

**RNL Digi-Term Insurance Plan
(UIN-121N135V03)**

Premium Rates

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 1, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.9483	0.9484	0.9484	0.9485	0.9485	0.9486	0.9486	0.9487	0.9487	0.9488	0.9488	0.9488	0.9489	0.9489	0.9490	0.9490
19	0.9555	0.9556	0.9556	0.9557	0.9558	0.9558	0.9559	0.9559	0.9560	0.9561	0.9561	0.9562	0.9562	0.9563	0.9564	0.9564
20	0.9612	0.9613	0.9614	0.9615	0.9616	0.9617	0.9618	0.9619	0.9619	0.9620	0.9621	0.9622	0.9623	0.9624	0.9625	0.9626
21	0.9659	0.9660	0.9662	0.9663	0.9665	0.9666	0.9668	0.9670	0.9671	0.9673	0.9674	0.9676	0.9677	0.9679	0.9680	0.9682
22	0.9694	0.9694	0.9695	0.9695	0.9696	0.9696	0.9697	0.9697	0.9698	0.9698	0.9699	0.9699	0.9700	0.9700	0.9701	0.9740
23	0.9741	0.9742	0.9744	0.9746	0.9747	0.9749	0.9751	0.9752	0.9754	0.9756	0.9758	0.9759	0.9761	0.9798	0.9842	0.9893
24	0.9782	0.9782	0.9783	0.9783	0.9783	0.9783	0.9783	0.9784	0.9784	0.9784	0.9829	0.9865	0.9908	0.9957	1.0013	1.0077
25	0.9858	0.9861	0.9864	0.9867	0.9870	0.9872	0.9875	0.9878	0.9881	0.9930	0.9986	1.0033	1.0088	1.0151	1.0223	1.0302
26	0.9936	0.9938	0.9941	0.9943	0.9945	0.9948	0.9950	0.9997	1.0050	1.0110	1.0178	1.0240	1.0310	1.0389	1.0478	1.0575
27	1.0033	1.0035	1.0036	1.0038	1.0039	1.0083	1.0134	1.0191	1.0257	1.0331	1.0414	1.0492	1.0581	1.0678	1.0785	1.0902
28	1.0178	1.0183	1.0188	1.0193	1.0241	1.0295	1.0357	1.0428	1.0509	1.0601	1.0702	1.0799	1.0907	1.1025	1.1152	1.1288
29	1.0329	1.0332	1.0375	1.0425	1.0483	1.0551	1.0628	1.0715	1.0814	1.0926	1.1049	1.1166	1.1296	1.1434	1.1582	1.1737
30	1.0541	1.0586	1.0639	1.0701	1.0773	1.0857	1.0952	1.1060	1.1180	1.1314	1.1460	1.1599	1.1752	1.1911	1.2081	1.2254
31	1.0828	1.0884	1.0951	1.1028	1.1118	1.1221	1.1338	1.1469	1.1613	1.1771	1.1941	1.2105	1.2280	1.2462	1.2651	1.2847
32	1.1165	1.1235	1.1317	1.1414	1.1525	1.1651	1.1792	1.1949	1.2119	1.2303	1.2497	1.2687	1.2882	1.3089	1.3297	1.3513
33	1.1556	1.1643	1.1746	1.1866	1.2002	1.2154	1.2323	1.2507	1.2704	1.2916	1.3135	1.3348	1.3568	1.3791	1.4026	1.4262
34	1.2009	1.2119	1.2245	1.2392	1.2556	1.2737	1.2936	1.3148	1.3375	1.3610	1.3859	1.4093	1.4336	1.4585	1.4836	1.5094
35	1.2534	1.2669	1.2824	1.3001	1.3196	1.3408	1.3638	1.3879	1.4134	1.4398	1.4666	1.4929	1.5194	1.5461	1.5740	1.6023
36	1.3139	1.3305	1.3492	1.3701	1.3928	1.4174	1.4432	1.4706	1.4986	1.5277	1.5575	1.5856	1.6144	1.6441	1.6741	1.7045
37	1.3835	1.4034	1.4257	1.4500	1.4761	1.5039	1.5329	1.5627	1.5940	1.6256	1.6574	1.6885	1.7200	1.7519	1.7841	1.8192
38	1.4632	1.4867	1.5127	1.5403	1.5701	1.6009	1.6329	1.6660	1.6995	1.7336	1.7688	1.8022	1.8359	1.8703	1.9078	1.9474
39	1.5538	1.5814	1.6107	1.6423	1.6749	1.7092	1.7442	1.7796	1.8162	1.8534	1.8910	1.9268	1.9636	2.0033	2.0454	2.0901
40	1.6567	1.6879	1.7212	1.7556	1.7921	1.8291	1.8665	1.9056	1.9449	1.9847	2.0249	2.0641	2.1062	2.1509	2.1983	2.2486
41	1.7723	1.8072	1.8438	1.8821	1.9211	1.9610	2.0022	2.0437	2.0857	2.1282	2.1725	2.2171	2.2645	2.3148	2.3682	2.4263
42	1.9013	1.9397	1.9800	2.0210	2.0632	2.1066	2.1504	2.1947	2.2398	2.2866	2.3364	2.3866	2.4400	2.4878	2.5368	2.6241
43	2.0441	2.0863	2.1293	2.1737	2.2192	2.2653	2.3120	2.3597	2.4062	2.4506	2.5127	2.5618	2.6122	2.6642	2.7176	2.8423
44	2.2015	2.2464	2.2928	2.3406	2.3805	2.4380	2.4818	2.5271	2.5738	2.6238	2.6913	2.7447	2.7997	2.8563	2.9152	3.0508
45	2.3729	2.4210	2.4709	2.5216	2.5730	2.6257	2.6804	2.7390	2.8016	2.8682	2.9392	3.0131	3.0786	3.1426	3.2091	3.3560
46	2.5586	2.6105	2.6633	2.7172	2.7721	2.8295	2.8912	2.9573	3.0278	3.0916	3.1731	3.2381	3.3057	3.3762	3.4485	3.6549
47	2.7594	2.8142	2.8704	2.9278	2.9874	3.0524	3.1221	3.1866	3.2510	3.3175	3.4060	3.4772	3.5520	3.6286	3.7070	3.9716
48	2.9741	3.0324	3.0892	3.1450	3.2032	3.2851	3.3501	3.4180	3.4882	3.5608	3.6570	3.7361	3.8173	3.9005	3.9855	4.2707
49	3.1942	3.2478	3.3061	3.3671	3.4308	3.5207	3.5923	3.6666	3.7432	3.8228	3.9283	4.0145	4.1027	4.1930	4.2851	4.5923
50	3.4458	3.5127	3.5858	3.6669	3.7548	3.8493	3.9504	4.0606	4.1783	4.2856	4.4352	4.5698	4.7144	4.8660	5.0243	5.1891
51	3.7034	3.7799	3.8637	3.9522	4.0333	4.1637	4.2799	4.4042	4.5010	4.6020	4.8271	4.9810	5.1429	5.2936	5.4116	
52	3.9810	4.0677	4.1471	4.2316	4.3206	4.5073	4.6230	4.7247	4.8317	4.9417	5.2596	5.4325	5.5640	5.6893		
53	4.2651	4.3487	4.4368	4.5310	4.6288	4.8501	4.9573	5.0706	5.1873	5.3070	5.7147	5.8457	5.9792			
54	4.5577	4.6501	4.7493	4.8530	4.9603	5.2000	5.3192	5.4432	5.5703	5.7005	6.1400	6.2821				
55	4.9618	5.0976	5.2317	5.3490	5.4702	5.7561	5.9488	6.1541	6.3717	6.5261	6.8364					
56	5.3542	5.4827	5.6071	5.7360	5.8712	6.2612	6.4805	6.6923	6.8526	7.0160						
57	5.7462	5.8781	6.0150	6.1580	6.3071	6.8241	7.0257	7.1961	7.3701							
58	6.1637	6.3090	6.4602	6.6188	6.7816	7.3775	7.5587	7.7440								
59	6.6198	6.7795	6.9482	7.1216	7.2990	7.9423	8.1395									
60	7.4245	7.6933	7.9663	8.1676	8.3733	8.9416										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 1, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.9491	0.9491	0.9492	0.9492	0.9493	0.9493	0.9494	0.9494	0.9540	0.9588
19	0.9565	0.9566	0.9566	0.9567	0.9567	0.9568	0.9613	0.9663	0.9718	0.9776
20	0.9627	0.9628	0.9629	0.9630	0.9676	0.9726	0.9783	0.9843	0.9908	0.9977
21	0.9683	0.9685	0.9731	0.9782	0.9840	0.9902	0.9969	1.0041	1.0117	1.0198
22	0.9785	0.9836	0.9894	0.9957	1.0027	1.0102	1.0181	1.0267	1.0354	1.0447
23	0.9950	1.0014	1.0085	1.0163	1.0245	1.0335	1.0427	1.0526	1.0627	1.0733
24	1.0149	1.0228	1.0314	1.0407	1.0503	1.0608	1.0714	1.0827	1.0942	1.1061
25	1.0390	1.0486	1.0587	1.0696	1.0808	1.0928	1.1049	1.1176	1.1307	1.1439
26	1.0680	1.0793	1.0910	1.1036	1.1165	1.1299	1.1437	1.1577	1.1725	1.1875
27	1.1024	1.1156	1.1291	1.1433	1.1579	1.1726	1.1883	1.2041	1.2201	1.2377
28	1.1429	1.1578	1.1732	1.1888	1.2054	1.2220	1.2389	1.2567	1.2755	1.2954
29	1.1899	1.2064	1.2238	1.2414	1.2591	1.2779	1.2969	1.3170	1.3384	1.3616
30	1.2437	1.2623	1.2810	1.3007	1.3207	1.3409	1.3625	1.3860	1.4107	1.4367
31	1.3045	1.3251	1.3462	1.3675	1.3892	1.4128	1.4377	1.4641	1.4919	1.5222
32	1.3735	1.3959	1.4185	1.4424	1.4675	1.4941	1.5221	1.5525	1.5848	1.6188
33	1.4500	1.4749	1.5002	1.5270	1.5552	1.5856	1.6182	1.6526	1.6888	1.7269
34	1.5360	1.5629	1.5914	1.6217	1.6545	1.6892	1.7258	1.7644	1.8056	1.8496
35	1.6309	1.6612	1.6940	1.7290	1.7659	1.8048	1.8460	1.8905	1.9374	1.9866
36	1.7370	1.7722	1.8094	1.8486	1.8901	1.9345	1.9820	2.0319	2.0844	2.1394
37	1.8565	1.8960	1.9378	1.9820	2.0298	2.0804	2.1336	2.1895	2.2482	2.3099
38	1.9895	2.0339	2.0813	2.1324	2.1862	2.2429	2.3025	2.3650	2.4313	2.5011
39	2.1373	2.1882	2.2425	2.2890	2.3340	2.4238	2.4904	2.5616	2.6360	2.7087
40	2.3030	2.3609	2.4219	2.4863	2.5539	2.6252	2.7013	2.7807	2.8633	2.9490
41	2.4879	2.5529	2.6214	2.6853	2.7699	2.8509	2.9356	3.0237	3.1152	
42	2.6933	2.7622	2.8200	2.8791	3.0111	3.1015	3.1955	3.2931		
43	2.9021	2.9633	3.0261	3.0901	3.2323	3.3791	3.4832			
44	3.1157	3.1822	3.2501	3.3192	3.4725	3.6861				
45	3.4551	3.5599	3.6633	3.7418	3.9023					
46	3.7667	3.8557	3.9390	4.0256						
47	4.0582	4.1466	4.2383							
48	4.3645	4.4615								
49	4.6948									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 2, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.6732	0.6733	0.6733	0.6734	0.6735	0.6736	0.6736	0.6737	0.6738	0.6739	0.6739	0.6740	0.6741	0.6742	0.6742	0.6743
19	0.6797	0.6798	0.6799	0.6800	0.6801	0.6801	0.6802	0.6803	0.6804	0.6805	0.6806	0.6806	0.6807	0.6808	0.6809	0.6834
20	0.6850	0.6851	0.6852	0.6853	0.6855	0.6856	0.6857	0.6858	0.6859	0.6860	0.6862	0.6863	0.6864	0.6887	0.6915	0.6948
21	0.6894	0.6896	0.6898	0.6900	0.6902	0.6904	0.6906	0.6907	0.6909	0.6911	0.6913	0.6935	0.6962	0.6993	0.7030	0.7072
22	0.6929	0.6931	0.6932	0.6934	0.6936	0.6937	0.6939	0.6940	0.6942	0.6972	0.7007	0.7037	0.7072	0.7113	0.7161	0.7216
23	0.6966	0.6967	0.6969	0.6970	0.6971	0.6973	0.6974	0.7003	0.7036	0.7074	0.7117	0.7156	0.7203	0.7256	0.7318	0.7386
24	0.7009	0.7010	0.7011	0.7012	0.7013	0.7040	0.7072	0.7108	0.7149	0.7197	0.7251	0.7303	0.7362	0.7430	0.7507	0.7592
25	0.7064	0.7065	0.7065	0.7090	0.7119	0.7153	0.7192	0.7237	0.7289	0.7349	0.7416	0.7483	0.7559	0.7643	0.7738	0.7841
26	0.7152	0.7155	0.7181	0.7212	0.7249	0.7291	0.7341	0.7397	0.7463	0.7537	0.7621	0.7704	0.7799	0.7902	0.8015	0.8137
27	0.7263	0.7290	0.7323	0.7362	0.7408	0.7462	0.7524	0.7596	0.7676	0.7769	0.7871	0.7974	0.8089	0.8211	0.8345	0.8484
28	0.7419	0.7454	0.7496	0.7546	0.7604	0.7671	0.7749	0.7838	0.7938	0.8050	0.8174	0.8298	0.8434	0.8577	0.8731	0.8890
29	0.7608	0.7652	0.7705	0.7768	0.7842	0.7926	0.8023	0.8132	0.8254	0.8389	0.8535	0.8682	0.8839	0.9005	0.9175	0.9356
30	0.7833	0.7889	0.7957	0.8036	0.8128	0.8233	0.8351	0.8484	0.8629	0.8789	0.8957	0.9129	0.9307	0.9494	0.9687	0.9882
31	0.8100	0.8172	0.8257	0.8356	0.8470	0.8598	0.8742	0.8900	0.9071	0.9255	0.9450	0.9642	0.9845	1.0050	1.0261	1.0473
32	0.8416	0.8507	0.8613	0.8736	0.8875	0.9028	0.9200	0.9384	0.9584	0.9792	1.0012	1.0229	1.0448	1.0656	1.0870	1.1087
33	0.8786	0.8900	0.9031	0.9181	0.9348	0.9531	0.9731	0.9944	1.0158	1.0363	1.0633	1.0848	1.1072	1.1300	1.1531	1.1767
34	0.9219	0.9360	0.9520	0.9700	0.9882	1.0112	1.0333	1.0546	1.0765	1.0988	1.1285	1.1522	1.1765	1.2010	1.2267	1.2530
35	0.9723	0.9893	1.0067	1.0257	1.0460	1.0741	1.0967	1.1200	1.1442	1.1691	1.2010	1.2267	1.2533	1.2807	1.3086	1.3370
36	1.0282	1.0465	1.0668	1.0885	1.1117	1.1425	1.1675	1.1935	1.2198	1.2467	1.2812	1.3098	1.3388	1.3685	1.3987	1.4295
37	1.0901	1.1116	1.1350	1.1596	1.1851	1.2191	1.2467	1.2747	1.3033	1.3331	1.3706	1.4013	1.4328	1.4650	1.4981	1.5325
38	1.1605	1.1855	1.2116	1.2391	1.2676	1.3042	1.3338	1.3647	1.3962	1.4283	1.4686	1.5020	1.5361	1.5717	1.6082	1.6455
39	1.2405	1.2681	1.2975	1.3277	1.3585	1.3978	1.4307	1.4641	1.4981	1.5327	1.5761	1.6128	1.6506	1.6893	1.7288	1.7693
40	1.3296	1.3607	1.3927	1.4252	1.4591	1.5018	1.5371	1.5731	1.6096	1.6475	1.6948	1.7350	1.7760	1.8180	1.8610	1.9526
41	1.4293	1.4630	1.4973	1.5333	1.5697	1.6155	1.6535	1.6921	1.7325	1.7738	1.8251	1.8686	1.9131	1.9587	2.0055	2.1045
42	1.5388	1.5752	1.6130	1.6515	1.6905	1.7396	1.7805	1.8232	1.8670	1.9118	1.9673	2.0145	2.0628	2.1125	2.1632	2.2715
43	1.6588	1.6985	1.7388	1.7800	1.8218	1.8748	1.9200	1.9661	2.0135	2.0621	2.1223	2.1736	2.2261	2.2802	2.3363	2.4535
44	1.7901	1.8323	1.8755	1.9195	1.9652	2.0227	2.0715	2.1215	2.1728	2.2256	2.2910	2.3466	2.4041	2.4636	2.5245	2.6513
45	1.9802	2.0265	2.0738	2.1230	2.1738	2.2375	2.2916	2.3472	2.4043	2.4631	2.5357	2.5982	2.6630	2.7292	2.7970	3.0058
46	2.1367	2.1862	2.2376	2.2910	2.3460	2.4148	2.4735	2.5338	2.5960	2.6598	2.7391	2.8078	2.8781	2.9500	3.0235	3.2493
47	2.3043	2.3577	2.4138	2.4716	2.5312	2.6058	2.6696	2.7353	2.8028	2.8735	2.9595	3.0341	3.1105	3.1885	3.2680	3.5123
48	2.4835	2.5418	2.6026	2.6653	2.7300	2.8111	2.8805	2.9520	3.0265	3.1033	3.1968	3.2778	3.3607	3.4453	3.5315	3.7957
49	2.6747	2.7383	2.8043	2.8726	2.9430	3.0312	3.1068	3.1852	3.2668	3.3506	3.4521	3.5401	3.6300	3.7216	3.8148	4.1003
50	2.9487	3.0197	3.0933	3.1697	3.2485	3.4106	3.4967	3.5870	3.6797	3.7748	4.0549	4.1760	4.2825	4.3908	4.5011	4.7978
51	3.1711	3.2486	3.3291	3.4125	3.4986	3.6745	3.7696	3.8680	3.9690	4.0723	4.3933	4.5066	4.6220	4.7393	4.8583	
52	3.4082	3.4932	3.5813	3.6726	3.7670	3.9582	4.0626	4.1698	4.2797	4.3921	4.7391	4.8618	4.9868	5.1136		
53	3.6618	3.7552	3.8518	3.9518	4.0563	4.2638	4.3777	4.4945	4.6141	4.7362	5.1111	5.2441	5.3792			
54	3.9345	4.0368	4.1430	4.2535	4.3681	4.5932	4.7173	4.8445	4.9745	5.1071	5.5121	5.6561				
55	4.3492	4.4651	4.5852	4.7107	4.8395	5.2730	5.4171	5.5645	5.7148	5.8681	6.3466					
56	4.6768	4.8041	4.9375	5.0746	5.2152	5.6842	5.8410	6.0012	6.1643	6.3302						
57	5.0331	5.1743	5.3203	5.4703	5.6237	6.1310	6.3015	6.4752	6.6520							
58	5.4226	5.5781	5.7378	5.9013	6.0685	6.6172	6.8022	6.9906								
59	5.8491	6.0192	6.1935	6.3717	6.5533	7.1471	7.3477									
60	6.7251	6.9228	7.1251	7.3315	7.5416	8.3188										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 2, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.6744	0.6770	0.6801	0.6836	0.6877	0.6922	0.6973	0.7029	0.7089	0.7154
19	0.6863	0.6897	0.6936	0.6981	0.7032	0.7088	0.7149	0.7216	0.7286	0.7362
20	0.6986	0.7030	0.7080	0.7135	0.7198	0.7266	0.7339	0.7418	0.7499	0.7586
21	0.7121	0.7177	0.7240	0.7308	0.7383	0.7465	0.7550	0.7641	0.7734	0.7833
22	0.7278	0.7347	0.7424	0.7507	0.7596	0.7691	0.7789	0.7893	0.7999	0.8108
23	0.7464	0.7548	0.7640	0.7738	0.7841	0.7951	0.8063	0.8179	0.8299	0.8420
24	0.7686	0.7787	0.7895	0.8009	0.8127	0.8249	0.8377	0.8505	0.8637	0.8773
25	0.7952	0.8070	0.8194	0.8323	0.8457	0.8593	0.8734	0.8878	0.9023	0.9169
26	0.8266	0.8400	0.8542	0.8686	0.8835	0.8988	0.9141	0.9297	0.9459	0.9622
27	0.8633	0.8785	0.8942	0.9103	0.9266	0.9431	0.9602	0.9775	0.9949	1.0133
28	0.9055	0.9226	0.9398	0.9573	0.9754	0.9937	1.0121	1.0306	1.0507	1.0719
29	0.9539	0.9723	0.9915	1.0108	1.0302	1.0498	1.0701	1.0916	1.1142	1.1366
30	1.0084	1.0289	1.0495	1.0702	1.0910	1.1132	1.1361	1.1602	1.1855	1.2123
31	1.0680	1.0890	1.1105	1.1327	1.1558	1.1844	1.2101	1.2371	1.2661	1.2968
32	1.1310	1.1541	1.1781	1.2027	1.2278	1.2642	1.2933	1.3244	1.3571	1.3915
33	1.2016	1.2272	1.2532	1.2800	1.3073	1.3542	1.3873	1.4221	1.4588	1.4974
34	1.2801	1.3077	1.3361	1.3656	1.3961	1.4551	1.4922	1.5313	1.5724	1.6156
35	1.3665	1.3967	1.4285	1.4608	1.4940	1.5677	1.6094	1.6532	1.6994	1.7487
36	1.4622	1.4958	1.5302	1.5655	1.6015	1.6933	1.7400	1.7897	1.8422	1.8852
37	1.5681	1.6046	1.6420	1.6802	1.7193	1.8333	1.8865	1.9357	1.9812	2.0275
38	1.6842	1.7238	1.7645	1.8060	1.8490	1.9878	2.0353	2.0836	2.1327	2.1827
39	1.8113	1.8545	1.8986	1.9446	1.9916	2.1416	2.1928	2.2451	2.2982	2.3521
40	1.9993	2.0477	2.0978	2.1488	2.2547	2.3600	2.4344	2.5120	2.5928	2.6765
41	2.1561	2.2092	2.2635	2.3188	2.4332	2.5763	2.6591	2.7452	2.8346	
42	2.3277	2.3852	2.4440	2.5040	2.6276	2.8164	2.9083	3.0036		
43	2.5145	2.5768	2.6405	2.7053	2.8390	3.0824	3.1758			
44	2.7175	2.7850	2.8538	2.9240	3.0682	3.3518				
45	3.0808	3.1575	3.2356	3.3150	3.5376					
46	3.3307	3.4135	3.4978	3.5833						
47	3.6003	3.6897	3.7807							
48	3.8907	3.9872								
49	4.2028									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 3, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.5654	0.5655	0.5656	0.5656	0.5657	0.5658	0.5659	0.5660	0.5660	0.5660	0.5661	0.5672	0.5685	0.5700	0.5720	0.5742
19	0.5728	0.5729	0.5731	0.5731	0.5731	0.5731	0.5731	0.5731	0.5731	0.5731	0.5753	0.5767	0.5785	0.5806	0.5832	0.5862
20	0.5782	0.5782	0.5783	0.5783	0.5783	0.5784	0.5784	0.5790	0.5790	0.5790	0.5843	0.5862	0.5886	0.5915	0.5948	0.5987
21	0.5834	0.5835	0.5837	0.5838	0.5840	0.5840	0.5840	0.5840	0.5852	0.5870	0.5935	0.5961	0.5993	0.6031	0.6076	0.6126
22	0.5874	0.5875	0.5876	0.5877	0.5885	0.5887	0.5901	0.5917	0.5937	0.5962	0.6036	0.6072	0.6115	0.6163	0.6220	0.6283
23	0.5916	0.5916	0.5930	0.5930	0.5930	0.5966	0.5985	0.6007	0.6036	0.6070	0.6153	0.6201	0.6256	0.6320	0.6390	0.6467
24	0.5977	0.5977	0.5977	0.5977	0.5992	0.6057	0.6082	0.6115	0.6152	0.6197	0.6295	0.6357	0.6426	0.6505	0.6591	0.6683
25	0.6033	0.6037	0.6052	0.6070	0.6092	0.6166	0.6201	0.6243	0.6295	0.6355	0.6467	0.6546	0.6631	0.6726	0.6827	0.6936
26	0.6122	0.6138	0.6157	0.6183	0.6215	0.6300	0.6347	0.6403	0.6471	0.6547	0.6677	0.6772	0.6876	0.6988	0.7106	0.7231
27	0.6237	0.6260	0.6287	0.6322	0.6366	0.6465	0.6528	0.6602	0.6686	0.6781	0.6930	0.7045	0.7165	0.7296	0.7430	0.7571
28	0.6376	0.6407	0.6446	0.6495	0.6553	0.6668	0.6750	0.6843	0.6946	0.7062	0.7230	0.7365	0.7503	0.7652	0.7805	0.7960
29	0.6545	0.6587	0.6640	0.6703	0.6781	0.6916	0.7018	0.7132	0.7257	0.7393	0.7583	0.7736	0.7896	0.8058	0.8230	0.8405
30	0.6747	0.6805	0.6875	0.6958	0.7056	0.7215	0.7338	0.7476	0.7623	0.7780	0.7992	0.8163	0.8341	0.8525	0.8711	0.8900
31	0.6991	0.7067	0.7158	0.7263	0.7386	0.7568	0.7717	0.7876	0.8047	0.8225	0.8457	0.8651	0.8847	0.9046	0.9252	0.9462
32	0.7282	0.7381	0.7497	0.7627	0.7775	0.7983	0.8157	0.8341	0.8531	0.8733	0.8988	0.9197	0.9412	0.9633	0.9857	1.0085
33	0.7628	0.7753	0.7895	0.8053	0.8227	0.8465	0.8661	0.8868	0.9083	0.9303	0.9580	0.9812	1.0047	1.0286	1.0527	1.0775
34	0.8036	0.8190	0.8360	0.8548	0.8747	0.9012	0.9236	0.9465	0.9700	0.9943	1.0245	1.0495	1.0748	1.1006	1.1273	1.1546
35	0.8513	0.8696	0.8898	0.9112	0.9342	0.9633	0.9878	1.0132	1.0392	1.0655	1.0978	1.1248	1.1526	1.1811	1.2100	1.2393
36	0.9065	0.9280	0.9511	0.9756	1.0008	1.0327	1.0600	1.0876	1.1156	1.1438	1.1788	1.2086	1.2388	1.2696	1.3008	1.3327
37	0.9695	0.9945	1.0206	1.0475	1.0757	1.1106	1.1400	1.1696	1.1998	1.2310	1.2687	1.3008	1.3335	1.3667	1.4006	1.4351
38	1.0415	1.0692	1.0981	1.1283	1.1588	1.1963	1.2278	1.2602	1.2932	1.3267	1.3673	1.4020	1.4373	1.4732	1.5101	1.5483
39	1.1221	1.1531	1.1851	1.2175	1.2503	1.2905	1.3251	1.3601	1.3956	1.4316	1.4755	1.5128	1.5511	1.5906	1.6311	1.6726
40	1.2123	1.2463	1.2807	1.3156	1.3513	1.3948	1.4318	1.4695	1.5076	1.5465	1.5937	1.6343	1.6763	1.7195	1.7635	1.8537
41	1.3125	1.3488	1.3857	1.4238	1.4622	1.5088	1.5485	1.5888	1.6300	1.6720	1.7232	1.7680	1.8137	1.8605	1.9082	2.0061
42	1.4222	1.4612	1.5015	1.5421	1.5831	1.6331	1.6757	1.7192	1.7636	1.8097	1.8655	1.9140	1.9636	2.0143	2.0662	2.1722
43	1.5421	1.5845	1.6273	1.6707	1.7146	1.7682	1.8142	1.8611	1.9100	1.9600	2.0205	2.0731	2.1270	2.1820	2.2383	2.3532
44	1.6732	1.7182	1.7638	1.8102	1.8572	1.9151	1.9646	2.0162	2.0691	2.1233	2.1890	2.2461	2.3045	2.3643	2.4255	2.5501
45	1.8600	1.9091	1.9591	2.0100	2.0618	2.1258	2.1816	2.2388	2.2977	2.3581	2.4310	2.4946	2.5597	2.6262	2.6942	2.8982
46	2.0160	2.0683	2.1218	2.1766	2.2330	2.3025	2.3630	2.4252	2.4891	2.5547	2.6338	2.7028	2.7736	2.8457	2.9193	3.1405
47	2.1830	2.2391	2.2967	2.3558	2.4176	2.4928	2.5585	2.6261	2.6956	2.7668	2.8528	2.9277	3.0045	3.0827	3.1625	3.4020
48	2.3612	2.4217	2.4838	2.5487	2.6156	2.6972	2.7687	2.8422	2.9177	2.9952	3.0886	3.1701	3.2532	3.3381	3.4245	3.6836
49	2.5511	2.6165	2.6843	2.7551	2.8278	2.9166	2.9945	3.0745	3.1566	3.2408	3.3422	3.4306	3.5208	3.6127	3.7062	3.9865
50	2.8202	2.8930	2.9695	3.0483	3.1295	3.2901	3.3785	3.4695	3.5628	3.6583	3.9496	4.0545	4.1612	4.2700	4.3803	4.7370
51	3.0406	3.1207	3.2041	3.2902	3.3788	3.5531	3.6495	3.7486	3.8501	3.9541	4.2693	4.3830	4.4987	4.6163	4.7356	
52	3.2758	3.3640	3.4552	3.5492	3.6461	3.8352	3.9405	4.0483	4.1588	4.2717	4.6130	4.7361	4.8613	4.9885		
53	3.5282	3.6248	3.7247	3.8276	3.9333	4.1387	4.2533	4.3708	4.4910	4.6136	4.9826	5.1160	5.2515			
54	3.7995	3.9053	4.0147	4.1272	4.2428	4.4657	4.5907	4.7185	4.8491	4.9821	5.3811	5.5255				
55	4.2091	4.3286	4.4518	4.5783	4.7082	5.1346	5.2795	5.4276	5.5786	5.7322	6.2267					
56	4.5355	4.6665	4.8013	4.9396	5.0812	5.5430	5.7006	5.8613	6.0251	6.1915						
57	4.8903	5.0340	5.1813	5.3323	5.4867	5.9865	6.1578	6.3322	6.5096							
58	5.2775	5.4346	5.5956	5.7603	5.9283	6.4693	6.6552	6.8442								
59	5.7006	5.8722	6.0478	6.2272	6.4098	6.9956	7.1970									
60	6.5630	6.7623	6.9660	7.1736	7.3846	8.2244										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 3, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.5768	0.5801	0.5838	0.5880	0.5927	0.5980	0.6037	0.6097	0.6163	0.6232
19	0.5897	0.5938	0.5985	0.6037	0.6095	0.6156	0.6223	0.6295	0.6370	0.6447
20	0.6033	0.6085	0.6142	0.6206	0.6275	0.6347	0.6426	0.6506	0.6593	0.6681
21	0.6182	0.6247	0.6317	0.6392	0.6472	0.6557	0.6647	0.6740	0.6837	0.6937
22	0.6355	0.6431	0.6515	0.6602	0.6696	0.6792	0.6893	0.7000	0.7107	0.7221
23	0.6552	0.6643	0.6740	0.6841	0.6947	0.7058	0.7171	0.7290	0.7412	0.7536
24	0.6783	0.6888	0.6998	0.7115	0.7232	0.7358	0.7486	0.7616	0.7752	0.7892
25	0.7051	0.7172	0.7296	0.7427	0.7561	0.7697	0.7840	0.7986	0.8136	0.8287
26	0.7361	0.7497	0.7638	0.7781	0.7931	0.8083	0.8240	0.8398	0.8566	0.8737
27	0.7718	0.7867	0.8025	0.8186	0.8348	0.8516	0.8690	0.8868	0.9050	0.9236
28	0.8125	0.8292	0.8463	0.8637	0.8820	0.9006	0.9196	0.9390	0.9587	0.9795
29	0.8583	0.8766	0.8956	0.9151	0.9348	0.9550	0.9756	0.9972	1.0193	1.0420
30	0.9100	0.9302	0.9508	0.9720	0.9933	1.0411	1.0646	1.0893	1.1152	1.1426
31	0.9677	0.9897	1.0121	1.0355	1.0593	1.1136	1.1400	1.1676	1.1968	1.2274
32	1.0318	1.0560	1.0810	1.1063	1.1323	1.1949	1.2244	1.2554	1.2881	1.3226
33	1.1035	1.1298	1.1570	1.1845	1.2127	1.2857	1.3187	1.3536	1.3906	1.4299
34	1.1826	1.2113	1.2407	1.2706	1.3013	1.3871	1.4242	1.4639	1.5052	1.5418
35	1.2698	1.3010	1.3328	1.3658	1.3998	1.5004	1.5428	1.5817	1.6205	1.6601
36	1.3657	1.3997	1.4350	1.4711	1.5080	1.6230	1.6633	1.7047	1.7467	1.7896
37	1.4715	1.5090	1.5472	1.5865	1.6265	1.7507	1.7946	1.8393	1.8848	1.9312
38	1.5881	1.6287	1.6702	1.7128	1.7562	1.8906	1.9382	1.9866	2.0357	2.0858
39	1.7157	1.7598	1.8050	1.8511	1.8982	2.0436	2.0950	2.1473	2.2005	2.2545
40	1.9017	1.9508	2.0010	2.0522	2.1558	2.2983	2.3725	2.4500	2.5305	2.6007
41	2.0581	2.1113	2.1657	2.2213	2.3335	2.5153	2.5979	2.6811	2.7471	
42	2.2287	2.2865	2.3453	2.4055	2.5268	2.7561	2.8325	2.9026		
43	2.4145	2.4770	2.5408	2.6058	2.7371	2.9931	3.0676			
44	2.6163	2.6841	2.7531	2.8233	2.9653	3.2421				
45	2.9736	3.0503	3.1286	3.2081	3.4265					
46	3.2220	3.3050	3.3895	3.4752						
47	3.4901	3.5797	3.6708							
48	3.7788	3.8756								
49	4.0893									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 1, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.1314	1.1315	1.1316	1.1316	1.1317	1.1318	1.1318	1.1319	1.1320	1.1320	1.1321	1.1322	1.1322	1.1323	1.1352	1.1386
19	1.1433	1.1434	1.1435	1.1436	1.1437	1.1438	1.1439	1.1440	1.1441	1.1442	1.1443	1.1444	1.1470	1.1502	1.1540	1.1584
20	1.1522	1.1522	1.1523	1.1524	1.1524	1.1525	1.1526	1.1527	1.1527	1.1528	1.1571	1.1601	1.1636	1.1678	1.1727	1.1785
21	1.1603	1.1606	1.1609	1.1612	1.1614	1.1617	1.1620	1.1622	1.1625	1.1671	1.1722	1.1762	1.1809	1.1865	1.1929	1.2003
22	1.1665	1.1666	1.1668	1.1670	1.1672	1.1674	1.1676	1.1720	1.1770	1.1826	1.1889	1.1941	1.2003	1.2075	1.2159	1.2254
23	1.1728	1.1729	1.1730	1.1731	1.1732	1.1774	1.1822	1.1876	1.1937	1.2005	1.2082	1.2152	1.2233	1.2326	1.2430	1.2551
24	1.1827	1.1832	1.1836	1.1841	1.1887	1.1938	1.1996	1.2062	1.2137	1.2221	1.2317	1.2407	1.2511	1.2629	1.2760	1.2907
25	1.1925	1.1929	1.1971	1.2019	1.2074	1.2137	1.2209	1.2290	1.2383	1.2488	1.2607	1.2722	1.2851	1.2999	1.3160	1.3335
26	1.2083	1.2126	1.2177	1.2236	1.2304	1.2382	1.2471	1.2572	1.2688	1.2817	1.2963	1.3108	1.3268	1.3446	1.3638	1.3844
27	1.2312	1.2366	1.2429	1.2502	1.2587	1.2683	1.2794	1.2919	1.3062	1.3221	1.3398	1.3576	1.3769	1.3981	1.4204	1.4444
28	1.2591	1.2658	1.2736	1.2827	1.2932	1.3053	1.3190	1.3344	1.3519	1.3712	1.3924	1.4137	1.4364	1.4612	1.4868	1.5138
29	1.2926	1.3010	1.3108	1.3221	1.3351	1.3500	1.3669	1.3857	1.4069	1.4299	1.4550	1.4799	1.5065	1.5342	1.5635	1.5932
30	1.3326	1.3431	1.3553	1.3694	1.3854	1.4038	1.4243	1.4470	1.4722	1.4990	1.5283	1.5568	1.5872	1.6185	1.6505	1.6838
31	1.3800	1.3931	1.4083	1.4257	1.4453	1.4677	1.4923	1.5193	1.5486	1.5799	1.6129	1.6456	1.6790	1.7140	1.7495	1.7851
32	1.4359	1.4522	1.4709	1.4922	1.5161	1.5429	1.5718	1.6036	1.6371	1.6729	1.7099	1.7460	1.7835	1.8214	1.8594	1.8987
33	1.5014	1.5215	1.5444	1.5701	1.5989	1.6302	1.6643	1.7003	1.7388	1.7783	1.8196	1.8596	1.9000	1.9410	1.9830	2.0250
34	1.5778	1.6024	1.6300	1.6608	1.6946	1.7310	1.7700	1.8110	1.8533	1.8977	1.9427	1.9857	2.0299	2.0746	2.1193	2.1642
35	1.6665	1.6961	1.7290	1.7654	1.8042	1.8462	1.8900	1.9356	1.9829	2.0307	2.0791	2.1265	2.1741	2.2217	2.2694	2.3179
36	1.7691	1.8041	1.8431	1.8847	1.9296	1.9762	2.0252	2.0756	2.1266	2.1785	2.2314	2.2820	2.3326	2.3833	2.4352	2.4879
37	1.8868	1.9282	1.9728	2.0207	2.0703	2.1229	2.1765	2.2307	2.2863	2.3425	2.3989	2.4527	2.5066	2.5620	2.6180	2.6765
38	2.0215	2.0691	2.1201	2.1731	2.2291	2.2860	2.3437	2.4031	2.4628	2.5217	2.5826	2.6399	2.6989	2.7583	2.8198	2.8808
39	2.1745	2.2285	2.2851	2.3445	2.4051	2.4663	2.5296	2.5910	2.6470	2.7040	2.7782	2.8378	2.9001	2.9637	3.0285	3.0947
40	2.3470	2.4071	2.4701	2.5343	2.5908	2.6645	2.7227	2.7820	2.8422	2.9037	2.9846	3.0505	3.1178	3.1867	3.2570	3.3740
41	2.5401	2.6068	2.6676	2.7257	2.7861	2.8648	2.9273	2.9910	3.0562	3.1243	3.2117	3.2831	3.3561	3.4307	3.5068	3.6592
42	2.7501	2.8100	2.8712	2.9347	2.9992	3.0837	3.1508	3.2197	3.2917	3.3653	3.4598	3.5372	3.6163	3.6971	3.7797	3.9621
43	2.9638	3.0280	3.0947	3.1625	3.2315	3.3222	3.3946	3.4706	3.5483	3.6281	3.7303	3.8142	3.9000	3.9876	4.0786	4.2758
44	3.1966	3.2662	3.3375	3.4100	3.4840	3.5816	3.6612	3.7433	3.8276	3.9140	4.0247	4.1156	4.2085	4.3048	4.4036	4.6167
45	3.5357	3.6122	3.6902	3.7698	3.8515	3.9603	4.0491	4.1402	4.2337	4.3297	4.4527	4.5537	4.6578	4.7655	4.8748	5.1379
46	3.8158	3.8972	3.9807	4.0665	4.1557	4.2733	4.3693	4.4682	4.5697	4.6738	4.8071	4.9167	5.0308	5.1472	5.2655	5.6061
47	4.1160	4.2032	4.2931	4.3856	4.4832	4.6105	4.7147	4.8220	4.9321	5.0452	5.1896	5.3098	5.4333	5.5591	5.6867	6.0998
48	4.4366	4.5306	4.6277	4.7287	4.8347	4.9727	5.0860	5.2025	5.3222	5.4448	5.6016	5.7328	5.8663	6.0022	6.1398	6.5855
49	4.7783	4.8800	4.9853	5.0960	5.2112	5.3611	5.4843	5.6110	5.7410	5.8750	6.0452	6.1872	6.3316	6.4781	6.6263	7.1067
50	5.2672	5.3805	5.4980	5.6222	5.7508	5.9685	6.1308	6.3021	6.4618	6.6150	6.8756	7.0788	7.2899	7.5082	7.7330	7.9634
51	5.6632	5.7868	5.9158	6.0518	6.1922	6.4753	6.6476	6.8041	6.9648	7.1317	7.4924	7.7180	7.9515	8.1920	8.4212	
52	6.0851	6.2205	6.3628	6.5115	6.6647	6.9930	7.1590	7.3291	7.5052	7.6861	8.1651	8.4150	8.6725	8.8745		
53	6.5356	6.6841	6.8416	7.0042	7.1716	7.5271	7.7078	7.8932	8.0857	8.2815	8.8996	9.1340	9.3471			
54	7.0186	7.1835	7.3562	7.5341	7.7167	8.1017	8.2983	8.5018	8.7103	8.9221	9.6136	9.8408				
55	7.7540	7.9426	8.1372	8.3372	8.5422	9.0009	9.2946	9.6004	9.9174	10.2417	10.5803					
56	8.3351	8.5421	8.7551	8.9736	9.1970	9.7961	10.1238	10.4637	10.7743	11.0368						
57	8.9665	9.1932	9.4261	9.6645	9.9086	10.6744	11.0389	11.3348	11.6150							
58	9.6543	9.9025	10.1566	10.4162	10.6847	11.6308	11.9263	12.2253								
59	10.4055	10.6765	10.9535	11.2380	11.5300	12.5520	12.8710									
60	11.6827	12.0937	12.5277	12.9218	13.2583	13.9235										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 1, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.1425	1.1472	1.1526	1.1588	1.1658	1.1738	1.1826	1.1921	1.2025	1.2136
19	1.1636	1.1695	1.1764	1.1843	1.1930	1.2026	1.2132	1.2245	1.2367	1.2494
20	1.1852	1.1928	1.2014	1.2112	1.2219	1.2334	1.2461	1.2593	1.2733	1.2877
21	1.2088	1.2185	1.2293	1.2410	1.2540	1.2676	1.2824	1.2975	1.3135	1.3297
22	1.2361	1.2480	1.2612	1.2752	1.2905	1.3063	1.3233	1.3404	1.3585	1.3768
23	1.2683	1.2827	1.2984	1.3149	1.3327	1.3508	1.3699	1.3893	1.4090	1.4296
24	1.3067	1.3237	1.3422	1.3612	1.3814	1.4020	1.4229	1.4448	1.4667	1.4888
25	1.3524	1.3723	1.3934	1.4151	1.4373	1.4606	1.4839	1.5073	1.5318	1.5565
26	1.4063	1.4292	1.4525	1.4772	1.5019	1.5269	1.5529	1.5791	1.6054	1.6318
27	1.4689	1.4948	1.5211	1.5476	1.5752	1.6030	1.6308	1.6589	1.6882	1.7186
28	1.5416	1.5696	1.5989	1.6284	1.6580	1.6878	1.7187	1.7498	1.7823	1.8161
29	1.6239	1.6553	1.6868	1.7183	1.7510	1.7840	1.8171	1.8517	1.8878	1.9264
30	1.7172	1.7508	1.7853	1.8202	1.8553	1.8906	1.9274	1.9666	2.0079	2.0509
31	1.8214	1.8584	1.8956	1.9330	1.9706	2.0103	2.0524	2.0964	2.1423	2.1902
32	1.9382	1.9778	2.0176	2.0578	2.1007	2.1456	2.1924	2.2413	2.2923	2.3455
33	2.0672	2.1096	2.1529	2.1987	2.2464	2.2963	2.3483	2.4027	2.4597	2.5202
34	2.2094	2.2560	2.3047	2.3555	2.4086	2.4641	2.5220	2.5833	2.6478	2.7148
35	2.3675	2.4193	2.4734	2.5299	2.5890	2.6507	2.7166	2.7852	2.8567	2.9310
36	2.5430	2.6006	2.6608	2.7237	2.7887	2.8600	2.9332	3.0094	3.0886	3.1707
37	2.7378	2.8018	2.8645	2.9266	2.9900	3.0924	3.1736	3.2580	3.3455	3.4359
38	2.9441	3.0086	3.0746	3.1421	3.2122	3.3500	3.4401	3.5334	3.6298	3.7291
39	3.1632	3.2332	3.3053	3.3798	3.4556	3.6355	3.7351	3.8380	3.9439	4.0428
40	3.4597	3.5501	3.6445	3.7303	3.8453	3.9515	4.0612	4.1743	4.2907	4.4111
41	3.7555	3.8441	3.9316	4.0206	4.1835	4.3007	4.4213	4.5454	4.6740	
42	4.0532	4.1461	4.2405	4.3365	4.5418	4.6860	4.8182	4.9555		
43	4.3743	4.4746	4.5765	4.6797	4.9010	5.1102	5.2565			
