

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%	91.50%	98.75%	106.50%	119.50%	133.25%	143.25%
61-65	37.50%	43.00%	49.00%	58.25%	63.00%	70.00%	84.50%	91.50%	99.75%	113.00%	124.00%	135.00%

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.
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	34	35	35	36	37	37	38	39
0-35	33.50%	36.25%	38.75%	53.75%	58.50%	62.75%	67.75%	74.25%	79.75%	95.75%	103.00%	112.50%	126.50%	136.50%	147.25%
36-45	30.50%	33.00%	35.25%	52.25%	57.25%	61.75%	67.25%	73.75%	79.00%	95.25%	102.50%	112.00%	125.75%	136.00%	146.50%
46-50	27.25%	29.50%	31.75%	50.50%	55.50%	60.50%	66.50%	72.75%	78.25%	94.25%	101.50%	111.00%	124.50%	134.75%	145.00%
51-60				44.75%	50.50%	56.25%	63.50%	69.50%	74.75%	93.00%	100.25%	109.75%	123.00%	133.25%	143.25%

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
0-35	32.75%	35.00%	37.50%	52.50%	57.00%	61.25%	66.50%	72.25%	78.00%	94.25%	101.50%	110.25%	124.50%	134.25%	144.75%
36-45	29.25%	31.50%	33.75%	51.25%	56.00%	60.50%	66.00%	72.00%	77.50%	93.75%	101.00%	109.75%	124.00%	133.75%	144.25%
46-50	26.25%	28.25%	30.50%	49.75%	54.75%	59.50%	65.25%	71.25%	76.50%	92.75%	100.00%	108.75%	122.75%	132.50%	142.50%
51-60				44.50%	50.25%	56.00%	62.25%	68.25%	73.00%	91.50%	98.75%	107.50%	121.25%	131.00%	140.50%

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
0-35	39.75%	42.50%	45.00%	62.00%	66.75%	71.00%	77.25%	83.50%	89.00%	107.00%	113.75%	123.00%	139.75%	149.50%	159.75%
36-45	35.25%	37.75%	40.00%	58.00%	63.00%	67.50%	74.25%	80.50%	85.50%	102.50%	109.25%	118.50%	134.50%	144.25%	154.25%
46-50	30.75%	33.00%	35.25%	54.50%	59.50%	64.50%	71.50%	77.50%	82.75%	99.25%	106.00%	115.25%	129.75%	139.50%	149.25%
51-60				45.00%	50.75%	56.50%	65.50%	71.25%	76.25%	97.00%	104.00%	113.25%	127.50%	137.25%	147.00%

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
0-35	36.25%	38.50%	41.00%	57.00%	61.50%	65.75%	71.50%	77.00%	82.75%	99.50%	106.25%	114.75%	130.75%	140.00%	150.00%
36-45	31.25%	33.50%	35.75%	53.25%	58.00%	62.50%	68.75%	74.50%	79.75%	95.50%	102.25%	110.75%	126.00%	135.25%	145.25%
46-50	27.00%	29.00%	31.25%	50.00%	55.00%	59.75%	67.00%	72.75%	77.75%	93.50%	100.25%	109.00%	124.00%	133.25%	142.75%
51-60				44.75%	50.50%	56.25%	64.25%	70.00%	74.50%	92.00%	99.00%	107.75%	122.00%	131.25%	140.75%

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-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
0-35	28.50%	46.50%	58.50%	80.50%	104.25%
36-45	25.75%	45.25%	57.00%	79.75%	103.25%
46-50	23.25%	43.50%	56.00%	78.25%	101.25%
51-60		37.50%	52.00%	72.50%	93.75%

- 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			PT			PT			PT			PT		
Age	15	16	17	17	18	19	18	19	20	20	21	22	22	23	24
0-35	72.00%	76.75%	81.50%	110.00%	117.00%	125.25%	134.00%	143.50%	152.75%	181.75%	193.00%	207.25%	234.00%	249.25%	266.50%
36-45	67.75%	72.25%	76.50%	106.25%	112.75%	121.00%	130.25%	140.00%	149.25%	179.00%	190.75%	205.25%	231.75%	247.50%	265.50%
46-50	63.75%	67.75%	71.75%	102.25%	108.75%	116.75%	125.50%	136.25%	145.50%	175.00%	187.75%	202.75%	228.50%	244.50%	263.00%
51-60							111.25%	121.75%	130.75%	162.00%	175.75%	192.00%	215.25%	233.25%	254.25%

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
0-35	53.75%	56.75%	60.75%	83.50%	88.50%	95.00%	102.25%	109.00%	116.50%	138.50%	148.25%	158.00%	179.00%	190.50%	203.75%
36-45	49.50%	53.00%	56.75%	79.50%	84.50%	91.00%	99.00%	105.75%	113.50%	136.75%	146.75%	157.25%	177.50%	189.75%	203.50%
46-50	46.25%	50.00%	52.75%	76.00%	80.75%	87.00%	94.50%	102.50%	110.50%	134.25%	144.75%	155.50%	175.00%	188.00%	203.00%
51-60							81.50%	89.25%	97.75%	124.50%	137.00%	150.25%	167.50%	183.75%	202.00%
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)																			
Guaranteed 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) 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			PT		
Age	5	6	7	6	7	8	7	8	9	8	9	10	10	11	12	12	13	14
0-35	33.00%	35.75%	38.50%	42.25%	46.25%	50.00%	54.25%	59.50%	65.00%	68.25%	74.00%	79.75%	90.50%	97.75%	105.25%	118.75%	127.75%	137.25%
36-45	32.75%	35.50%	38.25%	42.00%	46.00%	49.75%	54.00%	59.25%	64.75%	68.00%	73.75%	79.50%	90.00%	97.25%	104.75%	117.75%	126.75%	136.00%
46-50	32.25%	35.00%	37.75%	41.50%	45.50%	49.25%	53.00%	58.00%	63.00%	66.50%	72.25%	78.00%	88.00%	95.00%	102.00%	113.50%	121.75%	130.00%
51-60	31.25%	34.00%	36.50%	39.50%	43.75%	47.25%	51.00%	55.75%	60.50%	63.75%	69.00%	74.00%	82.25%	88.50%	95.00%	104.25%	111.00%	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			PT		
Age	5	6	7	6	7	8	7	8	9	8	9	10	10	11	12	12	13	14
0-35	32.50%	35.25%	38.00%	41.75%	45.50%	49.25%	53.50%	58.50%	63.50%	67.00%	72.25%	78.00%	88.50%	95.25%	102.50%	115.50%	124.00%	132.75%
36-45	32.25%	35.00%	37.75%	41.50%	45.25%	49.00%	53.25%	58.25%	63.25%	66.75%	72.25%	77.75%	88.00%	94.75%	101.75%	114.75%	123.00%	131.75%
46-50	31.75%	34.50%	37.25%	41.00%	44.75%	48.50%	52.25%	57.00%	61.50%	65.75%	70.75%	76.00%	86.25%	93.00%	99.25%	111.00%	118.50%	126.00%
51-60	30.75%	33.50%	36.00%	39.25%	43.00%	46.50%	50.50%	55.00%	59.25%	63.00%	67.75%	72.25%	81.00%	86.75%	92.75%	102.25%	108.75%	114.50%

- 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.