

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

55	148.750	148.750	148.750	148.750	148.750	NA	114.782	110.750	108.724	108.724	108.724	108.724	99.134	96.194	90.935	90.326	90.151	90.151	82.504	78.890	77.982	77.982	77.982	77.982
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Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 125,000 and less than INR 150,000

PPT	8						10						12						15					
	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL
0	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.801	94.631	89.655	85.133	80.990	77.181	62.462	79.242	75.221	71.555	68.191	65.053	52.369
1	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.802	94.631	89.655	85.133	80.990	77.181	62.463	79.242	75.221	71.555	68.191	65.053	52.369
2	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.805	94.631	89.655	85.133	80.990	77.181	62.463	79.242	75.221	71.555	68.191	65.053	52.370
3	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.805	94.631	89.655	85.133	80.990	77.181	62.464	79.242	75.221	71.555	68.191	65.053	52.370
4	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.806	94.631	89.655	85.133	80.990	77.181	62.464	79.242	75.221	71.555	68.191	65.053	52.371
5	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.807	94.631	89.655	85.133	80.990	77.181	62.465	79.242	75.221	71.555	68.191	65.053	52.371
6	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.807	94.631	89.655	85.133	80.990	77.181	62.465	79.242	75.221	71.555	68.191	65.053	52.371
7	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.808	94.631	89.655	85.133	80.990	77.181	62.466	79.242	75.221	71.555	68.191	65.053	52.372
8	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.809	94.631	89.655	85.133	80.990	77.181	62.466	79.242	75.221	71.555	68.191	65.053	52.372
9	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.809	94.631	89.655	85.133	80.990	77.181	62.467	79.242	75.221	71.555	68.191	65.053	52.372
10	127.140	118.850	111.378	104.623	98.494	NA	109.803	103.972	98.615	93.714	89.209	72.810	94.631	89.655	85.133	80.990	77.181	62.468	79.242	75.221	71.555	68.191	65.053	52.373
11	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.330	94.961	90.004	85.535	81.451	77.713	65.838	79.511	75.530	71.921	68.632	65.577	55.424
12	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.331	94.961	90.004	85.535	81.451	77.713	65.839	79.511	75.530	71.921	68.632	65.577	55.424
13	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.331	94.961	90.004	85.535	81.451	77.713	65.840	79.511	75.530	71.921	68.632	65.577	55.424
14	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.332	94.961	90.004	85.535	81.451	77.713	65.841	79.511	75.530	71.921	68.632	65.577	55.425
15	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.333	94.961	90.004	85.535	81.451	77.713	65.842	79.511	75.530	71.921	68.632	65.577	55.426
16	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.335	94.961	90.004	85.535	81.451	77.713	65.842	79.511	75.530	71.921	68.632	65.577	55.426
17	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.336	94.961	90.004	85.535	81.451	77.713	65.843	79.511	75.530	71.921	68.632	65.577	55.426
18	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.337	94.961	90.004	85.535	81.451	77.713	65.844	79.511	75.530	71.921	68.632	65.577	55.426
19	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.338	94.961	90.004	85.535	81.451	77.713	65.844	79.511	75.530	71.921	68.632	65.577	55.427
20	127.870	119.628	112.255	105.653	99.717	NA	110.071	104.458	99.138	94.285	89.822	76.340	94.961	90.004	85.535	81.451	77.713	65.845	79.511	75.530	71.921	68.632	65.577	55.427
21	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.320	95.197	90.361	86.054	82.128	78.512	70.278	79.693	75.849	72.424	69.339	66.482	59.192
22	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.321	95.197	90.361	86.054	82.128	78.512	70.279	79.693	75.849	72.424	69.339	66.482	59.193
23	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.324	95.197	90.361	86.054	82.128	78.512	70.280	79.693	75.849	72.424	69.339	66.482	59.193
24	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.325	95.197	90.361	86.054	82.128	78.512	70.281	79.693	75.849	72.424	69.339	66.482	59.194
25	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.329	95.197	90.361	86.054	82.128	78.512	70.282	79.693	75.849	72.424	69.339	66.482	59.195
26	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.331	95.197	90.361	86.054	82.128	78.512	70.283	79.693	75.849	72.424	69.339	66.482	59.195
27	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.332	95.197	90.361	86.054	82.128	78.512	70.283	79.693	75.849	72.424	69.339	66.482	59.196
28	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.334	95.197	90.361	86.054	82.128	78.512	70.284	79.693	75.849	72.424	69.339	66.482	59.197
29	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.337	95.197	90.361	86.054	82.128	78.512	70.285	79.693	75.849	72.424	69.339	66.482	59.198
30	128.488	120.600	113.708	107.642	102.235	NA	110.599	104.947	99.828	95.173	90.822	81.339	95.197	90.361	86.054	82.128	78.512	70.287	79.693	75.849	72.424	69.339	66.482	59.198
31	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.461	96.077	91.618	87.701	84.215	81.033	76.116	80.364	76.937	73.956	71.385	69.193	66.170
32	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.463	96.077	91.618	87.701	84.215	81.033	76.117	80.364	76.937	73.956	71.385	69.193	66.170
33	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.466	96.077	91.618	87.701	84.215	81.033	76.119	80.364	76.937	73.956	71.385	69.193	66.171
34	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.468	96.077	91.618	87.701	84.215	81.033	76.121	80.364	76.937	73.956	71.385	69.193	66.171
35	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.471	96.077	91.618	87.701	84.215	81.033	76.121	80.364	76.937	73.956	71.385	69.193	66.171
36	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.475	96.077	91.618	87.701	84.215	81.033	76.123	80.364	76.937	73.956	71.385	69.193	66.172
37	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.479	96.077	91.618	87.701	84.215	81.033	76.124	80.364	76.937	73.956	71.385	69.193	66.172
38	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.484	96.077	91.618	87.701	84.215	81.033	76.127	80.364	76.937	73.956	71.385	69.193	66.173
39	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.486	96.077	91.618	87.701	84.215	81.033	76.130	80.364	76.937	73.956	71.385	69.193	66.173
40	130.902	124.113	118.421	113.822	110.519	NA	111.848	106.173	102.077	97.972	94.267	88.488	96.077	91.618	87.701	84.215	81.033	76.131	80.364	76.937	73.956	71.385	69.193	66.173
41	138.818	135.143	134.527	134.090	134.023	NA	114.366	109.997	106.671	104.714	104.597	104.409	97.640	93.716	90.657	88.594	87.654	86.570	81.493	78.730	76.782	75.837	74.585	74.524
42	138.818	135.143	134.527	134.090	134.023	NA	114.366	109.997	106.671	104.714	104.597	104.408	97.640	93.716	90.657	88.594	87.654	86.570	81.493	78.730	76.782	75.837	74.585	74.52

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 150,000 and less than INR 175,000

PPT	8						10						12						15					
	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL
0	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.575	94.488	89.475	84.962	80.828	76.948	62.289	79.163	75.108	71.447	68.089	64.922	52.244
1	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.577	94.488	89.475	84.962	80.828	76.948	62.289	79.163	75.108	71.447	68.089	64.922	52.246
2	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.577	94.488	89.475	84.962	80.828	76.948	62.291	79.163	75.108	71.447	68.089	64.922	52.246
3	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.581	94.488	89.475	84.962	80.828	76.948	62.293	79.163	75.108	71.447	68.089	64.922	52.246
4	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.581	94.488	89.475	84.962	80.828	76.948	62.294	79.163	75.108	71.447	68.089	64.922	52.246
5	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.581	94.488	89.475	84.962	80.828	76.948	62.295	79.163	75.108	71.447	68.089	64.922	52.247
6	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.582	94.488	89.475	84.962	80.828	76.948	62.296	79.163	75.108	71.447	68.089	64.922	52.247
7	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.584	94.488	89.475	84.962	80.828	76.948	62.297	79.163	75.108	71.447	68.089	64.922	52.249
8	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.584	94.488	89.475	84.962	80.828	76.948	62.297	79.163	75.108	71.447	68.089	64.922	52.249
9	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.585	94.488	89.475	84.962	80.828	76.948	62.298	79.163	75.108	71.447	68.089	64.922	52.250
10	126.886	118.552	111.098	104.308	98.149	NA	109.583	103.764	98.417	93.432	88.918	72.586	94.488	89.475	84.962	80.828	76.948	62.298	79.163	75.108	71.447	68.089	64.922	52.251
11	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.096	94.819	89.824	85.364	81.288	77.479	65.661	79.432	75.417	71.813	68.529	65.446	55.293
12	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.097	94.819	89.824	85.364	81.288	77.479	65.662	79.432	75.417	71.813	68.529	65.446	55.293
13	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.098	94.819	89.824	85.364	81.288	77.479	65.663	79.432	75.417	71.813	68.529	65.446	55.294
14	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.100	94.819	89.824	85.364	81.288	77.479	65.664	79.432	75.417	71.813	68.529	65.446	55.295
15	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.103	94.819	89.824	85.364	81.288	77.479	65.665	79.432	75.417	71.813	68.529	65.446	55.295
16	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.104	94.819	89.824	85.364	81.288	77.479	65.667	79.432	75.417	71.813	68.529	65.446	55.296
17	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.106	94.819	89.824	85.364	81.288	77.479	65.667	79.432	75.417	71.813	68.529	65.446	55.298
18	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.107	94.819	89.824	85.364	81.288	77.479	65.668	79.432	75.417	71.813	68.529	65.446	55.299
19	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.109	94.819	89.824	85.364	81.288	77.479	65.669	79.432	75.417	71.813	68.529	65.446	55.299
20	127.614	119.329	111.974	105.335	99.367	NA	109.850	104.248	98.939	94.001	89.529	76.111	94.819	89.824	85.364	81.288	77.479	65.671	79.432	75.417	71.813	68.529	65.446	55.300
21	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.078	95.054	90.180	85.882	81.964	78.275	70.092	79.613	75.735	72.315	69.235	66.349	59.056
22	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.080	95.054	90.180	85.882	81.964	78.275	70.093	79.613	75.735	72.315	69.235	66.349	59.057
23	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.084	95.054	90.180	85.882	81.964	78.275	70.096	79.613	75.735	72.315	69.235	66.349	59.058
24	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.086	95.054	90.180	85.882	81.964	78.275	70.097	79.613	75.735	72.315	69.235	66.349	59.059
25	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.089	95.054	90.180	85.882	81.964	78.275	70.098	79.613	75.735	72.315	69.235	66.349	59.060
26	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.091	95.054	90.180	85.882	81.964	78.275	70.099	79.613	75.735	72.315	69.235	66.349	59.061
27	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.094	95.054	90.180	85.882	81.964	78.275	70.101	79.613	75.735	72.315	69.235	66.349	59.062
28	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.097	95.054	90.180	85.882	81.964	78.275	70.103	79.613	75.735	72.315	69.235	66.349	59.064
29	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.101	95.054	90.180	85.882	81.964	78.275	70.105	79.613	75.735	72.315	69.235	66.349	59.065
30	128.231	120.298	113.423	107.318	101.876	NA	110.377	104.736	99.628	94.887	90.526	81.104	95.054	90.180	85.882	81.964	78.275	70.106	79.613	75.735	72.315	69.235	66.349	59.065
31	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.206	95.933	91.434	87.526	84.046	80.789	75.920	80.284	76.821	73.845	71.277	69.054	66.020
32	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.210	95.933	91.434	87.526	84.046	80.789	75.923	80.284	76.821	73.845	71.277	69.054	66.022
33	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.215	95.933	91.434	87.526	84.046	80.789	75.925	80.284	76.821	73.845	71.277	69.054	66.022
34	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.219	95.933	91.434	87.526	84.046	80.789	75.927	80.284	76.821	73.845	71.277	69.054	66.023
35	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.224	95.933	91.434	87.526	84.046	80.789	75.929	80.284	76.821	73.845	71.277	69.054	66.024
36	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.227	95.933	91.434	87.526	84.046	80.789	75.932	80.284	76.821	73.845	71.277	69.054	66.024
37	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.232	95.933	91.434	87.526	84.046	80.789	75.935	80.284	76.821	73.845	71.277	69.054	66.025
38	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.237	95.933	91.434	87.526	84.046	80.789	75.937	80.284	76.821	73.845	71.277	69.054	66.025
39	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.242	95.933	91.434	87.526	84.046	80.789	75.940	80.284	76.821	73.845	71.277	69.054	66.026
40	130.640	123.802	118.124	113.479	110.131	NA	111.624	105.960	101.873	97.678	93.960	88.248	95.933	91.434	87.526	84.046	80.789	75.944	80.284	76.821	73.845	71.277	69.054	66.026
41	138.540	134.804	134.190	133.687	133.553	NA	114.137	109.776	106.457	104.399	104.256	104.064	97.493	93.529	90.475	88.417	87.390	86.353	81.412	78.612	76.666	75.723	74.436	74.357
42	138.540	134.804	134.190	133.687	133.553	NA	114.137	109.776	106.457	104.399	104.256	104.060	97.493	93.529	90.475	88.417	87.390	86.353	81.412	78.612	76.666	75.723	74.436	74.35

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 175,000 and less than INR 200,000

