

**Variant 1:- Base Premium Rates per INR 1000 Base Sum Assured for Premium more than and equal to INR 34,500 and less than INR 80,000**

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	118.80	129.48	87.51	97.47	62.96	66.80
6	119.07	129.86	87.84	97.78	63.34	67.34
7	119.34	130.24	88.17	98.10	63.72	67.89
8	119.62	130.61	88.50	98.41	64.10	68.43
9	119.89	130.99	88.83	98.73	64.48	68.98
10	120.16	131.37	89.16	99.04	64.86	69.52
11	120.31	131.70	89.35	99.35	65.02	69.83
12	120.46	132.02	89.54	99.66	65.19	70.15
13	120.61	132.35	89.73	99.97	65.35	70.46
14	120.76	132.67	89.92	100.28	65.52	70.78
15	120.91	133.00	90.11	100.59	65.68	71.09
16	121.07	133.27	90.29	100.75	65.85	71.39
17	121.24	133.54	90.46	100.91	66.02	71.69
18	121.40	133.81	90.64	101.06	66.19	71.99
19	121.57	134.08	90.81	101.22	66.36	72.29
20	121.73	134.35	90.99	101.38	66.53	72.59
21	121.99	134.64	91.21	101.69	66.89	72.81
22	122.25	134.93	91.43	102.00	67.26	73.03
23	122.50	135.21	91.64	102.31	67.62	73.26
24	122.76	135.50	91.86	102.62	67.99	73.48
25	123.02	135.79	92.08	102.93	68.35	73.70
26	123.25	136.20	92.29	103.17	68.65	73.98
27	123.48	136.60	92.49	103.41	68.95	74.26
28	123.70	137.01	92.70	103.65	69.26	74.54
29	123.93	137.41	92.90	103.89	69.56	74.82
30	124.16	137.82	93.11	104.13	69.86	75.10
31	124.70	138.71	93.59	104.71	70.48	75.71
32	125.24	139.60	94.06	105.30	71.09	76.33
33	125.79	140.48	94.54	105.88	71.71	76.94
34	126.33	141.37	95.01	106.47	72.32	77.56
35	126.87	142.26	95.49	107.05	72.94	78.17
36	127.96	144.11	96.39	108.10	73.56	79.29
37	129.06	145.96	97.29	109.16	74.18	80.42
38	130.15	147.81	98.20	110.21	74.81	81.54
39	131.25	149.66	99.10	111.27	75.43	82.67
40	132.34	151.51	100.00	112.32	76.05	83.79
41	134.58	155.05	101.94	115.36	77.73	85.62
42	136.83	158.59	103.88	118.40	79.40	87.45
43	139.07	162.12	105.81	121.45	81.08	89.29
44	141.32	165.66	107.75	124.49	82.75	91.12
45	143.56	169.20	109.69	127.53	84.43	92.95
46	147.45	172.34	113.54	132.95	87.02	97.33
47	151.34	175.48	117.38	138.38	89.61	101.71
48	155.23	178.63	121.23	143.80	92.19	106.08
49	159.12	181.77	125.07	149.23	94.78	110.46
50	163.01	184.91	128.92	154.65	97.37	114.84

Note: Premium rates above are excluding Goods and Services Tax

**Variant 1:- Base Premium Rates per INR 1000 Base Sum Assured for Premium more than and equal to INR 80,000 and less than INR 1,00,000**

