

Income Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium less than 3 Lakhs

Premium Paying Term	6	7	8	9	10	11
Age at entry \ Policy Term	24	28	32	36	40	44
7	NA	NA	NA	NA	NA	42.44
8	NA	NA	NA	NA	57.18	42.69
9	NA	NA	NA	73.06	57.44	42.99
10	NA	NA	85.43	73.32	57.74	43.31
11	NA	99.64	85.66	73.60	58.06	43.66
12	122.89	99.85	85.90	73.89	58.38	44.00
13	123.13	100.06	86.12	74.16	58.69	44.34
14	123.35	100.26	86.33	74.41	58.97	44.65
15	123.55	100.43	86.51	74.63	59.22	44.93
16	123.72	100.58	86.66	74.81	59.44	45.18
17	123.87	100.70	86.79	74.97	59.63	45.41
18	123.99	100.80	86.88	75.09	59.79	45.61
19	124.09	100.88	86.96	75.19	59.93	45.80
20	124.18	100.95	87.02	75.28	60.06	45.98
21	124.26	101.01	87.08	75.36	60.19	46.17
22	124.35	101.07	87.14	75.44	60.32	46.37
23	124.45	101.14	87.20	75.53	60.46	46.58
24	124.58	101.22	87.27	75.64	60.63	46.82
25	124.73	101.33	87.36	75.77	60.82	47.09
26	124.91	101.45	87.84	75.91	61.04	47.40
27	125.13	101.61	88.34	76.09	61.29	47.74
28	125.40	101.79	88.87	76.30	61.58	48.13
29	125.72	102.02	89.43	76.54	61.91	48.56
30	126.10	102.28	89.57	76.81	62.28	49.03
31	126.55	102.59	90.27	77.12	62.68	49.54
32	127.06	102.95	90.54	77.46	63.13	50.11
33	127.65	103.35	90.85	77.85	63.62	50.71
34	128.33	103.82	91.29	78.27	64.15	51.36
35	129.09	104.35	91.81	78.73	64.73	52.05
36	129.96	104.95	92.41	79.73	66.03	53.30
37	130.93	105.64	93.10	80.78	67.38	54.60
38	132.03	106.41	93.89	81.87	68.77	55.94
39	133.27	107.30	94.81	83.00	70.22	57.33
40	134.68	108.31	95.87	84.18	71.71	58.77
41	136.27	109.47	97.12	84.89	73.11	60.05
42	138.08	110.82	98.58	85.66	74.56	61.37
43	140.16	112.39	100.33	86.50	76.07	62.74
44	142.57	114.23	102.43	90.10	77.64	64.16
45	145.37	116.41	104.98	92.88	79.27	65.64
46	146.47	117.85	106.47	93.91	80.82	67.27
47	147.95	119.67	108.44	95.10	82.41	68.94
48	149.86	121.96	111.00	96.36	84.06	70.64
49	152.27	124.80	114.27	98.18	85.73	72.37
50	155.28	128.32	118.51	104.30	87.41	74.09
51	161.76	134.34	127.93	115.13	NA	NA
52	169.64	141.89	140.72	130.90	NA	NA
53	179.36	161.82	158.94	155.58	NA	NA
54	191.59	177.88	176.00	175.08	NA	NA
55	207.39	200.58	199.00	198.00	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

