



BASE PREMIUM RATE PER 1000 FACE AMOUNT UNDER LIFE GAIN™ ENDOWMENT (PARTICIPATING PLAN)

Life Gain 10 year

Premium Rates per 1000 are Unisex

Age	BAND 1	BAND 2	BAND 3	BAND 4
0	149.06	142.31	139.42	138.04
1	149.12	142.36	139.47	138.09
2	149.17	142.41	139.52	138.14
3	149.23	142.47	139.58	138.19
4	149.28	142.52	139.63	138.25
5	149.34	142.57	139.68	138.30
6	149.40	142.63	139.73	138.35
7	149.45	142.68	139.78	138.40
8	149.51	142.73	139.83	138.45
9	149.56	142.78	139.88	138.50
10	149.62	142.84	139.94	138.55
11	149.67	142.89	139.99	138.60
12	150.02	143.23	140.32	138.93
13	150.23	143.42	140.51	139.12
14	150.43	143.61	140.70	139.31
15	150.63	143.81	140.89	139.50
16	150.84	144.00	141.08	139.68
17	151.04	144.20	141.27	139.87
18	151.24	144.39	141.46	140.06
19	151.45	144.58	141.65	140.24
20	151.65	144.78	141.84	140.43
21	151.70	144.83	141.88	140.48
22	151.75	144.87	141.93	140.52
23	151.80	144.92	141.98	140.57
24	151.85	144.97	142.02	140.62
25	151.90	145.02	142.06	140.66
26	151.95	145.06	142.10	140.70
27	152.00	145.11	142.14	140.75
28	152.05	145.15	142.18	140.80
29	152.10	145.20	142.22	140.85
30	152.15	145.25	142.26	140.89
31	152.19	145.29	142.30	140.94
32	152.24	145.34	142.34	140.98
33	152.29	145.39	142.38	141.03
34	152.34	145.43	142.42	141.07
35	152.39	145.48	142.46	141.11
36	152.43	145.53	142.50	141.15
37	152.48	145.57	142.54	141.19
38	152.53	145.62	142.58	141.23
39	152.58	145.67	142.62	141.27
40	152.63	145.72	142.66	141.31
41	152.68	145.76	142.70	141.35
42	152.73	145.81	142.74	141.39
43	152.78	145.86	142.78	141.43
44	152.82	145.90	142.82	141.47
45	152.87	145.95	142.86	141.51
46	153.15	146.00	143.04	141.62
47	153.42	146.04	143.09	141.67
48	153.70	146.09	143.15	141.72
49	153.97	146.14	143.20	141.78
50	154.25	146.18	143.26	141.83
51	154.61	146.50	143.56	142.13
52	154.97	146.82	143.86	142.43
53	155.34	147.13	144.17	142.73
54	155.70	147.45	144.47	143.04
55	156.07	147.77	144.77	143.34
56	157.02	148.67	145.65	144.21
57	157.98	149.58	146.54	145.09
58	158.94	150.49	147.44	145.98
59	159.91	151.41	148.34	146.87
60	160.89	152.34	149.24	147.76
61	161.86	153.26	150.15	148.66
62	162.85	154.19	151.06	149.56
63	163.83	155.13	151.98	150.47
64	164.83	156.07	152.90	151.38
65	165.83	157.02	153.82	152.30

Band 1	Rs 50,000 to Rs 99,999
Band 2	Rs 100,000 to Rs 2,49,999
Band 3	Rs 250,000 to Rs 499,999
Band 4	Rs 500,000 & above

Life Gain 15 year

Premium Rates per 1000 are Unisex

Age	BAND 1	BAND 2	BAND 3	BAND 4
0	94.56	84.30	82.50	81.77
1	94.70	84.43	82.63	81.89
2	94.85	84.55	82.75	82.02
3	94.99	84.68	82.88	82.14
4	95.14	84.81	83.01	82.27
5	95.28	84.94	83.13	82.39
6	95.42	85.06	83.25	82.52
7	95.57	85.19	83.38	82.64
8	95.71	85.32	83.50	82.76
9	95.85	85.45	83.63	82.88
10	95.99	85.58	83.75	83.01
11	96.07	85.65	83.82	83.08
12	96.15	85.72	83.89	83.14
13	96.23	85.79	83.96	83.21
14	96.31	85.86	84.03	83.28
15	96.39	85.93	84.10	83.35
16	96.47	86.00	84.16	83.42
17	96.56	86.07	84.23	83.49
18	96.65	86.14	84.30	83.55
19	96.73	86.21	84.37	83.62
20	96.82	86.28	84.44	83.69
21	96.90	86.35	84.51	83.76
22	96.97	86.42	84.57	83.82
23	97.05	86.49	84.64	83.89
24	97.13	86.56	84.71	83.96
25	97.21	86.63	84.78	84.02
26	97.28	86.69	84.84	84.09
27	97.36	86.76	84.91	84.16
28	97.44	86.83	84.98	84.22
29	97.51	86.90	85.04	84.29
30	97.59	86.97	85.11	84.36
31	97.62	87.00	85.14	84.38
32	97.65	87.02	85.17	84.41
33	97.69	87.05	85.20	84.44
34	97.72	87.08	85.22	84.47
35	97.75	87.11	85.25	84.50
36	97.76	87.14	85.28	84.52
37	97.77	87.17	85.31	84.55
38	97.78	87.20	85.34	84.58
39	97.79	87.23	85.37	84.61
40	97.80	87.26	85.40	84.64
41	97.82	87.28	85.45	84.67
42	97.84	87.31	85.50	84.70
43	97.86	87.34	85.55	84.73
44	97.88	87.37	85.60	84.76
45	97.90	87.40	85.65	84.80
46	98.30	87.72	85.94	85.10
47	98.69	88.04	86.23	85.40
48	99.09	88.36	86.52	85.72
49	99.49	88.68	86.82	86.03
50	99.89	89.00	87.11	86.34
51	100.65	89.68	87.77	86.99
52	101.41	90.36	88.43	87.65
53	102.17	91.04	89.10	88.31
54	102.94	91.73	89.77	88.97
55	103.72	92.42	90.45	89.65
56	104.52	93.12	91.14	90.34
57	106.12	94.56	92.54	91.72
58	107.35	95.65	93.61	92.78
59	108.58	96.75	94.69	93.85
60	109.83	97.86	95.78	94.93

