

Product Category	GST will be applied to	Effective GST Rate
Term Plan	First Premium and Renewal Premium	18%
Unit Linked Insurance Plan (ULIP)	Fund Management Charges and Other charges	18%
Health Insurance Plan	First Premium and Renewal Premium	18%
Endowment Plan	First Year Premium	4.50%
Endowment Plan	Renewal Premium - Second year onwards	2.25%
Riders	All Rider Premium	18%
Annuity Plan	Single Premium	1.80%
Reinstatement Fees	Reinstatement Fees	18.00%