PPT	8							10					12					15								
	20	25	30	35	40	WL		20	25	30	35	40	WL		20	25	30	35	40	WL		20	25	30	35	40
0	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.413	94.346	89.296	84.792	80.665	76.832	62.166	79.083	74.995	71.340	67.986	64.825	52.155	
1	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.415	94.346	89.296	84.792	80.665	76.832	62.169	79.083	74.995	71.340	67.986	64.825	52.156	
2	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.415	94.346	89.296	84.792	80.665	76.832	62.170	79.083	74.995	71.340	67.986	64.825	52.157	
3	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.418	94.346	89.296	84.792	80.665	76.832	62.171	79.083	74.995	71.340	67.986	64.825	52.157	
4	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.420	94.346	89.296	84.792	80.665	76.832	62.171	79.083	74.995	71.340	67.986	64.825	52.159	
5	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.422	94.346	89.296	84.792	80.665	76.832	62.172	79.083	74.995	71.340	67.986	64.825	52.159	
6	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.423	94.346	89.296	84.792	80.665	76.832	62.174	79.083	74.995	71.340	67.986	64.825	52.160	
7	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.425	94.346	89.296	84.792	80.665	76.832	62.174	79.083	74.995	71.340	67.986	64.825	52.160	
8	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.425	94.346	89.296	84.792	80.665	76.832	62.176	79.083	74.995	71.340	67.986	64.825	52.161	
9	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.425	94.346	89.296	84.792	80.665	76.832	62.176	79.083	74.995	71.340	67.986	64.825	52.162	
10	126.631	118.254	110.819	104.046	97.852	NA		109.363	103.555	98.220	93.291	88.672	72.427	94.346	89.296	84.792	80.665	76.832	62.178	79.083	74.995	71.340	67.986	64.825	52.162	
11	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.930	94.676	89.643	85.192	81.125	77.362	65.535	79.352	75.303	71.705	68.426	65.347	55.200	
12	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.931	94.676	89.643	85.192	81.125	77.362	65.535	79.352	75.303	71.705	68.426	65.347	55.201	
13	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.933	94.676	89.643	85.192	81.125	77.362	65.537	79.352	75.303	71.705	68.426	65.347	55.202	
14	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.936	94.676	89.643	85.192	81.125	77.362	65.538	79.352	75.303	71.705	68.426	65.347	55.203	
15	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.937	94.676	89.643	85.192	81.125	77.362	65.540	79.352	75.303	71.705	68.426	65.347	55.204	
16	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.939	94.676	89.643	85.192	81.125	77.362	65.540	79.352	75.303	71.705	68.426	65.347	55.205	
17	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.941	94.676	89.643	85.192	81.125	77.362	65.542	79.352	75.303	71.705	68.426	65.347	55.206	
18	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.943	94.676	89.643	85.192	81.125	77.362	65.543	79.352	75.303	71.705	68.426	65.347	55.207	
19	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.944	94.676	89.643	85.192	81.125	77.362	65.544	79.352	75.303	71.705	68.426	65.347	55.208	
20	127.358	119.029	111.693	105.070	99.067	NA		109.630	104.039	98.740	93.860	89.371	75.948	94.676	89.643	85.192	81.125	77.362	65.545	79.352	75.303	71.705	68.426	65.347	55.209	
21	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.904	94.911	89.999	85.709	81.799	78.157	69.960	79.533	75.621	72.206	69.131	66.249	58.960	
22	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.908	94.911	89.999	85.709	81.799	78.157	69.961	79.533	75.621	72.206	69.131	66.249	58.961	
23	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.911	94.911	89.999	85.709	81.799	78.157	69.964	79.533	75.621	72.206	69.131	66.249	58.962	
24	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.914	94.911	89.999	85.709	81.799	78.157	69.965	79.533	75.621	72.206	69.131	66.249	58.962	
25	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.917	94.911	89.999	85.709	81.799	78.157	69.967	79.533	75.621	72.206	69.131	66.249	58.964	
26	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.921	94.911	89.999	85.709	81.799	78.157	69.970	79.533	75.621	72.206	69.131	66.249	58.965	
27	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.924	94.911	89.999	85.709	81.799	78.157	69.972	79.533	75.621	72.206	69.131	66.249	58.967	
28	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.927	94.911	89.999	85.709	81.799	78.157	69.973	79.533	75.621	72.206	69.131	66.249	58.968	
29	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.932	94.911	89.999	85.709	81.799	78.157	69.976	79.533	75.621	72.206	69.131	66.249	58.970	
30	127.973	119.995	113.138	107.048	101.568	NA		110.155	104.526	99.428	94.744	90.276	80.936	94.911	89.999	85.709	81.799	78.157	69.978	79.533	75.621	72.206	69.131	66.249	58.971	
31	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.023	95.788	91.250	87.350	83.877	80.667	75.782	80.203	76.705	73.734	71.170	68.950	65.915	
32	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.028	95.788	91.250	87.350	83.877	80.667	75.784	80.203	76.705	73.734	71.170	68.950	65.916	
33	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.033	95.788	91.250	87.350	83.877	80.667	75.786	80.203	76.705	73.734	71.170	68.950	65.917	
34	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.038	95.788	91.250	87.350	83.877	80.667	75.789	80.203	76.705	73.734	71.170	68.950	65.918	
35	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.044	95.788	91.250	87.350	83.877	80.667	75.791	80.203	76.705	73.734	71.170	68.950	65.918	
36	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.049	95.788	91.250	87.350	83.877	80.667	75.794	80.203	76.705	73.734	71.170	68.950	65.920	
37	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.055	95.788	91.250	87.350	83.877	80.667	75.797	80.203	76.705	73.734	71.170	68.950	65.921	
38	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.061	95.788	91.250	87.350	83.877	80.667	75.801	80.203	76.705	73.734	71.170	68.950	65.922	
39	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.065	95.788	91.250	87.350	83.877	80.667	75.805	80.203	76.705	73.734	71.170	68.950	65.922	
40	130.377	123.491	117.828	113.194	109.799	NA		111.400	105.747	101.668	97.530	93.700	88.073	95.788	91.250	87.350	83.877	80.667	75.808	80.203	76.705	73.734	71.170	68.950	65.923	
41	138.262	134.465	133.853	133.351	133.149	NA		113.908	109.556	106.243	104.242	103.968	103.819	97.346	93.341	90.293	88.239	87.259	86.195	81.330	78.494	76.551	75.609	74.323	74.240	
42	138.262	134.465	133.853	133.351	133.149	NA		113.908																		

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 200,000 and less than INR 225,000

PPT Age/PT	8						10						12						15					
	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL
0	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.292	94.157	89.161	84.706	80.503	76.755	62.074	78.925	74.844	71.232	67.815	64.727	52.088
1	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.294	94.157	89.161	84.706	80.503	76.755	62.076	78.925	74.844	71.232	67.815	64.727	52.089
2	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.297	94.157	89.161	84.706	80.503	76.755	62.078	78.925	74.844	71.232	67.815	64.727	52.090
3	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.298	94.157	89.161	84.706	80.503	76.755	62.079	78.925	74.844	71.232	67.815	64.727	52.091
4	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.300	94.157	89.161	84.706	80.503	76.755	62.080	78.925	74.844	71.232	67.815	64.727	52.092
5	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.301	94.157	89.161	84.706	80.503	76.755	62.081	78.925	74.844	71.232	67.815	64.727	52.093
6	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.303	94.157	89.161	84.706	80.503	76.755	62.084	78.925	74.844	71.232	67.815	64.727	52.094
7	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.304	94.157	89.161	84.706	80.503	76.755	62.085	78.925	74.844	71.232	67.815	64.727	52.096
8	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.306	94.157	89.161	84.706	80.503	76.755	62.086	78.925	74.844	71.232	67.815	64.727	52.096
9	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.308	94.157	89.161	84.706	80.503	76.755	62.086	78.925	74.844	71.232	67.815	64.727	52.096
10	126.312	117.956	110.484	103.731	97.655	NA	109.198	103.243	97.973	93.056	88.537	72.309	94.157	89.161	84.706	80.503	76.755	62.087	78.925	74.844	71.232	67.815	64.727	52.097
11	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.805	94.486	89.508	85.107	80.961	77.284	65.440	79.193	75.152	71.597	68.254	65.249	55.131
12	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.807	94.486	89.508	85.107	80.961	77.284	65.442	79.193	75.152	71.597	68.254	65.249	55.132
13	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.809	94.486	89.508	85.107	80.961	77.284	65.443	79.193	75.152	71.597	68.254	65.249	55.134
14	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.811	94.486	89.508	85.107	80.961	77.284	65.444	79.193	75.152	71.597	68.254	65.249	55.134
15	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.813	94.486	89.508	85.107	80.961	77.284	65.445	79.193	75.152	71.597	68.254	65.249	55.135
16	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.817	94.486	89.508	85.107	80.961	77.284	65.447	79.193	75.152	71.597	68.254	65.249	55.137
17	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.819	94.486	89.508	85.107	80.961	77.284	65.448	79.193	75.152	71.597	68.254	65.249	55.138
18	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.821	94.486	89.508	85.107	80.961	77.284	65.450	79.193	75.152	71.597	68.254	65.249	55.139
19	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.823	94.486	89.508	85.107	80.961	77.284	65.452	79.193	75.152	71.597	68.254	65.249	55.140
20	127.037	118.729	111.355	104.753	98.867	NA	109.464	103.725	98.492	93.623	89.326	75.826	94.486	89.508	85.107	80.961	77.284	65.453	79.193	75.152	71.597	68.254	65.249	55.141
21	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.776	94.720	89.863	85.623	81.635	78.078	69.861	79.374	75.469	72.097	68.957	66.149	58.887
22	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.779	94.720	89.863	85.623	81.635	78.078	69.863	79.374	75.469	72.097	68.957	66.149	58.889
23	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.783	94.720	89.863	85.623	81.635	78.078	69.865	79.374	75.469	72.097	68.957	66.149	58.891
24	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.786	94.720	89.863	85.623	81.635	78.078	69.868	79.374	75.469	72.097	68.957	66.149	58.892
25	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.790	94.720	89.863	85.623	81.635	78.078	69.869	79.374	75.469	72.097	68.957	66.149	58.894
26	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.793	94.720	89.863	85.623	81.635	78.078	69.872	79.374	75.469	72.097	68.957	66.149	58.895
27	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.797	94.720	89.863	85.623	81.635	78.078	69.874	79.374	75.469	72.097	68.957	66.149	58.896
28	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.800	94.720	89.863	85.623	81.635	78.078	69.877	79.374	75.469	72.097	68.957	66.149	58.898
29	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.804	94.720	89.863	85.623	81.635	78.078	69.879	79.374	75.469	72.097	68.957	66.149	58.900
30	127.651	119.693	112.796	106.725	101.363	NA	109.989	104.211	99.178	94.506	90.139	80.810	94.720	89.863	85.623	81.635	78.078	69.882	79.374	75.469	72.097	68.957	66.149	58.901
31	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.887	95.596	91.113	87.262	83.708	80.586	75.678	80.042	76.551	73.623	70.991	68.846	65.836
32	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.893	95.596	91.113	87.262	83.708	80.586	75.680	80.042	76.551	73.623	70.991	68.846	65.836
33	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.898	95.596	91.113	87.262	83.708	80.586	75.683	80.042	76.551	73.623	70.991	68.846	65.837
34	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.902	95.596	91.113	87.262	83.708	80.586	75.686	80.042	76.551	73.623	70.991	68.846	65.838
35	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.909	95.596	91.113	87.262	83.708	80.586	75.690	80.042	76.551	73.623	70.991	68.846	65.839
36	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.916	95.596	91.113	87.262	83.708	80.586	75.694	80.042	76.551	73.623	70.991	68.846	65.840
37	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.921	95.596	91.113	87.262	83.708	80.586	75.697	80.042	76.551	73.623	70.991	68.846	65.841
38	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.929	95.596	91.113	87.262	83.708	80.586	75.701	80.042	76.551	73.623	70.991	68.846	65.842
39	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.933	95.596	91.113	87.262	83.708	80.586	75.704	80.042	76.551	73.623	70.991	68.846	65.843
40	130.049	123.180	117.471	112.852	109.577	NA	111.232	105.428	101.412	97.285	93.558	87.939	95.596	91.113	87.262	83.708	80.586	75.707	80.042	76.551	73.623	70.991	68.846	65.843
41	137.914	134.127	133.448	132.948	132.881	NA	113.736	109.225	105.976	103.980	103.811	103.636	97.151	93.200	90.202	88.061	87.171	86.077	81.167	78.336	76.436	75.419	74.211	74.151
42	137.914	134.127	133.448	132.948	132.881	NA	113.736	109.225	105.976	103.980	103.811	103.639	97.151	93.200	90.202	88.061	87.171	86.077	81.167	78.336	76.436	75.419	74.211	74.151
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Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 225,000 and less than INR 250,000

PPT Age/PT	8						10						12						15					
	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL
0	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.199	94.109	89.161	84.621	80.422	76.716	62.002	78.845	74.844	71.196	67.781	64.661	52.036
1	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.202	94.109	89.161	84.621	80.422	76.716	62.004	78.845	74.844	71.196	67.781	64.661	52.038
2	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.202	94.109	89.161	84.621	80.422	76.716	62.006	78.845	74.844	71.196	67.781	64.661	52.040
3	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.204	94.109	89.161	84.621	80.422	76.716	62.008	78.845	74.844	71.196	67.781	64.661	52.041
4	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.206	94.109	89.161	84.621	80.422	76.716	62.010	78.845	74.844	71.196	67.781	64.661	52.041
5	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.208	94.109	89.161	84.621	80.422	76.716	62.011	78.845	74.844	71.196	67.781	64.661	52.041
6	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.210	94.109	89.161	84.621	80.422	76.716	62.012	78.845	74.844	71.196	67.781	64.661	52.042
7	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.212	94.109	89.161	84.621	80.422	76.716	62.014	78.845	74.844	71.196	67.781	64.661	52.042
8	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.213	94.109	89.161	84.621	80.422	76.716	62.016	78.845	74.844	71.196	67.781	64.661	52.043
9	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.217	94.109	89.161	84.621	80.422	76.716	62.016	78.845	74.844	71.196	67.781	64.661	52.045
10	126.185	117.896	110.406	103.626	97.605	NA	109.088	103.191	97.874	92.962	88.537	72.218	94.109	89.161	84.621	80.422	76.716	62.016	78.845	74.844	71.196	67.781	64.661	52.046
11	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.710	94.438	89.508	85.021	80.880	77.245	65.366	79.113	75.152	71.561	68.220	65.183	55.078
12	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.712	94.438	89.508	85.021	80.880	77.245	65.368	79.113	75.152	71.561	68.220	65.183	55.079
13	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.714	94.438	89.508	85.021	80.880	77.245	65.369	79.113	75.152	71.561	68.220	65.183	55.081
14	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.716	94.438	89.508	85.021	80.880	77.245	65.371	79.113	75.152	71.561	68.220	65.183	55.082
15	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.719	94.438	89.508	85.021	80.880	77.245	65.372	79.113	75.152	71.561	68.220	65.183	55.083
16	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.721	94.438	89.508	85.021	80.880	77.245	65.374	79.113	75.152	71.561	68.220	65.183	55.084
17	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.724	94.438	89.508	85.021	80.880	77.245	65.375	79.113	75.152	71.561	68.220	65.183	55.085
18	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.726	94.438	89.508	85.021	80.880	77.245	65.377	79.113	75.152	71.561	68.220	65.183	55.086
19	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.729	94.438	89.508	85.021	80.880	77.245	65.379	79.113	75.152	71.561	68.220	65.183	55.088
20	126.909	118.669	111.276	104.647	98.817	NA	109.354	103.673	98.393	93.529	89.191	75.732	94.438	89.508	85.021	80.880	77.245	65.381	79.113	75.152	71.561	68.220	65.183	55.089
21	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.676	94.672	89.863	85.537	81.552	78.039	69.784	79.294	75.469	72.061	68.922	66.082	58.832
22	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.679	94.672	89.863	85.537	81.552	78.039	69.786	79.294	75.469	72.061	68.922	66.082	58.833
23	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.683	94.672	89.863	85.537	81.552	78.039	69.788	79.294	75.469	72.061	68.922	66.082	58.834
24	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.686	94.672	89.863	85.537	81.552	78.039	69.790	79.294	75.469	72.061	68.922	66.082	58.836
25	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.690	94.672	89.863	85.537	81.552	78.039	69.793	79.294	75.469	72.061	68.922	66.082	58.838
26	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.694	94.672	89.863	85.537	81.552	78.039	69.797	79.294	75.469	72.061	68.922	66.082	58.840
27	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.697	94.672	89.863	85.537	81.552	78.039	69.799	79.294	75.469	72.061	68.922	66.082	58.842
28	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.703	94.672	89.863	85.537	81.552	78.039	69.801	79.294	75.469	72.061	68.922	66.082	58.844
29	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.708	94.672	89.863	85.537	81.552	78.039	69.804	79.294	75.469	72.061	68.922	66.082	58.845
30	127.523	119.633	112.716	106.617	101.107	NA	109.878	104.158	99.078	94.410	89.957	80.712	94.672	89.863	85.537	81.552	78.039	69.807	79.294	75.469	72.061	68.922	66.082	58.846
31	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.782	95.548	91.113	87.174	83.624	80.545	75.596	79.962	76.551	73.586	70.956	68.776	65.774
32	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.787	95.548	91.113	87.174	83.624	80.545	75.600	79.962	76.551	73.586	70.956	68.776	65.775
33	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.793	95.548	91.113	87.174	83.624	80.545	75.604	79.962	76.551	73.586	70.956	68.776	65.777
34	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.800	95.548	91.113	87.174	83.624	80.545	75.606	79.962	76.551	73.586	70.956	68.776	65.778
35	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.805	95.548	91.113	87.174	83.624	80.545	75.610	79.962	76.551	73.586	70.956	68.776	65.779
36	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.812	95.548	91.113	87.174	83.624	80.545	75.614	79.962	76.551	73.586	70.956	68.776	65.780
37	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.819	95.548	91.113	87.174	83.624	80.545	75.617	79.962	76.551	73.586	70.956	68.776	65.781
38	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.824	95.548	91.113	87.174	83.624	80.545	75.622	79.962	76.551	73.586	70.956	68.776	65.782
39	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.831	95.548	91.113	87.174	83.624	80.545	75.626	79.962	76.551	73.586	70.956	68.776	65.783
40	129.918	123.118	117.388	112.738	109.300	NA	111.120	105.375	101.310	97.187	93.369	87.838	95.548	91.113	87.174	83.624	80.545	75.631	79.962	76.551	73.586	70.956	68.776	65.784
41	137.775	134.059	133.354	132.813	132.545	NA	113.621	109.170	105.869	103.875	103.601	103.494	97.102	93.200	90.112	87.973	87.127	85.986	81.085	78.336	76.397	75.381	74.137	74.084
42	137.775	134.059	133.354	132.813	132.545	NA	113.621	109.170	105.869	103.875	103.601	103.486	97.102	93.200	90.112	87.973	87.127	85.986	81.085	78.336	76.397	75.381	74.137	74.084
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Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 250,000 and less than INR 275,000

