

**Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)**

**Annexure A: Premium Rates**

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 10**

PPT→	5	5	5	8	8	8	10	10	10
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2
0	NA	NA	NA	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
1	NA	NA	37.02%	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
2	NA	32.85%	37.02%	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
3	28.96%	32.85%	37.02%	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
4	28.96%	32.85%	37.02%	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
5	28.96%	32.85%	37.02%	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
6	28.96%	32.85%	37.02%	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
7	28.96%	32.85%	37.02%	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
8	28.96%	32.85%	37.02%	59.80%	66.99%	74.70%	87.69%	97.65%	108.32%
9	28.92%	32.80%	36.96%	59.74%	66.94%	74.64%	87.63%	97.59%	108.26%
10	28.84%	32.73%	36.91%	59.68%	66.87%	74.58%	87.58%	97.53%	108.19%
11	28.79%	32.68%	36.85%	59.62%	66.81%	74.51%	87.51%	97.45%	108.11%
12	28.75%	32.63%	36.80%	59.56%	66.75%	74.44%	87.44%	97.38%	108.02%
13	28.70%	32.59%	36.74%	59.50%	66.68%	74.37%	87.36%	97.30%	107.94%
14	28.66%	32.54%	36.69%	59.44%	66.62%	74.30%	87.29%	97.23%	107.85%
15	28.61%	32.49%	36.63%	59.38%	66.56%	74.23%	87.22%	97.15%	107.77%
16	28.59%	32.47%	36.61%	59.36%	66.53%	74.21%	87.19%	97.12%	107.74%
17	28.57%	32.45%	36.58%	59.34%	66.51%	74.18%	87.16%	97.09%	107.71%
18	28.55%	32.42%	36.56%	59.31%	66.48%	74.16%	87.13%	97.05%	107.69%
19	28.53%	32.40%	36.53%	59.29%	66.46%	74.13%	87.10%	97.02%	107.66%
20	28.51%	32.38%	36.51%	59.27%	66.43%	74.11%	87.07%	96.99%	107.63%
21	28.50%	32.36%	36.49%	59.27%	66.43%	74.11%	87.07%	96.99%	107.63%
22	28.48%	32.34%	36.47%	59.27%	66.43%	74.11%	87.07%	96.99%	107.63%
23	28.47%	32.33%	36.46%	59.27%	66.43%	74.11%	87.07%	96.99%	107.63%
24	28.45%	32.31%	36.44%	59.27%	66.43%	74.11%	87.07%	96.99%	107.63%
25	28.44%	32.29%	36.42%	59.27%	66.43%	74.11%	87.07%	96.99%	107.63%
26	28.40%	32.25%	36.37%	59.23%	66.39%	74.07%	87.02%	96.95%	107.59%
27	28.36%	32.20%	36.32%	59.19%	66.35%	74.03%	86.97%	96.90%	107.55%
28	28.33%	32.16%	36.26%	59.15%	66.32%	74.00%	86.93%	96.86%	107.52%
29	28.29%	32.11%	36.21%	59.11%	66.28%	73.96%	86.88%	96.81%	107.48%
30	28.25%	32.07%	36.16%	59.07%	66.24%	73.92%	86.83%	96.77%	107.44%
31	28.16%	31.97%	36.05%	59.00%	66.16%	73.85%	86.74%	96.68%	107.36%
32	28.07%	31.87%	35.93%	58.92%	66.09%	73.78%	86.64%	96.59%	107.28%
33	27.99%	31.77%	35.82%	58.85%	66.01%	73.70%	86.55%	96.50%	107.20%
34	27.90%	31.67%	35.70%	58.77%	65.94%	73.63%	86.45%	96.41%	107.12%
35	27.81%	31.57%	35.59%	58.70%	65.86%	73.56%	86.36%	96.32%	107.04%
36	27.63%	31.37%	35.37%	58.55%	65.72%	73.41%	86.19%	96.15%	106.89%
37	27.46%	31.18%	35.15%	58.41%	65.57%	73.26%	86.01%	95.99%	106.74%
38	27.28%	30.98%	34.93%	58.26%	65.43%	73.12%	85.84%	95.82%	106.60%
39	27.11%	30.79%	34.71%	58.12%	65.28%	72.97%	85.66%	95.66%	106.45%
40	26.93%	30.59%	34.49%	57.97%	65.14%	72.82%	85.49%	95.49%	106.30%
41	26.62%	30.24%	34.12%	57.71%	64.87%	72.56%	85.17%	95.17%	105.99%
42	26.31%	29.89%	33.75%	57.45%	64.61%	72.30%	84.85%	94.86%	105.68%
43	26.00%	29.55%	33.39%	57.19%	64.34%	72.05%	84.52%	94.54%	105.38%
44	25.69%	29.20%	33.02%	56.93%	64.08%	71.79%	84.20%	94.23%	105.07%
45	25.38%	28.85%	32.65%	56.67%	63.81%	71.53%	83.88%	93.91%	104.76%
46	24.88%	28.31%	32.06%	56.19%	63.31%	71.01%	83.29%	93.30%	104.15%
47	24.38%	27.78%	31.46%	55.72%	62.81%	70.49%	82.70%	92.69%	103.54%
48	23.89%	27.24%	30.87%	55.24%	62.32%	69.98%	82.12%	92.07%	102.93%
49	23.39%	26.71%	30.27%	54.77%	61.82%	69.46%	81.53%	91.46%	102.32%
50	22.89%	26.17%	29.68%	54.29%	61.32%	68.94%	80.94%	90.85%	101.71%
51	22.18%	25.37%	28.79%	53.55%	60.55%	68.14%	80.02%	89.90%	100.74%
52	21.47%	24.57%	27.89%	52.82%	59.78%	67.34%	79.09%	88.95%	99.76%
53	20.75%	23.77%	27.00%	52.08%	59.00%	66.54%	78.17%	88.00%	98.79%
54	20.04%	22.97%	26.10%	51.35%	58.23%	65.74%	77.24%	87.05%	97.81%
55	19.33%	22.17%	25.21%	50.61%	57.46%	64.94%	76.32%	86.10%	96.84%
56	NA	NA	NA	49.65%	56.44%	63.86%	74.69%	84.37%	95.03%
57	NA	NA	NA	48.69%	55.41%	62.78%	73.05%	82.63%	93.23%
58	NA	NA	NA	47.73%	54.39%	61.70%	71.42%	80.90%	91.42%
59	NA	NA	NA	46.78%	53.36%	60.62%	69.79%	79.17%	89.61%
60	NA	NA	NA	45.82%	52.34%	59.53%	68.15%	77.43%	87.80%

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 10

PPT→	5	5	5	8	8	8	10	10	10
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2
0	NA	NA	NA	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
1	NA	NA	37.56%	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
2	NA	33.33%	37.56%	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
3	29.41%	33.33%	37.56%	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
4	29.41%	33.33%	37.56%	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
5	29.41%	33.33%	37.56%	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
6	29.41%	33.33%	37.56%	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
7	29.41%	33.33%	37.56%	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
8	29.41%	33.33%	37.56%	60.49%	67.75%	75.52%	88.61%	98.64%	109.41%
9	29.37%	33.29%	37.52%	60.44%	67.69%	75.47%	88.54%	98.58%	109.33%
10	29.31%	33.23%	37.45%	60.38%	67.64%	75.40%	88.49%	98.52%	109.26%
11	29.26%	33.18%	37.40%	60.32%	67.58%	75.33%	88.42%	98.44%	109.18%
12	29.21%	33.13%	37.34%	60.26%	67.51%	75.26%	88.35%	98.37%	109.10%
13	29.16%	33.08%	37.29%	60.20%	67.45%	75.20%	88.27%	98.29%	109.01%
14	29.11%	33.03%	37.23%	60.14%	67.38%	75.13%	88.20%	98.22%	108.93%
15	29.06%	32.98%	37.18%	60.08%	67.32%	75.06%	88.13%	98.14%	108.85%
16	29.04%	32.96%	37.16%	60.06%	67.29%	75.04%	88.10%	98.11%	108.82%
17	29.02%	32.94%	37.13%	60.04%	67.27%	75.01%	88.07%	98.08%	108.79%
18	29.01%	32.91%	37.11%	60.01%	67.24%	74.99%	88.04%	98.04%	108.76%
19	28.99%	32.89%	37.08%	59.99%	67.22%	74.96%	88.01%	98.01%	108.73%
20	28.97%	32.87%	37.06%	59.97%	67.19%	74.94%	87.98%	97.98%	108.70%
21	28.95%	32.86%	37.04%	59.96%	67.18%	74.94%	87.97%	97.98%	108.70%
22	28.94%	32.84%	37.02%	59.95%	67.17%	74.94%	87.96%	97.98%	108.70%
23	28.92%	32.83%	37.00%	59.94%	67.17%	74.94%	87.95%	97.98%	108.70%
24	28.91%	32.81%	36.98%	59.93%	67.16%	74.94%	87.94%	97.98%	108.70%
25	28.89%	32.80%	36.96%	59.92%	67.15%	74.94%	87.93%	97.98%	108.70%
26	28.85%	32.75%	36.91%	59.89%	67.12%	74.90%	87.89%	97.94%	108.67%
27	28.82%	32.71%	36.86%	59.86%	67.09%	74.87%	87.86%	97.90%	108.63%
28	28.78%	32.66%	36.81%	59.84%	67.07%	74.83%	87.82%	97.85%	108.60%
29	28.75%	32.62%	36.76%	59.81%	67.04%	74.80%	87.79%	97.81%	108.56%
30	28.71%	32.57%	36.71%	59.78%	67.01%	74.76%	87.75%	97.77%	108.53%
31	28.62%	32.47%	36.59%	59.71%	66.94%	74.69%	87.66%	97.68%	108.45%
32	28.53%	32.37%	36.48%	59.63%	66.86%	74.62%	87.56%	97.59%	108.38%
33	28.44%	32.27%	36.36%	59.56%	66.79%	74.55%	87.47%	97.51%	108.30%
34	28.35%	32.17%	36.25%	59.48%	66.71%	74.48%	87.37%	97.42%	108.23%
35	28.26%	32.07%	36.13%	59.41%	66.64%	74.41%	87.28%	97.33%	108.15%
36	28.09%	31.87%	35.92%	59.27%	66.50%	74.27%	87.11%	97.17%	108.00%
37	27.91%	31.67%	35.70%	59.13%	66.36%	74.14%	86.93%	97.01%	107.86%
38	27.74%	31.48%	35.49%	58.98%	66.21%	74.00%	86.76%	96.84%	107.71%
39	27.56%	31.28%	35.27%	58.84%	66.07%	73.87%	86.58%	96.68%	107.57%
40	27.39%	31.08%	35.06%	58.70%	65.93%	73.73%	86.41%	96.52%	107.42%
41	27.08%	30.74%	34.69%	58.44%	65.67%	73.47%	86.10%	96.21%	107.12%
42	26.77%	30.40%	34.32%	58.19%	65.40%	73.21%	85.79%	95.90%	106.83%
43	26.47%	30.07%	33.94%	57.93%	65.14%	72.94%	85.49%	95.60%	106.53%
44	26.16%	29.73%	33.57%	57.68%	64.87%	72.68%	85.18%	95.29%	106.24%
45	25.85%	29.39%	33.20%	57.42%	64.61%	72.42%	84.87%	94.98%	105.94%
46	25.36%	28.85%	32.60%	56.95%	64.12%	71.91%	84.29%	94.38%	105.34%
47	24.86%	28.31%	32.01%	56.48%	63.64%	71.40%	83.71%	93.79%	104.74%
48	24.37%	27.76%	31.41%	56.02%	63.15%	70.89%	83.12%	93.19%	104.13%
49	23.87%	27.22%	30.82%	55.55%	62.67%	70.38%	82.54%	92.60%	103.53%
50	23.38%	26.68%	30.22%	55.08%	62.18%	69.87%	81.96%	92.00%	102.93%
51	22.67%	25.89%	29.34%	54.35%	61.42%	69.08%	81.05%	91.06%	101.97%
52	21.96%	25.10%	28.46%	53.62%	60.65%	68.29%	80.13%	90.11%	101.02%
53	21.26%	24.31%	27.59%	52.90%	59.89%	67.51%	79.22%	89.17%	100.06%
54	20.55%	23.52%	26.71%	52.17%	59.12%	66.72%	78.30%	88.22%	99.11%
55	19.84%	22.73%	25.83%	51.44%	58.36%	65.93%	77.39%	87.28%	98.15%
56	NA	NA	NA	50.49%	57.34%	64.87%	75.79%	85.57%	96.38%
57	NA	NA	NA	49.54%	56.33%	63.80%	74.19%	83.86%	94.61%
58	NA	NA	NA	48.58%	55.31%	62.74%	72.58%	82.16%	92.83%
59	NA	NA	NA	47.63%	54.30%	61.68%	70.98%	80.45%	91.06%
60	NA	NA	NA	46.68%	53.28%	60.62%	69.38%	78.74%	89.29%