**Income Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 3 Lakhs but less than 5 Lakhs**

Premium Paying Term	6	7	8	9	10	11
Age at entry \ Policy Term	24	28	32	36	40	44
7	NA	NA	NA	NA	NA	39.14
8	NA	NA	NA	NA	52.72	39.38
9	NA	NA	NA	67.71	52.98	39.66
10	NA	NA	80.10	67.96	53.26	39.97
11	NA	94.54	80.32	68.23	53.56	40.29
12	117.42	94.73	80.54	68.50	53.86	40.61
13	117.64	94.91	80.76	68.75	54.15	40.93
14	117.84	95.09	80.96	68.99	54.42	41.22
15	118.02	95.24	81.13	69.20	54.66	41.49
16	118.17	95.36	81.27	69.38	54.87	41.73
17	118.30	95.47	81.39	69.53	55.05	41.95
18	118.40	95.55	81.49	69.65	55.21	42.15
19	118.49	95.61	81.57	69.76	55.36	42.34
20	118.56	95.66	81.63	69.85	55.49	42.53
21	118.64	95.71	81.69	69.94	55.63	42.71
22	118.71	95.76	81.75	70.03	55.77	42.92
23	118.80	95.81	81.82	70.13	55.92	43.14
24	118.90	95.87	81.90	70.25	56.10	43.38
25	119.03	95.94	82.00	70.39	56.31	43.66
26	119.18	96.04	82.44	70.55	56.54	43.98
27	119.37	96.16	82.91	70.75	56.81	44.33
28	119.60	96.30	83.41	70.97	57.11	44.72
29	119.87	96.48	83.93	71.23	57.46	45.15
30	120.20	96.69	84.49	71.52	57.84	45.63
31	120.58	96.93	84.75	71.85	58.27	46.16
32	121.02	97.22	85.04	72.22	58.74	46.73
33	121.52	97.54	85.36	72.63	59.25	47.34
34	122.10	97.92	85.73	73.07	59.80	48.01
35	122.76	98.35	86.12	73.56	60.40	48.71
36	123.50	98.84	86.56	74.53	61.64	49.91
37	124.34	99.39	87.04	75.55	62.94	51.17
38	125.28	100.03	87.70	76.50	64.28	52.47
39	126.35	100.75	88.44	77.46	65.68	53.83
40	127.55	101.57	89.31	78.45	67.13	55.24
41	128.91	102.52	90.34	78.99	68.51	56.51
42	130.46	103.61	91.52	79.56	69.95	57.84
43	132.24	104.88	92.95	80.58	71.45	59.22
44	134.30	106.38	94.69	83.33	72.28	60.65
45	136.68	108.14	96.77	85.66	74.65	62.14
46	137.55	109.24	97.91	86.40	76.22	63.78
47	138.73	110.64	99.44	87.25	77.84	65.46
48	140.27	112.40	101.43	88.09	79.52	67.18
49	142.22	114.59	103.98	89.39	81.23	68.93
50	144.65	117.28	107.29	94.48	82.96	70.68
51	150.02	121.96	114.96	103.52	NA	NA
52	156.49	127.72	125.26	116.59	NA	NA
53	164.36	142.14	137.67	134.87	NA	NA
54	174.09	153.64	151.31	148.97	NA	NA
55	186.41	169.21	168.77	168.59	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

**Income Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 5 Lakhs**

Premium Paying Term	6	7	8	9	10	11
Age at entry \ Policy Term	24	28	32	36	40	44
7	NA	NA	NA	NA	NA	38.54
8	NA	NA	NA	NA	51.91	38.78
9	NA	NA	NA	66.74	52.16	39.05
10	NA	NA	79.11	66.98	52.44	39.36
11	NA	93.58	79.33	67.24	52.74	39.67
12	116.38	93.77	79.55	67.51	53.04	40.00
13	116.60	93.95	79.76	67.76	53.32	40.31
14	116.79	94.11	79.96	68.00	53.59	40.60
15	116.97	94.26	80.13	68.21	53.83	40.86
16	117.12	94.38	80.27	68.38	54.04	41.10
17	117.24	94.48	80.39	68.53	54.22	41.32
18	117.34	94.56	80.49	68.65	54.38	41.52
19	117.43	94.62	80.56	68.76	54.52	41.71
20	117.50	94.67	80.63	68.85	54.65	41.89
21	117.57	94.72	80.69	68.94	54.79	42.08
22	117.65	94.76	80.75	69.03	54.93	42.28
23	117.73	94.81	80.82	69.14	55.09	42.50
24	117.83	94.86	80.90	69.26	55.27	42.75
25	117.95	94.93	81.00	69.40	55.48	43.03
26	118.10	95.02	81.43	69.56	55.71	43.34
27	118.28	95.13	81.89	69.76	55.98	43.69
28	118.50	95.27	82.38	69.98	56.29	44.09
29	118.77	95.44	82.90	70.24	56.63	44.52
30	119.08	95.63	83.46	70.54	57.02	45.00
31	119.45	95.87	83.71	70.87	57.45	45.53
32	119.88	96.14	84.01	71.24	57.92	46.10
33	120.36	96.45	84.33	71.65	58.43	46.71
34	120.92	96.81	84.70	72.10	58.99	47.37
35	121.56	97.22	85.09	72.59	59.59	48.08
36	122.28	97.69	85.53	73.56	60.82	49.27
37	123.09	98.22	86.01	74.57	62.10	50.51
38	124.01	98.83	86.53	75.62	63.43	51.81
39	125.04	99.52	87.10	76.73	64.82	53.16
40	126.21	100.31	87.71	77.88	66.26	54.56
41	127.53	101.22	88.38	78.65	67.63	55.83
42	129.03	102.26	89.11	79.47	69.07	57.15
43	130.76	103.49	89.90	80.36	70.56	58.53
44	132.75	104.92	90.76	81.32	72.12	59.96
45	135.05	106.61	92.41	82.36	73.75	61.45
46	135.88	107.65	93.31	83.48	75.31	63.08
47	137.01	108.97	94.52	84.67	76.93	64.77
48	138.48	110.64	96.11	85.94	78.61	66.48
49	140.35	112.71	98.15	87.27	80.32	68.23
50	142.68	115.26	100.77	88.64	82.06	69.98
51	147.86	119.70	106.84	90.47	NA	NA
52	154.08	125.16	114.74	97.05	NA	NA
53	161.63	138.66	125.32	110.00	NA	NA
54	170.94	149.42	135.19	124.21	NA	NA
55	182.67	163.89	147.23	143.00	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

**Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium less than 3 Lakhs, Limited Pay**

Premium Paying Term	6						7					
Age at entry \ Policy Term	15	16	17	18	19	20	15	16	17	18	19	20
1	NA	NA	68.76	64.60	60.73	57.13	NA	NA	59.63	55.99	52.62	49.48
2	NA	73.16	68.67	64.50	60.64	57.04	NA	63.46	59.54	55.91	52.53	49.40
3	77.83	72.99	68.51	64.34	60.47	56.88	67.54	63.32	59.40	55.76	52.39	49.25
4	77.77	72.94	68.45	64.29	60.42	56.82	67.49	63.26	59.35	55.71	52.34	49.21
5	77.77	72.93	68.45	64.29	60.42	56.83	67.48	63.26	59.34	55.71	52.34	49.21
6	77.79	72.95	68.47	64.31	60.45	56.85	67.50	63.28	59.37	55.73	52.36	49.23
7	77.82	72.99	68.51	64.35	60.49	56.90	67.53	63.31	59.40	55.77	52.40	49.27
8	77.87	73.04	68.57	64.41	60.55	56.96	67.58	63.36	59.45	55.82	52.45	49.33
9	77.93	73.10	68.63	64.47	60.62	57.02	67.63	63.42	59.51	55.88	52.51	49.39
10	78.00	73.17	68.70	64.54	60.69	57.10	67.69	63.48	59.57	55.95	52.58	49.45
11	78.07	73.25	68.77	64.62	60.77	57.18	67.76	63.55	59.64	56.01	52.65	49.53
12	78.14	73.32	68.85	64.70	60.84	57.25	67.82	63.61	59.71	56.08	52.72	49.60
13	78.21	73.39	68.92	64.77	60.91	57.33	67.88	63.67	59.77	56.15	52.78	49.66
14	78.27	73.45	68.98	64.83	60.98	57.39	67.94	63.73	59.83	56.20	52.84	49.72
15	78.32	73.50	69.03	64.88	61.03	57.45	67.99	63.78	59.87	56.25	52.89	49.77
16	78.36	73.54	69.07	64.93	61.08	57.50	68.02	63.82	59.91	56.29	52.93	49.82
17	78.39	73.57	69.11	64.96	61.11	57.53	68.05	63.84	59.94	56.32	52.97	49.85
18	78.41	73.60	69.13	64.99	61.14	57.56	68.07	63.87	59.97	56.35	52.99	49.87
19	78.43	73.61	69.15	65.01	61.16	57.58	68.09	63.88	59.98	56.36	53.01	49.89
20	78.44	73.63	69.16	65.02	61.18	57.60	68.10	63.89	59.99	56.38	53.02	49.91
21	78.45	73.63	69.17	65.03	61.19	57.62	68.10	63.90	60.00	56.39	53.03	49.92
22	78.45	73.64	69.18	65.04	61.20	57.63	68.11	63.91	60.01	56.40	53.05	49.94
23	78.46	73.65	69.19	65.06	61.22	57.65	68.11	63.91	60.02	56.41	53.06	49.95
24	78.47	73.66	69.21	65.07	61.24	57.67	68.12	63.92	60.03	56.42	53.08	49.97
25	78.48	73.68	69.23	65.10	61.27	57.70	68.14	63.94	60.05	56.44	53.10	50.00
26	78.50	73.70	69.25	65.13	61.30	57.74	68.15	63.96	60.07	56.47	53.13	50.03
27	78.53	73.73	69.28	65.16	61.34	57.79	68.17	63.98	60.10	56.50	53.16	50.07
28	78.56	73.77	69.32	65.21	61.39	57.84	68.20	64.02	60.14	56.54	53.21	50.12
29	78.60	73.81	69.37	65.26	61.45	57.91	68.24	64.06	60.18	56.59	53.26	50.18
30	78.65	73.87	69.43	65.33	61.52	57.99	68.28	64.10	60.23	56.65	53.33	50.25
31	78.71	73.93	69.50	65.41	61.61	58.09	68.34	64.16	60.30	56.72	53.41	50.34
32	78.78	74.01	69.59	65.50	61.71	58.20	68.40	64.23	60.37	56.80	53.50	50.44
33	78.86	74.09	69.69	65.61	61.83	58.33	68.47	64.31	60.46	56.90	53.60	50.55
34	78.95	74.20	69.80	65.73	61.97	58.47	68.55	64.40	60.56	57.01	53.72	50.68
35	79.05	74.31	69.93	65.87	62.12	58.64	68.65	64.51	60.68	57.13	53.86	50.83
36	79.18	74.45	70.07	66.03	62.30	58.83	68.76	64.63	60.81	57.28	54.02	51.00
37	79.31	74.60	70.24	66.21	62.49	59.05	68.88	64.76	60.96	57.44	54.19	51.19
38	79.47	74.77	70.43	66.42	62.72	59.29	69.03	64.92	61.13	57.63	54.39	51.41
39	79.65	74.97	70.64	66.65	62.97	59.56	69.19	65.10	61.32	57.83	54.62	51.65
40	79.85	75.19	70.89	66.91	63.25	59.86	69.37	65.30	61.53	58.07	54.87	51.91
41	80.08	75.44	71.16	67.21	63.56	60.19	69.58	65.52	61.78	58.33	55.15	52.21
42	80.34	75.72	71.46	67.53	63.91	60.56	69.81	65.77	62.05	58.62	55.46	52.54
43	80.64	76.04	71.80	67.89	64.30	60.97	70.08	66.06	62.35	58.94	55.80	52.91
44	80.96	76.39	72.17	68.29	64.72	61.42	70.37	66.38	62.69	59.30	56.18	53.31
45	81.33	76.78	72.59	68.74	65.19	61.92	70.71	66.73	63.07	59.70	56.61	53.76
46	81.74	77.22	73.06	69.23	65.71	62.47	71.08	67.13	63.49	60.15	57.07	54.25
47	82.19	77.70	73.57	69.77	66.28	63.07	71.49	67.56	63.95	60.63	57.59	54.79
48	82.69	78.23	74.12	70.36	66.90	63.72	71.94	68.04	64.46	61.17	58.15	55.38
49	83.23	78.80	74.73	71.00	67.58	64.43	72.44	68.56	65.01	61.74	58.75	56.02
50	83.82	79.42	75.38	71.69	68.30	65.19	72.97	69.13	65.60	62.37	59.41	56.70
51	84.44	80.08	76.08	72.43	69.08	66.01	73.54	69.73	66.23	63.04	60.11	57.44
52	85.11	80.78	76.83	73.21	69.91	66.88	74.15	70.37	66.91	63.74	60.86	58.23
53	85.81	81.52	77.61	74.04	70.78	67.80	74.79	71.04	67.62	64.49	61.65	59.06
54	86.54	82.30	78.43	74.91	71.70	68.77	75.46	71.75	68.36	65.28	62.48	59.93
55	87.30	83.11	79.30	75.83	72.67	69.79	76.15	72.49	69.15	66.11	63.35	60.86

