Reliance Nippon Life Saral Pension
Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax)

Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Single Life, Purchase Price Band 1 & 2 and Males lives

Age at Entry	Annuity Rate
40	48.40
41	48.45
42	48.50
43	48.55
44	48.60
45	48.65
46	48.70
47	48.75
48	48.81
49	48.86
50	48.91
51	48.96
52	49.01
53	49.07
54	49.12
55	49.17
56	49.22
57	49.28
58	49.33
59	49.38
60	49.43
61	49.48
62	49.52
63	49.57
64	49.61
65	49.64
66	49.68
67	49.70
68	49.72
69	49.74
70	49.75
71	49.76
72	49.75
73	49.74
74	49.73
75	49.70
76	49.67
77	49.62
78	49.57
79	49.50
80	49.42

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Joint Life, Purchase Price Band 1 & 2 and Males lives

Age at Entry (Life 1 \ Life 2)	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
40	48.04																																								
41	48.06	48.09																																							
42	48.09	48.11	48.14																																						
43	48.11	48.14	48.16	48.19																																					
44	48.13	48.16	48.19	48.21	48.24																																				
45	48.15	48.18	48.21	48.24	48.27	48.29																																			
46	48.17	48.20	48.23	48.26	48.29	48.32	48.35																																		
47	48.19	48.22	48.25	48.29	48.32	48.35	48.37	48.40																																	
48	48.21	48.24	48.27	48.31	48.34	48.37	48.40	48.43	48.46																																
49	48.22	48.26	48.29	48.33	48.36	48.39	48.42	48.45	48.48	48.51																															
50	48.24	48.28	48.31	48.35	48.38	48.41	48.45	48.48	48.51	48.54	48.57																														
51	48.26	48.29	48.33	48.37	48.40	48.44	48.47	48.50	48.53	48.57	48.60	48.63																													
52	48.27	48.31	48.35	48.38	48.42	48.46	48.49	48.53	48.56	48.59	48.62	48.65	48.68																												
53	48.28	48.32	48.36	48.40	48.44	48.47	48.51	48.55	48.58	48.62	48.65	48.68	48.71	48.74																											
54	48.30	48.34	48.38	48.42	48.45	48.49	48.53	48.57	48.60	48.64	48.67	48.71	48.74	48.77	48.80																											
55	48.31	48.35	48.39	48.43	48.47	48.51	48.55	48.59	48.62	48.66	48.70	48.73	48.77	48.80	48.83	48.86																											
56	48.32	48.36	48.40	48.44	48.49	48.53	48.57	48.61	48.64	48.68	48.72	48.76	48.79	48.83	48.86	48.89	48.92																										
57	48.33	48.37	48.42	48.46	48.50	48.54	48.58	48.62	48.66	48.70	48.74	48.78	48.81	48.85	48.89	48.92	48.95	48.98																									
58	48.34	48.38	48.43	48.47	48.51	48.56	48.60	48.64	48.68	48.72	48.76	48.80	48.84	48.87	48.91	48.95	48.98	49.01	49.04																								
59	48.35	48.39	48.44	48.48	48.53	48.57	48.61	48.65	48.70	48.74	48.78	48.82	48.86	48.90	48.94	48.97	49.01	49.04	49.07	49.11																							
60	48.36	48.40	48.45	48.49	48.54	48.58	48.63	48.67	48.71	48.76	48.80	48.84	48.88	48.92	48.96	49.00	49.03	49.07	49.10	49.14	49.17																						
61	48.36	48.41	48.46	48.50	48.55	48.59	48.64	48.68	48.73	48.77	48.81	48.86	48.90	48.94	48.98	49.02	49.06	49.09	49.13	49.17	49.20	49.23																					
62	48.37	48.42	48.46	48.51	48.56	48.60	48.65	48.69	48.74	48.78	48.83	48.87	48.92	48.96	49.00	49.04	49.08	49.12	49.16	49.19	49.23	49.26	49.29																				
63	48.38	48.42	48.47	48.52	48.57	48.61	48.66	48.71	48.75	48.80	48.84	48.89	48.93	48.98	49.02	49.06	49.10	49.14	49.18	49.22	49.26	49.29	49.33	49.36																			
64	48.38	48.43	48.48	48.53	48.57	48.62	48.67	48.72	48.76	48.81	48.86	48.90	48.95	48.99	49.04	49.08	49.12	49.16	49.21	49.24	49.28	49.32	49.35	49.39	49.42																		