44	4.7231	4.8312	4.9408	5.0518	5.2901	5.5780				
45	5.2847	5.4367	5.5935	5.7206	5.9206					
46	5.7684	5.9092	6.0421	6.1761						
47	6.2393	6.3805	6.5230							
48	6.7355	6.8868								
49	7.2677									
50										
51										
52										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 2, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8518	0.8518	0.8518	0.8518	0.8518	0.8518	0.8518	0.8518	0.8518	0.8518	0.8575	0.8598	0.8627	0.8662	0.8703	0.8753
19	0.8637	0.8637	0.8637	0.8637	0.8637	0.8637	0.8637	0.8637	0.8637	0.8643	0.8733	0.8766	0.8803	0.8850	0.8905	0.8967
20	0.8736	0.8736	0.8736	0.8736	0.8736	0.8736	0.8736	0.8738	0.8762	0.8791	0.8891	0.8933	0.8983	0.9045	0.9115	0.9196
21	0.8820	0.8820	0.8820	0.8820	0.8820	0.8825	0.8845	0.8871	0.8903	0.8942	0.9055	0.9112	0.9178	0.9256	0.9346	0.9447
22	0.8895	0.8895	0.8895	0.8895	0.8895	0.8947	0.8976	0.9012	0.9056	0.9110	0.9237	0.9312	0.9400	0.9498	0.9608	0.9732
23	0.8968	0.8968	0.8968	0.8968	0.8985	0.9083	0.9123	0.9172	0.9232	0.9303	0.9452	0.9547	0.9657	0.9780	0.9913	1.0061
24	0.9048	0.9048	0.9068	0.9096	0.9131	0.9242	0.9297	0.9363	0.9443	0.9535	0.9707	0.9827	0.9962	1.0111	1.0270	1.0441
25	0.9166	0.9188	0.9218	0.9257	0.9307	0.9435	0.9508	0.9597	0.9700	0.9817	1.0016	1.0163	1.0326	1.0501	1.0687	1.0882
26	0.9326	0.9358	0.9401	0.9456	0.9523	0.9673	0.9770	0.9883	1.0013	1.0160	1.0388	1.0565	1.0756	1.0957	1.1172	1.1392
27	0.9518	0.9566	0.9626	0.9700	0.9790	0.9966	1.0090	1.0232	1.0393	1.0571	1.0831	1.1037	1.1260	1.1488	1.1727	1.1976
28	0.9755	0.9820	0.9902	1.0001	1.0118	1.0323	1.0480	1.0653	1.0850	1.1058	1.1352	1.1591	1.1838	1.2100	1.2365	1.2633
29	1.0043	1.0131	1.0238	1.0367	1.0517	1.0756	1.0947	1.1158	1.1387	1.1632	1.1956	1.2227	1.2507	1.2791	1.3083	1.3383
30	1.0392	1.0508	1.0647	1.0810	1.0995	1.1273	1.1501	1.1751	1.2012	1.2293	1.2655	1.2952	1.3258	1.3576	1.3896	1.4218
31	1.0812	1.0961	1.1137	1.1338	1.1562	1.1883	1.2150	1.2435	1.2737	1.3048	1.3440	1.3773	1.4111	1.4452	1.4797	1.5150
32	1.1313	1.1501	1.1720	1.1962	1.2230	1.2590	1.2900	1.3222	1.3555	1.3905	1.4333	1.4695	1.5058	1.5427	1.5807	1.6191
33	1.1907	1.2140	1.2402	1.2688	1.3000	1.3408	1.3752	1.4112	1.4486	1.4865	1.5327	1.5715	1.6115	1.6520	1.6928	1.7341
34	1.2602	1.2886	1.3191	1.3528	1.3882	1.4330	1.4720	1.5117	1.5521	1.5930	1.6430	1.6857	1.7287	1.7722	1.8162	1.8608
35	1.3415	1.3745	1.4105	1.4482	1.4881	1.5378	1.5802	1.6232	1.6670	1.7120	1.7658	1.8117	1.8580	1.9047	1.9522	2.0003
36	1.4348	1.4732	1.5135	1.5565	1.6006	1.6543	1.7001	1.7472	1.7950	1.8432	1.9010	1.9502	2.0000	2.0505	2.1021	2.1551
37	1.5415	1.5847	1.6306	1.6776	1.7253	1.7833	1.8337	1.8845	1.9357	1.9873	2.0493	2.1023	2.1558	2.2112	2.2676	2.3248
38	1.6621	1.7108	1.7608	1.8117	1.8641	1.9270	1.9808	2.0352	2.0900	2.1453	2.2121	2.2693	2.3282	2.3881	2.4490	2.5110
39	1.7978	1.8510	1.9050	1.9610	2.0173	2.0847	2.1423	2.2005	2.2591	2.3187	2.3910	2.4535	2.5171	2.5817	2.6476	2.7147
40	1.9485	2.0061	2.0655	2.1252	2.1853	2.2573	2.3190	2.3811	2.4445	2.5096	2.5875	2.6550	2.7236	2.7936	2.8650	3.0110
41	2.1150	2.1778	2.2412	2.3050	2.3690	2.4461	2.5118	2.5790	2.6480	2.7181	2.8021	2.8751	2.9493	3.0251	3.1023	3.2603
42	2.2988	2.3658	2.4331	2.5010	2.5692	2.6517	2.7227	2.7957	2.8698	2.9455	3.0365	3.1152	3.1957	3.2777	3.3612	3.5323
43	2.4993	2.5703	2.6420	2.7141	2.7870	2.8758	2.9530	3.0315	3.1115	3.1932	3.2916	3.3768	3.4640	3.5527	3.6430	3.8282
44	2.7168	2.7921	2.8682	2.9451	3.0243	3.1198	3.2028	3.2875	3.3740	3.4623	3.5688	3.6612	3.7555	3.8515	3.9491	4.1495
45	3.0255	3.1075	3.1906	3.2758	3.3631	3.4686	3.5602	3.6541	3.7500	3.8481	3.9662	4.0688	4.1733	4.2797	4.3878	4.7170
46	3.2843	3.3716	3.4610	3.5530	3.6468	3.7607	3.8598	3.9613	4.0652	4.1715	4.2996	4.4106	4.5236	4.6386	4.7553	5.1115
47	3.5615	3.6548	3.7516	3.8507	3.9521	4.0753	4.1826	4.2926	4.4052	4.5203	4.6591	4.7792	4.9015	5.0257	5.1517	5.5366
48	3.8573	3.9583	4.0627	4.1698	4.2795	4.4131	4.5295	4.6488	4.7708	4.8957	5.0460	5.1760	5.3081	5.4421	5.5778	5.9938
49	4.1725	4.2821	4.3951	4.5112	4.6302	4.7751	4.9015	5.0310	5.1635	5.2987	5.4615	5.6021	5.7447	5.8893	6.0355	6.4845
50	4.6180	4.7401	4.8657	4.9950	5.1275	5.3895	5.5328	5.6797	5.8297	5.9827	6.3827	6.5822	6.7890	6.9591	7.1308	7.4483
51	4.9843	5.1171	5.2540	5.3946	5.5388	5.8230	5.9788	6.1382	6.3010	6.4666	6.9691	7.1562	7.3376	7.5207	7.7052	
52	5.3750	5.5198	5.6691	5.8223	5.9796	6.2877	6.4571	6.6302	6.8066	6.9860	7.5373	7.7307	7.9260	8.1228		
53	5.7928	5.9512	6.1141	6.2815	6.4527	6.7868	6.9710	7.1587	7.3498	7.5437	8.1392	8.3476	8.5576			
54	6.2417	6.4148	6.5930	6.7755	6.9622	7.3242	7.5241	7.7277	7.9346	8.1441	8.7866	9.0108				
55	6.9180	7.1128	7.3130	7.5178	7.7268	8.3639	8.6518	8.8876	9.1257	9.3666	9.9075					
56	7.4573	7.6705	7.8890	8.1121	8.3396	9.0907	9.3412	9.5953	9.8525	10.1118						
57	8.0436	8.2766	8.5147	8.7577	9.0047	9.8170	10.0881	10.3625	10.6396							
58	8.6826	8.9368	9.1963	9.4603	9.7282	10.6065	10.8993	11.1952								
59	9.3806	9.6576	9.9397	10.2261	10.5163	11.4656	11.7815									
60	10.8011	11.1218	11.4480	11.7783	12.1123	13.0381										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 2, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.8811	0.8878	0.8955	0.9040	0.9135	0.9236	0.9346	0.9462	0.9585	0.9712
19	0.9041	0.9125	0.9218	0.9321	0.9432	0.9550	0.9677	0.9808	0.9947	1.0090
20	0.9287	0.9390	0.9501	0.9622	0.9752	0.9888	1.0031	1.0181	1.0333	1.0493
21	0.9557	0.9681	0.9812	0.9955	1.0102	1.0258	1.0417	1.0586	1.0757	1.0931
22	0.9865	1.0010	1.0162	1.0325	1.0492	1.0667	1.0848	1.1031	1.1222	1.1418
23	1.0216	1.0385	1.0558	1.0742	1.0931	1.1123	1.1325	1.1531	1.1738	1.1951
24	1.0622	1.0812	1.1011	1.1213	1.1425	1.1640	1.1860	1.2082	1.2315	1.2552
25	1.1090	1.1302	1.1522	1.1750	1.1981	1.2215	1.2460	1.2707	1.2960	1.3216
26	1.1622	1.1861	1.2103	1.2350	1.2607	1.2867	1.3132	1.3401	1.3675	1.3961
27	1.2231	1.2488	1.2758	1.3032	1.3311	1.3592	1.3880	1.4178	1.4482	1.4792
28	1.2917	1.3205	1.3496	1.3792	1.4092	1.4406	1.4723	1.5047	1.5377	1.5712
29	1.3690	1.4001	1.4315	1.4643	1.4976	1.5315	1.5658	1.6010	1.6367	1.6731
30	1.4548	1.4891	1.5240	1.5593	1.5953	1.6570	1.6944	1.7333	1.7738	1.8167
31	1.5515	1.5886	1.6262	1.6645	1.7035	1.7734	1.8149	1.8583	1.9042	1.9522
32	1.6585	1.6986	1.7392	1.7807	1.8232	1.9033	1.9500	1.9989	2.0500	2.1033
33	1.7766	1.8198	1.8640	1.9097	1.9563	2.0490	2.1011	2.1556	2.2123	2.2714
34	1.9068	1.9541	2.0027	2.0523	2.1027	2.2113	2.2693	2.3298	2.3929	2.4584
35	2.0511	2.1027	2.1553	2.2090	2.2636	2.3918	2.4563	2.5235	2.5934	2.6660
36	2.2100	2.2658	2.3227	2.3808	2.4400	2.5924	2.6640	2.7385	2.8159	2.8881
37	2.3842	2.4447	2.5063	2.5692	2.6332	2.8149	2.8943	2.9731	3.0443	3.1165
38	2.5752	2.6406	2.7075	2.7753	2.8446	3.0606	3.1355	3.2112	3.2880	3.3655
39	2.7842	2.8551	2.9272	3.0007	3.0755	3.3087	3.3895	3.4710	3.5533	3.6365
40	3.0881	3.1666	3.2466	3.3278	3.4936	3.6374	3.7446	3.8551	3.9683	4.0840
41	3.3437	3.4286	3.5150	3.6027	3.7817	3.9716	4.0895	4.2104	4.3339	
42	3.6225	3.7141	3.8072	3.9017	4.0950	4.3404	4.4695	4.6013		
43	3.9255	4.0245	4.1248	4.2265	4.4348	4.7464	4.8872			
44	4.2545	4.3611	4.4692	4.5785	4.8031	5.1923				
45	4.8357	4.9561	5.0778	5.2008	5.5172					
46	5.2393	5.3687	5.4995	5.6312						
47	5.6742	5.8132	5.9533							
48	6.1416	6.2906								
49	6.6430									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 3, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.7233	0.7233	0.7233	0.7233	0.7233	0.7261	0.7272	0.7286	0.7303	0.7325	0.7403	0.7435	0.7472	0.7516	0.7568	0.7630
19	0.7352	0.7352	0.7352	0.7352	0.7352	0.7395	0.7410	0.7428	0.7452	0.7481	0.7568	0.7608	0.7657	0.7715	0.7782	0.7858
20	0.7448	0.7448	0.7448	0.7448	0.7448	0.7520	0.7540	0.7565	0.7596	0.7633	0.7733	0.7787	0.7850	0.7923	0.8008	0.8103
21	0.7531	0.7531	0.7531	0.7543	0.7562	0.7640	0.7668	0.7703	0.7745	0.7796	0.7910	0.7980	0.8061	0.8152	0.8257	0.8372
22	0.7608	0.7620	0.7635	0.7655	0.7680	0.7767	0.7806	0.7852	0.7908	0.7976	0.8107	0.8197	0.8298	0.8412	0.8540	0.8677
23	0.7710	0.7726	0.7747	0.7776	0.7810	0.7910	0.7962	0.8025	0.8098	0.8185	0.8338	0.8450	0.8576	0.8713	0.8866	0.9026
24	0.7822	0.7846	0.7877	0.7916	0.7963	0.8078	0.8148	0.8231	0.8326	0.8435	0.8613	0.8750	0.8903	0.9065	0.9243	0.9427
25	0.7955	0.7988	0.8032	0.8085	0.8150	0.8285	0.8375	0.8480	0.8601	0.8736	0.8942	0.9107	0.9287	0.9477	0.9678	0.9890
26	0.8115	0.8162	0.8222	0.8293	0.8378	0.8537	0.8652	0.8785	0.8935	0.9098	0.9335	0.9530	0.9736	0.9955	1.0181	1.0415
27	0.8312	0.8377	0.8456	0.8551	0.8661	0.8846	0.8990	0.9153	0.9333	0.9531	0.9796	1.0022	1.0258	1.0500	1.0755	1.1015
28	0.8556	0.8641	0.8745	0.8866	0.9005	0.9222	0.9397	0.9596	0.9807	1.0038	1.0337	1.0590	1.0855	1.1128	1.1405	1.1685
29	0.8852	0.8965	0.9096	0.9248	0.9420	0.9672	0.9885	1.0116	1.0365	1.0625	1.0957	1.1243	1.1536	1.1831	1.2135	1.2445
30	0.9212	0.9355	0.9520	0.9707	0.9917	1.0205	1.0457	1.0723	1.1006	1.1302	1.1668	1.1980	1.2298	1.2626	1.2957	1.3290
31	0.9645	0.9822	1.0026	1.0251	1.0501	1.0832	1.1117	1.1425	1.1742	1.2068	1.2465	1.2810	1.3160	1.3513	1.3868	1.4227
32	1.0158	1.0378	1.0621	1.0892	1.1180	1.1553	1.1882	1.2222	1.2571	1.2933	1.3367	1.3740	1.4117	1.4496	1.4877	1.5266
33	1.0766	1.1030	1.1320	1.1630	1.1965	1.2382	1.2745	1.3120	1.3508	1.3902	1.4368	1.4770	1.5175	1.5581	1.6000	1.6422
34	1.1476	1.1786	1.2122	1.2482	1.2856	1.3313	1.3718	1.4132	1.4552	1.4975	1.5477	1.5907	1.6345	1.6790	1.7241	1.7696
35	1.2296	1.2658	1.3043	1.3443	1.3861	1.4366	1.4808	1.5255	1.5706	1.6160	1.6698	1.7167	1.7641	1.8121	1.8606	1.9097
36	1.3242	1.3653	1.4082	1.4531	1.4992	1.5538	1.6015	1.6495	1.6977	1.7471	1.8052	1.8556	1.9066	1.9582	2.0105	2.0636
37	1.4315	1.4772	1.5255	1.5747	1.6246	1.6833	1.7345	1.7858	1.8386	1.8916	1.9538	2.0081	2.0630	2.1186	2.1751	2.2325
38	1.5523	1.6037	1.6562	1.7093	1.7630	1.8261	1.8808	1.9368	1.9931	2.0500	2.1168	2.1752	2.2343	2.2945	2.3555	2.4176
39	1.6883	1.7443	1.8008	1.8578	1.9151	1.9831	2.0423	2.1021	2.1623	2.2233	2.2955	2.3582	2.4221	2.4870	2.5531	2.6202
40	1.8393	1.8995	1.9600	2.0210	2.0831	2.1556	2.2190	2.2828	2.3475	2.4130	2.4907	2.5585	2.6275	2.6976	2.7691	2.9128
41	2.0056	2.0698	2.1346	2.2005	2.2665	2.3441	2.4117	2.4802	2.5496	2.6201	2.7041	2.7772	2.8518	2.9278	3.0051	3.1610
42	2.1878	2.2565	2.3262	2.3961	2.4665	2.5495	2.6218	2.6953	2.7701	2.8461	2.9368	3.0160	3.0967	3.1788	3.2625	3.4313
43	2.3867	2.4605	2.5343	2.6087	2.6837	2.7727	2.8505	2.9295	3.0101	3.0921	3.1903	3.2760	3.3633	3.4522	3.5427	3.7255
44	2.6035	2.6815	2.7600	2.8392	2.9193	3.0150	3.0986	3.1838	3.2707	3.3595	3.4658	3.5586	3.6530	3.7492	3.8470	4.0450
45	2.9081	2.9930	3.0786	3.1653	3.2535	3.3591	3.4515	3.5457	3.6421	3.7406	3.8587	3.9615	4.0662	4.1728	4.2812	4.6052
46	3.1657	3.2558	3.3473	3.4403	3.5351	3.6491	3.7488	3.8510	3.9553	4.0620	4.1898	4.3011	4.4145	4.5296	4.6466	4.9975
47	3.4413	3.5377	3.6357	3.7358	3.8380	3.9613	4.0693	4.1798	4.2930	4.4085	4.5470	4.6675	4.7900	4.9143	5.0405	5.4201
48	3.7355	3.8388	3.9443	4.0525	4.1630	4.2966	4.4137	4.5335	4.6561	4.7812	4.9313	5.0616	5.1940	5.3282	5.4641	5.8746
49	4.0486	4.1600	4.2741	4.3911	4.5110	4.6561	4.7831	4.9131	5.0460	5.1816	5.3441	5.4850	5.6280	5.7727	5.9190	6.3623
50	4.4886	4.6121	4.7390	4.8691	5.0025	5.2622	5.4062	5.5536	5.7041	5.8575	6.3233	6.4896	6.6581	6.8285	7.0003	7.4020
51	4.8518	4.9861	5.1240	5.2656	5.4107	5.6926	5.8491	6.0090	6.1721	6.3382	6.8422	7.0218	7.2035	7.3867	7.5713	
52	5.2393	5.3855	5.5358	5.6902	5.8482	6.1538	6.3240	6.4976	6.6743	6.8541	7.3991	7.5927	7.7882	7.9852		
53	5.6537	5.8135	5.9776	6.1458	6.3180	6.6493	6.8341	7.0225	7.2140	7.4083	7.9971	8.2057	8.4160			
54	6.0990	6.2735	6.4526	6.6361	6.8236	7.1830	7.3836	7.5876	7.7948	8.0047	8.6405	8.8648				
55	6.7671	6.9633	7.1646	7.3703	7.5802	8.2666	8.4985	8.7338	8.9725	9.2137	9.8470					
56	7.3021	7.5166	7.7362	7.9603	8.1885	8.9312	9.1823	9.4368	9.6943	9.9542						
57	7.8836	8.1178	8.3572	8.6011	8.8488	9.6522	9.9240	10.1988	10.4763							
58	8.5175	8.7731	9.0336	9.2985	9.5671	10.4361	10.7296	11.0260								
59	9.2098	9.4881	9.7712	10.0586	10.3493	11.2891	11.6056									
60	10.6127	10.9348	11.2620	11.5932	11.9280	12.9534										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 1, SA Band 3, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.7701	0.7781	0.7872	0.7970	0.8080	0.8195	0.8320	0.8447	0.8583	0.8722
19	0.7946	0.8043	0.8151	0.8268	0.8393	0.8526	0.8666	0.8811	0.8958	0.9113
20	0.8208	0.8326	0.8452	0.8588	0.8731	0.8882	0.9036	0.9197	0.9363	0.9532
21	0.8498	0.8637	0.8783	0.8940	0.9101	0.9268	0.9442	0.9620	0.9798	0.9987
22	0.8827	0.8986	0.9153	0.9327	0.9510	0.9696	0.9885	1.0082	1.0282	1.0485
23	0.9200	0.9380	0.9570	0.9765	0.9963	1.0170	1.0381	1.0595	1.0811	1.1032
24	0.9625	0.9828	1.0037	1.0253	1.0475	1.0700	1.0927	1.1160	1.1400	1.1645
25	1.0108	1.0333	1.0567	1.0803	1.1043	1.1288	1.1541	1.1796	1.2056	1.2321
26	1.0660	1.0908	1.1161	1.1417	1.1683	1.1952	1.2225	1.2501	1.2782	1.3068
27	1.1280	1.1548	1.1828	1.2111	1.2397	1.2688	1.2982	1.3282	1.3592	1.3908
28	1.1977	1.2276	1.2577	1.2882	1.3191	1.3505	1.3828	1.4158	1.4496	1.4838
29	1.2762	1.3082	1.3407	1.3736	1.4073	1.4420	1.4772	1.5130	1.5495	1.5867
30	1.3631	1.3977	1.4328	1.4691	1.5060	1.5940	1.6317	1.6713	1.7126	1.7557
31	1.4595	1.4973	1.5358	1.5751	1.6150	1.7117	1.7539	1.7979	1.8438	1.8916
32	1.5671	1.6080	1.6497	1.6921	1.7352	1.8433	1.8902	1.9391	1.9901	2.0433
33	1.6858	1.7301	1.7752	1.8210	1.8677	1.9900	2.0421	2.0964	2.1531	2.2121
34	1.8167	1.8645	1.9132	1.9630	2.0135	2.1531	2.2110	2.2714	2.3344	2.3941
35	1.9606	2.0123	2.0651	2.1188	2.1736	2.3345	2.3989	2.4610	2.5223	2.5847
36	2.1186	2.1746	2.2317	2.2900	2.3492	2.5300	2.5943	2.6597	2.7260	2.7931
37	2.2920	2.3526	2.4145	2.4775	2.5415	2.7370	2.8065	2.8770	2.9483	3.0205
38	2.4820	2.5476	2.6145	2.6826	2.7518	2.9633	3.0382	3.1141	3.1908	3.2683
39	2.6900	2.7610	2.8332	2.9068	2.9816	3.2103	3.2910	3.3726	3.4551	3.5381
40	2.9902	3.0688	3.1490	3.2303	3.3938	3.5860	3.6929	3.8031	3.9161	4.0314
41	3.2445	3.3295	3.4160	3.5038	3.6805	3.9216	4.0391	4.1597	4.2828	
42	3.5216	3.6135	3.7067	3.8012	3.9921	4.2916	4.4204	4.5518		
43	3.8230	3.9221	4.0226	4.1243	4.3303	4.6988	4.8392			
44	4.1502	4.2568	4.3651	4.4743	4.6966	5.1312				
45	4.7241	4.8446	4.9666	5.0896	5.4318					
46	5.1255	5.2550	5.3858	5.5177						
47	5.5578	5.6970	5.8372							
48	6.0225	6.1717								
49	6.5211									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 1, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.0934	1.0969	1.1013	1.1064	1.1121	1.1181	1.1245	1.1288	1.1333	1.1380	1.1431	1.1468	1.1509	1.1556	1.1610	1.1671
19	1.1026	1.1065	1.1113	1.1168	1.1229	1.1294	1.1363	1.1411	1.1462	1.1517	1.1576	1.1623	1.1675	1.1734	1.1802	1.1879
20	1.1107	1.1151	1.1204	1.1264	1.1330	1.1400	1.1475	1.1531	1.1590	1.1655	1.1724	1.1783	1.1850	1.1924	1.2011	1.2107
21	1.1184	1.1234	1.1293	1.1360	1.1432	1.1509	1.1592	1.1657	1.1727	1.1804	1.1887	1.1961	1.2045	1.2139	1.2247	1.2367
22	1.1266	1.1323	1.1389	1.1462	1.1541	1.1627	1.1721	1.1797	1.1881	1.1973	1.2074	1.2167	1.2273	1.2391	1.2524	1.2672
23	1.1358	1.1423	1.1497	1.1578	1.1667	1.1764	1.1871	1.1962	1.2063	1.2174	1.2296	1.2413	1.2545	1.2691	1.2854	1.3033
24	1.1468	1.1542	1.1625	1.1716	1.1816	1.1927	1.2051	1.2161	1.2282	1.2418	1.2566	1.2711	1.2874	1.3051	1.3250	1.3462
25	1.1602	1.1686	1.1779	1.1883	1.1998	1.2127	1.2271	1.2405	1.2551	1.2715	1.2894	1.3072	1.3271	1.3484	1.3720	1.3968
26	1.1765	1.1860	1.1967	1.2087	1.2221	1.2371	1.2540	1.2702	1.2879	1.3077	1.3292	1.3509	1.3745	1.4000	1.4272	1.4562
27	1.1962	1.2071	1.2195	1.2335	1.2492	1.2668	1.2868	1.3064	1.3279	1.3515	1.3770	1.4031	1.4306	1.4606	1.4917	1.5245
28	1.2200	1.2327	1.2472	1.2635	1.2820	1.3030	1.3266	1.3501	1.3759	1.4039	1.4341	1.4644	1.4968	1.5306	1.5663	1.6027
29	1.2485	1.2634	1.2804	1.2998	1.3216	1.3465	1.3744	1.4024	1.4331	1.4656	1.5010	1.5359	1.5730	1.6113	1.6504	1.6913
30	1.2824	1.3000	1.3202	1.3430	1.3690	1.3984	1.4310	1.4645	1.5001	1.5383	1.5782	1.6186	1.6598	1.7025	1.7464	1.7905
31	1.3226	1.3434	1.3673	1.3943	1.4252	1.4597	1.4979	1.5370	1.5782	1.6218	1.6673	1.7117	1.7583	1.8054	1.8526	1.9009
32	1.3699	1.3947	1.4229	1.4551	1.4913	1.5313	1.5760	1.6206	1.6681	1.7171	1.7676	1.8178	1.8683	1.9190	1.9713	2.0237
33	1.4253	1.4547	1.4882	1.5262	1.5681	1.6149	1.6653	1.7169	1.7698	1.8247	1.8809	1.9352	1.9902	2.0463	2.1023	2.1582
34	1.4900	1.5247	1.5644	1.6084	1.6573	1.7104	1.7681	1.8252	1.8849	1.9453	2.0060	2.0656	2.1257	2.1856	2.2455	2.3055
35	1.5650	1.6063	1.6523	1.7034	1.7591	1.8194	1.8832	1.9478	2.0128	2.0781	2.1451	2.2096	2.2738	2.3378	2.4025	2.4683
36	1.6521	1.7002	1.7534	1.8117	1.8748	1.9417	2.0133	2.0835	2.1541	2.2261	2.2979	2.3668	2.4353	2.5050	2.5753	2.6459
37	1.7522	1.8076	1.8685	1.9343	2.0045	2.0792	2.1568	2.2333	2.3107	2.3878	2.4644	2.5379	2.6129	2.6880	2.7634	2.8424
38	1.8663	1.9299	1.9984	2.0717	2.1498	2.2307	2.3153	2.3987	2.4815	2.5638	2.6456	2.7261	2.8065	2.8871	2.9715	3.0601
39	1.9962	2.0674	2.1439	2.2252	2.3097	2.3980	2.4898	2.5789	2.6673	2.7553	2.8446	2.9307	3.0169	3.1072	3.2018	3.3012
40	2.1418	2.2213	2.3060	2.3939	2.4860	2.5816	2.6796	2.7747	2.8694	2.9651	3.0606	3.1529	3.2495	3.3507	3.4569	3.5698
41	2.3045	2.3924	2.4838	2.5796	2.6792	2.7812	2.8855	2.9874	3.0901	3.1925	3.2950	3.3984	3.5068	3.6203	3.7410	3.8687
42	2.4850	2.5799	2.6792	2.7828	2.8889	2.9974	3.1088	3.2193	3.3292	3.4390	3.5537	3.6698	3.7914	3.9203	4.0569	4.2003
43	2.6823	2.7851	2.8925	3.0027	3.1156	3.2312	3.3519	3.4701	3.5880	3.7110	3.8395	3.9698	4.1076	4.2537	4.4072	4.5682
44	2.8973	3.0085	3.1228	3.2401	3.3602	3.4853	3.6143	3.7411	3.8731	4.0110	4.1552	4.3024	4.4590	4.6233	4.7956	4.9763
45	3.1311	3.2493	3.3708	3.4954	3.6249	3.7590	3.8973	4.0393	4.1874	4.3422	4.5043	4.6722	4.8482	5.0328	5.2262	5.4287
46	3.3820	3.5076	3.6367	3.7702	3.9096	4.0534	4.2082	4.3676	4.5339	4.7078	4.8925	5.0814	5.2793	5.4865	5.7033	5.9300
47	3.6501	3.7836	3.9212	4.0655	4.2149	4.3761	4.5497	4.7288	4.9158	5.1135	5.3216	5.5339	5.7562	5.9886	6.2314	6.4847
48	3.9355	4.0778	4.2260	4.3782	4.5471	4.7297	4.9247	5.1261	5.3379	5.5616	5.7955	6.0342	6.2836	6.5439	6.8153	7.0978
49	4.2375	4.3853	4.5406	4.7148	4.9125	5.1174	5.3366	5.5638	5.8045	6.0561	6.3189	6.5868	6.8663	7.1574	7.4601	7.7785
50	4.5446	4.7055	4.8868	5.0912	5.3137	5.5427	5.7894	6.0482	6.3191	6.6018	6.8968	7.1972	7.5098	7.8347	8.1755	8.5292
51	4.8723	5.0608	5.2722	5.5102	5.7521	6.0100	6.2899	6.5822	6.8869	7.2043	7.5350	7.8712	8.2202	8.5855	8.9649	
52	5.2368	5.4565	5.7042	5.9640	6.2337	6.5250	6.8429	7.1718	7.5141	7.8701	8.2401	8.6156	9.0075	9.4150		
53	5.6438	5.9008	6.1782	6.4602	6.7644	7.0964	7.4540	7.8237	8.2077	8.6063	9.0196	9.4406	9.8787			
54	6.1007	6.3947	6.6896	7.0080	7.3540	7.7290	8.1309	8.5459	8.9759	9.4212	9.8837	10.3554				
55	6.6139	6.9222	7.2555	7.6163	8.0095	8.4312	8.8822	9.3470	9.8277	10.3259	10.8444					
56	7.1590	7.5079	7.8843	8.2964	8.7388	9.2123	9.7175	10.2372	10.7749	11.3339						
57	7.7663	8.1606	8.5909	9.0552	9.5523	10.0829	10.6476	11.2287	11.8325							
58	8.4452	8.8946	9.3818	9.9036	10.4609	11.0542	11.6852	12.3385								
59	9.2094	9.7204	10.2681	10.8534	11.4767	12.1395	12.8492									
60	10.0729	10.6477	11.2621	11.9169	12.6134	13.3597										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 1, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.1741	1.1820	1.1909	1.2009	1.2121	1.2243	1.2377	1.2519	1.2673	1.2832
19	1.1966	1.2065	1.2175	1.2298	1.2432	1.2577	1.2735	1.2900	1.3075	1.3257
20	1.2215	1.2338	1.2471	1.2620	1.2779	1.2950	1.3130	1.3321	1.3516	1.3722
21	1.2500	1.2650	1.2810	1.2986	1.3171	1.3371	1.3575	1.3791	1.4013	1.4236
22	1.2834	1.3013	1.3202	1.3409	1.3623	1.3848	1.4082	1.4318	1.4565	1.4816
23	1.3228	1.3438	1.3661	1.3894	1.4140	1.4391	1.4651	1.4918	1.5185	1.5457
24	1.3692	1.3933	1.4191	1.4454	1.4729	1.5011	1.5296	1.5585	1.5883	1.6184
25	1.4234	1.4511	1.4798	1.5098	1.5400	1.5706	1.6023	1.6342	1.6663	1.6985
26	1.4859	1.5176	1.5496	1.5820	1.6158	1.6497	1.6837	1.7179	1.7534	1.7893
27	1.5584	1.5928	1.6284	1.6646	1.7008	1.7372	1.7747	1.8126	1.8509	1.8910
28	1.6401	1.6786	1.7172	1.7559	1.7956	1.8359	1.8764	1.9172	1.9600	2.0052
29	1.7325	1.7739	1.8158	1.8587	1.9017	1.9449	1.9884	2.0342	2.0834	2.1351
30	1.8348	1.8805	1.9263	1.9723	2.0184	2.0648	2.1146	2.1671	2.2222	2.2801
31	1.9498	1.9987	2.0478	2.0970	2.1473	2.2007	2.2566	2.3154	2.3772	2.4421
32	2.0760	2.1284	2.1812	2.2355	2.2924	2.3521	2.4148	2.4807	2.5499	2.6233
33	2.2142	2.2714	2.3293	2.3901	2.4538	2.5207	2.5910	2.6648	2.7440	2.8271
34	2.3670	2.4289	2.4938	2.5618	2.6332	2.7082	2.7877	2.8722	2.9609	3.0540
35	2.5344	2.6036	2.6763	2.7525	2.8325	2.9180	3.0082	3.1029	3.2022	3.3063
36	2.7198	2.7974	2.8788	2.9644	3.0561	3.1523	3.2534	3.3594	3.4705	3.5867
37	2.9253	3.0122	3.1041	3.2020	3.3048	3.4127	3.5259	3.6444	3.7685	3.8980
38	3.1530	3.2515	3.3560	3.4658	3.5810	3.7019	3.8285	3.9610	4.0992	4.2433
39	3.4067	3.5184	3.6357	3.7588	3.8879	4.0232	4.1646	4.3122	4.4665	4.6285
40	3.6892	3.8146	3.9462	4.0842	4.2287	4.3798	4.5375	4.7025	4.8756	5.0549
41	4.0028	4.1434	4.2909	4.4454	4.6069	4.7755	4.9520	5.1369	5.3284	
42	4.3508	4.5085	4.6737	4.8464	5.0265	5.2153	5.4130	5.6176		
43	4.7370	4.9136	5.0983	5.2910	5.4928	5.7042	5.9229			
44	5.1654	5.3630	5.5691	5.7849	6.0109	6.2449				
45	5.6403	5.8609	6.0917	6.3335	6.5838					
46	6.1663	6.4130	6.6719	6.9398						
47	6.7486	7.0259	7.3128							
48	7.3950	7.7024								
49	8.1081									
50										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 2, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8187	0.8203	0.8213	0.8233	0.8258	0.8351	0.8386	0.8425	0.8468	0.8518	0.8637	0.8700	0.8771	0.8851	0.8942	0.9041
19	0.8272	0.8292	0.8312	0.8336	0.8366	0.8465	0.8507	0.8555	0.8610	0.8671	0.8802	0.8881	0.8967	0.9065	0.9175	0.9274
20	0.8347	0.8380	0.8403	0.8432	0.8470	0.8577	0.8630	0.8690	0.8757	0.8832	0.8980	0.9076	0.9181	0.9294	0.9403	0.9522
21	0.8418	0.8463	0.8493	0.8530	0.8576	0.8695	0.8760	0.8833	0.8917	0.9010	0.9178	0.9295	0.9411	0.9530	0.9662	0.9807
22	0.8494	0.8551	0.8587	0.8635	0.8691	0.8825	0.8905	0.8996	0.9100	0.9213	0.9406	0.9529	0.9659	0.9804	0.9961	1.0137
23	0.8579	0.8646	0.8693	0.8752	0.8823	0.8973	0.9073	0.9187	0.9313	0.9453	0.9652	0.9796	0.9954	1.0128	1.0317	1.0521
24	0.8681	0.8757	0.8817	0.8891	0.8981	0.9151	0.9275	0.9415	0.9568	0.9740	0.9942	1.0114	1.0306	1.0510	1.0735	1.0971
25	0.8805	0.8891	0.8967	0.9060	0.9171	0.9367	0.9520	0.9690	0.9875	1.0080	1.0290	1.0497	1.0723	1.0965	1.1222	1.1497
26	0.8958	0.9053	0.9150	0.9266	0.9403	0.9628	0.9816	1.0018	1.0242	1.0466	1.0705	1.0953	1.1214	1.1496	1.1792	1.2097
27	0.9146	0.9252	0.9372	0.9517	0.9686	0.9947	1.0171	1.0413	1.0657	1.0919	1.1200	1.1486	1.1792	1.2110	1.2444	1.2791
28	0.9372	0.9496	0.9645	0.9822	1.0026	1.0331	1.0595	1.0862	1.1150	1.1453	1.1780	1.2111	1.2453	1.2818	1.3191	1.3569
29	0.9636	0.9790	0.9975	1.0190	1.0437	1.0776	1.1083	1.1396	1.1725	1.2082	1.2452	1.2827	1.3219	1.3619	1.4025	1.4447
30	0.9955	1.0146	1.0371	1.0628	1.0925	1.1299	1.1656	1.2017	1.2402	1.2802	1.3225	1.3648	1.4078	1.4519	1.4971	1.5424
31	1.0337	1.0571	1.0840	1.1151	1.1492	1.1911	1.2324	1.2741	1.3174	1.3633	1.4103	1.4566	1.5045	1.5529	1.6015	1.6501
32	1.0793	1.1073	1.1397	1.1757	1.2160	1.2626	1.3095	1.3568	1.4064	1.4570	1.5085	1.5603	1.6123	1.6643	1.7164	1.7688
33	1.1330	1.1666	1.2043	1.2463	1.2916	1.3446	1.3977	1.4513	1.5060	1.5618	1.6191	1.6750	1.7309	1.7866	1.8431	1.8999
34	1.1960	1.2353	1.2792	1.3267	1.3786	1.4383	1.4980	1.5571	1.6161	1.6751	1.7411	1.8011	1.8608	1.9216	1.9824	2.0431
35	1.2690	1.3146	1.3643	1.4186	1.4757	1.5442	1.6076	1.6712	1.7348	1.7982	1.8712	1.9350	2.0001	2.0657	2.1320	2.1990
36	1.3527	1.4047	1.4612	1.5210	1.5838	1.6591	1.7280	1.7965	1.8647	1.9328	2.0116	2.0813	2.1516	2.2223	2.2940	2.3665
37	1.4480	1.5070	1.5692	1.6350	1.7043	1.7856	1.8596	1.9332	2.0066	2.0811	2.1660	2.2411	2.3168	2.3933	2.4707	2.5540
38	1.5557	1.6206	1.6893	1.7617	1.8366	1.9240	2.0033	2.0826	2.1627	2.2427	2.3341	2.4152	2.4970	2.5797	2.6686	2.7637
39	1.6753	1.7471	1.8226	1.9006	1.9810	2.0747	2.1603	2.2466	2.3325	2.4186	2.5172	2.6047	2.6932	2.7882	2.8898	2.9980
40	1.8083	1.8868	1.9681	2.0518	2.1380	2.2391	2.3321	2.4246	2.5172	2.6100	2.7165	2.8111	2.9127	3.0213	3.1373	3.2554
41	1.9550	2.0395	2.1266	2.2163	2.3098	2.4187	2.5185	2.6181	2.7177	2.8180	2.9332	3.0418	3.1582	3.2821	3.4140	3.5408
42	2.1147	2.2053	2.2986	2.3958	2.4963	2.6132	2.7206	2.8278	2.9356	3.0440	3.1753	3.2998	3.4326	3.5736	3.7173	3.8574
43	2.2878	2.3846	2.4856	2.5902	2.6981	2.8237	2.9395	3.0553	3.1718	3.2965	3.4460	3.5881	3.7391	3.8991	4.0514	4.2085
44	2.4746	2.5790	2.6877	2.7998	2.9158	3.0513	3.1762	3.3016	3.4355	3.5782	3.7481	3.9100	4.0812	4.2537	4.4218	4.5979
45	2.6758	2.7885	2.9050	3.0256	3.1506	3.2970	3.4321	3.5762	3.7297	3.8928	4.0853	4.2690	4.4628	4.6439	4.8324	5.0296
46	2.8923	3.0131	3.1383	3.2683	3.4033	3.5617	3.7172	3.8826	4.0580	4.2437	4.4613	4.6692	4.8742	5.0761	5.2872	5.5077
47	3.1236	3.2535	3.3886	3.5290	3.6752	3.8563	4.0347	4.2236	4.4235	4.6343	4.8800	5.1116	5.3281	5.5544	5.7905	6.0367
48	3.3702	3.5103	3.6563	3.8086	3.9771	4.1840	4.3878	4.6031	4.8301	5.0688	5.3453	5.5873	5.8300	6.0831	6.3469	6.6212
49	3.6330	3.7846	3.9430	4.1187	4.3126	4.5480	4.7805	5.0251	5.2821	5.5517	5.8521	6.1127	6.3844	6.6672	6.9612	7.2661
50	3.9131	4.0777	4.2610	4.4633	4.6853	4.9528	5.2170	5.4941	5.7843	6.0877	6.4009	6.6928	6.9964	7.3118	7.6387	7.9768
51	4.2122	4.4032	4.6145	4.8466	5.1001	5.4031	5.7025	6.0155	6.3421	6.6826	7.0068	7.3332	7.6718	8.0226	8.3852	
52	4.5450	4.7656	5.0082	5.2735	5.5621	5.9043	6.2426	6.5950	6.9616	7.3182	7.6760	8.0401	8.4169	8.8061		
53	4.9165	5.1701	5.4477	5.7500	6.0772	6.4630	6.8438	7.2393	7.6309	8.0161	8.4153	8.8206	9.2388			
54	5.3326	5.6231	5.9396	6.2825	6.6525	7.0861	7.5135	7.9429	8.3582	8.7881	9.2325	9.6825				
55	5.8001	6.1315	6.4907	6.8785	7.2953	7.7813	8.2519	8.7005	9.1642	9.6429	10.1364					
56	6.3263	6.7028	7.1092	7.5462	8.0145	8.5538	9.0409	9.5419	10.0583	10.5899						
57	6.9196	7.3455	7.8036	8.2945	8.8185	9.3752	9.9189	10.4770	11.0506							
58	7.5885	8.0686	8.5831	9.1326	9.7171	10.2913	10.8969	11.5168								
59	8.3422	8.8815	9.4575	10.0703	10.6773	11.3136	11.9862									
60	9.1907	9.7943	10.4368	11.0788	11.7474	12.4543										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 2, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.9140	0.9241	0.9351	0.9475	0.9608	0.9754	0.9909	1.0074	1.0246	1.0423
19	0.9384	0.9505	0.9639	0.9784	0.9942	1.0108	1.0288	1.0473	1.0665	1.0866
20	0.9656	0.9800	0.9960	1.0129	1.0312	1.0504	1.0703	1.0913	1.1127	1.1343
21	0.9965	1.0138	1.0322	1.0521	1.0727	1.0945	1.1170	1.1399	1.1635	1.1876
22	1.0322	1.0526	1.0739	1.0963	1.1200	1.1441	1.1688	1.1944	1.2202	1.2460
23	1.0741	1.0970	1.1217	1.1470	1.1729	1.2000	1.2274	1.2549	1.2825	1.3111
24	1.1224	1.1489	1.1760	1.2044	1.2334	1.2627	1.2921	1.3223	1.3529	1.3835
25	1.1781	1.2077	1.2384	1.2694	1.3007	1.3327	1.3652	1.3978	1.4305	1.4635
26	1.2421	1.2750	1.3082	1.3420	1.3766	1.4114	1.4462	1.4811	1.5162	1.5523
27	1.3144	1.3500	1.3869	1.4239	1.4611	1.4982	1.5355	1.5735	1.6122	1.6527
28	1.3957	1.4352	1.4748	1.5145	1.5542	1.5943	1.6353	1.6765	1.7197	1.7650
29	1.4870	1.5294	1.5718	1.6143	1.6577	1.7015	1.7455	1.7915	1.8398	1.8905
30	1.5878	1.6332	1.6791	1.7256	1.7722	1.8192	1.8684	1.9199	1.9739	2.0306
31	1.6986	1.7483	1.7979	1.8478	1.8979	1.9503	2.0053	2.0630	2.1237	2.1884
32	1.8219	1.8749	1.9282	1.9817	2.0376	2.0963	2.1578	2.2231	2.2921	2.3646
33	1.9566	2.0135	2.0706	2.1304	2.1930	2.2587	2.3288	2.4024	2.4797	2.5608
34	2.1038	2.1648	2.2287	2.2955	2.3660	2.4408	2.5194	2.6018	2.6884	2.7791
35	2.2644	2.3326	2.4040	2.4795	2.5594	2.6432	2.7312	2.8236	2.9204	3.0218
36	2.4422	2.5185	2.5994	2.6847	2.7742	2.8681	2.9667	3.0700	3.1783	3.2914
37	2.6391	2.7257	2.8168	2.9124	3.0127	3.1180	3.2283	3.3438	3.4646	3.5906
38	2.8585	2.9559	3.0580	3.1652	3.2776	3.3954	3.5187	3.6477	3.7823	3.9224
39	3.1021	3.2112	3.3257	3.4458	3.5717	3.7034	3.8411	3.9848	4.1344	4.2898