Note: Premium rates above are excluding Goods and Services Tax

**Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 3 Lakhs but less than 5 Lakhs, Limited Pay**

Premium Paying Term	6						7					
Age at entry \ Policy Term	15	16	17	18	19	20	15	16	17	18	19	20
1	NA	NA	67.67	63.53	59.70	56.13	NA	NA	58.79	55.18	51.83	48.72
2	NA	72.03	67.58	63.44	59.61	56.04	NA	62.60	58.71	55.10	51.75	48.64
3	76.68	71.87	67.42	63.28	59.45	55.88	66.66	62.46	58.57	54.96	51.61	48.50
4	76.62	71.82	67.36	63.23	59.40	55.83	66.61	62.41	58.52	54.91	51.56	48.45
5	76.61	71.81	67.36	63.23	59.40	55.83	66.60	62.40	58.52	54.91	51.56	48.45
6	76.63	71.83	67.38	63.26	59.42	55.86	66.62	62.42	58.54	54.93	51.58	48.48
7	76.67	71.87	67.42	63.30	59.47	55.91	66.65	62.46	58.57	54.97	51.62	48.52
8	76.72	71.92	67.48	63.35	59.52	55.96	66.69	62.50	58.62	55.02	51.67	48.57
9	76.78	71.98	67.54	63.41	59.59	56.03	66.75	62.56	58.68	55.07	51.73	48.63
10	76.84	72.05	67.61	63.48	59.66	56.10	66.81	62.62	58.74	55.14	51.80	48.69
11	76.91	72.12	67.68	63.56	59.73	56.18	66.87	62.69	58.81	55.21	51.87	48.76
12	76.98	72.19	67.75	63.63	59.81	56.26	66.94	62.75	58.87	55.27	51.93	48.83
13	77.05	72.26	67.82	63.70	59.88	56.33	67.00	62.81	58.93	55.34	52.00	48.90
14	77.10	72.32	67.88	63.76	59.94	56.39	67.05	62.87	58.99	55.39	52.06	48.96
15	77.15	72.37	67.93	63.82	60.00	56.45	67.10	62.91	59.04	55.44	52.10	49.01
16	77.19	72.41	67.97	63.86	60.04	56.49	67.13	62.95	59.07	55.48	52.14	49.05
17	77.23	72.44	68.01	63.89	60.08	56.53	67.16	62.98	59.10	55.51	52.18	49.08
18	77.25	72.46	68.03	63.92	60.10	56.56	67.18	63.00	59.13	55.53	52.20	49.11
19	77.26	72.48	68.05	63.94	60.12	56.58	67.19	63.02	59.14	55.55	52.22	49.12
20	77.27	72.49	68.06	63.95	60.14	56.59	67.20	63.03	59.15	55.56	52.23	49.14
21	77.28	72.50	68.07	63.96	60.15	56.61	67.21	63.03	59.16	55.57	52.24	49.15
22	77.29	72.51	68.08	63.97	60.16	56.62	67.22	63.04	59.17	55.58	52.25	49.17
23	77.29	72.52	68.09	63.99	60.18	56.64	67.22	63.05	59.18	55.59	52.27	49.18
24	77.30	72.53	68.10	64.00	60.20	56.67	67.23	63.06	59.19	55.61	52.28	49.20
25	77.32	72.54	68.12	64.02	60.22	56.69	67.24	63.07	59.21	55.63	52.31	49.23
26	77.34	72.57	68.15	64.05	60.26	56.73	67.26	63.09	59.23	55.65	52.34	49.26