65	48.39	48.44	48.48	48.53	48.58	48.63	48.68	48.73	48.77	48.82	48.87	48.92	48.96	49.01	49.05	49.10	49.14	49.19	49.23	49.27	49.31	49.35	49.38	49.42	49.45	49.48																	
66	48.39	48.44	48.49	48.54	48.59	48.64	48.68	48.73	48.78	48.83	48.88	48.93	48.98	49.02	49.07	49.11	49.16	49.20	49.25	49.29	49.33	49.37	49.41	49.44	49.48	49.51	49.54																
67	48.40	48.44	48.49	48.54	48.59	48.64	48.69	48.74	48.79	48.84	48.89	48.94	48.99	49.04	49.08	49.13	49.18	49.22	49.27	49.31	49.35	49.39	49.43	49.47	49.51	49.54	49.57	49.60															
68	48.40	48.45	48.50	48.55	48.60	48.65	48.70	48.75	48.80	48.85	48.90	48.95	49.00	49.05	49.10	49.14	49.19	49.24	49.28	49.33	49.37	49.41	49.45	49.49	49.53	49.57	49.60	49.63	49.66													
69	48.40	48.45	48.50	48.55	48.60	48.65	48.70	48.75	48.80	48.86	48.91	48.96	49.01	49.06	49.11	49.16	49.20	49.25	49.30	49.34	49.39	49.43	49.47	49.52	49.55	49.59	49.63	49.66	49.69	49.72												
70	48.40	48.45	48.50	48.56	48.61	48.66	48.71	48.76	48.81	48.86	48.91	48.96	49.02	49.07	49.12	49.17	49.22	49.26	49.31	49.36	49.40	49.45	49.49	49.53	49.58	49.61	49.65	49.68	49.72	49.75	49.77											
71	48.41	48.46	48.51	48.56	48.61	48.66	48.71	48.76	48.82	48.87	48.92	48.97	49.02	49.07	49.13	49.18	49.23	49.28	49.32	49.37	49.42	49.47	49.51	49.55	49.59	49.63	49.67	49.71	49.74	49.77	49.80	49.82										
72	48.41	48.46	48.51	48.56	48.61	48.66	48.72	48.77	48.82	48.87	48.92	48.98	49.03	49.08	49.13	49.18	49.24	49.29	49.34	49.38	49.43	49.48	49.52	49.57	49.61	49.65	49.69	49.73	49.76	49.79	49.82	49.85	49.87									
73	48.41	48.46	48.51	48.56	48.61	48.67	48.72	48.77	48.82	48.88	48.93	48.98	49.03	49.09	49.14	49.19	49.24	49.29	49.35	49.39	49.44	49.49	49.54	49.58	49.63	49.67	49.71	49.74	49.78	49.81	49.84	49.87	49.89	49.92								
74	48.41	48.46	48.51	48.56	48.62	48.67	48.72	48.77	48.83	48.88	48.93	48.99	49.04	49.09	49.15	49.20	49.25	49.30	49.35	49.40	49.45	49.50	49.55	49.60	49.64	49.68	49.72	49.76	49.80	49.83	49.86	49.89	49.91	49.94	49.96							
75	48.41	48.46	48.51	48.57	48.62	48.67	48.72	48.78	48.83	48.88	48.94	48.99	49.04	49.10	49.15	49.20	49.26	49.31	49.36	49.41	49.46	49.51	49.56	49.61	49.65	49.69	49.74	49.77	49.81	49.84	49.88	49.90	49.93	49.95	49.97	49.99					
76	48.41	48.46	48.51	48.57	48.62	48.67	48.72	48.78	48.83	48.88	48.94	48.99	49.05	49.10	49.15	49.21	49.26	49.31	49.37	49.42	49.47	49.52	49.57	49.62	49.66	49.70	49.75	49.79	49.82	49.86	49.89	49.92	49.94	49.97	49.99	50.01	50.02				
77	48.41	48.46	48.52	48.57	48.62	48.67	48.72	48.78	48.83	48.89	48.94	48.99	49.05	49.10	49.16	49.21	49.26	49.32	49.37	49.42	49.48	49.53	49.58	49.62	49.67	49.71	49.76	49.80	49.83	49.87	49.90	49.93	49.96	49.98	50.00	50.02	50.03	50.04			
78	48.41	48.46	48.52	48.57	48.62	48.67	48.73	48.78	48.83	48.89	48.94	49.00	49.05	49.10	49.16	49.21	49.27	49.32	49.38	49.43	49.48	49.53	49.58	49.63	49.68	49.72	49.76	49.80	49.84	49.88	49.91	49.94	49.97	49.99	50.01	50.03	50.04	50.05	50.06		
79	48.41	48.46	48.52	48.57	48.62	48.67	48.73	48.78	48.83	48.89	48.94	49.00	49.05	49.11	49.16	49.22	49.27	49.32	49.38	49.43	49.48	49.54	49.59	49.63	49.68	49.73	49.77	49.81	49.85	49.88	49.92	49.95	49.97	50.00	50.02	50.03	50.05	50.06	50.07	50.07	
80	48.41	48.46	48.52	48.57	48.62	48.67	48.73	48.78	48.83	48.89	48.94	49.00	49.05	49.11	49.16	49.22	49.27	49.33	49.38	49.43	49.49	49.54	49.59	49.64	49.69	49.73	49.77	49.82	49.85	49.89	49.92	49.95	49.98	50.00	50.02	50.04	50.05	50.06	50.07	50.07	50.07

