

**Annexure A**

**Reliance Online Income Protect**

**Premium rates (exclusive of service tax) per 1000 SA for Sum Assured upto Rs. 99.99 Lakhs**

**Medical Class - Non-Smoker**

Male	Regular Premium					
Age/Term	10	15	20	25	30	35
18	0.708	0.709	0.741	0.784	0.829	0.882
19	0.720	0.721	0.755	0.800	0.852	0.915
20	0.729	0.731	0.768	0.816	0.875	0.949
21	0.737	0.741	0.780	0.832	0.901	0.987
22	0.744	0.750	0.792	0.850	0.930	1.030
23	0.751	0.760	0.805	0.871	0.964	1.078
24	0.758	0.770	0.820	0.896	1.004	1.132
25	0.767	0.783	0.838	0.926	1.051	1.192
26	0.778	0.797	0.861	0.964	1.105	1.261
27	0.790	0.815	0.889	1.009	1.168	1.338
28	0.806	0.837	0.924	1.063	1.238	1.425
29	0.826	0.864	0.966	1.125	1.318	1.525
30	0.849	0.898	1.017	1.197	1.408	1.636
31	0.877	0.938	1.078	1.278	1.508	1.760
32	0.910	0.986	1.149	1.371	1.622	1.896
33	0.949	1.043	1.230	1.474	1.750	2.047
34	0.995	1.110	1.323	1.588	1.891	2.213
35	1.049	1.189	1.427	1.718	2.046	2.396
36	1.112	1.279	1.544	1.862	2.217	2.597
37	1.186	1.382	1.673	2.020	2.405	2.817
38	1.272	1.498	1.818	2.194	2.611	3.058
39	1.371	1.629	1.979	2.384	2.837	3.322
40	1.485	1.774	2.155	2.593	3.085	3.610
41	1.616	1.935	2.348	2.821	3.355	
42	1.762	2.113	2.558	3.071	3.650	
43	1.927	2.309	2.787	3.342	3.971	
44	2.109	2.521	3.035	3.638	4.320	
45	2.308	2.751	3.304	3.958	4.698	
46	2.523	2.997	3.594	4.305		
47	2.753	3.261	3.907	4.679		
48	2.999	3.542	4.242	5.081		
49	3.261	3.842	4.602	5.513		
50	3.537	4.161	4.988	5.976		
51	3.826	4.501	5.401			
52	4.131	4.864	5.844			
53	4.453	5.252	6.319			
54	4.796	5.670	6.832			
55	5.163	6.120	7.385			

Female	Regular Premium					
Age/Term	10	15	20	25	30	35
18	0.708	0.709	0.741	0.784	0.829	0.882
19	0.708	0.709	0.741	0.784	0.829	0.882
20	0.708	0.709	0.741	0.784	0.829	0.882
21	0.708	0.709	0.741	0.784	0.829	0.882
22	0.720	0.721	0.755	0.800	0.852	0.915
23	0.729	0.731	0.768	0.816	0.875	0.949
24	0.737	0.741	0.780	0.832	0.901	0.987
25	0.744	0.750	0.792	0.850	0.930	1.030
26	0.751	0.760	0.805	0.871	0.964	1.078
27	0.758	0.770	0.820	0.896	1.004	1.132
28	0.767	0.783	0.838	0.926	1.051	1.192
29	0.778	0.797	0.861	0.964	1.105	1.261
30	0.790	0.815	0.889	1.009	1.168	1.338
31	0.806	0.837	0.924	1.063	1.238	1.425
32	0.826	0.864	0.966	1.125	1.318	1.525
33	0.849	0.898	1.017	1.197	1.408	1.636
34	0.877	0.938	1.078	1.278	1.508	1.760
35	0.910	0.986	1.149	1.371	1.622	1.896
36	0.949	1.043	1.230	1.474	1.750	2.047
37	0.995	1.110	1.323	1.588	1.891	2.213
38	1.049	1.189	1.427	1.718	2.046	2.396
39	1.112	1.279	1.544	1.862	2.217	2.597
40	1.186	1.382	1.673	2.020	2.405	2.817
41	1.272	1.498	1.818	2.194	2.611	
42	1.371	1.629	1.979	2.384	2.837	
43	1.485	1.774	2.155	2.593	3.085	
44	1.616	1.935	2.348	2.821	3.355	
45	1.762	2.113	2.558	3.071	3.650	
46	1.927	2.309	2.787	3.342		
47	2.109	2.521	3.035	3.638		
48	2.308	2.751	3.304	3.958		
49	2.523	2.997	3.594	4.305		
50	2.753	3.261	3.907	4.679		
51	2.999	3.542	4.242			
52	3.261	3.842	4.602			
53	3.537	4.161	4.988			
54	3.826	4.501	5.401			
55	4.131	4.864	5.844			