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 10

PPT→	5	5	5	8	8	8	10	10	10
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2
0	NA	NA	NA	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
1	NA	NA	39.38%	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
2	NA	34.96%	39.38%	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
3	30.82%	34.96%	39.38%	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
4	30.82%	34.96%	39.38%	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
5	30.82%	34.96%	39.38%	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
6	30.82%	34.96%	39.38%	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
7	30.82%	34.96%	39.38%	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
8	30.82%	34.96%	39.38%	63.28%	70.88%	79.01%	91.41%	101.78%	112.88%
9	30.77%	34.91%	39.34%	63.22%	70.82%	78.95%	91.35%	101.72%	112.81%
10	30.70%	34.86%	39.27%	63.18%	70.76%	78.88%	91.28%	101.64%	112.74%
11	30.66%	34.81%	39.21%	63.12%	70.70%	78.81%	91.21%	101.56%	112.66%
12	30.61%	34.75%	39.16%	63.06%	70.63%	78.74%	91.14%	101.48%	112.57%
13	30.57%	34.70%	39.10%	62.99%	70.57%	78.68%	91.06%	101.41%	112.49%
14	30.52%	34.64%	39.05%	62.93%	70.50%	78.61%	90.99%	101.33%	112.40%
15	30.48%	34.59%	38.99%	62.87%	70.44%	78.54%	90.92%	101.25%	112.32%
16	30.46%	34.57%	38.97%	62.85%	70.41%	78.51%	90.89%	101.22%	112.29%
17	30.44%	34.55%	38.94%	62.82%	70.39%	78.49%	90.86%	101.19%	112.26%
18	30.42%	34.52%	38.92%	62.80%	70.36%	78.46%	90.82%	101.16%	112.23%
19	30.40%	34.50%	38.89%	62.77%	70.34%	78.44%	90.79%	101.13%	112.20%
20	30.38%	34.48%	38.87%	62.75%	70.31%	78.41%	90.76%	101.10%	112.17%
21	30.37%	34.47%	38.85%	62.74%	70.30%	78.41%	90.75%	101.09%	112.17%
22	30.35%	34.45%	38.83%	62.74%	70.30%	78.41%	90.74%	101.08%	112.17%
23	30.34%	34.44%	38.82%	62.73%	70.29%	78.41%	90.74%	101.08%	112.17%
24	30.32%	34.42%	38.80%	62.73%	70.29%	78.41%	90.73%	101.07%	112.17%
25	30.31%	34.41%	38.78%	62.72%	70.28%	78.41%	90.72%	101.06%	112.17%
26	30.27%	34.37%	38.73%	62.69%	70.25%	78.38%	90.69%	101.03%	112.14%
27	30.24%	34.32%	38.68%	62.66%	70.23%	78.35%	90.65%	101.00%	112.11%
28	30.20%	34.28%	38.64%	62.64%	70.20%	78.32%	90.62%	100.97%	112.08%
29	30.17%	34.23%	38.59%	62.61%	70.18%	78.29%	90.58%	100.94%	112.05%
30	30.13%	34.19%	38.54%	62.58%	70.15%	78.26%	90.55%	100.91%	112.02%
31	30.04%	34.09%	38.43%	62.51%	70.08%	78.19%	90.46%	100.83%	111.95%
32	29.95%	33.99%	38.32%	62.44%	70.01%	78.13%	90.37%	100.75%	111.89%
33	29.87%	33.90%	38.20%	62.37%	69.93%	78.06%	90.29%	100.66%	111.82%
34	29.78%	33.80%	38.09%	62.30%	69.86%	78.00%	90.20%	100.58%	111.76%
35	29.69%	33.70%	37.98%	62.23%	69.79%	77.93%	90.11%	100.50%	111.69%
36	29.52%	33.51%	37.77%	62.09%	69.66%	77.80%	89.95%	100.35%	111.56%
37	29.35%	33.31%	37.56%	61.96%	69.52%	77.68%	89.78%	100.20%	111.42%
38	29.19%	33.12%	37.35%	61.82%	69.39%	77.55%	89.62%	100.04%	111.29%
39	29.02%	32.92%	37.14%	61.69%	69.25%	77.43%	89.45%	99.89%	111.15%
40	28.85%	32.73%	36.93%	61.55%	69.12%	77.30%	89.29%	99.74%	111.02%
41	28.55%	32.40%	36.57%	61.30%	68.87%	77.05%	88.99%	99.45%	110.74%
42	28.25%	32.07%	36.21%	61.05%	68.62%	76.80%	88.69%	99.15%	110.46%
43	27.94%	31.74%	35.84%	60.81%	68.38%	76.55%	88.39%	98.86%	110.18%
44	27.64%	31.41%	35.48%	60.56%	68.13%	76.30%	88.09%	98.56%	109.90%
45	27.34%	31.08%	35.12%	60.31%	67.88%	76.05%	87.79%	98.27%	109.62%
46	26.85%	30.55%	34.53%	59.85%	67.40%	75.56%	87.22%	97.69%	109.04%
47	26.37%	30.01%	33.95%	59.39%	66.92%	75.07%	86.65%	97.11%	108.46%
48	25.88%	29.48%	33.36%	58.94%	66.44%	74.59%	86.09%	96.52%	107.88%
49	25.40%	28.94%	32.78%	58.48%	65.96%	74.10%	85.52%	95.94%	107.30%
50	24.91%	28.41%	32.19%	58.02%	65.48%	73.61%	84.95%	95.36%	106.72%
51	24.21%	27.63%	31.32%	57.31%	64.73%	72.84%	84.05%	94.45%	105.79%
52	23.51%	26.85%	30.46%	56.60%	63.99%	72.07%	83.16%	93.54%	104.86%
53	22.80%	26.08%	29.59%	55.88%	63.24%	71.30%	82.26%	92.62%	103.92%
54	22.10%	25.30%	28.73%	55.17%	62.50%	70.53%	81.37%	91.71%	102.99%
55	21.40%	24.52%	27.86%	54.46%	61.75%	69.76%	80.47%	90.80%	102.06%
56	NA	NA	NA	53.47%	60.70%	68.66%	79.04%	89.30%	100.54%
57	NA	NA	NA	52.47%	59.65%	67.56%	77.61%	87.80%	99.02%
58	NA	NA	NA	51.48%	58.60%	66.46%	76.19%	86.30%	97.50%
59	NA	NA	NA	50.48%	57.55%	65.36%	74.76%	84.79%	95.98%
60	NA	NA	NA	49.49%	56.51%	64.26%	73.33%	83.29%	94.46%

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 15

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
1	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
2	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
3	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
4	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
5	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
6	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
7	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
8	26.56%	29.34%	32.33%	52.25%	57.42%	62.96%	74.75%	81.91%	89.58%	100.31%	109.68%	119.71%
9	26.51%	29.31%	32.30%	52.20%	57.38%	62.91%	74.70%	81.86%	89.53%	100.25%	109.62%	119.65%
10	26.47%	29.27%	32.26%	52.17%	57.33%	62.87%	74.65%	81.81%	89.47%	100.19%	109.55%	119.58%
11	26.44%	29.23%	32.22%	52.12%	57.28%	62.82%	74.60%	81.75%	89.41%	100.13%	109.48%	119.51%
12	26.40%	29.19%	32.18%	52.08%	57.24%	62.77%	74.55%	81.70%	89.35%	100.06%	109.42%	119.44%
13	26.37%	29.15%	32.13%	52.03%	57.19%	62.73%	74.49%	81.64%	89.30%	100.00%	109.35%	119.38%
14	26.33%	29.11%	32.09%	51.99%	57.15%	62.68%	74.44%	81.59%	89.24%	99.93%	109.29%	119.31%
15	26.30%	29.07%	32.05%	51.94%	57.10%	62.63%	74.39%	81.53%	89.18%	99.87%	109.22%	119.24%
16	26.28%	29.05%	32.03%	51.92%	57.08%	62.61%	74.37%	81.51%	89.16%	99.85%	109.20%	119.23%
17	26.26%	29.03%	32.00%	51.91%	57.06%	62.59%	74.34%	81.48%	89.14%	99.82%	109.18%	119.22%
18	26.24%	29.01%	31.98%	51.89%	57.05%	62.57%	74.32%	81.46%	89.11%	99.80%	109.15%	119.22%
19	26.22%	28.99%	31.95%	51.88%	57.03%	62.55%	74.29%	81.43%	89.09%	99.77%	109.13%	119.21%
20	26.20%	28.97%	31.93%	51.86%	57.01%	62.53%	74.27%	81.41%	89.07%	99.75%	109.11%	119.20%
21	26.18%	28.95%	31.91%	51.85%	57.01%	62.53%	74.26%	81.41%	89.07%	99.74%	109.11%	119.20%
22	26.16%	28.93%	31.88%	51.84%	57.01%	62.53%	74.25%	81.41%	89.07%	99.73%	109.11%	119.20%
23	26.15%	28.90%	31.86%	51.83%	57.01%	62.53%	74.24%	81.41%	89.07%	99.72%	109.11%	119.20%
24	26.13%	28.88%	31.83%	51.82%	57.01%	62.53%	74.23%	81.41%	89.07%	99.71%	109.11%	119.20%
25	26.11%	28.86%	31.81%	51.81%	57.01%	62.53%	74.22%	81.41%	89.07%	99.70%	109.11%	119.20%
26	26.07%	28.81%	31.76%	51.79%	56.98%	62.50%	74.19%	81.38%	89.05%	99.67%	109.09%	119.20%
27	26.03%	28.76%	31.71%	51.76%	56.95%	62.48%	74.16%	81.35%	89.03%	99.64%	109.07%	119.20%
28	25.98%	28.72%	31.65%	51.74%	56.91%	62.45%	74.13%	81.31%	89.02%	99.60%	109.05%	119.20%
29	25.94%	28.67%	31.60%	51.71%	56.88%	62.43%	74.10%	81.28%	89.00%	99.57%	109.03%	119.20%
30	25.90%	28.62%	31.55%	51.69%	56.85%	62.40%	74.07%	81.25%	88.98%	99.54%	109.01%	119.20%
31	25.81%	28.52%	31.44%	51.63%	56.79%	62.35%	74.00%	81.19%	88.94%	99.48%	108.97%	119.20%
32	25.71%	28.42%	31.32%	51.57%	56.73%	62.30%	73.93%	81.13%	88.89%	99.41%	108.93%	119.20%
33	25.62%	28.31%	31.21%	51.50%	56.68%	62.25%	73.85%	81.08%	88.85%	99.35%	108.88%	119.20%
34	25.52%	28.21%	31.09%	51.44%	56.62%	62.20%	73.78%	81.02%	88.80%	99.28%	108.84%	119.20%
35	25.43%	28.11%	30.98%	51.38%	56.56%	62.15%	73.71%	80.96%	88.76%	99.22%	108.80%	119.20%
36	25.26%	27.92%	30.78%	51.28%	56.46%	62.06%	73.59%	80.85%	88.67%	99.09%	108.70%	119.13%
37	25.10%	27.74%	30.58%	51.17%	56.36%	61.96%	73.47%	80.74%	88.58%	98.97%	108.60%	119.06%
38	24.93%	27.55%	30.39%	51.07%	56.25%	61.87%	73.34%	80.62%	88.50%	98.84%	108.50%	118.99%
39	24.77%	27.37%	30.19%	50.96%	56.15%	61.77%	73.22%	80.51%	88.41%	98.72%	108.40%	118.92%
40	24.60%	27.18%	29.99%	50.86%	56.05%	61.68%	73.10%	80.40%	88.32%	98.59%	108.30%	118.85%
41	24.33%	26.89%	29.67%	50.66%	55.85%	61.49%	72.86%	80.18%	88.07%	98.33%	108.07%	118.66%
42	24.05%	26.59%	29.35%	50.45%	55.66%	61.30%	72.63%	79.95%	87.83%	98.07%	107.83%	118.46%
43	23.78%	26.30%	29.04%	50.25%	55.46%	61.12%	72.39%	79.73%	87.58%	97.80%	107.60%	118.27%
44	23.50%	26.00%	28.72%	50.04%	55.27%	60.93%	72.16%	79.50%	87.34%	97.54%	107.36%	118.07%
45	23.23%	25.71%	28.40%	49.84%	55.07%	60.74%	71.92%	79.28%	87.09%	97.28%	107.13%	117.88%
46	22.79%	25.24%	27.87%	49.47%	54.69%	60.36%	71.47%	78.83%	86.58%	96.76%	106.64%	117.44%
47	22.35%	24.77%	27.35%	49.11%	54.32%	59.99%	71.02%	78.38%	86.08%	96.23%	106.14%	116.99%
48	21.91%	24.30%	26.82%	48.74%	53.94%	59.61%	70.57%	77.94%	85.57%	95.71%	105.65%	116.55%
49	21.47%	23.83%	26.30%	48.38%	53.57%	59.24%	70.12%	77.49%	85.07%	95.18%	105.15%	116.10%
50	21.03%	23.36%	25.77%	48.01%	53.19%	58.86%	69.67%	77.04%	84.56%	94.66%	104.66%	115.66%
51	20.38%	22.63%	24.97%	47.43%	52.59%	58.25%	68.93%	76.31%	83.80%	93.79%	103.84%	114.93%
52	19.73%	21.90%	24.18%	46.85%	51.99%	57.64%	68.19%	75.58%	83.04%	92.93%	103.02%	114.20%
53	19.08%	21.18%	23.38%	46.27%	51.39%	57.02%	67.45%	74.84%	82.29%	92.06%	102.19%	113.47%
54	18.43%	20.45%	22.59%	45.69%	50.79%	56.41%	66.71%	74.11%	81.53%	91.20%	101.37%	112.74%
55	17.78%	19.72%	21.79%	45.11%	50.19%	55.80%	65.97%	73.38%	80.77%	90.33%	100.55%	112.01%
56	NA	NA	NA	44.29%	49.34%	54.94%	64.62%	72.00%	79.57%	NA	NA	NA
57	NA	NA	NA	43.48%	48.50%	54.09%	63.28%	70.62%	78.37%	NA	NA	NA
58	NA	NA	NA	42.66%	47.65%	53.23%	61.93%	69.24%	77.17%	NA	NA	NA
59	NA	NA	NA	41.85%	46.81%	52.38%	60.59%	67.86%	75.97%	NA	NA	NA
60	NA	NA	NA	41.03%	45.96%	51.52%	59.24%	66.48%	74.77%	NA	NA	NA