PPT	8							10					12					15						
	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL	20	25	30	35	40	WL
0	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.123	94.062	89.161	84.536	80.381	76.600	61.947	78.806	74.807	71.125	67.713	64.596	51.993
1	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.125	94.062	89.161	84.536	80.381	76.600	61.949	78.806	74.807	71.125	67.713	64.596	51.995
2	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.128	94.062	89.161	84.536	80.381	76.600	61.951	78.806	74.807	71.125	67.713	64.596	51.997
3	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.130	94.062	89.161	84.536	80.381	76.600	61.952	78.806	74.807	71.125	67.713	64.596	51.998
4	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.132	94.062	89.161	84.536	80.381	76.600	61.954	78.806	74.807	71.125	67.713	64.596	51.999
5	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.134	94.062	89.161	84.536	80.381	76.600	61.955	78.806	74.807	71.125	67.713	64.596	52.000
6	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.136	94.062	89.161	84.536	80.381	76.600	61.956	78.806	74.807	71.125	67.713	64.596	52.001
7	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.138	94.062	89.161	84.536	80.381	76.600	61.958	78.806	74.807	71.125	67.713	64.596	52.001
8	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.140	94.062	89.161	84.536	80.381	76.600	61.959	78.806	74.807	71.125	67.713	64.596	52.004
9	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.141	94.062	89.161	84.536	80.381	76.600	61.960	78.806	74.807	71.125	67.713	64.596	52.004
10	126.058	117.837	110.317	103.522	97.506	NA	109.033	103.191	97.775	92.868	88.537	72.143	94.062	89.161	84.536	80.381	76.600	61.962	78.806	74.807	71.125	67.713	64.596	52.006
11	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.633	94.391	89.508	84.935	80.839	77.128	65.308	79.073	75.114	71.489	68.151	65.117	55.035
12	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.635	94.391	89.508	84.935	80.839	77.128	65.309	79.073	75.114	71.489	68.151	65.117	55.036
13	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.637	94.391	89.508	84.935	80.839	77.128	65.312	79.073	75.114	71.489	68.151	65.117	55.037
14	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.639	94.391	89.508	84.935	80.839	77.128	65.313	79.073	75.114	71.489	68.151	65.117	55.038
15	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.642	94.391	89.508	84.935	80.839	77.128	65.314	79.073	75.114	71.489	68.151	65.117	55.040
16	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.644	94.391	89.508	84.935	80.839	77.128	65.316	79.073	75.114	71.489	68.151	65.117	55.040
17	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.647	94.391	89.508	84.935	80.839	77.128	65.317	79.073	75.114	71.489	68.151	65.117	55.042
18	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.650	94.391	89.508	84.935	80.839	77.128	65.321	79.073	75.114	71.489	68.151	65.117	55.043
19	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.653	94.391	89.508	84.935	80.839	77.128	65.322	79.073	75.114	71.489	68.151	65.117	55.045
20	126.781	118.609	111.186	104.541	98.717	NA	109.299	103.673	98.293	93.434	89.146	75.656	94.391	89.508	84.935	80.839	77.128	65.324	79.073	75.114	71.489	68.151	65.117	55.047
21	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.596	94.625	89.863	85.450	81.511	77.921	69.723	79.254	75.432	71.989	68.853	66.016	58.786
22	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.599	94.625	89.863	85.450	81.511	77.921	69.725	79.254	75.432	71.989	68.853	66.016	58.788
23	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.603	94.625	89.863	85.450	81.511	77.921	69.728	79.254	75.432	71.989	68.853	66.016	58.790
24	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.607	94.625	89.863	85.450	81.511	77.921	69.731	79.254	75.432	71.989	68.853	66.016	58.791
25	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.611	94.625	89.863	85.450	81.511	77.921	69.734	79.254	75.432	71.989	68.853	66.016	58.793
26	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.615	94.625	89.863	85.450	81.511	77.921	69.736	79.254	75.432	71.989	68.853	66.016	58.796
27	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.619	94.625	89.863	85.450	81.511	77.921	69.738	79.254	75.432	71.989	68.853	66.016	58.797
28	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.624	94.625	89.863	85.450	81.511	77.921	69.741	79.254	75.432	71.989	68.853	66.016	58.800
29	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.629	94.625	89.863	85.450	81.511	77.921	69.745	79.254	75.432	71.989	68.853	66.016	58.801
30	127.394	119.572	112.625	106.509	101.004	NA	109.823	104.158	98.978	94.315	89.911	80.634	94.625	89.863	85.450	81.511	77.921	69.748	79.254	75.432	71.989	68.853	66.016	58.803
31	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.697	95.500	91.113	87.086	83.582	80.423	75.533	79.922	76.513	73.512	70.884	68.707	65.726
32	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.703	95.500	91.113	87.086	83.582	80.423	75.536	79.922	76.513	73.512	70.884	68.707	65.727
33	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.708	95.500	91.113	87.086	83.582	80.423	75.540	79.922	76.513	73.512	70.884	68.707	65.728
34	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.715	95.500	91.113	87.086	83.582	80.423	75.544	79.922	76.513	73.512	70.884	68.707	65.730
35	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.722	95.500	91.113	87.086	83.582	80.423	75.547	79.922	76.513	73.512	70.884	68.707	65.730
36	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.729	95.500	91.113	87.086	83.582	80.423	75.552	79.922	76.513	73.512	70.884	68.707	65.730
37	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.735	95.500	91.113	87.086	83.582	80.423	75.556	79.922	76.513	73.512	70.884	68.707	65.732
38	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.742	95.500	91.113	87.086	83.582	80.423	75.560	79.922	76.513	73.512	70.884	68.707	65.734
39	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.748	95.500	91.113	87.086	83.582	80.423	75.564	79.922	76.513	73.512	70.884	68.707	65.735
40	129.787	123.056	117.293	112.624	109.189	NA	111.064	105.375	101.208	97.089	93.322	87.755	95.500	91.113	87.086	83.582	80.423	75.568	79.922	76.513	73.512	70.884	68.707	65.736
41	137.636	133.991	133.246	132.679	132.410	NA	113.564	109.170	105.762	103.770	103.548	103.381	97.053	93.200	90.021	87.928	86.995	85.912	81.045	78.296	76.320	75.305	74.062	74.023
42	137.636	133.991	133.246	132.679	132.410	NA	113.564	109.170	105.762	103.770	103.548	103.372	97.053	93.200	90.021	87.928	86.995	85.912	81.045	78.296	76.320	75.305	74.062	74.02

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 275,000 and less than INR 300,000

PPT	8							10					12					15									
	20	25	30	35	40	WL	NA	20	25	30	35	40	WL	NA	20	25	30	35	40	WL	NA	20	25	30	35	40	WL
0	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.061	94.015	89.071	84.493	80.341	76.522	61.901	78.806	74.807	71.089	67.679	64.596	51.961			
1	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.065	94.015	89.071	84.493	80.341	76.522	61.905	78.806	74.807	71.089	67.679	64.596	51.963			
2	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.067	94.015	89.071	84.493	80.341	76.522	61.905	78.806	74.807	71.089	67.679	64.596	51.964			
3	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.070	94.015	89.071	84.493	80.341	76.522	61.906	78.806	74.807	71.089	67.679	64.596	51.966			
4	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.072	94.015	89.071	84.493	80.341	76.522	61.907	78.806	74.807	71.089	67.679	64.596	51.967			
5	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.074	94.015	89.071	84.493	80.341	76.522	61.909	78.806	74.807	71.089	67.679	64.596	51.967			
6	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.076	94.015	89.071	84.493	80.341	76.522	61.909	78.806	74.807	71.089	67.679	64.596	51.969			
7	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.078	94.015	89.071	84.493	80.341	76.522	61.912	78.806	74.807	71.089	67.679	64.596	51.970			
8	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.079	94.015	89.071	84.493	80.341	76.522	61.913	78.806	74.807	71.089	67.679	64.596	51.971			
9	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.081	94.015	89.071	84.493	80.341	76.522	61.915	78.806	74.807	71.089	67.679	64.596	51.971			
10	125.994	117.777	110.261	103.417	97.457	NA	108.978	103.087	97.726	92.728	88.761	72.084	94.015	89.071	84.493	80.341	76.522	61.916	78.806	74.807	71.089	67.679	64.596	51.972			
11	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.570	94.343	89.418	84.892	80.798	77.050	65.260	79.073	75.114	71.453	68.116	65.117	54.999			
12	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.572	94.343	89.418	84.892	80.798	77.050	65.262	79.073	75.114	71.453	68.116	65.117	55.001			
13	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.574	94.343	89.418	84.892	80.798	77.050	65.264	79.073	75.114	71.453	68.116	65.117	55.002			
14	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.577	94.343	89.418	84.892	80.798	77.050	65.265	79.073	75.114	71.453	68.116	65.117	55.003			
15	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.580	94.343	89.418	84.892	80.798	77.050	65.267	79.073	75.114	71.453	68.116	65.117	55.004			
16	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.582	94.343	89.418	84.892	80.798	77.050	65.269	79.073	75.114	71.453	68.116	65.117	55.007			
17	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.585	94.343	89.418	84.892	80.798	77.050	65.271	79.073	75.114	71.453	68.116	65.117	55.008			
18	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.588	94.343	89.418	84.892	80.798	77.050	65.273	79.073	75.114	71.453	68.116	65.117	55.010			
19	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.591	94.343	89.418	84.892	80.798	77.050	65.274	79.073	75.114	71.453	68.116	65.117	55.011			
20	126.717	118.549	111.130	104.435	98.617	NA	109.244	103.568	98.244	93.293	89.191	75.593	94.343	89.418	84.892	80.798	77.050	65.277	79.073	75.114	71.453	68.116	65.117	55.013			
21	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.531	94.577	89.773	85.407	81.470	77.842	69.673	79.254	75.432	71.952	68.818	66.016	58.749			
22	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.533	94.577	89.773	85.407	81.470	77.842	69.676	79.254	75.432	71.952	68.818	66.016	58.751			
23	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.537	94.577	89.773	85.407	81.470	77.842	69.678	79.254	75.432	71.952	68.818	66.016	58.754			
24	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.542	94.577	89.773	85.407	81.470	77.842	69.681	79.254	75.432	71.952	68.818	66.016	58.755			
25	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.546	94.577	89.773	85.407	81.470	77.842	69.684	79.254	75.432	71.952	68.818	66.016	58.758			
26	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.552	94.577	89.773	85.407	81.470	77.842	69.687	79.254	75.432	71.952	68.818	66.016	58.759			
27	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.556	94.577	89.773	85.407	81.470	77.842	69.690	79.254	75.432	71.952	68.818	66.016	58.761			
28	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.561	94.577	89.773	85.407	81.470	77.842	69.693	79.254	75.432	71.952	68.818	66.016	58.763			
29	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.565	94.577	89.773	85.407	81.470	77.842	69.696	79.254	75.432	71.952	68.818	66.016	58.765			
30	127.329	119.512	112.568	106.401	101.004	NA	109.767	104.053	98.928	94.172	89.820	80.571	94.577	89.773	85.407	81.470	77.842	69.699	79.254	75.432	71.952	68.818	66.016	58.767			
31	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.628	95.452	91.021	87.042	83.540	80.342	75.481	79.922	76.513	73.475	70.848	68.707	65.685			
32	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.635	95.452	91.021	87.042	83.540	80.342	75.484	79.922	76.513	73.475	70.848	68.707	65.686			
33	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.641	95.452	91.021	87.042	83.540	80.342	75.489	79.922	76.513	73.475	70.848	68.707	65.688			
34	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.647	95.452	91.021	87.042	83.540	80.342	75.493	79.922	76.513	73.475	70.848	68.707	65.689			
35	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.653	95.452	91.021	87.042	83.540	80.342	75.495	79.922	76.513	73.475	70.848	68.707	65.689			
36	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.660	95.452	91.021	87.042	83.540	80.342	75.501	79.922	76.513	73.475	70.848	68.707	65.690			
37	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.667	95.452	91.021	87.042	83.540	80.342	75.504	79.922	76.513	73.475	70.848	68.707	65.692			
38	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.674	95.452	91.021	87.042	83.540	80.342	75.508	79.922	76.513	73.475	70.848	68.707	65.693			
39	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.682	95.452	91.021	87.042	83.540	80.342	75.513	79.922	76.513	73.475	70.848	68.707	65.694			
40	129.721	122.994	117.234	112.510	109.189	NA	111.008	105.268	101.157	96.941	93.227	87.689	95.452	91.021	87.042	83.540	80.342	75.517	79.922	76.513	73.475	70.848	68.707	65.695			
41	137.566	133.923	133.178	132.545	131.671	NA	113.507	109.060	105.709	103.612	103.443	103.288	97.004	93.106	89.975	87.884	86.907	85.852	81.045	78.296	76.282	75.267	74.062	73.984			
42	137.566	133.923	133.178	132.545	131.671	NA	113.507	109.060	105.709	103.612	103.443	103.279	97.004	93.106	89.975	87.884	86.907	85.852	81.045	78.296	76.282						

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 1: Life - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 300,000

PPT	8							10					12					15						
	20	25	30	35	40	WL	NA	20	25	30	35	40	WL	NA	20	25	30	35	40	WL	NA			
0	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.012	93.967	88.981	84.451	80.300	76.484	61.860	78.766	74.731	71.053	67.679	64.564	51.933
1	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.014	93.967	88.981	84.451	80.300	76.484	61.864	78.766	74.731	71.053	67.679	64.564	51.935
2	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.017	93.967	88.981	84.451	80.300	76.484	61.866	78.766	74.731	71.053	67.679	64.564	51.936
3	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.020	93.967	88.981	84.451	80.300	76.484	61.867	78.766	74.731	71.053	67.679	64.564	51.937
4	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.022	93.967	88.981	84.451	80.300	76.484	61.869	78.766	74.731	71.053	67.679	64.564	51.939
5	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.024	93.967	88.981	84.451	80.300	76.484	61.871	78.766	74.731	71.053	67.679	64.564	51.940
6	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.026	93.967	88.981	84.451	80.300	76.484	61.872	78.766	74.731	71.053	67.679	64.564	51.941
7	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.028	93.967	88.981	84.451	80.300	76.484	61.874	78.766	74.731	71.053	67.679	64.564	51.942
8	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.030	93.967	88.981	84.451	80.300	76.484	61.874	78.766	74.731	71.053	67.679	64.564	51.943
9	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.032	93.967	88.981	84.451	80.300	76.484	61.875	78.766	74.731	71.053	67.679	64.564	51.944
10	125.930	117.599	110.094	103.312	97.408	NA	108.923	102.982	97.676	92.681	88.448	72.034	93.967	88.981	84.451	80.300	76.484	61.878	78.766	74.731	71.053	67.679	64.564	51.945
11	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.517	94.296	89.328	84.850	80.757	77.011	65.220	79.034	75.039	71.417	68.116	65.084	54.972
12	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.519	94.296	89.328	84.850	80.757	77.011	65.222	79.034	75.039	71.417	68.116	65.084	54.973
13	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.522	94.296	89.328	84.850	80.757	77.011	65.224	79.034	75.039	71.417	68.116	65.084	54.974
14	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.524	94.296	89.328	84.850	80.757	77.011	65.225	79.034	75.039	71.417	68.116	65.084	54.975
15	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.527	94.296	89.328	84.850	80.757	77.011	65.227	79.034	75.039	71.417	68.116	65.084	54.977
16	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.530	94.296	89.328	84.850	80.757	77.011	65.229	79.034	75.039	71.417	68.116	65.084	54.978
17	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.534	94.296	89.328	84.850	80.757	77.011	65.231	79.034	75.039	71.417	68.116	65.084	54.979
18	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.537	94.296	89.328	84.850	80.757	77.011	65.234	79.034	75.039	71.417	68.116	65.084	54.981
19	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.540	94.296	89.328	84.850	80.757	77.011	65.236	79.034	75.039	71.417	68.116	65.084	54.982
20	126.653	118.369	110.961	104.329	98.567	NA	109.189	103.463	98.194	93.246	89.011	75.543	94.296	89.328	84.850	80.757	77.011	65.238	79.034	75.039	71.417	68.116	65.084	54.984
21	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.476	94.529	89.682	85.364	81.429	77.803	69.631	79.214	75.356	71.916	68.818	65.982	58.720
22	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.479	94.529	89.682	85.364	81.429	77.803	69.634	79.214	75.356	71.916	68.818	65.982	58.722
23	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.484	94.529	89.682	85.364	81.429	77.803	69.636	79.214	75.356	71.916	68.818	65.982	58.724
24	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.488	94.529	89.682	85.364	81.429	77.803	69.640	79.214	75.356	71.916	68.818	65.982	58.726
25	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.493	94.529	89.682	85.364	81.429	77.803	69.643	79.214	75.356	71.916	68.818	65.982	58.728
26	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.497	94.529	89.682	85.364	81.429	77.803	69.646	79.214	75.356	71.916	68.818	65.982	58.729
27	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.502	94.529	89.682	85.364	81.429	77.803	69.649	79.214	75.356	71.916	68.818	65.982	58.731
28	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.507	94.529	89.682	85.364	81.429	77.803	69.652	79.214	75.356	71.916	68.818	65.982	58.733
29	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.513	94.529	89.682	85.364	81.429	77.803	69.655	79.214	75.356	71.916	68.818	65.982	58.736
30	127.265	119.330	112.397	106.293	100.850	NA	109.712	103.948	98.878	94.124	89.775	80.517	94.529	89.682	85.364	81.429	77.803	69.659	79.214	75.356	71.916	68.818	65.982	58.738
31	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.571	95.403	90.929	86.998	83.498	80.301	75.436	79.882	76.436	73.437	70.848	68.672	65.650
32	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.577	95.403	90.929	86.998	83.498	80.301	75.441	79.882	76.436	73.437	70.848	68.672	65.652
33	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.584	95.403	90.929	86.998	83.498	80.301	75.444	79.882	76.436	73.437	70.848	68.672	65.653
34	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.590	95.403	90.929	86.998	83.498	80.301	75.448	79.882	76.436	73.437	70.848	68.672	65.656
35	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.598	95.403	90.929	86.998	83.498	80.301	75.453	79.882	76.436	73.437	70.848	68.672	65.656
36	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.605	95.403	90.929	86.998	83.498	80.301	75.457	79.882	76.436	73.437	70.848	68.672	65.659
37	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.613	95.403	90.929	86.998	83.498	80.301	75.461	79.882	76.436	73.437	70.848	68.672	65.660
38	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.620	95.403	90.929	86.998	83.498	80.301	75.466	79.882	76.436	73.437	70.848	68.672	65.660
39	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.627	95.403	90.929	86.998	83.498	80.301	75.470	79.882	76.436	73.437	70.848	68.672	65.662
40	129.656	122.807	117.056	112.395	108.967	NA	110.952	105.162	101.105	96.892	93.180	87.634	95.403	90.929	86.998	83.498	80.301	75.475	79.882	76.436	73.437	70.848	68.672	65.664
41	137.497	133.720	132.976	132.410	131.671	NA	113.449	108.950	105.655	103.560	103.391	103.211	96.955	93.012	89.930	87.840	86.863	85.802	81.004	78.218	76.243	75.267	74.024	73.945
42	137.497	133.720	132.976	132.410	131.671	NA	113.449	108.950	105.655	103.560	103.391	103.201	96.955	93.012	89.930	87.840	86.863	85.802	81.004	78.218	76.243	75.267	74.024	73.945
43	137.497	133.720																						