Life Gain 20 year

Premium Rates per 1000 are Unisex

Age	BAND 1	BAND 2	BAND 3	BAND 4
0	66.79	58.26	56.46	55.95
1	66.82	58.30	56.50	55.99
2	66.85	58.34	56.54	56.03
3	66.88	58.38	56.58	56.07
4	66.91	58.43	56.62	56.10
5	66.94	58.47	56.66	56.14
6	67.10	58.60	56.79	56.28
7	67.25	58.74	56.92	56.41
8	67.41	58.88	57.06	56.54
9	67.57	59.02	57.19	56.67
10	67.73	59.15	57.33	56.80
11	67.75	59.18	57.35	56.82
12	67.78	59.20	57.37	56.84
13	67.80	59.22	57.38	56.86
14	67.82	59.24	57.40	56.88
15	67.85	59.26	57.42	56.90
16	67.87	59.28	57.44	56.92
17	67.89	59.30	57.46	56.94
18	67.91	59.32	57.48	56.96
19	67.93	59.34	57.50	56.97
20	67.95	59.36	57.51	56.99
21	67.98	59.38	57.53	57.01
22	68.00	59.40	57.55	57.03
23	68.02	59.42	57.57	57.05
24	68.05	59.44	57.59	57.07
25	68.07	59.46	57.61	57.09
26	68.10	59.48	57.64	57.12
27	68.14	59.51	57.67	57.15
28	68.17	59.54	57.70	57.17
29	68.20	59.57	57.73	57.20
30	68.23	59.60	57.75	57.23
31	68.26	59.62	57.77	57.25
32	68.28	59.64	57.79	57.27
33	68.30	59.66	57.81	57.29
34	68.33	59.68	57.83	57.31
35	68.35	59.71	57.85	57.33
36	68.56	59.86	58.13	57.58
37	68.77	60.02	58.41	57.84
38	68.98	60.18	58.69	58.10
39	69.18	60.34	58.98	58.36
40	69.39	60.49	59.26	58.63
41	69.65	60.76	59.39	58.77
42	69.92	61.02	59.51	58.91
43	70.18	61.28	59.64	59.06
44	70.44	61.54	59.77	59.20
45	70.70	61.81	59.89	59.35
46	71.18	62.22	60.29	59.75
47	71.65	62.64	60.70	60.15
48	72.13	63.05	61.10	60.55
49	72.61	63.48	61.51	60.95
50	73.10	63.90	61.92	61.36
51	73.85	64.56	62.56	61.99
52	74.61	65.23	63.20	62.63
53	75.38	65.90	63.86	63.28
54	76.16	66.58	64.51	63.93
55	76.94	67.27	65.18	64.59

Life Gain 25 year

Premium Rates per 1000 are Unisex

Age	BAND 1	BAND 2	BAND 3	BAND 4
0	51.43	45.18	42.93	42.11
1	51.53	45.29	43.03	42.22
2	51.62	45.40	43.14	42.32
3	51.72	45.51	43.24	42.42
4	51.82	45.62	43.35	42.52
5	51.91	45.73	43.45	42.63
6	51.98	45.76	43.48	42.66
7	52.05	45.80	43.51	42.69
8	52.11	45.83	43.54	42.72
9	52.18	45.86	43.57	42.75
10	52.24	45.90	43.60	42.78
11	52.28	45.94	43.65	42.82
12	52.33	45.99	43.69	42.87
13	52.37	46.04	43.74	42.91
14	52.41	46.09	43.78	42.95
15	52.45	46.13	43.83	43.00
16	52.54	46.20	43.93	43.10
17	52.64	46.30	44.03	43.20
18	52.73	46.01	44.14	43.30
19	52.83	46.12	44.24	43.40
20	52.92	46.23	44.34	43.50
21	53.05	46.29	44.40	43.56
22	53.18	46.35	44.46	43.61
23	53.31	46.40	44.51	43.67
24	53.44	46.46	44.57	43.73
25	53.57	46.52	44.63	43.78
26	53.65	46.66	44.76	43.91
27	53.73	46.80	44.89	44.04
28	53.82	46.94	45.03	44.17
29	53.90			