.54	46.57	44.73	40.90	39.20	37.65	36.21	34.84	33.47
38	97.15	91.90	87.27	83.02	79.06	75.37	79.68	75.81	72.21	68.87	65.74	62.84	55.68	53.24	50.97	48.86	46.91	45.10	41.24	39.56	38.03	36.60	35.23	33.87
39	97.39	92.14	87.50	83.28	79.33	75.67	79.90	76.05	72.47	69.15	66.05	63.16	55.95	53.53	51.28	49.19	47.26	45.46	41.58	39.93	38.42	36.98	35.61	34.26
40	97.63	92.37	87.73	83.53	79.61	75.97	80.12	76.29	72.73	69.43	66.35	63.49	56.22	53.82	51.59	49.52	47.61	45.83	41.92	40.29	38.80	37.37	36.00	34.66
41	98.13	92.85	88.16	83.99	80.10	76.50	80.53	76.73	73.20	69.93	66.88	64.05	56.69	54.32	52.11	50.07	48.15	46.37	42.51	40.89	39.42	38.00	36.63	35.29
42	98.62	93.33	88.59	84.45	80.60	77.02	80.94	77.17	73.67	70.42	67.40	64.61	57.17	54.82	52.64	50.62	48.69	46.91	43.09	41.50	40.04	38.62	37.26	35.92
43	99.12	93.80	89.01	84.91	81.09	77.55	81.36	77.61	74.13	70.92	67.93	65.16	57.64	55.32	53.16	51.18	49.24	47.44	43.68	42.10	40.66	39.25	37.90	36.56
44	99.61	94.28	89.44	85.37	81.59	78.07	81.77	78.05	74.60	71.41	68.45	65.72	58.12	55.82	53.69	51.73	49.78	47.98	44.26	42.71	41.28	39.87	38.53	37.19
45	100.11	94.76	89.87	85.83	82.08	78.60	82.18	78.49	75.07	71.91	68.98	66.28	58.59	56.32	54.21	52.28	50.32	48.52	44.85	43.31	41.90	40.50	39.16	37.82
46	101.09	95.71	90.75	86.60	82.89	79.45	82.89	79.23	75.85	72.72	69.83	67.17	59.37	57.13	55.06	53.17	51.25	49.46	45.57	44.05	42.63	41.21	39.88	38.68
47	102.07	96.66	91.63	87.37	83.70	80.31	83.59	79.97	76.63	73.54	70.69	68.06	60.14	57.94	55.92	54.05	52.18	50.40	46.29	44.79	43.35	41.92	40.60	-
48	103.04	97.60	92.50	88.13	84.51	81.16	84.30	80.72	77.40	74.35	71.54	68.96	60.92	58.74	56.77	54.94	53.10	51.35	47.02	45.53	44.08	42.63	-	-
49	104.02	98.55	93.38	88.90	85.32	82.02	85.00	81.46	78.18	75.17	72.40	69.85	61.69	59.55	57.63	55.82	54.03	52.29	47.74	46.27	44.80	-	-	-
50	105.00	99.50	94.26	89.67	86.13	82.87	85.71	82.20	78.96	75.98	73.25	70.74	62.47	60.36	58.48	56.71	54.96	53.23	48.46	47.01	-	-	-	-
51	106.70	101.17	95.90	91.20	87.37	84.06	86.71	83.24	80.05	77.13	74.45	71.97	63.56	61.47	59.58	57.82	56.20	-	49.51	-	-	-	-	-
52	108.40	102.85	97.55	92.72	88.61	85.26	87.70	84.29	81.15	78.28	75.65	73.19	64.65	62.57	60.69	58.93	-	-	-	-	-	-	-	-
53	110.10	104.52	99.19	94.25	89.84	86.45	88.70	85.33	82.24	79.42	76.86	74.42	65.75	63.68	61.79	-	-	-	-	-	-	-	-	-
54	111.80	106.20	100.84	95.77	91.08	87.65	89.69	86.38	83.34	80.57	78.06	75.64	66.84	64.78	-	-	-	-	-	-	-	-	-	-