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Single Life, Purchase Price Band 3 and Males lives

Age at Entry	Annuity Rate
40	50.30
41	50.33
42	50.36
43	50.39
44	50.43
45	50.46
46	50.49
47	50.53
48	50.56
49	50.59
50	50.63
51	50.66
52	50.70
53	50.73
54	50.77
55	50.80
56	50.84
57	50.87
58	50.91
59	50.94
60	50.98
61	51.01
62	51.04
63	51.07
64	51.10
65	51.12
66	51.14
67	51.15
68	51.16
69	51.17
70	51.17
71	51.16
72	51.15
73	51.13
74	51.11
75	51.07
76	51.03
77	50.99

78	50.93
79	50.86
80	50.78

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Joint Life, Purchase Price Band 3 and Males lives

Age at Entry (Life 1 \ Life 2)	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
40	50.07																																								
41	50.08	50.10																																							
42	50.10	50.11	50.13																																						
43	50.11	50.13	50.15	50.16																																					
44	50.13	50.14	50.16	50.18	50.19																																				
45	50.14	50.16	50.18	50.19	50.21	50.23																																			
46	50.15	50.17	50.19	50.21	50.23	50.24	50.26																																		
47	50.16	50.18	50.20	50.22	50.24	50.26	50.28	50.29																																	
48	50.17	50.19	50.22	50.24	50.25	50.27	50.29	50.31	50.33																																
49	50.18	50.21	50.23	50.25	50.27	50.29	50.31	50.33	50.35	50.36																															
50	50.20	50.22	50.24	50.26	50.28	50.30	50.32	50.34	50.36	50.38	50.40																														
51	50.20	50.23	50.25	50.27	50.29	50.32	50.34	50.36	50.38	50.40	50.42	50.44																													
52	50.21	50.24	50.26	50.28	50.31	50.33	50.35	50.37	50.40	50.42	50.44	50.46	50.48																												
53	50.22	50.25	50.27	50.30	50.32	50.34	50.37	50.39	50.41	50.43	50.45	50.47	50.50	50.52																											
54	50.23	50.26	50.28	50.31	50.33	50.35	50.38	50.40	50.42	50.45	50.47	50.49	50.51	50.53	50.55																										
55	50.24	50.26	50.29	50.32	50.34	50.37	50.39	50.41	50.44	50.46	50.49	50.51	50.53	50.55	50.57	50.59																									
56	50.25	50.27	50.30	50.32	50.35	50.38	50.40	50.43	50.45	50.48	50.50	50.52	50.55	50.57	50.59	50.61	50.64																								
57	50.25	50.28	50.31	50.33	50.36	50.39	50.41	50.44	50.46	50.49	50.51	50.54	50.56	50.59	50.61	50.63	50.66	50.68																							
58	50.26	50.29	50.31	50.34	50.37	50.40	50.42	50.45	50.48	50.50	50.53	50.55	50.58	50.60	50.63	50.65	50.68	50.70	50.72																						
59	50.27	50.29	50.32	50.35	50.38	50.40	50.43	50.46	50.49	50.51	50.54	50.57	50.59	50.62	50.65	50.67	50.69	50.72	50.74	50.76																					
60	50.27	50.30	50.33	50.36	50.38	50.41	50.44	50.47	50.50	50.53	50.55	50.58	50.61	50.63	50.66	50.69	50.71	50.74	50.76	50.78	50.81																				
61	50.28	50.30	50.33	50.36	50.39	50.42	50.45	50.48	50.51	50.54	50.57	50.59	50.62	50.65	50.68	50.70	50.73	50.75	50.78	50.80	50.83	50.85																			
62	50.28	50.31	50.34	50.37	50.40	50.43	50.46	50.49	50.52	50.55	50.58	50.60	50.63	50.66	50.69	50.72	50.75	50.77	50.80	50.82	50.85	50.87	50.89																		
63	50.29	50.31	50.34	50.37	50.40	50.43	50.46	50.50	50.53	50.56	50.59	50.62	50.65	50.67	50.70	50.73	50.76	50.79	50.82	50.84	50.87	50.89	50.92	50.94																	
64	50.29	50.32	50.35	50.38	50.41	50.44	50.47	50.50	50.53	50.56	50.59	50.63	50.66	50.69	50.72	50.75	50.78	50.80	50.83	50.86	50.89	50.91	50.94	50.96	50.98																