27	77.36	72.59	68.18	64.09	60.30	56.77	67.28	63.12	59.26	55.68	52.37	49.30
28	77.39	72.63	68.22	64.13	60.34	56.83	67.31	63.15	59.29	55.72	52.41	49.35
29	77.43	72.67	68.27	64.19	60.40	56.90	67.34	63.19	59.34	55.77	52.47	49.41
30	77.48	72.73	68.33	64.25	60.48	56.98	67.39	63.23	59.39	55.83	52.53	49.48
31	77.53	72.79	68.40	64.33	60.56	57.07	67.44	63.29	59.45	55.90	52.61	49.56
32	77.60	72.86	68.48	64.42	60.66	57.18	67.50	63.36	59.53	55.98	52.70	49.66
33	77.68	72.95	68.57	64.52	60.78	57.30	67.57	63.44	59.61	56.07	52.80	49.77
34	77.77	73.05	68.68	64.64	60.91	57.45	67.65	63.53	59.71	56.18	52.92	49.90
35	77.87	73.16	68.81	64.78	61.06	57.61	67.75	63.63	59.82	56.30	53.05	50.04
36	77.99	73.29	68.95	64.94	61.23	57.80	67.85	63.75	59.95	56.45	53.21	50.21
37	78.13	73.44	69.12	65.12	61.42	58.01	67.98	63.88	60.10	56.61	53.38	50.40
38	78.28	73.61	69.30	65.32	61.64	58.25	68.12	64.03	60.27	56.79	53.57	50.61
39	78.46	73.81	69.51	65.55	61.89	58.51	68.27	64.21	60.45	56.99	53.79	50.84
40	78.66	74.02	69.75	65.80	62.16	58.80	68.45	64.40	60.67	57.22	54.04	51.11
41	78.88	74.27	70.01	66.09	62.47	59.13	68.66	64.62	60.90	57.47	54.31	51.40
42	79.14	74.54	70.31	66.41	62.81	59.49	68.89	64.87	61.17	57.76	54.62	51.72
43	79.42	74.85	70.64	66.76	63.19	59.89	69.15	65.15	61.47	58.08	54.96	52.08
44	79.74	75.19	71.01	67.15	63.61	60.34	69.44	65.46	61.80	58.43	55.33	52.48
45	80.10	75.58	71.42	67.59	64.07	60.82	69.77	65.81	62.17	58.83	55.75	52.92
46	80.50	76.01	71.87	68.07	64.57	61.36	70.13	66.20	62.58	59.26	56.21	53.40
47	80.94	76.48	72.37	68.60	65.13	61.95	70.53	66.63	63.04	59.74	56.71	53.93
48	81.43	76.99	72.92	69.17	65.74	62.59	70.98	67.10	63.53	60.26	57.26	54.50
49	81.96	77.55	73.51	69.80	66.40	63.28	71.46	67.61	64.07	60.83	57.85	55.13
50	82.54	78.16	74.15	70.48	67.11	64.03	71.99	68.16	64.65	61.44	58.50	55.81
51	83.15	78.81	74.83	71.20	67.87	64.83	72.55	68.75	65.27	62.09	59.19	56.53
52	83.80	79.50	75.56	71.96	68.68	65.68	73.14	69.38	65.93	62.79	59.92	57.30
53	84.48	80.22	76.33	72.77	69.53	66.58	73.77	70.04	66.63	63.52	60.69	58.11
54	85.20	80.98	77.13	73.62	70.43	67.52	74.42	70.73	67.36	64.30	61.50	58.97
55	85.95	81.77	77.97	74.52	71.38	68.53	75.11	71.45	68.13	65.11	62.36	59.87

