

# **RNL Saral Jeevan Bima (UIN-121N140V01)**

## **Premium Rates**

Reliance Nippon Life Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Single Pay Option and Male lives

Age\PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	21.2819	23.3974	25.4412	27.4345	29.4048	31.3644	33.0675	34.7501	36.4164	38.0700	39.7148	41.3535	42.9852	44.6108	46.2349	48.8749	50.5417
19	21.3683	23.4833	25.5273	27.5208	29.4929	31.4587	33.1720	34.8709	36.5592	38.2415	39.9196	41.5972	43.2704	44.9425	46.6170	49.3212	51.0482
20	21.4101	23.5243	25.5692	27.5654	29.5442	31.5217	33.2522	34.9740	36.6921	38.4088	40.1277	41.8497	43.5718	45.2968	47.0289	49.8049	51.5993
21	21.4229	23.5374	25.5850	27.5883	29.5795	31.5756	33.3304	35.0836	36.8378	38.5972	40.3633	42.1371	43.9147	45.7001	47.4971	50.3536	52.2234
22	21.4275	23.5383	25.5914	27.6072	29.6179	31.6398	33.4279	35.2193	37.0186	38.8274	40.6492	42.4816	44.3225	46.1759	48.0452	50.9925	52.9482
23	21.4321	23.5391	25.6045	27.6396	29.6769	31.7338	33.5625	35.4015	37.2531	39.1206	41.0057	42.9046	44.8167	46.7459	48.6966	51.7476	53.8006
24	21.4367	23.5547	25.6377	27.6993	29.7727	31.8720	33.7512	35.6456	37.5592	39.4936	41.4507	43.4241	45.4158	47.4302	49.4732	52.6426	54.8069
25	21.4411	23.5956	25.7029	27.8004	29.9177	32.0699	34.0076	35.9675	37.9518	39.9630	42.0000	44.0568	46.1378	48.2490	50.3966	53.7021	55.9954
26	21.4894	23.6690	25.8097	27.9513	30.1232	32.3369	34.3437	36.3785	38.4439	40.5417	42.6665	44.8169	46.9993	49.2201	51.4874	54.9513	57.3939
27	21.5701	23.7833	25.9654	28.1621	30.3978	32.6845	34.7703	36.8907	39.0474	41.2409	43.4638	45.7205	48.0178	50.3641	52.7701	56.4177	59.0335
28	21.6907	23.9445	26.1793	28.4406	30.7520	33.1224	35.2985	37.5153	39.7744	42.0728	44.4072	46.7844	49.2132	51.7050	54.2717	58.1325	60.9481
29	21.8542	24.1584	26.4564	28.7949	31.1930	33.6594	35.9372	38.2619	40.6352	43.0507	45.5114	48.0265	50.6079	53.2680	56.0210	60.1283	63.1713
30	22.0653	24.4289	26.8029	29.2304	31.7286	34.3034	36.6950	39.1407	41.6404	44.1884	46.7937	49.4688	52.2268	55.0822	58.0502	62.4389	65.7371
31	22.3254	24.7607	27.2235	29.7539	32.3651	35.0620	37.5810	40.1638	42.8031	45.5027	48.2758	51.1361	54.0989	57.1799	60.3927	65.0986	68.6781
32	22.6392	25.1587	27.7251	30.3724	33.1106	35.9447	38.6084	41.3423	44.1406	47.0163	49.9837	53.0589	56.2582	59.5959	63.0836	68.1416	72.0235
33	23.0075	25.6264	28.3116	31.0907	33.9721	36.9621	39.7893	42.6910	45.6741	48.7537	51.9466	55.2699	58.7385	62.3646	66.1554	71.5958	75.7972
34	23.4365	26.1715	28.9917	31.9195	34.9640	38.1306	41.1395	44.2351	47.4322	50.7484	54.2017	57.8076	61.5788	65.5230	69.6399	75.4893	80.0204
35	23.9294	26.7982	29.7716	32.8693	36.0983	39.4666	42.6800	46.0002	49.4457	53.0353	56.7852	60.7088	64.8139	69.1003	73.5618	79.8403	84.7056
36	24.4938	27.5163	30.6653	33.9558	37.3962	40.9916	44.4409	48.0220	51.7545	55.6555	59.7388	64.0129	68.4774	73.1257	77.9430	84.6653	89.8637
37	25.1353	28.3361	31.6853	35.1965	38.8785	42.7320	46.4552	50.3376	54.3972	58.6484	63.0999	67.7514	72.5959	77.6180	82.7964	89.9717	95.4996
38	25.8658	29.2716	32.8510	36.6179	40.5709	44.7238	48.7637	52.9897	57.4171	62.0550	66.9030	71.9538	77.1911	82.5928	88.1317	95.7664	101.6186
39	26.6975	30.3409	34.1874	38.2437	42.5082	47.0073	51.4082	56.0207	60.8545	65.9090	71.1767	76.6405	82.2769	88.0577	93.9535	102.0529	108.2248
40	27.6491	31.5701	35.7256	40.1079	44.7326	49.6266	54.4338	59.4735	64.7452	70.2410	75.9430	81.8265	87.8618	94.0183	100.2661	108.8359	115.3276
41	28.7466	32.9907	37.4958	42.2532	47.2890	52.6278	57.8842	63.3845	69.1204	75.0730	81.2167	87.5201	93.9511	100.4783	107.0736	116.1248	122.9406
42	30.0214	34.6404	39.5381	44.7239	50.2229	56.0545	61.7954	67.7841	74.0008	80.4185	87.0043	93.7245	100.5462	107.4400	114.3836	123.9317	131.0828
43	31.5068	36.5491	41.8933	47.5618	53.5743	59.9391	66.1941	72.6890	79.3955	86.2791	93.3043	100.4367	107.6451	114.9065	122.2039	132.2718	139.7755
44	33.2432	38.7550	44.6026	50.8064	57.3747	64.3072	71.0955	78.1067	85.3044	92.6515	100.1117	107.6524	115.2493	122.8845	130.5485	141.1659	149.0468
45	35.2571	41.2943	47.7004	54.4839	61.6443	69.1686	76.5013	84.0307	91.7177	99.5242	107.4159	115.3673	123.3597	131.3829	139.4332	150.6380	158.9261
46	37.5730	44.1934	51.2047	58.6061	66.3839	74.5155	82.3955	90.4419	98.6146	106.8776	115.2040	123.5742	131.9775	140.4101	148.8745	160.7108	169.4413
47	40.2117	47.4644	55.1212	63.1676	71.5796	80.3255	88.7522	97.3125	105.9687	114.6924	123.4629	132.2689	141.1065	149.9784	158.8911	171.4089	180.6205
48	43.1766	51.1043	59.4354	68.1446	77.1987	86.5623	95.5336	104.6067	113.7516	122.9467	132.1801	141.4476	150.7519	160.1000	169.5010	182.7546	192.4884
49	46.4567	55.0901	64.1149	73.4960	83.1964	93.1793	102.6950	112.2875	121.9337	131.6213	141.3456	151.1097	160.9208	170.7885	180.7220	194.7688	205.0651
50	50.0249	59.3851	69.1139	79.1721	89.5212	100.1268	110.1954	120.3217	130.4927	140.7034	150.9571	161.2614	171.6262	182.0614	192.5746	207.4721	
51	53.8408	63.9397	74.3788	85.1177	96.1202	107.3607	117.9988	128.6852	139.4147	150.1906	161.0211	171.9164	182.8871	193.9412	205.0813		
52	57.8551	68.7005	79.8550	91.2806	102.9503	114.8466	126.0833	137.3669	148.7009	160.0937	171.5562	183.0994	194.7319	206.4564			
53	62.0233	73.6217	85.4991	97.6271	109.9872	122.5730	134.4493	146.3804	158.3750	170.4446	182.6010	194.8529	207.2035				
54	66.3052	78.6659	91.2842	104.1402	117.2275	130.5493	143.1200	155.7596	168.4801	181.2939	194.2102	207.2325					
55	70.6769	83.8204	97.2078	110.8321	124.6968	138.8158	152.1472	165.5662	179.0857	192.7155	206.4591						
56	75.1369	89.0945	103.2950	117.7419	132.4500	147.4401	161.6093	175.8870	190.2835	204.8026							
57	79.7073	94.5268	109.5992	124.9399	140.5709	156.5183	171.6111	186.8322	202.1857								
58	84.4335	100.1787	116.1998	132.5198	149.1664	166.1674	182.2760	198.5277									
59	89.3826	106.1363	123.1984	140.5976	158.3635	176.5226	193.7418										
60	94.6422	112.5043	130.7150	149.3053	168.3033	187.7290											
61	100.3092	119.3960	138.8763	158.7799	179.1277												
62	106.4903	126.9332	147.8158	169.1606													
63	113.2941	135.2375	157.6622														
64	120.8302	144.4275															
65	129.2012																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Single Pay Option and Male lives

Age\PT	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	52.2182	53.9076	55.6135	57.3406	59.0940	60.8803	62.7079	64.5856	66.5235	68.5317	70.6191	72.7933	75.0595	77.4190	79.8700	82.4063	85.0191	87.6973	90.4293
19	52.7889	54.5470	56.3274	58.1352	59.9767	61.8608	63.7966	65.7945	67.8652	70.0182	72.2614	74.6001	77.0357	79.5666	82.1868	84.8870	87.6558	90.4809	93.3505
20	53.4120	55.2482	57.1132	59.0133	60.9572	62.9544	65.0158	67.1523	69.3742	71.6897	74.1046	76.6200	79.2342	81.9415	84.7326	87.5955	90.5177	93.4865	96.4906
21	54.1181	56.0429	58.0046	60.0119	62.0742	64.2027	66.4090	68.7033	71.0948	73.5894	76.1885	78.8902	81.6883	84.5738	87.5346	90.5575	93.6295	96.7388	99.8763
22	54.9357	56.9619	59.0359	61.1671	63.3668	65.6468	68.0179	70.4893	73.0676	75.7544	78.5478	81.4412	84.4252	87.4875	90.6151	93.7944	97.0131	100.2616	103.5331
23	55.8943	58.0381	60.2419	62.5169	64.8750	67.3274	69.8834	72.5498	75.3287	78.2182	81.2116	84.2987	87.4671	90.7034	93.9941	97.3264	100.6904	104.0788	107.4877
24	57.0237	59.3036	61.6580	64.0989	66.6372	69.2829	72.0426	74.9184	77.9088	81.0069	84.2023	87.4818	90.8316	94.2380	97.6883	101.1722	104.6822	108.2141	111.7660
25	58.3548	60.7923	63.3205	65.9501	68.6907	71.5493	74.5278	77.6243	80.8324	84.1413	87.5374	91.0061	94.5332	98.1061	101.7146	105.3509	109.0106	112.6919	116.3957
26	59.9185	62.5380	65.2638	68.1051	71.0685	74.1558	77.3649	80.6888	84.1169	87.6352	91.2286	94.8824	98.5832	102.3211	106.0887	109.8813	113.6970	117.5369	121.4032
27	61.7487	64.5753	67.5228	70.5974	73.8000	77.1285	80.5751	84.1288	87.7754	91.4998	95.2864	99.1214	102.9945	106.8984	110.8291	114.7846	118.7659	122.7755	126.8168
28	63.8802	66.9391	70.1310	73.4561	76.9111	80.4880	84.1748	87.9568	91.8186	95.7447	99.7205	103.7353	107.7816	111.8559	115.9567	120.0851	124.2437	128.4361	132.6657
29	66.3469	69.6618	73.1162	76.7056	80.4207	84.2487	88.1742	92.1811	96.2536	100.3774	104.5410	108.7368	112.9609	117.2128	121.4942	125.8078	130.1574	134.5465	138.9780
30	69.1811	72.7711	76.5025	80.3643	84.3424	88.4203	92.5810	96.8081	101.0872	105.4073	109.7600	114.1416	118.5513	122.9918	127.4667	131.9798	136.5350	141.1351	145.7810
31	72.4105	76.2909	80.3079	84.4454	88.6851	93.0092	97.4004	101.8436	106.3280	110.8457	115.3927	119.9683	124.5751	129.2178	133.9011	138.6291	143.4048	148.2291	
32	76.0605	80.2404	84.5464	88.9582	93.4560	98.0215	102.6389	107.2969	111.9881	116.7091	121.4589	126.2406	131.0587	135.9193	140.8273	145.7859	150.7960		
33	80.1483	84.6314	89.2253	93.9078	98.6587	103.4612	108.3037	113.1783	118.0822	123.0154	127.9809	132.9836	138.0296	143.1251	148.2742	153.4780			
34	84.6897	89.4750	94.3529	99.3011	104.3007	109.3393	114.4087	119.5061	124.6323	129.7913	134.9882	140.2293	145.5210	150.8687	156.2743				
35	89.6921	94.7757	99.9327	105.1421	110.3894	115.6662	120.9693	126.2997	131.6624	137.0637	142.5102	148.0085	153.5642	159.1803					
36	95.1637	100.5406	105.9721	111.4418	116.9394	122.4615	128.0091	133.5875	139.2042	144.8671	150.5830	156.3576	162.1943						
37	101.1079	106.7734	112.4788	118.2117	123.9671	129.7460	135.5540	141.3988	147.2898	153.2350	159.2406	165.3097							
38	107.5306	113.4844	119.4668	125.4710	131.4965	137.5491	143.6369	149.7695	155.9567	162.2058	168.5200								
39	114.4404	120.6858	126.9540	133.2426	139.5561	145.9030	152.2932	158.7369	165.2430	171.8159									
40	121.8506	128.3972	134.9653	141.5573	148.1806	154.8457	161.5629	168.3416	175.1878										
41	129.7813	136.6442	143.5321	150.4508	157.4093	164.4186	171.4882	178.6245											
42	138.2572	145.4578	152.6904	159.9627	167.2841	174.6645	182.1106												
43	147.3066	154.8712	162.4773	170.1326	177.8455	185.6228													
44	156.9627	164.9220	172.9329	181.0018	189.1337														
45	167.2596	175.6472	184.0957	192.6077															
46	178.2285	187.0796	195.9973																
47	189.8993	199.2481																	
48	202.2959																		
49																			
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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Single Pay Option and Male lives