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 15

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
1	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
2	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
3	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
4	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
5	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
6	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
7	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
8	26.92%	29.74%	32.76%	52.79%	58.02%	63.61%	75.45%	82.68%	90.41%	101.20%	110.64%	120.76%
9	26.87%	29.71%	32.72%	52.76%	57.97%	63.57%	75.41%	82.63%	90.36%	101.15%	110.58%	120.70%
10	26.84%	29.65%	32.69%	52.72%	57.93%	63.52%	75.35%	82.57%	90.30%	101.08%	110.52%	120.64%
11	26.80%	29.61%	32.65%	52.68%	57.88%	63.47%	75.30%	82.51%	90.24%	101.02%	110.45%	120.57%
12	26.77%	29.58%	32.61%	52.63%	57.84%	63.42%	75.25%	82.46%	90.18%	100.96%	110.39%	120.50%
13	26.73%	29.54%	32.56%	52.59%	57.79%	63.37%	75.20%	82.40%	90.13%	100.89%	110.32%	120.43%
14	26.70%	29.51%	32.52%	52.54%	57.75%	63.32%	75.15%	82.35%	90.07%	100.83%	110.26%	120.36%
15	26.66%	29.47%	32.48%	52.50%	57.70%	63.27%	75.10%	82.29%	90.01%	100.77%	110.19%	120.29%
16	26.64%	29.45%	32.46%	52.48%	57.68%	63.25%	75.08%	82.27%	89.99%	100.74%	110.17%	120.28%
17	26.62%	29.43%	32.44%	52.46%	57.66%	63.23%	75.05%	82.25%	89.97%	100.72%	110.15%	120.27%
18	26.61%	29.41%	32.41%	52.45%	57.65%	63.22%	75.03%	82.23%	89.95%	100.69%	110.12%	120.27%
19	26.59%	29.39%	32.39%	52.43%	57.63%	63.20%	75.00%	82.21%	89.93%	100.67%	110.10%	120.26%
20	26.57%	29.37%	32.37%	52.41%	57.61%	63.18%	74.98%	82.19%	89.91%	100.64%	110.08%	120.25%
21	26.55%	29.35%	32.35%	52.40%	57.60%	63.18%	74.97%	82.18%	89.91%	100.63%	110.08%	120.25%
22	26.53%	29.33%	32.32%	52.39%	57.59%	63.18%	74.96%	82.17%	89.91%	100.63%	110.08%	120.25%
23	26.52%	29.31%	32.30%	52.38%	57.59%	63.18%	74.95%	82.17%	89.91%	100.62%	110.08%	120.25%
24	26.50%	29.29%	32.27%	52.37%	57.58%	63.18%	74.94%	82.16%	89.91%	100.62%	110.08%	120.25%
25	26.48%	29.27%	32.25%	52.36%	57.57%	63.18%	74.93%	82.15%	89.91%	100.61%	110.08%	120.25%
26	26.44%	29.22%	32.20%	52.34%	57.55%	63.16%	74.90%	82.13%	89.89%	100.58%	110.06%	120.25%
27	26.40%	29.17%	32.14%	52.31%	57.53%	63.13%	74.87%	82.10%	89.88%	100.55%	110.05%	120.25%
28	26.35%	29.12%	32.09%	52.29%	57.50%	63.11%	74.84%	82.08%	89.86%	100.52%	110.03%	120.25%
29	26.31%	29.07%	32.03%	52.26%	57.48%	63.08%	74.81%	82.05%	89.85%	100.49%	110.02%	120.25%
30	26.27%	29.02%	31.98%	52.24%	57.46%	63.06%	74.78%	82.03%	89.83%	100.46%	110.00%	120.25%
31	26.18%	28.92%	31.87%	52.18%	57.40%	63.01%	74.71%	81.97%	89.79%	100.40%	109.96%	120.25%
32	26.09%	28.82%	31.76%	52.12%	57.35%	62.96%	74.65%	81.92%	89.75%	100.34%	109.92%	120.25%
33	25.99%	28.71%	31.64%	52.07%	57.29%	62.92%	74.58%	81.86%	89.71%	100.27%	109.89%	120.25%
34	25.90%	28.61%	31.53%	52.01%	57.24%	62.87%	74.52%	81.81%	89.67%	100.21%	109.85%	120.25%
35	25.81%	28.51%	31.42%	51.95%	57.18%	62.82%	74.45%	81.75%	89.63%	100.15%	109.81%	120.25%
36	25.64%	28.33%	31.23%	51.85%	57.08%	62.73%	74.33%	81.64%	89.51%	100.03%	109.72%	120.20%
37	25.47%	28.14%	31.03%	51.74%	56.98%	62.64%	74.21%	81.54%	89.38%	99.91%	109.63%	120.14%
38	25.30%	27.96%	30.84%	51.64%	56.88%	62.55%	74.08%	81.43%	89.26%	99.78%	109.53%	120.09%
39	25.13%	27.77%	30.64%	51.53%	56.78%	62.46%	73.96%	81.33%	89.13%	99.66%	109.44%	120.03%
40	24.96%	27.59%	30.45%	51.43%	56.68%	62.37%	73.84%	81.22%	89.01%	99.54%	109.35%	119.98%
41	24.69%	27.30%	30.13%	51.23%	56.49%	62.19%	73.61%	81.00%	88.77%	99.29%	109.13%	119.80%
42	24.42%	27.01%	29.81%	51.04%	56.30%	62.01%	73.38%	80.78%	88.53%	99.03%	108.91%	119.62%
43	24.15%	26.72%	29.49%	50.84%	56.11%	61.82%	73.15%	80.57%	88.30%	98.78%	108.70%	119.44%
44	23.88%	26.43%	29.17%	50.65%	55.92%	61.64%	72.92%	80.35%	88.06%	98.52%	108.48%	119.26%
45	23.61%	26.14%	28.85%	50.45%	55.73%	61.46%	72.69%	80.13%	87.82%	98.27%	108.26%	119.08%
46	23.18%	25.67%	28.34%	50.08%	55.36%	61.09%	72.25%	79.69%	87.40%	97.76%	107.77%	118.66%
47	22.75%	25.20%	27.83%	49.72%	54.99%	60.72%	71.81%	79.26%	86.98%	97.25%	107.28%	118.23%
48	22.31%	24.72%	27.33%	49.35%	54.63%	60.36%	71.37%	78.82%	86.57%	96.74%	106.80%	117.81%
49	21.88%	24.25%	26.82%	48.99%	54.26%	59.99%	70.93%	78.39%	86.15%	96.23%	106.31%	117.38%
50	21.45%	23.78%	26.31%	48.62%	53.89%	59.62%	70.49%	77.95%	85.73%	95.72%	105.82%	116.96%
51	20.80%	23.06%	25.51%	48.05%	53.30%	59.02%	69.76%	77.23%	84.92%	94.87%	105.03%	116.26%
52	20.15%	22.34%	24.71%	47.49%	52.71%	58.42%	69.04%	76.51%	84.12%	94.01%	104.23%	115.57%
53	19.50%	21.63%	23.91%	46.92%	52.11%	57.83%	68.31%	75.80%	83.31%	93.16%	103.44%	114.87%
54	18.85%	20.91%	23.11%	46.36%	51.52%	57.23%	67.59%	75.08%	82.51%	92.30%	102.64%	114.18%
55	18.20%	20.19%	22.31%	45.79%	50.93%	56.63%	66.86%	74.36%	81.70%	91.45%	101.85%	113.48%
56	NA	NA	NA	44.98%	50.10%	55.80%	65.54%	73.01%	80.57%	NA	NA	NA
57	NA	NA	NA	44.18%	49.28%	54.96%	64.21%	71.66%	79.44%	NA	NA	NA
58	NA	NA	NA	43.37%	48.45%	54.13%	62.89%	70.31%	78.31%	NA	NA	NA
59	NA	NA	NA	42.56%	47.62%	53.29%	61.57%	68.96%	77.17%	NA	NA	NA
60	NA	NA	NA	41.76%	46.79%	52.46%	60.24%	67.61%	76.04%	NA	NA	NA



Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 15

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
1	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
2	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
3	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
4	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
5	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
6	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
7	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
8	28.12%	31.08%	34.25%	55.07%	60.52%	66.36%	80.56%	87.80%	95.52%	106.58%	116.61%	127.36%
9	28.09%	31.05%	34.21%	55.03%	60.48%	66.32%	80.52%	87.70%	95.48%	106.54%	116.55%	127.30%
10	28.05%	31.01%	34.17%	54.99%	60.44%	66.27%	80.47%	87.70%	95.41%	106.46%	116.48%	127.23%
11	28.01%	30.97%	34.13%	54.95%	60.39%	66.22%	80.42%	87.67%	95.35%	106.40%	116.41%	127.20%
12	27.98%	30.93%	34.09%	54.90%	60.35%	66.17%	80.36%	87.64%	95.29%	106.34%	116.35%	127.17%
13	27.94%	30.89%	34.04%	54.86%	60.30%	66.13%	80.31%	87.62%	95.23%	106.27%	116.28%	127.13%
14	27.91%	30.85%	34.00%	54.81%	60.26%	66.08%	80.25%	87.59%	95.17%	106.21%	116.22%	127.10%
15	27.87%	30.81%	33.96%	54.77%	60.21%	66.03%	80.20%	87.56%	95.11%	106.15%	116.15%	127.07%
16	27.85%	30.79%	33.94%	54.75%	60.19%	66.01%	80.18%	87.56%	95.09%	106.14%	116.15%	127.07%
17	27.83%	30.77%	33.92%	54.73%	60.17%	65.99%	80.16%	87.56%	95.07%	106.13%	116.15%	127.07%
18	27.82%	30.75%	33.89%	54.72%	60.15%	65.97%	80.13%	87.56%	95.05%	106.12%	116.15%	127.07%
19	27.80%	30.73%	33.87%	54.70%	60.13%	65.95%	80.11%	87.56%	95.03%	106.11%	116.15%	127.07%
20	27.78%	30.71%	33.85%	54.68%	60.11%	65.93%	80.09%	87.56%	95.01%	106.10%	116.15%	127.07%
21	27.76%	30.69%	33.83%	54.67%	60.11%	65.93%	80.08%	87.56%	95.01%	106.10%	116.15%	127.07%
22	27.74%	30.67%	33.81%	54.67%	60.10%	65.93%	80.07%	87.56%	95.01%	106.10%	116.15%	127.07%
23	27.73%	30.65%	33.78%	54.66%	60.10%	65.93%	80.07%	87.56%	95.01%	106.10%	116.15%	127.07%
24	27.71%	30.63%	33.76%	54.66%	60.09%	65.93%	80.06%	87.56%	95.01%	106.10%	116.15%	127.07%
25	27.69%	30.61%	33.74%	54.65%	60.09%	65.93%	80.05%	87.56%	95.01%	106.10%	116.15%	127.07%
26	27.65%	30.56%	33.69%	54.63%	60.07%	65.91%	80.03%	87.56%	95.01%	106.10%	116.15%	127.07%
27	27.61%	30.52%	33.64%	54.60%	60.05%	65.89%	80.01%	87.56%	95.01%	106.10%	116.15%	127.07%
28	27.57%	30.47%	33.58%	54.58%	60.02%	65.88%	79.98%	87.56%	95.01%	106.10%	116.15%	127.07%
29	27.53%	30.43%	33.53%	54.55%	60.00%	65.86%	79.96%	87.56%	95.01%	106.10%	116.15%	127.07%
30	27.49%	30.38%	33.48%	54.53%	59.98%	65.84%	79.94%	87.56%	95.01%	106.10%	116.15%	127.07%
31	27.40%	30.28%	33.37%	54.48%	59.93%	65.80%	79.88%	87.56%	95.01%	106.10%	116.15%	127.07%
32	27.31%	30.18%	33.26%	54.42%	59.88%	65.76%	79.82%	87.56%	95.01%	106.10%	116.15%	127.07%
33	27.21%	30.09%	33.15%	54.37%	59.84%	65.71%	79.77%	87.56%	95.01%	106.10%	116.15%	127.07%
34	27.12%	29.99%	33.04%	54.31%	59.79%	65.67%	79.71%	87.56%	95.01%	106.10%	116.15%	127.07%
35	27.03%	29.89%	32.93%	54.26%	59.74%	65.63%	79.65%	87.56%	95.01%	106.10%	116.15%	127.07%
36	26.87%	29.71%	32.74%	54.16%	59.65%	65.55%	79.55%	87.37%	94.89%	105.92%	116.05%	127.05%
37	26.71%	29.53%	32.55%	54.06%	59.55%	65.47%	79.44%	87.18%	94.76%	105.73%	115.94%	127.03%
38	26.54%	29.35%	32.36%	53.95%	59.46%	65.39%	79.34%	86.98%	94.64%	105.55%	115.84%	127.00%
39	26.38%	29.17%	32.17%	53.85%	59.36%	65.31%	79.23%	86.79%	94.51%	105.36%	115.73%	126.98%
40	26.22%	28.99%	31.98%	53.75%	59.27%	65.23%	79.13%	86.60%	94.39%	105.18%	115.63%	126.96%
41	25.95%	28.71%	31.68%	53.57%	59.09%	65.06%	78.92%	86.38%	94.19%	104.96%	115.44%	126.83%
42	25.68%	28.42%	31.37%	53.38%	58.91%	64.89%	78.71%	86.16%	93.99%	104.73%	115.25%	126.69%
43	25.42%	28.14%	31.07%	53.20%	58.73%	64.71%	78.51%	85.94%	93.78%	104.51%	115.07%	126.56%
44	25.15%	27.85%	30.76%	53.01%	58.55%	64.54%	78.30%	85.72%	93.58%	104.28%	114.88%	126.42%
45	24.88%	27.57%	30.46%	52.83%	58.37%	64.37%	78.09%	85.50%	93.38%	104.06%	114.69%	126.29%
46	24.46%	27.11%	29.96%	52.48%	58.01%	64.02%	77.68%	85.04%	92.93%	103.59%	114.26%	125.93%
47	24.04%	26.65%	29.45%	52.13%	57.66%	63.67%	77.26%	84.58%	92.47%	103.12%	113.83%	125.57%
48	23.62%	26.18%	28.95%	51.78%	57.30%	63.32%	76.85%	84.12%	92.02%	102.66%	113.41%	125.22%
49	23.20%	25.72%	28.44%	51.43%	56.95%	62.97%	76.43%	83.66%	91.56%	102.19%	112.98%	124.86%
50	22.78%	25.26%	27.94%	51.08%	56.59%	62.62%	76.02%	83.20%	91.11%	101.72%	112.55%	124.50%
51	22.14%	24.56%	27.16%	50.53%	56.03%	62.05%	75.35%	82.52%	90.37%	100.94%	111.85%	123.92%
52	21.50%	23.85%	26.38%	49.97%	55.47%	61.48%	74.68%	81.84%	89.64%	100.16%	111.14%	123.34%
53	20.86%	23.15%	25.61%	49.42%	54.90%	60.92%	74.01%	81.16%	88.90%	99.39%	110.44%	122.77%
54	20.22%	22.44%	24.83%	48.86%	54.34%	60.35%	73.34%	80.48%	88.17%	98.61%	109.73%	122.19%
55	19.58%	21.74%	24.05%	48.31%	53.78%	59.78%	72.67%	79.80%	87.43%	97.83%	109.03%	121.61%
56	NA	NA	NA	47.48%	52.93%	58.94%	70.87%	78.14%	86.03%	NA	NA	NA
57	NA	NA	NA	46.66%	52.08%	58.09%	69.08%	76.48%	84.64%	NA	NA	NA
58	NA	NA	NA	45.83%	51.23%	57.25%	67.28%	74.82%	83.24%	NA	NA	NA
59	NA	NA	NA	45.01%	50.38%	56.40%	65.48%	73.16%	81.84%	NA	NA	NA
60	NA	NA	NA	44.18%	49.54%	55.56%	63.69%	71.50%	80.45%	NA	NA	NA