Note: Premium rates above are excluding Goods and Services Tax

**Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 5 Lakhs, Limited Pay**

Premium Paying Term	6						7					
	15	16	17	18	19	20	15	16	17	18	19	20
1	NA	NA	67.45	63.32	59.49	55.93	NA	NA	58.63	55.02	51.68	48.57
2	NA	71.81	67.36	63.23	59.40	55.84	NA	62.44	58.55	54.94	51.60	48.49
3	76.45	71.65	67.20	63.08	59.25	55.69	66.48	62.29	58.40	54.80	51.45	48.35
4	76.40	71.60	67.15	63.03	59.20	55.64	66.43	62.24	58.36	54.75	51.41	48.30
5	76.39	71.59	67.15	63.02	59.20	55.64	66.43	62.24	58.35	54.75	51.41	48.30
6	76.41	71.61	67.17	63.05	59.22	55.67	66.44	62.26	58.37	54.77	51.43	48.33
7	76.44	71.65	67.21	63.09	59.27	55.71	66.48	62.29	58.41	54.81	51.47	48.37
8	76.49	71.70	67.26	63.14	59.32	55.77	66.52	62.34	58.46	54.86	51.52	48.42
9	76.55	71.76	67.32	63.21	59.39	55.84	66.57	62.39	58.51	54.92	51.58	48.48
10	76.61	71.83	67.39	63.28	59.46	55.91	66.63	62.45	58.58	54.98	51.64	48.55
11	76.68	71.90	67.46	63.35	59.53	55.98	66.70	62.52	58.64	55.05	51.71	48.61
12	76.75	71.97	67.54	63.42	59.61	56.06	66.76	62.58	58.71	55.11	51.78	48.68
13	76.82	72.04	67.60	63.49	59.68	56.13	66.82	62.64	58.77	55.18	51.84	48.75
14	76.88	72.10	67.67	63.55	59.74	56.20	66.87	62.70	58.82	55.23	51.90	48.81
15	76.93	72.15	67.72	63.61	59.79	56.25	66.92	62.74	58.87	55.28	51.95	48.86
16	76.97	72.19	67.76	63.65	59.84	56.30	66.96	62.78	58.91	55.32	51.99	48.90
17	77.00	72.22	67.79	63.68	59.87	56.33	66.99	62.81	58.94	55.35	52.02	48.93
18	77.02	72.24	67.81	63.71	59.90	56.36	67.01	62.83	58.96	55.37	52.04	48.95
19	77.03	72.26	67.83	63.73	59.92	56.38	67.02	62.85	58.98	55.39	52.06	48.97
20	77.05	72.27	67.84	63.74	59.93	56.40	67.03	62.86	58.99	55.40	52.08	48.99
21	77.05	72.28	67.85	63.75	59.95	56.41	67.03	62.86	59.00	55.41	52.09	49.00
22	77.06	72.29	67.86	63.76	59.96	56.43	67.04	62.87	59.00	55.42	52.10	49.02
23	77.07	72.30	67.87	63.78	59.98	56.45	67.05	62.88	59.01	55.43	52.11	49.03
24	77.08	72.31	67.89	63.79	59.99	56.47	67.05	62.89	59.03	55.45	52.13	49.05
25	77.09	72.32	67.91	63.81	60.02	56.50	67.07	62.90	59.04	55.47	52.15	49.08
26	77.11	72.34	67.93	63.84	60.05	56.53	67.08	62.92	59.06	55.49	52.18	49.11
27	77.13	72.37	67.96	63.88	60.09	56.58	67.10	62.94	59.09	55.52	52.21	49.15
28	77.16	72.41	68.00	63.92	60.14	56.63	67.13	62.98	59.13	55.56	52.26	49.20
29	77.20	72.45	68.05	63.98	60.20	56.70	67.17	63.02	59.17	55.61	52.31	49.25
30	77.25	72.50	68.11	64.04	60.27	56.78	67.21	63.06	59.22	55.67	52.38	49.32
31	77.30	72.57	68.18	64.12	60.36	56.87	67.26	63.12	59.29	55.74	52.45	49.41
32	77.37	72.64	68.26	64.21	60.46	56.98	67.32	63.19	59.36	55.82	52.54	49.50
33	77.45	72.72	68.35	64.31	60.57	57.10	67.39	63.26	59.44	55.91	52.64	49.62
34	77.54	72.82	68.46	64.43	60.70	57.25	67.47	63.35	59.54	56.02	52.76	49.74
35	77.64	72.94	68.59	64.57	60.85	57.41	67.57	63.46	59.65	56.14	52.89	49.89
36	77.76	73.07	68.73	64.73	61.02	57.60	67.68	63.57	59.78	56.28	53.05	50.06
37	77.90	73.22	68.90	64.90	61.22	57.81	67.80	63.71	59.93	56.44	53.22	50.24
38	78.05	73.39	69.08	65.10	61.43	58.04	67.94	63.86	60.10	56.62	53.41	50.45
39	78.22	73.58	69.29	65.33	61.68	58.30	68.09	64.03	60.28	56.82	53.63	50.69
40	78.42	73.79	69.52	65.58	61.95	58.60	68.27	64.23	60.49	57.05	53.88	50.95
41	78.65	74.04	69.79	65.87	62.26	58.92	68.48	64.45	60.73	57.31	54.15	51.24
42	78.90	74.31	70.08	66.19	62.59	59.28	68.71	64.69	61.00	57.59	54.45	51.56
43	79.18	74.62	70.41	66.54	62.97	59.68	68.96	64.97	61.29	57.91	54.79	51.92
44	79.50	74.96	70.78	66.93	63.39	60.12	69.25	65.28	61.63	58.26	55.17	52.31
45	79.86	75.34	71.19	67.36	63.85	60.61	69.58	65.63	62.00	58.65	55.58	52.75
46	80.26	75.77	71.64	67.84	64.35	61.14	69.94	66.02	62.41	59.09	56.04	53.23
47	80.70	76.24	72.14	68.37	64.91	61.73	70.35	66.44	62.86	59.56	56.54	53.76
48	81.19	76.75	72.68	68.94	65.51	62.36	70.79	66.91	63.35	60.08	57.08	54.33
49	81.71	77.31	73.27	69.57	66.17	63.05	71.27	67.42	63.89	60.65	57.68	54.96
50	82.28	77.91	73.91	70.24	66.88	63.80	71.79	67.97	64.47	61.26	58.32	55.63
51	82.89	78.56	74.59	70.96	67.63	64.59	72.35	68.56	65.09	61.91	59.00	56.35
52	83.54	79.24	75.31	71.72	68.44	65.44	72.95	69.18	65.74	62.60	59.73	57.12
53	84.22	79.96	76.07	72.53	69.29	66.34	73.57	69.84	66.44	63.33	60.50	57.93
54	84.94	80.72	76.88	73.37	70.19	67.28	74.22	70.53	67.17	64.10	61.31	58.78
55	85.68	81.51	77.72	74.26	71.13	68.28	74.90	71.25	67.93	64.91	62.17	59.68