Age\PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	13.6560	15.2309	16.7844	18.3198	19.8361	21.3311	22.6486	23.9322	25.1887	26.4238	27.6441	28.8537	30.0584	31.2617	32.4684	34.3955	35.6460
19	13.7418	15.3130	16.8638	18.3994	19.9196	21.4225	22.7524	24.0538	25.3329	26.5966	27.8492	29.0967	30.3428	31.5926	32.8497	34.8410	36.1516
20	13.7833	15.3518	16.9015	18.4398	19.9683	21.4846	22.8332	24.1584	25.4675	26.7651	28.0575	29.3484	30.6433	31.9459	33.2606	35.3236	36.7016
21	13.7961	15.3640	16.9160	18.4621	20.0044	21.5406	22.9142	24.2709	25.6156	26.9549	28.2928	29.6349	30.9851	32.3481	33.7275	35.8710	37.3244
22	13.8008	15.3644	16.9244	18.4846	20.0478	21.6105	23.0170	24.4110	25.7994	27.1865	28.5780	29.9781	31.3917	32.8225	34.2743	36.5084	38.0479
23	13.8055	15.3678	16.9427	18.5248	20.1159	21.7137	23.1593	24.5992	26.0377	27.4809	28.9333	30.3997	31.8843	33.3910	34.9240	37.2620	38.8987
24	13.8102	15.3868	16.9848	18.5966	20.2250	21.8645	23.3582	24.8505	26.3479	27.8549	29.3767	30.9176	32.4817	34.0735	35.6989	38.1552	39.9033
25	13.8147	15.4327	17.0622	18.7138	20.3866	22.0776	23.6263	25.1803	26.7445	28.3243	29.9242	31.5485	33.2018	34.8903	36.6203	39.2128	41.0900
26	13.8636	15.5136	17.1851	18.8845	20.6118	22.3619	23.9753	25.5994	27.2399	28.9015	30.5887	32.3064	34.0611	35.8593	37.7090	40.4598	42.4865
27	13.9454	15.6383	17.3604	19.1189	20.9082	22.7283	24.4150	26.1191	27.8454	29.5985	31.3836	33.2076	35.0772	37.0008	38.9893	41.9238	44.1238
28	14.0683	15.8130	17.5973	19.4236	21.2857	23.1853	24.9559	26.7499	28.5721	30.4279	32.3244	34.2688	36.2698	38.3389	40.4881	43.6359	46.0358
29	14.2355	16.0444	17.9005	19.8054	21.7503	23.7410	25.6059	27.5004	29.4303	31.4029	33.4256	35.5078	37.6613	39.8988	42.2343	45.6287	48.2562
30	14.4525	16.3358	18.2765	20.2692	22.3088	24.4023	26.3726	28.3800	30.4323	32.5373	34.7045	36.9466	39.2766	41.7094	44.2600	47.9358	50.8188
31	14.7214	16.6926	18.7291	20.8207	22.9671	25.1757	27.2644	29.4003	31.5913	33.8478	36.1826	38.6098	41.1447	43.8029	46.5984	50.5915	53.7562
32	15.0477	17.1192	19.2631	21.4657	23.7318	26.0699	28.2934	30.5748	32.9248	35.3570	37.8860	40.5280	43.2992	46.2143	49.2847	53.6301	57.0978
33	15.4331	17.6196	19.8815	22.2085	24.6092	27.0947	29.4709	31.9191	34.4535	37.0894	39.8437	42.7336	45.7741	48.9775	52.3513	57.0795	60.8674
34	15.8848	18.2002	20.5917	23.0585	25.6124	28.2652	30.8163	33.4580	36.2062	39.0784	42.0928	45.2652	48.6082	52.1299	55.8300	60.9677	65.0862
35	16.4057	18.8622	21.3990	24.0252	26.7528	29.5971	32.3514	35.2174	38.2135	41.3587	44.6695	48.1593	51.8362	55.7003	59.7456	65.3132	69.7671
36	17.0031	19.6139	22.3164	25.1232	28.0499	31.1164	34.1061	37.2324	40.5150	43.9713	47.6153	51.4555	55.4919	59.7182	64.1201	70.1325	74.9211
37	17.6812	20.4645	23.3548	26.3686	29.5263	32.8502	36.1133	39.5403	43.1496	46.9556	50.9674	55.1850	59.6017	64.2025	68.9666	75.4331	80.5531
38	18.4482	21.4269	24.5326	27.7866	31.2119	34.8346	38.4135	42.1836	46.1600	50.3524	54.7605	59.3776	64.1876	69.1688	74.2946	81.2223	86.6688
39	19.3147	22.5175	25.8732	29.4055	33.1416	37.1094	41.0486	45.2044	49.5867	54.1954	59.0232	64.0536	69.2634	74.6249	80.1092	87.5035	93.2722
40	20.2978	23.7608	27.4062	31.2619	35.3571	39.7188	44.0633	48.6456	53.4654	58.5152	63.7775	69.2281	74.8379	80.5766	86.4147	94.2817	100.3730
41	21.4218	25.1866	29.1686	33.3981	37.9032	42.7086	47.5015	52.5437	57.8273	63.3339	69.0382	74.9096	80.9163	87.0275	93.2154	101.5662	107.9847
42	22.7150	26.8305	31.2019	35.8583	40.8254	46.1224	51.3989	56.9289	62.6930	68.6649	74.8121	81.1014	87.5005	93.9803	100.5190	109.3694	116.1264
43	24.2089	28.7303	33.5466	38.6843	44.1634	49.9924	55.7822	61.8180	68.0719	74.5102	81.0977	87.8007	94.5884	101.4381	108.3332	117.7064	124.8194
44	25.9407	30.9260	36.2440	41.9153	47.9486	54.3442	60.6667	67.2185	73.9639	80.8664	87.8902	95.0032	102.1815	109.4076	116.6722	126.5981	134.0917
45	27.9449	33.4535	39.3281	45.5775	52.2014	59.1877	66.0541	73.1242	80.3594	87.7223	95.1792	102.7048	110.2809	117.8976	125.5516	136.0680	143.9726
46	30.2495	36.3392	42.8170	49.6825	56.9227	64.5153	71.9287	79.5160	87.2377	95.0584	102.9516	110.8982	118.8877	126.9166	134.9878	146.1391	154.4899
47	32.8755	39.5952	46.7164	54.2252	62.0983	70.3046	78.2646	86.3663	94.5725	102.8553	111.1945	119.5792	128.0055	136.4766	144.9993	156.8356	165.6715
48	35.8261	43.2184	51.0119	59.1819	67.6960	76.5195	85.0243	93.6394	102.3355	111.0913	119.8954	128.7437	137.6395	146.5898	155.6040	168.1798	177.5418
49	39.0905	47.1861	55.6712	64.5117	73.6712	83.1135	92.1631	101.2984	110.4971	119.7470	129.0440	138.3914	147.7966	157.2694	166.8195	180.1921	190.1210
50	42.6416	51.4616	60.6488	70.1650	79.9725	90.0373	99.6401	109.3102	119.0349	128.8097	138.6380	148.5279	158.4894	168.5329	178.6661	192.8932	
51	46.4393	55.9955	65.8913	76.0870	86.5471	97.2467	107.4195	117.6505	127.9349	138.2766	148.6836	159.1668	169.7369	180.4023	191.1659		
52	50.4345	60.7349	71.3443	82.2255	93.3522	104.7073	115.4791	126.3082	137.1984	148.1582	159.1992	170.3326	181.5671	192.9060			
53	54.5829	65.6340	76.9645	88.5470	100.3633	112.4077	123.8195	135.2967	146.8484	158.4866	170.2232	182.0675	194.0228				
54	58.8446	70.6556	82.7253	95.0345	107.5771	120.3571	132.4634	144.6495	156.9281	169.3117	181.8100	194.4268					
55	63.1955	75.7870	88.6239	101.6999	115.0190	128.5955	141.4624	154.4283	167.5065	180.7073	194.0346						
56	67.6344	81.0374	94.6853	108.5823	122.7434	137.1902	150.8946	164.7192	178.6751	192.7664							
57	72.1831	86.4453	100.9628	115.7515	130.8341	146.2369	160.8643	175.6324	190.5457								
58	76.8868	92.0717	107.5352	123.3011	139.3973	155.8522	171.4947	187.2932									
59	81.8123	98.0023	114.5038	131.3462	148.5595	166.1709	182.9230										
60	87.0468	104.3413	121.9880	140.0185	158.4614	177.3374											
61	92.6866	111.2015	130.1141	149.4544	169.2443												
62	98.8380	118.7042	139.0147	159.7926													
63	105.6090	126.9705	148.8184														
64	113.1088	136.1184															
65	121.4394																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Single Pay Option and Male lives

Age\PT	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	36.9110	38.1939	39.4982	40.8286	42.1902	43.5895	45.0349	46.5352	48.1004	49.7406	51.4649	53.2807	55.1936	57.2049	59.3130	61.5119	63.7932	66.1459	68.5585
19	37.4809	38.8325	40.2115	41.6227	43.0726	44.5700	46.1239	47.7448	49.4433	51.2290	53.1097	55.0911	57.1745	59.3586	61.6375	64.0024	66.4419	68.9441	71.4973
20	38.1029	39.5328	40.9964	42.5002	44.0527	45.6635	47.3434	49.1034	50.9536	52.9025	54.9558	57.1149	59.3784	61.7405	64.1923	66.7221	69.3176	71.9663	74.6573
21	38.8078	40.3264	41.8869	43.4980	45.1692	46.9117	48.7368	50.6551	52.6756	54.8045	57.0431	59.3899	61.8388	64.3811	67.0048	69.6972	72.4454	75.2378	78.0656
22	39.6241	41.2442	42.9171	44.6525	46.4613	48.3556	50.3461	52.4421	54.6503	56.9724	59.4066	61.9467	64.5833	67.3047	70.0978	72.9494	75.8474	78.7826	81.7481
23	40.5812	42.3191	44.1221	46.0014	47.9691	50.0362	52.2123	54.5041	56.9138	59.4399	62.0756	64.8113	67.6346	70.5324	73.4915	76.4992	79.5460	82.6248	85.7316
24	41.7091	43.5832	45.5370	47.5826	49.7309	51.9919	54.3725	56.8746	59.4971	62.2333	65.0729	68.0031	71.0103	74.0811	77.2029	80.3658	83.5623	86.7884	90.0426
25	43.0385	45.0705	47.1983	49.4330	51.7841	54.2588	56.8590	59.5831	62.4247	65.3736	68.4160	71.5379	74.7254	77.9657	81.2492	84.5682	87.9184	91.2982	94.7087
26	44.6004	46.8145	49.1404	51.5873	54.1619	56.8661	59.6981	62.6510	65.7145	68.8748	72.1172	75.4270	78.7912	82.2001	85.6464	89.1256	92.6361	96.1789	99.7567
27	46.4285	48.8501	51.3981	54.0789	56.8936	59.8401	62.9110	66.0955	69.3797	72.7485	76.1869	79.6810	83.2209	86.7996	90.4129	94.0593	97.7399	101.4572	105.2150
28	48.5578	51.2120	54.0050	56.9371	60.0053	63.2016	66.5144	69.9293	73.4311	77.0044	80.6351	84.3125	88.0294	91.7823	95.5701	99.3938	103.2564	107.1615	111.1129
29	51.0219	53.9327	56.9890	60.1864	63.5159	66.9651	70.5187	74.1609	77.8761	81.6502	85.4722	89.3343	93.2329	97.1677	101.1405	105.1543	109.2128	113.3200	117.4788
30	53.8534	57.0400	60.3742	63.8453	67.4395	71.1405	74.9316	78.7968	82.7217	86.6955	90.7103	94.7621	98.8506	102.9785	107.1495	111.3677	115.6371	119.9609	124.3401
31	57.0799	60.5578	64.1787	67.9271	71.7848	75.7344	79.7588	83.8430	87.9766	92.1518	96.3647	100.6148	104.9048	109.2396	113.6241	118.0625	122.5581	127.1119	
32	60.7268	64.5053	68.4168	72.4414	76.5595	80.7532	85.0067	89.3092	93.6532	98.0355	102.4555	106.9161	111.4221	115.9798	120.5942	125.2688	130.0046		
33	64.8115	68.8947	73.0959	77.3933	81.7672	86.2009	90.6828	95.2054	99.7660	104.3648	109.0048	113.6911	118.4300	123.2279	128.0890	133.0146			
34	69.3500	73.7370	78.2245	82.7902	87.4156	92.0886	96.8011	101.5503	106.3374	111.1663	116.0424	120.9720	125.9618	131.0174	136.1409				
35	74.3497	79.0372	83.8062	88.6359	93.5123	98.4270	103.3769	108.3633	113.3912	118.4671	123.5977	128.7897	134.0490	139.3789					
36	79.8192	84.8023	89.8485	94.9418	100.0718	105.2356	110.4341	115.6728	120.9593	126.3016	131.7067	137.1806	142.7267						
37	85.7618	91.0362	96.3595	101.7192	107.1108	112.5354	117.9986	123.5082	129.0738	134.7036	140.4038	146.1779							
38	92.1838	97.7494	103.3529	108.9877	114.6534	120.3558	126.1032	131.9054	137.7723	143.7112	149.7259								
39	99.0936	104.9542	110.8470	116.7701	122.7278	128.7289	134.7835	140.9017	147.0927	153.3613									
40	106.5049	112.6701	118.8666	125.0970	131.3689	137.6928	144.0793	150.5378	157.0746										
41	114.4376	120.9228	127.4431	134.0044	140.6160	147.2890	154.0330	160.8547											
42	122.9167	129.7433	136.6124	143.5317	150.5109	157.5601	164.6861												
43	131.9700	139.1647	146.4116	153.7185	161.0942	168.5456													
44	141.6310	149.2246	156.8807	164.6061	172.4060														
45	151.9335	159.9597	168.0581	176.2317															
46	162.9086	171.4028	179.9755																
47	174.5861	183.5828																	
48	186.9897																		
49																			
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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Single Pay Option and Male lives

