

**Variant-1-Lifelong Income (Limited/Regular Premium)**  
**Survival Benefit as a percentage of Annualised Premium**

PPT	7			8			10			12		
	DP			DP			DP			DP		
Age	0	1	2	0	1	2	0	1	2	0	1	2
51-60	41.25%	46.00%	52.75%	59.25%	64.50%	68.75%	86.00%	92.50%	99.25%	112.25%	125.00%	134.00%
61-65	35.00%	40.00%	45.75%	55.00%	59.25%	65.75%	79.00%	85.25%	92.50%	105.75%	115.75%	125.75%

**Note:**

- The above rates are w.r.t. a male Life Assured.
- Rates for a female Life Assured will be with an age-set-back of 3 years.
- Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.
- Maximum Age at Maturity should be 99.

**Variant-2 - Second Income (With ROP) (Limited/Regular Premium)**  
**Survival Benefit as a Percentage of Annualised Premium**  
**Income Period: 25**

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	30	31	32	32	33	34	33	34	35	35	36	37	37	38	39
5-35	31.25%	33.75%	36.00%	50.25%	54.50%	58.25%	63.25%	69.25%	74.25%	89.25%	95.75%	104.25%	118.00%	127.00%	136.50%
36-45	28.25%	30.50%	32.50%	48.75%	53.25%	57.25%	62.75%	68.75%	73.50%	88.75%	95.25%	103.75%	117.25%	126.50%	135.75%
46-50	25.00%	27.00%	29.00%	47.00%	51.50%	56.00%	62.00%	67.75%	72.75%	87.75%	94.25%	102.75%	116.00%	125.25%	134.25%
51-60	-			42.25%	47.50%	53.00%	60.25%	65.75%	70.50%	87.50%	94.00%	102.50%	115.75%	125.00%	134.00%

**Variant-2 - Second Income (With ROP) (Limited/Regular Premium)**  
**Survival Benefit as a Percentage of Annualised Premium**  
**Income Period: 30**

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	35	36	37	37	38	39	38	39	40	40	41	42	42	43	44
5-35	30.50%	32.50%	34.75%	49.00%	53.00%	56.75%	62.00%	67.25%	72.50%	87.75%	94.25%	102.00%	116.00%	124.75%	134.00%
36-45	27.00%	29.00%	31.00%	47.75%	52.00%	56.00%	61.50%	67.00%	72.00%	87.25%	93.75%	101.50%	115.50%	124.25%	133.50%
46-50	24.00%	25.75%	27.75%	46.25%	50.75%	55.00%	60.75%	66.25%	71.00%	86.25%	92.75%	100.50%	114.25%	123.00%	131.75%
51-60	-			42.00%	47.25%	52.75%	59.00%	64.50%	68.75%	86.00%	92.50%	100.25%	114.00%	122.75%	131.25%

**Variant-2 - Second Income (Without-ROP) (Limited/Regular Premium)**  
**Survival Benefit as a Percentage of Annualised Premium**  
**Income Period: 25**

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	30	31	32	32	33	34	33	34	35	35	36	37	37	38	39
5-35	37.50%	40.00%	42.25%	58.50%	62.75%	66.50%	72.75%	78.50%	83.50%	100.50%	106.50%	114.75%	131.25%	140.00%	149.00%
36-45	33.00%	35.25%	37.25%	54.50%	59.00%	63.00%	69.75%	75.50%	80.00%	96.00%	102.00%	110.25%	126.00%	134.75%	143.50%
46-50	28.50%	30.50%	32.50%	51.00%	55.50%	60.00%	67.00%	72.50%	77.25%	92.75%	98.75%	107.00%	121.25%	130.00%	138.50%
51-60	-			42.50%	47.75%	53.25%	62.25%	67.50%	72.00%	91.50%	97.75%	106.00%	120.25%	129.00%	137.75%

**Variant-2 - Second Income (Without-ROP) (Limited/Regular Premium)**  
**Survival Benefit as a Percentage of Annualised Premium**  
**Income Period: 30**

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	35	36	37	37	38	39	38	39	40	40	41	42	42	43	44
5-35	34.00%	36.00%	38.25%	53.50%	57.50%	61.25%	67.00%	72.00%	77.25%	93.00%	99.00%	106.50%	122.25%	130.50%	139.25%
36-45	29.00%	31.00%	33.00%	49.75%	54.00%	58.00%	64.25%	69.50%	74.25%	89.00%	95.00%	102.50%	117.50%	125.75%	134.50%
46-50	24.75%	26.50%	28.50%	46.50%	51.00%	55.25%	62.50%	67.75%	72.25%	87.00%	93.00%	100.75%	115.50%	123.75%	132.00%
51-60	-			42.25%	47.50%	53.00%	61.00%	66.25%	70.25%	86.50%	92.75%	100.50%	114.75%	123.00%	131.50%

**Note:**

- The above rates are w.r.t. a male Life Assured.
- Rates for a female Life Assured will be with an age-set-back of 3 years.
- Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.

