

# Reliance Nippon Life Nishchit Samrudhi Plus (UIN: 121N156V02)

## 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      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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%  |

**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      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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%  |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 and less than 496,000 for Income Period: 10**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10      | 10      |
|---|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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%  |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 496,000 for Income Period: 10**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10      | 10      |
|---|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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%  |

**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      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**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      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 and less than INR 496,000 for Income Period: 15**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10     | 10     | 12      | 12      | 12      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 496,000 for Income Period: 15**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10     | 10     | 12      | 12      | 12      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |



**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      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**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      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 and less than INR 496,000 for Income Period: 20**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10     | 10     | 12     | 12      | 12      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 496,000 for Income Period: 20**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10     | 10     | 12     | 12      | 12      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**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     |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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     |

**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     |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age at Entry ↓ /<br>Deferment<br>Period → | 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% | 67.07% | 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     |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 and less than 496,000 for Income Period: 25**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10     | 10     | 12     | 12     | 12      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 496,000 for Income Period: 25**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10     | 10     | 12     | 12     | 12      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |



**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     |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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     |

**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     |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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     |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 300,000 and less than 496,000 for Income Period: 30**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10     | 10     | 12     | 12     | 12      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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      |

**Guaranteed Annual Income Rate for Annualized Premium greater than or equal to INR 496,000 for Income Period: 30**

| PPT→                                    | 5      | 5      | 5      | 8      | 8      | 8      | 10     | 10     | 10     | 12     | 12     | 12      |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Age at Entry↓ /<br>Deferment<br>Period→ | 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% | 102.77% |
| 1                                       | 24.24% | 26.15% | 28.20% | 44.91% | 48.40% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 2                                       | 24.24% | 26.15% | 28.20% | 44.91% | 48.40% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 3                                       | 24.24% | 26.15% | 28.20% | 44.91% | 48.40% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 4                                       | 24.24% | 26.15% | 28.20% | 44.91% | 48.40% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 5                                       | 24.24% | 26.15% | 28.20% | 44.91% | 48.40% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 6                                       | 24.24% | 26.15% | 28.20% | 44.91% | 48.40% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 7                                       | 24.24% | 26.15% | 28.20% | 44.91% | 48.40% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 8                                       | 24.24% | 26.15% | 28.20% | 44.91% | 48.40% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 9                                       | 24.21% | 26.12% | 28.17% | 44.89% | 48.38% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 10                                      | 24.18% | 26.09% | 28.14% | 44.87% | 48.35% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 11                                      | 24.15% | 26.06% | 28.11% | 44.84% | 48.34% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 12                                      | 24.12% | 26.03% | 28.07% | 44.81% | 48.33% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 13                                      | 24.09% | 26.00% | 28.04% | 44.79% | 48.31% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 14                                      | 24.06% | 25.97% | 28.00% | 44.76% | 48.30% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 15                                      | 24.03% | 25.94% | 27.97% | 44.73% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 16                                      | 24.01% | 25.91% | 27.94% | 44.73% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 17                                      | 23.99% | 25.89% | 27.92% | 44.72% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 18                                      | 23.96% | 25.86% | 27.89% | 44.72% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.77% |