Note: Premium rates above are excluding Goods and Services Tax

**Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium less than 5 Lakhs, Single Pay**

Premium Paying Term Age at entry \ Policy Term	Single Pay					
	15	16	17	18	19	20
1	NA	NA	367.02	346.58	327.36	309.27
2	NA	388.47	366.74	346.30	327.07	308.99
3	411.19	388.07	366.33	345.88	326.66	308.56
4	411.09	387.97	366.23	345.79	326.57	308.48
5	411.13	388.02	366.29	345.86	326.64	308.56
6	411.24	388.14	366.43	346.01	326.80	308.73
7	411.41	388.32	366.62	346.21	327.01	308.95
8	411.61	388.53	366.84	346.44	327.26	309.21
9	411.83	388.77	367.09	346.70	327.53	309.49
10	412.07	389.02	367.35	346.98	327.81	309.78
11	412.31	389.27	367.62	347.25	328.10	310.08
12	412.54	389.52	367.87	347.52	328.37	310.36
13	412.75	389.74	368.10	347.76	328.62	310.62
14	412.94	389.93	368.31	347.97	328.84	310.85
15	413.09	390.10	368.47	348.15	329.03	311.04
16	413.22	390.22	368.61	348.29	329.18	311.20
17	413.31	390.32	368.71	348.40	329.29	311.33
18	413.37	390.39	368.79	348.48	329.39	311.43
19	413.42	390.45	368.85	348.55	329.46	311.51
20	413.46	390.49	368.90	348.61	329.53	311.59
21	413.49	390.53	368.95	348.66	329.59	311.66
22	413.52	390.57	369.00	348.72	329.66	311.75
23	413.56	390.62	369.06	348.79	329.75	311.85
24	413.61	390.68	369.13	348.89	329.86	311.98
25	413.68	390.76	369.23	349.00	329.99	312.13
26	413.77	390.87	369.36	349.15	330.16	312.32
27	413.89	391.01	369.52	349.33	330.37	312.56
28	414.04	391.18	369.71	349.55	330.62	312.84
29	414.21	391.38	369.94	349.81	330.91	313.17
30	414.42	391.62	370.21	350.12	331.26	313.57
31	414.67	391.90	370.53	350.48	331.67	314.03
32	414.96	392.23	370.91	350.91	332.15	314.56
33	415.29	392.61	371.34	351.39	332.69	315.17
34	415.68	393.05	371.83	351.95	333.32	315.86
35	416.11	393.55	372.40	352.59	334.03	316.66
36	416.62	394.12	373.05	353.32	334.84	317.56
37	417.19	394.77	373.78	354.14	335.76	318.56
38	417.85	395.52	374.62	355.07	336.79	319.70
39	418.59	396.35	375.56	356.11	337.94	320.96
40	427.96	403.75	381.19	360.17	340.59	322.35
41	428.93	404.83	382.38	361.48	342.02	323.90
42	430.02	406.04	383.71	362.93	343.60	325.61
43	431.24	407.38	385.19	364.54	345.33	327.48
44	432.59	408.87	386.82	366.31	347.24	329.53
45	434.09	410.52	388.61	368.24	349.33	331.76
46	435.73	412.32	390.56	370.35	351.59	334.19
47	437.53	414.27	392.68	372.64	354.05	336.81
48	439.47	416.39	394.97	375.10	356.69	339.64
49	441.56	418.65	397.42	377.74	359.52	342.67
50	443.78	421.07	400.03	380.56	362.54	345.90
51	446.13	423.62	402.80	383.54	365.74	349.33
52	448.60	426.31	405.71	386.68	369.13	352.95
53	451.18	429.13	408.77	389.99	372.69	356.78
54	453.89	432.08	411.98	393.47	376.45	360.82
55	456.71	435.18	415.36	397.13	380.41	365.08