55	113.50	107.87	102.48	97.30	92.32	88.84	90.69	87.42	84.43	81.72	79.26	-	67.93	-	-	-	-	-	-	-	-	-	-	-
56	116.53	110.97	105.35	99.94	94.75	90.22	-	-																

Premium Rates per INR 1000 Base Sum Assured for Sum Assured greater than and equal to INR 7,50,000

Premium Paying Term	7	7	7	7	7	7	8	8	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12	12
Age at entry \ Policy Term	14	15	16	17	18	19	16	17	18	19	20	21	20	21	22	23	24	25	24	25	26	27	28	29
8	93.40	88.27	83.50	79.03	74.84	70.90	76.10	72.04	68.23	64.66	61.30	58.15	51.72	49.08	46.60	44.27	42.08	40.03	36.67	34.82	33.08	31.45	29.92	28.49
9	93.49	88.36	83.60	79.13	74.94	71.00	76.19	72.14	68.33	64.76	61.40	58.25	51.81	49.17	46.69	44.37	42.18	40.13	36.76	34.91	33.17	31.54	30.01	28.58
10	93.58	88.45	83.69	79.22	75.03	71.10	76.28	72.23	68.42	64.85	61.49	58.34	51.90	49.26	46.78	44.46	42.27	40.22	36.84	34.99	33.25	31.62	30.10	28.67
11	93.68	88.54	83.79	79.32	75.13	71.20	76.37	72.32	68.51	64.94	61.59	58.44	51.99	49.35	46.87	44.55	42.36	40.31	36.92	35.07	33.34	31.71	30.19	28.76
12	93.78	88.64	83.88	79.42	75.23	71.30	76.46	72.41	68.61	65.04	61.69	58.54	52.07	49.44	46.96	44.64	42.45	40.40	37.00	35.16	33.42	31.79	30.27	28.85
13	93.88	88.73	83.98	79.51	75.32	71.40	76.56	72.51	68.70	65.13	61.78	58.63	52.16	49.52	47.05	44.73	42.55	40.50	37.09	35.24	33.51	31.88	30.36	28.93
14	93.98	88.83	84.07	79.61	75.42	71.50	76.65	72.60	68.80	65.23	61.88	58.73	52.24	49.61	47.14	44.82	42.64	40.59	37.17	35.33	33.59	31.96	30.44	29.02
15	94.08	88.92	84.17	79.71	75.52	71.60	76.74	72.69	68.89	65.32	61.98	58.83	52.33	49.70	47.23	44.91	42.73	40.68	37.25	35.41	33.68	32.05	30.53	29.11
16	94.12	88.96	84.21	79.75	75.56	71.64	76.77	72.73	68.93	65.36	62.02	58.87	52.37	49.74	47.27	44.95	42.77	40.72	37.29	35.45	33.72	32.09	30.58	29.16
17	94.16	88.99	84.24	79.79	75.60	71.68	76.81	72.76	68.96	65.40	62.06	58.91	52.40	49.77	47.31	44.99	42.81	40.77	37.33	35.49	33.76	32.14	30.62	29.21
18	94.19	89.03	84.28	79.82	75.64	71.72	76.84	72.80	69.00	65.43	62.09	58.96	52.44	49.81	47.34	45.03	42.86	40.81	37.36	35.52	33.80	32.18	30.67	29.25
19	94.23	89.06	84.31	79.86	75.68	71.76	76.88	72.83	69.03	65.47	62.13	59.00	52.47	49.84	47.38	45.07	42.90	40.86	37.40	35.56	33.84	32.23	30.71	29.30
20	94.27	89.10	84.35	79.90	75.72	71.80	76.91	72.87	69.07	65.51	62.17	59.04	52.51	49.88	47.42	45.11	42.94	40.90	37.44	35.60	33.88	32.27	30.76	29.35
21	94.28	89.11	84.36	79.91	75.74	71.82	76.92	72.88	69.09	65.53	62.19	59.07	52.53	49.90	47.45	45.14	42.97	40.94	37.47	35.64	33.92	32.31	30.81	29.40