Age\PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	11.1459	12.5923	14.0067	15.3851	16.7319	18.0520	19.2176	20.3510	21.4587	22.5467	23.6214	24.6871	25.7494	26.8120	27.8796	29.5690	30.6807
19	11.2292	12.6735	14.0862	15.4650	16.8152	18.1433	19.3213	20.4725	21.6028	22.7193	23.8264	24.9299	26.0336	27.1427	28.2606	30.0142	31.1861
20	11.2682	12.7107	14.1235	15.5056	16.8639	18.2053	19.4020	20.5769	21.7373	22.8877	24.0344	25.1813	26.3338	27.4956	28.6711	30.4965	31.7357
21	11.2792	12.7216	14.1377	15.5280	16.9000	18.2613	19.4829	20.6892	21.8851	23.0772	24.2694	25.4675	26.6753	27.8974	29.1377	31.0434	32.3581
22	11.2852	12.7237	14.1461	15.5507	16.9432	18.3310	19.5855	20.8292	22.0687	23.3085	24.5543	25.8103	27.0814	28.3713	29.6839	31.6804	33.0811
23	11.2912	12.7258	14.1652	15.5912	17.0113	18.4340	19.7277	21.0171	22.3066	23.6025	24.9091	26.2314	27.5735	28.9393	30.3332	32.4334	33.9314
24	11.2972	12.7473	14.2090	15.6636	17.1201	18.5846	19.9262	21.2680	22.6164	23.9760	25.3520	26.7488	28.1704	29.6213	31.1075	33.3261	34.9354
25	11.3033	12.7973	14.2890	15.7816	17.2816	18.7974	20.1940	21.5974	23.0126	24.4449	25.8990	27.3790	28.8897	30.4374	32.0282	34.3830	36.1215
26	11.3573	12.8837	14.4150	15.9529	17.5064	19.0814	20.5425	22.0159	23.5073	25.0215	26.5628	28.1363	29.7484	31.4057	33.1161	35.6293	37.5173
27	11.4460	13.0153	14.5937	16.1873	17.8024	19.4472	20.9817	22.5350	24.1121	25.7177	27.3569	29.0367	30.7636	32.5463	34.3957	37.0925	39.1539
28	11.5774	13.1974	14.8339	16.4916	18.1793	19.9036	21.5219	23.1650	24.8380	26.5462	28.2968	30.0969	31.9553	33.8835	35.8935	38.8037	41.0651
29	11.7546	13.4363	15.1395	16.8729	18.6432	20.4586	22.1710	23.9147	25.6953	27.5202	29.3970	31.3349	33.3458	35.4424	37.6388	40.7955	43.2845
30	11.9831	13.7348	15.5166	17.3360	19.2011	21.1190	22.9369	24.7933	26.6963	28.6535	30.6747	32.7725	34.9599	37.2518	39.6633	43.1015	45.8460
31	12.2640	14.0975	15.9688	17.8867	19.8584	21.8914	23.8276	25.8124	27.8541	29.9628	32.1516	34.4344	36.8266	39.3440	42.0003	45.7558	48.7823
32	12.6017	14.5283	16.5020	18.5308	20.6221	22.7845	24.8553	26.9856	29.1861	31.4706	33.8535	36.3510	38.9796	41.7537	44.6850	48.7930	52.1226
33	12.9973	15.0304	17.1195	19.2725	21.4983	23.8080	26.0314	28.3284	30.7133	33.2013	35.8094	38.5548	41.4527	44.5152	47.7500	52.2407	55.8907
34	13.4572	15.6103	17.8286	20.1214	22.5002	24.9770	27.3753	29.8657	32.4641	35.1884	38.0565	41.0844	44.2847	47.6655	51.2268	56.1272	60.1082
35	13.9837	16.2712	18.6348	21.0866	23.6391	26.3073	28.9086	31.6231	34.4694	37.4665	40.6309	43.9761	47.5104	51.2337	55.1403	60.4708	64.7876
36	14.5832	17.0218	19.5508	22.1831	24.9345	27.8247	30.6612	33.6359	36.7686	40.0766	43.5741	47.2697	51.1634	55.2491	59.5125	65.2882	69.9402
37	15.2604	17.8710	20.5877	23.4268	26.4089	29.5563	32.6659	35.9412	39.4003	43.0580	46.9233	50.9962	55.2704	59.7307	64.3566	70.5869	75.5710
38	16.0262	18.8320	21.7637	24.8428	28.0923	31.5382	34.9635	38.5815	42.4077	46.4515	50.7131	55.1855	59.8531	64.6942	69.6822	76.3742	81.6855
39	16.8913	19.9209	23.1023	26.4595	30.0193	33.8101	37.5954	41.5990	45.8308	50.2909	54.9721	59.8579	64.9256	70.1473	75.4945	82.6537	88.2880
40	17.8728	21.1623	24.6331	28.3132	32.2319	36.4162	40.6065	45.0363	49.7055	54.6066	59.7223	65.0287	70.4966	76.0960	81.7976	89.4303	95.3881
41	18.9950	22.5858	26.3929	30.4465	34.7746	39.4022	44.0406	48.9301	54.0629	59.4208	64.9787	70.7061	76.5714	82.5439	88.5961	96.7134	102.9994
42	20.2860	24.2271	28.4232	32.9032	37.6929	42.8117	47.9334	53.3105	58.9238	64.7470	70.7480	76.8938	83.1520	89.4937	95.8975	104.5153	111.1409
43	21.7776	26.1241	30.7644	35.7252	41.0264	46.6768	52.3115	58.1943	64.2974	70.5872	77.0289	83.5887	90.2362	96.9487	103.7097	112.8513	119.8340
44	23.5065	28.3163	33.4578	38.9516	44.8066	51.0232	57.1905	63.5891	70.1838	76.9381	83.8164	90.7868	97.8256	104.9153	112.0467	121.7421	129.1066
45	25.5074	30.8399	36.5374	42.6086	49.0538	55.8608	62.5717	69.4887	76.5733	83.7884	91.1002	98.4840	105.9213	113.4025	120.9244	131.2114	138.9881
46	27.8084	33.7211	40.0211	46.7080	53.7689	61.1819	68.4398	75.8740	83.4454	91.1186	98.8675	106.6728	114.5244	122.4188	130.3589	141.2819	149.5061
47	30.4301	36.9721	43.9148	51.2444	58.9379	66.9643	74.7688	82.7176	90.7738	98.9096	107.1050	115.3492	123.6385	131.9761	140.3687	151.9779	160.6885
48	33.3760	40.5898	48.2040	56.1944	64.5285	73.1719	81.5212	89.9836	98.5301	107.1395	115.8005	124.5091	133.2687	142.0864	150.9717	163.3215	172.5597
49	36.6351	44.5514	52.8567	61.5169	70.4961	79.7583	88.6524	97.6354	106.6849	115.7890	124.9435	134.1519	143.4218	152.7631	162.1853	175.3332	185.1396
50	40.1805	48.8204	57.8271	67.1627	76.7895	86.6741	96.1217	105.6397	115.2156	124.8451	134.5317	144.2834	154.1105	164.0233	174.0299	188.0335	
51	43.9722	53.3474	63.0621	73.0768	83.3561	93.8753	103.8930	113.9722	124.1084	134.3052	144.5711	154.9170	165.3535	175.8893	186.5274		
52	47.9610	58.0797	68.5074	79.2071	90.1528	101.3275	111.9444	122.6220	133.3642	144.1798	155.0803	166.0770	177.1789	188.3893			
53	52.1028	62.9714	74.1197	85.5203	97.1553	109.0192	120.2762	131.6021	143.0062	154.5006	166.0973	177.8057	189.6293				
54	56.3577	67.9855	79.8723	91.9992	104.3603	116.9597	128.9111	140.9462	153.0774	165.3176	177.6766	190.1583					
55	60.7017	73.1091	85.7626	98.6558	111.7930	125.1887	137.9008	150.7157	163.6468	176.7046	189.8931						
56	65.1336	78.3517	91.8154	105.5291	119.5079	133.7736	147.3230	160.9967	174.8057	188.7543							
57	69.6750	83.7514	98.0840	112.6888	127.5885	142.8098	157.2820	171.8992	186.6657								
58	74.3713	89.3693	104.6470	120.2282	136.1409	152.4138	167.9009	183.5483									
59	79.2888	95.2910	111.6056	128.2624	145.2915	162.7203	179.3167										
60	84.5149	101.6203	119.0790	136.9229	155.1807	173.8735											
61	90.1457	108.4700	127.1933	146.3459	165.9499												
62	96.2872	115.9612	136.0811	156.6700													
63	103.0473	124.2148	145.8705														
64	110.5350	133.3487															
65	118.8522																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Single Pay Option and Male lives

Age\PT	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	31.8086	32.9560	34.1264	35.3245	36.5555	37.8259	39.1439	40.5183	41.9593	43.4769	45.0801	46.7765	48.5716	50.4668	52.4606	54.5472	56.7179	58.9621	61.2683
19	32.3782	33.5943	34.8395	36.1185	37.4379	38.8064	40.2330	41.7282	43.3026	44.9659	46.7258	48.5881	50.5541	52.6226	54.7878	57.0408	59.3706	61.7652	64.2129
20	32.9999	34.2943	35.6242	36.9958	38.4179	39.8999	41.4526	43.0870	44.8134	46.6401	48.5729	50.6133	52.7598	55.0068	57.3456	59.7643	62.2509	64.7930	67.3795
21	33.7044	35.0876	36.5144	37.9934	39.5342	41.1480	42.8461	44.6391	46.5359	48.5429	50.6613	52.8898	55.2223	57.6502	60.1615	62.7437	65.3840	68.0708	70.7954
22	34.5202	36.0050	37.5442	39.1476	40.8262	42.5919	44.4556	46.4264	48.5112	50.7117	53.0262	55.4485	57.9694	60.5771	63.2587	66.0011	68.7922	71.6229	74.4864
23	35.4769	37.0794	38.7488	40.4963	42.3338	44.2725	46.3219	48.4888	50.7755	53.1804	55.6970	58.3155	61.0237	63.8088	66.6573	69.5569	72.4979	75.4735	78.4796
24	36.6043	38.3430	40.1633	42.0771	44.0955	46.2283	48.4824	50.8600	53.3598	55.9754	58.6965	61.5102	64.4032	67.3621	70.3745	73.4303	76.5223	79.6466	82.8015
25	37.9331	39.8298	41.8242	43.9273	46.1486	48.4953	50.9694	53.5694	56.2889	59.1177	62.0423	65.0486	68.1227	71.2523	74.4275	77.6406	80.8877	84.1670	87.4798
26	39.4943	41.5734	43.7659	46.0813	48.5263	51.1028	53.8092	56.6384	59.5804	62.6214	65.7467	68.9419	72.1938	75.4931	78.8323	82.2070	85.6158	89.0596	92.5412
27	41.3218	43.6083	46.0232	48.5727	51.2581	54.0773	57.0230	60.0844	63.2477	66.4981	69.8204	73.2009	76.6298	80.0999	83.6076	87.1509	90.7312	94.3511	98.0143
28	43.4503	45.9697	48.6297	51.4308	54.3700	57.4394	60.6276	63.9201	67.3019	70.7577	74.2733	77.8383	81.4453	85.0911	88.7745	92.4967	96.2607	100.0700	103.9286
29	45.9136	48.6897	51.6132	54.6800	57.8810	61.2039	64.6335	68.1541	71.7503	75.4079	79.1159	82.8668	86.6569	90.4860	94.3560	98.2697	102.2313	106.2444	110.3124
30	48.7441	51.7963	54.9981	58.3389	61.8051	65.3805	69.0485	72.7930	76.5999	80.4583	84.3603	88.3023	92.2837	96.3074	100.3771	104.4970	108.6712	112.9028	117.1931
31	51.9697	55.3134	58.8023	62.4210	66.1514	69.9762	73.8783	77.8429	81.8595	85.9205	90.0221	94.1636	98.3481	102.5802	106.8651	111.2070	115.6091	120.0728	
32	55.6156	59.2603	63.0403	66.9358	70.9273	74.9971	79.1293	83.3132	87.5416	91.8110	96.1210	100.4746	104.8766	109.3333	113.8499	118.4297	123.0742		
33	59.6993	63.6491	67.7194	71.8885	76.1367	80.4474	84.8092	89.2144	93.6606	98.1479	102.6795	107.2603	111.8969	116.5954	121.3605	126.1935			
34	64.2368	68.4911	72.8483	77.2865	81.7872	86.3383	90.9318	95.5650	100.2391	104.9580	109.7271	114.5529	119.4421	124.4003	129.4298				
35	69.2356	73.7910	78.4307	83.1338	87.8866	92.6805	97.5128	102.3845	107.3008	112.2683	117.2935	122.3835	127.5440	132.7784					
36	74.7043	79.5562	84.4740	89.4418	94.4493	99.4936	104.5758	109.7012	114.8777	120.1131	125.4146	130.7883	136.2376						
37	80.6464	85.7905	90.9864	96.2218	101.4921	106.7986	112.1468	117.5447	123.0018	128.5264	134.1249	139.8007							
38	87.0681	92.5045	97.9817	103.4933	109.0390	114.6247	120.2586	125.9507	131.7108	137.5464	143.4612								
39	93.9780	99.7103	105.4781	111.2792	117.1184	123.0042	128.9469	134.9567	141.0427	147.2098									
40	101.3896	107.4278	113.5004	119.6103	125.7650	131.9752	138.2515	144.6032	151.0369										
41	109.3231	115.6824	122.0801	128.5223	135.0183	141.5791	148.2146	154.9314											
42	117.8031	124.5052	131.2531	138.0547	144.9199	151.8587	158.8780												
43	126.8578	133.9292	141.0563	148.2471	155.5104	162.8533													
44	136.5204	143.9921	151.5299	159.1409	166.8302														
45	146.8248	154.7305	162.7122	170.7731															
46	157.8020	166.1772	174.6348																
47	169.4817	178.3610																	
48	181.8877																		
49																			
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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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Regular Pay Option and Male lives