Note: Premium rates above are excluding Goods and Services Tax

**Endowment Option:- Base Premium Rates per INR 1000 Base Sum Assured for Premium greater than or equal to 5 Lakhs, Single Pay**

Premium Paying Term Age at entry \ Policy Term	Single Pay					
	15	16	17	18	19	20
1	NA	NA	361.32	341.02	321.94	303.99
2	NA	382.65	361.04	340.74	321.66	303.71
3	405.24	382.25	360.64	340.33	321.25	303.30
4	405.14	382.15	360.55	340.24	321.16	303.21
5	405.18	382.20	360.60	340.31	321.23	303.29
6	405.29	382.32	360.74	340.46	321.39	303.46
7	405.46	382.50	360.93	340.65	321.59	303.68
8	405.65	382.71	361.15	340.88	321.84	303.93
9	405.87	382.94	361.39	341.14	322.10	304.20
10	406.11	383.19	361.65	341.41	322.38	304.49
11	406.34	383.44	361.91	341.68	322.66	304.78
12	406.57	383.67	362.16	341.94	322.93	305.06
13	406.78	383.89	362.39	342.18	323.18	305.32
14	406.97	384.09	362.59	342.38	323.40	305.54
15	407.12	384.24	362.75	342.56	323.58	305.73
16	407.24	384.37	362.89	342.70	323.72	305.89
17	407.33	384.47	362.99	342.81	323.84	306.01
18	407.39	384.54	363.07	342.89	323.93	306.11
19	407.44	384.59	363.12	342.96	324.01	306.19
20	407.48	384.63	363.17	343.01	324.07	306.27
21	407.51	384.67	363.22	343.07	324.13	306.34
22	407.54	384.71	363.27	343.13	324.20	306.43
23	407.58	384.76	363.33	343.20	324.29	306.53
24	407.63	384.82	363.40	343.29	324.39	306.65
25	407.70	384.90	363.50	343.40	324.53	306.80
26	407.79	385.01	363.62	343.55	324.69	306.99
27	407.90	385.14	363.78	343.72	324.90	307.22
28	408.04	385.31	363.97	343.94	325.14	307.50
29	408.22	385.51	364.19	344.20	325.43	307.82
30	408.43	385.74	364.46	344.50	325.77	308.21
31	408.67	386.02	364.78	344.86	326.18	308.66
32	408.95	386.34	365.15	345.27	326.64	309.18
33	409.28	386.72	365.57	345.75	327.18	309.78
34	409.66	387.15	366.06	346.30	327.79	310.47
35	410.09	387.64	366.61	346.93	328.49	311.24
36	410.59	388.20	367.25	347.64	329.29	312.13
37	411.15	388.85	367.97	348.45	330.19	313.12
38	411.80	389.58	368.79	349.36	331.20	314.23
39	412.53	390.40	369.72	350.39	332.33	315.47
40	421.64	397.59	375.19	354.33	334.91	316.84
41	422.60	398.65	376.36	355.62	336.32	318.36
42	423.67	399.84	377.68	357.05	337.87	320.04
43	424.87	401.17	379.13	358.63	339.58	321.88
44	426.20	402.64	380.73	360.37	341.46	323.89
45	427.68	404.25	382.49	362.28	343.51	326.09
46	429.30	406.03	384.42	364.35	345.74	328.48
47	431.07	407.95	386.50	366.61	348.16	331.06
48	432.98	410.04	388.76	369.03	350.76	333.84
49	435.04	412.27	391.17	371.63	353.55	336.82
50	437.23	414.65	393.75	374.40	356.52	340.00
51	439.55	417.17	396.47	377.34	359.67	343.38
52	441.98	419.82	399.34	380.44	363.00	346.95
53	444.53	422.60	402.36	383.70	366.52	350.72
54	447.20	425.52	405.53	387.13	370.22	354.70
55	449.99	428.57	408.86	390.75	374.13	358.91

Note: Premium rates above are excluding Goods and Services Tax