**Annexure A**

**Reliance Online Income Protect**

**Premium rates (exclusive of service tax) per 1000 SA for Sum Assured upto Rs. 99.99 Lakhs**

**Medical Class - Smoker**

Male Age/Term	Regular Premium					
	10	15	20	25	30	35
18	1.029	1.045	1.105	1.182	1.279	1.409
19	1.049	1.067	1.131	1.214	1.325	1.473
20	1.066	1.086	1.154	1.246	1.375	1.542
21	1.080	1.103	1.177	1.281	1.430	1.617
22	1.093	1.120	1.201	1.319	1.492	1.698
23	1.106	1.137	1.227	1.365	1.562	1.791
24	1.119	1.157	1.258	1.419	1.642	1.895
25	1.134	1.180	1.297	1.483	1.732	2.011
26	1.153	1.209	1.344	1.559	1.834	2.140
27	1.177	1.245	1.403	1.648	1.954	2.283
28	1.205	1.289	1.473	1.751	2.089	2.443
29	1.240	1.343	1.558	1.868	2.239	2.621
30	1.283	1.408	1.656	2.005	2.406	2.818
31	1.335	1.486	1.772	2.159	2.591	3.037
32	1.397	1.579	1.904	2.332	2.796	3.278
33	1.471	1.688	2.057	2.523	3.023	3.545
34	1.557	1.814	2.232	2.734	3.274	3.838
35	1.658	1.960	2.427	2.968	3.550	4.160
36	1.777	2.126	2.643	3.225	3.853	4.514
37	1.914	2.318	2.882	3.507	4.187	4.902
38	2.073	2.535	3.144	3.817	4.552	5.325
39	2.257	2.778	3.433	4.157	4.953	5.788
40	2.467	3.046	3.748	4.529	5.391	6.292
41	2.704	3.342	4.093	4.935	5.869	
42	2.975	3.665	4.469	5.379	6.389	
43	3.279	4.017	4.878	5.862	6.956	
44	3.613	4.398	5.322	6.388	7.569	
45	3.977	4.809	5.802	6.957	8.233	
46	4.370	5.251	6.321	7.571		
47	4.790	5.724	6.879	8.233		
48	5.236	6.229	7.478	8.945		
49	5.707	6.766	8.120	9.708		
50	6.201	7.338	8.806	10.524		
51	6.721	7.947	9.541			
52	7.269	8.596	10.327			
53	7.848	9.290	11.171			
54	8.463	10.036	12.078			
55	9.123	10.840	13.057			

Female Age/Term	Regular Premium					
	10	15	20	25	30	35
18	1.029	1.045	1.105	1.182	1.279	1.409
19	1.029	1.045	1.105	1.182	1.279	1.409
20	1.029	1.045	1.105	1.182	1.279	1.409
21	1.029	1.045	1.105	1.182	1.279	1.409
22	1.049	1.067	1.131	1.214	1.325	1.473
23	1.066	1.086	1.154	1.246	1.375	1.542
24	1.080	1.103	1.177	1.281	1.430	1.617
25	1.093	1.120	1.201	1.319	1.492	1.698
26	1.106	1.137	1.227	1.365	1.562	1.791
27	1.119	1.157	1.258	1.419	1.642	1.895
28	1.134	1.180	1.297	1.483	1.732	2.011
29	1.153	1.209	1.344	1.559	1.834	2.140
30	1.177	1.245	1.403	1.648	1.954	2.283
31	1.205	1.289	1.473	1.751	2.089	2.443
32	1.240	1.343	1.558	1.868	2.239	2.621
33	1.283	1.408	1.656	2.005	2.406	2.818
34	1.335	1.486	1.772	2.159	2.591	3.037
35	1.397	1.579	1.904	2.332	2.796	3.278
36	1.471	1.688	2.057	2.523	3.023	3.545
37	1.557	1.814	2.232	2.734	3.274	3.838
38	1.658	1.960	2.427	2.968	3.550	4.160
39	1.777	2.126	2.643	3.225	3.853	4.514
40	1.914	2.318	2.882	3.507	4.187	4.902
41	2.073	2.535	3.144	3.817	4.552	
42	2.257	2.778	3.433	4.157	4.953	
43	2.467	3.046	3.748	4.529	5.391	
44	2.704	3.342	4.093	4.935	5.869	
45	2.975	3.665	4.469	5.379	6.389	
46	3.279	4.017	4.878	5.862		
47	3.613	4.398	5.322	6.388		
48	3.977	4.809	5.802	6.957		
49	4.370	5.251	6.321	7.571		
50	4.790	5.724	6.879	8.233		
51	5.236	6.229	7.478			
52	5.707	6.766	8.120			
53	6.201	7.338	8.806			
54	6.721	7.947	9.541			
55	7.269	8.596	10.327			