65	50.29	50.32	50.35	50.38	50.41	50.45	50.48	50.51	50.54	50.57	50.60	50.63	50.67	50.70	50.73	50.76	50.79	50.82	50.85	50.88	50.90	50.93	50.96	50.98	51.01	51.03															
66	50.30	50.33	50.36	50.39	50.42	50.45	50.48	50.51	50.55	50.58	50.61	50.64	50.68	50.71	50.74	50.77	50.80	50.83	50.86	50.89	50.92	50.95	50.97	51.00	51.03	51.05	51.07														
67	50.30	50.33	50.36	50.39	50.42	50.46	50.49	50.52	50.55	50.59	50.62	50.65	50.68	50.72	50.75	50.78	50.81	50.84	50.87	50.91	50.93	50.96	50.99	51.02	51.04	51.07	51.09	51.11													
68	50.30	50.33	50.36	50.39	50.43	50.46	50.49	50.52	50.56	50.59	50.62	50.66	50.69	50.72	50.76	50.79	50.82	50.86	50.89	50.92	50.95	50.98	51.01	51.04	51.06	51.09	51.11	51.13	51.16												
69	50.30	50.33	50.37	50.40	50.43	50.46	50.50	50.53	50.56	50.60	50.63	50.66	50.70	50.73	50.77	50.80	50.83	50.87	50.90	50.93	50.96	50.99	51.02	51.05	51.08	51.10	51.13	51.15	51.18	51.20											
70	50.30	50.34	50.37	50.40	50.43	50.47	50.50	50.53	50.57	50.60	50.63	50.67	50.70	50.74	50.77	50.81	50.84	50.87	50.91	50.94	50.97	51.00	51.04	51.06	51.09	51.12	51.15	51.17	51.19	51.21	51.23										
71	50.31	50.34	50.37	50.40	50.44	50.47	50.50	50.54	50.57	50.60	50.64	50.67	50.71	50.74	50.78	50.81	50.85	50.88	50.92	50.95	50.98	51.02	51.05	51.08	51.11	51.13	51.16	51.19	51.21	51.23	51.25	51.27									
72	50.31	50.34	50.37	50.40	50.44	50.47	50.50	50.54	50.57	50.61	50.64	50.68	50.71	50.75	50.78	50.82	50.86	50.89	50.92	50.96	50.99	51.03	51.06	51.09	51.12	51.15	51.17	51.20	51.22	51.25	51.27	51.29	51.30								
73	50.31	50.34	50.37	50.41	50.44	50.47	50.51	50.54	50.58	50.61	50.65	50.68	50.72	50.75	50.79	50.82	50.86	50.90	50.93	50.97	51.00	51.03	51.07	51.10	51.13	51.16	51.19	51.21	51.24	51.26	51.28	51.30	51.32	51.33							
74	50.31	50.34	50.37	50.41	50.44	50.47	50.51	50.54	50.58	50.61	50.65	50.68	50.72	50.76	50.79	50.83	50.87	50.90	50.94	50.97	51.01	51.04	51.08	51.11	51.14	51.17	51.20	51.22	51.25	51.27	51.29	51.31	51.33	51.35	51.36						
75	50.31	50.34	50.37	50.41	50.44	50.48	50.51	50.54	50.58	50.61	50.65	50.69	50.72	50.76	50.80	50.83	50.87	50.91	50.94	50.98	51.01	51.05	51.08	51.12	51.15	51.18	51.21	51.23	51.26	51.28	51.30	51.32	51.34	51.36	51.37	51.38					
76	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.65	50.69	50.73	50.76	50.80	50.84	50.87	50.91	50.95	50.98	51.02	51.05	51.09	51.12	51.15	51.19	51.21	51.24	51.27	51.29	51.31	51.33	51.35	51.37	51.38	51.39	51.40				
77	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.65	50.69	50.73	50.76	50.80	50.84	50.88	50.91	50.95	50.99	51.02	51.06	51.09	51.13	51.16	51.19	51.22	51.25	51.27	51.30	51.32	51.34	51.36	51.37	51.39	51.40	51.40	51.41			
78	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.65	50.69	50.73	50.77	50.80	50.84	50.88	50.92	50.95	50.99	51.03	51.06	51.10	51.13	51.16	51.20	51.23	51.25	51.28	51.30	51.33	51.35	51.36	51.38	51.39	51.40	51.41	51.41	51.42		
79	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.65	50.69	50.73	50.77	50.80	50.84	50.88	50.92	50.95	50.99	51.03	51.07	51.10	51.13	51.17	51.20	51.23	51.26	51.28	51.31	51.33	51.35	51.37	51.38	51.39	51.40	51.41	51.41	51.42	51.42	
80	50.31	50.34	50.38	50.41	50.44	50.48	50.51	50.55	50.58	50.62	50.66	50.69	50.73	50.77	50.80	50.84	50.88	50.92	50.96	50.99	51.03	51.07	51.10	51.14	51.17	51.20	51.23	51.26	51.29	51.31	51.33	51.35	51.37	51.38	51.39	51.40	51.41	51.41	51.41	51.41	51.41