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	109.19	115.18	77.95	81.77	54.28	54.32
6	109.44	115.52	78.25	82.19	54.62	54.66
7	109.69	115.86	78.55	82.60	54.95	55.00
8	109.94	116.19	78.85	83.02	55.29	55.34
9	110.19	116.53	79.15	83.43	55.62	55.68
10	110.44	116.87	79.45	83.85	55.96	56.02
11	110.59	117.14	79.57	84.08	56.09	56.19
12	110.75	117.41	79.70	84.31	56.23	56.36
13	110.90	117.67	79.82	84.54	56.36	56.53
14	111.06	117.94	79.95	84.77	56.50	56.70
15	111.21	118.21	80.07	85.00	56.63	56.87
16	111.35	118.44	80.22	85.24	56.77	57.08
17	111.49	118.67	80.37	85.48	56.90	57.29
18	111.63	118.89	80.52	85.73	57.04	57.51
19	111.77	119.12	80.67	85.97	57.17	57.72
20	111.91	119.35	80.82	86.21	57.31	57.93
21	112.12	119.58	81.10	86.45	57.70	58.37
22	112.33	119.80	81.38	86.69	58.08	58.80
23	112.53	120.03	81.65	86.94	58.47	59.24
24	112.74	120.25	81.93	87.18	58.85	59.67
25	112.95	120.48	82.21	87.42	59.24	60.11
26	113.13	120.76	82.43	87.66	59.56	60.70
27	113.31	121.05	82.65	87.89	59.88	61.30
28	113.48	121.33	82.86	88.13	60.19	61.89
29	113.66	121.62	83.08	88.36	60.51	62.49
30	113.84	121.90	83.30	88.60	60.83	63.08
31	114.28	122.57	83.77	89.14	61.45	64.24
32	114.73	123.24	84.25	89.67	62.07	65.41
33	115.17	123.91	84.72	90.21	62.68	66.57
34	115.62	124.58	85.20	90.74	63.30	67.74
35	116.06	125.25	85.67	91.28	63.92	68.90
36	116.94	126.68	86.65	93.00	64.43	69.96
37	117.81	128.12	87.63	94.71	64.95	71.01
38	118.69	129.55	88.60	96.43	65.46	72.07
39	119.56	130.99	89.58	98.14	65.98	73.12
40	120.44	132.42	90.56	99.86	66.49	74.18
41	122.34	135.29	92.16	101.97	68.08	75.89
42	124.25	138.15	93.76	104.08	69.67	77.60
43	126.15	141.02	95.35	106.18	71.27	79.31
44	128.06	143.88	96.95	108.29	72.86	81.02
45	129.96	146.75	98.55	110.40	74.45	82.73
46	133.28	152.01	101.41	114.94	76.64	85.40
47	136.61	157.27	104.27	119.49	78.83	88.08
48	139.93	162.54	107.12	124.03	81.02	90.75
49	143.26	167.80	109.98	128.58	83.21	93.43
50	146.58	173.06	112.84	133.12	85.40	96.10