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 50,000 and less than INR 75,000

PPT Age/PT	8					10					12					15				
	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
18	NA	NA	NA	NA	NA	113.374	108.003	103.187	98.783	NA	97.866	93.151	89.033	85.410	NA	82.020	78.285	74.960	71.991	NA
19	NA	NA	NA	NA	NA	113.394	108.072	103.284	98.941	NA	97.884	93.171	89.107	85.566	NA	82.037	78.304	75.037	72.119	NA
20	NA	NA	NA	NA	NA	113.454	108.143	103.415	99.108	NA	97.939	93.276	89.224	85.700	NA	82.086	78.374	75.135	72.240	NA
21	NA	NA	NA	NA	NA	114.019	108.722	104.241	100.321	NA	98.200	93.712	89.859	86.587	NA	82.290	78.755	75.764	73.141	NA
22	NA	NA	NA	NA	NA	114.102	108.823	104.397	100.515	NA	98.276	93.758	90.013	86.769	NA	82.359	78.848	75.876	73.296	NA
23	NA	NA	NA	NA	NA	114.168	108.927	104.577	100.764	NA	98.296	93.863	90.144	86.967	NA	82.377	78.926	76.007	73.495	NA
24	NA	NA	NA	NA	NA	114.235	109.027	104.783	101.021	NA	98.396	93.948	90.328	87.194	NA	82.467	79.003	76.172	73.700	NA
25	NA	NA	NA	NA	NA	114.292	109.168	105.021	101.321	NA	98.439	94.096	90.538	87.460	NA	82.543	79.138	76.362	73.941	NA
26	NA	NA	NA	NA	NA	114.422	109.342	105.293	101.674	NA	98.549	94.252	90.780	87.740	NA	82.592	79.272	76.552	74.195	NA
27	NA	NA	NA	NA	NA	114.553	109.543	105.570	102.031	NA	98.666	94.423	91.014	88.083	NA	82.712	79.412	76.791	74.493	NA
28	NA	NA	NA	NA	NA	114.692	109.743	105.905	102.452	NA	98.796	94.638	91.310	88.439	NA	82.838	79.601	77.048	74.803	NA
29	NA	NA	NA	NA	NA	114.867	110.008	106.276	102.899	NA	98.944	94.846	91.638	88.851	NA	82.982	79.831	77.326	75.158	NA
30	NA	NA	NA	NA	NA	115.080	110.331	106.670	103.408	NA	99.124	95.134	92.008	89.283	NA	83.145	80.080	77.665	75.549	NA
31	NA	NA	NA	NA	NA	116.626	112.015	109.602	106.976	NA	100.286	96.778	94.187	91.983	NA	84.028	81.521	79.686	78.211	NA
32	NA	NA	NA	NA	NA	116.884	112.385	110.104	107.633	NA	100.525	97.132	94.642	92.560	NA	84.275	81.843	80.098	78.703	NA
33	NA	NA	NA	NA	NA	117.216	112.830	110.686	108.317	NA	100.805	97.529	95.148	93.143	NA	84.532	82.181	80.546	79.240	NA
34	NA	NA	NA	NA	NA	117.598	113.318	111.268	109.069	NA	101.131	97.955	95.696	93.797	NA	84.844	82.559	81.033	79.846	NA
35	NA	NA	NA	NA	NA	117.999	113.846	111.976	109.896	NA	101.490	98.426	96.304	94.538	NA	85.158	83.016	81.580	80.490	NA
36	NA	NA	NA	NA	NA	118.451	114.446	112.722	110.805	NA	101.908	98.962	96.946	95.323	NA	85.529	83.498	82.183	81.213	NA
37	NA	NA	NA	NA	NA	118.967	115.092	113.541	111.800	NA	102.371	99.534	97.668	96.200	NA	85.928	84.028	82.817	81.979	NA
38	NA	NA	NA	NA	NA	119.506	115.802	114.474	112.932	NA	102.875	100.167	98.471	97.149	NA	86.427	84.587	83.525	82.870	NA
39	NA	NA	NA	NA	NA	120.179	116.596	115.478	114.137	NA	103.438	100.856	99.316	98.218	NA	86.932	85.231	84.312	83.831	NA
40	NA	NA	NA	NA	NA	120.843	117.428	116.590	115.529	NA	104.066	101.640	100.264	99.394	NA	87.510	85.927	85.168	84.896	NA
41	NA	NA	NA	NA	NA	124.423	122.737	123.246	124.966	NA	106.508	104.893	104.794	105.809	NA	89.391	88.777	89.474	91.425	NA
42	NA	NA	NA	NA	NA	125.270	123.856	124.676	126.724	NA	107.266	105.817	106.029	107.286	NA	90.110	89.638	90.554	92.779	NA
43	NA	NA	NA	NA	NA	126.199	125.014	126.365	128.669	NA	108.137	106.895	107.379	108.931	NA	90.874	90.575	91.753	94.281	NA
44	NA	NA	NA	NA	NA	127.229	126.292	128.229	130.780	NA	109.027	108.024	108.852	110.733	NA	91.688	91.614	93.038	95.902	NA
45	NA	NA	NA	NA	NA	128.355	127.766	130.654	132.141	NA	110.033	109.298	109.750	112.744	NA	92.596	92.737	94.501	97.688	NA
46	NA	NA	NA	NA	NA	129.534	129.318	132.590	NA	NA	111.134	110.692	111.401	NA	NA	93.584	93.954	96.054	NA	NA
47	NA	NA	NA	NA	NA	130.860	131.036	134.726	NA	NA	112.350	112.186	113.267	NA	NA	94.651	95.304	97.806	NA	NA
48	NA	NA	NA	NA	NA	132.319	132.890	137.084	NA	NA	113.693	113.896	115.568	NA	NA	95.808	97.041	99.676	NA	NA
49	NA	NA	NA	NA	NA	133.960	134.992	139.714	NA	NA	115.165	115.749	118.220	NA	NA	97.094	98.358	101.709	NA	NA
50	NA	NA	NA	NA	NA	135.876	137.227	142.783	NA	NA	116.256	117.765	120.730	NA	NA	98.452	100.084	103.816	NA	NA
51	NA	NA	NA	NA	NA	138.506	141.229	NA	NA	NA	120.722	123.687	NA	NA	NA	101.664	102.564	NA	NA	NA
52	NA	NA	NA	NA	NA	140.678	144.315	NA	NA	NA	122.663	126.395	NA	NA	NA	103.356	104.761	NA	NA	NA
53	NA	NA	NA	NA	NA	142.704	147.606	NA	NA	NA	124.765	129.276	NA	NA	NA	105.383	107.044	NA	NA	NA
54	NA	NA	NA	NA	NA	145.155	150.899	NA	NA	NA	127.082	132.410	NA	NA	NA	107.121	109.566	NA	NA	NA
55	NA	NA	NA	NA	NA	147.567	154.188	NA	NA	NA	129.111	135.786	NA	NA	NA	109.259	112.289	NA	NA	NA

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 75,000 and less than INR 100,000

PPT Age/PT	8					10					12					15				
	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
18	130.963	123.151	116.580	110.335	105.052	112.823	107.479	102.591	98.122	94.458	97.391	92.701	88.604	84.855	81.647	81.622	77.907	74.600	71.648	69.044
19	131.029	123.254	116.636	110.459	105.276	112.843	107.548	102.688	98.280	94.586	97.409	92.721	88.678	85.011	81.834	81.639	77.926	74.677	71.776	69.217
20	131.052	123.334	116.807	110.674	105.546	112.903	107.619	102.819	98.447	94.758	97.464	92.826	88.795	85.145	82.021	81.688	77.996	74.775	71.897	69.389
21	131.777	124.391	118.456	112.942	108.460	113.465	108.196	103.641	99.587	95.953	97.723	93.259	89.428	86.027	82.989	81.891	78.375	75.401	72.794	70.470
22	131.801	124.520	118.633	113.261	108.777	113.548	108.297	103.797	99.781	96.241	97.799	93.305	89.582	86.209	83.232	81.960	78.468	75.513	72.949	70.680
23	131.921	124.655	118.850	113.561	109.155	113.614	108.401	103.977	100.030	96.525	97.819	93.410	89.713	86.407	83.501	81.978	78.546	75.644	73.148	70.926
24	131.997	124.814	119.105	113.883	109.519	113.681	108.501	104.183	100.287	96.859	97.919	93.495	89.897	86.634	83.762	82.068	78.623	75.809	73.353	71.185
25	132.101	124.944	119.371	114.265	109.955	113.738	108.642	104.421	100.587	97.225	97.962	93.643	90.107	86.900	84.073	82.144	78.758	75.999	73.594	71.464
26	132.237	125.173	119.715	114.669	110.403	113.868	108.816	104.693	100.940	97.659	98.072	93.799	90.349	87.180	84.436	82.193	78.892	76.189	73.848	71.780
27	132.379	125.421	120.101	115.115	110.995	113.999	109.017	104.970	101.297	98.114	98.189	93.970	90.583	87.523	84.807	82.313	79.032	76.428	74.146	72.128
28	132.505	125.672	120.506	115.267	111.598	114.138	109.217	105.305	101.718	98.609	98.319	94.185	90.879	87.879	85.261	82.439	79.221	76.685	74.456	72.539
29	132.736	126.000	120.969	115.780	112.215	114.313	109.482	105.676	102.165	99.167	98.467	94.393	91.207	88.291	85.742	82.583	79.451	76.963	74.811	72.969
30	132.948	126.377	121.456	116.348	113.029	114.526	109.805	106.070	102.674	99.788	98.647	94.681	91.577	88.723	86.270	82.746	79.700	77.302	75.202	73.449
31	135.776	130.559	127.038	123.961	122.769	116.066	111.483	108.988	106.220	104.013	99.804	96.319	93.747	91.409	89.452	83.626	81.135	79.315	77.853	76.821
32	136.101	131.041	127.720	124.746	123.748	116.324	111.853	109.490	106.877	104.755	100.043	96.673	94.202	91.986	90.105	83.873	81.457	79.727	78.345	77.427
33	136.443	131.579	128.468	125.582	124.847	116.656	112.298	110.072	107.561	105.605	100.323	97.070	94.708	92.569	90.821	84.130	81.795	80.175	78.882	78.088
34	136.882	132.166	129.300	126.502	126.017	117.038	112.786	110.654	108.313	106.536	100.649	97.496	95.256	93.223	91.622	84.442	82.173	80.662	79.488	78.800
35	137.343	132.801	129.875	127.515	127.338	117.439	113.314	111.362	109.140	107.731	101.008	97.967	95.864	93.964	92.516	84.756	82.630	81.209	80.132	79.599
36	137.859	133.497	130.867	128.626	128.995	117.891	113.914	112.108	110.049	108.837	101.426	98.503	96.506	94.749	93.493	85.127	83.112	81.812	80.855	80.481
37	138.451	134.266	131.886	129.112	130.586	118.407	114.560	112.927	111.044	110.062	101.889	99.075	97.228	95.626	94.548	85.526	83.642	82.446	81.621	81.456
38	139.092	135.067	133.060	130.375	132.149	118.946	115.270	113.860	112.176	111.408	102.393	99.708	98.031	96.575	95.706	86.025	84.201	83.154	82.512	82.510
39	139.807	135.973	134.352	131.750	134.127	119.619	116.064	114.864	113.381	112.861	102.956	100.397	98.876	97.644	96.983	86.530	84.845	83.941	83.473	83.705
40	140.565	136.951	135.730	133.450	136.265	120.283	116.896	115.976	114.773	114.464	103.584	101.181	99.824	98.820	98.404	87.108	85.541	84.797	84.538	84.986
41	150.325	150.912	156.638	159.620	NA	123.580	122.186	122.605	124.158	NA	106.019	104.424	104.339	105.205	NA	88.983	88.383	89.089	91.045	NA
42	151.326	152.293	158.273	162.307	NA	124.697	123.305	124.035	125.916	NA	106.777	105.348	105.574	106.682	NA	89.702	89.244	90.169	92.399	NA
43	152.421	153.776	160.687	164.322	NA	125.626	124.463	125.724	127.861	NA	107.648	106.426	106.924	108.327	NA	90.466	90.181	91.368	93.901	NA
44	153.608	155.430	163.264	167.555	NA	126.656	125.741	127.588	129.972	NA	108.538	107.555	108.397	110.129	NA	91.280	91.220	92.653	95.522	NA
45	155.012	157.234	165.848	171.115	NA	127.782	127.215	129.724	131.333	NA	109.544	108.829	109.295	112.140	NA	92.188	92.343	94.116	97.308	NA
46	156.346	159.254	168.647	NA	NA	128.961	128.767	131.660	NA	NA	110.645	110.223	110.946	NA	NA	93.176	93.560	95.669	NA	NA
47	157.954	161.440	171.786	NA	NA	130.287	130.485	133.796	NA	NA	111.861	111.717	112.812	NA	NA	94.243	94.910	97.421	NA	NA
48	159.706	163.864	174.708	NA	NA	131.746	132.339	136.154	NA	NA	113.204	113.417	115.113	NA	NA	95.400	96.647	99.291	NA	NA
49	161.599	166.509	178.584	NA	NA	133.387	134.441	138.784	NA	NA	114.676	115.280	117.765	NA	NA	96.686	97.964	101.324	NA	NA
50	163.353	168.713	182.403	NA	NA	135.303	136.676	141.853	NA	NA	115.767	117.296	120.275	NA	NA	98.044	99.690	103.431	NA	NA
51	177.996	190.853	NA	NA	NA	137.932	140.676	NA	NA	NA	120.226	123.206	NA	NA	NA	101.252	102.170	NA	NA	NA
52	180.619	194.683	NA	NA	NA	140.104	143.762	NA	NA	NA	122.167	125.914	NA	NA	NA	102.944	104.367	NA	NA	NA
53	183.538	199.057	NA	NA	NA	142.130	147.053	NA	NA	NA	124.269	128.795	NA	NA	NA	104.971	106.650	NA	NA	NA
54	185.985	203.892	NA	NA	NA	144.581	150.346	NA	NA	NA	126.586	131.929	NA	NA	NA	106.709	109.172	NA	NA	NA
55	189.311	208.912	NA	NA	NA	146.993	153.635	NA	NA	NA	128.615	135.305	NA	NA	NA	108.847	111.895	NA	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 100,000 and less than INR 125,000