40	3.3721	3.4945	3.6229	3.7574	3.8981	4.0453	4.1987	4.3585	4.5244	4.6962
41	3.6717	3.8089	3.9527	4.1032	4.2604	4.4244	4.5951	4.7724	4.9559	
42	4.0042	4.1579	4.3188	4.4869	4.6622	4.8446	5.0340	5.2301		
43	4.3730	4.5451	4.7248	4.9123	5.1074	5.3098	5.5194			
44	4.7821	4.9744	5.1749	5.3836	5.6001	5.8241				
45	5.2355	5.4501	5.6733	5.9049	6.1446					
46	5.7375	5.9765	6.2244	6.4809						
47	6.2927	6.5582	6.8328							
48	6.9057	7.1998								
49	7.5814									
50										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 3, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.6503	0.6528	0.6558	0.6592	0.6632	0.6728	0.6782	0.6840	0.6903	0.6973	0.7097	0.7181	0.7273	0.7373	0.7486	0.7606
19	0.6593	0.6622	0.6656	0.6697	0.6745	0.6848	0.6911	0.6981	0.7056	0.7140	0.7277	0.7377	0.7486	0.7607	0.7736	0.7880
20	0.6675	0.6710	0.6750	0.6798	0.6855	0.6970	0.7045	0.7127	0.7217	0.7317	0.7473	0.7592	0.7721	0.7862	0.8017	0.8181
21	0.6753	0.6795	0.6845	0.6902	0.6970	0.7098	0.7190	0.7287	0.7396	0.7513	0.7692	0.7832	0.7986	0.8152	0.8330	0.8522
22	0.6835	0.6886	0.6946	0.7016	0.7097	0.7243	0.7351	0.7470	0.7598	0.7740	0.7941	0.8108	0.8287	0.8482	0.8688	0.8905
23	0.6926	0.6987	0.7061	0.7146	0.7245	0.7410	0.7538	0.7681	0.7835	0.8002	0.8233	0.8427	0.8638	0.8861	0.9095	0.9342
24	0.7031	0.7107	0.7196	0.7300	0.7420	0.7606	0.7762	0.7930	0.8115	0.8310	0.8573	0.8802	0.9041	0.9296	0.9562	0.9837
25	0.7160	0.7252	0.7360	0.7486	0.7630	0.7843	0.8028	0.8228	0.8443	0.8676	0.8972	0.9232	0.9510	0.9796	1.0090	1.0393
26	0.7316	0.7428	0.7558	0.7711	0.7881	0.8128	0.8346	0.8582	0.8835	0.9100	0.9436	0.9735	1.0042	1.0358	1.0690	1.1025
27	0.7506	0.7642	0.7801	0.7981	0.8187	0.8467	0.8726	0.9000	0.9290	0.9598	0.9973	1.0305	1.0650	1.1005	1.1365	1.1728
28	0.7737	0.7903	0.8092	0.8307	0.8548	0.8873	0.9171	0.9488	0.9823	1.0168	1.0582	1.0957	1.1338	1.1725	1.2115	1.2507
29	0.8017	0.8216	0.8441	0.8696	0.8980	0.9346	0.9695	1.0057	1.0431	1.0822	1.1282	1.1692	1.2107	1.2525	1.2947	1.3378
30	0.8355	0.8588	0.8856	0.9155	0.9485	0.9906	1.0298	1.0705	1.1131	1.1563	1.2065	1.2511	1.2958	1.3416	1.3877	1.4341
31	0.8751	0.9032	0.9345	0.9692	1.0075	1.0545	1.0988	1.1450	1.1917	1.2391	1.2935	1.3418	1.3911	1.4405	1.4901	1.5400
32	0.9226	0.9551	0.9917	1.0318	1.0748	1.1278	1.1778	1.2285	1.2796	1.3311	1.3903	1.4431	1.4961	1.5491	1.6025	1.6561
33	0.9776	1.0161	1.0580	1.1032	1.1526	1.2112	1.2661	1.3213	1.3772	1.4337	1.4975	1.5542	1.6111	1.6681	1.7255	1.7833
34	1.0422	1.0861	1.1336	1.1853	1.2400	1.3043	1.3641	1.4247	1.4857	1.5466	1.6150	1.6760	1.7370	1.7983	1.8601	1.9225
35	1.1162	1.1661	1.2202	1.2776	1.3376	1.4076	1.4733	1.5392	1.6047	1.6700	1.7435	1.8090	1.8746	1.9406	2.0072	2.0746
36	1.2007	1.2575	1.3175	1.3803	1.4461	1.5226	1.5937	1.6645	1.7347	1.8048	1.8838	1.9541	2.0248	2.0960	2.1680	2.2408
37	1.2970	1.3597	1.4255	1.4945	1.5666	1.6491	1.7255	1.8012	1.8766	1.9517	2.0367	2.1123	2.1886	2.2655	2.3433	2.4267
38	1.4046	1.4733	1.5456	1.6210	1.6985	1.7871	1.8690	1.9502	2.0311	2.1118	2.2032	2.2847	2.3670	2.4502	2.5393	2.6347
39	1.5241	1.5996	1.6783	1.7593	1.8425	1.9376	2.0252	2.1123	2.1991	2.2858	2.3845	2.4725	2.5615	2.6568	2.7587	2.8673
40	1.6566	1.7387	1.8233	1.9101	1.9991	2.1010	2.1950	2.2883	2.3817	2.4752	2.5816	2.6768	2.7788	2.8878	3.0038	3.1273
41	1.8022	1.8905	1.9810	2.0738	2.1691	2.2782	2.3791	2.4795	2.5801	2.6810	2.7961	2.9052	3.0218	3.1460	3.2780	3.4178
42	1.9608	2.0552	2.1520	2.2511	2.3531	2.4703	2.5787	2.6868	2.7953	2.9045	3.0356	3.1605	3.2933	3.4345	3.5841	3.7421
43	2.1326	2.2332	2.3366	2.4427	2.5520	2.6781	2.7947	2.9116	3.0288	3.1540	3.3032	3.4456	3.5967	3.7566	3.9256	4.1037
44	2.3177	2.4252	2.5356	2.6493	2.7667	2.9026	3.0286	3.1548	3.2893	3.4325	3.6020	3.7638	3.9351	4.1158	4.3063	4.5065
45	2.5166	2.6313	2.7497	2.8718	2.9982	3.1450	3.2811	3.4260	3.5800	3.7432	3.9351	4.1187	4.3123	4.5161	4.7301	4.9542
46	2.7295	2.8523	2.9795	3.1110	3.2473	3.4062	3.5625	3.7282	3.9038	4.0896	4.3065	4.5140	4.7323	4.9613	5.2011	5.4439
47	2.9568	3.0888	3.2257	3.3678	3.5153	3.6966	3.8755	4.0647	4.2645	4.4752	4.7197	4.9537	5.1991	5.4557	5.7236	5.9722
48	3.1992	3.3416	3.4895	3.6432	3.8128	4.0193	4.2235	4.4388	4.6655	4.9038	5.1788	5.4420	5.7170	6.0037	6.2819	6.5553
49	3.4576	3.6115	3.7716	3.9486	4.1431	4.3778	4.6102	4.8545	5.1110	5.3797	5.6885	5.9833	6.2906	6.6011	6.8940	7.1979
50	3.7331	3.8998	4.0845	4.2876	4.5098	4.7761	5.0398	5.3162	5.6055	5.9077	6.2533	6.5830	6.9253	7.2429	7.5685	7.9053
51	4.0272	4.2197	4.4318	4.6641	4.9173	5.2187	5.5171	5.8290	6.1543	6.4933	6.8790	7.2463	7.6007	7.9500	8.3111	
52	4.3540	4.5753	4.8182	5.0831	5.3707	5.7108	6.0476	6.3983	6.7632	7.1422	7.5717	7.9663	8.3414	8.7288		
53	4.7181	4.9718	5.2488	5.5500	5.8757	6.2587	6.6375	7.0308	7.4388	7.8613	8.3381	8.7418	9.1579			
54	5.1252	5.4150	5.7300	6.0710	6.4387	6.8687	7.2936	7.7335	8.1882	8.6576	9.1500	9.5975				
55	5.5815	5.9111	6.2680	6.6531	7.0670	7.5486	8.0236	8.5138	9.0192	9.5391	10.0468					
56	6.0938	6.4673	6.8705	7.3038	7.7681	8.3060	8.8355	9.3803	9.9400	10.4953						
57	6.6696	7.0915	7.5451	8.0313	8.5505	9.1496	9.7378	10.3413	10.9501							
58	7.3167	7.7915	8.3003	8.8441	9.4228	10.0881	10.7397	11.4058								
59	8.0433	8.5758	9.1450	9.7510	10.3941	11.1308	11.8501									
60	8.8582	9.4536	10.0878	10.7612	11.4735	12.2870										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 3, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.7738	0.7881	0.8032	0.8195	0.8365	0.8541	0.8723	0.8913	0.9106	0.9301
19	0.8032	0.8196	0.8371	0.8552	0.8741	0.8940	0.9142	0.9347	0.9556	0.9770
20	0.8358	0.8546	0.8741	0.8945	0.9157	0.9375	0.9595	0.9817	1.0048	1.0282
21	0.8723	0.8932	0.9155	0.9382	0.9615	0.9850	1.0092	1.0338	1.0588	1.0841
22	0.9133	0.9371	0.9615	0.9863	1.0118	1.0380	1.0643	1.0910	1.1178	1.1451
23	0.9598	0.9860	1.0126	1.0402	1.0682	1.0963	1.1248	1.1536	1.1826	1.2125
24	1.0117	1.0407	1.0703	1.1002	1.1303	1.1607	1.1915	1.2228	1.2548	1.2873
25	1.0707	1.1023	1.1343	1.1666	1.1991	1.2322	1.2660	1.3001	1.3346	1.3697
26	1.1365	1.1707	1.2052	1.2402	1.2758	1.3118	1.3483	1.3852	1.4226	1.4606
27	1.2095	1.2465	1.2842	1.3223	1.3608	1.3997	1.4391	1.4790	1.5196	1.5631
28	1.2907	1.3312	1.3720	1.4131	1.4546	1.4966	1.5392	1.5825	1.6288	1.6783
29	1.3812	1.4247	1.4687	1.5130	1.5578	1.6032	1.6493	1.6988	1.7517	1.8082
30	1.4807	1.5276	1.5750	1.6228	1.6713	1.7206	1.7733	1.8297	1.8900	1.9521
31	1.5901	1.6407	1.6918	1.7436	1.7961	1.8523	1.9126	1.9768	2.0451	2.1107
32	1.7101	1.7647	1.8200	1.8761	1.9361	2.0003	2.0688	2.1417	2.2150	2.2874
33	1.8416	1.9007	1.9605	2.0246	2.0932	2.1662	2.2441	2.3259	2.4032	2.4842
34	1.9856	2.0493	2.1178	2.1911	2.2691	2.3521	2.4401	2.5260	2.6125	2.7032
35	2.1428	2.2160	2.2942	2.3775	2.4661	2.5601	2.6563	2.7486	2.8454	2.9467
36	2.3190	2.4025	2.4915	2.5861	2.6865	2.7925	2.8927	2.9959	3.1041	3.2171
37	2.5160	2.6111	2.7122	2.8193	2.9326	3.0449	3.1552	3.2706	3.3913	3.5172
38	2.7363	2.8445	2.9588	3.0798	3.2057	3.3234	3.4467	3.5755	3.7099	3.8498
39	2.9828	3.1052	3.2345	3.3707	3.5009	3.6325	3.7701	3.9136	4.0630	4.2181
40	3.2582	3.3963	3.5420	3.6879	3.8285	3.9755	4.1287	4.2883	4.4539	4.6254
41	3.5656	3.7212	3.8847	4.0349	4.1919	4.3556	4.5261	4.7030	4.8862	
42	3.9086	4.0835	4.2518	4.4196	4.5946	4.7767	4.9658	5.1615		
43	4.2907	4.4793	4.6588	4.8458	5.0405	5.2426	5.4517			
44	4.7158	4.9093	5.1094	5.3176	5.5336	5.7572				
45	5.1712	5.3853	5.6080	5.8390	6.0781					
46	5.6731	5.9114	6.1587	6.4144						
47	6.2274	6.4921	6.7659							
48	6.8388	7.1320								
49	7.5120									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 1, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.3401	1.3470	1.3547	1.3631	1.3720	1.3815	1.3918	1.4005	1.4098	1.4197	1.4306	1.4401	1.4507	1.4626	1.4756	1.4904
19	1.3551	1.3627	1.3711	1.3801	1.3899	1.4005	1.4121	1.4222	1.4330	1.4447	1.4575	1.4690	1.4820	1.4964	1.5123	1.5300
20	1.3684	1.3768	1.3860	1.3960	1.4069	1.4189	1.4321	1.4440	1.4567	1.4705	1.4856	1.4997	1.5156	1.5329	1.5524	1.5736
21	1.3811	1.3905	1.4007	1.4120	1.4244	1.4381	1.4533	1.4673	1.4824	1.4989	1.5168	1.5340	1.5533	1.5743	1.5978	1.6232
22	1.3945	1.4050	1.4166	1.4295	1.4437	1.4595	1.4771	1.4938	1.5116	1.5314	1.5526	1.5737	1.5969	1.6225	1.6502	1.6807
23	1.4097	1.4216	1.4348	1.4497	1.4662	1.4845	1.5051	1.5248	1.5462	1.5697	1.5949	1.6206	1.6483	1.6790	1.7119	1.7475
24	1.4277	1.4414	1.4567	1.4740	1.4933	1.5146	1.5387	1.5621	1.5878	1.6155	1.6458	1.6762	1.7096	1.7453	1.7844	1.8253
25	1.4498	1.4657	1.4836	1.5038	1.5262	1.5513	1.5794	1.6072	1.6379	1.6706	1.7066	1.7427	1.7821	1.8241	1.8683	1.9158
26	1.4770	1.4955	1.5165	1.5401	1.5663	1.5960	1.6287	1.6621	1.6980	1.7371	1.7786	1.8218	1.8671	1.9156	1.9667	2.0193
27	1.5103	1.5320	1.5567	1.5843	1.6152	1.6498	1.6882	1.7277	1.7700	1.8157	1.8647	1.9137	1.9668	2.0217	2.0782	2.1378
28	1.5508	1.5764	1.6053	1.6376	1.6741	1.7143	1.7597	1.8056	1.8557	1.9085	1.9647	2.0219	2.0811	2.1427	2.2067	2.2714
29	1.5996	1.6298	1.6635	1.7018	1.7442	1.7918	1.8440	1.8984	1.9556	2.0170	2.0812	2.1449	2.2121	2.2807	2.3502	2.4202
30	1.6580	1.6932	1.7332	1.7778	1.8276	1.8827	1.9438	2.0059	2.0727	2.1419	2.2136	2.2863	2.3601	2.4347	2.5102	2.5873
31	1.7269	1.7685	1.8153	1.8674	1.9255	1.9895	2.0593	2.1316	2.2064	2.2844	2.3653	2.4448	2.5249	2.6066	2.6892	2.7716
32	1.8081	1.8570	1.9115	1.9726	2.0397	2.1132	2.1934	2.2744	2.3591	2.4463	2.5347	2.6209	2.7092	2.7978	2.8860	2.9739
33	1.9031	1.9601	2.0241	2.0944	2.1717	2.2559	2.3455	2.4374	2.5315	2.6268	2.7227	2.8179	2.9129	3.0075	3.1015	3.1952
34	2.0134	2.0803	2.1540	2.2351	2.3234	2.4174	2.5190	2.6207	2.7234	2.8270	2.9326	3.0346	3.1360	3.2368	3.3370	3.4375
35	2.1416	2.2187	2.3037	2.3962	2.4948	2.6013	2.7133	2.8242	2.9362	3.0497	3.1628	3.2716	3.3796	3.4869	3.5946	3.7033
36	2.2889	2.3778	2.4747	2.5780	2.6897	2.8069	2.9288	3.0498	3.1721	3.2936	3.4142	3.5301	3.6451	3.7603	3.8765	3.9927
37	2.4579	2.5593	2.6674	2.7843	2.9071	3.0347	3.1672	3.2991	3.4299	3.5595	3.6879	3.8112	3.9346	4.0589	4.1831	4.3120
38	2.6503	2.7635	2.8855	3.0141	3.1476	3.2861	3.4304	3.5714	3.7109	3.8488	3.9854	4.1174	4.2505	4.3833	4.5211	4.6642
39	2.8667	2.9940	3.1284	3.2680	3.4125	3.5634	3.7175	3.8678	4.0161	4.1628	4.3086	4.4512	4.5934	4.7408	4.8938	5.0528
40	3.1102	3.2506	3.3964	3.5470	3.7046	3.8656	4.0295	4.1894	4.3471	4.5033	4.6608	4.8133	4.9711	5.1348	5.3049	5.4818
41	3.3812	3.5334	3.6905	3.8544	4.0225	4.1936	4.3679	4.5378	4.7057	4.8742	5.0427	5.2119	5.3872	5.5693	5.7586	5.9555
42	3.6794	3.8431	4.0133	4.1885	4.3671	4.5488	4.7339	4.9147	5.0950	5.2758	5.4628	5.6508	5.8459	6.0486	6.2593	6.4785
43	4.0053	4.1816	4.3640	4.5500	4.7395	4.9324	5.1292	5.3223	5.5166	5.7173	5.9250	6.1343	6.3515	6.5773	6.8119	7.0557
44	4.3594	4.5491	4.7426	4.9398	5.1408	5.3459	5.5556	5.7639	5.9796	6.2027	6.4338	6.6669	6.9090	7.1604	7.4216	7.6926
45	4.7436	4.9446	5.1496	5.3588	5.5690	5.7910	6.0158	6.2482	6.4880	6.7363	6.9937	7.2536	7.5233	7.8033	8.0937	8.3949
46	5.1557	5.3670	5.5763	5.7933	6.0183	6.2694	6.5207	6.7792	7.0463	7.3229	7.6098	7.8995	8.2001	8.5115	8.8340	9.1708
47	5.5815	5.7986	6.0241	6.2582	6.5013	6.7924	7.0731	7.3611	7.6589	7.9674	8.2873	8.6102	8.9446	9.2907	9.6502	10.0237
48	6.0258	6.2598	6.5032	6.7565	7.0341	7.3646	7.6774	7.9987	8.3310	8.6751	9.0315	9.3911	9.7629	10.1471	10.5479	10.9595
49	6.4993	6.7522	7.0158	7.3055	7.6217	7.9892	8.3383	8.6970	9.0679	9.4517	9.8486	10.2486	10.6610	11.0902	11.5321	11.9843
50	7.0038	7.2780	7.5802	7.9108	8.2700	8.6717	9.0615	9.4622	9.8761	10.3037	10.7452	11.1892	11.6487	12.1237	12.6095	13.1044
51	7.5421	7.8573	8.2031	8.5792	8.9860	9.4182	9.8537	10.3010	10.7625	11.2384	11.7287	12.2214	12.7326	13.2551	13.7870	
52	8.1363	8.4978	8.8918	9.3185	9.7794	10.2361	10.7224	11.2216	11.7355	12.2643	12.8074	13.3570	13.9196	14.4920		
53	8.7951	9.2080	9.6556	10.1391	10.6236	11.1341	11.6769	12.2331	12.8044	13.3905	13.9951	14.6017	15.2185			
54	9.5283	9.9982	10.5050	11.0162	11.5522	12.1225	12.7274	13.3460	13.9796	14.6308	15.3001	15.9655				
55	10.3473	10.8800	11.4145	11.9775	12.5767	13.2128	13.8858	14.5722	15.2748	15.9978	16.7324					
56	11.2652	11.8199	12.4112	13.0411	13.7100	14.4181	15.1650	15.9247	16.7072	17.5011						
57	12.2354	12.8554	13.5176	14.2211	14.9663	15.7526	16.5792	17.4259	18.2856							
58	13.3124	14.0084	14.7485	15.5327	16.3607	17.2315	18.1510	19.0837								
59	14.5165	15.2949	16.1202	16.9921	17.9095	18.8769	19.8924									
60	15.8633	16.7318	17.6499	18.6164	19.6346	20.7057										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 1, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.5065	1.5246	1.5443	1.5662	1.5896	1.6152	1.6420	1.6708	1.7006	1.7310
19	1.5495	1.5711	1.5946	1.6202	1.6477	1.6767	1.7077	1.7395	1.7726	1.8068
20	1.5972	1.6225	1.6505	1.6799	1.7118	1.7450	1.7791	1.8152	1.8518	1.8887
21	1.6512	1.6812	1.7134	1.7478	1.7833	1.8207	1.8594	1.8985	1.9381	1.9790
22	1.7131	1.7484	1.7854	1.8239	1.8645	1.9059	1.9478	1.9911	2.0348	2.0787
23	1.7856	1.8252	1.8676	1.9111	1.9554	2.0010	2.0476	2.0944	2.1412	2.1881
24	1.8687	1.9143	1.9610	2.0089	2.0584	2.1082	2.1582	2.2083	2.2592	2.3107
25	1.9648	2.0149	2.0672	2.1203	2.1736	2.2270	2.2811	2.3361	2.3911	2.4462
26	2.0739	2.1302	2.1870	2.2441	2.3015	2.3602	2.4188	2.4776	2.5364	2.5955
27	2.1982	2.2590	2.3201	2.3826	2.4453	2.5080	2.5707	2.6335	2.6966	2.7623
28	2.3367	2.4028	2.4699	2.5370	2.6040	2.6709	2.7380	2.8053	2.8764	2.9506
29	2.4919	2.5637	2.6355	2.7070	2.7785	2.8501	2.9227	2.9988	3.0779	3.1603
30	2.6642	2.7410	2.8175	2.8939	2.9704	3.0486	3.1299	3.2143	3.3021	3.3935
31	2.8537	2.9355	3.0172	3.0997	3.1832	3.2699	3.3599	3.4536	3.5512	3.6527
32	3.0614	3.1487	3.2374	3.3266	3.4191	3.5153	3.6153	3.7193	3.8276	3.9403
33	3.2888	3.3839	3.4791	3.5779	3.6805	3.7873	3.8983	4.0139	4.1342	4.2593
34	3.5391	3.6408	3.7464	3.8560	3.9699	4.0885	4.2119	4.3403	4.4738	4.6138
35	3.8120	3.9247	4.0418	4.1635	4.2902	4.4220	4.5591	4.7016	4.8513	5.0069
36	4.1132	4.2383	4.3684	4.5037	4.6445	4.7909	4.9431	5.1032	5.2693	5.4411
37	4.4457	4.5847	4.7293	4.8797	5.0362	5.1988	5.3698	5.5472	5.7307	5.9200
38	4.8128	4.9674	5.1281	5.2954	5.4691	5.6517	5.8413	6.0373	6.2395	6.4473
39	5.2181	5.3901	5.5688	5.7546	5.9494	6.1521	6.3616	6.5776	6.7997	7.0270
40	5.6657	5.8570	6.0557	6.2634	6.4801	6.7042	6.9351	7.1725	7.4155	7.6632
41	6.1601	6.3727	6.5943	6.8261	7.0657	7.3127	7.5665	7.8264	8.0913	
42	6.7061	6.9423	7.1904	7.4468	7.7111	7.9826	8.2606	8.5439		
43	7.3086	7.5733	7.8478	8.1306	8.4213	8.7188	9.0220			
44	7.9748	8.2688	8.5718	8.8830	9.2016	9.5262				
45	8.7100	9.0346	9.3681	9.7093	10.0570					
46	9.5189	9.8763	10.2421	10.6147						
47	10.4071	10.7994	11.1990							
48	11.3805	11.8093								
49	12.4448									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 2, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.0241	1.0283	1.0333	1.0395	1.0467	1.0627	1.0725	1.0832	1.0947	1.1075	1.1283	1.1433	1.1597	1.1775	1.1971	1.2180
19	1.0395	1.0443	1.0503	1.0575	1.0660	1.0836	1.0950	1.1075	1.1211	1.1358	1.1595	1.1771	1.1961	1.2171	1.2396	1.2641
20	1.0535	1.0593	1.0665	1.0751	1.0852	1.1047	1.1181	1.1330	1.1488	1.1666	1.1930	1.2136	1.2362	1.2603	1.2870	1.3152
21	1.0671	1.0742	1.0828	1.0932	1.1055	1.1271	1.1432	1.1606	1.1797	1.2002	1.2303	1.2547	1.2810	1.3096	1.3398	1.3720
22	1.0812	1.0900	1.1006	1.1131	1.1277	1.1522	1.1712	1.1921	1.2145	1.2391	1.2728	1.3015	1.3323	1.3650	1.3984	1.4306
23	1.0970	1.1077	1.1207	1.1358	1.1533	1.1811	1.2037	1.2283	1.2550	1.2836	1.3223	1.3556	1.3907	1.4259	1.4610	1.4987
24	1.1153	1.1287	1.1443	1.1625	1.1836	1.2151	1.2420	1.2710	1.3023	1.3361	1.3797	1.4181	1.4550	1.4935	1.5341	1.5766
25	1.1376	1.1538	1.1726	1.1947	1.2195	1.2557	1.2872	1.3216	1.3582	1.3971	1.4468	1.4867	1.5284	1.5722	1.6179	1.6666
26	1.1646	1.1841	1.2071	1.2331	1.2628	1.3038	1.3415	1.3811	1.4237	1.4690	1.5209	1.5659	1.6131	1.6629	1.7153	1.7691
27	1.1973	1.2211	1.2485	1.2795	1.3145	1.3618	1.4050	1.4515	1.5006	1.5516	1.6063	1.6572	1.7114	1.7677	1.8256	1.8845
28	1.2372	1.2657	1.2980	1.3348	1.3760	1.4296	1.4805	1.5336	1.5887	1.6472	1.7046	1.7634	1.8241	1.8863	1.9495	2.0149
29	1.2852	1.3187	1.3575	1.4005	1.4485	1.5101	1.5678	1.6280	1.6912	1.7537	1.8190	1.8844	1.9513	2.0196	2.0898	2.1605
30	1.3420	1.3825	1.4273	1.4778	1.5336	1.6030	1.6686	1.7371	1.8057	1.8761	1.9486	2.0207	2.0945	2.1699	2.2457	2.3215
31	1.4101	1.4570	1.5100	1.5683	1.6316	1.7102	1.7845	1.8602	1.9364	2.0145	2.0943	2.1740	2.2551	2.3364	2.4176	2.4987
32	1.4895	1.5451	1.6061	1.6725	1.7453	1.8330	1.9152	1.9986	2.0832	2.1691	2.2582	2.3453	2.4326	2.5198	2.6066	2.6930
33	1.5831	1.6471	1.7166	1.7931	1.8746	1.9712	2.0615	2.1532	2.2460	2.3386	2.4404	2.5343	2.6278	2.7208	2.8133	2.9059
34	1.6911	1.7641	1.8442	1.9297	2.0198	2.1256	2.2251	2.3252	2.4251	2.5247	2.6366	2.7361	2.8356	2.9352	3.0355	3.1365
35	1.8151	1.8990	1.9885	2.0830	2.1821	2.2982	2.4066	2.5145	2.6217	2.7285	2.8485	2.9551	3.0618	3.1691	3.2770	3.3858
36	1.9575	2.0512	2.1501	2.2541	2.3636	2.4892	2.6058	2.7216	2.8366	2.9510	3.0797	3.1941	3.3088	3.4242	3.5405	3.6580
37	2.1180	2.2216	2.3303	2.4450	2.5633	2.6987	2.8238	2.9477	3.0708	3.1933	3.3316	3.4545	3.5780	3.7023	3.8278	3.9607
38	2.2976	2.4112	2.5312	2.6551	2.7823	2.9275	3.0615	3.1941	3.3260	3.4572	3.6058	3.7381	3.8712	4.0053	4.1473	4.2972
39	2.4971	2.6223	2.7518	2.8848	3.0212	3.1767	3.3200	3.4620	3.6033	3.7443	3.9043	4.0468	4.1905	4.3422	4.5025	4.6713
40	2.7188	2.8540	2.9928	3.1352	3.2810	3.4476	3.6008	3.7530	3.9047	4.0563	4.2290	4.3827	4.5452	4.7166	4.8971	5.0867
41	2.9617	3.1066	3.2551	3.4072	3.5628	3.7413	3.9055	4.0688	4.2320	4.3955	4.5817	4.7558	4.9393	5.1325	5.3352	5.5450
42	3.2261	3.3808	3.5395	3.7017	3.8681	4.0595	4.2357	4.4113	4.5871	4.7635	4.9735	5.1701	5.3768	5.5940	5.8215	6.0440
43	3.5125	3.6775	3.8466	4.0200	4.1981	4.4037	4.5932	4.7825	4.9721	5.1718	5.4081	5.6298	5.8623	6.1058	6.3571	6.5946
44	3.8212	3.9971	4.1777	4.3632	4.5543	4.7755	4.9797	5.1840	5.3988	5.6246	5.8901	6.1395	6.4005	6.6728	6.9381	7.2018
45	4.1527	4.3405	4.5337	4.7327	4.9381	5.1767	5.3971	5.6286	5.8716	6.1263	6.4241	6.7040	6.9960	7.2958	7.5784	7.8710
46	4.5078	4.7086	4.9158	5.1298	5.3512	5.6090	5.8588	6.1208	6.3950	6.6817	7.0151	7.3283	7.6542	7.9700	8.2836	8.6075
47	4.8870	5.1023	5.3252	5.5560	5.7952	6.0862	6.3691	6.6648	6.9736	7.2956	7.6680	8.0177	8.3752	8.7116	9.0588	9.4165
48	5.2911	5.5230	5.7633	6.0128	6.2846	6.6128	6.9323	7.2655	7.6123	7.9731	8.3881	8.7775	9.1533	9.5260	9.9097	10.3037
49	5.7217	5.9720	6.2320	6.5158	6.8240	7.1937	7.5537	7.9281	8.3168	8.7198	9.1812	9.6065	10.0071	10.4191	10.8420	11.2744
50	6.1805	6.4515	6.7478	7.0701	7.4188	7.8343	8.2392	8.6588	9.0932	9.5422	10.0538	10.4999	10.9429	11.3972	11.8616	12.3345
51	6.6700	6.9795	7.3165	7.6815	8.0752	8.5413	8.9953	9.4645	9.9486	10.4472	11.0020	11.4789	11.9676	12.4668	12.9749	
52	7.2101	7.5625	7.9447	8.3572	8.8005	9.3222	9.8300	10.3528	10.8907	11.4427	12.0249	12.5513	13.0885	13.6350		
53	7.8078	8.2080	8.6403	9.1052	9.6028	10.1855	10.7516	11.3327	11.9283	12.5375	13.1463	13.7253	14.3138			
54	8.4717	8.9250	9.4125	9.9347	10.4918	11.1407	11.7698	12.4137	13.0711	13.7382	14.3756	15.0101				
55	9.2116	9.7231	10.2712	10.8561	11.4778	12.1985	12.8956	13.6062	14.3292	15.0243	15.7232					
56	10.0381	10.6133	11.2275	11.8805	12.5721	13.3700	14.1397	14.9215	15.6819	16.4367						
57	10.9626	11.6073	12.2932	13.0198	13.7865	14.6673	15.5143	16.3464	17.1630							
58	11.9975	12.7177	13.4811	14.2867	15.1337	16.1031	17.0151	17.9000								
59	13.1557	13.9575	14.8040	15.6943	16.6267	17.6826	18.6450									
60	14.4507	15.3401	16.2757	17.2560	18.2786	19.3926										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 2, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.2407	1.2652	1.2911	1.3181	1.3459	1.3732	1.4022	1.4321	1.4628	1.4950
19	1.2905	1.3181	1.3473	1.3750	1.4045	1.4355	1.4675	1.5006	1.5351	1.5700
20	1.3448	1.3747	1.4042	1.4361	1.4693	1.5036	1.5393	1.5762	1.6135	1.6511
21	1.4022	1.4343	1.4685	1.5041	1.5409	1.5796	1.6191	1.6590	1.6992	1.7398
22	1.4656	1.5024	1.5406	1.5806	1.6221	1.6643	1.7070	1.7500	1.7940	1.8382
23	1.5382	1.5793	1.6228	1.6673	1.7125	1.7582	1.8046	1.8518	1.8990	1.9463
24	1.6213	1.6680	1.7157	1.7642	1.8131	1.8634	1.9138	1.9643	2.0148	2.0653
25	1.7167	1.7679	1.8198	1.8728	1.9267	1.9806	2.0345	2.0884	2.1423	2.1964
26	1.8240	1.8798	1.9372	1.9948	2.0524	2.1100	2.1676	2.2252	2.2829	2.3419
27	1.9449	2.0064	2.0681	2.1297	2.1913	2.2529	2.3144	2.3765	2.4395	2.5048
28	2.0808	2.1468	2.2128	2.2787	2.3445	2.4102	2.4771	2.5443	2.6140	2.6864
29	2.2313	2.3019	2.3724	2.4427	2.5134	2.5849	2.6566	2.7309	2.8082	2.8885
30	2.3972	2.4726	2.5477	2.6237	2.7001	2.7766	2.8560	2.9384	3.0241	3.1133
31	2.5794	2.6598	2.7414	2.8229	2.9046	2.9894	3.0773	3.1688	3.2639	3.3629
32	2.7793	2.8665	2.9536	3.0409	3.1313	3.2253	3.3229	3.4244	3.5300	3.6398
33	2.9991	3.0922	3.1855	3.2821	3.3824	3.4866	3.5949	3.7077	3.8249	3.9467
34	3.2382	3.3385	3.4418	3.5489	3.6602	3.7759	3.8962	4.0213	4.1514	4.2864
35	3.4957	3.6105	3.7250	3.8438	3.9674	4.0959	4.2295	4.3684	4.5125	4.6618
36	3.7822	3.9108	4.0378	4.1699	4.3071	4.4499	4.5981	4.7520	4.9114	5.0762
37	4.1008	4.2423	4.3834	4.5301	4.6826	4.8410	5.0054	5.1757	5.3517	5.5331
38	4.4551	4.6083	4.7652	4.9281	5.0974	5.2731	5.4550	5.6430	5.8369	6.0360
39	4.8448	5.0125	5.1868	5.3678	5.5555	5.7500	5.9509	6.1581	6.3709	6.5887
40	5.2724	5.4588	5.6524	5.8532	6.0611	6.2759	6.4973	6.7248	6.9576	7.1950
41	5.7445	5.9516	6.1664	6.3888	6.6186	6.8554	7.0986	7.3475	7.6013	
42	6.2657	6.4956	6.7336	6.9794	7.2327	7.4929	7.7592	8.0305		
43	6.8408	7.0956	7.3587	7.6298	7.9083	8.1932	8.4835			
44	7.4748	7.7566	8.0469	8.3451	8.6501	8.9608				
45	8.1730	8.4841	8.8034	9.1301	9.4629					
46	8.9409	9.2832	9.6332	9.9898						
47	9.7836	10.1590	10.5413							
48	10.7064	11.1165								
49	11.7146									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 3, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8616	0.8686	0.8765	0.8856	0.8957	0.9131	0.9256	0.9390	0.9531	0.9681	0.9900	1.0072	1.0256	1.0453	1.0667	1.0896
19	0.8770	0.8847	0.8937	0.9040	0.9156	0.9346	0.9488	0.9642	0.9802	0.9977	1.0222	1.0418	1.0631	1.0861	1.1107	1.1367
20	0.8913	0.9002	0.9106	0.9225	0.9357	0.9567	0.9733	0.9907	1.0096	1.0297	1.0570	1.0798	1.1047	1.1311	1.1590	1.1890
21	0.9055	0.9160	0.9281	0.9418	0.9572	0.9807	0.9997	1.0202	1.0418	1.0648	1.0958	1.1226	1.1510	1.1811	1.2135	1.2476
22	0.9206	0.9330	0.9472	0.9632	0.9812	1.0073	1.0296	1.0532	1.0782	1.1053	1.1403	1.1710	1.2035	1.2385	1.2751	1.3132
23	0.9375	0.9522	0.9688	0.9876	1.0085	1.0381	1.0638	1.0912	1.1206	1.1518	1.1912	1.2266	1.2642	1.3036	1.3446	1.3870
24	0.9573	0.9747	0.9942	1.0161	1.0407	1.0740	1.1040	1.1358	1.1696	1.2056	1.2505	1.2910	1.3335	1.3775	1.4230	1.4705
25	0.9812	1.0016	1.0245	1.0501	1.0783	1.1165	1.1512	1.1878	1.2271	1.2687	1.3191	1.3647	1.4122	1.4615	1.5125	1.5645
26	1.0098	1.0338	1.0606	1.0902	1.1236	1.1667	1.2066	1.2493	1.2943	1.3416	1.3978	1.4488	1.5023	1.5571	1.6127	1.6692
27	1.0445	1.0725	1.1036	1.1386	1.1767	1.2255	1.2722	1.3211	1.3721	1.4252	1.4880	1.5456	1.6045	1.6642	1.7247	1.7857
28	1.0858	1.1186	1.1551	1.1952	1.2396	1.2955	1.3486	1.4040	1.4615	1.5217	1.5912	1.6546	1.7188	1.7837	1.8491	1.9148
29	1.1352	1.1735	1.2156	1.2622	1.3136	1.3767	1.4368	1.4993	1.5646	1.6313	1.7075	1.7766	1.8462	1.9163	1.9868	2.0575
30	1.1938	1.2378	1.2871	1.3410	1.3993	1.4702	1.5383	1.6090	1.6811	1.7545	1.8373	1.9122	1.9875	2.0630	2.1386	2.2145
31	1.2623	1.3140	1.3706	1.4320	1.4981	1.5780	1.6546	1.7327	1.8118	1.8918	1.9816	2.0625	2.1433	2.2245	2.3056	2.3871
32	1.3433	1.4027	1.4671	1.5367	1.6122	1.7010	1.7857	1.8713	1.9576	2.0441	2.1410	2.2278	2.3148	2.4017	2.4888	2.5763
33	1.4373	1.5050	1.5780	1.6573	1.7416	1.8395	1.9322	2.0255	2.1188	2.2121	2.3163	2.4096	2.5027	2.5960	2.6895	2.7835
34	1.5455	1.6222	1.7055	1.7938	1.8868	1.9940	2.0950	2.1958	2.2965	2.3966	2.5083	2.6083	2.7082	2.8082	2.9088	3.0101
35	1.6693	1.7567	1.8495	1.9471	2.0488	2.1653	2.2745	2.3831	2.4911	2.5985	2.7183	2.8255	2.9326	3.0401	3.1483	3.2575
36	1.8112	1.9085	2.0108	2.1176	2.2282	2.3542	2.4717	2.5882	2.7038	2.8187	2.9475	3.0622	3.1773	3.2931	3.4097	3.5275
37	1.9710	2.0783	2.1902	2.3062	2.4257	2.5612	2.6872	2.8120	2.9357	3.0588	3.1970	3.3203	3.4442	3.5688	3.6947	3.8278
38	2.1497	2.2670	2.3885	2.5136	2.6420	2.7875	2.9222	3.0557	3.1881	3.3201	3.4686	3.6012	3.7347	3.8693	4.0115	4.1616
39	2.3481	2.4752	2.6061	2.7405	2.8780	3.0337	3.1778	3.3206	3.4626	3.6042	3.7641	3.9071	4.0510	4.2031	4.3635	4.5323
40	2.5665	2.7035	2.8438	2.9876	3.1345	3.3012	3.4555	3.6083	3.7607	3.9130	4.0853	4.2396	4.4023	4.5740	4.7545	4.9442
41	2.8057	2.9525	3.1025	3.2558	3.4127	3.5913	3.7565	3.9205	4.0843	4.2483	4.4345	4.6088	4.7926	4.9857	5.1886	5.4011
42	3.0660	3.2226	3.3827	3.5463	3.7140	3.9055	4.0826	4.2590	4.4353	4.6123	4.8220	5.0188	5.2257	5.4427	5.6701	5.9076
43	3.3478	3.5147	3.6855	3.8602	4.0395	4.2452	4.4356	4.6256	4.8160	5.0161	5.2518	5.4736	5.7061	5.9493	6.2035	6.4682
44	3.6516	3.8295	4.0116	4.1985	4.3907	4.6121	4.8172	5.0222	5.2376	5.4636	5.7283	5.9776	6.2382	6.5103	6.7936	7.0878
45	3.9778	4.1675	4.3622	4.5626	4.7692	5.0080	5.2293	5.4613	5.7046	5.9593	6.2560	6.5356	6.8271	7.1306	7.4455	7.7715
46	4.3271	4.5297	4.7385	4.9540	5.1766	5.4343	5.6850	5.9471	6.2212	6.5078	6.8398	7.1526	7.4778	7.8152	8.1642	8.5245
47	4.7000	4.9172	5.1417	5.3738	5.6142	5.9051	6.1882	6.4838	6.7922	7.1137	7.4845	7.8335	8.1952	8.5693	8.9550	9.3515
48	5.0973	5.3311	5.5731	5.8240	6.0965	6.4241	6.7435	7.0761	7.4223	7.7822	8.1953	8.5836	8.9848	9.3982	9.8230	10.2580
49	5.5207	5.7730	6.0346	6.3193	6.6278	6.9962	7.3557	7.7292	8.1170	8.5187	8.9778	9.4086	9.8521	10.3076	10.7737	11.2261
50	5.9718	6.2448	6.5422	6.8647	7.2132	7.6270	8.0307	8.4490	8.8820	9.3292	9.8382	10.3146	10.8035	11.3033	11.8110	12.2821
51	6.4533	6.7640	7.1012	7.4660	7.8587	8.3223	8.7747	9.2421	9.7241	10.2207	10.7833	11.3085	11.8452	12.3920	12.9193	
52	6.9840	7.3366	7.7182	8.1296	8.5712	9.0898	9.5952	10.1157	10.6511	11.2006	11.8206	12.3975	12.9847	13.5756		
53	7.5703	7.9698	8.4007	8.8635	9.3587	9.9372	10.5003	11.0785	11.6710	12.2771	12.9583	13.5897	14.2295			
54	8.2207	8.6720	9.1570	9.6762	10.2300	10.8738	11.4993	12.1393	12.7931	13.4592	14.2052	14.8933				
55	8.9440	9.4522	9.9966	10.5775	11.1948	11.9095	12.6021	13.3083	14.0270	14.7562	15.5702					
56	9.7501	10.3208	10.9300	11.5777	12.2638	13.0547	13.8191	14.5956	15.3827	16.1781						
57	10.6497	11.2885	11.9678	12.6878	13.4481	14.3207	15.1612	16.0118	16.8706							
58	11.6538	12.3665	13.1218	13.9196	14.7588	15.7186	16.6396	17.5678								
59	12.7742	13.5665	14.4036	15.2845	16.2078	17.2601	18.2653									
60	14.0227	14.9006	15.8251	16.7945	17.8067	18.9563										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 2, SA Band 3, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.1138	1.1396	1.1672	1.1961	1.2260	1.2567	1.2882	1.3203	1.3535	1.3870
19	1.1645	1.1941	1.2250	1.2570	1.2898	1.3235	1.3582	1.3936	1.4293	1.4655
20	1.2207	1.2538	1.2881	1.3233	1.3595	1.3968	1.4347	1.4728	1.5115	1.5503
21	1.2831	1.3198	1.3577	1.3967	1.4367	1.4771	1.5180	1.5591	1.6006	1.6425
22	1.3527	1.3933	1.4355	1.4782	1.5215	1.5651	1.6091	1.6535	1.6981	1.7432
23	1.4308	1.4760	1.5218	1.5681	1.6148	1.6618	1.7092	1.7570	1.8051	1.8537
24	1.5190	1.5680	1.6176	1.6676	1.7178	1.7685	1.8195	1.8708	1.9227	1.9751
25	1.6171	1.6701	1.7236	1.7775	1.8316	1.8860	1.9408	1.9962	2.0522	2.1087
26	1.7261	1.7835	1.8410	1.8988	1.9571	2.0156	2.0747	2.1345	2.1948	2.2560
27	1.8471	1.9087	1.9706	2.0328	2.0955	2.1585	2.2222	2.2867	2.3520	2.4210
28	1.9808	2.0471	2.1136	2.1805	2.2478	2.3158	2.3847	2.4543	2.5280	2.6057
29	2.1283	2.1995	2.2710	2.3430	2.4156	2.4890	2.5633	2.6418	2.7248	2.8122
30	2.2906	2.3671	2.4440	2.5216	2.6000	2.6792	2.7631	2.8516	2.9448	3.0426
31	2.4688	2.5511	2.6340	2.7176	2.8023	2.8918	2.9862	3.0857	3.1903	3.2931
32	2.6642	2.7528	2.8422	2.9326	3.0281	3.1290	3.2351	3.3467	3.4612	3.5710
33	2.8782	2.9737	3.0702	3.1722	3.2798	3.3932	3.5123	3.6372	3.7572	3.8789