**Variant-3 - Step-up Income (Limited/Regular Premium)**  
**Survival Benefit as a percentage of Annualised Premium**  
**Income Period: 20 yrs**

PPT	5	7	8	10	12
	PT				
Age	25	27	28	30	32
5-35	26.50%	43.25%	54.50%	74.75%	96.50%
36-45	23.75%	42.00%	53.00%	74.00%	95.50%
46-50	21.25%	40.25%	52.00%	72.50%	93.50%
51-60	-	34.25%	48.00%	66.75%	86.00%

**Note:**

1. The above rates are w.r.t. a male Life Assured.
2. Rates for a female Life Assured will be with an age-set-back of 3 years.
3. Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.

**Variant-4 - Extra Income (Limited/Regular Premium)**  
**Survival Benefit as a Percentage of Annualised Premium**  
**Income Period: 10**

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	15	16	17	17	18	19	18	19	20	20	21	22	22	23	24
5-35	70.25%	74.25%	79.00%	106.75%	113.50%	120.75%	129.75%	138.50%	147.25%	175.75%	185.75%	199.00%	225.00%	239.25%	254.75%
36-45	66.00%	69.75%	74.00%	103.00%	109.25%	116.50%	126.00%	135.00%	143.50%	173.25%	183.50%	197.00%	222.75%	237.50%	253.75%
46-50	62.00%	65.25%	69.25%	99.00%	105.25%	112.75%	121.25%	131.25%	140.00%	169.25%	180.50%	194.50%	219.50%	234.25%	251.25%
51-60							107.25%	117.00%	125.25%	156.25%	168.50%	183.50%	206.25%	223.25%	242.25%

**Variant-4 - Extra Income (Limited/Regular Premium)**  
**Survival Benefit as a Percentage of Annualised Premium**  
**Income period: 15**

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	20	21	22	22	23	24	23	24	25	25	26	27	27	28	29
5-35	52.00%	55.00%	58.00%	80.25%	85.25%	91.25%	98.75%	104.75%	111.50%	133.00%	141.50%	150.75%	171.50%	181.50%	193.75%
36-45	47.75%	51.25%	54.25%	76.25%	81.25%	87.00%	95.50%	101.50%	108.50%	131.25%	140.00%	150.00%	170.00%	180.75%	193.50%
46-50	44.50%	48.25%	50.25%	72.75%	77.50%	83.00%	91.00%	98.25%	105.50%	128.75%	138.00%	148.00%	167.50%	179.00%	193.00%
51-60							78.00%	85.25%	92.75%	118.75%	130.50%	142.75%	160.00%	174.50%	192.00%

**Note:**

1. The above rates are w.r.t. a male Life Assured.
2. Rates for a female Life Assured will be with an age-set-back of 3 years.
3. Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.

**Variant-5 - Wealth Creation (Limited / Regular Premium)**  
**Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received**

PPT	5					8					10					12			
	PT					PT					PT					PT			
Age	10	15	20	25	30	10	15	20	25	30	10	15	20	25	30	15	20	25	30
0-35	142.50%	190.00%	255.00%	345.00%	460.00%	135.00%	177.50%	235.00%	330.00%	440.00%	127.50%	167.50%	225.00%	310.00%	420.00%	160.00%	217.50%	295.00%	395.00%
36-45	137.50%	180.00%	240.00%	340.00%	450.00%	132.50%	175.00%	230.00%	315.00%	420.00%	125.00%	165.00%	220.00%	300.00%	405.00%	157.50%	215.00%	292.50%	390.00%
46-50	132.50%	172.50%	230.00%	330.00%	-	130.00%	170.00%	225.00%	305.00%	-	122.50%	162.50%	215.00%	295.00%	-	155.00%	210.00%	275.00%	-
51-60	115.00%	145.00%	-	-	-	120.00%	160.00%	-	-	-	117.50%	157.50%	-	-	-	152.50%	-	-	-
61-65	105.00%	-	-	-	-	110.00%	-	-	-	-	107.50%	-	-	-	-	-	-	-	-

**Variant-5 - Wealth Creation (Single Premium)**  
**Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received**  
**Policy Term: 5 yrs**

