



BASE PREMIUM RATE PER 1000 FACE AMOUNT UNDER LIFE PAY^(M) MONEY BACK (PARTICIPATING PLAN)

Band 1				
Age	Term			
	16	20	24	24
0	91.61	75.48	63.97	
1	91.65	75.53	64.03	
2	91.69	75.59	64.1	
3	91.73	75.65	64.16	
4	91.77	75.71	64.23	
5	91.8	75.77	64.29	
6	91.89	75.88	64.38	
7	91.98	76	64.46	
8	92.07	76.11	64.54	
9	92.16	76.23	64.63	
10	92.25	76.34	64.71	
11	92.29	76.4	64.74	
12	92.34	76.47	64.77	
13	92.38	76.53	64.79	
14	92.42	76.59	64.82	
15	92.46	76.65	64.84	
16	92.48	76.71	64.89	
17	92.51	76.77	64.93	
18	92.53	76.83	64.97	
19	92.55	76.89	65.01	
20	92.58	76.95	65.06	
21	92.63	77.01	65.11	
22	92.67	77.07	65.16	
23	92.72	77.14	65.22	
24	92.76	77.2	65.27	
25	92.81	77.26	65.32	
26	92.86	77.35	65.41	
27	92.91	77.44	65.5	
28	92.96	77.53	65.58	
29	93.01	77.63	65.67	
30	93.06	77.72	65.76	
31	93.17	77.89	65.97	
32	93.28	78.06	66.18	
33	93.39	78.23	66.4	
34	93.5	78.4	66.61	
35	93.61	78.57	66.83	
36	93.83	78.84	67.16	
37	94.06	79.11	67.49	
38	94.29	79.38	67.82	
39	94.52	79.65	68.16	
40	94.75	79.92	68.5	
41	95.09	80.34	69.04	
42	95.44	80.76	69.58	
43	95.79	81.19	70.13	
44	96.13	81.61	70.68	
45	96.48	82.04	71.24	
46	97.06	82.72	72.1	
47	97.64	83.39	72.97	
48	98.22	84.08	73.86	
49	98.81	84.77	74.75	
50	99.4	85.46	75.66	
51	100.16	86.47	76.88	
52	101.05	87.61		
53	101.94	88.77		
54	102.84	89.94		
55	103.75	91.12		

Band 2				
Age	Term			
	16	20	24	24
0	85.99	70.87	59.23	
1	86.02	70.92	59.29	
2	86.06	70.98	59.35	
3	86.09	71.03	59.41	
4	86.13	71.09	59.47	
5	86.16	71.14	59.53	
6	86.24	71.25	59.61	
7	86.33	71.36	59.69	
8	86.42	71.47	59.76	
9	86.51	71.58	59.84	
10	86.59	71.69	59.92	
11	86.63	71.74	59.94	
12	86.67	71.8	59.97	
13	86.7	71.85	59.99	
14	86.74	71.91	60.02	
15	86.78	71.97	60.04	
16	86.8	72.03	60.08	
17	86.82	72.08	60.12	
18	86.85	72.14	60.16	
19	86.87	72.2	60.2	
20	86.89	72.25	60.24	
21	86.94	72.31	60.29	
22	86.98	72.37	60.34	
23	87.02	72.43	60.38	
24	87.06	72.49	60.43	
25	87.11	72.54	60.48	
26	87.15	72.63	60.56	
27	87.2	72.72	60.65	
28	87.25	72.8	60.73	
29	87.29	72.89	60.81	
30	87.34	72.97	60.89	
31	87.45	73.13	61.08	
32	87.55	73.29	61.28	
33	87.65	73.45	61.48	
34	87.75	73.61	61.68	
35	87.86	73.77	61.88	
36	88.07	74.02	62.18	
37	88.28	74.28	62.49	
38	88.5	74.53	62.8	
39	88.71	74.79	63.11	
40	88.93	75.04	63.42	
41	89.25	75.44	63.92	
42	89.58	75.83	64.43	
43	89.9	76.23	64.93	
44	90.22	76.63	65.45	
45	90.56	77.04	65.96	
46	91.09	77.67	66.76	
47	91.64	78.3	67.57	
48	92.18	78.95	68.39	
49	92.74	79.59	69.22	
50	93.29	80.24	70.05	
51	94.01	81.19	71.19	
52	94.84	82.26		
53	95.68	83.35		
54	96.53	84.45		
55	97.37	85.56		