34	3.1121	3.2152	3.3242	3.4392	3.5602	3.6875	3.8207	3.9549	4.0849	4.2197
35	3.3677	3.4841	3.6070	3.7362	3.8721	4.0145	4.1632	4.3034	4.4473	4.5965
36	3.6520	3.7832	3.9213	4.0665	4.2186	4.3775	4.5348	4.6885	4.8478	5.0124
37	3.9681	4.1157	4.2708	4.4333	4.6031	4.7796	4.9438	5.1138	5.2896	5.4708
38	4.3195	4.4852	4.6588	4.8403	5.0293	5.2135	5.3952	5.5830	5.7765	5.9754
39	4.7097	4.8953	5.0893	5.2913	5.4982	5.6924	5.8930	6.0998	6.3123	6.5298
40	5.1427	5.3502	5.5662	5.7907	6.0058	6.2203	6.4413	6.6684	6.9009	7.1378
41	5.6230	5.8541	6.0941	6.3360	6.5653	6.8017	7.0445	7.2929	7.5462	
42	6.1548	6.4116	6.6773	6.9285	7.1813	7.4410	7.7067	7.9776		
43	6.7430	7.0273	7.3101	7.5806	7.8585	8.1428	8.4325			
44	7.3922	7.7062	7.9997	8.2971	8.6014	8.9114				
45	8.1077	8.4385	8.7570	9.0828	9.4147					
46	8.8945	9.2377	9.5868	9.9423						
47	9.7384	10.1127	10.4938							
48	10.6595	11.0682								
49	11.6647									
50										
51										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 1, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.1779	1.1780	1.1781	1.1782	1.1784	1.1785	1.1786	1.1787	1.1788	1.1789	1.1791	1.1792	1.1793	1.1794	1.1795	1.1796
19	1.1887	1.1888	1.1890	1.1891	1.1892	1.1894	1.1895	1.1897	1.1898	1.1899	1.1901	1.1902	1.1903	1.1905	1.1906	1.1908
20	1.1964	1.1964	1.1964	1.1965	1.1965	1.1965	1.1966	1.1966	1.1966	1.1967	1.1967	1.1967	1.1968	1.1968	1.2002	1.2042
21	1.2035	1.2037	1.2039	1.2041	1.2042	1.2044	1.2046	1.2047	1.2049	1.2051	1.2052	1.2054	1.2087	1.2125	1.2171	1.2224
22	1.2099	1.2101	1.2104	1.2106	1.2108	1.2111	1.2113	1.2115	1.2118	1.2120	1.2170	1.2207	1.2250	1.2301	1.2360	1.2429
23	1.2158	1.2160	1.2162	1.2164	1.2166	1.2167	1.2169	1.2171	1.2220	1.2274	1.2335	1.2383	1.2441	1.2508	1.2585	1.2674
24	1.2228	1.2229	1.2230	1.2232	1.2233	1.2234	1.2281	1.2334	1.2392	1.2458	1.2533	1.2598	1.2673	1.2759	1.2858	1.2969
25	1.2341	1.2346	1.2351	1.2356	1.2361	1.2411	1.2468	1.2532	1.2604	1.2685	1.2777	1.2861	1.2958	1.3068	1.3190	1.3327
26	1.2455	1.2459	1.2463	1.2512	1.2566	1.2628	1.2697	1.2775	1.2864	1.2965	1.3078	1.3186	1.3307	1.3445	1.3595	1.3758
27	1.2600	1.2641	1.2692	1.2751	1.2817	1.2892	1.2977	1.3075	1.3184	1.3308	1.3448	1.3583	1.3733	1.3900	1.4079	1.4271
28	1.2854	1.2907	1.2969	1.3040	1.3122	1.3214	1.3320	1.3441	1.3577	1.3728	1.3897	1.4064	1.4244	1.4442	1.4651	1.4873
29	1.3159	1.3225	1.3301	1.3389	1.3490	1.3605	1.3736	1.3884	1.4050	1.4234	1.4436	1.4636	1.4848	1.5079	1.5317	1.5570
30	1.3522	1.3604	1.3698	1.3806	1.3931	1.4074	1.4235	1.4415	1.4616	1.4835	1.5073	1.5307	1.5554	1.5815	1.6086	1.6363
31	1.3950	1.4051	1.4168	1.4303	1.4457	1.4632	1.4828	1.5044	1.5284	1.5539	1.5816	1.6082	1.6366	1.6656	1.6959	1.7268
32	1.4452	1.4578	1.4723	1.4890	1.5078	1.5291	1.5526	1.5783	1.6061	1.6356	1.6670	1.6973	1.7286	1.7613	1.7943	1.8278
33	1.5038	1.5194	1.5374	1.5577	1.5806	1.6061	1.6336	1.6638	1.6954	1.7293	1.7640	1.7980	1.8329	1.8680	1.9044	1.9414
34	1.5720	1.5913	1.6132	1.6378	1.6652	1.6951	1.7273	1.7616	1.7976	1.8349	1.8739	1.9110	1.9488	1.9878	2.0271	2.0666
35	1.6511	1.6746	1.7011	1.7303	1.7626	1.7969	1.8340	1.8724	1.9127	1.9542	1.9961	2.0370	2.0785	2.1202	2.1622	2.2059
36	1.7425	1.7709	1.8022	1.8368	1.8737	1.9133	1.9542	1.9976	2.0417	2.0864	2.1328	2.1769	2.2213	2.2663	2.3128	2.3598
37	1.8478	1.8813	1.9181	1.9577	1.9998	2.0439	2.0900	2.1368	2.1849	2.2342	2.2837	2.3308	2.3791	2.4284	2.4783	2.5310
38	1.9681	2.0071	2.0496	2.0943	2.1415	2.1904	2.2401	2.2917	2.3440	2.3965	2.4493	2.5010	2.5533	2.6062	2.6622	2.7214
39	2.1047	2.1500	2.1974	2.2479	2.2997	2.3526	2.4075	2.4629	2.5186	2.5748	2.6327	2.6881	2.7442	2.8036	2.8665	2.9348
40	2.2598	2.3100	2.3636	2.4185	2.4749	2.5330	2.5916	2.6506	2.7104	2.7717	2.8336	2.8930	2.9560	3.0228	3.0954	3.1723
41	2.4332	2.4898	2.5478	2.6075	2.6690	2.7309	2.7932	2.8568	2.9216	2.9871	3.0534	3.1201	3.1910	3.2681	3.3498	3.4363
42	2.6272	2.6883	2.7514	2.8162	2.8816	2.9473	3.0146	3.0830	3.1522	3.2223	3.2967	3.3717	3.4535	3.5403	3.6323	3.7296
43	2.8410	2.9073	2.9754	3.0442	3.1135	3.1844	3.2566	3.3296	3.4036	3.4823	3.5658	3.6523	3.7444	3.8421	3.9456	4.0551
44	3.0760	3.1474	3.2196	3.2924	3.3667	3.4427	3.5197	3.5978	3.6809	3.7693	3.8649	3.9627	4.0665	4.1765	4.2929	4.4158
45	3.3327	3.4082	3.4845	3.5620	3.6419	3.7228	3.8051	3.8929	3.9864	4.0873	4.1954	4.3056	4.4226	4.5464	4.6772	4.8177
46	3.6075	3.6840	3.7630	3.8457	3.9307	4.0256	4.1182	4.2171	4.3233	4.4379	4.5597	4.6840	4.8157	4.9550	5.1039	5.2620
47	3.8870	3.9690	4.0553	4.1447	4.2368	4.3568	4.4612	4.5727	4.6941	4.8234	4.9608	5.1009	5.2491	5.4070	5.5753	5.7521
48	4.1856	4.2746	4.3683	4.4653	4.5738	4.7181	4.8360	4.9636	5.1008	5.2467	5.4014	5.5593	5.7265	5.9060	6.0945	6.2919
49	4.5037	4.6011	4.7030	4.8177	4.9451	5.1118	5.2457	5.3913	5.5462	5.7108	5.8851	6.0627	6.2536	6.4546	6.6652	6.8851
50	4.8422	4.9491	5.0705	5.2055	5.3538	5.5406	5.6941	5.8588	6.0338	6.2194	6.4155	6.6179	6.8324	7.0572	7.2919	7.5362
51	5.2032	5.3313	5.4747	5.6326	5.8066	6.0087	6.1838	6.3700	6.5676	6.7767	6.9987	7.2277	7.4678	7.7185	7.9794	
52	5.6006	5.7527	5.9208	6.1053	6.3085	6.5209	6.7192	6.9297	7.1526	7.3886	7.6407	7.8972	8.1652	8.4441		
53	6.0398	6.2190	6.4150	6.6322	6.8655	7.0814	7.3059	7.5437	7.7947	8.0639	8.3464	8.6329	8.9312			
54	6.5280	6.7375	6.9691	7.2188	7.4575	7.6969	7.9507	8.2187	8.5056	8.8075	9.1230	9.4422				
55	7.0733	7.3207	7.5885	7.8486	8.1041	8.3751	8.6615	8.9674	9.2903	9.6278	9.9794					
56	7.6893	7.9767	8.2567	8.5295	8.8190	9.1251	9.4517	9.7971	10.1583	10.5346						
57	8.3861	8.6843	8.9756	9.2850	9.6124	9.9614	10.3311	10.7178	11.1207							
58	9.1346	9.4456	9.7764	10.1265	10.4999	10.8958	11.3099	11.7415								
59	9.9432	10.2966	10.6711	11.0710	11.4949	11.9385	12.4010									
60	10.8499	11.2503	11.6790	12.1330	12.6082	13.1038										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 1, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.1798	1.1799	1.1800	1.1844	1.1894	1.1951	1.2015	1.2087	1.2164	1.2248
19	1.1909	1.1951	1.2000	1.2056	1.2120	1.2191	1.2269	1.2356	1.2449	1.2547
20	1.2089	1.2144	1.2207	1.2278	1.2357	1.2446	1.2541	1.2643	1.2754	1.2867
21	1.2285	1.2355	1.2435	1.2524	1.2621	1.2727	1.2842	1.2961	1.3090	1.3221
22	1.2508	1.2598	1.2696	1.2805	1.2924	1.3048	1.3184	1.3322	1.3470	1.3619
23	1.2772	1.2884	1.3005	1.3134	1.3275	1.3421	1.3577	1.3735	1.3902	1.4073
24	1.3092	1.3225	1.3371	1.3523	1.3687	1.3854	1.4032	1.4212	1.4397	1.4590
25	1.3476	1.3634	1.3805	1.3981	1.4168	1.4359	1.4555	1.4759	1.4965	1.5177
26	1.3934	1.4119	1.4315	1.4516	1.4724	1.4940	1.5158	1.5383	1.5615	1.5850
27	1.4474	1.4687	1.4906	1.5134	1.5365	1.5603	1.5848	1.6095	1.6345	1.6619
28	1.5102	1.5344	1.5588	1.5839	1.6098	1.6359	1.6623	1.6901	1.7193	1.7500
29	1.5828	1.6092	1.6366	1.6642	1.6921	1.7213	1.7508	1.7819	1.8147	1.8501
30	1.6653	1.6945	1.7239	1.7546	1.7857	1.8171	1.8502	1.8859	1.9240	1.9641
31	1.7580	1.7901	1.8229	1.8560	1.8895	1.9253	1.9638	2.0043	2.0470	2.0920
32	1.8625	1.8974	1.9327	1.9685	2.0073	2.0483	2.0914	2.1369	2.1851	2.2371
33	1.9785	2.0160	2.0550	2.0963	2.1398	2.1858	2.2342	2.2865	2.3418	2.4001
34	2.1071	2.1487	2.1926	2.2390	2.2878	2.3400	2.3959	2.4548	2.5169	2.5822
35	2.2501	2.2968	2.3461	2.3981	2.4543	2.5139	2.5767	2.6428	2.7123	2.7854
36	2.4094	2.4619	2.5176	2.5776	2.6411	2.7079	2.7784	2.8525	2.9307	3.0141
37	2.5867	2.6465	2.7104	2.7779	2.8491	2.9242	3.0032	3.0871	3.1760	3.2689
38	2.7853	2.8534	2.9252	3.0010	3.0810	3.1651	3.2550	3.3498	3.4489	3.5523
39	3.0071	3.0836	3.1643	3.2494	3.3391	3.4352	3.5362	3.6419	3.7522	3.8670
40	3.2537	3.3396	3.4303	3.5259	3.6285	3.7362	3.8489	3.9665	4.0890	4.2160
41	3.5278	3.6244	3.7264	3.8357	3.9505	4.0707	4.1961	4.3267	4.4622	
42	3.8324	3.9411	4.0576	4.1799	4.3081	4.4419	4.5812	4.7258		
43	4.1707	4.2948	4.4253	4.5619	4.7046	4.8532	5.0075			
44	4.5480	4.6871	4.8328	4.9850	5.1436	5.3082				
45	4.9659	5.1213	5.2837	5.4529	5.6287					
46	5.4277	5.6010	5.7816	5.9692						
47	5.9371	6.1299	6.3302							
48	6.4977	6.7117								
49	7.1136									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 2, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8782	0.8782	0.8782	0.8782	0.8782	0.8782	0.8782	0.8782	0.8782	0.8782	0.8825	0.8845	0.8871	0.8901	0.8938	0.8981
19	0.8893	0.8893	0.8893	0.8893	0.8893	0.8893	0.8893	0.8893	0.8893	0.8893	0.8971	0.8998	0.9032	0.9073	0.9121	0.9177
20	0.8985	0.8985	0.8985	0.8985	0.8985	0.8985	0.8985	0.8985	0.8990	0.9016	0.9115	0.9152	0.9197	0.9250	0.9312	0.9385
21	0.9061	0.9061	0.9061	0.9061	0.9061	0.9061	0.9068	0.9091	0.9120	0.9155	0.9265	0.9315	0.9373	0.9443	0.9518	0.9588
22	0.9131	0.9131	0.9131	0.9131	0.9131	0.9163	0.9188	0.9221	0.9260	0.9307	0.9431	0.9496	0.9573	0.9648	0.9725	0.9814
23	0.9200	0.9200	0.9200	0.9200	0.9200	0.9288	0.9323	0.9367	0.9420	0.9482	0.9625	0.9710	0.9786	0.9873	0.9972	1.0082
24	0.9273	0.9273	0.9273	0.9293	0.9325	0.9433	0.9482	0.9541	0.9611	0.9693	0.9854	0.9939	1.0035	1.0145	1.0268	1.0402
25	0.9363	0.9382	0.9408	0.9442	0.9486	0.9611	0.9676	0.9753	0.9845	0.9951	1.0112	1.0220	1.0341	1.0476	1.0626	1.0786
26	0.9511	0.9540	0.9577	0.9625	0.9685	0.9827	0.9913	1.0015	1.0131	1.0265	1.0428	1.0563	1.0713	1.0875	1.1053	1.1241
27	0.9691	0.9731	0.9782	0.9848	0.9928	1.0095	1.0206	1.0336	1.0481	1.0642	1.0815	1.0979	1.1158	1.1351	1.1557	1.1774
28	0.9908	0.9965	1.0036	1.0123	1.0230	1.0423	1.0565	1.0725	1.0900	1.1087	1.1278	1.1475	1.1684	1.1910	1.2142	1.2389
29	1.0173	1.0251	1.0346	1.0461	1.0596	1.0823	1.0997	1.1191	1.1393	1.1604	1.1829	1.2059	1.2301	1.2555	1.2820	1.3090
30	1.0495	1.0597	1.0723	1.0870	1.1038	1.1302	1.1512	1.1739	1.1966	1.2211	1.2474	1.2734	1.3011	1.3295	1.3586	1.3887
31	1.0882	1.1016	1.1176	1.1360	1.1566	1.1867	1.2116	1.2369	1.2637	1.2918	1.3217	1.3513	1.3816	1.4133	1.4455	1.4778
32	1.1346	1.1517	1.1717	1.1938	1.2187	1.2530	1.2815	1.3106	1.3408	1.3732	1.4064	1.4392	1.4732	1.5074	1.5419	1.5773
33	1.1896	1.2111	1.2352	1.2618	1.2906	1.3293	1.3616	1.3948	1.4296	1.4651	1.5022	1.5385	1.5750	1.6119	1.6499	1.6881
34	1.2545	1.2806	1.3090	1.3402	1.3733	1.4161	1.4522	1.4895	1.5273	1.5656	1.6096	1.6486	1.6883	1.7287	1.7693	1.8101
35	1.3302	1.3608	1.3945	1.4297	1.4671	1.5145	1.5542	1.5945	1.6356	1.6778	1.7284	1.7711	1.8142	1.8574	1.9007	1.9444
36	1.4176	1.4533	1.4911	1.5313	1.5728	1.6242	1.6672	1.7116	1.7566	1.8018	1.8570	1.9035	1.9505	1.9985	2.0451	2.0928
37	1.5175	1.5581	1.6011	1.6452	1.6902	1.7462	1.7936	1.8413	1.8895	1.9381	1.9975	2.0475	2.0990	2.1516	2.2047	2.2584
38	1.6308	1.6766	1.7236	1.7718	1.8216	1.8818	1.9326	1.9838	2.0355	2.0877	2.1518	2.2067	2.2626	2.3196	2.3813	2.4425
39	1.7583	1.8082	1.8601	1.9128	1.9662	2.0308	2.0852	2.1400	2.1960	2.2532	2.3223	2.3816	2.4421	2.5077	2.5786	2.6471
40	1.8998	1.9551	2.0112	2.0678	2.1248	2.1940	2.2522	2.3120	2.3726	2.4342	2.5088	2.5730	2.6427	2.7181	2.7986	2.8745
41	2.0577	2.1171	2.1770	2.2373	2.2982	2.3726	2.4361	2.5003	2.5657	2.6322	2.7128	2.7868	2.8670	2.9531	3.0418	3.1271
42	2.2308	2.2942	2.3580	2.4226	2.4888	2.5687	2.6367	2.7060	2.7763	2.8482	2.9405	3.0256	3.1172	3.2156	3.3118	3.4077
43	2.4196	2.4870	2.5555	2.6253	2.6962	2.7820	2.8551	2.9297	3.0058	3.0890	3.1942	3.2917	3.3963	3.5081	3.6113	3.7196
44	2.6246	2.6967	2.7705	2.8452	2.9211	3.0133	3.0923	3.1728	3.2610	3.3567	3.4765	3.5878	3.7068	3.8285	3.9433	4.0664
45	2.8466	2.9241	3.0028	3.0828	3.1643	3.2640	3.3492	3.4426	3.5442	3.6541	3.7901	3.9168	4.0518	4.1814	4.3122	4.4502
46	3.0860	3.1687	3.2530	3.3390	3.4268	3.5345	3.6335	3.7413	3.8581	3.9837	4.1380	4.2817	4.4341	4.5729	4.7199	4.8745
47	3.3422	3.4308	3.5215	3.6142	3.7092	3.8331	3.9476	4.0717	4.2055	4.3487	4.5230	4.6856	4.8481	5.0048	5.1695	5.3423
48	3.6157	3.7111	3.8088	3.9092	4.0201	4.1622	4.2942	4.4365	4.5891	4.7518	4.9483	5.1318	5.3046	5.4802	5.6645	5.8574
49	3.9070	4.0100	4.1160	4.2333	4.3621	4.5248	4.6763	4.8390	5.0126	5.1970	5.4180	5.6189	5.8062	6.0029	6.2087	6.4233
50	4.2168	4.3286	4.4530	4.5898	4.7387	4.9245	5.0978	5.2831	5.4798	5.6881	5.9358	6.1472	6.3571	6.5768	6.8060	7.0444
51	4.5467	4.6786	4.8238	4.9825	5.1540	5.3653	5.5630	5.7732	5.9956	6.2301	6.5029	6.7271	6.9618	7.2067	7.4613	
52	4.9096	5.0641	5.2330	5.4160	5.6127	5.8526	6.0771	6.3148	6.5653	6.8283	7.1130	7.3638	7.6255	7.8978		
53	5.3106	5.4905	5.6857	5.8960	6.1208	6.3922	6.6463	6.9143	7.1956	7.4896	7.7834	8.0634	8.3546			
54	5.7557	5.9642	6.1888	6.4293	6.6852	6.9913	7.2780	7.5788	7.8935	8.2146	8.5216	8.8332				
55	6.2525	6.4926	6.7498	7.0236	7.3136	7.6578	7.9798	8.3166	8.6654	8.9938	9.3356					
56	6.8087	7.0840	7.3771	7.6875	8.0148	8.4006	8.7612	9.1366	9.4895	9.8554						
57	7.4336	7.7473	8.0798	8.4303	8.7983	9.2295	9.6315	10.0116	10.4034							
58	8.1367	8.4928	8.8682	9.2623	9.6743	10.1546	10.5631	10.9829								
59	8.9287	9.3307	9.7528	10.1941	10.6537	11.1478	11.5977									
60	9.8203	10.2723	10.7450	11.2372	11.7480	12.2517										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 2, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.9032	0.9092	0.9158	0.9224	0.9289	0.9363	0.9445	0.9535	0.9630	0.9734
19	0.9241	0.9314	0.9378	0.9451	0.9533	0.9623	0.9721	0.9827	0.9938	1.0058
20	0.9452	0.9524	0.9605	0.9694	0.9794	0.9902	1.0018	1.0142	1.0270	1.0405
21	0.9667	0.9756	0.9857	0.9966	1.0086	1.0213	1.0347	1.0489	1.0636	1.0785
22	0.9914	1.0024	1.0146	1.0277	1.0417	1.0564	1.0719	1.0877	1.1043	1.1211
23	1.0205	1.0338	1.0483	1.0636	1.0798	1.0965	1.1140	1.1318	1.1500	1.1688
24	1.0551	1.0708	1.0877	1.1052	1.1237	1.1425	1.1618	1.1817	1.2017	1.2220
25	1.0961	1.1142	1.1337	1.1535	1.1739	1.1950	1.2163	1.2378	1.2601	1.2827
26	1.1442	1.1650	1.1865	1.2089	1.2314	1.2542	1.2779	1.3017	1.3258	1.3501
27	1.1998	1.2235	1.2473	1.2715	1.2966	1.3218	1.3473	1.3729	1.3995	1.4275
28	1.2642	1.2897	1.3162	1.3430	1.3700	1.3971	1.4251	1.4535	1.4834	1.5148
29	1.3369	1.3653	1.3939	1.4226	1.4521	1.4821	1.5124	1.5442	1.5777	1.6131
30	1.4191	1.4496	1.4806	1.5123	1.5443	1.5765	1.6104	1.6461	1.6845	1.7250
31	1.5104	1.5440	1.5778	1.6119	1.6462	1.6823	1.7209	1.7619	1.8051	1.8505
32	1.6131	1.6491	1.6853	1.7219	1.7606	1.8020	1.8457	1.8917	1.9401	1.9910
33	1.7264	1.7650	1.8039	1.8456	1.8897	1.9362	1.9852	2.0368	2.0911	2.1482
34	1.8512	1.8928	1.9374	1.9844	2.0339	2.0861	2.1410	2.1989	2.2597	2.3249
35	1.9890	2.0365	2.0865	2.1393	2.1948	2.2533	2.3150	2.3802	2.4496	2.5225
36	2.1434	2.1966	2.2527	2.3119	2.3742	2.4399	2.5097	2.5837	2.6614	2.7428
37	2.3151	2.3748	2.4378	2.5042	2.5741	2.6487	2.7276	2.8104	2.8971	2.9879
38	2.5061	2.5731	2.6438	2.7183	2.7979	2.8820	2.9702	3.0627	3.1595	3.2604
39	2.7185	2.7938	2.8731	2.9579	3.0475	3.1416	3.2402	3.3434	3.4510	3.5629
40	2.9546	3.0392	3.1295	3.2249	3.3252	3.4304	3.5404	3.6551	3.7745	3.8984
41	3.2171	3.3132	3.4149	3.5218	3.6339	3.7512	3.8736	4.0010	4.1331	
42	3.5097	3.6181	3.7321	3.8516	3.9767	4.1073	4.2432	4.3841		
43	3.8351	3.9566	4.0841	4.2175	4.3568	4.5018	4.6522			
44	4.1959	4.3318	4.4741	4.6227	4.7774	4.9380				
45	4.5952	4.7470	4.9056	5.0707	5.2421					
46	5.0364	5.2057	5.3819	5.5649						
47	5.5230	5.7112	5.9065							
48	6.0583	6.2671								
49	6.6463									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 3, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.7362	0.7362	0.7362	0.7362	0.7362	0.7383	0.7395	0.7407	0.7422	0.7441	0.7520	0.7546	0.7578	0.7618	0.7665	0.7718
19	0.7471	0.7471	0.7471	0.7471	0.7471	0.7507	0.7521	0.7537	0.7557	0.7582	0.7670	0.7706	0.7748	0.7798	0.7858	0.7927
20	0.7561	0.7561	0.7561	0.7561	0.7561	0.7621	0.7638	0.7662	0.7690	0.7723	0.7820	0.7867	0.7923	0.7988	0.8063	0.8148
21	0.7636	0.7636	0.7636	0.7637	0.7653	0.7731	0.7756	0.7787	0.7825	0.7870	0.7980	0.8041	0.8113	0.8197	0.8290	0.8395
22	0.7703	0.7708	0.7721	0.7738	0.7761	0.7847	0.7882	0.7923	0.7973	0.8032	0.8158	0.8238	0.8330	0.8433	0.8548	0.8673
23	0.7791	0.7805	0.7825	0.7850	0.7881	0.7977	0.8023	0.8080	0.8146	0.8223	0.8368	0.8471	0.8583	0.8710	0.8847	0.8995
24	0.7893	0.7915	0.7942	0.7977	0.8020	0.8131	0.8193	0.8266	0.8352	0.8452	0.8618	0.8746	0.8883	0.9033	0.9195	0.9366
25	0.8016	0.8045	0.8083	0.8131	0.8190	0.8317	0.8400	0.8495	0.8603	0.8728	0.8921	0.9073	0.9237	0.9413	0.9598	0.9793
26	0.8162	0.8205	0.8257	0.8321	0.8398	0.8548	0.8653	0.8775	0.8910	0.9062	0.9283	0.9463	0.9653	0.9856	1.0066	1.0282
27	0.8342	0.8401	0.8471	0.8556	0.8657	0.8832	0.8965	0.9115	0.9278	0.9461	0.9712	0.9920	1.0138	1.0365	1.0600	1.0842
28	0.8565	0.8642	0.8736	0.8846	0.8973	0.9178	0.9342	0.9523	0.9720	0.9931	1.0215	1.0450	1.0695	1.0950	1.1208	1.1472
29	0.8837	0.8938	0.9060	0.9198	0.9357	0.9596	0.9793	1.0006	1.0237	1.0480	1.0792	1.1058	1.1332	1.1608	1.1892	1.2183
30	0.9168	0.9297	0.9451	0.9622	0.9818	1.0091	1.0325	1.0573	1.0835	1.1112	1.1457	1.1750	1.2046	1.2353	1.2665	1.2978
31	0.9567	0.9731	0.9920	1.0128	1.0361	1.0676	1.0942	1.1227	1.1525	1.1828	1.2205	1.2528	1.2856	1.3187	1.3522	1.3861
32	1.0042	1.0246	1.0472	1.0725	1.0993	1.1350	1.1657	1.1975	1.2300	1.2641	1.3052	1.3402	1.3755	1.4112	1.4472	1.4845
33	1.0606	1.0852	1.1122	1.1413	1.1728	1.2125	1.2465	1.2818	1.3182	1.3551	1.3993	1.4370	1.4751	1.5140	1.5536	1.5937
34	1.1267	1.1556	1.1873	1.2210	1.2561	1.2998	1.3381	1.3768	1.4162	1.4558	1.5035	1.5443	1.5860	1.6281	1.6708	1.7141
35	1.2032	1.2373	1.2733	1.3110	1.3507	1.3988	1.4403	1.4822	1.5246	1.5677	1.6192	1.6636	1.7083	1.7537	1.7998	1.8466
36	1.2916	1.3301	1.3708	1.4133	1.4567	1.5088	1.5536	1.5988	1.6452	1.6918	1.7471	1.7947	1.8430	1.8918	1.9416	1.9923
37	1.3916	1.4355	1.4808	1.5272	1.5743	1.6305	1.6792	1.7285	1.7781	1.8280	1.8875	1.9387	1.9907	2.0436	2.0975	2.1557
38	1.5055	1.5538	1.6033	1.6535	1.7048	1.7656	1.8180	1.8707	1.9238	1.9775	2.0413	2.0966	2.1527	2.2100	2.2718	2.3386
39	1.6327	1.6853	1.7388	1.7937	1.8490	1.9141	1.9701	2.0266	2.0835	2.1411	2.2101	2.2697	2.3303	2.3961	2.4671	2.5433
40	1.7737	1.8310	1.8893	1.9481	2.0071	2.0767	2.1366	2.1970	2.2582	2.3202	2.3946	2.4591	2.5290	2.6043	2.6855	2.7722
41	1.9301	1.9921	2.0543	2.1168	2.1797	2.2543	2.3183	2.3832	2.4490	2.5160	2.5963	2.6706	2.7507	2.8370	2.9293	3.0278
42	2.1021	2.1681	2.2343	2.3008	2.3680	2.4478	2.5166	2.5863	2.6572	2.7295	2.8215	2.9066	2.9983	3.0965	3.2013	3.3130
43	2.2896	2.3596	2.4300	2.5010	2.5726	2.6585	2.7323	2.8075	2.8840	2.9673	3.0722	3.1696	3.2741	3.3857	3.5045	3.6302
44	2.4928	2.5672	2.6421	2.7178	2.7945	2.8868	2.9665	3.0476	3.1360	3.2318	3.3510	3.4622	3.5810	3.7073	3.8413	3.9830
45	2.7123	2.7912	2.8712	2.9522	3.0346	3.1342	3.2201	3.3138	3.4156	3.5255	3.6607	3.7871	3.9216	4.0643	4.2152	4.3740
46	2.9481	3.0323	3.1177	3.2047	3.2935	3.4012	3.5006	3.6087	3.7253	3.8507	4.0038	4.1472	4.2992	4.4598	4.6291	4.8066
47	3.2006	3.2907	3.3825	3.4762	3.5721	3.6957	3.8103	3.9345	4.0678	4.2106	4.3836	4.5456	4.7167	4.8971	5.0863	5.2842
48	3.4701	3.5668	3.6657	3.7671	3.8785	4.0201	4.1520	4.2938	4.4458	4.6080	4.8028	4.9853	5.1777	5.3795	5.5905	5.8105
49	3.7570	3.8613	3.9685	4.0866	4.2155	4.3772	4.5282	4.6902	4.8628	5.0463	5.2653	5.4705	5.6857	5.9108	6.1453	6.3755
50	4.0622	4.1753	4.3005	4.4375	4.5861	4.7703	4.9428	5.1270	5.3226	5.5295	5.7751	6.0048	6.2451	6.4953	6.7553	6.9935
51	4.3872	4.5197	4.6652	4.8235	4.9942	5.2036	5.4000	5.6087	5.8296	6.0622	6.3368	6.5933	6.8606	7.1381	7.4079	
52	4.7441	4.8987	5.0671	5.2491	5.4446	5.6820	5.9047	6.1405	6.3890	6.6498	6.9560	7.2415	7.5378	7.8412		
53	5.1378	5.3171	5.5112	5.7197	5.9427	6.2110	6.4627	6.7282	7.0070	7.2985	7.6388	7.9555	8.2830			
54	5.5741	5.7811	6.0037	6.2417	6.4950	6.7972	7.0808	7.3788	7.6903	8.0151	8.3925	8.7423				
55	6.0597	6.2973	6.5517	6.8222	7.1088	7.4483	7.7668	8.1000	8.4471	8.8075	9.2245					
56	6.6022	6.8738	7.1630	7.4693	7.7923	8.1727	8.5290	8.9001	9.2855	9.6841						
57	7.2098	7.5188	7.8463	8.1917	8.5545	8.9792	9.3762	9.7883	10.2146							
58	7.8916	8.2416	8.6107	8.9986	9.4045	9.8773	10.3181	10.7741								
59	8.6567	9.0513	9.4660	9.9000	10.3523	10.8770	11.3648									
60	9.5151	9.9582	10.4221	10.9058	11.4082	11.9886										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 3, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.7781	0.7852	0.7932	0.8020	0.8116	0.8220	0.8327	0.8445	0.8563	0.8690
19	0.8005	0.8091	0.8187	0.8291	0.8403	0.8522	0.8647	0.8776	0.8911	0.9048
20	0.8245	0.8348	0.8462	0.8583	0.8713	0.8846	0.8988	0.9133	0.9282	0.9436
21	0.8510	0.8632	0.8766	0.8905	0.9052	0.9205	0.9360	0.9522	0.9687	0.9855
22	0.8810	0.8953	0.9106	0.9265	0.9427	0.9598	0.9772	0.9948	1.0131	1.0318
23	0.9152	0.9318	0.9488	0.9667	0.9851	1.0036	1.0228	1.0426	1.0626	1.0828
24	0.9543	0.9732	0.9925	1.0120	1.0323	1.0530	1.0740	1.0953	1.1171	1.1397
25	0.9996	1.0201	1.0415	1.0633	1.0855	1.1080	1.1308	1.1546	1.1786	1.2031
26	1.0507	1.0737	1.0971	1.1207	1.1450	1.1698	1.1951	1.2207	1.2468	1.2733
27	1.1088	1.1338	1.1593	1.1856	1.2121	1.2390	1.2663	1.2941	1.3226	1.3537
28	1.1741	1.2017	1.2297	1.2580	1.2866	1.3157	1.3456	1.3763	1.4095	1.4451
29	1.2478	1.2776	1.3077	1.3383	1.3696	1.4018	1.4346	1.4698	1.5077	1.5464
30	1.3297	1.3618	1.3946	1.4283	1.4626	1.4975	1.5351	1.5755	1.6184	1.6589
31	1.4205	1.4560	1.4918	1.5283	1.5655	1.6056	1.6486	1.6946	1.7395	1.7849
32	1.5222	1.5605	1.5993	1.6388	1.6816	1.7273	1.7763	1.8268	1.8752	1.9264
33	1.6345	1.6758	1.7180	1.7633	1.8122	1.8643	1.9201	1.9727	2.0276	2.0857
34	1.7582	1.8030	1.8513	1.9033	1.9590	2.0183	2.0779	2.1366	2.1986	2.2636
35	1.8943	1.9458	2.0011	2.0605	2.1237	2.1911	2.2540	2.3200	2.3893	2.4621
36	2.0471	2.1061	2.1692	2.2366	2.3085	2.3803	2.4506	2.5244	2.6020	2.6832
37	2.2185	2.2857	2.3575	2.4340	2.5151	2.5908	2.6696	2.7522	2.8388	2.9293
38	2.4102	2.4867	2.5682	2.6547	2.7415	2.8253	2.9134	3.0057	3.1022	3.2029
39	2.6248	2.7117	2.8038	2.9013	2.9924	3.0863	3.1846	3.2875	3.3949	3.5065
40	2.8647	2.9630	3.0668	3.1715	3.2715	3.3764	3.4861	3.6005	3.7196	3.8431
41	3.1325	3.2433	3.3601	3.4698	3.5816	3.6985	3.8206	3.9476	4.0793	
42	3.4310	3.5556	3.6819	3.8010	3.9257	4.0558	4.1913	4.3318		
43	3.7631	3.9027	4.0352	4.1681	4.3069	4.4514	4.6013			
44	4.1318	4.2845	4.4263	4.5744	4.7285	4.8884				
45	4.5403	4.7006	4.8585	5.0229	5.1936					
46	4.9910	5.1595	5.3349	5.5171						
47	5.4772	5.6645	5.8590							
48	6.0114	6.2191								
49	6.5973									
50										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 1, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.4678	1.4680	1.4683	1.4685	1.4687	1.4689	1.4692	1.4694	1.4696	1.4742	1.4791	1.4821	1.4856	1.4898	1.4947	1.5005
19	1.4856	1.4859	1.4861	1.4864	1.4867	1.4870	1.4872	1.4875	1.4922	1.4974	1.5031	1.5071	1.5117	1.5172	1.5236	1.5311
20	1.4977	1.4977	1.4977	1.4977	1.4977	1.4977	1.5024	1.5075	1.5130	1.5191	1.5259	1.5311	1.5372	1.5444	1.5528	1.5624
21	1.5097	1.5099	1.5102	1.5104	1.5107	1.5156	1.5211	1.5270	1.5336	1.5410	1.5492	1.5561	1.5641	1.5734	1.5843	1.5967
22	1.5185	1.5185	1.5186	1.5232	1.5284	1.5342	1.5407	1.5479	1.5559	1.5649	1.5749	1.5840	1.5945	1.6065	1.6202	1.6360
23	1.5311	1.5316	1.5363	1.5419	1.5482	1.5551	1.5629	1.5716	1.5815	1.5926	1.6051	1.6168	1.6303	1.6458	1.6631	1.6825
24	1.5464	1.5513	1.5572	1.5639	1.5714	1.5799	1.5895	1.6003	1.6124	1.6261	1.6417	1.6568	1.6738	1.6932	1.7146	1.7380
25	1.5690	1.5752	1.5824	1.5906	1.5998	1.6102	1.6220	1.6354	1.6506	1.6676	1.6867	1.7058	1.7270	1.7507	1.7766	1.8044
26	1.5968	1.6046	1.6134	1.6233	1.6347	1.6477	1.6624	1.6788	1.6977	1.7187	1.7419	1.7656	1.7914	1.8198	1.8504	1.8829
27	1.6310	1.6404	1.6513	1.6637	1.6777	1.6938	1.7120	1.7324	1.7554	1.7811	1.8091	1.8378	1.8685	1.9020	1.9369	1.9745
28	1.6726	1.6842	1.6977	1.7130	1.7305	1.7502	1.7727	1.7977	1.8256	1.8564	1.8898	1.9237	1.9597	1.9982	2.0384	2.0795
29	1.7228	1.7372	1.7538	1.7728	1.7944	1.8186	1.8461	1.8762	1.9098	1.9460	1.9854	2.0244	2.0662	2.1092	2.1543	2.2005
30	1.7828	1.8007	1.8212	1.8447	1.8710	1.9006	1.9336	1.9696	2.0093	2.0514	2.0967	2.1415	2.1879	2.2366	2.2860	2.3357
31	1.8542	1.8763	1.9015	1.9302	1.9620	1.9978	2.0368	2.0796	2.1250	2.1739	2.2246	2.2751	2.3272	2.3799	2.4339	2.4889
32	1.9385	1.9655	1.9964	2.0310	2.0694	2.1118	2.1575	2.2069	2.2592	2.3135	2.3710	2.4266	2.4828	2.5412	2.5999	2.6587
33	2.0371	2.0702	2.1076	2.1487	2.1946	2.2435	2.2970	2.3529	2.4117	2.4730	2.5354	2.5960	2.6584	2.7209	2.7835	2.8461
34	2.1522	2.1924	2.2367	2.2858	2.3386	2.3959	2.4556	2.5191	2.5845	2.6510	2.7195	2.7859	2.8525	2.9192	2.9863	3.0549
35	2.2859	2.3336	2.3861	2.4430	2.5042	2.5682	2.6363	2.7061	2.7771	2.8506	2.9247	2.9956	3.0665	3.1383	3.2113	3.2845
36	2.4401	2.4963	2.5574	2.6228	2.6915	2.7642	2.8387	2.9146	2.9930	3.0719	3.1509	3.2264	3.3030	3.3806	3.4584	3.5368
37	2.6170	2.6825	2.7523	2.8260	2.9035	2.9829	3.0641	3.1476	3.2315	3.3155	3.3996	3.4812	3.5636	3.6463	3.7295	3.8165
38	2.8193	2.8937	2.9725	3.0552	3.1397	3.2264	3.3153	3.4045	3.4937	3.5830	3.6738	3.7613	3.8491	3.9375	4.0299	4.1266
39	3.0483	3.1322	3.2202	3.3102	3.4025	3.4970	3.5917	3.6865	3.7813	3.8778	3.9748	4.0680	4.1618	4.2599	4.3627	4.4703
40	3.3064	3.3999	3.4954	3.5936	3.6938	3.7944	3.8950	3.9956	4.0978	4.2007	4.3040	4.4035	4.5076	4.6168	4.7312	4.8529
41	3.5955	3.6969	3.8008	3.9071	4.0137	4.1203	4.2269	4.3349	4.4439	4.5534	4.6638	4.7743	4.8902	5.0118	5.1405	5.2769
42	3.9159	4.0256	4.1381	4.2508	4.3637	4.4764	4.5904	4.7057	4.8216	4.9385	5.0610	5.1840	5.3131	5.4492	5.5942	5.7462
43	4.2692	4.3878	4.5069	4.6260	4.7451	4.8650	4.9869	5.1095	5.2331	5.3629	5.4992	5.6363	5.7803	5.9340	6.0957	6.2650
44	4.6575	4.7795	4.9003	5.0241	5.1503	5.2882	5.4177	5.5483	5.6857	5.8302	5.9820	6.1350	6.2972	6.4692	6.6494	6.8377
45	5.0587	5.1857	5.3151	5.4481	5.5833	5.7467	5.8846	6.0299	6.1829	6.3440	6.5134	6.6842	6.8673	7.0591	7.2597	7.4689
46	5.4881	5.6233	5.7627	5.9052	6.0507	6.2347	6.3955	6.5575	6.7282	6.9080	7.0971	7.2901	7.4943	7.7080	7.9311	8.1631
47	5.9485	6.0931	6.2432	6.3966	6.5535	6.7630	6.9482	7.1343	7.3251	7.5260	7.7374	7.9549	8.1826	8.4204	8.6679	8.9246
48	6.4400	6.5958	6.7575	6.9232	7.1043	7.3422	7.5537	7.7637	7.9772	8.2018	8.4402	8.6829	8.9365	9.2006	9.4746	9.7579
49	6.9635	7.1322	7.3070	7.4988	7.7072	7.9771	8.2177	8.4496	8.6885	8.9404	9.2083	9.4789	9.7608	10.0534	10.3560	10.6675
50	7.5203	7.7036	7.9070	8.1285	8.3675	8.6727	8.9420	9.1963	9.4638	9.7480	10.0468	10.3478	10.6605	10.9839	11.3170	11.6582
51	8.1126	8.3277	8.5633	8.8181	9.0912	9.4358	9.7242	10.0092	10.3100	10.6289	10.9615	11.2958	11.6417	11.9980	12.3631	
52	8.7610	9.0116	9.2833	9.5752	9.8862	10.2715	10.5754	10.8948	11.2345	11.5899	11.9594	12.3296	12.7110	13.1020		
53	9.4737	9.7638	10.0760	10.4091	10.7620	11.1627	11.5037	11.8641	12.2441	12.6394	13.0488	13.4574	13.8763			
54	10.2611	10.5952	10.9521	11.3306	11.7320	12.1362	12.5191	12.9257	13.3488	13.7872	14.2394	14.6886				
55	11.1353	11.5181	11.9242	12.3540	12.7946	13.2033	13.6371	14.0904	14.5601	15.0447	15.5421					
56	12.1103	12.5466	13.0072	13.4819	13.9194	14.3819	14.8677	15.3713	15.8909	16.4246						
57	13.2018	13.6965	14.2023	14.6708	15.1645	15.6854	16.2256	16.7833	17.3560							
58	14.4268	14.9606	15.4626	15.9903	16.5491	17.1288	17.7275	18.3425								
59	15.7626	16.3004	16.8651	17.4647	18.0871	18.7300	19.3907									
60	17.1907	17.7957	18.4392	19.1075	19.7981	20.5081										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 1, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.5073	1.5151	1.5241	1.5345	1.5462	1.5592	1.5736	1.5893	1.6059	1.6240
19	1.5398	1.5498	1.5612	1.5741	1.5885	1.6043	1.6214	1.6398	1.6591	1.6795
20	1.5735	1.5863	1.6005	1.6162	1.6338	1.6525	1.6726	1.6938	1.7160	1.7388
21	1.6107	1.6265	1.6442	1.6632	1.6840	1.7059	1.7292	1.7531	1.7783	1.8037
22	1.6536	1.6727	1.6941	1.7166	1.7409	1.7660	1.7926	1.8196	1.8475	1.8761
23	1.7040	1.7270	1.7522	1.7782	1.8062	1.8347	1.8643	1.8947	1.9252	1.9565
24	1.7638	1.7908	1.8199	1.8499	1.8811	1.9133	1.9457	1.9791	2.0131	2.0473
25	1.8344	1.8658	1.8985	1.9325	1.9669	2.0024	2.0386	2.0749	2.1113	2.1490
26	1.9169	1.9528	1.9892	2.0267	2.0652	2.1038	2.1425	2.1825	2.2229	2.2636
27	2.0129	2.0523	2.0932	2.1342	2.1754	2.2179	2.2607	2.3038	2.3472	2.3924
28	2.1228	2.1664	2.2102	2.2552	2.3007	2.3464	2.3923	2.4386	2.4878	2.5394
29	2.2470	2.2944	2.3429	2.3915	2.4402	2.4892	2.5393	2.5920	2.6470	2.7045