**Annexure A**

**Reliance Online Income Protect**

**Premium rates (exclusive of service tax) per 1000 SA for Sum Assured Rs. 100 Lakhs and above**

**Medical Class - Non-Smoker**

Male	Regular Premium					
Age/Term	10	15	20	25	30	35
18	0.635	0.644	0.679	0.723	0.773	0.834
19	0.646	0.656	0.693	0.740	0.796	0.869
20	0.656	0.666	0.706	0.757	0.821	0.905
21	0.664	0.676	0.718	0.774	0.849	0.945
22	0.671	0.685	0.730	0.793	0.881	0.989
23	0.677	0.694	0.744	0.815	0.917	1.039
24	0.685	0.705	0.760	0.842	0.960	1.094
25	0.693	0.717	0.779	0.875	1.008	1.156
26	0.704	0.732	0.803	0.915	1.064	1.226
27	0.716	0.751	0.833	0.962	1.128	1.307
28	0.732	0.774	0.869	1.018	1.199	1.397
29	0.751	0.802	0.914	1.082	1.280	1.496
30	0.775	0.836	0.967	1.155	1.373	1.607
31	0.802	0.877	1.029	1.237	1.477	1.731
32	0.836	0.927	1.101	1.330	1.592	1.867
33	0.875	0.986	1.184	1.437	1.719	2.017
34	0.922	1.054	1.278	1.555	1.860	2.183
35	0.976	1.134	1.382	1.685	2.015	2.365
36	1.040	1.225	1.502	1.829	2.185	2.566
37	1.115	1.329	1.635	1.987	2.373	2.786
38	1.202	1.446	1.781	2.160	2.578	3.026
39	1.302	1.577	1.942	2.350	2.804	3.290
40	1.416	1.726	2.117	2.558	3.050	3.577
41	1.547	1.889	2.309	2.785	3.320	
42	1.694	2.069	2.519	3.034	3.614	
43	1.858	2.264	2.746	3.304	3.934	
44	2.041	2.475	2.994	3.599	4.282	
45	2.242	2.703	3.261	3.918	4.659	
46	2.459	2.949	3.550	4.263		
47	2.692	3.211	3.861	4.636		
48	2.938	3.491	4.196	5.036		
49	3.198	3.789	4.554	5.467		
50	3.472	4.107	4.938	5.928		
51	3.760	4.445	5.349			
52	4.062	4.806	5.790			
53	4.383	5.192	6.264			
54	4.724	5.608	6.774			
55	5.089	6.056	7.326			

Female	Regular Premium					
Age/Term	10	15	20	25	30	35
18	0.635	0.644	0.679	0.723	0.773	0.834
19	0.635	0.644	0.679	0.723	0.773	0.834
20	0.635	0.644	0.679	0.723	0.773	0.834
21	0.635	0.644	0.679	0.723	0.773	0.834
22	0.646	0.656	0.693	0.740	0.796	0.869
23	0.656	0.666	0.706	0.757	0.821	0.905
24	0.664	0.676	0.718	0.774	0.849	0.945
25	0.671	0.685	0.730	0.793	0.881	0.989
26	0.677	0.694	0.744	0.815	0.917	1.039
27	0.685	0.705	0.760	0.842	0.960	1.094
28	0.693	0.717	0.779	0.875	1.008	1.156
29	0.704	0.732	0.803	0.915	1.064	1.226
30	0.716	0.751	0.833	0.962	1.128	1.307
31	0.732	0.774	0.869	1.018	1.199	1.397
32	0.751	0.802	0.914	1.082	1.280	1.496
33	0.775	0.836	0.967	1.155	1.373	1.607
34	0.802	0.877	1.029	1.237	1.477	1.731
35	0.836	0.927	1.101	1.330	1.592	1.867
36	0.875	0.986	1.184	1.437	1.719	2.017
37	0.922	1.054	1.278	1.555	1.860	2.183
38	0.976	1.134	1.382	1.685	2.015	2.365
39	1.040	1.225	1.502	1.829	2.185	2.566
40	1.115	1.329	1.635	1.987	2.373	2.786
41	1.202	1.446	1.781	2.160	2.578	
42	1.302	1.577	1.942	2.350	2.804	
43	1.416	1.726	2.117	2.558	3.050	
44	1.547	1.889	2.309	2.785	3.320	
45	1.694	2.069	2.519	3.034	3.614	
46	1.858	2.264	2.746	3.304		
47	2.041	2.475	2.994	3.599		
48	2.242	2.703	3.261	3.918		
49	2.459	2.949	3.550	4.263		
50	2.692	3.211	3.861	4.636		
51	2.938	3.491	4.196			
52	3.198	3.789	4.554			
53	3.472	4.107	4.938			
54	3.760	4.445	5.349			
55	4.062	4.806	5.790			

