

**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	43.75%	49.00%	56.00%	62.50%	68.25%	73.00%	90.75%	98.00%	105.25%	118.75%	132.00%	141.75%
61-65	37.50%	43.00%	49.00%	58.25%	63.00%	70.00%	83.75%	90.75%	98.50%	112.25%	122.75%	133.50%

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.
4. 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	35	35	37	37	38	39		
5-35	33.00%	35.50%	38.00%	52.75%	57.50%	61.50%	66.50%	73.00%	78.50%	94.00%	101.25%	110.25%	124.50%	134.00%	144.25%
36-45	30.00%	32.25%	34.50%	51.25%	56.25%	60.50%	66.00%	72.50%	77.75%	93.50%	100.75%	109.75%	123.75%	133.50%	143.50%
46-50	26.75%	28.75%	31.00%	49.50%	54.50%	59.25%	65.25%	71.50%	77.00%	92.50%	99.75%	108.75%	122.50%	132.25%	142.00%
51-60				44.75%	50.50%	56.25%	63.50%	69.50%	74.75%	92.25%	99.50%	108.50%	122.25%	132.00%	141.75%

**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	32.25%	34.25%	36.75%	51.50%	56.00%	60.00%	65.25%	71.00%	76.75%	92.50%	99.75%	108.00%	122.50%	131.75%	141.75%
36-45	28.75%	30.75%	33.00%	50.25%	55.00%	59.25%	64.75%	70.75%	76.25%	92.00%	99.25%	107.50%	122.00%	131.25%	141.25%
46-50	25.75%	27.50%	29.75%	48.75%	53.75%	58.25%	64.00%	70.00%	75.25%	91.00%	98.25%	106.50%	120.75%	130.00%	139.50%
51-60				44.50%	50.25%	56.00%	62.25%	68.25%	73.00%	90.75%	98.00%	106.25%	120.50%	129.75%	139.00%

**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	35	35	37	37	38	39		
5-35	39.25%	41.75%	44.25%	61.00%	65.75%	69.75%	76.00%	82.25%	87.75%	105.25%	112.00%	120.75%	137.75%	147.00%	156.75%
36-45	34.75%	37.00%	39.25%	57.00%	62.00%	66.25%	73.00%	79.25%	84.25%	100.75%	107.50%	116.25%	132.50%	141.75%	151.25%
46-50	30.25%	32.25%	34.50%	53.50%	58.50%	63.25%	70.25%	76.25%	81.50%	97.50%	104.25%	113.00%	127.75%	137.00%	146.25%
51-60				45.00%	50.75%	56.50%	65.50%	71.25%	76.25%	96.25%	103.25%	112.00%	126.75%	136.00%	145.50%

**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	35.75%	37.75%	40.25%	56.00%	60.50%	64.50%	70.25%	75.75%	81.50%	97.75%	104.50%	112.50%	128.75%	137.50%	147.00%
36-45	30.75%	32.75%	35.00%	52.25%	57.00%	61.25%	67.50%	73.25%	78.50%	93.75%	100.50%	108.50%	124.00%	132.75%	142.25%
46-50	26.50%	28.25%	30.50%	49.00%	54.00%	58.50%	65.75%	71.50%	76.50%	91.75%	98.50%	106.75%	122.00%	130.75%	139.75%
51-60				44.75%	50.50%	56.25%	64.25%	70.00%	74.50%	91.25%	98.25%	106.50%	121.25%	130.00%	139.25%

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-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	28.00%		45.75%		57.50%		79.00%		102.25%	
36-45	25.25%		44.50%		56.00%		78.25%		101.25%	
46-50	22.75%		42.75%		55.00%		76.75%		99.25%	
51-60			36.75%		51.00%		71.00%		91.75%	

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														
Age	15	16	17	17	18	19	18	19	20	20	21	22	22	23	24
5-35	71.50%	76.25%	81.00%	109.25%	116.00%	124.00%	133.00%	142.25%	151.50%	180.25%	191.25%	205.25%	232.00%	246.75%	263.50%
36-45	67.25%	71.75%	76.00%	105.50%	111.75%	119.75%	129.25%	138.75%	148.00%	177.50%	189.00%	203.25%	229.75%	245.00%	262.50%
46-50	63.25%	67.25%	71.25%	101.50%	107.75%	115.75%	124.50%	135.00%	144.25%	173.50%	186.00%	200.75%	226.50%	241.75%	260.00%
51-60							110.25%	120.75%	129.50%	160.50%	174.00%	189.75%	213.25%	230.75%	251.00%

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														
Age	20	21	22	22	23	24	23	24	25	25	26	27	27	28	29
5-35	53.25%	56.25%	60.00%	82.75%	87.75%	94.25%	101.25%	108.00%	115.25%	137.25%	146.50%	156.25%	177.00%	188.25%	201.25%
36-45	49.00%	52.50%	56.25%	78.75%	83.75%	90.00%	98.00%	104.75%	112.25%	135.50%	145.00%	155.50%	175.50%	187.50%	201.00%
46-50	45.75%	49.50%	52.25%	75.25%	80.00%	86.00%	93.50%	101.50%	109.25%	133.00%	143.00%	153.50%	173.00%	185.75%	200.50%
51-60							80.50%	88.25%	96.50%	123.00%	135.50%	148.25%	165.50%	181.25%	199.50%

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)
Guaranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received

PPT	5					8					10					12			
	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)
Guaranteed 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)
Guaranteed 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:

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.
4. 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					
Age	5	6	7	6	7	8	7	8	9	8	9	10	10	11	12	12	13	14
4-35	32.25%	35.25%	37.75%	41.50%	45.50%	49.00%	53.25%	58.50%	64.00%	67.00%	72.75%	78.50%	88.75%	96.00%	103.25%	117.00%	125.50%	134.50%
36-45	32.00%	35.00%	37.50%	41.25%	45.25%	48.75%	53.00%	58.25%	63.75%	66.75%	72.50%	78.25%	88.25%	95.50%	102.75%	116.00%	124.50%	133.25%
46-50	31.50%	34.50%	37.00%	40.75%	44.75%	48.25%	52.00%	57.00%	62.00%	65.25%	71.00%	76.75%	86.25%	93.25%	100.00%	111.75%	119.50%	127.25%
51-60	31.00%	34.00%	36.50%	39.50%	43.75%	47.25%	51.00%	55.75%	60.75%	63.75%	69.00%	74.25%	82.50%	88.50%	95.00%	104.75%	111.25%	117.50%

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					
Age	5	6	7	6	7	8	7	8	9	8	9	10	10	11	12	12	13	14
4-35	31.75%	34.75%	37.25%	41.00%	44.75%	48.25%	52.50%	57.50%	62.50%	65.75%	71.00%	76.75%	86.75%	93.50%	100.50%	113.75%	121.75%	130.00%
36-45	31.50%	34.50%	37.00%	40.75%	44.50%	48.00%	52.25%	57.25%	62.25%	65.50%	71.00%	76.50%	86.25%	93.00%	99.75%	113.00%	120.75%	129.00%
46-50	31.00%	34.00%	36.50%	40.25%	44.00%	47.50%	51.25%	56.00%	60.50%	64.50%	69.50%	74.75%	84.50%	91.25%	97.25%	109.25%	116.25%	123.25%
51-60	30.50%	33.50%	36.00%	39.25%	43.00%	46.50%	50.50%	55.00%	59.50%	63.00%	67.75%	72.50%	81.25%	86.75%	92.75%	102.75%	109.00%	114.50%

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.