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 20

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
1	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
2	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
3	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
4	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
5	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
6	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
7	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
8	25.16%	27.45%	29.90%	47.82%	52.02%	56.52%	66.65%	72.40%	78.55%	88.70%	96.23%	104.30%
9	25.13%	27.42%	29.87%	47.81%	51.99%	56.49%	66.61%	72.36%	78.51%	88.66%	96.19%	104.27%
10	25.09%	27.38%	29.84%	47.77%	51.98%	56.48%	66.57%	72.32%	78.46%	88.61%	96.13%	104.27%
11	25.06%	27.35%	29.80%	47.74%	51.94%	56.44%	66.53%	72.27%	78.41%	88.56%	96.08%	104.27%
12	25.03%	27.31%	29.76%	47.70%	51.90%	56.40%	66.49%	72.23%	78.37%	88.51%	96.03%	104.27%
13	25.00%	27.28%	29.73%	47.67%	51.87%	56.35%	66.44%	72.18%	78.32%	88.46%	95.98%	104.27%
14	24.97%	27.24%	29.69%	47.63%	51.83%	56.31%	66.40%	72.14%	78.28%	88.41%	95.93%	104.27%
15	24.94%	27.21%	29.65%	47.60%	51.79%	56.27%	66.36%	72.09%	78.23%	88.36%	95.88%	104.27%
16	24.92%	27.19%	29.63%	47.58%	51.77%	56.26%	66.34%	72.07%	78.22%	88.34%	95.86%	104.27%
17	24.90%	27.17%	29.60%	47.57%	51.76%	56.25%	66.32%	72.05%	78.20%	88.32%	95.85%	104.27%
18	24.88%	27.15%	29.58%	47.55%	51.74%	56.23%	66.30%	72.04%	78.19%	88.30%	95.83%	104.27%
19	24.86%	27.13%	29.55%	47.54%	51.73%	56.22%	66.28%	72.02%	78.17%	88.28%	95.82%	104.27%
20	24.84%	27.11%	29.53%	47.52%	51.71%	56.21%	66.26%	72.00%	78.16%	88.26%	95.80%	104.27%
21	24.82%	27.08%	29.50%	47.51%	51.71%	56.21%	66.25%	72.00%	78.16%	88.26%	95.80%	104.27%
22	24.80%	27.06%	29.47%	47.50%	51.71%	56.21%	66.24%	72.00%	78.16%	88.26%	95.80%	104.27%
23	24.77%	27.03%	29.45%	47.50%	51.71%	56.21%	66.24%	72.00%	78.16%	88.26%	95.80%	104.27%
24	24.75%	27.01%	29.42%	47.49%	51.71%	56.21%	66.23%	72.00%	78.16%	88.26%	95.80%	104.27%
25	24.73%	26.98%	29.39%	47.48%	51.71%	56.21%	66.22%	72.00%	78.16%	88.26%	95.80%	104.27%
26	24.68%	26.93%	29.33%	47.46%	51.69%	56.19%	66.20%	71.98%	78.16%	88.24%	95.80%	104.27%
27	24.63%	26.87%	29.27%	47.44%	51.66%	56.18%	66.17%	71.96%	78.16%	88.22%	95.80%	104.27%
28	24.59%	26.82%	29.22%	47.41%	51.64%	56.16%	66.15%	71.95%	78.16%	88.21%	95.80%	104.27%
29	24.54%	26.76%	29.16%	47.39%	51.61%	56.15%	66.12%	71.93%	78.16%	88.19%	95.80%	104.27%
30	24.49%	26.71%	29.10%	47.37%	51.59%	56.13%	66.10%	71.91%	78.16%	88.17%	95.80%	104.27%
31	24.39%	26.61%	28.99%	47.32%	51.55%	56.10%	66.05%	71.87%	78.15%	88.13%	95.80%	104.27%
32	24.29%	26.50%	28.88%	47.27%	51.51%	56.07%	66.00%	71.84%	78.13%	88.09%	95.80%	104.27%
33	24.19%	26.40%	28.76%	47.23%	51.48%	56.05%	65.94%	71.80%	78.12%	88.06%	95.80%	104.27%
34	24.09%	26.29%	28.65%	47.18%	51.44%	56.02%	65.89%	71.77%	78.10%	88.02%	95.80%	104.27%
35	23.99%	26.19%	28.54%	47.13%	51.40%	55.99%	65.84%	71.73%	78.09%	87.98%	95.80%	104.27%
36	23.83%	26.02%	28.36%	47.04%	51.32%	55.93%	65.74%	71.65%	78.04%	87.89%	95.74%	104.27%
37	23.67%	25.84%	28.18%	46.96%	51.24%	55.86%	65.65%	71.57%	77.98%	87.80%	95.69%	104.27%
38	23.51%	25.67%	28.00%	46.87%	51.17%	55.80%	65.55%	71.49%	77.93%	87.71%	95.63%	104.27%
39	23.35%	25.49%	27.82%	46.79%	51.09%	55.73%	65.46%	71.41%	77.87%	87.62%	95.58%	104.27%
40	23.19%	25.32%	27.64%	46.70%	51.01%	55.67%	65.36%	71.33%	77.82%	87.53%	95.52%	104.27%
41	22.93%	25.04%	27.34%	46.54%	50.85%	55.53%	65.17%	71.16%	77.63%	87.33%	95.36%	104.16%
42	22.67%	24.76%	27.04%	46.38%	50.69%	55.39%	64.97%	70.98%	77.45%	87.13%	95.20%	104.05%
43	22.41%	24.49%	26.75%	46.21%	50.54%	55.24%	64.78%	70.81%	77.26%	86.93%	95.05%	103.95%
44	22.15%	24.21%	26.45%	46.05%	50.38%	55.10%	64.58%	70.63%	77.08%	86.73%	94.89%	103.84%
45	21.89%	23.93%	26.15%	45.89%	50.22%	54.96%	64.39%	70.46%	76.89%	86.53%	94.73%	103.73%
46	21.47%	23.48%	25.65%	45.58%	49.91%	54.66%	64.01%	70.10%	76.53%	86.11%	94.37%	103.46%
47	21.05%	23.02%	25.15%	45.27%	49.60%	54.36%	63.62%	69.73%	76.17%	85.69%	94.02%	103.20%
48	20.64%	22.57%	24.65%	44.95%	49.30%	54.07%	63.24%	69.37%	75.80%	85.28%	93.66%	102.93%
49	20.22%	22.11%	24.15%	44.64%	48.99%	53.77%	62.85%	69.00%	75.44%	84.86%	93.31%	102.67%
50	19.80%	21.66%	23.65%	44.33%	48.68%	53.47%	62.47%	68.64%	75.08%	84.44%	92.95%	102.40%
51	19.13%	20.92%	22.84%	43.82%	48.17%	52.86%	61.84%	68.04%	74.43%	83.75%	92.37%	101.99%
52	18.47%	20.18%	22.03%	43.31%	47.65%	52.25%	61.21%	67.45%	73.79%	83.07%	91.79%	101.58%
53	17.80%	19.44%	21.22%	42.79%	47.14%	51.65%	60.57%	66.85%	73.14%	82.38%	91.21%	101.18%
54	17.14%	18.70%	20.41%	42.28%	46.62%	51.04%	59.94%	66.26%	72.50%	81.70%	90.63%	100.77%
55	16.47%	17.96%	19.60%	41.77%	46.11%	50.43%	59.31%	65.66%	71.85%	81.01%	90.05%	100.36%
56	NA	NA	NA	41.16%	45.53%	50.01%	58.54%	64.97%	71.51%	NA	NA	NA
57	NA	NA	NA	40.54%	44.94%	49.58%	57.76%	64.28%	71.17%	NA	NA	NA
58	NA	NA	NA	39.93%	44.36%	49.16%	56.99%	63.59%	70.83%	NA	NA	NA
59	NA	NA	NA	39.32%	43.77%	48.73%	56.21%	62.89%	70.48%	NA	NA	NA
60	NA	NA	NA	38.70%	43.19%	48.31%	55.44%	62.20%	70.14%	NA	NA	NA