Note: Premium rates above are excluding Goods and Services Tax

**Variant 1:- Base Premium Rates per INR 1000 Base Sum Assured for Premium more than and equal to INR 1,00,000**

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	107.60	112.09	77.03	79.08	52.89	52.90
6	107.84	112.42	77.33	79.49	53.22	53.25
7	108.08	112.75	77.63	79.89	53.55	53.61
8	108.33	113.07	77.92	80.30	53.87	53.96
9	108.57	113.40	78.22	80.70	54.20	54.31
10	108.81	113.73	78.52	81.11	54.53	54.66
11	109.00	114.07	78.76	81.42	54.75	54.88
12	109.18	114.41	78.99	81.73	54.97	55.10
13	109.37	114.75	79.23	82.05	55.19	55.31
14	109.55	115.09	79.46	82.36	55.41	55.53
15	109.74	115.43	79.70	82.67	55.63	55.75
16	109.88	115.65	79.85	82.90	55.76	55.87
17	110.02	115.87	80.00	83.13	55.89	55.99
18	110.15	116.09	80.14	83.37	56.03	56.11
19	110.29	116.31	80.29	83.60	56.16	56.24
20	110.43	116.53	80.44	83.83	56.29	56.36
21	110.59	116.66	80.60	84.00	56.59	56.67
22	110.76	116.79	80.77	84.17	56.88	56.98
23	110.92	116.91	80.93	84.34	57.18	57.29
24	111.09	117.04	81.10	84.51	57.47	57.60
25	111.25	117.17	81.26	84.68	57.77	57.91
26	111.42	117.43	81.48	84.93	58.09	58.47
27	111.59	117.69	81.70	85.18	58.41	59.03
28	111.76	117.96	81.91	85.43	58.73	59.59
29	111.93	118.22	82.13	85.68	59.05	60.15
30	112.10	118.48	82.35	85.93	59.37	60.71
31	112.53	119.11	82.83	86.48	59.99	61.84
32	112.96	119.73	83.30	87.03	60.60	62.97
33	113.38	120.36	83.78	87.57	61.22	64.09
34	113.81	120.98	84.25	88.12	61.83	65.22
35	114.24	121.61	84.73	88.67	62.45	66.35
36	115.09	122.96	85.55	89.74	63.02	67.60
37	115.94	124.32	86.37	90.80	63.58	68.85
38	116.79	125.67	87.18	91.87	64.15	70.10
39	117.64	127.03	88.00	92.93	64.71	71.35
40	118.49	128.38	88.82	94.00	65.28	72.60
41	120.34	130.96	90.37	96.94	66.81	74.27
42	122.19	133.54	91.92	99.87	68.34	75.94
43	124.04	136.12	93.47	102.81	69.88	77.61
44	125.89	138.70	95.02	105.74	71.41	79.28
45	127.74	141.28	96.57	108.68	72.94	80.95
46	130.98	146.23	99.20	112.40	75.12	83.31
47	134.21	151.18	101.83	116.12	77.30	85.66
48	137.45	156.13	104.47	119.83	79.47	88.02
49	140.68	161.08	107.10	123.55	81.65	90.37
50	143.92	166.03	109.73	127.27	83.83	92.73

Note: Premium rates above are excluding Goods and Services Tax

**Variant 2:- Base Premium Rates per INR 1000 Base Sum Assured for Premium more than and equal to INR 34,500 and less than INR 80,000**

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	126.70	131.57	96.80	103.69	80.67	83.43
6	127.01	131.99	97.17	104.24	81.15	84.10
7	127.32	132.40	97.55	104.79	81.63	84.77
8	127.62	132.82	97.92	105.33	82.10	85.44
9	127.93	133.23	98.30	105.88	82.58	86.11
10	128.24	133.65	98.67	106.43	83.06	86.78
11	128.64	134.20	99.11	107.10	83.60	87.53
12	129.03	134.74	99.55	107.77	84.14	88.27
13	129.43	135.29	99.99	108.43	84.67	89.02
14	129.82	135.83	100.43	109.10	85.21	89.76
15	130.22	136.38	100.87	109.77	85.75	90.51
16	130.38	136.63	101.03	110.04	85.96	90.80
17	130.55	136.88	101.20	110.31	86.17	91.08
18	130.71	137.13	101.36	110.58	86.38	91.37
19	130.88	137.38	101.53	110.85	86.59	91.65
20	131.04	137.63	101.69	111.12	86.80	91.94
21	131.20	138.02	101.86	111.38	87.00	92.36
22	131.36	138.41	102.03	111.65	87.19	92.77
23	131.51	138.79	102.20	111.91	87.39	93.19
24	131.67	139.18	102.37	112.18	87.58	93.60
25	131.83	139.57	102.54	112.44	87.78	94.02
26	132.11	139.95	102.76	112.88	88.11	94.38
27	132.39	140.33	102.98	113.31	88.45	94.74
28	132.67	140.72	103.19	113.75	88.78	95.10
29	132.95	141.10	103.41	114.18	89.12	95.46
30	133.23	141.48	103.63	114.62	89.45	95.82
31	133.98	142.67	104.36	115.85	90.44	97.35
32	134.72	143.86	105.09	117.08	91.44	98.88
33	135.47	145.04	105.83	118.30	92.43	100.42
34	136.21	146.23	106.56	119.53	93.43	101.95
35	136.96	147.42	107.29	120.76	94.42	103.48
36	138.44	149.95	109.02	123.61	96.79	105.97
37	139.92	152.48	110.74	126.47	99.15	108.46
38	141.40	155.00	112.47	129.32	101.52	110.94
39	142.88	157.53	114.19	132.18	103.88	113.43
40	144.36	160.06	115.92	135.03	106.25	115.92
41	147.32	164.12	119.20	139.85	110.15	119.18
42	150.29	168.18	122.49	144.68	114.04	122.44
43	153.25	172.25	125.77	149.50	117.94	125.71
44	156.22	176.31	129.06	154.32	121.83	128.97
45	159.18	180.37	132.34	159.15	125.73	132.23
46	160.47	180.83	133.33	160.32	126.49	133.19
47	161.76	181.29	134.32	161.49	127.25	134.14
48	163.05	181.74	135.30	162.66	128.01	135.10
49	164.34	182.20	136.29	163.83	128.76	136.05
50	165.63	182.66	137.28	165.01	129.52	137.01