30	2.3873	2.4390	2.4908	2.5427	2.5954	2.6493	2.7055	2.7641	2.8253	2.8892
31	2.5440	2.5993	2.6546	2.7116	2.7690	2.8289	2.8914	2.9565	3.0246	3.0962
32	2.7175	2.7772	2.8380	2.8991	2.9629	3.0294	3.0989	3.1713	3.2485	3.3291
33	2.9104	2.9751	3.0402	3.1081	3.1789	3.2529	3.3306	3.4130	3.4989	3.5885
34	3.1237	3.1930	3.2652	3.3407	3.4194	3.5028	3.5906	3.6821	3.7776	3.8769
35	3.3582	3.4351	3.5154	3.5993	3.6885	3.7820	3.8796	3.9813	4.0872	4.1972
36	3.6186	3.7040	3.7933	3.8886	3.9882	4.0922	4.2006	4.3135	4.4308	4.5523
37	3.9074	4.0026	4.1041	4.2101	4.3209	4.4365	4.5569	4.6819	4.8115	4.9453
38	4.2278	4.3358	4.4488	4.5669	4.6901	4.8184	4.9517	5.0899	5.2327	5.3803
39	4.5851	4.7054	4.8312	4.9625	5.0993	5.2415	5.3889	5.5413	5.6985	5.8620
40	4.9810	5.1150	5.2549	5.4008	5.5524	5.7097	5.8723	6.0397	6.2142	6.3924
41	5.4196	5.5687	5.7242	5.8859	6.0537	6.2272	6.4059	6.5916	6.7819	
42	5.9050	6.0708	6.2433	6.4223	6.6074	6.7982	6.9958	7.1990		
43	6.4416	6.6256	6.8166	7.0142	7.2179	7.4280	7.6450			
44	7.0339	7.2377	7.4486	7.6661	7.8895	8.1213				
45	7.6864	7.9115	8.1438	8.3824	8.6289					
46	8.4035	8.6516	8.9065	9.1687						
47	9.1897	9.4621	9.7409							
48	10.0491	10.3472								
49	10.9863									
50										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 2, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.1166	1.1166	1.1166	1.1166	1.1166	1.1242	1.1265	1.1293	1.1328	1.1371	1.1503	1.1563	1.1635	1.1717	1.1812	1.1921
19	1.1348	1.1348	1.1348	1.1348	1.1348	1.1452	1.1482	1.1520	1.1566	1.1621	1.1770	1.1846	1.1936	1.2040	1.2157	1.2292
20	1.1498	1.1498	1.1498	1.1505	1.1530	1.1648	1.1690	1.1740	1.1798	1.1871	1.2040	1.2136	1.2250	1.2380	1.2525	1.2687
21	1.1626	1.1628	1.1648	1.1676	1.1712	1.1843	1.1898	1.1965	1.2043	1.2136	1.2328	1.2451	1.2592	1.2752	1.2927	1.3123
22	1.1763	1.1785	1.1813	1.1852	1.1902	1.2050	1.2122	1.2210	1.2312	1.2432	1.2652	1.2807	1.2981	1.3175	1.3383	1.3613
23	1.1920	1.1951	1.1993	1.2047	1.2115	1.2283	1.2380	1.2492	1.2625	1.2776	1.3030	1.3220	1.3431	1.3661	1.3908	1.4170
24	1.2095	1.2141	1.2201	1.2275	1.2365	1.2560	1.2685	1.2828	1.2996	1.3183	1.3476	1.3705	1.3956	1.4222	1.4510	1.4801
25	1.2305	1.2370	1.2451	1.2551	1.2670	1.2895	1.3055	1.3236	1.3443	1.3671	1.4007	1.4277	1.4570	1.4878	1.5177	1.5486
26	1.2562	1.2651	1.2758	1.2890	1.3043	1.3305	1.3506	1.3728	1.3981	1.4252	1.4633	1.4950	1.5281	1.5603	1.5933	1.6278
27	1.2877	1.2997	1.3138	1.3306	1.3500	1.3806	1.4051	1.4322	1.4620	1.4942	1.5367	1.5730	1.6075	1.6429	1.6808	1.7199
28	1.3267	1.3422	1.3605	1.3815	1.4053	1.4411	1.4703	1.5028	1.5373	1.5746	1.6223	1.6600	1.6985	1.7393	1.7811	1.8241
29	1.3742	1.3941	1.4168	1.4430	1.4717	1.5131	1.5480	1.5853	1.6256	1.6676	1.7182	1.7603	1.8039	1.8487	1.8954	1.9429
30	1.4318	1.4566	1.4846	1.5162	1.5510	1.5977	1.6386	1.6818	1.7267	1.7737	1.8284	1.8752	1.9235	1.9737	2.0244	2.0755
31	1.5010	1.5310	1.5653	1.6026	1.6436	1.6971	1.7433	1.7917	1.8426	1.8946	1.9536	2.0058	2.0594	2.1136	2.1681	2.2230
32	1.5828	1.6195	1.6597	1.7040	1.7511	1.8108	1.8632	1.9177	1.9733	2.0300	2.0959	2.1532	2.2111	2.2693	2.3283	2.3880
33	1.6790	1.7226	1.7702	1.8206	1.8745	1.9412	1.9996	2.0591	2.1195	2.1810	2.2543	2.3174	2.3794	2.4427	2.5063	2.5699
34	1.7915	1.8423	1.8965	1.9546	2.0151	2.0885	2.1521	2.2167	2.2830	2.3497	2.4286	2.4963	2.5647	2.6336	2.7023	2.7701
35	1.9210	1.9793	2.0417	2.1065	2.1731	2.2530	2.3222	2.3931	2.4645	2.5361	2.6206	2.6933	2.7666	2.8407	2.9157	2.9901
36	2.0695	2.1362	2.2056	2.2767	2.3496	2.4366	2.5121	2.5882	2.6645	2.7412	2.8318	2.9098	2.9886	3.0683	3.1491	3.2312
37	2.2387	2.3127	2.3888	2.4671	2.5468	2.6405	2.7215	2.8028	2.8845	2.9666	3.0637	3.1475	3.2322	3.3181	3.4053	3.4983
38	2.4287	2.5100	2.5938	2.6791	2.7647	2.8651	2.9516	3.0385	3.1257	3.2136	3.3181	3.4082	3.4995	3.5921	3.6910	3.7962
39	2.6410	2.7307	2.8215	2.9127	3.0042	3.1116	3.2038	3.2967	3.3901	3.4843	3.5967	3.6937	3.7921	3.8972	4.0091	4.1271
40	2.8782	2.9747	3.0718	3.1691	3.2667	3.3813	3.4800	3.5791	3.6792	3.7805	3.9016	4.0061	4.1178	4.2368	4.3631	4.4929
41	3.1397	3.2428	3.3462	3.4497	3.5535	3.6761	3.7813	3.8876	3.9951	4.1040	4.2347	4.3535	4.4800	4.6142	4.7565	4.8980
42	3.4263	3.5358	3.6456	3.7557	3.8662	3.9975	4.1101	4.2240	4.3396	4.4570	4.6046	4.7391	4.8820	5.0333	5.1930	5.3462
43	3.7387	3.8548	3.9713	4.0883	4.2061	4.3468	4.4676	4.5902	4.7147	4.8482	5.0146	5.1666	5.3277	5.4977	5.6759	5.8415
44	4.0776	4.2006	4.3242	4.4488	4.5748	4.7260	4.8558	4.9878	5.1296	5.2811	5.4683	5.6397	5.8208	6.0112	6.2041	6.3882
45	4.4433	4.5738	4.7055	4.8386	4.9735	5.1363	5.2762	5.4267	5.5876	5.7591	5.9695	6.1623	6.3653	6.5781	6.7860	6.9905
46	4.8366	4.9753	5.1158	5.2585	5.4035	5.5792	5.7388	5.9100	6.0925	6.2861	6.5220	6.7383	6.9652	7.2023	7.4260	7.6526
47	5.2575	5.4056	5.5562	5.7096	5.8660	6.0653	6.2471	6.4412	6.6475	6.8657	7.1296	7.3716	7.6246	7.8862	8.1280	8.3787
48	5.7065	5.8653	6.0275	6.1930	6.3721	6.5980	6.8045	7.0242	7.2568	7.5020	7.7966	8.0666	8.3477	8.6288	8.8964	9.1728
49	6.1846	6.3557	6.5308	6.7208	6.9257	7.1810	7.4152	7.6632	7.9248	8.1996	8.5277	8.8280	9.1393	9.4402	9.7356	10.0394
50	6.6931	6.8782	7.0800	7.2977	7.5312	7.8193	8.0841	8.3635	8.6568	8.9637	9.3282	9.6610	10.0048	10.3254	10.6503	10.9830
51	7.2342	7.4482	7.6800	7.9287	8.1942	8.5188	8.8173	9.1308	9.4590	9.8008	10.2043	10.5721	10.9421	11.2897	11.6458	
52	7.8253	8.0720	8.3372	8.6207	8.9217	9.2865	9.6218	9.9727	10.3385	10.7178	11.1636	11.5683	11.9582	12.3395		
53	8.4738	8.7568	9.0597	9.3816	9.7216	10.1303	10.5061	10.8976	11.3037	11.7235	12.2141	12.6570	13.0656			
54	9.1886	9.5123	9.8566	10.2207	10.6037	11.0605	11.4798	11.9150	12.3646	12.8272	13.3653	13.8262				
55	9.9803	10.3490	10.7388	11.1492	11.5788	12.0877	12.5541	13.0361	13.5318	14.0396	14.6245					
56	10.8607	11.2786	11.7183	12.1790	12.6592	13.2245	13.7412	14.2728	14.8173	15.3723						
57	11.8427	12.3143	12.8083	13.3233	13.8580	14.4837	15.0540	15.6381	16.2335							
58	12.9405	13.4703	14.0228	14.5963	15.1891	15.8795	16.5063	17.1453								
59	14.1685	14.7613	15.3768	16.0128	16.6675	17.4265	18.1125									
60	15.5426	16.2030	16.8856	17.5882	18.3080	19.1393										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 2, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.2046	1.2185	1.2337	1.2503	1.2681	1.2870	1.3067	1.3272	1.3487	1.3705
19	1.2442	1.2605	1.2786	1.2975	1.3180	1.3391	1.3613	1.3842	1.4075	1.4313
20	1.2866	1.3058	1.3266	1.3485	1.3713	1.3952	1.4197	1.4442	1.4685	1.4931
21	1.3331	1.3557	1.3792	1.4041	1.4297	1.4543	1.4799	1.5059	1.5325	1.5600
22	1.3856	1.4112	1.4380	1.4633	1.4898	1.5172	1.5451	1.5743	1.6036	1.6331
23	1.4448	1.4717	1.4990	1.5277	1.5570	1.5877	1.6189	1.6502	1.6821	1.7146
24	1.5080	1.5379	1.5686	1.6008	1.6338	1.6671	1.7008	1.7355	1.7702	1.8051
25	1.5806	1.6140	1.6488	1.6841	1.7198	1.7567	1.7937	1.8308	1.8680	1.9055
26	1.6643	1.7016	1.7393	1.7784	1.8178	1.8573	1.8968	1.9366	1.9775	2.0186
27	1.7597	1.8008	1.8427	1.8847	1.9269	1.9691	2.0124	2.0560	2.0998	2.1455
28	1.8685	1.9133	1.9582	2.0032	2.0489	2.0952	2.1416	2.1884	2.2370	2.2877
29	1.9907	2.0386	2.0870	2.1362	2.1855	2.2350	2.2848	2.3367	2.3907	2.4470
30	2.1267	2.1789	2.2314	2.2840	2.3367	2.3898	2.4450	2.5026	2.5632	2.6270
31	2.2790	2.3350	2.3911	2.4473	2.5038	2.5627	2.6240	2.6891	2.7571	2.8279
32	2.4477	2.5074	2.5673	2.6275	2.6902	2.7560	2.8254	2.8978	2.9733	3.0520
33	2.6335	2.6973	2.7615	2.8283	2.8986	2.9725	3.0497	3.1302	3.2141	3.3015
34	2.8380	2.9063	2.9775	3.0526	3.1314	3.2136	3.2993	3.3888	3.4820	3.5789
35	3.0628	3.1385	3.2186	3.3025	3.3901	3.4815	3.5768	3.6762	3.7795	3.8868
36	3.3122	3.3974	3.4868	3.5801	3.6775	3.7791	3.8850	3.9952	4.1096	4.2281
37	3.5899	3.6850	3.7844	3.8882	3.9965	4.1094	4.2269	4.3489	4.4753	4.6059
38	3.8982	4.0040	4.1146	4.2300	4.3504	4.4757	4.6058	4.7406	4.8799	5.0233
39	4.2399	4.3577	4.4807	4.6090	4.7426	4.8814	5.0252	5.1738	5.3268	5.4837
40	4.6184	4.7495	4.8863	5.0288	5.1768	5.3303	5.4888	5.6521	5.8195	5.9905
41	5.0377	5.1835	5.3354	5.4933	5.6570	5.8262	6.0005	6.1793	6.3618	
42	5.5016	5.6636	5.8320	6.0067	6.1873	6.3734	6.5642	6.7592		
43	6.0143	6.1940	6.3804	6.5732	6.7718	6.9756	7.1838			
44	6.5799	6.7789	6.9847	7.1968	7.4145	7.6370				
45	7.2029	7.4226	7.6492	7.8818	8.1195					
46	7.8873	8.1293	8.3779	8.6319						
47	8.6373	8.9030	9.1746							
48	9.4569	9.7474								
49	10.3502									
50										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 3, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.9813	0.9821	0.9831	0.9846	0.9866	0.9965	0.9995	1.0032	1.0077	1.0131	1.0266	1.0340	1.0425	1.0523	1.0636	1.0762
19	0.9997	1.0007	1.0022	1.0042	1.0068	1.0175	1.0215	1.0263	1.0321	1.0390	1.0542	1.0633	1.0738	1.0860	1.0996	1.1147
20	1.0158	1.0173	1.0193	1.0221	1.0257	1.0375	1.0427	1.0491	1.0565	1.0652	1.0825	1.0940	1.1070	1.1217	1.1380	1.1561
21	1.0306	1.0328	1.0357	1.0396	1.0443	1.0577	1.0645	1.0727	1.0823	1.0932	1.1131	1.1272	1.1432	1.1610	1.1803	1.2015
22	1.0452	1.0485	1.0526	1.0577	1.0642	1.0795	1.0883	1.0988	1.1110	1.1247	1.1475	1.1647	1.1841	1.2051	1.2280	1.2522
23	1.0608	1.0653	1.0711	1.0782	1.0867	1.1042	1.1157	1.1290	1.1442	1.1611	1.1873	1.2081	1.2311	1.2557	1.2821	1.3101
24	1.0787	1.0851	1.0928	1.1022	1.1132	1.1335	1.1481	1.1646	1.1833	1.2040	1.2340	1.2588	1.2853	1.3141	1.3441	1.3751
25	1.1003	1.1090	1.1192	1.1313	1.1455	1.1690	1.1872	1.2075	1.2301	1.2550	1.2890	1.3180	1.3488	1.3810	1.4147	1.4497
26	1.1270	1.1383	1.1516	1.1671	1.1847	1.2121	1.2341	1.2588	1.2856	1.3151	1.3536	1.3867	1.4215	1.4580	1.4953	1.5335
27	1.1597	1.1743	1.1912	1.2105	1.2321	1.2640	1.2906	1.3198	1.3516	1.3852	1.4283	1.4661	1.5052	1.5452	1.5861	1.6278
28	1.2001	1.2186	1.2393	1.2631	1.2893	1.3258	1.3577	1.3918	1.4281	1.4671	1.5152	1.5570	1.5998	1.6437	1.6888	1.7343
29	1.2492	1.2718	1.2975	1.3258	1.3575	1.3996	1.4362	1.4758	1.5176	1.5608	1.6137	1.6596	1.7071	1.7552	1.8038	1.8530
30	1.3082	1.3357	1.3666	1.4007	1.4375	1.4853	1.5281	1.5728	1.6193	1.6673	1.7253	1.7762	1.8277	1.8796	1.9320	1.9847
31	1.3781	1.4116	1.4482	1.4880	1.5312	1.5855	1.6335	1.6833	1.7352	1.7886	1.8516	1.9065	1.9620	2.0177	2.0740	2.1307
32	1.4612	1.5005	1.5436	1.5901	1.6392	1.6997	1.7532	1.8092	1.8663	1.9242	1.9922	2.0513	2.1110	2.1708	2.2312	2.2922
33	1.5578	1.6045	1.6543	1.7071	1.7623	1.8297	1.8896	1.9507	2.0126	2.0751	2.1482	2.2118	2.2757	2.3400	2.4048	2.4705
34	1.6708	1.7243	1.7808	1.8406	1.9030	1.9768	2.0422	2.1083	2.1751	2.2422	2.3208	2.3888	2.4573	2.5265	2.5962	2.6668
35	1.8003	1.8610	1.9253	1.9922	2.0607	2.1411	2.2118	2.2831	2.3548	2.4267	2.5110	2.5838	2.6573	2.7316	2.8067	2.8830
36	1.9480	2.0172	2.0888	2.1621	2.2366	2.3236	2.3997	2.4761	2.5528	2.6298	2.7201	2.7983	2.8772	2.9571	3.0381	3.1203
37	2.1165	2.1931	2.2715	2.3512	2.4317	2.5252	2.6067	2.6885	2.7703	2.8527	2.9497	3.0337	3.1186	3.2046	3.2920	3.3851
38	2.3057	2.3896	2.4747	2.5606	2.6468	2.7472	2.8342	2.9215	3.0091	3.0972	3.2015	3.2917	3.3831	3.4760	3.5750	3.6801
39	2.5168	2.6077	2.6993	2.7913	2.8835	2.9907	3.0836	3.1767	3.2705	3.3650	3.4771	3.5743	3.6730	3.7781	3.8900	4.0086
40	2.7508	2.8485	2.9465	3.0445	3.1427	3.2573	3.3563	3.4560	3.5563	3.6578	3.7787	3.8835	3.9953	4.1142	4.2403	4.3738
41	3.0087	3.1130	3.2172	3.3215	3.4260	3.5485	3.6542	3.7608	3.8686	3.9778	4.1082	4.2271	4.3536	4.4877	4.6297	4.7793
42	3.2913	3.4020	3.5127	3.6235	3.7346	3.8658	3.9788	4.0932	4.2092	4.3268	4.4740	4.6085	4.7512	4.9022	5.0616	5.2290
43	3.5993	3.7166	3.8340	3.9517	4.0702	4.2108	4.3321	4.4550	4.5800	4.7136	4.8792	5.0311	5.1918	5.3615	5.5397	5.7266
44	3.9333	4.0575	4.1820	4.3075	4.4340	4.5851	4.7155	4.8478	4.9897	5.1412	5.3276	5.4986	5.6792	5.8691	6.0682	6.2761
45	4.2937	4.4253	4.5580	4.6918	4.8275	4.9902	5.1306	5.2812	5.4421	5.6133	5.8226	6.0148	6.2171	6.4292	6.6508	6.8813
46	4.6812	4.8211	4.9626	5.1061	5.2518	5.4273	5.5872	5.7582	5.9403	6.1335	6.3680	6.5835	6.8096	7.0457	7.2916	7.5465
47	5.0958	5.2452	5.3968	5.5510	5.7081	5.9068	6.0886	6.2823	6.4880	6.7053	6.9675	7.2085	7.4603	7.7226	7.9945	8.2753
48	5.5383	5.6983	5.8615	6.0278	6.2072	6.4320	6.6381	6.8571	7.0887	7.3327	7.6253	7.8940	8.1737	8.4638	8.7637	9.0721
49	6.0093	6.1817	6.3577	6.5481	6.7527	7.0066	7.2398	7.4867	7.7470	8.0202	8.3458	8.6445	8.9542	9.2743	9.6036	9.9410
50	6.5103	6.6967	6.8987	7.1162	7.3490	7.6351	7.8983	8.1761	8.4677	8.7727	9.1343	9.4652	9.8071	10.1588	10.5192	10.8867
51	7.0435	7.2580	7.4893	7.7372	8.0013	8.3232	8.6196	8.9311	9.2568	9.5963	9.9967	10.3620	10.7380	11.1232	11.5160	
52	7.6252	7.8715	8.1356	8.4173	8.7162	9.0775	9.4102	9.7585	10.1213	10.4980	10.9398	11.3418	11.7538	12.1738		
53	8.2626	8.5442	8.8450	9.1642	9.5013	9.9058	10.2782	10.6663	11.0692	11.4856	11.9718	12.4125	12.8620			
54	8.9640	9.2851	9.6262	9.9868	10.3660	10.8176	11.2328	11.6640	12.1097	12.5683	13.1016	13.5826				
55	9.7393	10.1041	10.4897	10.8953	11.3202	11.8230	12.2846	12.7617	13.2528	13.7562	14.3388					
56	10.5997	11.0123	11.4465	11.9013	12.3757	12.9337	13.4447	13.9708	14.5100	15.0600						
57	11.5571	12.0220	12.5090	13.0170	13.5446	14.1618	14.7256	15.3033	15.8927							
58	12.6245	13.1460	13.6901	14.2552	14.8398	15.5205	16.1397	16.7715								
59	13.8151	14.3978	15.0033	15.6296	16.2747	17.0227	17.7001									
60	15.1431	15.7916	16.4626	17.1540	17.8630	18.6818										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 3, SA Band 3, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.0903	1.1058	1.1227	1.1408	1.1602	1.1802	1.2013	1.2231	1.2453	1.2678
19	1.1315	1.1495	1.1690	1.1896	1.2111	1.2338	1.2571	1.2807	1.3051	1.3301
20	1.1753	1.1965	1.2186	1.2418	1.2662	1.2910	1.3163	1.3426	1.3693	1.3962
21	1.2241	1.2477	1.2730	1.2990	1.3256	1.3531	1.3812	1.4096	1.4383	1.4675
22	1.2781	1.3052	1.3330	1.3617	1.3913	1.4213	1.4517	1.4823	1.5136	1.5456
23	1.3390	1.3688	1.4001	1.4317	1.4637	1.4962	1.5291	1.5628	1.5970	1.6316
24	1.4077	1.4411	1.4748	1.5092	1.5438	1.5796	1.6156	1.6520	1.6888	1.7262
25	1.4853	1.5216	1.5582	1.5958	1.6340	1.6725	1.7112	1.7506	1.7905	1.8308
26	1.5722	1.6120	1.6522	1.6930	1.7340	1.7755	1.8173	1.8598	1.9030	1.9466
27	1.6706	1.7136	1.7570	1.8007	1.8450	1.8897	1.9350	1.9810	2.0276	2.0770
28	1.7803	1.8267	1.8733	1.9206	1.9682	2.0165	2.0655	2.1151	2.1678	2.2237
29	1.9025	1.9522	2.0026	2.0535	2.1048	2.1571	2.2100	2.2662	2.3256	2.3885
30	2.0378	2.0916	2.1457	2.2006	2.2562	2.3126	2.3725	2.4358	2.5028	2.5712
31	2.1880	2.2457	2.3041	2.3633	2.4235	2.4872	2.5548	2.6262	2.7015	2.7730
32	2.3538	2.4161	2.4792	2.5432	2.6111	2.6831	2.7592	2.8393	2.9195	2.9981
33	2.5368	2.6040	2.6722	2.7446	2.8213	2.9023	2.9878	3.0776	3.1615	3.2488
34	2.7385	2.8110	2.8881	2.9698	3.0562	3.1473	3.2431	3.3377	3.4307	3.5274
35	2.9602	3.0423	3.1293	3.2215	3.3186	3.4206	3.5274	3.6265	3.7297	3.8368
36	3.2077	3.3006	3.3987	3.5021	3.6110	3.7250	3.8373	3.9473	4.0614	4.1797
37	3.4838	3.5885	3.6987	3.8147	3.9363	4.0633	4.1811	4.3028	4.4290	4.5592
38	3.7915	3.9090	4.0326	4.1622	4.2978	4.4322	4.5620	4.6965	4.8355	4.9785
39	4.1338	4.2656	4.4038	4.5483	4.6988	4.8402	4.9837	5.1319	5.2845	5.4410
40	4.5142	4.6616	4.8157	4.9763	5.1385	5.2915	5.4496	5.6124	5.7794	5.9499
41	4.9365	5.1007	5.2721	5.4500	5.6213	5.7900	5.9637	6.1419	6.3239	
42	5.4042	5.5870	5.7767	5.9732	6.1541	6.3395	6.5298	6.7241		
43	5.9215	6.1240	6.3336	6.5430	6.7409	6.9440	7.1515			
44	6.4922	6.7158	6.9466	7.1687	7.3856	7.6072				
45	7.1202	7.3665	7.6195	7.8552	8.0919					
46	7.8095	8.0797	8.3531	8.6061						
47	8.5640	8.8593	9.1497							
48	9.3877	9.7090								
49	10.2846									
50										
51										
52										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 1, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.3088	1.3089	1.3089	1.3090	1.3090	1.3091	1.3092	1.3092	1.3093	1.3093	1.3094	1.3094	1.3095	1.3096	1.3096	1.3097
19	1.3212	1.3213	1.3214	1.3215	1.3216	1.3217	1.3217	1.3218	1.3219	1.3220	1.3221	1.3222	1.3223	1.3224	1.3225	1.3226
20	1.3301	1.3301	1.3301	1.3301	1.3302	1.3302	1.3302	1.3302	1.3302	1.3302	1.3302	1.3302	1.3302	1.3335	1.3373	1.3419
21	1.3385	1.3387	1.3389	1.3390	1.3392	1.3394	1.3396	1.3398	1.3399	1.3401	1.3403	1.3434	1.3471	1.3515	1.3566	1.3627
22	1.3449	1.3450	1.3452	1.3453	1.3454	1.3455	1.3456	1.3457	1.3458	1.3510	1.3567	1.3609	1.3658	1.3716	1.3783	1.3862
23	1.3517	1.3517	1.3518	1.3518	1.3518	1.3519	1.3519	1.3569	1.3625	1.3687	1.3756	1.3811	1.3876	1.3953	1.4041	1.4141
24	1.3620	1.3624	1.3628	1.3633	1.3637	1.3641	1.3696	1.3756	1.3823	1.3898	1.3983	1.4057	1.4142	1.4240	1.4353	1.4480
25	1.3723	1.3726	1.3730	1.3733	1.3786	1.3845	1.3910	1.3983	1.4065	1.4158	1.4262	1.4358	1.4469	1.4594	1.4734	1.4890
26	1.3852	1.3854	1.3902	1.3959	1.4022	1.4093	1.4172	1.4262	1.4363	1.4479	1.4608	1.4730	1.4869	1.5026	1.5196	1.5383
27	1.4057	1.4105	1.4165	1.4233	1.4310	1.4396	1.4494	1.4605	1.4731	1.4872	1.5032	1.5186	1.5356	1.5546	1.5750	1.5969
28	1.4348	1.4410	1.4483	1.4566	1.4659	1.4766	1.4887	1.5025	1.5180	1.5353	1.5546	1.5736	1.5941	1.6167	1.6404	1.6658
29	1.4698	1.4775	1.4864	1.4966	1.5082	1.5214	1.5363	1.5533	1.5723	1.5933	1.6163	1.6390	1.6632	1.6895	1.7166	1.7454
30	1.5114	1.5210	1.5319	1.5445	1.5588	1.5752	1.5936	1.6141	1.6371	1.6620	1.6892	1.7158	1.7440	1.7736	1.8046	1.8360
31	1.5606	1.5723	1.5859	1.6014	1.6191	1.6392	1.6615	1.6863	1.7135	1.7426	1.7742	1.8044	1.8368	1.8699	1.9042	1.9395
32	1.6182	1.6328	1.6496	1.6687	1.6903	1.7147	1.7414	1.7708	1.8025	1.8362	1.8718	1.9064	1.9419	1.9792	2.0167	2.0546
33	1.6855	1.7035	1.7242	1.7475	1.7737	1.8028	1.8342	1.8687	1.9046	1.9433	1.9828	2.0214	2.0611	2.1011	2.1424	2.1844
34	1.7637	1.7859	1.8111	1.8392	1.8706	1.9047	1.9415	1.9805	2.0217	2.0639	2.1084	2.1507	2.1934	2.2379	2.2826	2.3276
35	1.8544	1.8815	1.9118	1.9454	1.9822	2.0214	2.0636	2.1074	2.1531	2.2004	2.2482	2.2944	2.3417	2.3892	2.4371	2.4862
36	1.9593	1.9919	2.0276	2.0672	2.1093	2.1545	2.2011	2.2504	2.3007	2.3515	2.4042	2.4544	2.5049	2.5558	2.6086	2.6621
37	2.0799	2.1183	2.1604	2.2056	2.2537	2.3037	2.3563	2.4097	2.4641	2.5203	2.5767	2.6303	2.6847	2.7408	2.7976	2.8577
38	2.2178	2.2625	2.3109	2.3621	2.4157	2.4715	2.5282	2.5865	2.6461	2.7059	2.7661	2.8242	2.8837	2.9440	3.0077	3.0752
39	2.3745	2.4261	2.4803	2.5376	2.5968	2.6570	2.7192	2.7823	2.8458	2.9096	2.9750	3.0381	3.1019	3.1696	3.2412	3.3178
40	2.5520	2.6094	2.6703	2.7331	2.7968	2.8631	2.9299	2.9970	3.0646	3.1341	3.2046	3.2722	3.3440	3.4200	3.5015	3.5891
41	2.7504	2.8150	2.8812	2.9488	3.0189	3.0895	3.1605	3.2320	3.3058	3.3803	3.4558	3.5318	3.6124	3.6990	3.7920	3.8905
42	2.9726	3.0424	3.1137	3.1877	3.2622	3.3372	3.4127	3.4907	3.5694	3.6492	3.7339	3.8194	3.9110	4.0098	4.1145	4.2253
43	3.2176	3.2912	3.3646	3.4393	3.5161	3.6072	3.6894	3.7725	3.8568	3.9464	4.0415	4.1384	4.2433	4.3545	4.4723	4.5969
44	3.4731	3.5500	3.6283	3.7088	3.7925	3.9017	3.9895	4.0792	4.1739	4.2746	4.3816	4.4929	4.6110	4.7363	4.8689	5.0089
45	3.7481	3.8301	3.9140	4.0017	4.0917	4.2097	4.3047	4.4096	4.5232	4.6365	4.7591	4.8846	5.0177	5.1587	5.3078	5.4651
46	4.0445	4.1321	4.2233	4.3178	4.4151	4.5426	4.6536	4.7756	4.9074	5.0366	5.1753	5.3168	5.4668	5.6254	5.7927	5.9721
47	4.3623	4.4566	4.5557	4.6578	4.7631	4.9101	5.0395	5.1810	5.3298	5.4770	5.6334	5.7929	5.9617	6.1400	6.3301	6.5314
48	4.7021	4.8046	4.9118	5.0225	5.1463	5.3153	5.4651	5.6306	5.7945	5.9606	6.1368	6.3165	6.5064	6.7080	6.9226	7.1473
49	5.0641	5.1760	5.2923	5.4232	5.5680	5.7618	5.9368	6.1270	6.3034	6.4908	6.6893	6.8916	7.1053	7.3341	7.5739	7.8243
50	5.4495	5.5717	5.7100	5.8636	6.0323	6.2550	6.4577	6.6612	6.8605	7.0718	7.2952	7.5227	7.7659	8.0218	8.2891	8.5673
51	5.8602	6.0062	6.1692	6.3487	6.5463	6.8011	7.0331	7.2454	7.4705	7.7086	7.9597	8.2178	8.4911	8.7766	9.0738	
52	6.3117	6.4847	6.6757	6.8852	7.1156	7.4053	7.6452	7.8850	8.1389	8.4068	8.6901	8.9821	9.2872	9.6048		
53	6.8105	7.0138	7.2362	7.4825	7.7468	8.0602	8.3158	8.5866	8.8725	9.1741	9.4957	9.8220	10.1616			
54	7.3642	7.6017	7.8640	8.1471	8.4490	8.7637	9.0527	9.3580	9.6795	10.0231	10.3824	10.7459				
55	7.9822	8.2621	8.5653	8.8888	9.2303	9.5390	9.8652	10.2087	10.5753	10.9597	11.3602					
56	8.6792	9.0042	9.3512	9.7179	10.0477	10.3963	10.7637	11.1553	11.5666	11.9952						
57	9.4668	9.8391	10.2295	10.5819	10.9547	11.3477	11.7665	12.2068	12.6657							
58	10.3561	10.7687	11.1453	11.5440	11.9645	12.4129	12.8844	13.3760								
59	11.3396	11.7421	12.1685	12.6185	13.0990	13.6041	14.1308									
60	12.3770	12.8330	13.3144	13.8299	14.3710	14.9354										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 1, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.3097	1.3098	1.3140	1.3190	1.3246	1.3311	1.3384	1.3465	1.3552	1.3648
19	1.3266	1.3314	1.3368	1.3432	1.3505	1.3586	1.3674	1.3773	1.3878	1.3990
20	1.3472	1.3535	1.3606	1.3686	1.3776	1.3877	1.3985	1.4102	1.4227	1.4356
21	1.3696	1.3775	1.3866	1.3968	1.4078	1.4199	1.4329	1.4465	1.4611	1.4761
22	1.3952	1.4053	1.4165	1.4289	1.4424	1.4566	1.4720	1.4877	1.5045	1.5216
23	1.4254	1.4381	1.4518	1.4666	1.4826	1.4992	1.5169	1.5350	1.5539	1.5733
24	1.4619	1.4772	1.4937	1.5110	1.5297	1.5487	1.5689	1.5894	1.6103	1.6323
25	1.5059	1.5239	1.5433	1.5634	1.5846	1.6064	1.6287	1.6519	1.6754	1.6993
26	1.5583	1.5793	1.6016	1.6246	1.6481	1.6728	1.6976	1.7230	1.7495	1.7762
27	1.6200	1.6442	1.6691	1.6951	1.7214	1.7484	1.7763	1.8045	1.8330	1.8640
28	1.6917	1.7193	1.7471	1.7756	1.8051	1.8349	1.8649	1.8963	1.9296	1.9646
29	1.7748	1.8047	1.8360	1.8674	1.8991	1.9322	1.9658	2.0012	2.0386	2.0786
30	1.8690	1.9023	1.9358	1.9705	2.0059	2.0417	2.0794	2.1197	2.1631	2.2087
31	1.9750	2.0113	2.0487	2.0864	2.1245	2.1649	2.2087	2.2548	2.3035	2.3548
32	2.0942	2.1340	2.1741	2.2147	2.2587	2.3053	2.3545	2.4063	2.4609	2.5198
33	2.2268	2.2695	2.3134	2.3604	2.4100	2.4623	2.5175	2.5764	2.6394	2.7058
34	2.3732	2.4206	2.4706	2.5234	2.5791	2.6378	2.7014	2.7686	2.8392	2.9136
35	2.5366	2.5898	2.6459	2.7052	2.7684	2.8362	2.9077	2.9831	3.0623	3.1455
36	2.7186	2.7783	2.8414	2.9093	2.9815	3.0577	3.1379	3.2223	3.3110	3.4053
37	2.9212	2.9883	3.0611	3.1380	3.2191	3.3045	3.3945	3.4890	3.5900	3.6959
38	3.1470	3.2245	3.3063	3.3926	3.4837	3.5795	3.6805	3.7884	3.9013	4.0191
39	3.4002	3.4872	3.5792	3.6761	3.7783	3.8863	4.0013	4.1216	4.2473	4.3780
40	3.6817	3.7796	3.8828	3.9916	4.1070	4.2296	4.3579	4.4919	4.6313	4.7759
41	3.9947	4.1046	4.2205	4.3436	4.4743	4.6111	4.7539	4.9027	5.0570	
42	4.3424	4.4659	4.5969	4.7362	4.8821	5.0345	5.1932	5.3578		
43	4.7284	4.8679	5.0164	5.1719	5.3345	5.5037	5.6794			
44	5.1571	5.3154	5.4813	5.6547	5.8353	6.0228				
45	5.6338	5.8108	5.9957	6.1885	6.3886					
46	6.1608	6.3581	6.5638	6.7775						
47	6.7420	6.9616	7.1897							
48	7.3818	7.6254								
49	8.0846									
50										
51										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 2, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.9640	0.9640	0.9640	0.9640	0.9640	0.9640	0.9640	0.9640	0.9640	0.9640	0.9728	0.9753	0.9785	0.9821	0.9865	0.9916
19	0.9766	0.9766	0.9766	0.9766	0.9766	0.9766	0.9766	0.9766	0.9772	0.9795	0.9897	0.9931	0.9971	1.0018	1.0075	1.0141
20	0.9870	0.9870	0.9870	0.9870	0.9870	0.9870	0.9875	0.9895	0.9920	0.9950	1.0062	1.0107	1.0161	1.0223	1.0295	1.0380
21	0.9958	0.9958	0.9958	0.9958	0.9958	0.9985	1.0007	1.0035	1.0068	1.0111	1.0236	1.0295	1.0365	1.0446	1.0537	1.0642
22	1.0037	1.0037	1.0037	1.0037	1.0037	1.0115	1.0146	1.0183	1.0230	1.0286	1.0428	1.0506	1.0595	1.0697	1.0813	1.0940
23	1.0116	1.0116	1.0116	1.0120	1.0147	1.0258	1.0301	1.0352	1.0415	1.0490	1.0651	1.0752	1.0866	1.0992	1.1133	1.1286
24	1.0201	1.0210	1.0232	1.0262	1.0301	1.0426	1.0483	1.0553	1.0636	1.0733	1.0920	1.1046	1.1187	1.1340	1.1510	1.1687
25	1.0335	1.0358	1.0391	1.0433	1.0486	1.0628	1.0706	1.0798	1.0906	1.1030	1.1245	1.1400	1.1571	1.1752	1.1951	1.2154
26	1.0503	1.0538	1.0585	1.0642	1.0715	1.0878	1.0980	1.1100	1.1236	1.1390	1.1637	1.1823	1.2025	1.2238	1.2461	1.2675
27	1.0707	1.0757	1.0821	1.0900	1.0995	1.1187	1.1318	1.1470	1.1638	1.1826	1.2107	1.2326	1.2558	1.2803	1.3036	1.3284
28	1.0957	1.1026	1.1112	1.1217	1.1341	1.1567	1.1731	1.1917	1.2122	1.2345	1.2660	1.2915	1.3177	1.3442	1.3707	1.3985
29	1.1262	1.1355	1.1470	1.1606	1.1763	1.2026	1.2227	1.2452	1.2693	1.2955	1.3306	1.3592	1.3890	1.4178	1.4480	1.4787
30	1.1631	1.1753	1.1902	1.2076	1.2271	1.2576	1.2817	1.3083	1.3363	1.3660	1.4051	1.4370	1.4693	1.5025	1.5353	1.5695
31	1.2076	1.2235	1.2423	1.2638	1.2877	1.3226	1.3512	1.3813	1.4136	1.4468	1.4893	1.5247	1.5610	1.5975	1.6346	1.6715
32	1.2608	1.2810	1.3043	1.3302	1.3590	1.3982	1.4312	1.4658	1.5013	1.5385	1.5851	1.6237	1.6627	1.7022	1.7431	1.7846
33	1.3241	1.3490	1.3772	1.4080	1.4413	1.4857	1.5227	1.5612	1.6011	1.6417	1.6918	1.7335	1.7763	1.8198	1.8640	1.9086
34	1.3982	1.4287	1.4616	1.4978	1.5358	1.5847	1.6265	1.6691	1.7123	1.7561	1.8106	1.8565	1.9027	1.9496	1.9971	2.0455
35	1.4850	1.5207	1.5593	1.6000	1.6431	1.6973	1.7428	1.7888	1.8362	1.8843	1.9430	1.9922	2.0421	2.0926	2.1438	2.1967
36	1.5851	1.6263	1.6700	1.7163	1.7637	1.8225	1.8718	1.9227	1.9740	2.0257	2.0886	2.1416	2.1953	2.2501	2.3066	2.3642
37	1.6991	1.7462	1.7956	1.8462	1.8978	1.9618	2.0160	2.0706	2.1256	2.1811	2.2487	2.3057	2.3645	2.4245	2.4857	2.5520
38	1.8288	1.8813	1.9352	1.9907	2.0477	2.1165	2.1745	2.2330	2.2920	2.3516	2.4247	2.4873	2.5510	2.6160	2.6863	2.7623
39	1.9742	2.0316	2.0911	2.1516	2.2126	2.2863	2.3485	2.4110	2.4748	2.5401	2.6188	2.6865	2.7553	2.8302	2.9110	2.9978
40	2.1358	2.1993	2.2635	2.3282	2.3933	2.4723	2.5387	2.6068	2.6761	2.7463	2.8315	2.9046	2.9840	3.0698	3.1622	3.2611
41	2.3160	2.3838	2.4525	2.5215	2.5911	2.6758	2.7482	2.8216	2.8961	2.9718	3.0638	3.1482	3.2393	3.3376	3.4428	3.5552
42	2.5133	2.5858	2.6588	2.7326	2.8082	2.8992	2.9768	3.0557	3.1361	3.2180	3.3231	3.4201	3.5245	3.6365	3.7561	3.8757
43	2.7286	2.8057	2.8837	2.9636	3.0443	3.1422	3.2257	3.3107	3.3975	3.4921	3.6121	3.7231	3.8422	3.9696	4.1051	4.2312
44	2.9622	3.0446	3.1288	3.2141	3.3006	3.4058	3.4958	3.5877	3.6881	3.7971	3.9336	4.0603	4.1958	4.3402	4.4877	4.6251
45	3.2151	3.3037	3.3935	3.4848	3.5778	3.6913	3.7885	3.8950	4.0107	4.1357	4.2907	4.4351	4.5887	4.7517	4.9067	5.0630
46	3.4878	3.5823	3.6785	3.7766	3.8768	3.9995	4.1123	4.2352	4.3681	4.5112	4.6867	4.8505	5.0242	5.2053	5.3711	5.5467
47	3.7800	3.8811	3.9845	4.0902	4.1985	4.3396	4.4701	4.6113	4.7636	4.9266	5.1251	5.3102	5.5060	5.6965	5.8837	6.0801
48	4.0917	4.2003	4.3118	4.4262	4.5525	4.7145	4.8647	5.0267	5.2003	5.3856	5.6093	5.8181	6.0381	6.2384	6.4478	6.6670
49	4.4236	4.5410	4.6617	4.7955	4.9421	5.1273	5.2998	5.4848	5.6823	5.8922	6.1437	6.3785	6.6106	6.8340	7.0678	7.3117
50	4.7767	4.9041	5.0457	5.2015	5.3708	5.5823	5.7796	5.9902	6.2142	6.4511	6.7332	6.9962	7.2381	7.4877	7.7481	8.0190
51	5.1526	5.3027	5.4681	5.6485	5.8436	6.0841	6.3090	6.5480	6.8010	7.0677	7.3832	7.6602	7.9267	8.2049	8.4942	
52	5.5660	5.7417	5.9337	6.1418	6.3656	6.6386	6.8938	7.1642	7.4491	7.7483	8.1002	8.3851	8.6825	8.9917		
53	6.0225	6.2271	6.4491	6.6881	6.9437	7.2523	7.5413	7.8460	8.1658	8.5003	8.8638	9.1817	9.5124			
54	6.5292	6.7662	7.0215	7.2947	7.5855	7.9336	8.2595	8.6015	8.9592	9.3320	9.7041	10.0580				
55	7.0943	7.3671	7.6592	7.9703	8.2997	8.6912	9.0572	9.4401	9.8388	10.2425	10.6307					
56	7.7268	8.0393	8.3721	8.7247	9.0965	9.5352	9.9450	10.3717	10.8078	11.2232						
57	8.4368	8.7930	9.1703	9.5683	9.9862	10.4765	10.9333	11.4032	11.8480							
58	9.2352	9.6392	10.0653	10.5127	10.9806	11.5266	12.0324	12.5087								
59	10.1338	10.5898	11.0688	11.5697	12.0916	12.6978	13.2095									
60	11.1447	11.6573	12.1936	12.7523	13.3321	13.9547										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 2, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.9975	1.0043	1.0122	1.0208	1.0305	1.0410	1.0521	1.0640	1.0763	1.0896
19	1.0216	1.0302	1.0398	1.0502	1.0616	1.0738	1.0866	1.1003	1.1143	1.1291
20	1.0473	1.0578	1.0695	1.0818	1.0951	1.1092	1.1240	1.1392	1.1549	1.1702
21	1.0758	1.0883	1.1021	1.1166	1.1320	1.1480	1.1641	1.1801	1.1968	1.2137
22	1.1081	1.1230	1.1390	1.1555	1.1724	1.1890	1.2066	1.2245	1.2434	1.2625
23	1.1451	1.1623	1.1803	1.1975	1.2160	1.2348	1.2548	1.2750	1.2955	1.3169