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 20

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
1	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
2	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
3	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
4	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
5	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
6	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
7	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
8	25.48%	27.80%	30.29%	48.31%	52.55%	57.10%	67.26%	73.06%	79.27%	89.47%	97.06%	105.19%
9	25.46%	27.77%	30.26%	48.30%	52.52%	57.06%	67.22%	73.02%	79.23%	89.43%	97.01%	105.15%
10	25.42%	27.73%	30.22%	48.26%	52.50%	57.04%	67.18%	72.97%	79.17%	89.38%	96.97%	105.10%
11	25.39%	27.70%	30.18%	48.22%	52.46%	57.00%	67.14%	72.93%	79.13%	89.33%	96.92%	105.10%
12	25.36%	27.67%	30.14%	48.19%	52.42%	56.96%	67.10%	72.88%	79.08%	89.28%	96.87%	105.09%
13	25.33%	27.63%	30.11%	48.15%	52.39%	56.92%	67.05%	72.84%	79.04%	89.23%	96.81%	105.09%
14	25.30%	27.60%	30.07%	48.12%	52.35%	56.88%	67.01%	72.79%	78.99%	89.18%	96.76%	105.08%
15	25.27%	27.57%	30.03%	48.08%	52.31%	56.84%	66.97%	72.75%	78.95%	89.13%	96.71%	105.08%
16	25.25%	27.55%	30.01%	48.06%	52.29%	56.83%	66.95%	72.73%	78.94%	89.11%	96.71%	105.08%
17	25.23%	27.53%	29.99%	48.05%	52.28%	56.81%	66.93%	72.72%	78.93%	89.09%	96.71%	105.08%
18	25.21%	27.51%	29.97%	48.03%	52.26%	56.80%	66.92%	72.70%	78.93%	89.07%	96.71%	105.08%
19	25.19%	27.49%	29.95%	48.02%	52.25%	56.78%	66.90%	72.69%	78.92%	89.05%	96.71%	105.08%
20	25.17%	27.47%	29.93%	48.00%	52.23%	56.77%	66.88%	72.67%	78.91%	89.03%	96.71%	105.08%
21	25.15%	27.44%	29.90%	47.99%	52.23%	56.77%	66.87%	72.67%	78.91%	89.03%	96.71%	105.08%
22	25.13%	27.42%	29.87%	47.99%	52.22%	56.77%	66.86%	72.67%	78.91%	89.03%	96.71%	105.08%
23	25.10%	27.39%	29.84%	47.98%	52.22%	56.77%	66.85%	72.67%	78.91%	89.03%	96.71%	105.08%
24	25.08%	27.37%	29.81%	47.98%	52.21%	56.77%	66.84%	72.67%	78.91%	89.03%	96.71%	105.08%
25	25.06%	27.34%	29.78%	47.97%	52.21%	56.77%	66.83%	72.67%	78.91%	89.03%	96.71%	105.08%
26	25.01%	27.29%	29.72%	47.95%	52.19%	56.76%	66.81%	72.65%	78.91%	89.02%	96.71%	105.08%
27	24.96%	27.23%	29.66%	47.93%	52.18%	56.75%	66.79%	72.64%	78.91%	89.00%	96.71%	105.08%
28	24.91%	27.18%	29.60%	47.90%	52.16%	56.74%	66.76%	72.62%	78.91%	88.99%	96.71%	105.08%
29	24.86%	27.12%	29.54%	47.88%	52.15%	56.73%	66.74%	72.61%	78.91%	88.97%	96.71%	105.08%
30	24.81%	27.07%	29.48%	47.86%	52.13%	56.72%	66.72%	72.59%	78.91%	88.96%	96.71%	105.08%
31	24.71%	26.96%	29.37%	47.81%	52.09%	56.69%	66.67%	72.56%	78.90%	88.93%	96.70%	105.08%
32	24.62%	26.86%	29.26%	47.77%	52.05%	56.66%	66.62%	72.52%	78.88%	88.89%	96.70%	105.08%
33	24.52%	26.75%	29.15%	47.72%	52.02%	56.64%	66.58%	72.49%	78.87%	88.86%	96.69%	105.08%
34	24.43%	26.65%	29.04%	47.68%	51.98%	56.61%	66.53%	72.45%	78.85%	88.82%	96.69%	105.08%
35	24.33%	26.54%	28.93%	47.63%	51.94%	56.58%	66.48%	72.42%	78.84%	88.79%	96.68%	105.08%
36	24.17%	26.37%	28.75%	47.55%	51.86%	56.52%	66.39%	72.35%	78.79%	88.71%	96.63%	105.08%
37	24.01%	26.20%	28.57%	47.46%	51.79%	56.46%	66.29%	72.27%	78.74%	88.62%	96.58%	105.08%
38	23.85%	26.03%	28.40%	47.38%	51.71%	56.40%	66.20%	72.20%	78.70%	88.54%	96.54%	105.08%
39	23.69%	25.86%	28.22%	47.29%	51.64%	56.34%	66.10%	72.12%	78.65%	88.45%	96.49%	105.08%
40	23.53%	25.69%	28.04%	47.21%	51.56%	56.28%	66.01%	72.05%	78.60%	88.37%	96.44%	105.08%
41	23.27%	25.42%	27.74%	47.05%	51.41%	56.14%	65.82%	71.88%	78.42%	88.18%	96.29%	105.02%
42	23.02%	25.14%	27.45%	46.89%	51.26%	56.00%	65.63%	71.71%	78.25%	87.99%	96.14%	104.96%
43	22.76%	24.87%	27.15%	46.73%	51.10%	55.87%	65.45%	71.55%	78.07%	87.79%	96.00%	104.91%
44	22.51%	24.59%	26.86%	46.57%	50.95%	55.73%	65.26%	71.38%	77.90%	87.60%	95.85%	104.85%
45	22.25%	24.32%	26.56%	46.41%	50.80%	55.59%	65.07%	71.21%	77.72%	87.41%	95.70%	104.79%
46	21.83%	23.87%	26.07%	46.10%	50.50%	55.27%	64.70%	70.86%	77.33%	87.01%	95.36%	104.55%
47	21.41%	23.41%	25.58%	45.80%	50.19%	54.95%	64.33%	70.51%	76.94%	86.61%	95.02%	104.30%
48	21.00%	22.96%	25.08%	45.49%	49.89%	54.62%	63.96%	70.15%	76.55%	86.20%	94.68%	104.06%
49	20.58%	22.50%	24.59%	45.19%	49.58%	54.30%	63.59%	69.80%	76.16%	85.80%	94.34%	103.81%
50	20.16%	22.05%	24.10%	44.88%	49.28%	53.98%	63.22%	69.45%	75.77%	85.40%	94.00%	103.57%
51	19.50%	21.32%	23.30%	44.38%	48.79%	53.41%	62.60%	68.87%	75.19%	84.74%	93.45%	103.20%
52	18.84%	20.59%	22.49%	43.89%	48.29%	52.85%	61.99%	68.30%	74.61%	84.07%	92.90%	102.83%
53	18.19%	19.87%	21.69%	43.39%	47.80%	52.28%	61.37%	67.72%	74.03%	83.41%	92.36%	102.47%
54	17.53%	19.14%	20.88%	42.90%	47.30%	51.72%	60.76%	67.15%	73.45%	82.74%	91.81%	102.10%
55	16.87%	18.41%	20.08%	42.40%	46.81%	51.15%	60.14%	66.57%	72.87%	82.08%	91.26%	101.73%
56	NA	NA	NA	41.80%	46.24%	50.76%	59.39%	65.92%	72.57%	NA	NA	NA
57	NA	NA	NA	41.20%	45.68%	50.38%	58.64%	65.27%	72.26%	NA	NA	NA
58	NA	NA	NA	40.61%	45.11%	49.99%	57.90%	64.62%	71.96%	NA	NA	NA
59	NA	NA	NA	40.01%	44.54%	49.60%	57.15%	63.96%	71.66%	NA	NA	NA
60	NA	NA	NA	39.41%	43.97%	49.21%	56.40%	63.31%	71.35%	NA	NA	NA



Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 20

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
1	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
2	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
3	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
4	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
5	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
6	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
7	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
8	26.60%	29.04%	31.66%	50.30%	54.72%	59.47%	72.68%	78.58%	85.64%	95.80%	103.60%	112.15%
9	26.58%	29.01%	31.62%	50.27%	54.70%	59.44%	72.64%	78.58%	85.64%	95.80%	103.60%	112.15%
10	26.55%	28.98%	31.58%	50.23%	54.66%	59.40%	72.61%	78.58%	85.64%	95.80%	103.60%	112.15%
11	26.52%	28.95%	31.54%	50.19%	54.62%	59.36%	72.57%	78.58%	85.64%	95.80%	103.60%	112.15%
12	26.49%	28.91%	31.51%	50.16%	54.58%	59.32%	72.52%	78.58%	85.64%	95.80%	103.60%	112.15%
13	26.45%	28.88%	31.47%	50.12%	54.55%	59.28%	72.48%	78.58%	85.64%	95.80%	103.60%	112.15%
14	26.42%	28.84%	31.44%	50.09%	54.51%	59.24%	72.43%	78.58%	85.64%	95.80%	103.60%	112.15%
15	26.39%	28.81%	31.40%	50.05%	54.47%	59.20%	72.39%	78.58%	85.64%	95.80%	103.60%	112.15%
16	26.37%	28.79%	31.38%	50.04%	54.46%	59.19%	72.37%	78.58%	85.64%	95.80%	103.60%	112.15%
17	26.35%	28.77%	31.36%	50.02%	54.44%	59.17%	72.35%	78.58%	85.64%	95.80%	103.60%	112.15%
18	26.33%	28.75%	31.33%	50.01%	54.43%	59.16%	72.34%	78.58%	85.64%	95.80%	103.60%	112.15%
19	26.31%	28.73%	31.31%	49.99%	54.41%	59.14%	72.32%	78.58%	85.64%	95.80%	103.60%	112.15%
20	26.29%	28.71%	31.29%	49.98%	54.40%	59.13%	72.30%	78.58%	85.64%	95.80%	103.60%	112.15%
21	26.27%	28.69%	31.26%	49.97%	54.39%	59.13%	72.30%	78.58%	85.64%	95.80%	103.60%	112.15%
22	26.25%	28.66%	31.24%	49.96%	54.39%	59.13%	72.30%	78.58%	85.64%	95.80%	103.60%	112.15%
23	26.23%	28.64%	31.21%	49.96%	54.38%	59.13%	72.30%	78.58%	85.64%	95.80%	103.60%	112.15%
24	26.21%	28.61%	31.19%	49.95%	54.38%	59.13%	72.30%	78.58%	85.64%	95.80%	103.60%	112.15%
25	26.19%	28.59%	31.16%	49.94%	54.37%	59.13%	72.30%	78.58%	85.64%	95.80%	103.60%	112.15%
26	26.14%	28.54%	31.10%	49.92%	54.36%	59.13%	72.28%	78.58%	85.64%	95.80%	103.60%	112.15%
27	26.09%	28.48%	31.05%	49.91%	54.35%	59.12%	72.27%	78.58%	85.64%	95.80%	103.60%	112.15%
28	26.04%	28.43%	30.99%	49.89%	54.34%	59.12%	72.25%	78.58%	85.64%	95.80%	103.60%	112.15%
29	25.99%	28.37%	30.94%	49.88%	54.33%	59.11%	72.24%	78.58%	85.64%	95.80%	103.60%	112.15%
30	25.94%	28.32%	30.88%	49.86%	54.32%	59.11%	72.22%	78.58%	85.64%	95.80%	103.60%	112.15%
31	25.85%	28.22%	30.77%	49.82%	54.29%	59.09%	72.19%	78.58%	85.64%	95.80%	103.60%	112.15%
32	25.76%	28.12%	30.66%	49.78%	54.25%	59.07%	72.16%	78.58%	85.64%	95.80%	103.60%	112.15%
33	25.66%	28.02%	30.56%	49.73%	54.22%	59.05%	72.12%	78.58%	85.64%	95.80%	103.60%	112.15%
34	25.57%	27.92%	30.45%	49.69%	54.18%	59.03%	72.09%	78.58%	85.64%	95.80%	103.60%	112.15%
35	25.48%	27.82%	30.34%	49.65%	54.15%	59.01%	72.06%	78.58%	85.64%	95.80%	103.60%	112.15%
36	25.33%	27.66%	30.17%	49.57%	54.09%	58.96%	71.99%	78.35%	85.35%	95.54%	103.53%	112.15%
37	25.17%	27.50%	30.00%	49.50%	54.02%	58.91%	71.92%	78.12%	85.05%	95.28%	103.45%	112.15%
38	25.02%	27.33%	29.82%	49.42%	53.96%	58.86%	71.85%	77.90%	84.76%	95.03%	103.38%	112.15%
39	24.86%	27.17%	29.65%	49.35%	53.89%	58.81%	71.78%	77.67%	84.46%	94.77%	103.30%	112.15%
40	24.71%	27.01%	29.48%	49.27%	53.83%	58.76%	71.71%	77.44%	84.17%	94.51%	103.23%	112.15%
41	24.46%	26.74%	29.20%	49.12%	53.69%	58.64%	71.55%	77.27%	84.04%	94.36%	103.14%	112.15%
42	24.21%	26.47%	28.91%	48.97%	53.55%	58.52%	71.40%	77.10%	83.91%	94.21%	103.04%	112.15%
43	23.97%	26.21%	28.63%	48.82%	53.42%	58.41%	71.24%	76.94%	83.79%	94.07%	102.95%	112.15%
44	23.72%	25.94%	28.34%	48.67%	53.28%	58.29%	71.09%	76.77%	83.66%	93.92%	102.85%	112.15%
45	23.47%	25.67%	28.06%	48.52%	53.14%	58.17%	70.93%	76.60%	83.53%	93.77%	102.76%	112.15%
46	23.06%	25.23%	27.58%	48.23%	52.86%	57.90%	70.60%	76.25%	83.17%	93.43%	102.50%	112.15%
47	22.65%	24.79%	27.10%	47.94%	52.57%	57.63%	70.28%	75.90%	82.81%	93.09%	102.24%	112.15%
48	22.24%	24.34%	26.62%	47.65%	52.29%	57.36%	69.95%	75.55%	82.45%	92.76%	101.98%	112.15%
49	21.83%	23.90%	26.14%	47.36%	52.00%	57.09%	69.63%	75.20%	82.09%	92.42%	101.72%	112.15%
50	21.42%	23.46%	25.66%	47.07%	51.72%	56.82%	69.30%	74.85%	81.73%	92.08%	101.46%	112.15%
51	20.78%	22.75%	24.88%	46.59%	51.26%	56.38%	68.76%	74.27%	81.23%	91.53%	101.05%	112.15%
52	20.14%	22.04%	24.10%	46.12%	50.79%	55.94%	68.23%	73.69%	80.73%	90.98%	100.65%	112.15%
53	19.49%	21.34%	23.32%	45.64%	50.33%	55.51%	67.69%	73.11%	80.24%	90.44%	100.24%	112.15%
54	18.85%	20.63%	22.54%	45.17%	49.86%	55.07%	67.16%	72.53%	79.74%	89.89%	99.84%	112.15%
55	18.21%	19.92%	21.76%	44.69%	49.40%	54.63%	66.62%	71.95%	79.24%	89.34%	99.43%	112.15%
56	NA	NA	NA	44.12%	48.87%	54.17%	65.28%	71.02%	78.57%	NA	NA	NA
57	NA	NA	NA	43.55%	48.33%	53.71%	63.94%	70.08%	77.90%	NA	NA	NA
58	NA	NA	NA	42.97%	47.80%	53.25%	62.61%	69.15%	77.23%	NA	NA	NA
59	NA	NA	NA	42.40%	47.26%	52.79%	61.27%	68.21%	76.56%	NA	NA	NA
60	NA	NA	NA	41.83%	46.73%	52.33%	59.93%	67.28%	75.89%	NA	NA	NA