Age\PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981
19	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254
20	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396
21	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450
22	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455
23	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460
24	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465
25	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471
26	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573
27	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755
28	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038
29	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431
30	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947	6.6947
31	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591	6.7591
32	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8375	6.8526	6.8841
33	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	6.9299	7.0391	7.0791
34	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0382	7.0444	7.2567	7.3060
35	7.1625	7.1625	7.1625	7.1625	7.1625	7.1625	7.1625	7.1625	7.1625	7.1625	7.1625	7.1625	7.1940	7.2341	7.2820	7.5078	7.5671
36	7.3049	7.3049	7.3049	7.3049	7.3049	7.3049	7.3049	7.3049	7.3049	7.3049	7.3710	7.4030	7.4455	7.4967	7.5562	7.7969	7.8654
37	7.4661	7.4661	7.4661	7.4661	7.4661	7.4661	7.4661	7.4661	7.4871	7.5554	7.6360	7.6800	7.7349	7.7979	7.8696	8.1259	8.2033
38	7.6486	7.6486	7.6486	7.6486	7.6486	7.6486	7.6486	7.6968	7.7637	7.8457	7.9406	7.9984	8.0662	8.1426	8.2248	8.4972	8.5858
39	7.8547	7.8547	7.8547	7.8547	7.8547	7.8928	7.9358	7.9991	8.0809	8.1788	8.2901	8.3622	8.4427	8.5328	8.6262	8.9150	9.0116
40	8.0880	8.0880	8.0880	8.0880	8.0880	8.2096	8.2667	8.3457	8.4448	8.5599	8.6893	8.7751	8.8707	8.9703	9.0769	9.3823	9.4889
41	8.3540	8.3540	8.3540	8.3540	8.4059	8.5724	8.6461	8.7435	8.8616	8.9949	9.1425	9.2426	9.3508	9.4642	9.5784	9.9019	10.0152
42	8.6596	8.6596	8.6596	8.6596	8.7990	8.9888	9.0815	9.1997	9.3369	9.4905	9.6537	9.7692	9.8893	10.0111	10.1381	10.4788	10.6035
43	9.0118	9.0118	9.0118	9.0771	9.2501	9.4661	9.5803	9.7194	9.8769	10.0483	10.2305	10.3564	10.4877	10.6228	10.7571	11.1182	11.2499
44	9.4200	9.4200	9.4229	9.5671	9.7676	10.0121	10.1488	10.3077	10.4858	10.6753	10.8713	11.0106	11.1532	11.2958	11.4374	11.8205	11.9604
45	9.8937	9.8937	9.9556	10.1285	10.3586	10.6339	10.7904	10.9717	11.1666	11.3712	11.5851	11.7342	11.8845	12.0361	12.1913	12.5941	12.7473
46	10.4409	10.4410	10.5645	10.7675	11.0285	11.3330	11.5121	11.7096	11.9214	12.1437	12.3705	12.5272	12.6875	12.8519	13.0157	13.4447	13.6075
47	11.0686	11.1002	11.2544	11.4878	11.7794	12.1147	12.3102	12.5248	12.7532	12.9885	13.2280	13.3942	13.5671	13.7405	13.9138	14.3718	14.5453
48	11.7802	11.8427	12.0266	12.2903	12.6117	12.9746	13.1857	13.4167	13.6581	13.9062	14.1590	14.3385	14.5206	14.7041	14.8883	15.3784	15.5640
49	12.5755	12.6670	12.8791	13.1715	13.5200	13.9093	14.1364	14.3801	14.6343	14.8960	15.1666	15.3559	15.5487	15.7439	15.9406	16.4660	16.6652
50	13.4504	13.5682	13.8065	14.1249	14.4991	14.9150	15.1554	15.4117	15.6795	15.9576	16.2456	16.4462	16.6515	16.8603	17.0715	17.6356	
51	14.3967	14.5376	14.7999	15.1425	15.5423	15.9845	16.2371	16.5071	16.7901	17.0871	17.3940	17.6082	17.8283	18.0530	18.2838		
52	15.4028	15.5643	15.8486	16.2145	16.6402	17.1093	17.3756	17.6613	17.9623	18.2807	18.6098	18.8403	19.0780	19.3209			
53	16.4579	16.6380	16.9434	17.3336	17.7859	18.2846	18.5671	18.8718	19.1951	19.5378	19.8929	20.1429	20.4012				
54	17.5504	17.7485	18.0759	18.4925	18.9745	19.5066	19.8093	20.1371	20.4879	20.8592	21.2446	21.5176					
55	18.6724	18.8899	19.2419	19.6888	20.2050	20.7760	21.1039	21.4599	21.8444	22.2492	22.6695						
56	19.8207	20.0609	20.4425	20.9248	21.4814	22.0977	22.4567	22.8491	23.2723	23.7159							
57	20.9985	21.2663	21.6845	22.2089	22.8134	23.4825	23.8794	24.3179	24.7843								
58	22.2144	22.5175	22.9799	23.5547	24.2154	24.9460	25.3938	25.8812									
59	23.4839	23.8315	24.3467	24.9812	25.7102	26.5129	27.0179										
60	24.8289	25.2307	25.8113	26.5206	27.3265	28.2106											
61	26.2743	26.7438	27.4025	28.1942	29.0876												
62	27.8503	28.4011	29.1471	30.0324													
63	29.5894	30.2311	31.0796														
64	31.5220	32.2733															
65	33.6853																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Regular Pay Option and Male lives

Age\PT	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981	6.4981
19	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254	6.5254
20	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396	6.5396
21	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450	6.5450
22	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455	6.5455
23	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460	6.5460
24	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465	6.5465
25	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471	6.5471
26	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5573	6.5700	6.5934
27	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5755	6.5875	6.6153	6.6423	6.6689	6.6961	6.7224
28	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6038	6.6301	6.6620	6.6932	6.7240	6.7554	6.7860	6.8156	6.8444	6.8731
29	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6431	6.6741	6.7098	6.7452	6.7800	6.8161	6.8513	6.8856	6.9188	6.9529	6.9862	7.0186	7.0501
30	6.6947	6.6947	6.6947	6.6947	6.7227	6.7592	6.7984	6.8375	6.8770	6.9174	6.9567	6.9951	7.0343	7.0727	7.1101	7.1465	7.1819	7.2175	7.2528
31	6.7591	6.7787	6.8155	6.8541	6.8963	6.9389	6.9830	7.0277	7.0716	7.1157	7.1600	7.2030	7.2449	7.2857	7.3275	7.3682	7.4079	7.4465	
32	6.9203	6.9603	7.0044	7.0502	7.0984	7.1476	7.1961	7.2463	7.2957	7.3439	7.3908	7.4387	7.4856	7.5312	7.5757	7.6190	7.6612		
33	7.1235	7.1718	7.2231	7.2766	7.3300	7.3860	7.4410	7.4947	7.5486	7.6025	7.6550	7.7060	7.7558	7.8048	7.8544	7.9027			
34	7.3589	7.4161	7.4741	7.5354	7.5962	7.6560	7.7172	7.7774	7.8360	7.8931	7.9493	8.0062	8.0617	8.1158	8.1685				
35	7.6288	7.6946	7.7612	7.8272	7.8958	7.9628	8.0282	8.0919	8.1568	8.2204	8.2823	8.3428	8.4017	8.4593					
36	7.9373	8.0094	8.0848	8.1592	8.2319	8.3041	8.3768	8.4477	8.5168	8.5843	8.6501	8.7158	8.7813						
37	8.2846	8.3664	8.4470	8.5279	8.6089	8.6879	8.7649	8.8400	8.9145	8.9894	9.0625	9.1339							
38	8.6741	8.7634	8.8533	8.9412	9.0269	9.1106	9.1954	9.2787	9.3602	9.4398	9.5177								
39	9.1105	9.2077	9.3029	9.3965	9.4914	9.5840	9.6746	9.7632	9.8499	9.9347									
40	9.5938	9.6977	9.8029	9.9057	10.0063	10.1047	10.2010	10.2954	10.3908										
41	10.1312	10.2449	10.3562	10.4653	10.5721	10.6781	10.7846	10.8890											
42	10.7261	10.8464	10.9645	11.0826	11.2006	11.3163	11.4299												
43	11.3796	11.5093	11.6394	11.7674	11.8932	12.0167													
44	12.1030	12.2437	12.3823	12.5188	12.6531														
45	12.8988	13.0487	13.1966	13.3425															
46	13.7690	13.9290	14.0872																
47	14.7180	14.8892																	
48	15.7489																		
49																			
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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Regular Pay Option and Male lives

Age\PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424
19	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695
20	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836
21	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888
22	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889
23	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896
24	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903
25	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910
26	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1048	4.1148
27	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1675	4.1815
28	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.2472	4.2659
29	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1931	4.2060	4.2232	4.3461	4.3707
30	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2411	4.2723	4.2806	4.2939	4.3124	4.3357	4.4668	4.4984
31	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3160	4.3466	4.3826	4.3958	4.4150	4.4403	4.4710	4.6117	4.6516
32	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3844	4.4060	4.4352	4.4709	4.5130	4.5326	4.5591	4.5926	4.6319	4.7838	4.8331
33	4.4709	4.4709	4.4709	4.4709	4.4709	4.4957	4.5122	4.5389	4.5734	4.6158	4.6656	4.6932	4.7287	4.7717	4.8206	4.9848	5.0446
34	4.5783	4.5783	4.5783	4.5783	4.5783	4.6376	4.6598	4.6923	4.7339	4.7847	4.8441	4.8812	4.9276	4.9811	5.0416	5.2194	5.2884
35	4.7016	4.7016	4.7016	4.7016	4.7174	4.7996	4.8285	4.8686	4.9191	4.9805	5.0513	5.1001	5.1584	5.2234	5.2960	5.4884	5.5675
36	4.8429	4.8429	4.8429	4.8429	4.8927	4.9850	5.0219	5.0717	5.1336	5.2077	5.2916	5.3541	5.4246	5.5035	5.5862	5.7937	5.8840
37	5.0028	5.0028	5.0028	5.0109	5.0921	5.1961	5.2433	5.3052	5.3813	5.4700	5.5697	5.6460	5.7307	5.8216	5.9180	6.1411	6.2397
38	5.1839	5.1839	5.1839	5.2250	5.3192	5.4374	5.4977	5.5743	5.6671	5.7718	5.8894	5.9798	6.0793	6.1834	6.2892	6.5286	6.6365
39	5.3883	5.3883	5.3910	5.4686	5.5779	5.7138	5.7901	5.8849	5.9956	6.1196	6.2532	6.3609	6.4729	6.5888	6.7079	6.9627	7.0797
40	5.6198	5.6198	5.6522	5.7466	5.8746	6.0316	6.1268	6.2422	6.3722	6.5159	6.6691	6.7892	6.9159	7.0446	7.1723	7.4442	7.5679
41	5.8838	5.8838	5.9514	6.0657	6.2165	6.3977	6.5156	6.6512	6.8039	6.9665	7.1360	7.2732	7.4117	7.5494	7.6856	7.9747	8.1064
42	6.1869	6.2066	6.2961	6.4339	6.6115	6.8210	6.9615	7.1210	7.2927	7.4755	7.6646	7.8128	7.9608	8.1097	8.2574	8.5622	8.7036
43	6.5364	6.5794	6.6937	6.8599	7.0664	7.3070	7.4717	7.6522	7.8469	8.0478	8.2518	8.4100	8.5713	8.7302	8.8854	9.2099	9.3584
44	6.9414	7.0109	7.1537	7.3516	7.5911	7.8621	8.0504	8.2546	8.4669	8.6835	8.9018	9.0745	9.2446	9.4113	9.5741	9.9197	10.0761
45	7.4114	7.5098	7.6857	7.9165	8.1882	8.4922	8.7040	8.9265	9.1551	9.3889	9.6237	9.8047	9.9827	10.1572	10.3279	10.6966	10.8617
46	7.9542	8.0848	8.2940	8.5601	8.8660	9.2003	9.4308	9.6700	9.9177	10.1662	10.4136	10.6025	10.7884	10.9711	11.1511	11.5447	11.7194
47	8.5770	8.7403	8.9856	9.2850	9.6218	9.9850	10.2324	10.4911	10.7523	11.0136	11.2735	11.4703	11.6647	11.8566	12.0503	12.4678	12.6540
48	9.2830	9.4807	9.7587	10.0890	10.4548	10.8454	11.1114	11.3834	11.6573	11.9313	12.2043	12.4096	12.6133	12.8188	13.0238	13.4688	13.6705
49	10.0726	10.3020	10.6100	10.9693	11.3636	11.7803	12.0599	12.3443	12.6309	12.9181	13.2054	13.4204	13.6359	13.8550	14.0729	14.5507	14.7673
50	10.9417	11.1988	11.5346	11.9218	12.3411	12.7824	13.0738	13.3707	13.6707	13.9726	14.2760	14.5024	14.7324	14.9656	15.1985	15.7132	
51	11.8814	12.1626	12.5246	12.9355	13.3785	13.8444	14.1479	14.4583	14.7734	15.0924	15.4146	15.6548	15.9008	16.1506	16.4006		
52	12.8802	13.1833	13.5676	14.0011	14.4681	14.9598	15.2768	15.6029	15.9361	16.2751	16.6194	16.8763	17.1408	17.4097			
53	13.9272	14.2500	14.6550	15.1116	15.6041	16.1242	16.4576	16.8028	17.1577	17.5207	17.8909	18.1678	18.4538				
54	15.0113	15.3526	15.7793	16.2610	16.7823	17.3349	17.6889	18.0577	18.4388	18.8304	19.2309	19.5313					
55	16.1245	16.4859	16.9371	17.4479	18.0029	18.5937	18.9735	19.3712	19.7839	20.2091	20.6446						
56	17.2640	17.6491	18.1297	18.6754	19.2706	19.9064	20.3183	20.7511	21.2012	21.6653							
57	18.4332	18.8480	19.3647	19.9528	20.5959	21.2847	21.7356	22.2101	22.7036								
58	19.6420	20.0936	20.6548	21.2940	21.9940	22.7446	23.2420	23.7649									
59	20.9051	21.4029	22.0185	22.7187	23.4852	24.3072	24.8585										
60	22.2446	22.7992	23.4797	24.2515	25.0949	25.9980											
61	23.6855	24.3116	25.0697	25.9226	26.8503												
62	25.2625	25.9704	26.8174	27.7647													
63	27.0022	27.8036	28.7514														
64	28.9362	29.8433															
65	31.0962																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Regular Pay Option and Male lives

Age\PT	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424
19	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695
20	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0868	4.1020
21	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0917	4.1089	4.1258	4.1429	4.1602
22	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0913	4.1098	4.1287	4.1478	4.1676	4.1871	4.2060	4.2256
23	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.1079	4.1281	4.1486	4.1705	4.1925	4.2142	4.2369	4.2590	4.2804	4.3014
24	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.1076	4.1272	4.1487	4.1712	4.1952	4.2194	4.2446	4.2699	4.2947	4.3195	4.3444	4.3685	4.3918
25	4.0910	4.0910	4.0968	4.1125	4.1308	4.1511	4.1736	4.1978	4.2237	4.2503	4.2785	4.3066	4.3348	4.3635	4.3916	4.4188	4.4457	4.4726	4.4987
26	4.1273	4.1424	4.1605	4.1810	4.2041	4.2296	4.2570	4.2862	4.3169	4.3477	4.3800	4.4122	4.4436	4.4751	4.5065	4.5369	4.5664	4.5949	4.6229
27	4.1986	4.2186	4.2419	4.2680	4.2966	4.3277	4.3606	4.3947	4.4304	4.4660	4.5015	4.5378	4.5732	4.6076	4.6409	4.6744	4.7072	4.7389	4.7696
28	4.2886	4.3145	4.3438	4.3762	4.4110	4.4479	4.4867	4.5258	4.5661	4.6066	4.6463	4.6850	4.7241	4.7623	4.7993	4.8351	4.8698	4.9034	4.9371
29	4.4000	4.4326	4.4689	4.5078	4.5495	4.5919	4.6367	4.6816	4.7259	4.7703	4.8147	4.8577	4.8995	4.9399	4.9796	5.0191	5.0575	5.0947	5.1308
30	4.5353	4.5752	4.6192	4.6648	4.7135	4.7628	4.8118	4.8623	4.9120	4.9604	5.0075	5.0537	5.0998	5.1444	5.1877	5.2296	5.2703	5.3098	5.3481
31	4.6968	4.7448	4.7966	4.8501	4.9039	4.9601	5.0156	5.0699	5.1228	5.1764	5.2284	5.2787	5.3274	5.3746	5.4204	5.4652	5.5099	5.5534	
32	4.8867	4.9439	5.0023	5.0639	5.1253	5.1859	5.2461	5.3064	5.3649	5.4216	5.4765	5.5296	5.5820	5.6338	5.6842	5.7332	5.7808		
33	5.1069	5.1729	5.2403	5.3074	5.3749	5.4425	5.5082	5.5721	5.6339	5.6943	5.7545	5.8129	5.8695	5.9246	5.9781	6.0301			
34	5.3612	5.4346	5.5092	5.5845	5.6582	5.7300	5.7996	5.8689	5.9367	6.0024	6.0660	6.1279	6.1880	6.2464	6.3033				
35	5.6482	5.7315	5.8137	5.8941	5.9724	6.0511	6.1274	6.2013	6.2729	6.3423	6.4098	6.4754	6.5393	6.6030					
36	5.9746	6.0642	6.1519	6.2404	6.3263	6.4094	6.4900	6.5680	6.6438	6.7174	6.7907	6.8625	6.9323						
37	6.3371	6.4356	6.5321	6.6256	6.7163	6.8041	6.8892	6.9727	7.0553	7.1358	7.2141	7.2904							
38	6.7443	6.8493	6.9512	7.0499	7.1456	7.2402	7.3328	7.4230	7.5107	7.5962	7.6795								
39	7.1938	7.3046	7.4121	7.5186	7.6226	7.7236	7.8218	7.9174	8.0107	8.1017									
40	7.6883	7.8073	7.9240	8.0372	8.1472	8.2542	8.3585	8.4602	8.5594										
41	8.2370	8.3638	8.4869	8.6065	8.7230	8.8366	8.9475	9.0558											
42	8.8409	8.9746	9.1046	9.2314	9.3552	9.4760	9.5941												
43	9.5032	9.6443	9.7821	9.9168	10.0484	10.1794													
44	10.2289	10.3784	10.5248	10.6698	10.8132														
45	11.0235	11.1823	11.3416	11.4978															
46	11.8921	12.0650	12.2350																
47	12.8413	13.0259																	
48	13.8706																		
49																			
50																			
51																			
52																			
53																			
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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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Regular Pay Option and Male lives