| 19                                      | 23.94% | 25.84% | 27.87% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.88% |
| 20                                      | 23.92% | 25.81% | 27.84% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 102.99% |
| 21                                      | 23.89% | 25.78% | 27.81% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.10% |
| 22                                      | 23.86% | 25.75% | 27.78% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.21% |
| 23                                      | 23.83% | 25.71% | 27.74% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.32% |
| 24                                      | 23.80% | 25.68% | 27.71% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.43% |
| 25                                      | 23.77% | 25.65% | 27.68% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.53% |
| 26                                      | 23.72% | 25.60% | 27.62% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.64% |
| 27                                      | 23.66% | 25.54% | 27.57% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.75% |
| 28                                      | 23.61% | 25.49% | 27.51% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.86% |
| 29                                      | 23.55% | 25.43% | 27.46% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 103.97% |
| 30                                      | 23.50% | 25.38% | 27.40% | 44.71% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 104.08% |
| 31                                      | 23.41% | 25.28% | 27.30% | 44.69% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 104.62% |
| 32                                      | 23.32% | 25.18% | 27.20% | 44.68% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 105.17% |
| 33                                      | 23.22% | 25.09% | 27.10% | 44.66% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 105.71% |
| 34                                      | 23.13% | 24.99% | 27.00% | 44.65% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 106.26% |
| 35                                      | 23.04% | 24.89% | 26.90% | 44.63% | 48.29% | 52.27% | 64.43% | 69.82% | 75.65% | 85.30% | 92.19% | 106.80% |
| 36                                      | 22.89% | 24.73% | 26.74% | 44.59% | 48.27% | 52.27% | 64.42% | 69.76% | 75.65% | 85.28% | 91.97% | 106.80% |
| 37                                      | 22.73% | 24.57% | 26.57% | 44.55% | 48.26% | 52.27% | 64.42% | 69.69% | 75.65% | 85.26% | 91.75% | 106.80% |
| 38                                      | 22.58% | 24.42% | 26.41% | 44.52% | 48.24% | 52.27% | 64.41% | 69.63% | 75.65% | 85.24% | 91.54% | 106.80% |
| 39                                      | 22.42% | 24.26% | 26.24% | 44.48% | 48.23% | 52.27% | 64.41% | 69.56% | 75.65% | 85.22% | 91.32% | 106.80% |
| 40                                      | 22.27% | 24.10% | 26.08% | 44.44% | 48.21% | 52.27% | 64.40% | 69.50% | 75.65% | 85.20% | 91.10% | 107.75% |
| 41                                      | 22.01% | 23.83% | 25.79% | 44.35% | 48.15% | 52.26% | 64.36% | 69.50% | 75.65% | 85.06% | 91.10% | 108.26% |
| 42                                      | 21.75% | 23.55% | 25.50% | 44.26% | 48.09% | 52.25% | 64.31% | 69.50% | 75.65% | 84.92% | 91.10% | 108.78% |
| 43                                      | 21.49% | 23.28% | 25.21% | 44.18% | 48.02% | 52.23% | 64.27% | 69.50% | 75.65% | 84.78% | 91.10% | 109.30% |
| 44                                      | 21.23% | 23.00% | 24.92% | 44.09% | 47.96% | 52.22% | 64.22% | 69.50% | 75.65% | 84.64% | 91.10% | 109.81% |
| 45                                      | 20.97% | 22.73% | 24.63% | 44.00% | 47.90% | 52.21% | 64.18% | 69.50% | 75.65% | 84.50% | 91.10% | 110.33% |
| 46                                      | 20.54% | 22.27% | 24.14% | 43.81% | 47.75% | 52.12% | 64.05% | 69.50% | 75.64% | 84.50% | 91.10% | 110.33% |
| 47                                      | 20.11% | 21.81% | 23.65% | 43.62% | 47.61% | 52.03% | 63.92% | 69.50% | 75.64% | 84.50% | 91.10% | 110.33% |
| 48                                      | 19.67% | 21.34% | 23.17% | 43.43% | 47.46% | 51.95% | 63.80% | 69.50% | 75.63% | 84.50% | 91.10% | 110.33% |
| 49                                      | 19.24% | 20.88% | 22.68% | 43.24% | 47.32% | 51.86% | 63.67% | 69.50% | 75.63% | 84.50% | 91.10% | 110.33% |
| 50                                      | 18.81% | 20.42% | 22.19% | 43.05% | 47.17% | 51.77% | 63.54% | 69.50% | 75.62% | 84.50% | 91.10% | 110.33% |
| 51                                      | 18.13% | 19.70% | 21.43% | 42.74% | 46.92% | 51.60% | 63.32% | 69.50% | 75.61% | 84.50% | 91.10% | 110.33% |
| 52                                      | 17.45% | 18.98% | 20.67% | 42.43% | 46.67% | 51.44% | 63.09% | 69.50% | 75.60% | 84.50% | 91.10% | 110.33% |
| 53                                      | 16.78% | 18.26% | 19.92% | 42.12% | 46.41% | 51.27% | 62.87% | 69.50% | 75.60% | 84.50% | 91.10% | 110.33% |
| 54                                      | 16.10% | 17.54% | 19.16% | 41.81% | 46.16% | 51.11% | 62.64% | 69.50% | 75.59% | 84.50% | 91.10% | 110.33% |
| 55                                      | 15.42% | 16.82% | 18.40% | 41.50% | 45.91% | 50.94% | 62.42% | 69.50% | 75.58% | 84.50% | 91.10% | 110.33% |
| 56                                      | NA     | NA     | NA     | 41.15% | 45.65% | 50.80% | 62.41% | 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      |