22	94.29	89.12	84.37	79.93	75.76	71.84	76.93	72.90	69.11	65.55	62.22	59.09	52.55	49.93	47.47	45.17	43.01	40.98	37.50	35.67	33.96	32.35	30.86	29.45
23	94.30	89.13	84.39	79.94	75.77	71.87	76.95	72.91	69.12	65.57	62.24	59.12	52.57	49.95	47.50	45.20	43.04	41.01	37.53	35.71	33.99	32.40	30.90	29.51
24	94.31	89.14	84.40	79.96	75.79	71.89	76.96	72.93	69.14	65.59	62.27	59.14	52.59	49.98	47.52	45.23	43.08	41.05	37.56	35.74	34.03	32.44	30.95	29.56
25	94.32	89.15	84.41	79.97	75.81	71.91	76.97	72.94	69.16	65.61	62.29	59.17	52.61	50.00	47.55	45.26	43.11	41.09	37.59	35.78	34.07	32.48	31.00	29.61
26	94.36	89.19	84.46	80.02	75.87	71.98	77.02	72.99	69.22	65.67	62.36	59.25	52.67	50.07	47.62	45.34	43.20	41.19	37.67	35.87	34.17	32.59	31.11	29.73
27	94.40	89.23	84.51	80.08	75.93	72.04	77.06	73.04	69.27	65.74	62.43	59.33	52.73	50.14	47.70	45.42	43.29	41.29	37.75	35.96	34.27	32.69	31.22	29.85
28	94.45	89.28	84.55	80.13	75.99	72.11	77.11	73.09	69.33	65.80	62.50	59.40	52.79	50.20	47.77	45.51	43.38	41.39	37.84	36.04	34.36	32.80	31.34	29.98
29	94.49	89.32	84.60	80.19	76.05	72.17	77.15	73.14	69.38	65.87	62.57	59.48	52.85	50.27	47.85	45.59	43.47	41.49	37.92	36.13	34.46	32.90	31.45	30.10
30	94.53	89.36	84.65	80.24	76.11	72.24	77.20	73.19	69.44	65.93	62.64	59.56	52.91	50.34	47.92	45.67	43.56	41.59	38.00	36.22	34.56	33.01	31.56	30.22
31	94.64	89.47	84.77	80.37	76.25	72.40	77.31	73.31	69.57	66.08	62.80	59.74	53.05	50.49	48.09	45.85	43.76	41.80	38.17	36.41	34.76	33.22	31.79	30.45
32	94.76	89.58	84.89	80.50	76.39	72.56	77.42	73.44	69.71	66.22	62.96	59.91	53.19	50.65	48.26	46.03	43.95	42.01	38.35	36.59	34.96	33.43	32.01	30.68
33	94.87	89.68	85.00	80.63	76.54	72.71	77.54	73.56	69.84	66.37	63.12	60.09	53.34	50.80	48.42	46.21	44.15	42.22	38.52	36.78	35.15	33.65	32.24	30.90
34	94.99	89.79	85.12	80.76	76.68	72.87	77.65	73.69	69.98	66.51	63.28	60.26	53.48	50.96	48.59	46.39	44.34	42.43	38.70	36.96	35.35	33.86	32.46	31.13
35	95.10	89.90	85.24	80.89	76.82	73.03	77.76	73.81	70.11	66.66	63.44	60.44	53.62	51.11	48.76	46.57	44.54	42.64	38.87	37.15	35.55	34.07	32.69	31.36
36	95.34	90.11	85.47	81.14	77.10	73.33	77.98	74.05	70.37	66.94	63.75	60.77	53.89	51.40	49.07	46.90	44.89	43.01	39.25	37.53	35.95	34.48	33.10	31.76
37	95.57	90.32	85.70	81.40	77.38	73.63	78.20	74.29	70.63	67.23	64.05	61.10	54.16	51.69	49.38	47.23	45.24	43.38	39.63	37.92	36.36	34.89	33.51	32.16