Note: Premium rates above are excluding Goods and Services Tax

**Variant 2:- Base Premium Rates per INR 1000 Base Sum Assured for Premium more than and equal to INR 80,000 and less than INR 1,00,000**

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	117.40	118.56	87.73	88.00	69.33	69.50
6	117.62	118.87	87.96	88.25	69.58	69.76
7	117.84	119.18	88.19	88.50	69.83	70.02
8	118.05	119.48	88.42	88.75	70.07	70.28
9	118.27	119.79	88.65	89.00	70.32	70.54
10	118.49	120.10	88.88	89.25	70.57	70.81
11	118.71	120.41	89.11	89.50	70.83	71.09
12	118.93	120.72	89.34	89.76	71.08	71.37
13	119.16	121.04	89.58	90.01	71.34	71.65
14	119.38	121.35	89.81	90.27	71.59	71.93
15	119.60	121.66	90.04	90.52	71.85	72.21
16	119.82	121.98	90.28	90.71	72.11	72.49
17	120.04	122.30	90.52	90.90	72.37	72.77
18	120.27	122.61	90.75	91.09	72.63	73.05
19	120.49	122.93	90.99	91.27	72.89	73.33
20	120.71	123.25	91.23	91.46	73.15	73.61
21	120.94	123.58	91.47	91.81	73.42	74.02
22	121.17	123.90	91.71	92.17	73.69	74.43
23	121.39	124.23	91.96	92.52	73.96	74.85
24	121.62	124.55	92.20	92.88	74.23	75.26
25	121.85	124.88	92.44	93.23	74.50	75.67
26	122.17	125.30	92.76	93.71	74.87	76.25
27	122.49	125.72	93.09	94.19	75.23	76.83
28	122.81	126.15	93.41	94.68	75.60	77.42
29	123.13	126.57	93.74	95.16	75.96	78.00
30	123.45	126.99	94.06	95.64	76.33	78.58
31	124.08	127.92	94.68	96.42	77.12	79.52
32	124.71	128.86	95.29	97.19	77.91	80.46
33	125.33	129.79	95.91	97.97	78.70	81.39
34	125.96	130.73	96.52	98.74	79.49	82.33
35	126.59	131.66	97.14	99.52	80.28	83.27
36	127.90	133.60	98.20	101.20	81.68	84.81
37	129.21	135.55	99.25	102.88	83.07	86.35
38	130.52	137.49	100.31	104.57	84.47	87.90
39	131.83	139.44	101.36	106.25	85.86	89.44
40	133.14	141.38	102.42	107.93	87.26	90.98
41	135.65	145.41	105.11	111.98	89.78	95.77
42	138.16	149.44	107.80	116.03	92.30	100.56
43	140.66	153.46	110.49	120.08	94.82	105.36
44	143.17	157.49	113.18	124.13	97.34	110.15
45	145.68	161.52	115.87	128.18	99.86	114.94
46	148.66	164.85	120.04	134.62	104.99	118.77
47	151.63	168.18	124.22	141.07	110.12	122.61
48	154.61	171.50	128.39	147.51	115.24	126.44
49	157.58	174.83	132.57	153.96	120.37	130.28
50	160.56	178.16	136.74	160.40	125.50	134.11