PPT	8				10				12				15							
Age/PT	20	25	30	40	20	25	30	40	20	25	30	40	20	25	30	40				
18	130.322	122.491	115.905	109.732	104.432	112.272	106.956	102.094	97.650	93.935	96.915	92.250	88.176	84.447	81.258	81.224	77.529	74.240	71.304	68.716
19	130.388	122.594	115.961	109.856	104.656	112.292	107.025	102.191	97.808	94.063	96.933	92.270	88.250	84.603	81.445	81.241	77.548	74.317	71.432	68.889
20	130.411	122.674	116.132	110.071	104.926	112.352	107.096	102.322	97.975	94.235	96.988	92.375	88.367	84.737	81.632	81.290	77.618	74.415	71.553	69.061
21	131.134	123.726	117.772	112.327	107.824	112.911	107.670	103.141	99.110	95.425	97.247	92.806	88.996	85.616	82.595	81.493	77.995	75.039	72.447	70.137
22	131.158	123.855	117.949	112.646	108.141	112.994	107.771	103.297	99.304	95.713	97.323	92.852	89.150	85.798	82.838	81.562	78.088	75.151	72.602	70.347
23	131.278	123.990	118.166	112.946	108.519	113.060	107.875	103.477	99.553	95.997	97.343	92.957	89.281	85.996	83.107	81.580	78.166	75.282	72.801	70.593
24	131.354	124.149	118.421	113.268	108.883	113.127	107.975	103.683	99.810	96.331	97.443	93.042	89.465	86.223	83.368	81.670	78.243	75.447	73.006	70.852
25	131.458	124.279	118.687	113.650	109.319	113.184	108.116	103.921	100.110	96.697	97.486	93.190	89.675	86.489	83.679	81.746	78.378	75.637	73.247	71.131
26	131.594	124.508	119.031	114.054	109.767	113.314	108.290	104.193	100.463	97.131	97.596	93.346	89.917	86.769	84.042	81.795	78.512	75.827	73.501	71.447
27	131.736	124.756	119.417	114.500	110.359	113.445	108.491	104.470	100.820	97.586	97.713	93.517	90.151	87.112	84.413	81.915	78.652	76.066	73.799	71.795
28	131.862	125.007	119.822	114.652	110.962	113.584	108.691	104.805	101.241	98.081	97.843	93.732	90.447	87.468	84.867	82.041	78.841	76.323	74.109	72.206
29	132.093	125.335	120.285	115.165	111.579	113.759	108.956	105.176	101.688	98.639	97.991	93.940	90.775	87.880	85.348	82.185	79.071	76.601	74.464	72.636
30	132.305	125.712	120.772	115.733	112.393	113.972	109.279	105.570	102.197	99.260	98.171	94.228	91.145	88.312	85.876	82.348	79.320	76.940	74.855	73.116
31	135.120	129.874	126.326	123.311	122.082	115.505	110.951	108.477	105.729	103.465	99.323	95.860	93.308	90.988	89.045	83.224	80.750	78.945	77.496	76.474
32	135.445	130.356	127.008	124.096	123.061	115.763	111.321	108.979	106.386	104.207	99.562	96.214	93.763	91.565	89.698	83.471	81.072	79.357	77.988	77.080
33	135.787	130.894	127.756	124.932	124.160	116.095	111.766	109.561	107.070	105.057	99.842	96.611	94.269	92.148	90.414	83.728	81.410	79.805	78.525	77.741
34	136.226	131.481	128.588	125.852	125.330	116.477	112.254	110.143	107.822	105.988	100.168	97.037	94.817	92.802	91.215	84.040	81.788	80.292	79.131	78.453
35	136.687	132.116	129.163	126.865	126.651	116.878	112.782	110.851	108.649	107.183	100.527	97.508	95.425	93.543	92.109	84.354	82.245	80.839	79.775	79.252
36	137.203	132.812	130.155	127.976	128.308	117.330	113.382	111.597	109.558	108.289	100.945	98.044	96.067	94.328	93.086	84.725	82.727	81.442	80.498	80.134
37	137.795	133.581	131.174	128.462	129.899	117.846	114.028	112.416	110.553	109.514	101.408	98.616	96.789	95.205	94.141	85.124	83.257	82.076	81.264	81.109
38	138.436	134.382	132.348	129.725	131.462	118.385	114.738	113.349	111.685	110.860	101.912	99.249	97.592	96.154	95.299	85.623	83.816	82.784	82.155	82.163
39	139.151	135.288	133.640	131.100	133.440	119.058	115.532	114.353	112.890	112.313	102.475	99.938	98.437	97.223	96.576	86.128	84.460	83.571	83.116	83.358
40	139.909	136.266	135.018	132.800	135.578	119.722	116.364	115.465	114.282	113.916	103.103	100.722	99.385	98.399	97.997	86.706	85.156	84.427	84.181	84.639
41	149.629	150.167	155.829	158.853	NA	123.277	121.635	122.071	123.633	NA	105.530	103.954	103.885	104.762	NA	88.575	87.988	88.705	90.665	NA
42	150.630	151.548	157.464	161.540	NA	124.124	122.754	123.501	125.391	NA	106.288	104.878	105.120	106.239	NA	89.294	88.849	89.785	92.019	NA
43	151.725	153.031	159.878	163.555	NA	125.053	123.912	125.190	127.336	NA	107.159	105.956	106.470	107.884	NA	90.058	89.786	90.984	93.521	NA
44	152.912	154.685	162.455	166.788	NA	126.083	125.190	127.054	129.447	NA	108.049	107.085	107.943	109.686	NA	90.872	90.825	92.269	95.142	NA
45	154.316	156.489	165.039	170.348	NA	127.209	126.664	129.190	130.808	NA	109.055	108.359	108.841	111.697	NA	91.780	91.948	93.732	96.928	NA
46	155.650	158.509	167.838	NA	NA	128.388	128.216	131.126	NA	NA	110.156	109.753	110.492	NA	NA	92.768	93.165	95.285	NA	NA
47	157.258	160.695	170.977	NA	NA	129.714	129.934	133.262	NA	NA	111.372	111.247	112.358	NA	NA	93.835	94.515	97.037	NA	NA
48	159.010	163.119	173.899	NA	NA	131.173	131.788	135.620	NA	NA	112.715	112.947	114.659	NA	NA	94.992	96.252	98.907	NA	NA
49	160.903	165.764	177.775	NA	NA	132.814	133.890	138.250	NA	NA	114.187	114.810	117.311	NA	NA	96.278	97.569	100.940	NA	NA
50	162.657	167.968	181.594	NA	NA	134.730	136.125	141.319	NA	NA	115.278	116.826	119.821	NA	NA	97.636	99.295	103.047	NA	NA
51	177.252	190.035	NA	NA	NA	137.358	140.122	NA	NA	NA	119.730	122.725	NA	NA	NA	100.839	101.775	NA	NA	NA
52	179.875	193.865	NA	NA	NA	139.530	143.208	NA	NA	NA	121.671	125.433	NA	NA	NA	102.531	103.972	NA	NA	NA
53	182.794	198.239	NA	NA	NA	141.556	146.499	NA	NA	NA	123.773	128.314	NA	NA	NA	104.558	106.255	NA	NA	NA
54	185.241	203.074	NA	NA	NA	144.007	149.792	NA	NA	NA	126.090	131.448	NA	NA	NA	106.296	108.777	NA	NA	NA
55	188.567	208.094	NA	NA	NA	146.419	153.081	NA	NA	NA	128.119	134.824	NA	NA	NA	108.434	111.500	NA	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 125,000 and less than INR 150,000

PPT	8				10				12				15							
Age/PT	20	25	30	40	20	25	30	40	20	25	30	40	20	25	30	40				
18	130.066	122.191	115.623	109.467	104.132	112.051	106.747	101.896	97.461	93.665	96.772	92.069	88.004	84.284	81.024	81.144	77.415	74.132	71.201	68.551
19	130.132	122.294	115.679	109.591	104.356	112.071	106.816	101.993	97.619	93.793	96.790	92.089	88.078	84.440	81.211	81.161	77.434	74.209	71.329	68.724
20	130.155	122.374	115.850	109.806	104.626	112.131	106.887	102.124	97.786	93.965	96.845	92.194	88.195	84.574	81.398	81.210	77.504	74.307	71.450	68.896
21	130.876	123.424	117.487	112.057	107.517	112.690	107.460	102.940	98.919	95.151	97.104	92.625	88.824	85.451	82.359	81.413	77.881	74.930	72.343	69.970
22	130.900	123.553	117.664	112.376	107.834	112.773	107.561	103.096	99.113	95.439	97.180	92.671	88.978	85.633	82.602	81.482	77.974	75.042	72.498	70.180
23	131.020	123.688	117.881	112.676	108.212	112.839	107.665	103.276	99.362	95.723	97.200	92.776	89.109	85.831	82.871	81.500	78.052	75.173	72.697	70.426
24	131.096	123.847	118.136	112.998	108.576	112.906	107.765	103.482	99.619	96.057	97.300	92.861	89.293	86.058	83.132	81.590	78.129	75.338	72.902	70.685
25	131.200	123.977	118.402	113.380	109.012	112.963	107.906	103.720	99.919	96.423	97.343	93.009	89.503	86.324	83.443	81.666	78.264	75.528	73.143	70.964
26	131.336	124.206	118.746	113.784	109.460	113.093	108.080	103.992	100.272	96.857	97.453	93.165	89.745	86.604	83.806	81.715	78.398	75.718	73.397	71.280
27	131.478	124.454	119.132	114.230	110.052	113.224	108.281	104.269	100.629	97.312	97.570	93.336	89.979	86.947	84.177	81.835	78.538	75.957	73.695	71.628
28	131.604	124.705	119.537	114.382	110.655	113.363	108.481	104.604	101.050	97.807	97.700	93.551	90.275	87.303	84.631	81.961	78.727	76.214	74.005	72.039
29	131.835	125.033	120.000	114.895	111.272	113.538	108.746	104.975	101.497	98.365	97.848	93.759	90.603	87.715	85.112	82.105	78.957	76.492	74.360	72.469
30	132.047	125.410	120.487	115.463	112.086	113.751	109.069	105.369	102.006	98.986	98.028	94.047	90.973	88.147	85.640	82.268	79.206	76.831	74.751	72.949
31	134.858	129.563	126.029	123.026	121.749	115.281	110.739	108.272	105.533	103.181	99.179	95.677	93.132	90.819	88.802	83.143	80.635	78.834	77.389	76.301
32	135.183	130.045	126.711	123.811	122.728	115.539	111.109	108.774	106.190	103.923	99.418	96.031	93.587	91.396	89.455	83.390	80.957	79.246	77.881	76.907
33	135.525	130.583	127.459	124.647	123.827	115.871	111.554	109.356	106.874	104.773	99.698	96.428	94.093	91.979	90.171	83.647	81.295	79.694	78.418	77.568
34	135.964	131.170	128.291	125.567	124.997	116.253	112.042	109.938	107.626	105.704	100.024	96.854	94.641	92.633	90.972	83.959	81.673	80.181	79.024	78.280
35	136.425	131.805	128.866	126.580	126.318	116.654	112.570	110.646	108.453	106.899	100.383	97.325	95.249	93.374	91.866	84.273	82.130	80.728	79.668	79.079
36	136.941	132.501	129.858	127.691	127.975	117.106	113.170	111.392	109.362	108.005	100.801	97.861	95.891	94.159	92.843	84.644	82.612	81.331	80.391	79.961
37	137.533	133.270	130.877	128.177	129.566	117.622	113.816	112.211	110.357	109.230	101.264	98.433	96.613	95.036	93.898	85.043	83.142	81.965	81.157	80.936
38	138.174	134.071	132.051	129.440	131.129	118.161	114.526	113.144	111.489	110.576	101.768	99.066	97.416	95.985	95.056	85.542	83.701	82.673	82.048	81.990
39	138.889	134.977	133.343	130.815	133.107	118.834	115.320	114.148	112.694	112.029	102.331	99.755	98.261	97.054	96.333	86.047	84.345	83.460	83.009	83.185
40	139.647	135.955	134.721	132.515	135.245	119.498	116.152	115.260	114.086	113.632	102.959	100.539	99.209	98.230	97.754	86.625	85.041	84.316	84.074	84.466
41	149.351	149.828	155.492	158.517	NA	123.048	121.415	121.857	123.423	NA	105.384	103.766	103.704	104.584	NA	88.493	87.870	88.590	90.552	NA
42	150.352	151.209	157.127	161.204	NA	123.895	122.534	123.287	125.181	NA	106.142	104.690	104.939	106.061	NA	89.212	88.731	89.670	91.906	NA
43	151.447	152.692	159.541	163.219	NA	124.824	123.692	124.976	127.126	NA	107.013	105.768	106.289	107.706	NA	89.976	89.668	90.869	93.408	NA
44	152.634	154.346	162.118	166.452	NA	125.854	124.970	126.840	129.237	NA	107.903	106.897	107.762	109.508	NA	90.790	90.707	92.154	95.029	NA
45	154.038	156.150	164.702	170.012	NA	126.980	126.444	128.976	130.598	NA	108.909	108.171	108.660	111.519	NA	91.698	91.830	93.617	96.815	NA
46	155.372	158.170	167.501	NA	NA	128.159	127.996	130.912	NA	NA	110.010	109.565	110.311	NA	NA	92.686	93.047	95.170	NA	NA
47	156.980	160.356	170.640	NA	NA	129.485	129.714	133.048	NA	NA	111.226	111.059	112.177	NA	NA	93.753	94.397	96.922	NA	NA
48	158.732	162.780	173.562	NA	NA	130.944	131.568	135.406	NA	NA	112.569	112.759	114.478	NA	NA	94.910	96.134	98.792	NA	NA
49	160.625	165.425	177.438	NA	NA	132.585	133.670	138.036	NA	NA	114.041	114.622	117.130	NA	NA	96.196	97.451	100.825	NA	NA
50	162.379	167.629	181.257	NA	NA	134.501	135.905	141.105	NA	NA	115.132	116.638	119.640	NA	NA	97.554	99.177	102.932	NA	NA
51	176.954	189.663	NA	NA	NA	137.129	139.900	NA	NA	NA	119.582	122.532	NA	NA	NA	100.757	101.657	NA	NA	NA
52	179.577	193.493	NA	NA	NA	139.301	142.986	NA	NA	NA	121.523	125.240	NA	NA	NA	102.449	103.854	NA	NA	NA
53	182.496	197.867	NA	NA	NA	141.327	146.277	NA	NA	NA	123.625	128.121	NA	NA	NA	104.476	106.137	NA	NA	NA
54	184.943	202.702	NA	NA	NA	143.778	149.570	NA	NA	NA	125.942	131.255	NA	NA	NA	106.214	108.659	NA	NA	NA
55	188.269	207.722	NA	NA	NA	146.190	152.859	NA	NA	NA	127.971	134.631	NA	NA	NA	108.352	111.382	NA	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 150,000 and less than INR 175,000