24	1.1880	1.2061	1.2254	1.2451	1.2661	1.2875	1.3093	1.3320	1.3548	1.3778
25	1.2353	1.2559	1.2778	1.3004	1.3234	1.3474	1.3716	1.3960	1.4213	1.4469
26	1.2902	1.3139	1.3381	1.3635	1.3892	1.4151	1.4418	1.4690	1.4963	1.5240
27	1.3537	1.3805	1.4077	1.4351	1.4634	1.4922	1.5211	1.5503	1.5801	1.6121
28	1.4272	1.4563	1.4862	1.5167	1.5473	1.5782	1.6096	1.6420	1.6760	1.7118
29	1.5101	1.5425	1.5750	1.6077	1.6408	1.6749	1.7094	1.7456	1.7838	1.8239
30	1.6041	1.6388	1.6737	1.7097	1.7461	1.7828	1.8214	1.8620	1.9050	1.9512
31	1.7085	1.7463	1.7848	1.8235	1.8626	1.9037	1.9470	1.9935	2.0426	2.0944
32	1.8254	1.8664	1.9076	1.9492	1.9930	2.0397	2.0893	2.1416	2.1967	2.2547
33	1.9540	1.9988	2.0431	2.0898	2.1400	2.1929	2.2486	2.3073	2.3691	2.4341
34	2.0946	2.1448	2.1948	2.2483	2.3047	2.3640	2.4265	2.4923	2.5616	2.6345
35	2.2508	2.3083	2.3652	2.4252	2.4884	2.5550	2.6251	2.6989	2.7770	2.8599
36	2.4265	2.4912	2.5550	2.6223	2.6933	2.7680	2.8466	2.9301	3.0185	3.1111
37	2.6233	2.6948	2.7664	2.8420	2.9215	3.0053	3.0946	3.1888	3.2874	3.3906
38	2.8440	2.9214	3.0018	3.0866	3.1758	3.2710	3.3714	3.4766	3.5866	3.7014
39	3.0878	3.1735	3.2637	3.3588	3.4603	3.5673	3.6794	3.7967	3.9191	4.0465
40	3.3577	3.4538	3.5551	3.6631	3.7771	3.8967	4.0218	4.1523	4.2881	4.4290
41	3.6575	3.7654	3.8803	4.0018	4.1293	4.2627	4.4019	4.5468	4.6970	
42	3.9906	4.1126	4.2421	4.3781	4.5203	4.6688	4.8233	4.9837		
43	4.3607	4.4988	4.6437	4.7954	4.9538	5.1187	5.2897			
44	4.7723	4.9268	5.0886	5.2575	5.4335	5.6160				
45	5.2277	5.4003	5.5806	5.7683	5.9632					
46	5.7308	5.9232	6.1236	6.3316						
47	6.2854	6.4993	6.7214							
48	6.8954	7.1326								
49	7.5652									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 3, Males and Non-Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8137	0.8137	0.8137	0.8137	0.8137	0.8195	0.8208	0.8223	0.8242	0.8265	0.8355	0.8387	0.8426	0.8472	0.8526	0.8590
19	0.8261	0.8261	0.8261	0.8261	0.8261	0.8336	0.8353	0.8373	0.8398	0.8428	0.8527	0.8570	0.8621	0.8681	0.8750	0.8830
20	0.8363	0.8363	0.8363	0.8370	0.8385	0.8467	0.8490	0.8516	0.8550	0.8590	0.8701	0.8756	0.8822	0.8900	0.8987	0.9086
21	0.8450	0.8456	0.8468	0.8485	0.8505	0.8595	0.8625	0.8661	0.8706	0.8758	0.8886	0.8958	0.9042	0.9140	0.9248	0.9368
22	0.8547	0.8561	0.8578	0.8601	0.8628	0.8727	0.8768	0.8818	0.8878	0.8948	0.9092	0.9187	0.9293	0.9413	0.9547	0.9691
23	0.8653	0.8672	0.8697	0.8727	0.8766	0.8877	0.8933	0.8998	0.9077	0.9168	0.9335	0.9453	0.9586	0.9731	0.9891	1.0060
24	0.8771	0.8798	0.8832	0.8875	0.8927	0.9055	0.9128	0.9215	0.9316	0.9432	0.9625	0.9771	0.9931	1.0103	1.0290	1.0487
25	0.8911	0.8948	0.8995	0.9052	0.9122	0.9271	0.9367	0.9478	0.9606	0.9750	0.9973	1.0148	1.0337	1.0541	1.0752	1.0978
26	0.9080	0.9132	0.9196	0.9272	0.9363	0.9537	0.9660	0.9801	0.9958	1.0135	1.0388	1.0596	1.0813	1.1047	1.1290	1.1536
27	0.9287	0.9357	0.9442	0.9543	0.9661	0.9865	1.0017	1.0192	1.0382	1.0593	1.0881	1.1120	1.1371	1.1630	1.1901	1.2178
28	0.9543	0.9636	0.9747	0.9877	1.0026	1.0263	1.0451	1.0662	1.0887	1.1132	1.1457	1.1726	1.2008	1.2300	1.2596	1.2897
29	0.9857	0.9977	1.0118	1.0283	1.0467	1.0742	1.0970	1.1216	1.1482	1.1758	1.2118	1.2425	1.2736	1.3052	1.3377	1.3711
30	1.0237	1.0391	1.0568	1.0771	1.0996	1.1310	1.1580	1.1865	1.2166	1.2483	1.2878	1.3212	1.3553	1.3905	1.4260	1.4618
31	1.0696	1.0886	1.1107	1.1348	1.1620	1.1980	1.2286	1.2615	1.2955	1.3302	1.3732	1.4102	1.4477	1.4856	1.5238	1.5625
32	1.1242	1.1478	1.1742	1.2033	1.2342	1.2752	1.3103	1.3467	1.3842	1.4231	1.4701	1.5100	1.5503	1.5911	1.6323	1.6747
33	1.1887	1.2175	1.2486	1.2823	1.3183	1.3637	1.4027	1.4433	1.4848	1.5270	1.5775	1.6206	1.6640	1.7083	1.7536	1.7993
34	1.2646	1.2980	1.3346	1.3732	1.4135	1.4637	1.5073	1.5517	1.5967	1.6420	1.6963	1.7430	1.7905	1.8385	1.8872	1.9366
35	1.3522	1.3915	1.4328	1.4762	1.5217	1.5767	1.6241	1.6721	1.7205	1.7697	1.8283	1.8790	1.9301	1.9818	2.0343	2.0877
36	1.4532	1.4975	1.5443	1.5930	1.6427	1.7023	1.7535	1.8051	1.8580	1.9111	1.9742	2.0286	2.0836	2.1393	2.1961	2.2540
37	1.5675	1.6181	1.6701	1.7231	1.7770	1.8412	1.8967	1.9530	2.0095	2.0666	2.1343	2.1927	2.2521	2.3123	2.3737	2.4402
38	1.6977	1.7532	1.8098	1.8672	1.9258	1.9952	2.0551	2.1152	2.1758	2.2370	2.3100	2.3728	2.4370	2.5021	2.5727	2.6488
39	1.8431	1.9033	1.9645	2.0273	2.0903	2.1647	2.2286	2.2930	2.3580	2.4237	2.5023	2.5702	2.6395	2.7145	2.7953	2.8822
40	2.0042	2.0696	2.1363	2.2033	2.2707	2.3502	2.4186	2.4875	2.5572	2.6280	2.7128	2.7863	2.8660	2.9518	3.0443	3.1432
41	2.1826	2.2533	2.3245	2.3960	2.4677	2.5528	2.6260	2.7000	2.7750	2.8512	2.9430	3.0276	3.1190	3.2172	3.3225	3.4347
42	2.3790	2.4543	2.5300	2.6060	2.6825	2.7737	2.8521	2.9316	3.0125	3.0948	3.1997	3.2967	3.4012	3.5131	3.6326	3.7597
43	2.5930	2.6730	2.7533	2.8342	2.9160	3.0140	3.0982	3.1838	3.2711	3.3661	3.4856	3.5967	3.7157	3.8428	3.9782	4.1216
44	2.8250	2.9098	2.9953	3.0817	3.1692	3.2746	3.3653	3.4578	3.5586	3.6677	3.8036	3.9303	4.0656	4.2096	4.3623	4.5237
45	3.0755	3.1656	3.2567	3.3492	3.4431	3.5567	3.6547	3.7616	3.8775	4.0026	4.1567	4.3008	4.4541	4.6167	4.7886	4.9695
46	3.3447	3.4407	3.5382	3.6373	3.7386	3.8615	3.9747	4.0978	4.2307	4.3736	4.5481	4.7115	4.8846	5.0677	5.2605	5.4627
47	3.6328	3.7356	3.8402	3.9471	4.0563	4.1973	4.3281	4.4693	4.6212	4.7838	4.9811	5.1656	5.3607	5.5661	5.7817	6.0072
48	3.9405	4.0507	4.1636	4.2791	4.4060	4.5675	4.7176	4.8792	5.0523	5.2370	5.4592	5.6671	5.8861	6.1161	6.3565	6.6071
49	4.2678	4.3870	4.5090	4.6435	4.7903	4.9747	5.1468	5.3312	5.5278	5.7367	5.9865	6.2201	6.4653	6.7217	6.9890	7.2610
50	4.6163	4.7453	4.8878	5.0438	5.2131	5.4231	5.6196	5.8292	6.0520	6.2876	6.5676	6.8292	7.1028	7.3881	7.6842	7.9652
51	4.9873	5.1383	5.3040	5.4841	5.6786	5.9173	6.1408	6.3785	6.6300	6.8950	7.2080	7.5001	7.8045	8.1206	8.4379	
52	5.3947	5.5707	5.7625	5.9696	6.1922	6.4626	6.7162	6.9847	7.2676	7.5647	7.9137	8.2388	8.5763	8.9255		
53	5.8440	6.0481	6.2690	6.5063	6.7601	7.0657	7.3523	7.6546	7.9720	8.3040	8.6920	9.0526	9.4256			
54	6.3416	6.5772	6.8306	7.1015	7.3896	7.7340	8.0570	8.3961	8.7508	9.1206	9.5507	9.9492				
55	6.8955	7.1660	7.4552	7.7631	8.0892	8.4761	8.8386	9.2178	9.6131	10.0235	10.4987					
56	7.5141	7.8231	8.1521	8.5006	8.8681	9.3015	9.7068	10.1295	10.5682	11.0220						
57	8.2066	8.5582	8.9306	9.3235	9.7362	10.2201	10.6720	11.1411	11.6265							
58	8.9835	9.3815	9.8013	10.2426	10.7043	11.2430	11.7447	12.2637								
59	9.8548	10.3036	10.7752	11.2688	11.7835	12.3812	12.9363									
60	10.8322	11.3360	11.8636	12.4137	12.9852	13.6465										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 3, Males and Non-Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	0.8663	0.8746	0.8838	0.8941	0.9052	0.9172	0.9298	0.9432	0.9570	0.9715
19	0.8921	0.9021	0.9132	0.9253	0.9382	0.9521	0.9663	0.9813	0.9968	1.0126
20	0.9197	0.9318	0.9450	0.9591	0.9738	0.9893	1.0056	1.0222	1.0395	1.0571
21	0.9503	0.9646	0.9800	0.9960	1.0130	1.0303	1.0483	1.0668	1.0857	1.1050
22	0.9848	1.0013	1.0190	1.0372	1.0560	1.0756	1.0955	1.1156	1.1367	1.1581
23	1.0242	1.0432	1.0628	1.0835	1.1043	1.1256	1.1478	1.1703	1.1931	1.2162
24	1.0692	1.0907	1.1128	1.1351	1.1586	1.1822	1.2062	1.2306	1.2556	1.2813
25	1.1208	1.1445	1.1691	1.1941	1.2193	1.2450	1.2713	1.2983	1.3257	1.3537
26	1.1796	1.2058	1.2326	1.2596	1.2873	1.3157	1.3446	1.3738	1.4036	1.4338
27	1.2460	1.2745	1.3037	1.3337	1.3640	1.3946	1.4258	1.4576	1.4901	1.5256
28	1.3206	1.3521	1.3840	1.4163	1.4491	1.4822	1.5163	1.5515	1.5892	1.6297
29	1.4047	1.4387	1.4731	1.5080	1.5437	1.5805	1.6178	1.6581	1.7012	1.7475
30	1.4981	1.5348	1.5722	1.6107	1.6498	1.6896	1.7325	1.7785	1.8277	1.8802
31	1.6017	1.6421	1.6831	1.7247	1.7671	1.8127	1.8618	1.9142	1.9702	2.0258
32	1.7177	1.7613	1.8057	1.8508	1.8995	1.9516	2.0076	2.0672	2.1289	2.1868
33	1.8457	1.8930	1.9410	1.9927	2.0483	2.1080	2.1715	2.2391	2.3019	2.3677
34	1.9868	2.0380	2.0931	2.1523	2.2157	2.2835	2.3555	2.4261	2.4965	2.5705
35	2.1421	2.2008	2.2638	2.3315	2.4036	2.4803	2.5600	2.6351	2.7140	2.7968
36	2.3163	2.3836	2.4555	2.5325	2.6142	2.7010	2.7841	2.8682	2.9564	3.0488
37	2.5117	2.5883	2.6702	2.7575	2.8500	2.9443	3.0338	3.1278	3.2264	3.3294
38	2.7305	2.8177	2.9106	3.0091	3.1133	3.2116	3.3118	3.4168	3.5266	3.6412
39	2.9752	3.0741	3.1792	3.2903	3.4024	3.5092	3.6211	3.7382	3.8603	3.9874
40	3.2487	3.3606	3.4791	3.6040	3.7206	3.8399	3.9647	4.0950	4.2305	4.3710
41	3.5540	3.6802	3.8133	3.9471	4.0742	4.2073	4.3461	4.4906	4.6405	
42	3.8943	4.0362	4.1855	4.3247	4.4666	4.6146	4.7688	4.9286		
43	4.2730	4.4320	4.5921	4.7433	4.9012	5.0656	5.2362			
44	4.6933	4.8711	5.0380	5.2064	5.3818	5.5638				
45	5.1591	5.3511	5.5307	5.7178	5.9120					
46	5.6741	5.8742	6.0738	6.2811						
47	6.2368	6.4499	6.6711							
48	6.8457	7.0819								
49	7.5133									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 1, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.6422	1.6422	1.6422	1.6422	1.6422	1.6422	1.6422	1.6445	1.6472	1.6503	1.6615	1.6648	1.6688	1.6735	1.6791	1.6856
19	1.6657	1.6657	1.6658	1.6659	1.6660	1.6660	1.6661	1.6712	1.6760	1.6801	1.6891	1.6935	1.6987	1.7048	1.7120	1.7205
20	1.6819	1.6821	1.6823	1.6825	1.6828	1.6830	1.6884	1.6942	1.7005	1.7074	1.7151	1.7210	1.7279	1.7359	1.7453	1.7561
21	1.6957	1.6962	1.6968	1.6973	1.6978	1.7036	1.7098	1.7166	1.7241	1.7325	1.7418	1.7495	1.7585	1.7690	1.7813	1.7952
22	1.7061	1.7064	1.7068	1.7121	1.7182	1.7249	1.7323	1.7404	1.7495	1.7597	1.7711	1.7813	1.7931	1.8067	1.8223	1.8401
23	1.7172	1.7216	1.7272	1.7337	1.7409	1.7489	1.7577	1.7676	1.7788	1.7914	1.8056	1.8187	1.8341	1.8515	1.8710	1.8930
24	1.7385	1.7442	1.7511	1.7589	1.7675	1.7772	1.7881	1.8004	1.8141	1.8297	1.8474	1.8643	1.8836	1.9055	1.9297	1.9564
25	1.7644	1.7717	1.7801	1.7895	1.8001	1.8119	1.8254	1.8406	1.8578	1.8770	1.8988	1.9203	1.9441	1.9711	2.0003	2.0320
26	1.7964	1.8054	1.8156	1.8270	1.8401	1.8548	1.8714	1.8902	1.9115	1.9353	1.9618	1.9885	2.0176	2.0500	2.0843	2.1215
27	1.8356	1.8466	1.8591	1.8732	1.8893	1.9076	1.9282	1.9513	1.9775	2.0065	2.0384	2.0708	2.1056	2.1436	2.1834	2.2257
28	1.8833	1.8968	1.9122	1.9297	1.9496	1.9722	1.9976	2.0259	2.0577	2.0925	2.1306	2.1688	2.2098	2.2532	2.2990	2.3457
29	1.9409	1.9575	1.9766	1.9982	2.0227	2.0504	2.0814	2.1156	2.1538	2.1947	2.2396	2.2836	2.3311	2.3801	2.4308	2.4835
30	2.0098	2.0303	2.0538	2.0805	2.1103	2.1441	2.1815	2.2225	2.2673	2.3153	2.3664	2.4174	2.4699	2.5252	2.5814	2.6380
31	2.0916	2.1168	2.1457	2.1783	2.2145	2.2552	2.2993	2.3480	2.3994	2.4550	2.5128	2.5696	2.6289	2.6890	2.7496	2.8123
32	2.1881	2.2191	2.2543	2.2935	2.3374	2.3853	2.4375	2.4932	2.5528	2.6146	2.6795	2.7429	2.8069	2.8725	2.9393	3.0062
33	2.3011	2.3391	2.3815	2.4285	2.4803	2.5362	2.5966	2.6603	2.7266	2.7964	2.8675	2.9359	3.0066	3.0778	3.1490	3.2204
34	2.4331	2.4788	2.5291	2.5851	2.6449	2.7101	2.7782	2.8497	2.9243	3.0001	3.0770	3.1527	3.2285	3.3044	3.3803	3.4575
35	2.5861	2.6402	2.7002	2.7645	2.8344	2.9072	2.9842	3.0637	3.1445	3.2272	3.3115	3.3923	3.4731	3.5538	3.6364	3.7197
36	2.7625	2.8267	2.8958	2.9704	3.0483	3.1308	3.2157	3.3019	3.3904	3.4802	3.5702	3.6561	3.7420	3.8300	3.9186	4.0077
37	2.9653	3.0394	3.1191	3.2022	3.2906	3.3811	3.4729	3.5675	3.6630	3.7587	3.8544	3.9457	4.0393	4.1334	4.2281	4.3271
38	3.1964	3.2814	3.3703	3.4645	3.5609	3.6587	3.7595	3.8611	3.9628	4.0645	4.1662	4.2656	4.3654	4.4660	4.5711	4.6812
39	3.4588	3.5535	3.6539	3.7564	3.8604	3.9678	4.0757	4.1837	4.2916	4.3996	4.5099	4.6158	4.7225	4.8342	4.9511	5.0737
40	3.7533	3.8600	3.9690	4.0795	4.1934	4.3080	4.4225	4.5370	4.6515	4.7683	4.8859	4.9990	5.1175	5.2418	5.3720	5.5085
41	4.0845	4.2001	4.3166	4.4322	4.5486	4.6807	4.8020	4.9234	5.0467	5.1713	5.2969	5.4226	5.5545	5.6928	5.8379	5.9915
42	4.4410	4.5627	4.6850	4.8080	4.9325	5.0880	5.2164	5.3464	5.4783	5.6112	5.7506	5.8906	6.0375	6.1918	6.3541	6.5270
43	4.8273	4.9563	5.0862	5.2172	5.3517	5.5197	5.6582	5.7992	5.9426	6.0961	6.2512	6.4072	6.5711	6.7431	6.9264	7.1191
44	5.2471	5.3837	5.5216	5.6630	5.8068	5.9872	6.1362	6.2881	6.4521	6.6280	6.8028	6.9769	7.1598	7.3532	7.5583	7.7727
45	5.7008	5.8458	5.9935	6.1451	6.2992	6.4936	6.6541	6.8280	7.0148	7.2146	7.4098	7.6042	7.8084	8.0265	8.2548	8.4930
46	6.1893	6.3436	6.5023	6.6648	6.8306	7.0403	7.2246	7.4230	7.6355	7.8614	8.0767	8.2939	8.5240	8.7672	9.0211	9.2852
47	6.7130	6.8776	7.0487	7.2235	7.4022	7.6408	7.8515	8.0775	8.3183	8.5675	8.8080	9.0505	9.3097	9.5803	9.8620	10.1543
48	7.2721	7.4493	7.6335	7.8222	8.0283	8.2991	8.5395	8.7961	9.0685	9.3397	9.6082	9.8817	10.1703	10.4709	10.7829	11.1054
49	7.8675	8.0592	8.2582	8.4766	8.7135	9.0203	9.2938	9.5842	9.8913	10.1827	10.4824	10.7903	11.1112	11.4443	11.7889	12.1435
50	8.5008	8.7090	8.9402	9.1920	9.4635	9.8105	10.1206	10.4485	10.7827	11.1022	11.4397	11.7824	12.1383	12.5066	12.8858	13.2744
51	9.1747	9.4183	9.6860	9.9751	10.2852	10.6768	11.0273	11.3975	11.7480	12.1055	12.4842	12.8647	13.2585	13.6641	14.0800	
52	9.9106	10.1952	10.5036	10.8346	11.1875	11.6282	12.0232	12.4194	12.8001	13.2029	13.6236	14.0450	14.4793	14.9245		
53	10.7202	11.0492	11.4031	11.7806	12.1807	12.6755	13.1168	13.5236	13.9514	14.4014	14.8676	15.3328	15.8098			
54	11.6138	11.9923	12.3966	12.8253	13.2782	13.8343	14.2765	14.7313	15.2130	15.7122	16.2271	16.7386				
55	12.6051	13.0383	13.4982	13.9830	14.4993	15.0615	15.5479	16.0616	16.5964	17.1483	17.7149					
56	13.7097	14.2031	14.7237	15.2772	15.8561	16.4032	16.9513	17.5247	18.1165	18.7243						
57	14.9448	15.5040	16.0981	16.7201	17.3021	17.8877	18.5027	19.1377	19.7900							
58	16.3295	16.9677	17.6365	18.2503	18.8768	19.5369	20.2185	20.9189								
59	17.8923	18.6116	19.2547	19.9259	20.6345	21.3665	22.1189									
60	19.6353	20.3229	21.0428	21.8035	22.5898	23.3983										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 1, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.6931	1.7018	1.7121	1.7238	1.7369	1.7515	1.7679	1.7855	1.8044	1.8247
19	1.7303	1.7415	1.7543	1.7689	1.7851	1.8028	1.8223	1.8430	1.8649	1.8879
20	1.7687	1.7831	1.7991	1.8169	1.8367	1.8577	1.8806	1.9045	1.9297	1.9553
21	1.8110	1.8290	1.8488	1.8702	1.8939	1.9185	1.9450	1.9720	2.0006	2.0296
22	1.8598	1.8817	1.9057	1.9311	1.9587	1.9871	2.0172	2.0479	2.0793	2.1118
23	1.9173	1.9434	1.9718	2.0015	2.0330	2.0655	2.0987	2.1333	2.1680	2.2032
24	1.9853	2.0161	2.0489	2.0831	2.1182	2.1549	2.1918	2.2292	2.2680	2.3069
25	2.0658	2.1015	2.1383	2.1771	2.2163	2.2561	2.2973	2.3386	2.3801	2.4224
26	2.1597	2.2006	2.2420	2.2842	2.3280	2.3719	2.4160	2.4609	2.5069	2.5533
27	2.2694	2.3138	2.3603	2.4070	2.4539	2.5016	2.5504	2.5994	2.6488	2.7003
28	2.3945	2.4442	2.4941	2.5445	2.5964	2.6484	2.7007	2.7533	2.8084	2.8672
29	2.5365	2.5898	2.6449	2.7002	2.7557	2.8114	2.8675	2.9275	2.9901	3.0555
30	2.6960	2.7549	2.8138	2.8729	2.9323	2.9932	3.0572	3.1239	3.1936	3.2663
31	2.8750	2.9379	3.0009	3.0647	3.1301	3.1982	3.2693	3.3435	3.4210	3.5018
32	3.0732	3.1403	3.2092	3.2788	3.3513	3.4271	3.5061	3.5887	3.6750	3.7667
33	3.2923	3.3659	3.4400	3.5173	3.5979	3.6821	3.7701	3.8628	3.9606	4.0625
34	3.5358	3.6147	3.6969	3.7828	3.8725	3.9661	4.0655	4.1698	4.2784	4.3915
35	3.8035	3.8911	3.9825	4.0780	4.1778	4.2841	4.3952	4.5110	4.6315	4.7567
36	4.1008	4.1981	4.2998	4.4062	4.5196	4.6379	4.7614	4.8899	5.0234	5.1617
37	4.4306	4.5388	4.6523	4.7730	4.8991	5.0307	5.1677	5.3100	5.4576	5.6101
38	4.7964	4.9170	5.0456	5.1800	5.3202	5.4663	5.6181	5.7755	5.9381	6.1056
39	5.2019	5.3387	5.4818	5.6313	5.7870	5.9489	6.1168	6.2903	6.4690	6.6523
40	5.6535	5.8060	5.9653	6.1313	6.3039	6.4830	6.6682	6.8589	7.0545	7.2565
41	6.1540	6.3237	6.5006	6.6848	6.8758	7.0734	7.2769	7.4858	7.7008	
42	6.7079	6.8965	7.0929	7.2967	7.5075	7.7248	7.9478	8.1765		
43	7.3202	7.5296	7.7470	7.9720	8.2040	8.4422	8.6855			
44	7.9960	8.2280	8.4682	8.7159	8.9702	9.2302				
45	8.7406	8.9969	9.2614	9.5332	9.8109					
46	9.5589	9.8414	10.1318	10.4286						
47	10.4561	10.7664	11.0838							
48	11.4370	11.7765								
49	12.5067									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 2, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.2388	1.2388	1.2388	1.2388	1.2396	1.2512	1.2540	1.2573	1.2613	1.2665	1.2816	1.2886	1.2968	1.3065	1.3175	1.3301
19	1.2597	1.2597	1.2597	1.2605	1.2628	1.2753	1.2788	1.2833	1.2886	1.2951	1.3121	1.3210	1.3313	1.3435	1.3571	1.3725
20	1.2770	1.2770	1.2787	1.2811	1.2841	1.2978	1.3026	1.3085	1.3155	1.3238	1.3431	1.3543	1.3675	1.3825	1.3992	1.4178
21	1.2931	1.2948	1.2973	1.3007	1.3050	1.3201	1.3265	1.3342	1.3435	1.3542	1.3762	1.3906	1.4067	1.4252	1.4455	1.4678
22	1.3100	1.3127	1.3162	1.3210	1.3268	1.3438	1.3523	1.3625	1.3745	1.3882	1.4135	1.4315	1.4513	1.4737	1.4977	1.5241
23	1.3278	1.3317	1.3368	1.3432	1.3512	1.3706	1.3818	1.3950	1.4102	1.4277	1.4568	1.4787	1.5028	1.5293	1.5577	1.5878
24	1.3480	1.3535	1.3606	1.3695	1.3800	1.4023	1.4170	1.4337	1.4528	1.4746	1.5080	1.5343	1.5631	1.5937	1.6267	1.6608
25	1.3720	1.3798	1.3893	1.4011	1.4150	1.4408	1.4595	1.4805	1.5042	1.5305	1.5688	1.5997	1.6335	1.6687	1.7055	1.7442
26	1.4013	1.4120	1.4248	1.4400	1.4578	1.4878	1.5112	1.5368	1.5658	1.5968	1.6406	1.6768	1.7146	1.7550	1.7963	1.8386
27	1.4376	1.4517	1.4685	1.4877	1.5102	1.5452	1.5737	1.6047	1.6391	1.6758	1.7245	1.7658	1.8091	1.8535	1.8987	1.9458
28	1.4823	1.5006	1.5217	1.5460	1.5737	1.6146	1.6483	1.6856	1.7251	1.7677	1.8222	1.8685	1.9160	1.9653	2.0156	2.0665
29	1.5368	1.5600	1.5863	1.6165	1.6497	1.6971	1.7370	1.7800	1.8260	1.8738	1.9337	1.9852	2.0381	2.0918	2.1461	2.2008
30	1.6028	1.6316	1.6638	1.7003	1.7401	1.7936	1.8406	1.8900	1.9412	1.9951	2.0611	2.1177	2.1751	2.2330	2.2913	2.3512
31	1.6818	1.7167	1.7561	1.7988	1.8461	1.9072	1.9601	2.0155	2.0735	2.1328	2.2045	2.2657	2.3276	2.3905	2.4543	2.5188
32	1.7756	1.8177	1.8641	1.9148	1.9687	2.0370	2.0970	2.1592	2.2227	2.2872	2.3645	2.4306	2.4982	2.5663	2.6351	2.7043
33	1.8853	1.9356	1.9901	2.0480	2.1095	2.1858	2.2523	2.3203	2.3893	2.4593	2.5430	2.6151	2.6877	2.7608	2.8346	2.9092
34	2.0138	2.0722	2.1342	2.2008	2.2700	2.3537	2.4263	2.5000	2.5755	2.6516	2.7415	2.8187	2.8966	2.9751	3.0545	3.1348
35	2.1617	2.2286	2.3000	2.3740	2.4501	2.5412	2.6201	2.7010	2.7822	2.8640	2.9602	3.0431	3.1266	3.2111	3.2965	3.3831
36	2.3312	2.4076	2.4868	2.5681	2.6511	2.7503	2.8366	2.9232	3.0102	3.0977	3.2010	3.2898	3.3796	3.4703	3.5625	3.6560
37	2.5241	2.6088	2.6958	2.7850	2.8760	2.9827	3.0751	3.1678	3.2608	3.3543	3.4652	3.5606	3.6572	3.7551	3.8545	3.9605
38	2.7408	2.8338	2.9293	3.0265	3.1242	3.2387	3.3373	3.4363	3.5358	3.6360	3.7551	3.8576	3.9616	4.0672	4.1798	4.2997
39	2.9828	3.0852	3.1887	3.2927	3.3972	3.5196	3.6248	3.7305	3.8370	3.9443	4.0725	4.1830	4.2951	4.4148	4.5422	4.6775
40	3.2531	3.3633	3.4740	3.5850	3.6962	3.8271	3.9393	4.0523	4.1663	4.2817	4.4198	4.5388	4.6661	4.8016	4.9455	5.0976
41	3.5512	3.6688	3.7867	3.9047	4.0231	4.1628	4.2828	4.4038	4.5262	4.6502	4.7993	4.9346	5.0786	5.2316	5.3935	5.5642
42	3.8778	4.0028	4.1280	4.2533	4.3793	4.5290	4.6572	4.7871	4.9187	5.0525	5.2207	5.3738	5.5366	5.7088	5.8907	6.0818
43	4.2340	4.3663	4.4991	4.6325	4.7667	4.9271	5.0647	5.2042	5.3461	5.4981	5.6877	5.8608	6.0442	6.2377	6.4413	6.6538
44	4.6201	4.7603	4.9013	5.0432	5.1867	5.3591	5.5070	5.6572	5.8187	5.9911	6.2045	6.3997	6.6058	6.8227	7.0501	7.2778
45	5.0370	5.1857	5.3356	5.4872	5.6410	5.8266	5.9858	6.1571	6.3403	6.5356	6.7753	6.9948	7.2260	7.4682	7.7213	7.9650
46	5.4851	5.6432	5.8032	5.9657	6.1308	6.3312	6.5130	6.7076	6.9153	7.1357	7.4045	7.6507	7.9090	8.1790	8.4600	8.7203
47	5.9647	6.1335	6.3051	6.4797	6.6577	6.8848	7.0918	7.3127	7.5475	7.7957	8.0963	8.3718	8.6597	8.9596	9.2633	9.5482
48	6.4765	6.6575	6.8420	7.0305	7.2343	7.4916	7.7266	7.9766	8.2412	8.5202	8.8558	9.1631	9.4831	9.8150	10.1394	10.4535
49	7.0213	7.2162	7.4156	7.6318	7.8648	8.1556	8.4220	8.7042	9.0018	9.3143	9.6881	10.0298	10.3842	10.7505	11.0957	11.4410
50	7.6008	7.8116	8.0411	8.2888	8.5543	8.8826	9.1836	9.5013	9.8351	10.1842	10.5993	10.9781	11.3693	11.7687	12.1379	12.5160
51	8.2176	8.4611	8.7246	9.0075	9.3093	9.6788	10.0182	10.3748	10.7481	11.1368	11.5966	12.0150	12.4455	12.8673	13.2718	
52	8.8911	9.1715	9.4731	9.7952	10.1375	10.5526	10.9338	11.3330	11.7488	12.1805	12.6881	13.1487	13.6205	14.0629		
53	9.6297	9.9515	10.2956	10.6612	11.0477	11.5130	11.9400	12.3851	12.8471	13.3246	13.8832	14.3883	14.8909			
54	10.4436	10.8113	11.2025	11.6161	12.0512	12.5710	13.0477	13.5425	14.0537	14.5798	15.1928	15.7443				
55	11.3447	11.7632	12.2061	12.6721	13.1602	13.7393	14.2695	14.8173	15.3811	15.9586	16.6286					
56	12.3462	12.8206	13.3200	13.8430	14.3885	15.0316	15.6188	16.2232	16.8423	17.4736						
57	13.4628	13.9980	14.5588	15.1436	15.7508	16.4626	17.1107	17.7747	18.4517							
58	14.7101	15.3113	15.9385	16.5897	17.2628	18.0482	18.7605	19.4868								
59	16.1047	16.7773	17.4758	18.1980	18.9412	19.8045	20.5841									
60	17.6641	18.4132	19.1878	19.9855	20.8027	21.7483										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 2, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.3445	1.3605	1.3778	1.3971	1.4173	1.4393	1.4618	1.4855	1.5100	1.5347
19	1.3898	1.4087	1.4293	1.4512	1.4747	1.4988	1.5243	1.5505	1.5770	1.6045
20	1.4385	1.4606	1.4845	1.5095	1.5357	1.5631	1.5910	1.6196	1.6491	1.6791
21	1.4918	1.5177	1.5446	1.5732	1.6025	1.6322	1.6635	1.6950	1.7270	1.7592
22	1.5517	1.5812	1.6118	1.6431	1.6758	1.7091	1.7428	1.7768	1.8120	1.8477
23	1.6197	1.6525	1.6866	1.7217	1.7573	1.7932	1.8302	1.8680	1.9040	1.9408
24	1.6963	1.7332	1.7708	1.8088	1.8478	1.8876	1.9260	1.9650	2.0046	2.0443
25	1.7837	1.8238	1.8650	1.9071	1.9483	1.9896	2.0317	2.0739	2.1163	2.1589
26	1.8818	1.9265	1.9712	2.0149	2.0597	2.1046	2.1497	2.1948	2.2405	2.2873
27	1.9933	2.0409	2.0886	2.1364	2.1844	2.2325	2.2807	2.3303	2.3801	2.4321
28	2.1177	2.1695	2.2206	2.2718	2.3231	2.3754	2.4283	2.4814	2.5368	2.5945
29	2.2562	2.3128	2.3674	2.4227	2.4788	2.5351	2.5918	2.6508	2.7122	2.7763
30	2.4117	2.4720	2.5316	2.5914	2.6515	2.7118	2.7747	2.8402	2.9085	2.9801
31	2.5840	2.6497	2.7140	2.7780	2.8423	2.9092	2.9790	3.0518	3.1288	3.2094
32	2.7745	2.8453	2.9153	2.9838	3.0552	3.1295	3.2072	3.2895	3.3754	3.4650
33	2.9847	3.0611	3.1371	3.2131	3.2923	3.3754	3.4631	3.5547	3.6501	3.7496
34	3.2162	3.2988	3.3839	3.4683	3.5569	3.6504	3.7480	3.8497	3.9557	4.0660
35	3.4711	3.5646	3.6581	3.7526	3.8522	3.9562	4.0646	4.1776	4.2951	4.4172
36	3.7556	3.8613	3.9634	4.0695	4.1803	4.2958	4.4163	4.5416	4.6717	4.8066
37	4.0730	4.1902	4.3032	4.4212	4.5444	4.6728	4.8064	4.9452	5.0890	5.2375
38	4.4266	4.5544	4.6802	4.8114	4.9483	5.0907	5.2387	5.3921	5.5505	5.7136
39	4.8202	4.9582	5.0981	5.2440	5.3959	5.5537	5.7173	5.8863	6.0603	6.2388
40	5.2566	5.4056	5.5611	5.7231	5.8914	6.0660	6.2463	6.4320	6.6225	6.8170
41	5.7353	5.9010	6.0737	6.2533	6.4395	6.6319	6.8301	7.0334	7.2411	
42	6.2649	6.4491	6.6406	6.8392	7.0446	7.2562	7.4732	7.6949		
43	6.8501	7.0544	7.2663	7.4855	7.7114	7.9432	8.1800			
44	7.4957	7.7218	7.9558	8.1970	8.4446	8.6975				
45	8.2064	8.4562	8.7137	8.9782	9.2485					
46	8.9870	9.2621	9.5447	9.8335						
47	9.8421	10.1441	10.4529							
48	10.7764	11.1066								
49	11.7943									
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 3, Males and Smoker lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.0981	1.0992	1.1007	1.1026	1.1050	1.1163	1.1200	1.1243	1.1297	1.1360	1.1515	1.1600	1.1698	1.1812	1.1942	1.2087
19	1.1192	1.1206	1.1226	1.1251	1.1282	1.1406	1.1452	1.1510	1.1577	1.1657	1.1831	1.1937	1.2058	1.2197	1.2355	1.2527
20	1.1377	1.1397	1.1422	1.1456	1.1498	1.1635	1.1696	1.1770	1.1857	1.1958	1.2156	1.2288	1.2437	1.2607	1.2793	1.3001
21	1.1547	1.1575	1.1610	1.1656	1.1712	1.1867	1.1947	1.2042	1.2153	1.2280	1.2506	1.2670	1.2852	1.3056	1.3278	1.3521
22	1.1715	1.1753	1.1803	1.1866	1.1941	1.2116	1.2221	1.2341	1.2482	1.2641	1.2901	1.3100	1.3321	1.3562	1.3825	1.4101
23	1.1893	1.1947	1.2016	1.2100	1.2200	1.2401	1.2535	1.2687	1.2862	1.3058	1.3357	1.3596	1.3860	1.4141	1.4442	1.4762
24	1.2098	1.2175	1.2266	1.2376	1.2505	1.2737	1.2907	1.3096	1.3312	1.3548	1.3892	1.4177	1.4480	1.4808	1.5151	1.5505
25	1.2347	1.2448	1.2570	1.2711	1.2875	1.3145	1.3355	1.3587	1.3847	1.4132	1.4520	1.4852	1.5205	1.5572	1.5957	1.6356
26	1.2652	1.2786	1.2941	1.3120	1.3325	1.3638	1.3892	1.4176	1.4481	1.4818	1.5260	1.5637	1.6033	1.6451	1.6877	1.7313
27	1.3028	1.3200	1.3395	1.3618	1.3867	1.4232	1.4537	1.4872	1.5236	1.5621	1.6112	1.6543	1.6990	1.7447	1.7912	1.8388
28	1.3492	1.3706	1.3946	1.4221	1.4521	1.4940	1.5306	1.5696	1.6110	1.6555	1.7103	1.7581	1.8071	1.8568	1.9083	1.9603
29	1.4055	1.4317	1.4612	1.4938	1.5301	1.5782	1.6202	1.6653	1.7131	1.7626	1.8230	1.8752	1.9292	1.9841	2.0396	2.0956
30	1.4730	1.5047	1.5403	1.5793	1.6215	1.6762	1.7251	1.7762	1.8293	1.8840	1.9501	2.0081	2.0667	2.1260	2.1857	2.2458
31	1.5530	1.5916	1.6336	1.6791	1.7286	1.7905	1.8453	1.9023	1.9613	2.0222	2.0941	2.1567	2.2200	2.2836	2.3477	2.4123
32	1.6481	1.6931	1.7426	1.7957	1.8518	1.9210	1.9820	2.0457	2.1110	2.1770	2.2545	2.3220	2.3898	2.4582	2.5271	2.5966
33	1.7583	1.8120	1.8690	1.9293	1.9923	2.0691	2.1376	2.2072	2.2778	2.3492	2.4326	2.5050	2.5778	2.6511	2.7251	2.7998
34	1.8875	1.9487	2.0135	2.0815	2.1527	2.2370	2.3116	2.3871	2.4632	2.5398	2.6293	2.7070	2.7851	2.8638	2.9433	3.0238
35	2.0355	2.1048	2.1782	2.2546	2.3327	2.4246	2.5052	2.5865	2.6682	2.7502	2.8463	2.9295	3.0132	3.0978	3.1835	3.2702
36	2.2040	2.2830	2.3647	2.4485	2.5335	2.6327	2.7196	2.8067	2.8941	2.9818	3.0848	3.1741	3.2640	3.3551	3.4473	3.5410
37	2.3962	2.4837	2.5733	2.6642	2.7561	2.8628	2.9557	3.0488	3.1423	3.2362	3.3468	3.4425	3.5392	3.6373	3.7368	3.8430
38	2.6122	2.7080	2.8052	2.9032	3.0016	3.1161	3.2153	3.3147	3.4146	3.5151	3.6340	3.7368	3.8411	3.9468	4.0596	4.1795
39	2.8532	2.9570	3.0616	3.1665	3.2716	3.3941	3.4998	3.6060	3.7128	3.8206	3.9485	4.0592	4.1716	4.2915	4.4188	4.5540
40	3.1205	3.2318	3.3436	3.4555	3.5675	3.6982	3.8111	3.9245	4.0390	4.1547	4.2925	4.4118	4.5392	4.6747	4.8185	4.9705
41	3.4148	3.5337	3.6526	3.7716	3.8906	4.0305	4.1508	4.2723	4.3952	4.5196	4.6683	4.8037	4.9478	5.1007	5.2625	5.4330
42	3.7375	3.8637	3.9898	4.1162	4.2428	4.3925	4.5213	4.6516	4.7837	4.9177	5.0856	5.2387	5.4013	5.5735	5.7550	5.9457
43	4.0891	4.2227	4.3566	4.4907	4.6257	4.7862	4.9243	5.0643	5.2066	5.3588	5.5477	5.7207	5.9038	6.0971	6.3002	6.5131
44	4.4703	4.6118	4.7538	4.8967	5.0410	5.2132	5.3617	5.5125	5.6741	5.8466	6.0591	6.2540	6.4597	6.6761	6.9028	7.1397
45	4.8818	5.0318	5.1828	5.3353	5.4898	5.6755	5.8353	6.0068	6.1901	6.3851	6.6237	6.8427	7.0731	7.3147	7.5671	7.8298
46	5.3241	5.4835	5.6446	5.8081	5.9741	6.1742	6.3562	6.5510	6.7583	6.9783	7.2457	7.4912	7.7486	8.0177	8.2977	8.5882
47	5.7975	5.9676	6.1402	6.3158	6.4947	6.7213	6.9282	7.1487	7.3830	7.6305	7.9295	8.2038	8.4907	8.7895	9.0992	9.4193
48	6.3025	6.4848	6.6705	6.8598	7.0642	7.3205	7.5551	7.8043	8.0681	8.3460	8.6796	8.9856	9.3042	9.6347	9.9762	10.3277
49	6.8402	7.0365	7.2370	7.4536	7.6866	7.9758	8.2413	8.5225	8.8188	9.1300	9.5012	9.8413	10.1941	10.5587	10.9340	11.3183
50	7.4121	7.6242	7.8542	8.1018	8.3667	8.6928	8.9926	9.3087	9.6407	9.9881	10.4002	10.7771	11.1665	11.5672	11.9778	12.3966
51	8.0207	8.2648	8.5281	8.8102	9.1108	9.4777	9.8151	10.1696	10.5406	10.9271	11.3835	11.7996	12.2278	12.6667	13.1142	
52	8.6848	8.9650	9.2655	9.5861	9.9262	10.3378	10.7166	11.1131	11.5262	11.9551	12.4588	12.9167	13.3860	13.8645		
53	9.4122	9.7326	10.0747	10.4380	10.8216	11.2825	11.7063	12.1482	12.6068	13.0810	13.6353	14.1372	14.6491			
54	10.2126	10.5778	10.9658	11.3760	11.8075	12.3220	12.7947	13.2855	13.7928	14.3151	14.9231	15.4710				
55	11.0971	11.5118	11.9505	12.4120	12.8955	13.4682	13.9936	14.5367	15.0960	15.6690	16.3332					
56	12.0783	12.5475	13.0413	13.5588	14.0985	14.7342	15.3160	15.9148	16.5286	17.1547						
57	13.1700	13.6986	14.2525	14.8303	15.4306	16.1340	16.7755	17.4331	18.1041							
58	14.3866	14.9796	15.5983	16.2412	16.9062	17.6818	18.3866	19.1057								
59	15.7435	16.4060	17.0945	17.8068	18.5408	19.3930	20.1640									
60	17.2562	17.9935	18.7565	19.5428	20.3495	21.2825										