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 25

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
1	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
2	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
3	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
4	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
5	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
6	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
7	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
8	23.91%	25.90%	28.02%	44.90%	48.55%	52.46%	61.54%	66.49%	71.80%	81.46%	87.95%	95.47%
9	23.89%	25.87%	28.00%	44.87%	48.52%	52.43%	61.51%	66.46%	71.77%	81.42%	87.92%	95.47%
10	23.85%	25.84%	27.96%	44.85%	48.50%	52.41%	61.47%	66.42%	71.72%	81.38%	87.87%	95.47%
11	23.82%	25.81%	27.93%	44.82%	48.47%	52.37%	61.44%	66.38%	71.72%	81.34%	87.86%	95.47%
12	23.79%	25.78%	27.89%	44.79%	48.44%	52.32%	61.40%	66.35%	71.71%	81.30%	87.84%	95.47%
13	23.77%	25.74%	27.86%	44.76%	48.40%	52.28%	61.37%	66.31%	71.71%	81.25%	87.83%	95.47%
14	23.74%	25.71%	27.82%	44.73%	48.37%	52.23%	61.33%	66.28%	71.70%	81.21%	87.81%	95.47%
15	23.71%	25.68%	27.79%	44.70%	48.34%	52.19%	61.30%	66.24%	71.70%	81.17%	87.80%	95.47%
16	23.69%	25.66%	27.76%	44.69%	48.33%	52.19%	61.28%	66.23%	71.70%	81.17%	87.80%	95.47%
17	23.67%	25.63%	27.74%	44.67%	48.32%	52.19%	61.27%	66.22%	71.70%	81.17%	87.80%	95.47%
18	23.64%	25.61%	27.71%	44.66%	48.30%	52.19%	61.25%	66.22%	71.70%	81.17%	87.80%	95.47%
19	23.62%	25.58%	27.69%	44.64%	48.29%	52.19%	61.24%	66.21%	71.70%	81.17%	87.80%	95.47%
20	23.60%	25.56%	27.66%	44.63%	48.28%	52.19%	61.22%	66.20%	71.70%	81.17%	87.80%	95.47%
21	23.57%	25.53%	27.63%	44.63%	48.28%	52.19%	61.22%	66.20%	71.70%	81.17%	87.80%	95.47%
22	23.54%	25.50%	27.60%	44.63%	48.28%	52.19%	61.21%	66.20%	71.70%	81.17%	87.80%	95.47%
23	23.52%	25.47%	27.56%	44.63%	48.28%	52.19%	61.21%	66.20%	71.70%	81.17%	87.80%	95.47%
24	23.49%	25.44%	27.53%	44.63%	48.28%	52.19%	61.20%	66.20%	71.70%	81.17%	87.80%	95.47%
25	23.46%	25.41%	27.50%	44.63%	48.28%	52.19%	61.20%	66.20%	71.70%	81.17%	87.80%	95.47%
26	23.40%	25.35%	27.44%	44.61%	48.27%	52.17%	61.19%	66.20%	71.70%	81.17%	87.80%	95.47%
27	23.34%	25.29%	27.38%	44.59%	48.26%	52.16%	61.17%	66.20%	71.70%	81.17%	87.80%	95.47%
28	23.29%	25.23%	27.31%	44.57%	48.26%	52.14%	61.16%	66.19%	71.70%	81.17%	87.80%	95.47%
29	23.23%	25.17%	27.25%	44.55%	48.25%	52.13%	61.14%	66.19%	71.70%	81.17%	87.80%	95.47%
30	23.17%	25.11%	27.19%	44.53%	48.24%	52.11%	61.13%	66.19%	71.70%	81.17%	87.80%	95.47%
31	23.07%	25.01%	27.08%	44.50%	48.21%	52.07%	61.10%	66.17%	71.70%	81.16%	87.80%	95.47%
32	22.98%	24.91%	26.97%	44.46%	48.19%	52.03%	61.06%	66.16%	71.70%	81.14%	87.80%	95.47%
33	22.88%	24.80%	26.86%	44.43%	48.16%	52.00%	61.03%	66.14%	71.70%	81.13%	87.80%	95.47%
34	22.79%	24.70%	26.75%	44.39%	48.14%	51.96%	60.99%	66.13%	71.70%	81.11%	87.80%	95.47%
35	22.69%	24.60%	26.64%	44.36%	48.11%	51.92%	60.96%	66.11%	71.70%	81.10%	87.80%	95.47%
36	22.53%	24.43%	26.46%	44.29%	48.05%	51.86%	60.89%	66.06%	71.68%	81.05%	87.80%	95.47%
37	22.38%	24.27%	26.28%	44.22%	48.00%	51.80%	60.81%	66.01%	71.66%	80.99%	87.80%	95.47%
38	22.22%	24.10%	26.10%	44.16%	47.94%	51.73%	60.74%	65.96%	71.65%	80.94%	87.80%	95.47%
39	22.07%	23.94%	25.92%	44.09%	47.89%	51.67%	60.66%	65.91%	71.63%	80.88%	87.80%	95.47%
40	21.91%	23.77%	25.74%	44.02%	47.83%	51.61%	60.59%	65.86%	71.61%	80.83%	87.80%	95.47%
41	21.65%	23.49%	25.45%	43.88%	47.71%	51.46%	60.43%	65.73%	71.45%	80.69%	87.75%	95.47%
42	21.39%	23.21%	25.16%	43.74%	47.59%	51.30%	60.27%	65.60%	71.29%	80.55%	87.70%	95.47%
43	21.12%	22.94%	24.86%	43.60%	47.46%	51.15%	60.11%	65.46%	71.13%	80.41%	87.64%	95.47%
44	20.86%	22.66%	24.57%	43.46%	47.34%	50.99%	59.95%	65.33%	70.97%	80.27%	87.59%	95.47%
45	20.60%	22.38%	24.28%	43.32%	47.22%	50.84%	59.79%	65.20%	70.81%	80.13%	87.54%	95.47%
46	20.17%	21.90%	23.77%	43.05%	46.97%	50.57%	59.47%	64.93%	70.53%	80.00%	87.34%	95.47%
47	19.73%	21.43%	23.25%	42.78%	46.71%	50.30%	59.15%	64.66%	70.26%	79.88%	87.15%	95.47%
48	19.30%	20.95%	22.74%	42.51%	46.46%	50.02%	58.84%	64.38%	69.98%	79.75%	86.95%	95.47%
49	18.86%	20.48%	22.22%	42.24%	46.20%	49.75%	58.52%	64.11%	69.71%	79.63%	86.76%	95.47%
50	18.43%	20.00%	21.71%	41.97%	45.95%	49.48%	58.20%	63.84%	69.43%	79.50%	86.56%	95.47%
51	17.73%	19.24%	20.88%	41.53%	45.54%	49.02%	57.68%	63.40%	69.02%	78.85%	86.25%	95.39%
52	17.02%	18.48%	20.06%	41.09%	45.13%	48.56%	57.16%	62.96%	68.62%	78.20%	85.94%	95.32%
53	16.32%	17.71%	19.23%	40.66%	44.72%	48.10%	56.64%	62.51%	68.21%	77.55%	85.62%	95.24%
54	15.61%	16.95%	18.41%	40.22%	44.31%	47.64%	56.12%	62.07%	67.81%	76.90%	85.31%	95.17%
55	14.91%	16.19%	17.58%	39.78%	43.90%	47.18%	55.60%	61.63%	67.40%	76.25%	85.00%	95.09%
56	NA	NA	NA	39.27%	43.45%	47.09%	55.18%	61.36%	67.32%	NA	NA	NA
57	NA	NA	NA	38.76%	42.99%	46.99%	54.76%	61.08%	67.24%	NA	NA	NA
58	NA	NA	NA	38.25%	42.54%	46.90%	54.34%	60.81%	67.16%	NA	NA	NA
59	NA	NA	NA	37.73%	42.09%	46.81%	53.92%	60.53%	67.08%	NA	NA	NA
60	NA	NA	NA	37.22%	41.64%	46.71%	53.50%	60.26%	67.00%	NA	NA	NA

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 25

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
1	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
2	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
3	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
4	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
5	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
6	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
7	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
8	24.21%	26.23%	28.38%	45.35%	49.04%	52.93%	62.10%	67.10%	72.45%	82.16%	88.71%	96.00%
9	24.20%	26.21%	28.36%	45.32%	49.02%	52.93%	62.07%	67.10%	72.42%	82.12%	88.67%	96.00%
10	24.16%	26.17%	28.32%	45.30%	48.98%	52.93%	62.03%	67.03%	72.38%	82.08%	88.67%	96.00%
11	24.13%	26.14%	28.29%	45.27%	48.95%	52.89%	62.00%	66.99%	72.37%	82.04%	88.67%	96.00%
12	24.10%	26.11%	28.25%	45.24%	48.92%	52.85%	61.96%	66.95%	72.36%	82.00%	88.67%	96.00%
13	24.08%	26.07%	28.22%	45.21%	48.89%	52.80%	61.93%	66.92%	72.35%	81.95%	88.67%	96.00%
14	24.05%	26.04%	28.18%	45.18%	48.86%	52.76%	61.89%	66.88%	72.34%	81.91%	88.67%	96.00%
15	24.02%	26.01%	28.15%	45.15%	48.83%	52.72%	61.86%	66.84%	72.33%	81.87%	88.67%	96.00%
16	24.00%	25.99%	28.12%	45.14%	48.82%	52.72%	61.84%	66.83%	72.33%	81.86%	88.67%	96.00%
17	23.98%	25.97%	28.10%	45.12%	48.80%	52.72%	61.83%	66.82%	72.33%	81.86%	88.67%	96.00%
18	23.95%	25.94%	28.07%	45.11%	48.79%	52.72%	61.81%	66.82%	72.33%	81.85%	88.67%	96.00%
19	23.93%	25.92%	28.05%	45.09%	48.77%	52.72%	61.80%	66.81%	72.33%	81.85%	88.67%	96.00%
20	23.91%	25.90%	28.02%	45.08%	48.76%	52.72%	61.78%	66.80%	72.33%	81.84%	88.67%	96.00%
21	23.88%	25.87%	27.99%	45.07%	48.76%	52.70%	61.78%	66.80%	72.33%	81.84%	88.67%	96.00%
22	23.85%	25.84%	27.96%	45.07%	48.76%	52.68%	61.78%	66.80%	72.33%	81.84%	88.67%	96.00%
23	23.82%	25.80%	27.92%	45.06%	48.76%	52.66%	61.78%	66.80%	72.33%	81.84%	88.67%	96.00%
24	23.79%	25.77%	27.89%	45.06%	48.76%	52.64%	61.78%	66.80%	72.33%	81.84%	88.67%	96.00%
25	23.76%	25.74%	27.86%	45.05%	48.76%	52.62%	61.78%	66.80%	72.33%	81.84%	88.67%	96.00%
26	23.71%	25.68%	27.80%	45.04%	48.75%	52.60%	61.77%	66.80%	72.33%	81.84%	88.67%	96.00%
27	23.65%	25.63%	27.74%	45.03%	48.75%	52.57%	61.75%	66.80%	72.33%	81.84%	88.67%	96.00%
28	23.60%	25.57%	27.67%	45.01%	48.74%	52.55%	61.74%	66.80%	72.33%	81.84%	88.67%	96.00%
29	23.54%	25.52%	27.61%	45.00%	48.74%	52.52%	61.72%	66.80%	72.33%	81.84%	88.67%	96.00%
30	23.49%	25.46%	27.55%	44.99%	48.73%	52.50%	61.71%	66.80%	72.33%	81.84%	88.67%	96.00%
31	23.40%	25.36%	27.45%	44.96%	48.71%	52.49%	61.68%	66.79%	72.33%	81.84%	88.67%	96.00%
32	23.30%	25.26%	27.35%	44.92%	48.69%	52.48%	61.65%	66.78%	72.33%	81.84%	88.67%	96.00%
33	23.21%	25.15%	27.24%	44.89%	48.66%	52.48%	61.61%	66.78%	72.33%	81.84%	88.67%	96.00%
34	23.11%	25.05%	27.14%	44.85%	48.64%	52.47%	61.58%	66.77%	72.33%	81.84%	88.67%	96.00%
35	23.02%	24.95%	27.04%	44.82%	48.62%	52.46%	61.55%	66.76%	72.33%	81.84%	88.67%	96.00%
36	22.86%	24.78%	26.86%	44.75%	48.57%	52.40%	61.48%	66.71%	72.33%	81.79%	88.67%	95.96%
37	22.70%	24.61%	26.68%	44.69%	48.51%	52.34%	61.41%	66.66%	72.33%	81.75%	88.67%	95.92%
38	22.54%	24.45%	26.50%	44.62%	48.46%	52.29%	61.33%	66.62%	72.33%	81.70%	88.67%	95.88%
39	22.38%	24.28%	26.32%	44.56%	48.40%	52.23%	61.26%	66.57%	72.33%	81.66%	88.67%	95.84%
40	22.22%	24.11%	26.14%	44.49%	48.35%	52.17%	61.19%	66.52%	72.33%	81.61%	88.67%	95.80%
41	21.96%	23.83%	25.85%	44.36%	48.23%	52.03%	61.04%	66.40%	72.22%	81.48%	88.63%	95.80%
42	21.71%	23.56%	25.56%	44.22%	48.11%	51.88%	60.89%	66.28%	72.11%	81.35%	88.58%	95.80%
43	21.45%	23.28%	25.26%	44.09%	48.00%	51.74%	60.73%	66.15%	71.99%	81.22%	88.54%	95.80%
44	21.20%	23.01%	24.97%	43.95%	47.88%	51.59%	60.58%	66.03%	71.88%	81.09%	88.49%	95.80%
45	20.94%	22.73%	24.68%	43.82%	47.76%	51.45%	60.43%	65.91%	71.77%	80.96%	88.45%	95.80%
46	20.51%	22.26%	24.17%	43.56%	47.52%	51.19%	60.12%	65.65%	71.47%	80.68%	88.27%	95.74%
47	20.08%	21.80%	23.67%	43.30%	47.28%	50.92%	59.81%	65.39%	71.17%	80.40%	88.09%	95.68%
48	19.65%	21.33%	23.16%	43.03%	47.03%	50.66%	59.51%	65.12%	70.88%	80.11%	87.92%	95.62%
49	19.22%	20.87%	22.66%	42.77%	46.79%	50.39%	59.20%	64.86%	70.58%	79.83%	87.74%	95.56%
50	18.79%	20.40%	22.15%	42.51%	46.55%	50.13%	58.89%	64.60%	70.28%	79.55%	87.56%	95.50%
51	18.09%	19.64%	21.33%	42.08%	46.15%	49.68%	58.39%	64.18%	69.87%	79.10%	87.28%	95.50%
52	17.40%	18.89%	20.51%	41.65%	45.75%	49.23%	57.89%	63.77%	69.45%	78.65%	87.00%	95.50%
53	16.70%	18.13%	19.70%	41.21%	45.36%	48.79%	57.40%	63.35%	69.04%	78.21%	86.73%	95.50%
54	16.01%	17.38%	18.88%	40.78%	44.96%	48.34%	56.90%	62.94%	68.62%	77.76%	86.45%	95.50%
55	15.31%	16.62%	18.06%	40.35%	44.56%	47.89%	56.40%	62.52%	68.21%	77.31%	86.17%	95.50%
56	NA	NA	NA	39.85%	44.13%	47.83%	56.00%	62.28%	68.17%	NA	NA	NA
57	NA	NA	NA	39.36%	43.69%	47.77%	55.61%	62.04%	68.13%	NA	NA	NA
58	NA	NA	NA	38.86%	43.26%	47.71%	55.21%	61.81%	68.08%	NA	NA	NA
59	NA	NA	NA	38.37%	42.82%	47.64%	54.81%	61.57%	68.04%	NA	NA	NA
60	NA	NA	NA	37.87%	42.39%	47.58%	54.41%	61.33%	68.00%	NA	NA	NA