PPT Age/PT	8					10					12					15				
	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
18	129.810	121.892	115.342	109.149	103.782	111.830	106.537	101.697	97.177	93.372	96.630	91.889	87.833	84.121	80.790	81.065	77.302	74.024	71.098	68.420
19	129.876	121.995	115.398	109.273	104.006	111.850	106.606	101.794	97.335	93.500	96.648	91.909	87.907	84.277	80.977	81.082	77.321	74.101	71.226	68.593
20	129.899	122.075	115.569	109.488	104.276	111.910	106.677	101.925	97.502	93.672	96.703	92.014	88.024	84.411	81.164	81.131	77.391	74.199	71.347	68.765
21	130.619	123.122	117.202	111.733	107.158	112.468	107.249	102.740	98.633	94.855	96.961	92.444	88.652	85.287	82.122	81.333	77.767	74.821	72.239	69.837
22	130.643	123.251	117.379	112.052	107.475	112.551	107.350	102.896	98.827	95.143	97.037	92.490	88.806	85.469	82.365	81.402	77.860	74.933	72.394	70.047
23	130.763	123.386	117.596	112.352	107.853	112.617	107.454	103.076	99.076	95.427	97.057	92.595	88.937	85.667	82.634	81.420	77.938	75.064	72.593	70.293
24	130.839	123.545	117.851	112.674	108.217	112.684	107.554	103.282	99.333	95.761	97.157	92.680	89.121	85.894	82.895	81.510	78.015	75.229	72.798	70.552
25	130.943	123.675	118.117	113.056	108.653	112.741	107.695	103.520	99.633	96.127	97.200	92.828	89.331	86.160	83.206	81.586	78.150	75.419	73.039	70.831
26	131.079	123.904	118.461	113.460	109.101	112.871	107.869	103.792	99.986	96.561	97.310	92.984	89.573	86.440	83.569	81.635	78.284	75.609	73.293	71.147
27	131.221	124.152	118.847	113.906	109.693	113.002	108.070	104.069	100.343	97.016	97.427	93.155	89.807	86.783	83.940	81.755	78.424	75.848	73.591	71.495
28	131.347	124.403	119.252	114.058	110.296	113.141	108.270	104.404	100.764	97.511	97.557	93.370	90.103	87.139	84.394	81.881	78.613	76.105	73.901	71.906
29	131.578	124.731	119.715	114.571	110.913	113.316	108.535	104.775	101.211	98.069	97.705	93.578	90.431	87.551	84.875	82.025	78.843	76.383	74.256	72.336
30	131.790	125.108	120.202	115.139	111.727	113.529	108.858	105.169	101.720	98.690	97.885	93.866	90.801	87.983	85.403	82.188	79.092	76.722	74.647	72.816
31	134.596	129.252	125.732	122.683	121.361	115.057	110.526	108.068	105.239	102.874	99.035	95.493	92.957	90.650	88.558	83.063	80.519	78.723	77.281	76.162
32	134.921	129.734	126.414	123.468	122.340	115.315	110.896	108.570	105.896	103.616	99.274	95.847	93.412	91.227	89.211	83.310	80.841	79.135	77.773	76.768
33	135.263	130.272	127.162	124.304	123.439	115.647	111.341	109.152	106.580	104.466	99.554	96.244	93.918	91.810	89.927	83.567	81.179	79.583	78.310	77.429
34	135.702	130.859	127.994	125.224	124.609	116.029	111.829	109.734	107.332	105.397	99.880	96.670	94.466	92.464	90.728	83.879	81.557	80.070	78.916	78.141
35	136.163	131.494	128.569	126.237	125.930	116.430	112.357	110.442	108.159	106.592	100.239	97.141	95.074	93.205	91.622	84.193	82.014	80.617	79.560	78.940
36	136.679	132.190	129.561	127.348	127.587	116.882	112.957	111.188	109.068	107.698	100.657	97.677	95.716	93.990	92.599	84.564	82.496	81.220	80.283	79.822
37	137.271	132.959	130.580	127.834	129.178	117.398	113.603	112.007	110.063	108.923	101.120	98.249	96.438	94.867	93.654	84.963	83.026	81.854	81.049	80.797
38	137.912	133.760	131.754	129.097	130.741	117.937	114.313	112.940	111.195	110.269	101.624	98.882	97.241	95.816	94.812	85.462	83.585	82.562	81.940	81.851
39	138.627	134.666	133.046	130.472	132.719	118.610	115.107	113.944	112.400	111.722	102.187	99.571	98.086	96.885	96.089	85.967	84.229	83.349	82.901	83.046
40	139.385	135.644	134.424	132.172	134.857	119.274	115.939	115.056	113.792	113.325	102.815	100.355	99.034	98.061	97.510	86.545	84.925	84.205	83.966	84.327
41	149.073	149.489	155.155	158.114	NA	122.819	121.194	121.643	123.108	NA	105.237	103.579	103.522	104.407	NA	88.412	87.752	88.474	90.438	NA
42	150.074	150.870	156.790	160.801	NA	123.666	122.313	123.073	124.866	NA	105.995	104.503	104.757	105.884	NA	89.131	88.613	89.554	91.792	NA
43	151.169	152.353	159.204	162.816	NA	124.595	123.471	124.762	126.811	NA	106.866	105.581	106.107	107.529	NA	89.895	89.550	90.753	93.294	NA
44	152.356	154.007	161.781	166.049	NA	125.625	124.749	126.626	128.922	NA	107.756	106.710	107.580	109.331	NA	90.709	90.589	92.038	94.915	NA
45	153.760	155.811	164.365	169.609	NA	126.751	126.223	128.762	130.283	NA	108.762	107.984	108.478	111.342	NA	91.617	91.712	93.501	96.701	NA
46	155.094	157.831	167.164	NA	NA	127.930	127.775	130.698	NA	NA	109.863	109.378	110.129	NA	NA	92.605	92.929	95.054	NA	NA
47	156.702	160.017	170.303	NA	NA	129.256	129.493	132.834	NA	NA	111.079	110.872	111.995	NA	NA	93.672	94.279	96.806	NA	NA
48	158.454	162.441	173.225	NA	NA	130.715	131.347	135.192	NA	NA	112.422	112.572	114.296	NA	NA	94.829	96.016	98.676	NA	NA
49	160.347	165.086	177.101	NA	NA	132.356	133.449	137.822	NA	NA	113.894	114.435	116.948	NA	NA	96.115	97.333	100.709	NA	NA
50	162.101	167.290	180.920	NA	NA	134.272	135.684	140.891	NA	NA	114.985	116.451	119.458	NA	NA	97.473	99.059	102.816	NA	NA
51	176.657	189.291	NA	NA	NA	136.899	139.679	NA	NA	NA	119.433	122.340	NA	NA	NA	100.674	101.539	NA	NA	NA
52	179.280	193.121	NA	NA	NA	139.071	142.765	NA	NA	NA	121.374	125.048	NA	NA	NA	102.366	103.736	NA	NA	NA
53	182.199	197.495	NA	NA	NA	141.097	146.056	NA	NA	NA	123.476	127.929	NA	NA	NA	104.393	106.019	NA	NA	NA
54	184.646	202.330	NA	NA	NA	143.548	149.349	NA	NA	NA	125.793	131.063	NA	NA	NA	106.131	108.541	NA	NA	NA
55	187.972	207.350	NA	NA	NA	145.960	152.638	NA	NA	NA	127.822	134.439	NA	NA	NA	108.269	111.264	NA	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 175,000 and less than INR 200,000

PPT	8					10					12					15				
Age/PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
18	129.554	121.592	115.061	108.884	103.482	111.610	106.328	101.498	97.036	93.214	96.487	91.708	87.661	83.958	80.673	80.985	77.188	73.916	70.995	68.321
19	129.620	121.695	115.117	109.008	103.706	111.630	106.397	101.595	97.194	93.342	96.505	91.728	87.735	84.114	80.860	81.002	77.207	73.993	71.123	68.494
20	129.643	121.775	115.288	109.223	103.976	111.690	106.468	101.726	97.361	93.514	96.560	91.833	87.852	84.248	81.047	81.051	77.277	74.091	71.244	68.666
21	130.361	122.819	116.917	111.463	106.850	112.246	107.039	102.540	98.490	94.605	96.818	92.263	88.479	85.122	82.004	81.253	77.653	74.712	72.135	69.737
22	130.385	122.948	117.094	111.782	107.167	112.329	107.140	102.696	98.684	94.893	96.894	92.309	88.633	85.304	82.247	81.322	77.746	74.824	72.290	69.947
23	130.505	123.083	117.311	112.082	107.545	112.395	107.244	102.876	98.933	95.177	96.914	92.414	88.764	85.502	82.516	81.340	77.824	74.955	72.489	70.193
24	130.581	123.242	117.566	112.404	107.909	112.462	107.344	103.082	99.190	95.511	97.014	92.499	88.948	85.729	82.777	81.430	77.901	75.120	72.694	70.452
25	130.685	123.372	117.832	112.786	108.345	112.519	107.485	103.320	99.490	95.877	97.057	92.647	89.158	85.995	83.088	81.506	78.036	75.310	72.935	70.731
26	130.821	123.601	118.176	113.190	108.793	112.649	107.659	103.592	99.843	96.311	97.167	92.803	89.400	86.275	83.451	81.555	78.170	75.500	73.189	71.047
27	130.963	123.849	118.562	113.636	109.385	112.780	107.860	103.869	100.200	96.766	97.284	92.974	89.634	86.618	83.822	81.675	78.310	75.739	73.487	71.395
28	131.089	124.100	118.967	113.788	109.988	112.919	108.060	104.204	100.621	97.261	97.414	93.189	89.930	86.974	84.276	81.801	78.499	75.996	73.797	71.806
29	131.320	124.428	119.430	114.301	110.605	113.094	108.325	104.575	101.068	97.819	97.562	93.397	90.258	87.386	84.757	81.945	78.729	76.274	74.152	72.236
30	131.532	124.805	119.917	114.869	111.419	113.307	108.648	104.969	101.577	98.440	97.742	93.685	90.628	87.818	85.285	82.108	78.978	76.613	74.543	72.716
31	134.333	128.941	125.436	122.398	121.029	114.833	110.313	107.863	105.091	102.614	98.890	95.309	92.781	90.481	88.436	82.982	80.403	78.612	77.174	76.058
32	134.658	129.423	126.118	123.183	122.008	115.091	110.683	108.365	105.748	103.356	99.129	95.663	93.236	91.058	89.089	83.229	80.725	79.024	77.666	76.664
33	135.000	129.961	126.866	124.019	123.107	115.423	111.128	108.947	106.432	104.206	99.409	96.060	93.742	91.641	89.805	83.486	81.063	79.472	78.203	77.325
34	135.439	130.548	127.698	124.939	124.277	115.805	111.616	109.529	107.184	105.137	99.735	96.486	94.290	92.295	90.606	83.798	81.441	79.959	78.809	78.037
35	135.900	131.183	128.273	125.952	125.598	116.206	112.144	110.237	108.011	106.332	100.094	96.957	94.898	93.036	91.500	84.112	81.898	80.506	79.453	78.836
36	136.416	131.879	129.265	127.063	127.255	116.658	112.744	110.983	108.920	107.438	100.512	97.493	95.540	93.821	92.477	84.483	82.380	81.109	80.176	79.718
37	137.008	132.648	130.284	127.549	128.846	117.174	113.390	111.802	109.915	108.663	100.975	98.065	96.262	94.698	93.532	84.882	82.910	81.743	80.942	80.693
38	137.649	133.449	131.458	128.812	130.409	117.713	114.100	112.735	111.047	110.009	101.479	98.698	97.065	95.647	94.690	85.381	83.669	82.451	81.833	81.747
39	138.364	134.355	132.750	130.187	132.387	118.386	114.894	113.739	112.252	111.462	102.042	99.387	97.910	96.716	95.967	85.886	84.113	83.238	82.794	82.942
40	139.122	135.333	134.128	131.887	134.525	119.050	115.726	114.851	113.644	113.065	102.670	100.171	98.858	97.892	97.388	86.464	84.809	84.094	83.859	84.223
41	148.795	149.150	154.818	157.778	NA	122.590	120.974	121.429	122.951	NA	105.090	103.391	103.340	104.229	NA	88.330	87.634	88.359	90.324	NA
42	149.796	150.531	156.453	160.465	NA	123.437	122.093	122.859	124.709	NA	105.848	104.315	104.575	105.706	NA	89.049	88.495	89.439	91.678	NA
43	150.891	152.014	158.867	162.480	NA	124.366	123.251	124.548	126.654	NA	106.719	105.393	105.925	107.351	NA	89.813	89.432	90.638	93.180	NA
44	152.078	153.668	161.444	165.713	NA	125.396	124.529	126.412	128.765	NA	107.609	106.522	107.398	109.153	NA	90.627	90.471	91.923	94.801	NA
45	153.482	155.472	164.028	169.273	NA	126.522	126.003	128.548	130.126	NA	108.615	107.796	108.296	111.164	NA	91.535	91.594	93.386	96.587	NA
46	154.816	157.492	166.827	NA	NA	127.701	127.555	130.484	NA	NA	109.716	109.190	109.947	NA	NA	92.523	92.811	94.939	NA	NA
47	156.424	159.678	169.966	NA	NA	129.027	129.273	132.620	NA	NA	110.932	110.684	111.813	NA	NA	93.590	94.161	96.691	NA	NA
48	158.176	162.102	172.888	NA	NA	130.486	131.127	134.978	NA	NA	112.275	112.384	114.114	NA	NA	94.747	95.898	98.561	NA	NA
49	160.069	164.747	176.764	NA	NA	132.127	133.229	137.608	NA	NA	113.747	114.247	116.766	NA	NA	96.033	97.215	100.594	NA	NA
50	161.823	166.951	180.583	NA	NA	134.043	135.464	140.677	NA	NA	114.838	116.263	119.276	NA	NA	97.391	98.941	102.701	NA	NA
51	176.359	188.919	NA	NA	NA	136.670	139.457	NA	NA	NA	119.284	122.147	NA	NA	NA	100.592	101.420	NA	NA	NA
52	178.982	192.749	NA	NA	NA	138.842	142.543	NA	NA	NA	121.225	124.855	NA	NA	NA	102.284	103.617	NA	NA	NA
53	181.901	197.123	NA	NA	NA	140.868	145.834	NA	NA	NA	123.327	127.736	NA	NA	NA	104.311	105.900	NA	NA	NA
54	184.348	201.958	NA	NA	NA	143.319	149.127	NA	NA	NA	125.644	130.870	NA	NA	NA	106.049	108.422	NA	NA	NA
55	187.674	206.978	NA	NA	NA	145.731	152.416	NA	NA	NA	127.673	134.246	NA	NA	NA	108.187	111.145	NA	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 200,000 and less than INR 225,000