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Single Life, Purchase Price Band 4 and Males lives

Age at Entry	Annuity Rate
40	51.25
41	51.27
42	51.29
43	51.32
44	51.34
45	51.36
46	51.39
47	51.41
48	51.44
49	51.46
50	51.49
51	51.51
52	51.54
53	51.56
54	51.59
55	51.62
56	51.64
57	51.67
58	51.70
59	51.72
60	51.75
61	51.78
62	51.80
63	51.82
64	51.84
65	51.85
66	51.87
67	51.87
68	51.88
69	51.88
70	51.87
71	51.86
72	51.85
73	51.82
74	51.80
75	51.76
76	51.72
77	51.67
78	51.61
79	51.53
80	51.45

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Joint Life, Purchase Price Band 4 and Males lives

Age at Entry (Life 1 \ Life 2)	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
40	51.09																																								
41	51.10	51.11																																							
42	51.11	51.12	51.13																																						
43	51.11	51.13	51.14	51.15																																					
44	51.12	51.14	51.15	51.16	51.17																																				
45	51.13	51.15	51.16	51.17	51.18	51.19																																			
46	51.14	51.15	51.17	51.18	51.19	51.20	51.22																																		
47	51.15	51.16	51.18	51.19	51.20	51.22	51.23	51.24																																	
48	51.16	51.17	51.19	51.20	51.21	51.23	51.24	51.25	51.27																																
49	51.16	51.18	51.19	51.21	51.22	51.24	51.25	51.26	51.28	51.29																															
50	51.17	51.19	51.20	51.22	51.23	51.25	51.26	51.28	51.29	51.30	51.32																														
51	51.18	51.20	51.21	51.23	51.24	51.26	51.27	51.29	51.30	51.32	51.33	51.34																													
52	51.19	51.20	51.22	51.23	51.25	51.27	51.28	51.30	51.31	51.33	51.34	51.36	51.37																												
53	51.19	51.21	51.23	51.24	51.26	51.28	51.29	51.31	51.32	51.34	51.36	51.37	51.39	51.40																											
54	51.20	51.22	51.23	51.25	51.27	51.28	51.30	51.32	51.34	51.35	51.37	51.38	51.40	51.42	51.43																										
55	51.20	51.22	51.24	51.26	51.28	51.29	51.31	51.33	51.35	51.36	51.38	51.40	51.41	51.43	51.45	51.46																									
56	51.21	51.23	51.25	51.26	51.28	51.30	51.32	51.34	51.36	51.37	51.39	51.41	51.43	51.44	51.46	51.48	51.49																								
57	51.21	51.23	51.25	51.27	51.29	51.31	51.33	51.35	51.36	51.38	51.40	51.42	51.44	51.46	51.47	51.49	51.51	51.52																							
58	51.22	51.24	51.26	51.28	51.30	51.32	51.34	51.35	51.37	51.39	51.41	51.43	51.45	51.47	51.49	51.51	51.52	51.54	51.56																						
59	51.22	51.24	51.26	51.28	51.30	51.32	51.34	51.36	51.38	51.40	51.42	51.44	51.46	51.48	51.50	51.52	51.54	51.56	51.57	51.59																					
60	51.23	51.25	51.27	51.29	51.31	51.33	51.35	51.37	51.39	51.41	51.43	51.45	51.47	51.49	51.51	51.53	51.55	51.57	51.59	51.61	51.62																				
61	51.23	51.25	51.27	51.29	51.31	51.33	51.36	51.38	51.40	51.42	51.44	51.46	51.48	51.50	51.52	51.54	51.56	51.58	51.60	51.62	51.64	51.66																			
62	51.24	51.26	51.28	51.30	51.32	51.34	51.36	51.38	51.41	51.43	51.45	51.47	51.49	51.51	51.54	51.56	51.58	51.60	51.62	51.64	51.66	51.68	51.69																		
63	51.24	51.26	51.28	51.30	51.32	51.35	51.37	51.39	51.41	51.43	51.46	51.48	51.50	51.52	51.55	51.57	51.59	51.61	51.63	51.65	51.67	51.69	51.71	51.73																	
64	51.24	51.26	51.28	51.31	51.33	51.35	51.37	51.40	51.42	51.44	51.46	51.49	51.51	51.53	51.56	51.58	51.60	51.62	51.65	51.67	51.69	51.71	51.73	51.75	51.76																