Age\PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
18	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239
19	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508
20	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649
21	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701	3.2701
22	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707	3.2707
23	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2713	3.2857	3.2907
24	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.2719	3.3148	3.3222
25	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.2723	3.3538	3.3642
26	3.2824	3.2824	3.2824	3.2824	3.2824	3.2824	3.2824	3.2824	3.2824	3.2824	3.2910	3.2925	3.2966	3.3035	3.3129	3.4053	3.4194
27	3.3004	3.3004	3.3004	3.3004	3.3004	3.3004	3.3004	3.3004	3.3004	3.3174	3.3399	3.3438	3.3508	3.3610	3.3744	3.4716	3.4905
28	3.3284	3.3284	3.3284	3.3284	3.3284	3.3284	3.3284	3.3366	3.3546	3.3766	3.4021	3.4091	3.4198	3.4341	3.4524	3.5556	3.5803
29	3.3673	3.3673	3.3673	3.3673	3.3673	3.3796	3.3881	3.4038	3.4248	3.4500	3.4793	3.4903	3.5056	3.5251	3.5492	3.6598	3.6911
30	3.4184	3.4184	3.4184	3.4184	3.4184	3.4543	3.4663	3.4855	3.5100	3.5393	3.5733	3.5893	3.6102	3.6361	3.6672	3.7865	3.8251
31	3.4821	3.4821	3.4821	3.4821	3.4875	3.5438	3.5598	3.5829	3.6117	3.6461	3.6859	3.7081	3.7359	3.7695	3.8085	3.9380	3.9857
32	3.5597	3.5597	3.5597	3.5597	3.5875	3.6496	3.6699	3.6976	3.7319	3.7726	3.8197	3.8494	3.8852	3.9281	3.9757	4.1166	4.1745
33	3.6512	3.6512	3.6512	3.6512	3.7035	3.7721	3.7974	3.8309	3.8721	3.9205	3.9767	4.0151	4.0611	4.1136	4.1722	4.3259	4.3921
34	3.7583	3.7583	3.7583	3.7770	3.8375	3.9136	3.9449	3.9858	4.0355	4.0936	4.1602	4.2090	4.2664	4.3297	4.3996	4.5669	4.6442
35	3.8813	3.8813	3.8813	3.9219	3.9906	4.0753	4.1144	4.1644	4.2243	4.2944	4.3728	4.4346	4.5030	4.5797	4.6604	4.8425	4.9285
36	4.0222	4.0222	4.0309	4.0875	4.1654	4.2606	4.3096	4.3709	4.4435	4.5271	4.6201	4.6945	4.7773	4.8648	4.9583	5.1551	5.2523
37	4.1817	4.1817	4.2086	4.2753	4.3645	4.4727	4.5339	4.6084	4.6966	4.7950	4.9044	4.9934	5.0887	5.1908	5.2950	5.5077	5.6128
38	4.3623	4.3630	4.4101	4.4888	4.5919	4.7162	4.7920	4.8834	4.9876	5.1045	5.2300	5.3338	5.4443	5.5574	5.6714	5.9001	6.0144
39	4.5662	4.5786	4.6389	4.7322	4.8521	4.9958	5.0893	5.1993	5.3229	5.4566	5.6013	5.7205	5.8429	5.9682	6.0950	6.3385	6.4617
40	4.7971	4.8236	4.8994	5.0108	5.1518	5.3175	5.4320	5.5620	5.7055	5.8605	6.0220	6.1540	6.2910	6.4285	6.5640	6.8243	6.9544
41	5.0604	5.1037	5.1984	5.3317	5.4973	5.6896	5.8249	5.9781	6.1430	6.3159	6.4939	6.6426	6.7912	6.9379	7.0815	7.3593	7.4962
42	5.3627	5.4259	5.5436	5.7037	5.8965	6.1166	6.2777	6.4524	6.6367	6.8297	7.0268	7.1867	7.3450	7.5003	7.6526	7.9476	8.0913
43	5.7112	5.7981	5.9435	6.1326	6.3573	6.6088	6.7923	6.9884	7.1953	7.4062	7.6183	7.7884	7.9556	8.1212	8.2837	8.5941	8.7485
44	6.1152	6.2299	6.4068	6.6294	6.8856	7.1679	7.3754	7.5949	7.8196	8.0462	8.2723	8.4514	8.6301	8.8052	8.9753	9.3062	9.4685
45	6.5840	6.7309	6.9419	7.1974	7.4871	7.8018	8.0327	8.2706	8.5116	8.7527	8.9918	9.1829	9.3705	9.5534	9.7316	10.0850	10.2560
46	7.1264	7.3076	7.5535	7.8454	8.1682	8.5131	8.7627	9.0173	9.2730	9.5281	9.7823	9.9824	10.1780	10.3692	10.5561	10.9343	11.1151
47	7.7491	7.9658	8.2483	8.5730	8.9266	9.3003	9.5665	9.8359	10.1066	10.3765	10.6430	10.8511	11.0553	11.2556	11.4523	11.8578	12.0497
48	8.4555	8.7083	9.0234	9.3790	9.7614	10.1621	10.4429	10.7270	11.0118	11.2941	11.5735	11.7902	12.0039	12.2147	12.4227	12.8584	13.0628
49	9.2465	9.5306	9.8759	10.2598	10.6689	11.0951	11.3890	11.6872	11.9844	12.2799	12.5733	12.7999	13.0246	13.2475	13.4684	13.9375	14.1560
50	10.1156	10.4277	10.8010	11.2112	11.6442	12.0941	12.4011	12.7115	13.0220	13.3320	13.6415	13.8798	14.1175	14.3544	14.5903	15.0962	
51	11.0546	11.3923	11.7903	12.2237	12.6797	13.1529	13.4723	13.7960	14.1216	14.4484	14.7766	15.0290	15.2822	15.5356	15.7884		
52	12.0520	12.4125	12.8318	13.2870	13.7663	14.2648	14.5973	14.9367	15.2801	15.6271	15.9773	16.2466	16.5181	16.7905			
53	13.0984	13.4774	13.9168	14.3945	14.8985	15.4256	15.7734	16.1319	16.4970	16.8680	17.2442	17.5340	17.8268				
54	14.1810	14.5776	15.0382	15.5403	16.0725	16.6327	16.9999	17.3819	17.7734	18.1730	18.5796	18.8934					
55	15.2925	15.7083	16.1929	16.7237	17.2889	17.8876	18.2805	18.6909	19.1141	19.5474	19.9891						
56	16.4303	16.8691	17.3827	17.9479	18.5528	19.1963	19.6212	20.0669	20.5277	21.0002							
57	17.5982	18.0659	18.6153	19.2226	19.8751	20.5704	21.0345	21.5230	22.0275								
58	18.8055	19.3100	19.9040	20.5623	21.2713	22.0259	22.5390	23.0764									
59	20.0680	20.6190	21.2674	21.9866	22.7620	23.5851	24.1552										
60	21.4078	22.0160	22.7296	23.5204	24.3726	25.2765											
61	22.8499	23.5268	24.3171	25.1907	26.1304												
62	24.4234	25.1810	26.0598	27.0276													
63	26.1597	27.0094	27.9884														
64	28.0966	29.0517															
65	30.2600																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Regular Pay Option and Male lives