PPT Age/PT	8					10					12						
	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25
18	129.233	121.292	114.723	108.567	103.282	111.444	106.014	101.250	96.799	93.169	96.297	91.573	87.576	83.794	80.595	80.826	77.037
19	129.299	121.395	114.779	108.691	103.506	111.464	106.083	101.347	96.957	93.297	96.315	91.593	87.650	83.950	80.782	80.843	77.056
20	129.322	121.475	114.950	108.906	103.776	111.524	106.154	101.478	97.124	93.469	96.370	91.698	87.767	84.084	80.969	80.892	77.126
21	130.039	122.517	116.575	111.140	106.645	112.080	106.724	102.290	98.252	94.468	96.627	92.127	88.393	84.958	81.925	81.094	77.501
22	130.063	122.646	116.752	111.459	106.962	112.163	106.825	102.446	98.446	94.756	96.703	92.173	88.547	85.140	82.168	81.163	77.594
23	130.183	122.781	116.969	111.759	107.340	112.229	106.929	102.626	98.695	95.040	96.723	92.278	88.678	85.338	82.437	81.181	77.672
24	130.259	122.940	117.224	112.081	107.704	112.296	107.029	102.832	98.952	95.374	96.823	92.363	88.862	85.565	82.698	81.271	77.749
25	130.363	123.070	117.490	112.463	108.140	112.353	107.170	103.070	99.252	95.740	96.866	92.511	89.072	85.831	83.009	81.347	77.884
26	130.499	123.299	117.834	112.867	108.588	112.483	107.344	103.342	99.605	96.174	96.976	92.667	89.314	86.111	83.372	81.396	78.018
27	130.641	123.547	118.220	113.313	109.180	112.614	107.545	103.619	99.962	96.629	97.093	92.838	89.548	86.454	83.743	81.516	78.158
28	130.767	123.798	118.625	113.465	109.783	112.753	107.745	103.954	100.383	97.124	97.223	93.053	89.844	86.810	84.197	81.642	78.347
29	130.998	124.126	119.088	113.978	110.400	112.928	108.010	104.325	100.830	97.682	97.371	93.261	90.172	87.222	84.678	81.786	78.577
30	131.210	124.503	119.575	114.546	111.214	113.141	108.333	104.719	101.339	98.303	97.551	93.549	90.542	87.654	85.206	81.949	78.826
31	134.005	128.630	125.079	122.056	120.807	114.665	109.994	107.607	104.846	102.472	98.698	95.172	92.693	90.312	88.355	82.821	80.249
32	134.330	129.112	125.761	122.841	121.786	114.923	110.364	108.109	105.503	103.214	98.937	95.526	93.148	90.889	89.008	83.068	80.571
33	134.672	129.650	126.509	123.677	122.885	115.255	110.809	108.691	106.187	104.064	99.217	95.923	93.654	91.472	89.724	83.325	80.909
34	135.111	130.237	127.341	124.597	124.055	115.637	111.297	109.273	106.939	104.995	99.543	96.349	94.202	92.126	90.525	83.637	81.287
35	135.572	130.872	127.916	125.610	125.376	116.038	111.825	109.981	107.766	106.190	99.902	96.820	94.810	92.867	91.419	83.951	81.744
36	136.088	131.568	128.908	126.721	127.033	116.490	112.425	110.727	108.675	107.296	100.320	97.356	95.452	93.652	92.396	84.322	82.226
37	136.680	132.337	129.927	127.207	128.624	117.006	113.071	111.546	109.670	108.521	100.783	97.928	96.174	94.529	93.451	84.721	82.756
38	137.321	133.138	131.101	128.470	130.187	117.545	113.781	112.479	110.802	109.867	101.287	98.561	96.977	95.478	94.609	85.220	83.315
39	138.036	134.044	132.393	129.845	132.165	118.218	114.575	113.483	112.007	111.320	101.850	99.250	97.822	96.547	95.886	85.725	83.959
40	138.794	135.022	133.771	131.545	134.303	118.882	115.407	114.595	113.399	112.923	102.478	100.034	98.770	97.723	97.307	86.303	84.655
41	148.447	148.812	154.413	157.375	NA	122.418	120.643	121.162	122.689	NA	104.895	103.250	103.249	104.051	NA	88.167	87.476
42	149.448	150.193	156.048	160.062	NA	123.265	121.762	122.592	124.447	NA	105.653	104.174	104.484	105.528	NA	88.886	88.337
43	150.543	151.676	158.462	162.077	NA	124.194	122.920	124.281	126.392	NA	106.524	105.252	105.834	107.173	NA	89.650	89.274
44	151.730	153.330	161.039	165.310	NA	125.224	124.198	126.145	128.503	NA	107.414	106.381	107.307	108.975	NA	90.464	90.313
45	153.134	155.134	163.623	168.870	NA	126.350	125.672	128.281	129.864	NA	108.420	107.655	108.205	110.986	NA	91.372	91.436
46	154.468	157.154	166.422	NA	NA	127.529	127.224	130.217	NA	NA	109.521	109.049	109.856	NA	NA	92.360	92.653
47	156.076	159.340	169.561	NA	NA	128.855	128.942	132.353	NA	NA	110.737	110.543	111.722	NA	NA	93.427	94.003
48	157.828	161.764	172.483	NA	NA	130.314	130.796	134.711	NA	NA	112.080	112.243	114.023	NA	NA	94.584	95.740
49	159.721	164.409	176.359	NA	NA	131.955	132.898	137.341	NA	NA	113.552	114.106	116.675	NA	NA	95.870	97.057
50	161.475	166.613	180.178	NA	NA	133.871	135.133	140.410	NA	NA	114.643	116.122	119.185	NA	NA	97.228	98.783
51	175.988	188.547	NA	NA	NA	136.497	139.125	NA	NA	NA	119.086	122.003	NA	NA	NA	100.427	101.263
52	178.611	192.377	NA	NA	NA	138.669	142.211	NA	NA	NA	121.027	124.711	NA	NA	NA	102.119	103.460
53	181.530	196.751	NA	NA	NA	140.695	145.502	NA	NA	NA	123.129	127.592	NA	NA	NA	104.146	105.743
54	183.977	201.586	NA	NA	NA	143.146	148.795	NA	NA	NA	125.446	130.726	NA	NA	NA	105.884	108.265
55	187.303	206.606	NA	NA	NA	145.558	152.084	NA	NA	NA	127.475	134.102	NA	NA	NA	108.022	110.988

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

15		
30	35	40
73.808	70.823	68.223
73.885	70.951	68.396
73.983	71.072	68.568
74.603	71.961	69.637
74.715	72.116	69.847
74.846	72.315	70.093
75.011	72.520	70.352
75.201	72.761	70.631
75.391	73.015	70.947
75.630	73.313	71.295
75.887	73.623	71.706
76.165	73.978	72.136
76.504	74.369	72.616
78.501	76.995	75.954
78.913	77.487	76.560
79.361	78.024	77.221
79.848	78.630	77.933
80.395	79.274	78.732
80.998	79.997	79.614
81.632	80.763	80.589
82.340	81.654	81.643
83.127	82.615	82.838
83.983	83.680	84.119
88.244	90.134	NA
89.324	91.488	NA
90.523	92.990	NA
91.808	94.611	NA
93.271	96.397	NA
94.824	NA	NA
96.576	NA	NA
98.446	NA	NA
100.479	NA	NA
102.586	NA	NA
NA	NA	NA
NA	NA	NA
NA	NA	NA
NA	NA	NA
NA	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 225,000 and less than INR 250,000

PPT Age/PT	8					10					12					15			
	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35
18	129.105	121.232	114.644	108.461	103.232	111.334	105.962	101.151	96.705	93.034	96.249	91.573	87.490	83.713	80.556	80.746	77.037	73.772	70.789
19	129.171	121.335	114.700	108.585	103.456	111.354	106.031	101.248	96.863	93.162	96.267	91.593	87.564	83.869	80.743	80.763	77.056	73.849	70.917
20	129.194	121.415	114.871	108.800	103.726	111.414	106.102	101.379	97.030	93.334	96.322	91.698	87.681	84.003	80.930	80.812	77.126	73.947	71.038
21	129.911	122.457	116.495	111.032	106.389	111.969	106.671	102.190	98.156	94.286	96.579	92.127	88.307	84.875	81.886	81.014	77.501	74.567	71.926
22	129.935	122.586	116.672	111.351	106.706	112.052	106.772	102.346	98.350	94.574	96.655	92.173	88.461	85.057	82.129	81.083	77.594	74.679	72.081
23	130.055	122.721	116.889	111.651	107.084	112.118	106.876	102.526	98.599	94.858	96.675	92.278	88.592	85.255	82.398	81.101	77.672	74.810	72.280
24	130.131	122.880	117.144	111.973	107.448	112.185	106.976	102.732	98.856	95.192	96.775	92.363	88.776	85.482	82.659	81.191	77.749	74.975	72.485
25	130.235	123.010	117.410	112.355	107.884	112.242	107.117	102.970	99.156	95.558	96.818	92.511	88.986	85.748	82.970	81.267	77.884	75.165	72.726
26	130.371	123.239	117.754	112.759	108.332	112.372	107.291	103.242	99.509	95.992	96.928	92.667	89.228	86.028	83.333	81.316	78.018	75.355	72.980
27	130.513	123.487	118.140	113.205	108.924	112.503	107.492	103.519	99.866	96.447	97.045	92.838	89.462	86.371	83.704	81.436	78.158	75.594	73.278
28	130.639	123.738	118.545	113.357	109.527	112.642	107.692	103.854	100.287	96.942	97.175	93.053	89.758	86.727	84.158	81.562	78.347	75.851	73.588
29	130.870	124.066	119.008	113.870	110.144	112.817	107.957	104.225	100.734	97.500	97.323	93.261	90.086	87.139	84.639	81.706	78.577	76.129	73.943
30	131.082	124.443	119.495	114.438	110.958	113.030	108.280	104.619	101.243	98.121	97.503	93.549	90.456	87.571	85.167	81.869	78.826	76.468	74.334
31	133.874	128.568	124.996	121.942	120.530	114.553	109.941	107.505	104.748	102.283	98.650	95.172	92.605	90.228	88.314	82.741	80.249	78.464	76.960
32	134.199	129.050	125.678	122.727	121.509	114.811	110.311	108.007	105.405	103.025	98.889	95.526	93.060	90.805	88.967	82.988	80.571	78.876	77.452
33	134.541	129.588	126.426	123.563	122.608	115.143	110.756	108.589	106.089	103.875	99.169	95.923	93.566	91.388	89.683	83.245	80.909	79.324	77.989
34	134.980	130.175	127.258	124.483	123.778	115.525	111.244	109.171	106.841	104.806	99.495	96.349	94.114	92.042	90.484	83.557	81.287	79.811	78.595
35	135.441	130.810	127.833	125.496	125.099	115.926	111.772	109.879	107.668	106.001	99.854	96.820	94.722	92.783	91.378	83.871	81.744	80.358	79.239
36	135.957	131.506	128.825	126.607	126.756	116.378	112.372	110.625	108.577	107.107	100.272	97.356	95.364	93.568	92.355	84.242	82.226	80.961	79.962
37	136.549	132.275	129.844	127.093	128.347	116.894	113.018	111.444	109.572	108.332	100.735	97.928	96.086	94.445	93.410	84.641	82.756	81.595	80.728
38	137.190	133.076	131.018	128.356	129.910	117.433	113.728	112.377	110.704	109.678	101.239	98.561	96.889	95.394	94.568	85.140	83.315	82.303	81.619
39	137.905	133.982	132.310	129.731	131.888	118.106	114.522	113.381	111.909	111.131	101.802	99.250	97.734	96.463	95.845	85.645	83.959	83.090	82.580
40	138.663	134.960	133.688	131.431	134.026	118.770	115.354	114.493	113.301	112.734	102.430	100.034	98.682	97.639	97.266	86.223	84.655	83.946	83.645
41	148.308	148.744	154.319	157.240	NA	122.303	120.588	121.055	122.584	NA	104.846	103.250	103.159	103.963	NA	88.085	87.476	88.205	90.096
42	149.309	150.125	155.954	159.927	NA	123.150	121.707	122.485	124.342	NA	105.604	104.174	104.394	105.440	NA	88.804	88.337	89.285	91.450
43	150.404	151.608	158.368	161.942	NA	124.079	122.865	124.174	126.287	NA	106.475	105.252	105.744	107.085	NA	89.568	89.274	90.484	92.952
44	151.591	153.262	160.945	165.175	NA	125.109	124.143	126.038	128.398	NA	107.365	106.381	107.217	108.887	NA	90.382	90.313	91.769	94.573
45	152.995	155.066	163.529	168.735	NA	126.235	125.617	128.174	129.759	NA	108.371	107.655	108.115	110.898	NA	91.290	91.436	93.232	96.359
46	154.329	157.086	166.328	NA	NA	127.414	127.169	130.110	NA	NA	109.472	109.049	109.766	NA	NA	92.278	92.653	94.785	NA
47	155.937	159.272	169.467	NA	NA	128.740	128.887	132.246	NA	NA	110.688	110.543	111.632	NA	NA	93.345	94.003	96.537	NA
48	157.689	161.696	172.389	NA	NA	130.199	130.741	134.604	NA	NA	112.031	112.243	113.933	NA	NA	94.502	95.740	98.407	NA
49	159.582	164.341	176.265	NA	NA	131.840	132.843	137.234	NA	NA	113.503	114.106	116.585	NA	NA	95.788	97.057	100.440	NA
50	161.336	166.545	180.084	NA	NA	133.756	135.078	140.303	NA	NA	114.594	116.122	119.095	NA	NA	97.146	98.783	102.547	NA
51	175.839	188.473	NA	NA	NA	136.383	139.070	NA	NA	NA	119.036	122.003	NA	NA	NA	100.344	101.263	NA	NA
52	178.462	192.303	NA	NA	NA	138.555	142.156	NA	NA	NA	120.977	124.711	NA	NA	NA	102.036	103.460	NA	NA
53	181.381	196.677	NA	NA	NA	140.581	145.447	NA	NA	NA	123.079	127.592	NA	NA	NA	104.063	105.743	NA	NA
54	183.828	201.512	NA	NA	NA	143.032	148.740	NA	NA	NA	125.396	130.726	NA	NA	NA	105.801	108.265	NA	NA
55	187.154	206.532	NA	NA	NA	145.444	152.029	NA	NA	NA	127.425	134.102	NA	NA	NA	107.939	110.988	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 250,000 and less than INR 275,000