Band 3				
Age	Term			
	16	20	24	24
0	83.8	68.39	57.15	
1	83.83	68.44	57.21	
2	83.87	68.49	57.27	
3	83.9	68.55	57.33	
4	83.94	68.6	57.39	
5	83.97	68.65	57.45	
6	84.05	68.76	57.52	
7	84.14	68.86	57.6	
8	84.22	68.97	57.67	
9	84.3	69.07	57.75	
10	84.38	69.18	57.82	
11	84.42	69.23	57.85	
12	84.46	69.29	57.87	
13	84.5	69.34	57.89	
14	84.53	69.39	57.92	
15	84.57	69.45	57.94	
16	84.59	69.5	57.98	
17	84.61	69.56	58.01	
18	84.64	69.61	58.05	
19	84.66	69.67	58.09	
20	84.68	69.72	58.13	
21	84.72	69.78	58.18	
22	84.77	69.84	58.22	
23	84.81	69.89	58.27	
24	84.85	69.95	58.32	
25	84.89	70	58.37	
26	84.94	70.09	58.44	
27	84.99	70.17	58.52	
28	85.03	70.25	58.6	
29	85.08	70.34	58.68	
30	85.12	70.42	58.76	
31	85.22	70.57	58.95	
32	85.32	70.73	59.14	
33	85.42	70.88	59.33	
34	85.52	71.04	59.52	
35	85.62	71.19	59.71	
36	85.83	71.43	60.01	
37	86.04	71.68	60.3	
38	86.25	71.92	60.6	
39	86.46	72.17	60.9	
40	86.67	72.42	61.2	
41	86.98	72.8	61.68	
42	87.3	73.18	62.17	
43	87.61	73.56	62.66	
44	87.93	73.95	63.15	
45	88.25	74.34	63.65	
46	88.78	74.95	64.42	
47	89.31	75.56	65.2	
48	89.84	76.18	65.99	
49	90.38	76.81	66.79	
50	90.92	77.44	67.6	
51	91.62	78.35	68.69	
52	92.43	79.39		
53	93.24	80.43		
54	94.07	81.49		
55	94.9	82.57		

Band 4				
Age	Term			
	16	20	24	24
0	83.02	67.75	56.62	
1	83.05	67.8	56.68	
2	83.09	67.85	56.74	
3	83.12	67.91	56.8	
4	83.15	67.96	56.85	
5	83.19	68.01	56.91	
6	83.27	68.11	56.99	
7	83.35	68.22	57.06	
8	83.43	68.32	57.13	
9	83.52	68.43	57.21	
10	83.6	68.53	57.28	
11	83.63	68.59	57.31	
12	83.67	68.64	57.33	
13	83.71	68.69	57.35	
14	83.74	68.75	57.38	
15	83.78	68.8	57.4	
16	83.8	68.86	57.44	
17	83.82	68.91	57.47	
18	83.85	68.97	57.51	
19	83.87	69.02	57.55	
20	83.89	69.07	57.59	
21	83.93	69.13	57.63	
22	83.96	69.19	57.68	
23	84.02	69.24	57.73	
24	84.06	69.3	57.78	
25	84.1	69.35	57.82	
26	84.15	69.43	57.9	
27	84.19	69.52	57.98	
28	84.24	69.6	58.05	
29	84.28	69.68	58.13	
30	84.33	69.76	58.21	
31	84.43	69.91	58.4	
32	84.53	70.07	58.58	
33	84.62	70.22	58.77	
34	84.72	70.37	58.96	
35	84.82	70.53	59.15	
36	85.03	70.77	59.45	
37	85.23	71.01	59.74	
38	85.44	71.25	60.04	
39	85.65	71.5	60.33	
40	85.86	71.74	60.63	
41	86.17	72.12	61.11	
42	86.48	72.5	61.59	
43	86.8	72.88	62.08	
44	87.11	73.26	62.57	
45	87.43	73.65	63.06	
46	87.95	74.25	63.82	
47	88.48	74.86	64.6	
48	89	75.47	65.38	
49	89.53	76.09	66.17	
50	90.07	76.71	66.97	
51	90.76	77.62	68.05	
52	91.56	78.65		
53	92.37	79.68		
54	93.19	80.73		
55	94.01	81.8		

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