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 25

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
1	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
2	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
3	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
4	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
5	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
6	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
7	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
8	25.25%	27.37%	29.63%	47.14%	50.98%	55.11%	67.89%	73.00%	79.40%	89.30%	96.40%	104.00%
9	25.22%	27.34%	29.61%	47.11%	50.96%	55.08%	67.87%	73.00%	79.40%	89.30%	96.40%	104.00%
10	25.19%	27.30%	29.57%	47.08%	50.93%	55.04%	67.83%	73.00%	79.40%	89.30%	96.40%	104.00%
11	25.16%	27.27%	29.53%	47.05%	50.90%	55.02%	67.79%	73.00%	79.40%	89.30%	96.40%	104.00%
12	25.13%	27.24%	29.50%	47.02%	50.87%	55.00%	67.75%	73.00%	79.40%	89.30%	96.40%	104.00%
13	25.11%	27.21%	29.46%	46.99%	50.83%	54.97%	67.72%	73.00%	79.40%	89.30%	96.40%	104.00%
14	25.08%	27.18%	29.43%	46.96%	50.80%	54.95%	67.68%	73.00%	79.40%	89.30%	96.40%	104.00%
15	25.05%	27.15%	29.39%	46.93%	50.77%	54.93%	67.64%	73.00%	79.40%	89.30%	96.40%	104.00%
16	25.03%	27.13%	29.37%	46.92%	50.76%	54.93%	67.63%	73.00%	79.40%	89.30%	96.40%	104.00%
17	25.01%	27.10%	29.35%	46.90%	50.75%	54.93%	67.62%	73.00%	79.40%	89.30%	96.40%	104.00%
18	24.98%	27.08%	29.32%	46.89%	50.74%	54.93%	67.60%	73.00%	79.40%	89.30%	96.40%	104.00%
19	24.96%	27.05%	29.30%	46.87%	50.73%	54.93%	67.59%	73.00%	79.40%	89.30%	96.40%	104.00%
20	24.94%	27.03%	29.28%	46.86%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
21	24.91%	27.00%	29.25%	46.86%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
22	24.89%	26.97%	29.22%	46.86%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
23	24.86%	26.95%	29.18%	46.86%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
24	24.84%	26.92%	29.15%	46.86%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
25	24.81%	26.89%	29.12%	46.86%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
26	24.76%	26.83%	29.06%	46.85%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
27	24.70%	26.78%	29.00%	46.84%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
28	24.65%	26.72%	28.95%	46.82%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
29	24.59%	26.67%	28.89%	46.81%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
30	24.54%	26.61%	28.83%	46.80%	50.72%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
31	24.45%	26.51%	28.73%	46.77%	50.70%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
32	24.36%	26.42%	28.63%	46.75%	50.69%	54.93%	67.58%	73.00%	79.40%	89.30%	96.40%	104.00%
33	24.26%	26.32%	28.53%	46.72%	50.67%	54.93%	67.57%	73.00%	79.40%	89.30%	96.40%	104.00%
34	24.17%	26.23%	28.43%	46.70%	50.66%	54.93%	67.57%	73.00%	79.40%	89.30%	96.40%	104.00%
35	24.08%	26.13%	28.33%	46.67%	50.64%	54.93%	67.57%	73.00%	79.40%	89.30%	96.40%	104.00%
36	23.93%	25.97%	28.16%	46.61%	50.60%	54.91%	67.53%	72.95%	79.24%	89.16%	96.40%	104.00%
37	23.78%	25.81%	27.99%	46.55%	50.55%	54.88%	67.49%	72.91%	79.07%	89.02%	96.40%	104.00%
38	23.62%	25.64%	27.83%	46.50%	50.51%	54.86%	67.46%	72.86%	78.91%	88.89%	96.40%	104.00%
39	23.47%	25.48%	27.66%	46.44%	50.46%	54.83%	67.42%	72.82%	78.74%	88.75%	96.40%	104.00%
40	23.32%	25.32%	27.49%	46.38%	50.42%	54.81%	67.38%	72.77%	78.58%	88.61%	96.40%	104.00%
41	23.07%	25.05%	27.21%	46.26%	50.32%	54.73%	67.27%	72.65%	78.54%	88.54%	96.40%	104.00%
42	22.82%	24.79%	26.92%	46.14%	50.22%	54.66%	67.17%	72.54%	78.50%	88.47%	96.40%	104.00%
43	22.57%	24.52%	26.64%	46.02%	50.11%	54.58%	67.06%	72.42%	78.45%	88.41%	96.40%	104.00%
44	22.32%	24.26%	26.35%	45.90%	50.01%	54.51%	66.96%	72.31%	78.41%	88.34%	96.40%	104.00%
45	22.07%	23.99%	26.07%	45.78%	49.91%	54.43%	66.85%	72.19%	78.37%	88.27%	96.40%	104.00%
46	21.65%	23.54%	25.59%	45.53%	49.69%	54.25%	66.61%	72.18%	78.22%	88.09%	96.38%	104.00%
47	21.23%	23.09%	25.10%	45.29%	49.47%	54.06%	66.37%	72.17%	78.06%	87.92%	96.37%	104.00%
48	20.82%	22.64%	24.62%	45.04%	49.24%	53.88%	66.14%	72.17%	77.91%	87.74%	96.35%	104.00%
49	20.40%	22.19%	24.13%	44.80%	49.02%	53.69%	65.90%	72.16%	77.75%	87.57%	96.34%	104.00%
50	19.98%	21.74%	23.65%	44.55%	48.80%	53.51%	65.66%	72.15%	77.60%	87.39%	96.32%	104.00%
51	19.31%	21.01%	22.86%	44.15%	48.44%	53.21%	65.28%	71.87%	77.33%	87.10%	96.25%	104.00%
52	18.64%	20.28%	22.07%	43.75%	48.08%	52.91%	64.89%	71.60%	77.06%	86.82%	96.18%	104.00%
53	17.96%	19.54%	21.28%	43.36%	47.71%	52.60%	64.51%	71.32%	76.78%	86.53%	96.10%	104.00%
54	17.29%	18.81%	20.49%	42.96%	47.35%	52.30%	64.12%	71.05%	76.51%	86.25%	96.03%	104.00%
55	16.62%	18.08%	19.70%	42.56%	46.99%	52.00%	63.74%	70.77%	76.24%	85.96%	95.96%	104.00%
56	NA	NA	NA	42.10%	46.61%	51.73%	62.57%	69.67%	75.77%	NA	NA	NA
57	NA	NA	NA	41.65%	46.23%	51.46%	61.39%	68.57%	75.31%	NA	NA	NA
58	NA	NA	NA	41.19%	45.84%	51.18%	60.22%	67.47%	74.84%	NA	NA	NA
59	NA	NA	NA	40.73%	45.46%	50.91%	59.05%	66.37%	74.37%	NA	NA	NA
60	NA	NA	NA	40.28%	45.08%	50.64%	57.88%	65.27%	73.91%	NA	NA	NA

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 100,000 and less than INR 200,000 for Income Period: 30

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
1	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
2	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
3	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
4	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
5	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
6	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
7	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
8	22.97%	24.76%	26.68%	42.83%	46.14%	49.68%	58.37%	62.86%	67.84%	76.91%	82.90%	89.80%
9	22.95%	24.73%	26.66%	42.80%	46.11%	49.49%	58.35%	62.83%	67.84%	76.88%	82.90%	89.80%
10	22.91%	24.71%	26.63%	42.78%	46.09%	49.47%	58.31%	62.83%	67.84%	76.84%	82.90%	89.80%
11	22.88%	24.68%	26.59%	42.75%	46.06%	49.44%	58.28%	62.83%	67.84%	76.84%	82.90%	89.80%
12	22.85%	24.65%	26.56%	42.73%	46.03%	49.41%	58.25%	62.83%	67.84%	76.84%	82.90%	89.80%
13	22.83%	24.61%	26.52%	42.70%	46.01%	49.39%	58.23%	62.83%	67.84%	76.84%	82.90%	89.80%
14	22.80%	24.58%	26.49%	42.68%	45.98%	49.36%	58.20%	62.83%	67.84%	76.84%	82.90%	89.80%
15	22.77%	24.55%	26.45%	42.65%	45.95%	49.33%	58.17%	62.83%	67.84%	76.84%	82.90%	89.80%
16	22.75%	24.52%	26.42%	42.64%	45.95%	49.33%	58.17%	62.83%	67.84%	76.84%	82.90%	89.80%
17	22.72%	24.49%	26.40%	42.63%	45.95%	49.33%	58.16%	62.83%	67.84%	76.84%	82.90%	89.80%
18	22.70%	24.47%	26.37%	42.62%	45.95%	49.33%	58.16%	62.83%	67.84%	76.84%	82.90%	89.80%
19	22.67%	24.44%	26.35%	42.61%	45.95%	49.33%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
20	22.65%	24.41%	26.32%	42.60%	45.95%	49.33%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
21	22.62%	24.38%	26.28%	42.60%	45.95%	49.33%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
22	22.58%	24.35%	26.25%	42.60%	45.95%	49.33%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
23	22.55%	24.31%	26.21%	42.60%	45.95%	49.33%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
24	22.51%	24.28%	26.18%	42.60%	45.95%	49.33%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
25	22.48%	24.25%	26.14%	42.60%	45.95%	49.33%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
26	22.42%	24.19%	26.08%	42.59%	45.95%	49.32%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
27	22.36%	24.13%	26.02%	42.59%	45.95%	49.32%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
28	22.31%	24.07%	25.96%	42.58%	45.95%	49.31%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
29	22.25%	24.01%	25.90%	42.58%	45.95%	49.31%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
30	22.19%	23.95%	25.84%	42.57%	45.95%	49.30%	58.15%	62.83%	67.84%	76.84%	82.90%	89.80%
31	22.09%	23.85%	25.73%	42.55%	45.94%	49.30%	58.13%	62.83%	67.84%	76.84%	82.90%	89.80%
32	22.00%	23.75%	25.63%	42.52%	45.93%	49.30%	58.12%	62.83%	67.84%	76.84%	82.90%	89.80%
33	21.90%	23.64%	25.52%	42.50%	45.93%	49.30%	58.10%	62.83%	67.84%	76.84%	82.90%	89.80%
34	21.81%	23.54%	25.42%	42.47%	45.92%	49.30%	58.09%	62.83%	67.84%	76.84%	82.90%	89.80%
35	21.71%	23.44%	25.31%	42.45%	45.91%	49.30%	58.07%	62.83%	67.84%	76.84%	82.90%	89.80%
36	21.55%	23.27%	25.13%	42.40%	45.88%	49.27%	58.02%	62.82%	67.84%	76.84%	82.86%	89.74%
37	21.39%	23.10%	24.95%	42.35%	45.85%	49.23%	57.97%	62.80%	67.84%	76.84%	82.82%	89.68%
38	21.23%	22.92%	24.77%	42.30%	45.81%	49.20%	57.93%	62.79%	67.84%	76.84%	82.78%	89.62%
39	21.07%	22.75%	24.59%	42.25%	45.78%	49.16%	57.88%	62.77%	67.84%	76.84%	82.74%	89.56%
40	20.91%	22.58%	24.41%	42.20%	45.75%	49.13%	57.83%	62.76%	67.84%	76.84%	82.70%	89.50%
41	20.64%	22.29%	24.11%	42.09%	45.66%	49.00%	57.72%	62.70%	67.84%	76.81%	82.70%	89.50%
42	20.37%	22.01%	23.80%	41.98%	45.57%	48.88%	57.61%	62.64%	67.84%	76.79%	82.70%	89.50%
43	20.09%	21.72%	23.50%	41.87%	45.48%	48.75%	57.49%	62.57%	67.84%	76.76%	82.70%	89.50%
44	19.82%	21.44%	23.19%	41.76%	45.39%	48.63%	57.38%	62.51%	67.84%	76.74%	82.70%	89.50%
45	19.55%	21.15%	22.89%	41.65%	45.30%	48.50%	57.27%	62.45%	67.84%	76.71%	82.70%	89.50%
46	19.09%	20.67%	22.38%	41.43%	45.12%	48.32%	57.04%	62.30%	67.72%	76.57%	82.64%	89.50%
47	18.64%	20.18%	21.86%	41.22%	44.95%	48.14%	56.82%	62.14%	67.60%	76.43%	82.58%	89.50%
48	18.18%	19.70%	21.35%	41.00%	44.77%	47.95%	56.59%	61.99%	67.48%	76.30%	82.52%	89.50%
49	17.73%	19.21%	20.83%	40.79%	44.60%	47.77%	56.37%	61.83%	67.36%	76.16%	82.46%	89.50%
50	17.27%	18.73%	20.32%	40.57%	44.42%	47.59%	56.14%	61.68%	67.24%	76.02%	82.40%	89.50%
51	16.56%	17.97%	19.52%	40.21%	44.11%	47.25%	55.76%	61.41%	67.00%	75.75%	82.40%	89.50%
52	15.85%	17.21%	18.71%	39.86%	43.80%	46.91%	55.38%	61.13%	66.77%	75.49%	82.40%	89.50%
53	15.14%	16.45%	17.91%	39.50%	43.48%	46.57%	55.01%	60.86%	66.53%	75.22%	82.40%	89.50%
54	14.43%	15.69%	17.10%	39.15%	43.17%	46.23%	54.63%	60.58%	66.30%	74.96%	82.40%	89.50%
55	13.72%	14.93%	16.30%	38.79%	42.86%	45.89%	54.25%	60.31%	66.06%	74.69%	82.40%	89.50%
56	NA	NA	NA	38.37%	42.52%	45.79%	53.99%	59.92%	66.00%	NA	NA	NA
57	NA	NA	NA	37.96%	42.19%	45.69%	53.73%	59.49%	66.00%	NA	NA	NA
58	NA	NA	NA	37.54%	41.85%	45.60%	53.48%	58.97%	66.00%	NA	NA	NA
59	NA	NA	NA	37.13%	41.51%	45.50%	53.22%	58.38%	NA	NA	NA	NA
60	NA	NA	NA	36.71%	41.17%	45.40%	52.96%	NA	NA	NA	NA	NA



Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 200,000 and less than INR 300,000 for Income Period: 30

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
1	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
2	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
3	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
4	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
5	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
6	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
7	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
8	23.26%	25.09%	27.04%	43.26%	46.60%	50.01%	58.90%	63.43%	68.28%	77.57%	83.85%	91.10%
9	23.24%	25.06%	27.01%	43.23%	46.57%	49.99%	58.88%	63.40%	68.25%	77.54%	83.85%	91.10%
10	23.21%	25.03%	26.98%	43.20%	46.54%	49.96%	58.85%	63.37%	68.25%	77.52%	83.85%	91.10%
11	23.18%	25.00%	26.94%	43.18%	46.52%	49.93%	58.82%	63.34%	68.25%	77.52%	83.85%	91.10%
12	23.15%	24.97%	26.91%	43.15%	46.49%	49.91%	58.79%	63.31%	68.25%	77.52%	83.85%	91.10%
13	23.12%	24.93%	26.87%	43.13%	46.47%	49.88%	58.75%	63.28%	68.25%	77.52%	83.85%	91.10%
14	23.09%	24.90%	26.84%	43.10%	46.44%	49.86%	58.72%	63.25%	68.25%	77.52%	83.85%	91.10%
15	23.06%	24.87%	26.80%	43.08%	46.42%	49.83%	58.69%	63.22%	68.25%	77.52%	83.85%	91.10%
16	23.04%	24.84%	26.77%	43.07%	46.42%	49.83%	58.68%	63.22%	68.25%	77.52%	83.85%	91.10%
17	23.02%	24.82%	26.75%	43.06%	46.41%	49.83%	58.68%	63.22%	68.25%	77.52%	83.85%	91.10%
18	22.99%	24.79%	26.72%	43.05%	46.41%	49.83%	58.67%	63.22%	68.25%	77.52%	83.85%	91.10%
19	22.97%	24.77%	26.70%	43.04%	46.40%	49.83%	58.67%	63.22%	68.25%	77.52%	83.85%	91.10%
20	22.95%	24.74%	26.67%	43.03%	46.40%	49.83%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
21	22.92%	24.71%	26.64%	43.03%	46.40%	49.83%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
22	22.88%	24.67%	26.60%	43.03%	46.40%	49.83%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
23	22.85%	24.64%	26.57%	43.03%	46.40%	49.83%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
24	22.81%	24.60%	26.53%	43.03%	46.40%	49.83%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
25	22.78%	24.57%	26.50%	43.03%	46.40%	49.83%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
26	22.72%	24.51%	26.44%	43.02%	46.40%	49.83%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
27	22.67%	24.45%	26.38%	43.02%	46.40%	49.82%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
28	22.61%	24.40%	26.32%	43.01%	46.40%	49.82%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
29	22.56%	24.34%	26.26%	43.01%	46.40%	49.81%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
30	22.50%	24.28%	26.20%	43.00%	46.40%	49.81%	58.66%	63.22%	68.25%	77.52%	83.85%	91.10%
31	22.40%	24.18%	26.09%	42.98%	46.40%	49.81%	58.65%	63.22%	68.25%	77.52%	83.85%	91.10%
32	22.30%	24.08%	25.99%	42.96%	46.40%	49.81%	58.65%	63.22%	68.25%	77.52%	83.85%	91.10%
33	22.21%	23.97%	25.88%	42.94%	46.40%	49.80%	58.64%	63.22%	68.25%	77.52%	83.85%	91.10%
34	22.11%	23.87%	25.78%	42.92%	46.40%	49.80%	58.64%	63.22%	68.25%	77.52%	83.85%	91.10%
35	22.01%	23.77%	25.67%	42.90%	46.40%	49.80%	58.63%	63.22%	68.25%	77.52%	83.85%	91.10%
36	21.85%	23.60%	25.50%	42.85%	46.37%	49.77%	58.59%	63.22%	68.25%	77.52%	83.78%	91.03%
37	21.69%	23.44%	25.32%	42.80%	46.34%	49.75%	58.55%	63.22%	68.25%	77.52%	83.71%	90.96%
38	21.54%	23.27%	25.15%	42.76%	46.31%	49.72%	58.50%	63.22%	68.25%	77.52%	83.64%	90.89%
39	21.38%	23.11%	24.97%	42.71%	46.28%	49.70%	58.46%	63.22%	68.25%	77.52%	83.57%	90.82%
40	21.22%	22.94%	24.80%	42.66%	46.25%	49.67%	58.42%	63.22%	68.25%	77.52%	83.50%	90.75%
41	20.95%	22.66%	24.50%	42.56%	46.17%	49.55%	58.32%	63.20%	68.25%	77.52%	83.50%	90.75%
42	20.68%	22.37%	24.19%	42.45%	46.09%	49.43%	58.21%	63.18%	68.25%	77.52%	83.50%	90.75%
43	20.42%	22.09%	23.89%	42.35%	46.01%	49.32%	58.11%	63.17%	68.25%	77.52%	83.50%	90.75%
44	20.15%	21.80%	23.58%	42.24%	45.93%	49.20%	58.00%	63.15%	68.25%	77.52%	83.50%	90.75%
45	19.88%	21.52%	23.28%	42.14%	45.85%	49.08%	57.90%	63.13%	68.25%	77.52%	83.50%	90.75%
46	19.43%	21.04%	22.77%	41.93%	45.68%	48.91%	57.69%	62.99%	68.21%	77.40%	83.44%	90.75%
47	18.98%	20.56%	22.26%	41.72%	45.50%	48.74%	57.47%	62.85%	68.18%	77.28%	83.38%	90.75%
48	18.53%	20.07%	21.76%	41.51%	45.33%	48.56%	57.26%	62.71%	68.14%	77.16%	83.32%	90.75%
49	18.08%	19.59%	21.25%	41.30%	45.15%	48.39%	57.04%	62.57%	68.11%	77.04%	83.26%	90.75%
50	17.63%	19.11%	20.74%	41.09%	44.98%	48.22%	56.83%	62.43%	68.07%	76.92%	83.20%	90.75%
51	16.93%	18.36%	19.95%	40.74%	44.69%	47.90%	56.47%	62.18%	67.86%	76.68%	83.20%	90.75%
52	16.23%	17.61%	19.15%	40.40%	44.40%	47.58%	56.11%	61.93%	67.66%	76.44%	83.20%	90.75%
53	15.52%	16.86%	18.36%	40.05%	44.10%	47.25%	55.76%	61.68%	67.45%	76.21%	83.20%	90.75%
54	14.82%	16.11%	17.56%	39.71%	43.81%	46.93%	55.40%	61.43%	67.25%	75.97%	83.20%	90.75%
55	14.12%	15.36%	16.77%	39.36%	43.52%	46.61%	55.04%	61.18%	67.04%	75.73%	83.20%	90.75%
56	NA	NA	NA	38.96%	43.21%	46.61%	54.82%	60.81%	67.00%	NA	NA	NA
57	NA	NA	NA	38.57%	42.90%	46.61%	54.60%	60.42%	67.00%	NA	NA	NA
58	NA	NA	NA	38.17%	42.58%	46.61%	54.38%	59.94%	67.00%	NA	NA	NA
59	NA	NA	NA	37.78%	42.27%	46.61%	54.16%	59.34%	NA	NA	NA	NA
60	NA	NA	NA	37.38%	41.96%	46.61%	53.94%	NA	NA	NA	NA	NA

Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V01)

Annexure A: Premium Rates

Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 for Income Period: 30

PPT→	5	5	5	8	8	8	10	10	10	12	12	12
Deferment Period→ /Age at Entry↓	0	1	2	0	1	2	0	1	2	0	1	2
0	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
1	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
2	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
3	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
4	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
5	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
6	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
7	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
8	24.24%	26.15%	28.20%	44.91%	48.40%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
9	24.21%	26.12%	28.17%	44.89%	48.38%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
10	24.18%	26.09%	28.14%	44.87%	48.35%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
11	24.15%	26.06%	28.11%	44.84%	48.34%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
12	24.12%	26.03%	28.07%	44.81%	48.33%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
13	24.09%	26.00%	28.04%	44.79%	48.31%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
14	24.06%	25.97%	28.00%	44.76%	48.30%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
15	24.03%	25.94%	27.97%	44.73%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
16	24.01%	25.91%	27.94%	44.73%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
17	23.99%	25.89%	27.92%	44.72%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
18	23.96%	25.86%	27.89%	44.72%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
19	23.94%	25.84%	27.87%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
20	23.92%	25.81%	27.84%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
21	23.89%	25.78%	27.81%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
22	23.86%	25.75%	27.78%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
23	23.83%	25.71%	27.74%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
24	23.80%	25.68%	27.71%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
25	23.77%	25.65%	27.68%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
26	23.72%	25.60%	27.62%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
27	23.66%	25.54%	27.57%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
28	23.61%	25.49%	27.51%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
29	23.55%	25.43%	27.46%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
30	23.50%	25.38%	27.40%	44.71%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
31	23.41%	25.28%	27.30%	44.69%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
32	23.32%	25.18%	27.20%	44.68%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
33	23.22%	25.09%	27.10%	44.66%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
34	23.13%	24.99%	27.00%	44.65%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
35	23.04%	24.89%	26.90%	44.63%	48.29%	52.27%	64.43%	69.82%	75.65%	85.30%	92.19%	100.05%
36	22.89%	24.73%	26.74%	44.59%	48.27%	52.27%	64.42%	69.76%	75.65%	85.28%	91.97%	99.84%
37	22.73%	24.57%	26.57%	44.55%	48.26%	52.27%	64.42%	69.69%	75.65%	85.26%	91.75%	99.63%
38	22.58%	24.42%	26.41%	44.52%	48.24%	52.27%	64.41%	69.63%	75.65%	85.24%	91.54%	99.42%
39	22.42%	24.26%	26.24%	44.48%	48.23%	52.27%	64.41%	69.56%	75.65%	85.22%	91.32%	99.21%
40	22.27%	24.10%	26.08%	44.44%	48.21%	52.27%	64.40%	69.50%	75.65%	85.20%	91.10%	99.00%
41	22.01%	23.83%	25.79%	44.35%	48.15%	52.26%	64.36%	69.50%	75.65%	85.06%	91.10%	99.00%
42	21.75%	23.55%	25.50%	44.26%	48.09%	52.25%	64.31%	69.50%	75.65%	84.92%	91.10%	99.00%
43	21.49%	23.28%	25.21%	44.18%	48.02%	52.23%	64.27%	69.50%	75.65%	84.78%	91.10%	99.00%
44	21.23%	23.00%	24.92%	44.09%	47.96%	52.22%	64.22%	69.50%	75.65%	84.64%	91.10%	99.00%
45	20.97%	22.73%	24.63%	44.00%	47.90%	52.21%	64.18%	69.50%	75.65%	84.50%	91.10%	99.00%
46	20.54%	22.27%	24.14%	43.81%	47.75%	52.12%	64.05%	69.50%	75.64%	84.50%	91.10%	98.80%
47	20.11%	21.81%	23.65%	43.62%	47.61%	52.03%	63.92%	69.50%	75.64%	84.50%	91.10%	98.60%
48	19.67%	21.34%	23.17%	43.43%	47.46%	51.95%	63.80%	69.50%	75.63%	84.50%	91.10%	98.40%
49	19.24%	20.88%	22.68%	43.24%	47.32%	51.86%	63.67%	69.50%	75.63%	84.50%	91.10%	98.20%
50	18.81%	20.42%	22.19%	43.05%	47.17%	51.77%	63.54%	69.50%	75.62%	84.50%	91.10%	98.00%
51	18.13%	19.70%	21.43%	42.74%	46.92%	51.60%	63.32%	69.50%	75.61%	84.50%	91.10%	98.00%
52	17.45%	18.98%	20.67%	42.43%	46.67%	51.44%	63.09%	69.50%	75.60%	84.50%	91.10%	98.00%
53	16.78%	18.26%	19.92%	42.12%	46.41%	51.27%	62.87%	69.50%	75.60%	84.50%	91.10%	98.00%
54	16.10%	17.54%	19.16%	41.81%	46.16%	51.11%	62.64%	69.50%	75.59%	84.50%	91.10%	98.00%
55	15.42%	16.82%	18.40%	41.50%	45.91%	50.94%	62.42%	69.50%	75.58%	84.50%	91.10%	98.00%
56	NA	NA	NA	41.15%	45.65%	50.80%	61.41%	69.35%	75.50%	NA	NA	NA
57	NA	NA	NA	40.81%	45.40%	50.66%	60.40%	69.20%	75.50%	NA	NA	NA
58	NA	NA	NA	40.46%	45.14%	50.53%	59.39%	68.98%	75.50%	NA	NA	NA
59	NA	NA	NA	40.11%	44.89%	50.39%	58.38%	68.70%	NA	NA	NA	NA
60	NA	NA	NA	39.77%	44.63%	50.25%	57.38%	NA	NA	NA	NA	NA