

Product Category	Before Sept 22, 2025	After Sept 22, 2025
Term Product	18%	NIL
Health Product	18%	NIL
ULIP (on all applicable charges)	18%	NIL
Single Annuity Product	1.8%	NIL
Endowment Product – 1 st year	4.5%	NIL
Endowment Product – 2 nd year onwards	2.25%	NIL
Policy Reinstatement Fees	18%	NIL
Rider Premium	18%	NIL
Group Term Premium / Charges in Group Fund-based products	18%	18%