**Annexure A**

**Reliance Online Income Protect**

**Premium rates (exclusive of service tax) per 1000 SA for Sum Assured Rs. 100 Lakhs and above**

**Medical Class - Smoker**

Male Age/Term	Regular Premium					
	10	15	20	25	30	35
18	0.952	0.977	1.040	1.121	1.228	1.369
19	0.973	0.999	1.066	1.155	1.277	1.434
20	0.989	1.018	1.090	1.189	1.329	1.504
21	1.003	1.035	1.113	1.225	1.386	1.582
22	1.016	1.051	1.138	1.266	1.449	1.668
23	1.028	1.069	1.166	1.314	1.521	1.761
24	1.042	1.089	1.200	1.371	1.601	1.865
25	1.057	1.114	1.241	1.437	1.696	1.981
26	1.076	1.144	1.291	1.515	1.803	2.110
27	1.099	1.181	1.351	1.605	1.923	2.253
28	1.128	1.227	1.424	1.712	2.057	2.413
29	1.163	1.283	1.510	1.834	2.207	2.590
30	1.207	1.349	1.610	1.971	2.373	2.787
31	1.260	1.429	1.728	2.125	2.558	3.005
32	1.323	1.523	1.865	2.297	2.763	3.246
33	1.397	1.633	2.020	2.487	2.989	3.511
34	1.485	1.759	2.194	2.698	3.239	3.804
35	1.587	1.909	2.388	2.931	3.514	4.126
36	1.706	2.080	2.603	3.187	3.817	4.479
37	1.844	2.273	2.841	3.469	4.149	4.866
38	2.003	2.489	3.103	3.777	4.514	5.288
39	2.187	2.731	3.390	4.116	4.913	5.750
40	2.401	2.998	3.704	4.487	5.350	6.252
41	2.643	3.292	4.048	4.892	5.827	
42	2.914	3.613	4.422	5.334	6.346	
43	3.216	3.964	4.829	5.816	6.910	
44	3.548	4.343	5.271	6.339	7.522	
45	3.910	4.752	5.750	6.906	8.184	
46	4.300	5.192	6.266	7.519		
47	4.718	5.662	6.822	8.178		
48	5.161	6.164	7.418	8.887		
49	5.629	6.699	8.057	9.647		
50	6.120	7.268	8.741	10.461		
51	6.637	7.873	9.472			
52	7.181	8.519	10.255			
53	7.756	9.210	11.095			
54	8.368	9.952	11.999			
55	9.023	10.752	12.973			

Female Age/Term	Regular Premium					
	10	15	20	25	30	35
18	0.952	0.977	1.040	1.121	1.228	1.369
19	0.952	0.977	1.040	1.121	1.228	1.369
20	0.952	0.977	1.040	1.121	1.228	1.369
21	0.952	0.977	1.040	1.121	1.228	1.369
22	0.973	0.999	1.066	1.155	1.277	1.434
23	0.989	1.018	1.090	1.189	1.329	1.504
24	1.003	1.035	1.113	1.225	1.386	1.582
25	1.016	1.051	1.138	1.266	1.449	1.668
26	1.028	1.069	1.166	1.314	1.521	1.761
27	1.042	1.089	1.200	1.371	1.601	1.865
28	1.057	1.114	1.241	1.437	1.696	1.981
29	1.076	1.144	1.291	1.515	1.803	2.110
30	1.099	1.181	1.351	1.605	1.923	2.253
31	1.128	1.227	1.424	1.712	2.057	2.413
32	1.163	1.283	1.510	1.834	2.207	2.590
33	1.207	1.349	1.610	1.971	2.373	2.787
34	1.260	1.429	1.728	2.125	2.558	3.005
35	1.323	1.523	1.865	2.297	2.763	3.246
36	1.397	1.633	2.020	2.487	2.989	3.511
37	1.485	1.759	2.194	2.698	3.239	3.804
38	1.587	1.909	2.388	2.931	3.514	4.126
39	1.706	2.080	2.603	3.187	3.817	4.479
40	1.844	2.273	2.841	3.469	4.149	4.866
41	2.003	2.489	3.103	3.777	4.514	
42	2.187	2.731	3.390	4.116	4.913	
43	2.401	2.998	3.704	4.487	5.350	
44	2.643	3.292	4.048	4.892	5.827	
45	2.914	3.613	4.422	5.334	6.346	
46	3.216	3.964	4.829	5.816		
47	3.548	4.343	5.271	6.339		
48	3.910	4.752	5.750	6.906		
49	4.300	5.192	6.266	7.519		
50	4.718	5.662	6.822	8.178		
51	5.161	6.164	7.418			
52	5.629	6.699	8.057			
53	6.120	7.268	8.741			
54	6.637	7.873	9.472			
55	7.181	8.519	10.255			