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 4, SA Band 3, Males and Smoker lives

Age\PT	31	32	33	34	35	36	37	38	39	40
18	1.2250	1.2428	1.2621	1.2828	1.3050	1.3278	1.3521	1.3770	1.4023	1.4281
19	1.2720	1.2926	1.3150	1.3386	1.3632	1.3891	1.4157	1.4427	1.4705	1.4990
20	1.3223	1.3465	1.3717	1.3983	1.4261	1.4545	1.4833	1.5133	1.5437	1.5745
21	1.3780	1.4051	1.4340	1.4636	1.4938	1.5253	1.5573	1.5898	1.6226	1.6557
22	1.4397	1.4707	1.5023	1.5351	1.5690	1.6032	1.6378	1.6728	1.7083	1.7448
23	1.5092	1.5433	1.5790	1.6151	1.6516	1.6886	1.7261	1.7645	1.8035	1.8428
24	1.5877	1.6257	1.6643	1.7035	1.7430	1.7836	1.8247	1.8662	1.9082	1.9508
25	1.6763	1.7176	1.7593	1.8022	1.8457	1.8895	1.9338	1.9786	2.0240	2.0701
26	1.7755	1.8206	1.8666	1.9130	1.9597	2.0070	2.0547	2.1032	2.1523	2.2021
27	1.8875	1.9366	1.9860	2.0360	2.0863	2.1373	2.1890	2.2413	2.2945	2.3508
28	2.0127	2.0655	2.1188	2.1726	2.2270	2.2820	2.3377	2.3943	2.4545	2.5181
29	2.1520	2.2087	2.2661	2.3241	2.3827	2.4422	2.5025	2.5666	2.6343	2.7060
30	2.3065	2.3676	2.4293	2.4920	2.5552	2.6196	2.6878	2.7601	2.8363	2.9168
31	2.4776	2.5435	2.6101	2.6776	2.7460	2.8187	2.8957	2.9771	3.0628	3.1518
32	2.6667	2.7377	2.8096	2.8826	2.9601	3.0421	3.1288	3.2202	3.3162	3.4084
33	2.8755	2.9521	3.0297	3.1122	3.1997	3.2921	3.3896	3.4918	3.5949	3.6942
34	3.1053	3.1881	3.2760	3.3692	3.4676	3.5715	3.6806	3.7950	3.9017	4.0118
35	3.3583	3.4518	3.5511	3.6561	3.7667	3.8831	4.0050	4.1253	4.2427	4.3645
36	3.6407	3.7463	3.8582	3.9761	4.1001	4.2301	4.3659	4.4910	4.6209	4.7555
37	3.9556	4.0747	4.2003	4.3326	4.4711	4.6160	4.7579	4.8964	5.0399	5.1882
38	4.3063	4.4402	4.5811	4.7288	4.8833	5.0442	5.1923	5.3454	5.5035	5.6662
39	4.6967	4.8468	5.0043	5.1691	5.3406	5.5099	5.6731	5.8418	6.0154	6.1935
40	5.1305	5.2985	5.4741	5.6571	5.8471	6.0246	6.2045	6.3897	6.5798	6.7738
41	5.6120	5.7992	5.9945	6.1972	6.4011	6.5930	6.7907	6.9935	7.2006	
42	6.1453	6.3536	6.5698	6.7937	7.0087	7.2197	7.4362	7.6573		
43	6.7352	6.9660	7.2048	7.4511	7.6779	7.9090	8.1451			
44	7.3858	7.6408	7.9037	8.1663	8.4130	8.6652				
45	8.1020	8.3826	8.6710	8.9490	9.2184					
46	8.8880	9.1958	9.5107	9.8051						
47	9.7482	10.0847	10.4254							
48	10.6872	11.0535								
49	11.7098									
50										
51										
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Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 5, SA Band 1, Males and Non-Smoker lives