Note: Premium rates above are excluding Goods and Services Tax

**Variant 2:- Base Premium Rates per INR 1000 Base Sum Assured for Premium more than and equal to INR 1,00,000**

Premium Paying Term	8	8	10	10	12	12
Age at entry \ Policy Term	24	28	30	35	36	42
5	115.26	116.06	85.13	85.71	66.93	67.34
6	115.47	116.36	85.35	85.97	67.17	67.64
7	115.68	116.66	85.57	86.22	67.40	67.95
8	115.90	116.95	85.79	86.47	67.64	68.25
9	116.11	117.25	86.01	86.73	67.87	68.56
10	116.32	117.55	86.23	86.98	68.11	68.86
11	116.54	117.85	86.45	87.22	68.35	69.12
12	116.75	118.16	86.68	87.47	68.60	69.38
13	116.97	118.46	86.90	87.71	68.84	69.64
14	117.18	118.77	87.13	87.96	69.09	69.90
15	117.40	119.07	87.35	88.20	69.33	70.15
16	117.62	119.38	87.58	88.46	69.58	70.45
17	117.84	119.69	87.81	88.73	69.83	70.74
18	118.05	120.00	88.03	88.99	70.07	71.03
19	118.27	120.31	88.26	89.26	70.32	71.33
20	118.49	120.62	88.49	89.52	70.57	71.62
21	118.71	120.93	88.72	89.68	70.82	72.15
22	118.93	121.25	88.95	89.83	71.08	72.68
23	119.16	121.56	89.19	89.99	71.33	73.22
24	119.38	121.88	89.42	90.14	71.59	73.75
25	119.60	122.19	89.65	90.30	71.84	74.28
26	119.92	122.62	89.94	90.70	72.23	74.80
27	120.25	123.05	90.23	91.10	72.62	75.32
28	120.57	123.49	90.51	91.51	73.00	75.83
29	120.90	123.92	90.80	91.91	73.39	76.35
30	121.22	124.35	91.09	92.31	73.78	76.87
31	121.82	125.24	91.70	93.09	74.57	77.82
32	122.42	126.13	92.31	93.87	75.35	78.77
33	123.03	127.02	92.92	94.64	76.14	79.72
34	123.63	127.91	93.53	95.42	76.92	80.67
35	124.23	128.80	94.14	96.20	77.71	81.62
36	125.49	130.73	95.25	97.51	78.83	83.15
37	126.75	132.66	96.36	98.82	79.96	84.68
38	128.02	134.58	97.46	100.14	81.08	86.22
39	129.28	136.51	98.57	101.45	82.21	87.75
40	130.54	138.44	99.68	102.76	83.33	89.28
41	132.91	142.15	102.05	106.36	85.80	93.68
42	135.28	145.86	104.41	109.96	88.28	98.07
43	137.64	149.57	106.78	113.56	90.75	102.47
44	140.01	153.28	109.14	117.16	93.23	106.86
45	142.38	156.99	111.51	120.76	95.70	111.26
46	145.57	160.49	116.10	127.44	100.43	115.28
47	148.76	163.99	120.68	134.12	105.16	119.30
48	151.94	167.49	125.27	140.80	109.89	123.32
49	155.13	170.99	129.85	147.48	114.62	127.35
50	158.32	174.49	134.44	154.16	119.35	131.37

Note: Premium rates above are excluding Goods and Services Tax