65	51.24	51.27	51.29	51.31	51.33	51.35	51.38	51.40	51.42	51.45	51.47	51.49	51.52	51.54	51.57	51.59	51.61	51.63	51.66	51.68	51.70	51.72	51.74	51.76	51.78	51.80															
66	51.25	51.27	51.29	51.31	51.34	51.36	51.38	51.41	51.43	51.45	51.48	51.50	51.53	51.55	51.57	51.60	51.62	51.65	51.67	51.69	51.71	51.74	51.76	51.78	51.80	51.82	51.83														
67	51.25	51.27	51.29	51.32	51.34	51.36	51.39	51.41	51.43	51.46	51.48	51.51	51.53	51.56	51.58	51.61	51.63	51.66	51.68	51.70	51.73	51.75	51.77	51.79	51.81	51.83	51.85	51.87													
68	51.25	51.27	51.30	51.32	51.34	51.37	51.39	51.41	51.44	51.46	51.49	51.51	51.54	51.56	51.59	51.61	51.64	51.66	51.69	51.71	51.74	51.76	51.78	51.81	51.83	51.85	51.87	51.89	51.90												
69	51.25	51.28	51.30	51.32	51.34	51.37	51.39	51.42	51.44	51.47	51.49	51.52	51.54	51.57	51.59	51.62	51.65	51.67	51.70	51.72	51.75	51.77	51.80	51.82	51.84	51.86	51.88	51.90	51.92	51.93											
70	51.25	51.28	51.30	51.32	51.35	51.37	51.39	51.42	51.44	51.47	51.50	51.52	51.55	51.57	51.60	51.63	51.65	51.68	51.71	51.73	51.76	51.78	51.81	51.83	51.85	51.87	51.89	51.91	51.93	51.95	51.96										
71	51.26	51.28	51.30	51.32	51.35	51.37	51.40	51.42	51.45	51.47	51.50	51.53	51.55	51.58	51.61	51.63	51.66	51.69	51.71	51.74	51.77	51.79	51.82	51.84	51.86	51.89	51.91	51.93	51.95	51.96	51.98	51.99									
72	51.26	51.28	51.30	51.33	51.35	51.37	51.40	51.42	51.45	51.48	51.50	51.53	51.56	51.58	51.61	51.64	51.66	51.69	51.72	51.75	51.77	51.80	51.82	51.85	51.87	51.90	51.92	51.94	51.96	51.97	51.99	52.00	52.02								
73	51.26	51.28	51.30	51.33	51.35	51.38	51.40	51.43	51.45	51.48	51.50	51.53	51.56	51.59	51.61	51.64	51.67	51.70	51.72	51.75	51.78	51.81	51.83	51.86	51.88	51.90	51.93	51.95	51.97	51.98	52.00	52.02	52.03	52.04							
74	51.26	51.28	51.30	51.33	51.35	51.38	51.40	51.43	51.45	51.48	51.51	51.53	51.56	51.59	51.62	51.65	51.67	51.70	51.73	51.76	51.79	51.81	51.84	51.86	51.89	51.91	51.94	51.96	51.98	51.99	52.01	52.03	52.04	52.05	52.06						
75	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.45	51.48	51.51	51.54	51.56	51.59	51.62	51.65	51.68	51.71	51.73	51.76	51.79	51.82	51.84	51.87	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.03	52.05	52.06	52.07	52.08					

76	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.59	51.62	51.65	51.68	51.71	51.74	51.77	51.79	51.82	51.85	51.88	51.90	51.93	51.95	51.97	51.99	52.01	52.03	52.04	52.05	52.06	52.07	52.08	52.09			
77	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.59	51.62	51.65	51.68	51.71	51.74	51.77	51.80	51.83	51.85	51.88	51.91	51.93	51.95	51.97	51.99	52.01	52.03	52.04	52.06	52.07	52.08	52.08	52.09	52.09		
78	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.60	51.62	51.65	51.68	51.71	51.74	51.77	51.80	51.83	51.86	51.88	51.91	51.93	51.96	51.98	52.00	52.02	52.03	52.05	52.06	52.07	52.08	52.09	52.09	52.09		
79	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.60	51.63	51.65	51.68	51.71	51.74	51.77	51.80	51.83	51.86	51.89	51.91	51.94	51.96	51.98	52.00	52.02	52.04	52.05	52.06	52.07	52.08	52.09	52.09	52.09	52.09	
80	51.26	51.28	51.31	51.33	51.35	51.38	51.40	51.43	51.46	51.48	51.51	51.54	51.57	51.60	51.63	51.66	51.68	51.71	51.74	51.77	51.80	51.83	51.86	51.89	51.91	51.94	51.96	51.98	52.00	52.02	52.04	52.05	52.06	52.07	52.08	52.09	52.09	52.09	52.08	52.08