Age\PT	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
18	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2239	3.2295	3.2391	3.2497	3.2609	3.2731	3.2854	3.2986	3.3117
19	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2508	3.2533	3.2632	3.2743	3.2862	3.2992	3.3126	3.3271	3.3415	3.3566	3.3717	
20	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2649	3.2698	3.2799	3.2913	3.3038	3.3175	3.3322	3.3478	3.3638	3.3807	3.3975	3.4145	3.4317	
21	3.2701	3.2701	3.2701	3.2701	3.2731	3.2821	3.2923	3.3039	3.3170	3.3312	3.3470	3.3636	3.3815	3.4000	3.4186	3.4383	3.4576	3.4765	3.4958	
22	3.2713	3.2771	3.2843	3.2930	3.3032	3.3148	3.3283	3.3430	3.3597	3.3773	3.3967	3.4167	3.4379	3.4596	3.4811	3.5033	3.5252	3.5466	3.5673	
23	3.2973	3.3055	3.3154	3.3270	3.3405	3.3556	3.3728	3.3916	3.4121	3.4337	3.4570	3.4807	3.5052	3.5302	3.5548	3.5791	3.6038	3.6277	3.6509	
24	3.3315	3.3426	3.3560	3.3713	3.3887	3.4082	3.4297	3.4529	3.4778	3.5036	3.5311	3.5586	3.5862	3.6146	3.6424	3.6695	3.6957	3.7223	3.7480	
25	3.3770	3.3920	3.4094	3.4293	3.4514	3.4759	3.5022	3.5303	3.5600	3.5901	3.6216	3.6532	3.6843	3.7150	3.7461	3.7763	3.8054	3.8336	3.8609	
26	3.4365	3.4562	3.4785	3.5038	3.5312	3.5612	3.5929	3.6258	3.6606	3.6955	3.7302	3.7659	3.8009	3.8349	3.8679	3.9001	3.9324	3.9635	3.9936	
27	3.5127	3.5380	3.5661	3.5974	3.6309	3.6665	3.7041	3.7423	3.7814	3.8212	3.8604	3.8987	3.9365	3.9742	4.0107	4.0459	4.0800	4.1130	4.1450	
28	3.6085	3.6403	3.6751	3.7127	3.7529	3.7942	3.8375	3.8815	3.9250	3.9680	4.0118	4.0543	4.0956	4.1355	4.1741	4.2114	4.2488	4.2851	4.3202	
29	3.7265	3.7652	3.8076	3.8517	3.8987	3.9468	3.9948	4.0436	4.0926	4.1404	4.1869	4.2320	4.2760	4.3198	4.3621	4.4031	4.4427	4.4812	4.5184	
30	3.8690	3.9153	3.9652	4.0172	4.0698	4.1240	4.1785	4.2320	4.2843	4.3353	4.3864	4.4359	4.4837	4.5299	4.5747	4.6181	4.6602	4.7010	4.7407	
31	4.0375	4.0928	4.1496	4.2089	4.2690	4.3286	4.3872	4.4455	4.5031	4.5590	4.6130	4.6653	4.7158	4.7647	4.8122	4.8593	4.9052	4.9498		
32	4.2349	4.2983	4.3641	4.4299	4.4951	4.5608	4.6256	4.6886	4.7496	4.8087	4.8657	4.9209	4.9759	5.0292	5.0810	5.1313	5.1802			
33	4.4630	4.5349	4.6069	4.6800	4.7526	4.8235	4.8923	4.9589	5.0234	5.0869	5.1490	5.2092	5.2675	5.3241	5.3791	5.4325				
34	4.7227	4.8028	4.8836	4.9631	5.0405	5.1157	5.1886	5.2611	5.3311	5.3989	5.4646	5.5283	5.5901	5.6503	5.7087					
35	5.0176	5.1060	5.1928	5.2774	5.3600	5.4419	5.5210	5.5974	5.6714	5.7431	5.8127	5.8802	5.9459	6.0098						
36	5.3487	5.4434	5.5362	5.6286	5.7179	5.8043	5.8877	5.9685	6.0467	6.1227	6.1964	6.2682	6.3386							
37	5.7161	5.8196	5.9205	6.0180	6.1122	6.2033	6.2913	6.3767	6.4596	6.5404	6.6205	6.6984								
38	6.1276	6.2375	6.3439	6.4466	6.5460	6.6420	6.7352	6.8266	6.9165	7.0040	7.0892									
39	6.5814	6.6973	6.8093	6.9176	7.0223	7.1254	7.2262	7.3243	7.4198	7.5128										
40	7.0804	7.2024	7.3203	7.4360	7.5492	7.6591	7.7661	7.8703	7.9719											
41	7.6287	7.7580	7.8851	8.0084	8.1282	8.2448	8.3585	8.4694												
42	8.2335	8.3716	8.5058	8.6363	8.7635	8.8875	9.0085													
43	8.8984	9.0442	9.1862	9.3247	9.4599	9.5919														
44	9.6266	9.7808	9.9315	10.0788	10.2228															
45	10.4232	10.5869	10.7472	10.9041																
46	11.2925	11.4667	11.6376																	
47	12.2386	12.4244																		
48	13.2644																			
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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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Limited Pay 5 Option and Male lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
18	10.4655	10.7972	11.1268	11.4557	11.7855	12.4497	12.7898	13.1332	13.4810	13.8338	14.1911	14.5532	14.9215	15.2977	15.6836	16.0812	16.4927
19	10.5151	10.8539	11.1916	11.5299	11.8700	12.5467	12.8992	13.2563	13.6187	13.9870	14.3605	14.7403	15.1281	15.5260	15.9360	16.3603	16.8008
20	10.5581	10.9054	11.2530	11.6022	11.9544	12.6449	13.0119	13.3846	13.7639	14.1493	14.5413	14.9415	15.3520	15.7750	16.2128	16.6673	17.1407
21	10.6009	10.9586	11.3177	11.6797	12.0460	12.7519	13.1354	13.5261	13.9240	14.3287	14.7420	15.1659	15.6027	16.0547	16.5240	17.0128	17.5271
22	10.6495	11.0193	11.3919	11.7688	12.1510	12.8744	13.2770	13.6877	14.1058	14.5329	14.9710	15.4224	15.8894	16.3744	16.8796	17.4112	17.9695
23	10.7098	11.0938	11.4819	11.8756	12.2759	13.0196	13.4437	13.8758	14.3173	14.7704	15.2372	15.7202	16.2217	16.7442	17.2945	17.8719	18.4721
24	10.7869	11.1871	11.5928	12.0056	12.4263	13.1938	13.6406	14.0972	14.5659	15.0490	15.5490	16.0680	16.6090	17.1790	17.7766	18.3976	19.0408
25	10.8855	11.3041	11.7298	12.1643	12.6062	13.4016	13.8741	14.3592	14.8594	15.3772	15.9148	16.4753	17.0664	17.6853	18.3283	18.9941	19.6886
26	11.0092	11.4486	11.8973	12.3545	12.8200	13.6481	14.1504	14.6684	15.2049	15.7622	16.3436	16.9568	17.5982	18.2645	18.9543	19.6746	20.4188
27	11.1616	11.6249	12.0982	12.5803	13.0733	13.9393	14.4761	15.0322	15.6100	16.2133	16.8501	17.5153	18.2063	18.9215	19.6691	20.4404	21.2280
28	11.3470	11.8369	12.3363	12.8472	13.3720	14.2821	14.8588	15.4582	16.0844	16.7458	17.4364	18.1535	18.8956	19.6723	20.4721	21.2887	22.1206
29	11.5690	12.0866	12.6162	13.1605	13.7223	14.6834	15.3055	15.9557	16.6427	17.3601	18.1050	18.8757	19.6830	20.5131	21.3603	22.2252	23.1076
30	11.8294	12.3787	12.9433	13.5263	14.1308	15.1502	15.8254	16.5393	17.2848	18.0591	18.8601	19.6998	20.5621	21.4419	22.3420	23.2585	24.1838
31	12.1322	12.7182	13.3234	13.9511	14.6060	15.6914	16.4333	17.2084	18.0135	18.8466	19.7206	20.6170	21.5321	22.4694	23.4211	24.3818	25.3496
32	12.4829	13.1115	13.7636	14.4432	15.1634	16.3229	17.1289	17.9666	18.8334	19.7432	20.6761	21.6290	22.6052	23.5943	24.5922	25.5972	26.6087
33	12.8869	13.5647	14.2705	15.0180	15.8022	17.0432	17.9149	18.8172	19.7645	20.7358	21.7294	22.7463	23.7751	24.8126	25.8570	26.9078	27.9650
34	13.3523	14.0861	14.8614	15.6775	16.5284	17.8567	18.7964	19.7826	20.7944	21.8310	22.8909	23.9620	25.0416	26.1279	27.2203	28.3190	29.4247
35	13.8858	14.6895	15.5391	16.4252	17.3496	18.7671	19.7940	20.8484	21.9303	23.0352	24.1514	25.2759	26.4068	27.5434	28.6860	29.8357	30.9937
36	14.5000	15.3846	16.3076	17.2683	18.2844	19.7962	20.8956	22.0249	23.1771	24.3411	25.5134	26.6918	27.8755	29.0649	30.2611	31.4655	32.6799
37	15.2096	16.1715	17.1724	18.2292	19.3217	20.9320	22.1107	23.3127	24.5271	25.7501	26.9792	28.2133	29.4526	30.6982	31.9518	33.2156	34.4971
38	16.0132	17.0570	18.1553	19.2948	20.4775	22.1845	23.4391	24.7066	25.9832	27.2660	28.5538	29.8462	31.1446	32.4507	33.7686	35.1053	36.4561
39	16.9168	18.0582	19.2474	20.4807	21.7424	23.5520	24.8756	26.2086	27.5483	28.8930	30.2423	31.5971	32.9592	34.3360	35.7295	37.1363	38.5577
40	17.9333	19.1751	20.4609	21.7788	23.1162	25.0302	26.4229	27.8226	29.2275	30.6372	32.0522	33.4744	34.9144	36.3675	37.8339	39.3148	
41	19.0732	20.4135	21.7907	23.1885	24.6010	26.6221	28.0852	29.5538	31.0274	32.5065	33.9942	35.5000	37.0168	38.5468	40.0911		
42	20.3335	21.7734	23.2350	24.7120	26.1999	28.3321	29.8681	31.4092	32.9562	34.5146	36.0891	37.6743	39.2722	40.8843			
43	21.7202	23.2492	24.7946	26.3514	27.9161	30.1650	31.7777	33.3965	35.0292	36.6769	38.3352	40.0060	41.6907				
44	23.2248	24.8425	26.4723	28.1105	29.7579	32.1276	33.8227	35.5331	37.2584	38.9948	40.7437	42.5063					
45	24.8476	26.5549	28.2711	29.9960	31.7396	34.2281	36.0198	37.8275	39.6469	41.4794	43.3256						
46	26.5886	28.3876	30.1946	32.0203	33.8565	36.4802	38.3756	40.2833	42.2047	44.1405							
47	28.4477	30.3425	32.2533	34.1798	36.1151	38.8919	40.8936	42.9098	44.9410								
48	30.4248	32.4257	34.4463	36.4784	38.5219	41.4645	43.5819	45.7150									
49	32.5206	34.6378	36.7731	38.9207	41.0824	44.2044	46.4466										
50	34.7371	36.9787	39.2377	41.5117	43.8024	47.1174											
51	37.0742	39.4500	41.8443	44.2563	46.6868												
52	39.5335	42.0555	44.5978	47.1597													
53	42.1218	44.8033	47.5065														
54	44.8486	47.7034															
55	47.7287																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Limited Pay 5 Option and Male lives

Age\PT	32	33	34	35	36	37	38	39	40
18	16.9198	17.3650	17.8334	18.3240	18.8335	19.3605	19.9095	20.4765	21.0548
19	17.2596	17.7422	18.2485	18.7745	19.3188	19.8851	20.4713	21.0693	21.6766
20	17.6386	18.1613	18.7046	19.2670	19.8516	20.4576	21.0761	21.7044	22.3401
21	18.0671	18.6285	19.2097	19.8137	20.4404	21.0801	21.7302	22.3881	23.0521
22	18.5499	19.1508	19.7754	20.4235	21.0853	21.7580	22.4390	23.1271	23.8247
23	19.0937	19.7403	20.4107	21.0954	21.7916	22.4966	23.2106	23.9349	24.6653
24	19.7107	20.4045	21.1132	21.8337	22.5638	23.3054	24.0569	24.8137	25.5747
25	20.4070	21.1407	21.8867	22.6438	23.4140	24.1930	24.9771	25.7659	26.5595
26	21.1788	21.9515	22.7377	23.5373	24.3444	25.1569	25.9744	26.7971	27.6256
27	22.0292	22.8462	23.6757	24.5120	25.3540	26.2015	27.0545	27.9136	28.7795
28	22.9698	23.8298	24.6966	25.5694	26.4480	27.3325	28.2235	29.1218	30.0281
29	23.9995	24.8982	25.8032	26.7141	27.6314	28.5557	29.4876	30.4281	31.3778
30	25.1163	26.0549	26.9997	27.9511	28.9100	29.8771	30.8532	31.8390	32.8346
31	26.3237	27.3041	28.2912	29.2861	30.2897	31.3029	32.3264	33.3603	
32	27.6265	28.6511	29.6837	30.7254	31.7773	32.8401	33.9149		
33	29.0292	30.1014	31.1829	32.2751	33.3791	34.4984			
34	30.5387	31.6623	32.7967	33.9452	35.1110				
35	32.1614	33.3408	34.5373	35.7504					
36	33.9083	35.1550	36.4161						
37	35.7950	37.1066							
38	37.8211								
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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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Limited Pay 5 Option and Male lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
18	6.9573	7.2095	7.4600	7.7095	7.9591	8.4268	8.6859	8.9474	9.2121	9.4808	9.7543	10.0343	10.3255	10.6269	10.9417	11.2739	11.6216
19	7.0084	7.2681	7.5268	7.7855	8.0451	8.5263	8.7973	9.0717	9.3501	9.6337	9.9234	10.2234	10.5357	10.8594	11.2032	11.5633	11.9416
20	7.0553	7.3236	7.5919	7.8610	8.1319	8.6280	8.9124	9.2011	9.4952	9.7957	10.1055	10.4290	10.7645	11.1188	11.4919	11.8838	12.2964
21	7.1038	7.3822	7.6614	7.9424	8.2261	8.7386	9.0381	9.3432	9.6550	9.9758	10.3111	10.6592	11.0248	11.4117	11.8180	12.2456	12.6959
22	7.1595	7.4493	7.7409	8.0353	8.3333	8.8644	9.1810	9.5046	9.8372	10.1852	10.5465	10.9245	11.3260	11.7475	12.1911	12.6581	13.1490
23	7.2275	7.5303	7.8359	8.1452	8.4593	9.0116	9.3476	9.6929	10.0540	10.4294	10.8208	11.2378	11.6754	12.1358	12.6204	13.1299	13.6695
24	7.3122	7.6297	7.9510	8.2771	8.6094	9.1860	9.5446	9.9197	10.3097	10.7160	11.1489	11.6037	12.0819	12.5852	13.1150	13.6760	14.2616
25	7.4179	7.7517	8.0906	8.4359	8.7898	9.3937	9.7834	10.1889	10.6114	11.0605	11.5335	12.0308	12.5538	13.1058	13.6888	14.2969	14.9278
26	7.5475	7.8998	8.2587	8.6260	9.0093	9.6454	10.0671	10.5065	10.9728	11.4650	11.9824	12.5265	13.1022	13.7082	14.3400	14.9954	15.6714
27	7.7042	8.0775	8.4591	8.8569	9.2693	9.9440	10.4012	10.8854	11.3978	11.9365	12.5030	13.1037	13.7341	14.3911	15.0723	15.7748	16.4954
28	7.8918	8.2889	8.7013	9.1303	9.5754	10.2950	10.7980	11.3316	11.8927	12.4831	13.1099	13.7663	14.4500	15.1586	15.8890	16.6380	17.4024
29	8.1134	8.5409	8.9875	9.4509	9.9412	10.7093	11.2651	11.8497	12.4656	13.1193	13.8034	14.5155	15.2532	16.0133	16.7922	17.5869	18.3943
30	8.3741	8.8391	9.3216	9.8300	10.3683	11.1965	11.8058	12.4485	13.1303	13.8435	14.5859	15.3546	16.1461	16.9570	17.7837	18.6239	19.4808
31	8.6824	9.1852	9.7123	10.2733	10.8627	11.7589	12.4294	13.1406	13.8846	14.6590	15.4606	16.2856	17.1303	17.9911	18.8682	19.7597	20.6602
32	9.0395	9.5860	10.1707	10.7853	11.4368	12.4063	13.1482	13.9245	14.7326	15.5691	16.4298	17.3105	18.2076	19.1236	20.0516	20.9886	21.9340
33	9.4506	10.0569	10.6981	11.3767	12.0975	13.1498	13.9601	14.8037	15.6769	16.5754	17.4945	18.4310	19.3873	20.3541	21.3298	22.3138	23.3061
34	9.9296	10.5987	11.3055	12.0579	12.8480	13.9893	14.8702	15.7821	16.7203	17.6801	18.6599	19.6576	20.6658	21.6826	22.7074	23.7404	24.7826
35	10.4831	11.2191	12.0048	12.8300	13.6937	14.9285	15.8811	16.8613	17.8639	18.8891	19.9311	20.9833	22.0439	23.1122	24.1884	25.2737	26.3694
36	11.1165	11.9353	12.7975	13.6999	14.6396	15.9715	16.9959	18.0437	19.1164	20.2053	21.3045	22.4118	23.5264	24.6487	25.7797	26.9211	28.0747
37	11.8451	12.7461	13.6894	14.6717	15.6890	17.1202	18.2156	19.3382	20.4765	21.6256	22.7827	23.9468	25.1181	26.2979	27.4878	28.6898	29.9057
38	12.6721	13.6583	14.6856	15.7494	16.8524	18.3766	19.5511	20.7417	21.9434	23.1534	24.3703	25.5940	26.8258	28.0674	29.3209	30.5883	31.8714
39	13.6021	14.6766	15.7894	16.9427	18.1258	19.7511	20.9968	22.2541	23.5200	24.7930	26.0727	27.3601	28.6568	29.9653	31.2875	32.6254	33.9801
40	14.6402	15.8047	17.0105	18.2488	19.5087	21.2381	22.5541	23.8790	25.2114	26.5506	27.8973	29.2531	30.6202	32.0009	33.3971	34.8103	
41	15.7907	17.0511	18.3478	19.6671	21.0032	22.8393	24.2268	25.6218	27.0240	28.4340	29.8529	31.2827	32.7259	34.1845	35.6599		
42	17.0599	18.4177	19.7999	21.1996	22.6123	24.5589	26.0204	27.4893	28.9661	30.4523	31.9494	33.4595	34.9848	36.5267			
43	18.4520	19.9006	21.3676	22.8483	24.3390	26.4017	27.9411	29.4889	31.0463	32.6151	34.1970	35.7937	37.4069				
44	19.9623	21.5008	23.0535	24.6167	26.1885	28.3741	29.9972	31.6302	33.2751	34.9335	36.6070	38.2966					
45	21.5907	23.2199	24.8601	26.5093	28.1667	30.4841	32.1975	33.9231	35.6630	37.4185	39.1903						
46	23.3366	25.0586	26.7900	28.5301	30.2795	32.7389	34.5506	36.3771	38.2198	40.0796							
47	25.1996	27.0186	28.8467	30.6846	32.5337	35.1468	37.0656	39.0014	40.9550								
48	27.1793	29.1013	31.0335	32.9776	34.9355	37.7151	39.7502	41.8040									
49	29.2752	31.3081	33.3536	35.4137	37.4905	40.4500	42.6109										
50	31.4875	33.6415	35.8109	37.9979	40.2043	43.3574											
51	33.8178	36.1043	38.4094	40.7351	43.0819												
52	36.2689	38.7007	41.1543	43.6304													
53	38.8478	41.4388	44.0537														
54	41.5644	44.3287															
55	44.4336																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Limited Pay 5 Option and Male lives