38	95.81	90.54	85.94	81.65	77.65	73.93	78.42	74.53	70.90	67.51	64.36	61.42	54.44	51.97	49.68	47.56	45.58	43.75	40.00	38.30	36.76	35.31	33.92	32.57
39	96.04	90.75	86.17	81.91	77.93	74.23	78.64	74.77	71.16	67.80	64.66	61.75	54.71	52.26	49.99	47.89	45.93	44.12	40.38	38.69	37.17	35.72	34.33	32.97
40	96.28	90.96	86.40	82.16	78.21	74.53	78.86	75.01	71.42	68.08	64.97	62.08	54.98	52.55	50.30	48.22	46.28	44.49	40.76	39.07	37.57	36.13	34.74	33.37
41	96.76	91.42	86.83	82.62	78.70	75.06	79.27	75.45	71.89	68.58	65.50	62.64	55.45	53.05	50.83	48.78	46.85	45.06	41.36	39.69	38.20	36.75	35.37	34.01
42	97.24	91.88	87.26	83.08	79.20	75.59	79.68	75.89	72.35	69.07	66.03	63.20	55.93	53.55	51.35	49.34	47.42	45.63	41.96	40.31	38.82	37.37	36.00	34.64
43	97.72	92.35	87.69	83.55	79.69	76.11	80.10	76.32	72.82	69.57	66.55	63.75	56.40	54.05	51.88	49.89	47.98	46.21	42.56	40.92	39.45	37.99	36.62	35.28
44	98.20	92.81	88.12	84.01	80.19	76.64	80.51	76.76	73.28	70.06	67.08	64.31	56.88	54.55	52.40	50.45	48.55	46.78	43.16	41.54	40.07	38.61	37.25	35.91
45	98.68	93.27	88.55	84.47	80.68	77.17	80.92	77.20	73.75	70.56	67.61	64.87	57.35	55.05	52.93	51.01	49.12	47.35	43.76	42.16	40.70	39.23	37.88	36.55
46	99.63	94.19	89.35	85.24	81.49	78.03	81.63	77.94	74.53	71.37	68.46	65.76	58.13	55.86	53.79	51.89	50.02	48.26	44.46	42.89	41.42	39.95	38.61	37.40
47	100.57	95.10	90.15	86.01	82.30	78.88	82.33	78.68	75.30	72.19	69.31	66.66	58.90	56.67	54.65	52.77	50.93	49.17	45.16	43.62	42.13	40.66	39.33	-
48	101.52	96.02	90.95	86.77	83.12	79.74	83.04	79.42	76.08	73.00	70.17	67.55	59.68	57.48	55.52	53.65	51.83	50.08	45.85	44.36	42.85	41.38	-	-
49	102.46	96.93	91.75	87.54	83.93	80.59	83.74	80.16	76.85	73.82	71.02	68.45	60.45	58.29	56.38	54.53	52.74	50.99	46.55	45.09	43.56	-	-	-
50	103.41	97.85	92.55	88.31	84.74	81.45	84.45	80.90	77.63	74.63	71.87	69.34	61.23	59.10	57.24	55.41	53.64	51.90	47.25	45.82	-	-	-	-
51	105.06	99.47	94.13	89.69	85.87	82.64	85.44	81.94	78.73	75.78	73.07	70.56	62.32	60.21	58.33	56.52	54.88	-	48.30	-	-	-	-	-
52	106.71	101.09	95.72	91.07	87.01	83.84	86.44	82.99	79.82	76.92	74.27	71.79	63.41	61.31	59.42	57.63	-	-	-	-	-	-	-	-
53	108.37	102.71	97.30	92.44	88.14	85.03	87.43	84.03	80.92	78.07	75.48	73.01	64.50	62.42	60.51	-	-	-	-	-	-	-	-	-
54	110.02	104.33	98.89	93.82	89.28	86.23	88.43	85.08	82.01	79.21	76.68	74.23	65.59	63.52	-	-	-	-	-	-	-	-	-	-
55	111.67	105.95	100.47	95.20	90.41	87.42	89.42	86.12	83.11	80.36	77.88	-	66.68	-	-	-	-	-	-	-	-	-	-	-
56	114.60	108.94	103.23	97.73	92.57	88.80	91.25	87.38	84.															