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Single Life, Purchase Price Band 5 and Males lives

Age at Entry	Annuity Rate
40	51.82
41	51.84
42	51.85
43	51.87
44	51.89
45	51.91
46	51.92
47	51.94
48	51.96
49	51.98
50	52.00
51	52.02
52	52.04
53	52.06
54	52.08
55	52.10
56	52.13
57	52.15
58	52.17
59	52.19
60	52.21
61	52.24
62	52.26
63	52.27
64	52.29
65	52.30
66	52.30
67	52.31
68	52.31
69	52.31
70	52.30
71	52.28
72	52.26
73	52.24
74	52.21
75	52.17
76	52.13
77	52.07
78	52.01
79	51.94
80	51.86

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.

Annual Annuity Rates per INR 1,000 of Purchase Price (Purchase Price is exclusive of Goods and Services Tax) for Joint Life, Purchase Price Band 5 and Males lives

Age at Entry (Life 1 \ Life 2)	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
40	51.70																																								
41	51.70	51.71																																							
42	51.71	51.72	51.72																																						
43	51.72	51.72	51.73	51.74																																					
44	51.72	51.73	51.74	51.75	51.76																																				
45	51.73	51.74	51.75	51.76	51.76	51.77																																			
46	51.74	51.74	51.75	51.76	51.77	51.78	51.79																																		
47	51.74	51.75	51.76	51.77	51.78	51.79	51.80	51.81																																	
48	51.75	51.76	51.77	51.78	51.79	51.80	51.81	51.82	51.83																																
49	51.75	51.76	51.77	51.78	51.80	51.81	51.82	51.83	51.84	51.85																															
50	51.76	51.77	51.78	51.79	51.80	51.81	51.82	51.84	51.85	51.86	51.87																														
51	51.76	51.78	51.79	51.80	51.81	51.82	51.83	51.84	51.86	51.87	51.88	51.89																													
52	51.77	51.78	51.79	51.80	51.82	51.83	51.84	51.85	51.86	51.88	51.89	51.90	51.91																												
53	51.77	51.79	51.80	51.81	51.82	51.84	51.85	51.86	51.87	51.89	51.90	51.91	51.92	51.93																											
54	51.78	51.79	51.80	51.82	51.83	51.84	51.86	51.87	51.88	51.89	51.91	51.92	51.93	51.95	51.96																										
55	51.78	51.80	51.81	51.82	51.84	51.85	51.86	51.88	51.89	51.90	51.92	51.93	51.94	51.96	51.97	51.98																									
56	51.79	51.80	51.81	51.83	51.84	51.86	51.87	51.88	51.90	51.91	51.93	51.94	51.95	51.97	51.98	51.99	52.01																								
57	51.79	51.81	51.82	51.83	51.85	51.86	51.88	51.89	51.91	51.92	51.93	51.95	51.96	51.98	51.99	52.01	52.02	52.03																							
58	51.80	51.81	51.82	51.84	51.85	51.87	51.88	51.90	51.91	51.93	51.94	51.96	51.97	51.99	52.00	52.02	52.03	52.05	52.06																						
59	51.80	51.81	51.83	51.84	51.86	51.87	51.89	51.90	51.92	51.94	51.95	51.97	51.98	52.00	52.01	52.03	52.04	52.06	52.07	52.09																					
60	51.80	51.82	51.83	51.85	51.86	51.88	51.89	51.91	51.93	51.94	51.96	51.98	51.99	52.01	52.02	52.04	52.06	52.07	52.09	52.10	52.12																				
61	51.81	51.82	51.84	51.85	51.87	51.88	51.90	51.92	51.93	51.95	51.97	51.98	52.00	52.02	52.03	52.05	52.07	52.08	52.10	52.11	52.13	52.14																			
62	51.81	51.82	51.84	51.86	51.87	51.89	51.90	51.92	51.94	51.96	51.97	51.99	52.01	52.03	52.04	52.06	52.08	52.09	52.11	52.13	52.14	52.16	52.17																		
63	51.81	51.83	51.84	51.86	51.88	51.89	51.91	51.93	51.94	51.96	51.98	52.00	52.02	52.03	52.05	52.07	52.09	52.10	52.12	52.14	52.16	52.17	52.19	52.20																	
64	51.81	51.83	51.85	51.86	51.88	51.90	51.91	51.93	51.95	51.97	51.99	52.00	52.02	52.04	52.06	52.08	52.10	52.12	52.13	52.15	52.17	52.19	52.20	52.22	52.23																