Age\PT	32	33	34	35	36	37	38	39	40
18	11.9870	12.3715	12.7763	13.2017	13.6486	14.1194	14.6078	15.1115	15.6280
19	12.3398	12.7591	13.1997	13.6626	14.1505	14.6568	15.1791	15.7147	16.2613
20	12.7308	13.1874	13.6675	14.1732	14.6981	15.2397	15.7952	16.3622	16.9383
21	13.1693	13.6680	14.1923	14.7365	15.2981	15.8743	16.4625	17.0602	17.6655
22	13.6676	14.2113	14.7757	15.3581	15.9558	16.5661	17.1864	17.8146	18.4494
23	14.2337	14.8191	15.4233	16.0434	16.6766	17.3203	17.9724	18.6313	19.2963
24	14.8692	15.4962	16.1396	16.7967	17.4647	18.1416	18.8257	19.5163	20.2173
25	15.5787	16.2466	16.9285	17.6219	18.3245	19.0348	19.7543	20.4834	21.2191
26	16.3650	17.0731	17.7929	18.5223	19.2603	20.0104	20.7677	21.5319	22.3037
27	17.2309	17.9785	18.7358	19.5053	20.2847	21.0712	21.8651	22.6670	23.4776
28	18.1790	18.9668	19.7683	20.5778	21.3948	22.2196	23.0528	23.8953	24.7477
29	19.2161	20.0490	20.8899	21.7387	22.5956	23.4615	24.3370	25.2231	26.1204
30	20.3467	21.2206	22.1026	22.9931	23.8929	24.8029	25.7241	26.6570	27.6018
31	21.5690	22.4858	23.4114	24.3466	25.2926	26.2502	27.2202	28.2029	
32	22.8876	23.8500	24.8223	25.8058	26.8015	27.8102	28.8322		
33	24.3073	25.3186	26.3413	27.3767	28.4258	29.4889			
34	25.8350	26.8990	27.9760	29.0673	30.1732				
35	27.4770	28.5979	29.7333	30.8840					
36	29.2418	30.4238	31.6214						
37	31.1369	32.3840							
38	33.1709								
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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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Limited Pay 5 Option and Male lives

Age\PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
18	5.8067	6.0280	6.2480	6.4674	6.6874	7.0916	7.3211	7.5535	7.7930	8.0396	8.2946	8.5564	8.8263	9.1060	9.3976	9.7030	10.0243
19	5.8578	6.0866	6.3147	6.5433	6.7733	7.1909	7.4324	7.6787	7.9329	8.1969	8.4689	8.7492	9.0396	9.3422	9.6590	9.9924	10.3453
20	5.9046	6.1419	6.3797	6.6187	6.8600	7.2925	7.5474	7.8108	8.0825	8.3653	8.6566	8.9584	9.2727	9.6017	9.9477	10.3138	10.7051
21	5.9531	6.2004	6.4491	6.7000	6.9543	7.4030	7.6756	7.9565	8.2497	8.5527	8.8666	9.1933	9.5351	9.8946	10.2750	10.6813	11.1110
22	6.0087	6.2674	6.5285	6.7928	7.0646	7.5303	7.8226	8.1254	8.4406	8.7672	9.1071	9.4626	9.8363	10.2323	10.6544	11.1007	11.5716
23	6.0766	6.3483	6.6234	6.9048	7.1947	7.6820	7.9951	8.3233	8.6632	9.0170	9.3870	9.7758	10.1885	10.6274	11.0912	11.5805	12.0950
24	6.1613	6.4477	6.7393	7.0410	7.3527	7.8617	8.2024	8.5563	8.9248	9.3101	9.7150	10.1456	10.6022	11.0846	11.5933	12.1280	12.6874
25	6.2668	6.5696	6.8833	7.2054	7.5424	8.0794	8.4480	8.8318	9.2333	9.6551	10.1046	10.5801	11.0822	11.6115	12.1676	12.7491	13.3540
26	6.3963	6.7216	7.0564	7.4056	7.7675	8.3382	8.7381	9.1565	9.5962	10.0656	10.5611	11.0842	11.6353	12.2140	12.8190	13.4480	14.0984
27	6.5554	6.9042	7.2656	7.6428	8.0336	8.6434	9.0795	9.5386	10.0281	10.5449	11.0903	11.6646	12.2674	12.8971	13.5516	14.2303	14.9310
28	6.7477	7.1217	7.5149	7.9224	8.3467	9.0020	9.4812	9.9918	10.5309	11.0998	11.6988	12.3272	12.9833	13.6648	14.3734	15.1024	15.8473
29	6.9747	7.3824	7.8074	8.2500	8.7169	9.4225	9.9553	10.5178	11.1116	11.7366	12.3922	13.0764	13.7876	14.5268	15.2856	16.0608	16.8492
30	7.2434	7.6868	8.1485	8.6350	9.1504	9.9168	10.5039	11.1237	11.7763	12.4607	13.1747	13.9183	14.6889	15.4795	16.2866	17.1073	17.9391
31	7.5580	8.0400	8.5466	9.0847	9.6521	10.4870	11.1342	11.8156	12.5303	13.2759	14.0537	14.8578	15.6822	16.5234	17.3780	18.2441	19.1197
32	7.9219	8.4494	9.0113	9.6039	10.2297	11.1408	11.8525	12.5991	13.3781	14.1918	15.0314	15.8918	16.7692	17.6601	18.5622	19.4740	20.3948
33	8.3408	8.9266	9.5457	10.1995	10.8898	11.8838	12.6640	13.4783	14.3292	15.2066	16.1053	17.0212	17.9507	18.8912	19.8413	20.8003	21.7683
34	8.8282	9.4752	10.1585	10.8800	11.6405	12.7227	13.5744	14.4641	15.3812	16.3206	17.2775	18.2481	19.2296	20.2204	21.2199	22.2282	23.2464
35	9.3884	10.1027	10.8570	11.6521	12.4923	13.6624	14.5928	15.5518	16.5340	17.5345	18.5489	19.5740	20.6082	21.6508	22.7020	23.7630	24.8350
36	10.0292	10.8181	11.6494	12.5277	13.4462	14.7130	15.7161	16.7435	17.7899	18.8507	19.9224	21.0029	22.0914	23.1883	24.2946	25.4119	26.5421
37	10.7588	11.6282	12.5462	13.5073	14.5041	15.8701	16.9451	18.0399	19.1497	20.2709	21.4008	22.5384	23.6839	24.8385	26.0040	27.1823	28.3753
38	11.5849	12.5440	13.5501	14.5935	15.6686	17.1355	18.2815	19.4430	20.6164	21.7987	22.9887	24.1862	25.3924	26.6092	27.8386	29.0827	30.3432
39	12.5169	13.5698	14.6623	15.7881	16.9410	18.5104	19.7266	20.9551	22.1928	23.4385	24.6915	25.9528	27.2244	28.5083	29.8068	31.1218	32.4543
40	13.5619	14.7062	15.8855	17.0932	18.3231	19.9966	21.2833	22.5796	23.8841	25.1962	26.5165	27.8466	29.1888	30.5453	31.9182	33.3088	
41	14.7204	15.9560	17.2216	18.5104	19.8166	21.5970	22.9554	24.3221	25.6966	27.0797	28.4725	29.8770	31.2956	32.7304	34.1828		
42	15.9946	17.3213	18.6724	20.0417	21.4247	23.3158	24.7484	26.1891	27.6386	29.0982	30.5695	32.0545	33.5556	35.0741			
43	17.3856	18.8026	20.2387	21.6892	23.1503	25.1577	26.6685	28.1884	29.7187	31.2612	32.8176	34.3897	35.9790				
44	18.8943	20.4012	21.9231	23.4563	24.9987	27.1292	28.7238	30.3292	31.9473	33.5797	35.2281	36.8934					
45	20.5208	22.1186	23.7281	25.3474	26.9757	29.2381	30.9234	32.6217	34.3350	36.0648	37.8118						
46	22.2647	23.9554	25.6563	27.3667	29.0872	31.4919	33.2756	35.0750	36.8916	38.7260							
47	24.1255	25.9134	27.7111	29.5195	31.3399	33.8985	35.7896	37.6986	39.6263								
48	26.1030	27.9939	29.8959	31.8106	33.7400	36.4653	38.4730	40.5003									
49	28.1962	30.1983	32.2138	34.2447	36.2932	39.1985	41.3323										
50	30.4059	32.5291	34.6686	36.8266	39.0049	42.1041											
51	32.7332	34.9891	37.2645	39.5613	41.8803												
52	35.1811	37.5825	40.0065	42.4539													
53	37.7567	40.3174	42.9028														
54	40.4698	43.2037															
55	43.3352																

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Limited Pay 5 Option and Male lives

Age\PT	32	33	34	35	36	37	38	39	40
18	10.3651	10.7286	11.1131	11.5188	11.9456	12.3922	12.8567	13.3369	13.8304
19	10.7223	11.1211	11.5420	11.9847	12.4481	12.9302	13.4287	13.9411	14.4648
20	11.1189	11.5557	12.0151	12.4959	12.9963	13.5138	14.0458	14.5897	15.1451
21	11.5644	12.0413	12.5403	13.0597	13.5970	14.1494	14.7142	15.2928	15.8803
22	12.0668	12.5850	13.1242	13.6820	14.2556	14.8434	15.4452	16.0557	16.6732
23	12.6333	13.1933	13.7725	14.3682	14.9809	15.6060	16.2402	16.8819	17.5302
24	13.2693	13.8710	14.4904	15.1284	15.7778	16.4367	17.1034	17.7771	18.4575
25	13.9793	14.6253	15.2880	15.9627	16.6473	17.3401	18.0403	18.7475	19.4619
26	14.7720	15.4608	16.1618	16.8731	17.5931	18.3208	19.0558	19.7985	20.5494
27	15.6471	16.3758	17.1151	17.8632	18.6196	19.3836	20.1557	20.9364	21.7265
28	16.6051	17.3737	18.1514	18.9375	19.7317	20.5344	21.3462	22.1678	23.0000
29	17.6486	18.4573	19.2746	20.1003	20.9349	21.7789	22.6334	23.4990	24.3764
30	18.7805	19.6305	20.4891	21.3569	22.2346	23.1233	24.0236	24.9364	25.8619
31	20.0042	20.8974	21.7999	22.7128	23.6370	24.5736	25.5233	26.4862	
32	21.3244	22.2635	23.2131	24.1745	25.1489	26.1370	27.1390		
33	22.7458	23.7341	24.7345	25.7483	26.7764	27.8193			
34	24.2754	25.3168	26.3719	27.4419	28.5273				
35	25.9196	27.0182	28.1320	29.2619					
36	27.6866	28.8467	30.0232						
37	29.5842	30.8098							
38	31.6208								
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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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Limited Pay 10 Option and Male lives

Age\PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33
18	8.9803	9.1684	9.3538	9.5375	9.7206	9.9040	10.0886	10.2757	10.4663	10.6618	10.8634	11.0714	11.2857	11.5071
19	9.0305	9.2235	9.4145	9.6044	9.7944	9.9856	10.1791	10.3762	10.5781	10.7863	11.0010	11.2222	11.4507	11.6871
20	9.0740	9.2727	9.4700	9.6672	9.8654	10.0658	10.2698	10.4787	10.6940	10.9159	11.1443	11.3803	11.6246	11.8808
21	9.1164	9.3216	9.5265	9.7322	9.9401	10.1515	10.3679	10.5909	10.8202	11.0563	11.3001	11.5528	11.8185	12.0958
22	9.1627	9.3757	9.5895	9.8053	10.0246	10.2491	10.4802	10.7174	10.9616	11.2137	11.4754	11.7511	12.0378	12.3334
23	9.2182	9.4405	9.6647	9.8925	10.1256	10.3652	10.6108	10.8636	11.1244	11.3960	11.6820	11.9784	12.2842	12.5988
24	9.2875	9.5207	9.7575	9.9996	10.2482	10.5028	10.7647	11.0348	11.3171	11.6136	11.9203	12.2367	12.5634	12.9043
25	9.3752	9.6215	9.8733	10.1313	10.3954	10.6670	10.9471	11.2408	11.5481	11.8657	12.1933	12.5333	12.8871	13.2480
26	9.4852	9.7472	10.0151	10.2894	10.5712	10.8622	11.1679	11.4864	11.8156	12.1550	12.5096	12.8762	13.2500	13.6296
27	9.6218	9.9003	10.1853	10.4781	10.7806	11.0987	11.4292	11.7707	12.1232	12.4925	12.8725	13.2598	13.6536	14.0585
28	9.7874	10.0838	10.3882	10.7028	11.0339	11.3772	11.7318	12.0986	12.4828	12.8768	13.2785	13.6880	14.1099	14.5368
29	9.9845	10.3013	10.6287	10.9732	11.3302	11.6987	12.0808	12.4804	12.8894	13.3061	13.7331	14.1716	14.6143	15.0603
30	10.2167	10.5576	10.9161	11.2875	11.6708	12.0692	12.4848	12.9098	13.3426	13.7883	14.2435	14.7029	15.1656	15.6334
31	10.4884	10.8617	11.2483	11.6473	12.0628	12.4953	12.9372	13.3874	13.8525	14.3252	14.8021	15.2825	15.7708	16.2675
32	10.8091	11.2119	11.6276	12.0607	12.5110	12.9711	13.4402	13.9251	14.4165	14.9120	15.4113	15.9213	16.4372	16.9565
33	11.1764	11.6097	12.0611	12.5302	13.0095	13.4988	14.0043	14.5156	15.0309	15.5511	16.0828	16.6189	17.1583	17.7018
34	11.5933	12.0636	12.5527	13.0523	13.5629	14.0901	14.6226	15.1590	15.7018	16.2557	16.8129	17.3737	17.9385	18.5098
35	12.0660	12.5763	13.0975	13.6304	14.1803	14.7354	15.2944	15.8615	16.4383	17.0180	17.6013	18.1887	18.7850	19.3932
36	12.6008	13.1449	13.7007	14.2746	14.8539	15.4370	16.0297	16.6307	17.2344	17.8415	18.4529	19.0762	19.7089	20.3481
37	13.1924	13.7722	14.3714	14.9762	15.5850	16.2044	16.8313	17.4607	18.0933	18.7306	19.3815	20.0401	20.7054	21.3776
38	13.8442	14.4699	15.1018	15.7377	16.3850	17.0396	17.6965	18.3563	19.0216	19.7010	20.3870	21.0798	21.7798	
39	14.5687	15.2294	15.8942	16.5702	17.2544	17.9407	18.6297	19.3249	20.0340	20.7492	21.4712	22.2006		
40	15.3584	16.0539	16.7595	17.4750	18.1927	18.9130	19.6400	20.3806	21.1270	21.8801	22.6406			
41	16.2168	16.9529	17.7017	18.4528	19.2065	19.9667	20.7410	21.5208	22.3072	23.1010				
42	17.1506	17.9348	18.7214	19.5107	20.3053	21.1157	21.9314	22.7536	23.5830					
43	18.1738	18.9983	19.8254	20.6560	21.5043	22.3588	23.2195	24.0872						
44	19.2836	20.1512	21.0223	21.9073	22.8032	23.7054	24.6144							
45	20.4877	21.4022	22.3243	23.2645	24.2112	25.1648								
46	21.7932	22.7589	23.7406	24.7349	25.7364									
47	23.2074	24.2291	25.2733	26.3262										
48	24.7358	25.8207	26.9285											
49	26.3817	27.5344												
50	28.1473													