Age	Whole of Life
25	4.4765
26	4.6982
27	4.9381
28	5.2025
29	5.4892
30	5.8000
31	6.1415
32	6.5112
33	6.9115
34	7.3460
35	7.8183
36	8.3315
37	8.8897
38	9.4979
39	10.1618
40	10.8881
41	11.6845
42	12.5599
43	13.5248
44	14.5916
45	15.7748
46	17.0920
47	18.5642
48	20.2172
49	22.0833
50	24.2032
51	26.6296
52	29.4317
53	32.7018
54	36.5662
55	41.2020
56	48.2895
57	55.6248
58	65.0997
59	77.8564
60	95.8452

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 5, SA Band 2, Males and Non-Smoker lives

Age	Whole of Life
25	4.2265
26	4.4538
27	4.6989
28	4.9647
29	5.2523
30	5.5638
31	5.9061
32	6.2763
33	6.6770
34	7.1112
35	7.5820
36	8.0934
37	8.6497
38	9.2557
39	9.9172
40	10.6408
41	11.4342
42	12.3063
43	13.2675
44	14.3301
45	15.5087
46	16.8207
47	18.2870
48	19.9333
49	21.7917
50	23.9028
51	26.3191
52	29.1094
53	32.3656
54	36.2135
55	40.8294
56	47.8609
57	55.1632
58	64.6134
59	77.3126
60	95.2199

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 5, SA Band 3, Males and Non-Smoker lives

Age	Whole of Life
25	4.1115
26	4.3405
27	4.5874
28	4.8537
29	5.1412
30	5.4527
31	5.7950
32	6.1652
33	6.5658
34	7.0000
35	7.4710
36	7.9826
37	8.5390
38	9.1451
39	9.8068
40	10.5307
41	11.3244
42	12.1967
43	13.1581
44	14.2207
45	15.3989
46	16.7099
47	18.1746
48	19.8184
49	21.6733
50	23.7799
51	26.1905
52	28.9737
53	32.2217
54	36.0601
55	40.6648
56	47.6698
57	54.9556
58	64.3926
59	77.0646
60	94.9332

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 5, SA Band 1, Males and Smoker lives

Age	Whole of Life
25	5.2929
26	5.5535
27	5.8375
28	6.1472
29	6.4848
30	6.8514
31	7.2531
32	7.6882
33	8.1597
34	8.6711
35	9.2261
36	9.8294
37	10.4858
38	11.2013
39	11.9824
40	12.8370
41	13.7738
42	14.8033
43	15.9374
44	17.1900
45	18.5776
46	20.1192
47	21.8382
48	23.7623
49	25.9263
50	28.3743
51	31.1630
52	34.3697
53	38.1046
54	42.5020
55	47.7590
56	55.8572
57	64.1311
58	74.7443
59	89.0222
60	100.0000

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 5, SA Band 2, Males and Smoker lives

Age	Whole of Life
25	5.0564
26	5.3231
27	5.6112
28	5.9228
29	6.2599
30	6.6259
31	7.0282
32	7.4636
33	7.9352
34	8.4463
35	9.0008
36	9.6032
37	10.2584
38	10.9722
39	11.7512
40	12.6031
41	13.5367
42	14.5624
43	15.6919
44	16.9392
45	18.3206
46	19.8554
47	21.5669
48	23.4836
49	25.6401
50	28.0804
51	30.8635
52	34.0649
53	37.7865
54	42.1680
55	47.4058
56	55.4516
57	63.6939
58	74.2661
59	88.5052
60	100.0000

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

Reliance Nippon Life Digi-Term Insurance Plan (UIN-121N135V03)

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for Product Option 5, SA Band 3, Males and Smoker lives

Age	Whole of Life
25	4.9501
26	5.2172
27	5.5058
28	5.8192
29	6.1581
30	6.5256
31	6.9281
32	7.3638
33	7.8358
34	8.3474
35	8.9025
36	9.5057
37	10.1617
38	10.8766
39	11.6568
40	12.5101
41	13.4452
42	14.4724
43	15.6034
44	16.8520
45	18.2343
46	19.7695
47	21.4803
48	23.3948
49	25.5480
50	27.9844
51	30.7616
52	33.9555
53	37.6682
54	42.0396
55	47.2659
56	55.2873
57	63.5135
58	74.0665
59	88.2860
60	100.0000

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.