65	51.82	51.83	51.85	51.87	51.88	51.90	51.92	51.94	51.95	51.97	51.99	52.01	52.03	52.05	52.07	52.09	52.11	52.12	52.14	52.16	52.18	52.20	52.22	52.23	52.25	52.26															
66	51.82	51.83	51.85	51.87	51.89	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.05	52.07	52.09	52.11	52.13	52.15	52.17	52.19	52.21	52.23	52.25	52.26	52.28	52.29														
67	51.82	51.84	51.85	51.87	51.89	51.91	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.06	52.08	52.10	52.12	52.14	52.16	52.18	52.20	52.22	52.24	52.26	52.27	52.29	52.31	52.32													
68	51.82	51.84	51.86	51.87	51.89	51.91	51.93	51.95	51.97	51.99	52.01	52.03	52.05	52.07	52.09	52.11	52.13	52.15	52.17	52.19	52.21	52.23	52.25	52.27	52.29	52.30	52.32	52.34	52.35												
69	51.82	51.84	51.86	51.87	51.89	51.91	51.93	51.95	51.97	51.99	52.01	52.03	52.05	52.07	52.09	52.11	52.14	52.16	52.18	52.20	52.22	52.24	52.26	52.28	52.30	52.32	52.33	52.35	52.36	52.38											
70	51.82	51.84	51.86	51.88	51.89	51.91	51.93	51.95	51.97	51.99	52.01	52.03	52.05	52.08	52.10	52.12	52.14	52.16	52.18	52.21	52.23	52.25	52.27	52.29	52.31	52.33	52.34	52.36	52.38	52.39	52.40										
71	51.83	51.84	51.86	51.88	51.90	51.91	51.93	51.95	51.97	51.99	52.02	52.04	52.06	52.08	52.10	52.12	52.15	52.17	52.19	52.21	52.23	52.26	52.28	52.30	52.32	52.34	52.35	52.37	52.39	52.40	52.41	52.43									
72	51.83	51.84	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.06	52.08	52.11	52.13	52.15	52.17	52.20	52.22	52.24	52.26	52.28	52.31	52.33	52.34	52.36	52.38	52.40	52.41	52.42	52.44	52.45								
73	51.83	51.84	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.06	52.09	52.11	52.13	52.15	52.18	52.20	52.22	52.25	52.27	52.29	52.31	52.33	52.35	52.37	52.39	52.40	52.42	52.43	52.45	52.46	52.47							
74	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.04	52.07	52.09	52.11	52.13	52.16	52.18	52.20	52.23	52.25	52.27	52.30	52.32	52.34	52.36	52.38	52.40	52.41	52.43	52.44	52.45	52.46	52.47	52.48						
75	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.05	52.07	52.09	52.11	52.14	52.16	52.18	52.21	52.23	52.26	52.28	52.30	52.32	52.34	52.36	52.38	52.40	52.42	52.43	52.45	52.46	52.47	52.48	52.49	52.49					
76	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.05	52.07	52.09	52.12	52.14	52.16	52.19	52.21	52.24	52.26	52.28	52.31	52.33	52.35	52.37	52.39	52.41	52.42	52.44	52.45	52.46	52.47	52.48	52.49	52.50	52.50				
77	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.02	52.05	52.07	52.09	52.12	52.14	52.16	52.19	52.21	52.24	52.26	52.29	52.31	52.33	52.35	52.37	52.39	52.41	52.43	52.44	52.46	52.47	52.48	52.49	52.49	52.50	52.50	52.50			
78	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.03	52.05	52.07	52.09	52.12	52.14	52.17	52.19	52.21	52.24	52.26	52.29	52.31	52.33	52.36	52.38	52.40	52.41	52.43	52.45	52.46	52.47	52.48	52.49	52.49	52.50	52.50	52.50	52.50		
79	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.03	52.05	52.07	52.09	52.12	52.14	52.17	52.19	52.22	52.24	52.27	52.29	52.31	52.34	52.36	52.38	52.40	52.42	52.43	52.45	52.46	52.47	52.48	52.49	52.49	52.50	52.50	52.50	52.50	52.49	
80	51.83	51.85	51.86	51.88	51.90	51.92	51.94	51.96	51.98	52.00	52.03	52.05	52.07	52.09	52.12	52.14	52.17	52.19	52.22	52.24	52.27	52.29	52.31	52.34	52.36	52.38	52.40	52.42	52.43	52.45	52.46	52.47	52.48	52.49	52.49	52.50	52.50	52.50	52.49	52.49	52.48

Note: For female lives, a 3-years age setback over males will be used to determine annuity rates. However, where the corresponding rate is not available, the annuity rate for male aged 40 will be used.