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Limited Pay 10 Option and Male lives

Age\PT	34	35	36	37	38	39	40
18	11.7361	11.9752	12.2263	12.4857	12.7520	13.0244	13.3046
19	11.9345	12.1939	12.4618	12.7370	13.0186	13.3095	13.6082
20	12.1490	12.4257	12.7101	13.0017	13.3039	13.6130	13.9255
21	12.3817	12.6756	12.9782	13.2921	13.6118	13.9351	14.2611
22	12.6372	12.9519	13.2775	13.6082	13.9427	14.2804	14.6249
23	12.9266	13.2635	13.6057	13.9519	14.3030	14.6622	15.0248
24	13.2529	13.6070	13.9655	14.3318	14.7050	15.0806	15.4583
25	13.6146	13.9868	14.3690	14.7557	15.1447	15.5360	15.9300
26	14.0175	14.4148	14.8154	15.2185	15.6240	16.0346	16.4532
27	14.4704	14.8854	15.3031	15.7240	16.1531	16.5883	17.0268
28	14.9669	15.3999	15.8385	16.2859	16.7372	17.1922	17.6511
29	15.5096	15.9678	16.4325	16.9007	17.3727	17.8489	18.3300
30	16.1111	16.5931	17.0789	17.5687	18.0630	18.5645	19.0762
31	16.7677	17.2718	17.7802	18.2939	18.8180	19.3507	
32	17.4798	18.0076	18.5431	19.0900	19.6434		
33	18.2502	18.8097	19.3787	19.9537			
34	19.0936	19.6848	20.2825				
35	20.0077	20.6289					
36	20.9942						
37							
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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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Limited Pay 10 Option and Male lives

Age\PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33
18	5.8624	5.9995	6.1368	6.2750	6.4150	6.5570	6.7008	6.8470	6.9966	7.1506	7.3127	7.4823	7.6595	7.8450
19	5.9158	6.0587	6.2025	6.3479	6.4954	6.6447	6.7964	6.9515	7.1112	7.2791	7.4549	7.6383	7.8304	8.0338
20	5.9638	6.1135	6.2647	6.4180	6.5732	6.7307	6.8917	7.0575	7.2319	7.4139	7.6040	7.8030	8.0148	8.2391
21	6.0121	6.1696	6.3291	6.4903	6.6541	6.8213	6.9937	7.1749	7.3637	7.5607	7.7671	7.9878	8.2203	8.4632
22	6.0658	6.2318	6.3994	6.5697	6.7435	6.9231	7.1115	7.3074	7.5118	7.7265	7.9561	8.1972	8.4490	8.7132
23	6.1292	6.3037	6.4809	6.6616	6.8489	7.0448	7.2483	7.4605	7.6844	7.9231	8.1731	8.4343	8.7106	8.9996
24	6.2055	6.3899	6.5779	6.7734	6.9772	7.1887	7.4092	7.6433	7.8911	8.1505	8.4221	8.7107	9.0105	9.3196
25	6.2987	6.4946	6.6984	6.9105	7.1306	7.3600	7.6045	7.8620	8.1315	8.4150	8.7153	9.0265	9.3472	9.6805
26	6.4122	6.6247	6.8455	7.0746	7.3137	7.5689	7.8368	8.1169	8.4134	8.7254	9.0486	9.3821	9.7306	10.0870
27	6.5528	6.7829	7.0215	7.2709	7.5371	7.8159	8.1073	8.4175	8.7418	9.0776	9.4261	9.7888	10.1589	10.5351
28	6.7232	6.9719	7.2320	7.5095	7.7999	8.1038	8.4278	8.7652	9.1144	9.4790	9.8560	10.2405	10.6313	11.0312
29	6.9255	7.1967	7.4859	7.7886	8.1059	8.4439	8.7953	9.1589	9.5402	9.9322	10.3319	10.7385	11.1567	11.5803
30	7.1642	7.4659	7.7816	8.1128	8.4654	8.8317	9.2111	9.6092	10.0171	10.4330	10.8575	11.2932	11.7335	12.1781
31	7.4484	7.7779	8.1235	8.4913	8.8734	9.2699	9.6852	10.1101	10.5431	10.9871	11.4404	11.8983	12.3605	12.8270
32	7.7767	8.1371	8.5210	8.9198	9.3342	9.7674	10.2105	10.6617	11.1261	11.5979	12.0744	12.5553	13.0406	13.5358
33	8.1519	8.5526	8.9690	9.4019	9.8542	10.3167	10.7875	11.2728	11.7644	12.2606	12.7612	13.2673	13.7851	14.3144
34	8.5858	9.0208	9.4727	9.9451	10.4281	10.9200	11.4270	11.9397	12.4569	12.9784	13.5074	14.0496	14.6005	15.1575
35	9.0730	9.5445	10.0382	10.5429	11.0571	11.5869	12.1221	12.6617	13.2055	13.7585	14.3260	14.8998	15.4798	16.0668
36	9.6169	10.1330	10.6607	11.1981	11.7519	12.3112	12.8748	13.4423	14.0221	14.6145	15.2124	15.8167	16.4282	17.0476
37	10.2277	10.7797	11.3413	11.9204	12.5053	13.0944	13.6874	14.2957	14.9139	15.5375	16.1675	16.8049	17.4503	18.1041
38	10.8991	11.4866	12.0915	12.7035	13.3199	13.9401	14.5779	15.2237	15.8748	16.5321	17.1969	17.8698	18.5514	
39	11.6325	12.2638	12.9045	13.5498	14.1990	14.8676	15.5429	16.2233	16.9099	17.6038	18.3060	19.0170		
40	12.4365	13.1077	13.7837	14.4636	15.1638	15.8708	16.5827	17.3006	18.0257	18.7590	19.5013			
41	13.3126	14.0211	14.7337	15.4662	16.2071	16.9528	17.7043	18.4628	19.2295	20.0054				
42	14.2621	15.0095	15.7747	16.5516	17.3334	18.1210	18.9156	19.7181	20.5297					
43	15.2901	16.0891	16.9036	17.7239	18.5502	19.3833	20.2244	21.0742						
44	16.4116	17.2625	18.1238	18.9914	19.8660	20.7486	21.6396							
45	17.6287	18.5322	19.4438	20.3627	21.2899	22.2256								
46	18.9462	19.9043	20.8707	21.8456	22.8293									
47	20.3692	21.3859	22.4119	23.4471										
48	21.9023	22.9824	24.0728											
49	23.5492	24.6973												
50	25.3127													

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Limited Pay 10 Option and Male lives

Age\PT	34	35	36	37	38	39	40
18	8.0410	8.2500	8.4686	8.6961	8.9329	9.1815	9.4366
19	8.2504	8.4768	8.7124	8.9587	9.2166	9.4811	9.7508
20	8.4736	8.7177	8.9746	9.2420	9.5162	9.7958	10.0821
21	8.7166	8.9845	9.2617	9.5460	9.8361	10.1357	10.4407
22	8.9918	9.2791	9.5739	9.8764	10.1887	10.5052	10.8251
23	9.2976	9.6032	9.9201	10.2443	10.5727	10.9047	11.2399
24	9.6379	9.9685	10.3049	10.6458	10.9903	11.3407	11.6980
25	10.0238	10.3729	10.7266	11.0850	11.4520	11.8230	12.1975
26	10.4492	10.8164	11.1916	11.5734	11.9587	12.3476	12.7405
27	10.9173	11.3094	11.7059	12.1061	12.5101	12.9182	13.3317
28	11.4389	11.8506	12.2663	12.6860	13.1102	13.5431	13.9856
29	12.0080	12.4398	12.8758	13.3187	13.7708	14.2343	14.7037
30	12.6267	13.0802	13.5436	14.0174	14.4993	14.9873	15.4816
31	13.3005	13.7845	14.2794	14.7804	15.2880	15.8021	
32	14.0425	14.5570	15.0781	15.6060	16.1408		
33	14.8496	15.3915	15.9407	16.4972			
34	15.7214	16.2927	16.8718				
35	16.6615	17.2642					
36	17.6751						
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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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Limited Pay 10 Option and Male lives

Age\PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33
18	4.8309	4.9528	5.0753	5.1984	5.3225	5.4483	5.5762	5.7091	5.8468	5.9894	6.1378	6.2939	6.4613	6.6377
19	4.8866	5.0143	5.1426	5.2718	5.4027	5.5358	5.6737	5.8168	5.9648	6.1189	6.2809	6.4545	6.6375	6.8304
20	4.9373	5.0710	5.2057	5.3420	5.4805	5.6240	5.7727	5.9265	6.0865	6.2551	6.4354	6.6252	6.8253	7.0389
21	4.9876	5.1280	5.2700	5.4142	5.5639	5.7186	5.8785	6.0447	6.2207	6.4078	6.6049	6.8126	7.0356	7.2708
22	5.0421	5.1901	5.3405	5.4966	5.6576	5.8239	5.9968	6.1808	6.3752	6.5797	6.7962	7.0287	7.2728	7.5279
23	5.1055	5.2623	5.4252	5.5929	5.7660	5.9462	6.1384	6.3405	6.5531	6.7795	7.0211	7.2746	7.5397	7.8207
24	5.1821	5.3519	5.5267	5.7070	5.8953	6.0957	6.3060	6.5271	6.7643	7.0153	7.2786	7.5558	7.8483	8.1505
25	5.2788	5.4609	5.6489	5.8457	6.0546	6.2736	6.5042	6.7521	7.0132	7.2869	7.5773	7.8812	8.1952	8.5181
26	5.3964	5.5925	5.7981	6.0159	6.2441	6.4853	6.7438	7.0155	7.3007	7.6044	7.9203	8.2466	8.5845	8.9338
27	5.5383	5.7530	5.9800	6.2180	6.4704	6.7399	7.0230	7.3214	7.6378	7.9664	8.3057	8.6596	9.0227	9.3923
28	5.7107	5.9477	6.1959	6.4598	6.7409	7.0360	7.3485	7.6781	8.0201	8.3741	8.7436	9.1212	9.5055	9.8954
29	5.9185	6.1776	6.4532	6.7465	7.0544	7.3815	7.7251	8.0814	8.4520	8.8366	9.2295	9.6292	10.0352	10.4566
30	6.1625	6.4500	6.7562	7.0776	7.4196	7.7781	8.1498	8.5375	8.9382	9.3473	9.7633	10.1899	10.6289	11.0726
31	6.4492	6.7690	7.1047	7.4620	7.8363	8.2242	8.6299	9.0477	9.4739	9.9072	10.3556	10.8126	11.2743	11.7406
32	6.7843	7.1350	7.5079	7.8990	8.3042	8.7285	9.1644	9.6090	10.0608	10.5313	11.0072	11.4879	11.9734	12.4639
33	7.1666	7.5556	7.9643	8.3877	8.8313	9.2867	9.7508	10.2250	10.7158	11.2118	11.7125	12.2181	12.7288	13.2453
34	7.6046	8.0319	8.4745	8.9380	9.4140	9.8989	10.3964	10.9087	11.4260	11.9481	12.4749	13.0070	13.5450	14.0939
35	8.0997	8.5627	9.0466	9.5444	10.0515	10.5731	11.1083	11.6484	12.1931	12.7425	13.2971	13.8592	14.4311	15.0104
36	8.6517	9.1567	9.6775	10.2080	10.7544	11.3141	11.8786	12.4475	13.0209	13.5995	14.1866	14.7827	15.3865	15.9986
37	9.2663	9.8114	10.3667	10.9385	11.5242	12.1148	12.7096	13.3087	13.9128	14.5262	15.1480	15.7777	16.4158	17.0628
38	9.9454	10.5269	11.1245	11.7378	12.3561	12.9786	13.6052	14.2367	14.8778	15.5269	16.1840	16.8496	17.5244	
39	10.6869	11.3116	11.9535	12.6012	13.2532	13.9093	14.5700	15.2404	15.9187	16.6049	17.2998	18.0040		
40	11.4994	12.1704	12.8492	13.5325	14.2201	14.9121	15.6134	16.3231	17.0405	17.7665	18.5019			
41	12.3878	13.0997	13.8163	14.5372	15.2627	15.9968	16.7400	17.4908	18.2502	19.0189				
42	13.3522	14.1041	14.8605	15.6217	16.3903	17.1694	17.9561	18.7513	19.5558					
43	14.3948	15.1890	15.9882	16.7937	17.6103	18.4357	19.2695	20.1123						
44	15.5221	16.3618	17.2073	18.0625	18.9292	19.8044	20.6887							
45	16.7410	17.6298	18.5265	19.4353	20.3551	21.2840								
46	18.0577	19.0002	19.9528	20.9185	21.8955									
47	19.4787	20.4798	21.4927	22.5191										
48	21.0091	22.0740	23.1513											
49	22.6524	23.7863												
50	24.4112													

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 Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Limited Pay 10 Option and Male lives

Age\PT	34	35	36	37	38	39	40
18	6.8237	7.0207	7.2315	7.4517	7.6805	7.9186	8.1670
19	7.0352	7.2538	7.4822	7.7196	7.9678	8.2256	8.4890
20	7.2656	7.5025	7.7489	8.0080	8.2756	8.5491	8.8273
21	7.5166	7.7732	8.0433	8.3210	8.6049	8.8940	9.1917
22	7.7964	8.0768	8.3650	8.6598	8.9621	9.2722	9.5859
23	8.1117	8.4110	8.7172	9.0340	9.3561	9.6819	10.0113
24	8.4612	8.7817	9.1113	9.4458	9.7843	10.1265	10.4744
25	8.8537	9.1961	9.5435	9.8952	10.2508	10.6186	10.9917
26	9.2895	9.6504	10.0158	10.3901	10.7739	11.1617	11.5539
27	9.7673	10.1476	10.5421	10.9410	11.3442	11.7519	12.1646
28	10.2961	10.7064	11.1210	11.5402	11.9641	12.3932	12.8280
29	10.8832	11.3142	11.7500	12.1909	12.6372	13.0894	13.5492
30	11.5209	11.9740	12.4325	12.8967	13.3675	13.8482	14.3357
31	12.2120	12.6888	13.1717	13.6638	14.1641	14.6715	
32	12.9600	13.4633	13.9767	14.4973	15.0254		
33	13.7710	14.3053	14.8472	15.3969			
34	14.6501	15.2142	15.7865				
35	15.5978	16.1938					
36	16.6193						
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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.