PT	5																		
	Age Difference																		
Age	0	1	2	3	4	5	6	7	8	9	10	11-15	16-20	21-25	26-30	31-35	36-40	41 & above	
13-35	127.30%	127.33%	127.36%	127.38%	127.39%	127.39%	127.40%	127.40%	127.40%	127.40%	127.40%	127.50%	127.83%	128.05%	-	-	-	-	-
36-45	125.74%	125.88%	126.00%	126.10%	126.19%	126.28%	126.35%	126.41%	126.47%	126.51%	126.55%	126.65%	126.65%	126.76%	127.10%	127.32%	-	-	-
46-50	119.31%	119.86%	120.35%	120.80%	121.21%	121.56%	121.86%	122.13%	122.35%	122.55%	122.72%	123.31%	123.62%	123.72%	123.73%	123.85%	124.22%	-	-

**Variant-5 - Wealth Creation (Single Premium)**  
**Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received**  
**Policy Term: 10 yrs**

PT	10																		
	Age Difference																		
Age	0	1	2	3	4	5	6	7	8	9	10	11-15	16-20	21-25	26-30	31-35	36-40	41 & above	
8-35	172.25%	172.37%	172.47%	172.55%	172.61%	172.66%	172.70%	172.73%	172.75%	172.76%	172.77%	172.92%	173.51%	174.17%	173.73%	-	-	-	-
36-45	166.61%	167.12%	167.56%	167.94%	168.28%	168.58%	168.83%	169.06%	169.26%	169.43%	169.58%	170.03%	170.14%	170.31%	170.94%	171.65%	171.18%	-	-
46-50	144.88%	146.56%	148.16%	149.67%	151.07%	152.35%	153.52%	154.57%	155.49%	156.31%	157.03%	159.45%	160.69%	161.24%	161.38%	161.58%	162.34%	163.22%	-

Note:

- The above rates are w.r.t. a male Life Assured.
- Rates for a female Life Assured will be with an age-set-back of 3 years.
- Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.
- In Joint Life Policy, Age is of the Primary Life Assured.

**Variant-6 - Assured Income (Limited/Regular Premium)**  
**Income Instalments as a Percentage of Annualised Premium**  
**Income Period: 25**

PPT	5			6			7			8			10			12		
	PT			PT			PT			PT			PT			PT		
Age	5	6	7	6	7	8	7	8	9	8	9	10	10	11	12	12	13	14
4-35	30.50%	33.50%	35.75%	39.50%	43.25%	46.50%	50.50%	55.50%	60.75%	63.75%	69.00%	74.50%	84.00%	90.75%	97.50%	110.75%	118.50%	127.00%
36-45	30.25%	33.25%	35.50%	39.25%	43.00%	46.25%	50.25%	55.25%	60.50%	63.50%	68.75%	74.25%	83.50%	90.25%	97.00%	109.75%	117.50%	125.75%
46-50	29.75%	32.75%	35.00%	38.75%	42.50%	45.75%	49.25%	54.00%	58.75%	62.00%	67.25%	72.75%	83.00%	89.75%	96.00%	108.00%	115.25%	122.75%
51-60	29.25%	32.25%	34.50%	37.50%	41.50%	44.75%	48.25%	52.75%	57.50%	60.50%	65.25%	70.25%	79.75%	85.25%	91.50%	101.50%	107.50%	113.50%

**Variant-6 - Assured Income (Limited/Regular Premium)**  
**Income Instalments as a Percentage of Annualised Premium**  
**Income Period: 30**

PPT	5			6			7			8			10			12		
	PT			PT			PT			PT			PT			PT		
Age	5	6	7	6	7	8	7	8	9	8	9	10	10	11	12	12	13	14
4-35	30.00%	33.00%	35.25%	39.00%	42.50%	45.75%	49.75%	54.50%	59.25%	62.50%	67.25%	72.75%	82.00%	88.25%	94.75%	107.50%	114.75%	122.50%
36-45	29.75%	32.75%	35.00%	38.75%	42.25%	45.50%	49.50%	54.25%	59.00%	62.25%	67.25%	72.50%	81.50%	87.75%	94.00%	106.75%	113.75%	121.50%
46-50	29.25%	32.25%	34.50%	38.25%	41.75%	45.00%	48.50%	53.00%	57.25%	61.25%	65.75%	70.75%	81.25%	87.50%	93.25%	105.50%	112.00%	118.75%
51-60	28.75%	31.75%	34.00%	37.25%	40.75%	44.00%	47.75%	52.00%	56.25%	59.75%	64.00%	68.50%	78.50%	83.50%	89.25%	99.50%	105.25%	110.50%

Note:

- The above rates are w.r.t. a male Life Assured.
- Rates for a female Life Assured will be with an age-set-back of 3 years.
- Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.