PPT Age/PT	8					10					12					15			
	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35
18	128.977	121.172	114.554	108.355	103.132	111.279	105.962	101.051	96.610	92.989	96.202	91.573	87.404	83.672	80.439	80.706	76.999	73.700	70.720
19	129.043	121.275	114.610	108.479	103.356	111.299	106.031	101.148	96.768	93.117	96.220	91.593	87.478	83.828	80.626	80.723	77.018	73.777	70.848
20	129.066	121.355	114.781	108.694	103.626	111.359	106.102	101.279	96.935	93.289	96.275	91.698	87.595	83.962	80.813	80.772	77.088	73.875	70.969
21	129.782	122.396	116.404	110.924	106.286	111.914	106.671	102.090	98.061	94.240	96.532	92.127	88.220	84.834	81.768	80.974	77.464	74.495	71.857
22	129.806	122.525	116.581	111.243	106.603	111.997	106.772	102.246	98.255	94.528	96.608	92.173	88.374	85.016	82.011	81.043	77.557	74.607	72.012
23	129.926	122.660	116.798	111.543	106.981	112.063	106.876	102.426	98.504	94.812	96.628	92.278	88.505	85.214	82.280	81.061	77.635	74.738	72.211
24	130.002	122.819	117.053	111.865	107.345	112.130	106.976	102.632	98.761	95.146	96.728	92.363	88.689	85.441	82.541	81.151	77.712	74.903	72.416
25	130.106	122.949	117.319	112.247	107.781	112.187	107.117	102.870	99.061	95.512	96.771	92.511	88.899	85.707	82.852	81.227	77.847	75.093	72.657
26	130.242	123.178	117.663	112.651	108.229	112.317	107.291	103.142	99.414	95.946	96.881	92.667	89.141	85.987	83.215	81.276	77.981	75.283	72.911
27	130.384	123.426	118.049	113.097	108.821	112.448	107.492	103.419	99.771	96.401	96.998	92.838	89.375	86.330	83.586	81.396	78.121	75.522	73.209
28	130.510	123.677	118.454	113.249	109.424	112.587	107.692	103.754	100.192	96.896	97.128	93.053	89.671	86.686	84.040	81.522	78.310	75.779	73.519
29	130.741	124.005	118.917	113.762	110.041	112.762	107.957	104.125	100.639	97.454	97.276	93.261	89.999	87.098	84.521	81.666	78.540	76.057	73.874
30	130.953	124.382	119.404	114.330	110.855	112.975	108.280	104.519	101.148	98.075	97.456	93.549	90.369	87.530	85.049	81.829	78.789	76.396	74.265
31	133.743	128.506	124.901	121.828	120.419	114.497	109.941	107.403	104.650	102.236	98.602	95.172	92.517	90.186	88.192	82.701	80.211	78.390	76.888
32	134.068	128.988	125.583	122.613	121.398	114.755	110.311	107.905	105.307	102.978	98.841	95.526	92.972	90.763	88.845	82.948	80.533	78.802	77.380
33	134.410	129.526	126.331	123.449	122.497	115.087	110.756	108.487	105.991	103.828	99.121	95.923	93.478	91.346	89.561	83.205	80.871	79.177	77.917
34	134.849	130.113	127.163	124.369	123.667	115.469	111.244	109.069	106.743	104.759	99.447	96.349	94.026	92.000	90.362	83.517	81.249	79.737	78.523
35	135.310	130.748	127.738	125.382	124.988	115.870	111.772	109.777	107.570	105.954	99.806	96.820	94.634	92.741	91.256	83.831	81.706	80.284	79.167
36	135.826	131.444	128.730	126.493	126.645	116.322	112.372	110.523	108.479	107.060	100.224	97.356	95.276	93.526	92.233	84.202	82.188	80.887	79.890
37	136.418	132.213	129.749	126.979	128.236	116.838	113.018	111.342	109.474	108.285	100.687	97.928	95.998	94.403	93.288	84.601	82.718	81.521	80.656
38	137.059	133.014	130.923	128.242	129.799	117.377	113.728	112.275	110.606	109.631	101.191	98.561	96.801	95.352	94.446	85.100	83.277	82.229	81.547
39	137.774	133.920	132.215	129.617	131.777	118.050	114.522	113.279	111.811	111.084	101.754	99.250	97.646	96.421	95.723	85.605	83.921	83.016	82.508
40	138.532	134.898	133.593	131.317	133.915	118.714	115.354	114.391	113.203	112.687	102.382	100.034	98.594	97.597	97.144	86.183	84.617	83.872	83.573
41	148.169	148.676	154.211	157.106	NA	122.246	120.588	120.948	122.479	NA	104.797	103.250	103.068	103.918	NA	88.045	87.436	88.128	90.020
42	149.170	150.057	155.846	159.793	NA	123.093	121.707	122.378	124.237	NA	105.555	104.174	104.303	105.395	NA	88.764	88.297	89.208	91.374
43	150.265	151.540	158.260	161.808	NA	124.022	122.865	124.067	126.182	NA	106.426	105.252	105.653	107.040	NA	89.528	89.234	90.407	92.876
44	151.452	153.194	160.837	165.041	NA	125.052	124.143	125.931	128.293	NA	107.316	106.381	107.126	108.842	NA	90.342	90.273	91.692	94.497
45	152.856	154.998	163.421	168.601	NA	126.178	125.617	128.067	129.654	NA	108.322	107.655	108.024	110.853	NA	91.250	91.396	93.155	96.283
46	154.190	157.018	166.220	NA	NA	127.357	127.169	130.003	NA	NA	109.423	109.049	109.675	NA	NA	92.238	92.613	94.708	NA
47	155.798	159.204	169.359	NA	NA	128.683	128.887	132.139	NA	NA	110.639	110.543	111.541	NA	NA	93.305	93.963	96.460	NA
48	157.550	161.628	172.281	NA	NA	130.142	130.741	134.497	NA	NA	111.982	112.243	113.842	NA	NA	94.462	95.700	98.330	NA
49	159.443	164.273	176.157	NA	NA	131.783	132.843	137.127	NA	NA	113.454	114.106	116.494	NA	NA	95.748	97.017	100.363	NA
50	161.197	166.477	179.976	NA	NA	133.699	135.078	140.196	NA	NA	114.545	116.122	119.004	NA	NA	97.106	98.743	102.470	NA
51	175.690	188.399	NA	NA	NA	136.325	139.070	NA	NA	NA	118.987	122.003	NA	NA	NA	100.303	101.223	NA	NA
52	178.313	192.229	NA	NA	NA	138.497	142.156	NA	NA	NA	120.928	124.711	NA	NA	NA	101.995	103.420	NA	NA
53	181.232	196.603	NA	NA	NA	140.523	145.447	NA	NA	NA	123.030	127.592	NA	NA	NA	104.022	105.703	NA	NA
54	183.679	201.438	NA	NA	NA	142.974	148.740	NA	NA	NA	125.347	130.726	NA	NA	NA	105.760	108.225	NA	NA
55	187.005	206.458	NA	NA	NA	145.386	152.029	NA	NA	NA	127.376	134.102	NA	NA	NA	107.898	110.948	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 275,000 and less than INR 300,000

PPT Age/PT	8					10					12					15				
	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
18	128.913	121.112	114.498	108.249	103.032	111.224	105.857	101.002	96.469	93.034	96.154	91.483	87.361	83.631	80.361	80.706	76.999	73.664	70.685	68.091
19	128.979	121.215	114.554	108.373	103.256	111.244	105.926	101.099	96.627	93.162	96.172	91.503	87.435	83.787	80.548	80.723	77.018	73.741	70.813	68.264
20	129.002	121.295	114.725	108.588	103.526	111.304	105.997	101.230	96.794	93.334	96.227	91.608	87.552	83.921	80.735	80.772	77.088	73.839	70.934	68.436
21	129.717	122.336	116.347	110.816	106.286	111.858	106.566	102.040	97.918	94.149	96.484	92.037	88.177	84.793	81.689	80.974	77.464	74.458	71.822	69.504
22	129.741	122.465	116.524	111.135	106.603	111.941	106.667	102.196	98.112	94.437	96.560	92.083	88.331	84.975	81.932	81.043	77.557	74.570	71.977	69.714
23	129.861	122.600	116.741	111.435	106.981	112.007	106.771	102.376	98.361	94.721	96.580	92.188	88.462	85.173	82.201	81.061	77.635	74.701	72.176	69.960
24	129.937	122.759	116.996	111.757	107.345	112.074	106.871	102.582	98.618	95.055	96.680	92.273	88.646	85.400	82.462	81.151	77.712	74.866	72.381	70.219
25	130.041	122.889	117.262	112.139	107.781	112.131	107.012	102.820	98.918	95.421	96.723	92.421	88.856	85.666	82.773	81.227	77.847	75.056	72.622	70.498
26	130.177	123.118	117.606	112.543	108.229	112.261	107.186	103.092	99.271	95.855	96.833	92.577	89.098	85.946	83.136	81.276	77.981	75.246	72.876	70.814
27	130.319	123.366	117.992	112.989	108.821	112.392	107.387	103.369	99.628	96.310	96.950	92.748	89.332	86.289	83.507	81.396	78.121	75.485	73.174	71.162
28	130.445	123.617	118.397	113.141	109.424	112.531	107.587	103.704	100.049	96.805	97.080	92.963	89.628	86.645	83.961	81.522	78.310	75.742	73.484	71.573
29	130.676	123.945	118.860	113.654	110.041	112.706	107.852	104.075	100.496	97.363	97.228	93.171	89.956	87.057	84.442	81.666	78.540	76.020	73.839	72.003
30	130.888	124.322	119.347	114.222	110.855	112.919	108.175	104.469	101.005	97.984	97.408	93.459	90.326	87.489	84.970	81.829	78.789	76.359	74.230	72.483
31	133.677	128.444	124.842	121.714	120.419	114.441	109.834	107.352	104.502	102.141	98.554	95.080	92.473	90.144	88.111	82.701	80.211	78.353	76.852	75.815
32	134.002	128.926	125.524	122.499	121.398	114.699	110.204	107.854	105.159	102.883	98.793	95.434	92.928	90.721	88.764	82.948	80.533	78.765	77.344	76.421
33	134.344	129.464	126.272	123.335	122.497	115.031	110.649	108.436	105.843	103.733	99.073	95.831	93.434	91.304	89.480	83.205	80.871	79.213	77.881	77.082
34	134.783	130.051	127.104	124.255	123.667	115.413	111.137	109.018	106.595	104.664	99.399	96.257	93.982	91.958	90.281	83.517	81.249	79.700	78.487	77.794
35	135.244	130.686	127.679	125.268	124.988	115.814	111.665	109.726	107.422	105.859	99.758	96.728	94.590	92.699	91.175	83.831	81.706	80.247	79.131	78.593
36	135.760	131.382	128.671	126.379	126.645	116.266	112.265	110.472	108.331	106.965	100.176	97.264	95.232	93.484	92.152	84.202	82.188	80.850	79.854	79.475
37	136.352	132.151	129.690	126.865	128.236	116.782	112.911	111.291	109.326	108.190	100.639	97.836	95.954	94.361	93.207	84.601	82.718	81.484	80.620	80.450
38	136.993	132.952	130.864	128.128	129.799	117.321	113.621	112.224	110.458	109.536	101.143	98.469	96.757	95.310	94.365	85.100	83.277	82.192	81.511	81.504
39	137.708	133.858	132.156	129.503	131.777	117.994	114.415	113.228	111.663	110.989	101.706	99.158	97.602	96.379	95.642	85.605	83.921	82.979	82.472	82.699
40	138.466	134.836	133.534	131.203	133.915	118.658	115.247	114.340	113.055	112.592	102.334	99.942	98.550	97.555	97.063	86.183	84.617	83.835	83.537	83.980
41	148.099	148.608	154.143	156.972	NA	122.189	120.478	120.895	122.321	NA	104.748	103.156	103.022	103.874	NA	88.045	87.436	88.090	89.982	NA
42	149.100	149.989	155.778	159.659	NA	123.036	121.597	122.325	124.079	NA	105.506	104.080	104.257	105.351	NA	88.764	88.297	89.170	91.336	NA
43	150.195	151.472	158.192	161.674	NA	123.965	122.755	124.014	126.024	NA	106.377	105.158	105.607	106.996	NA	89.528	89.234	90.369	92.838	NA
44	151.382	153.126	160.769	164.907	NA	124.995	124.033	125.878	128.135	NA	107.267	106.287	107.080	108.798	NA	90.342	90.273	91.654	94.459	NA
45	152.786	154.930	163.353	168.467	NA	126.121	125.507	128.014	129.496	NA	108.273	107.561	107.978	110.809	NA	91.250	91.396	93.117	96.245	NA
46	154.120	156.950	166.152	NA	NA	127.300	127.059	129.950	NA	NA	109.374	108.955	109.629	NA	NA	92.238	92.613	94.670	NA	NA
47	155.728	159.136	169.291	NA	NA	128.626	128.777	132.086	NA	NA	110.590	110.449	111.495	NA	NA	93.305	93.963	96.422	NA	NA
48	157.480	161.560	172.213	NA	NA	130.085	130.631	134.444	NA	NA	111.933	112.149	113.796	NA	NA	94.462	95.700	98.292	NA	NA
49	159.373	164.205	176.089	NA	NA	131.726	132.733	137.074	NA	NA	113.405	114.012	116.448	NA	NA	95.748	97.017	100.325	NA	NA
50	161.127	166.409	179.908	NA	NA	133.642	134.968	140.143	NA	NA	114.496	116.028	118.958	NA	NA	97.106	98.743	102.432	NA	NA
51	175.616	188.324	NA	NA	NA	136.268	138.959	NA	NA	NA	118.937	121.907	NA	NA	NA	100.303	101.223	NA	NA	NA
52	178.239	192.154	NA	NA	NA	138.440	142.045	NA	NA	NA	120.878	124.615	NA	NA	NA	101.995	103.420	NA	NA	NA
53	181.158	196.528	NA	NA	NA	140.466	145.336	NA	NA	NA	122.980	127.496	NA	NA	NA	104.022	105.703	NA	NA	NA
54	183.605	201.363	NA	NA	NA	142.917	148.629	NA	NA	NA	125.297	130.630	NA	NA	NA	105.760	108.225	NA	NA	NA
55	186.931	206.383	NA	NA	NA	145.329	151.918	NA	NA	NA	127.326	134.006	NA	NA	NA	107.898	110.948	NA	NA	NA

Note: Premium rates above are excluding Goods and Services Tax

Reliance Nippon Life Smart Total Advantage Return
Annexure A - Premium Rates

Variant 2: Life Plus - Base Premium Rates per INR 1000 Base Sum Assured
Annualized Premium greater than or equal to INR 300,000

PPT Age/PT	8					10					12					15			
	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35
18	128.849	120.932	114.329	108.143	102.982	111.169	105.752	100.952	96.422	92.854	96.107	91.393	87.319	83.590	80.322	80.667	76.924	73.628	70.685
19	128.915	121.035	114.385	108.267	103.206	111.189	105.821	101.049	96.580	92.982	96.125	91.413	87.393	83.746	80.509	80.684	76.943	73.705	70.813
20	128.938	121.115	114.556	108.482	103.476	111.249	105.892	101.180	96.747	93.154	96.180	91.518	87.510	83.880	80.696	80.733	77.013	73.803	70.934
21	129.653	122.154	116.176	110.708	106.132	111.803	106.461	101.990	97.870	94.104	96.436	91.946	88.134	84.752	81.650	80.934	77.388	74.422	71.822
22	129.677	122.283	116.353	111.027	106.449	111.886	106.562	102.146	98.064	94.392	96.512	91.992	88.288	84.934	81.893	81.003	77.481	74.534	71.977
23	129.797	122.418	116.570	111.327	106.827	111.952	106.666	102.326	98.313	94.676	96.532	92.097	88.419	85.132	82.162	81.021	77.559	74.665	72.176
24	129.873	122.577	116.825	111.649	107.191	112.019	106.766	102.532	98.570	95.010	96.632	92.182	88.603	85.359	82.423	81.111	77.636	74.830	72.381
25	129.977	122.707	117.091	112.031	107.627	112.076	106.907	102.770	98.870	95.376	96.675	92.330	88.813	85.625	82.734	81.187	77.771	75.020	72.622
26	130.113	122.936	117.435	112.435	108.075	112.206	107.081	103.042	99.223	95.810	96.785	92.486	89.055	85.905	83.097	81.236	77.905	75.210	72.876
27	130.255	123.184	117.821	112.881	108.667	112.337	107.282	103.319	99.580	96.265	96.902	92.657	89.289	86.248	83.468	81.356	78.045	75.449	73.174
28	130.381	123.435	118.226	113.033	109.270	112.476	107.482	103.654	100.001	96.760	97.032	92.872	89.585	86.604	83.922	81.482	78.234	75.706	73.484
29	130.612	123.763	118.689	113.546	109.887	112.651	107.747	104.025	100.448	97.318	97.180	93.080	89.913	87.016	84.403	81.626	78.464	75.984	73.839
30	130.824	124.140	119.176	114.114	110.701	112.864	108.070	104.419	100.957	97.939	97.360	93.368	90.283	87.448	84.931	81.789	78.713	76.323	74.230
31	133.612	128.257	124.664	121.599	120.197	114.385	109.728	107.300	104.453	102.094	98.505	94.988	92.429	90.102	88.070	82.661	80.134	78.315	76.852
32	133.937	128.739	125.346	122.384	121.176	114.643	110.098	107.802	105.110	102.836	98.744	95.342	92.884	90.679	88.723	82.908	80.456	78.727	77.344
33	134.279	129.277	126.094	123.220	122.275	114.975	110.543	108.384	105.794	103.686	99.024	95.739	93.390	91.262	89.439	83.165	80.794	79.175	77.881
34	134.718	129.864	126.926	124.140	123.445	115.357	111.031	108.966	106.546	104.617	99.350	96.165	93.938	91.916	90.240	83.477	81.172	79.662	78.487
35	135.179	130.499	127.501	125.153	124.766	115.758	111.559	109.674	107.373	105.812	99.709	96.636	94.546	92.657	91.134	83.791	81.629	80.209	79.131
36	135.695	131.195	128.493	126.264	126.423	116.210	112.159	110.420	108.282	106.918	100.127	97.172	95.188	93.442	92.111	84.162	82.111	80.812	79.854
37	136.287	131.964	129.512	126.750	128.014	116.726	112.805	111.239	109.277	108.143	100.590	97.744	95.910	94.319	93.166	84.561	82.641	81.446	80.620
38	136.928	132.765	130.686	128.013	129.577	117.265	113.515	112.172	110.409	109.489	101.094	98.377	96.713	95.268	94.324	85.060	83.200	82.154	81.511
39	137.643	133.671	131.978	129.388	131.555	117.938	114.309	113.176	111.614	110.942	101.657	99.066	97.558	96.337	95.601	85.565	83.844	82.941	82.472
40	138.401	134.649	133.356	131.088	133.693	118.602	115.141	114.288	113.006	112.545	102.285	99.850	98.506	97.513	97.022	86.143	84.540	83.797	83.537
41	148.030	148.405	153.941	156.837	NA	122.131	120.368	120.841	122.269	NA	104.699	103.062	102.977	103.830	NA	88.004	87.358	88.051	89.982
42	149.031	149.786	155.576	159.524	NA	122.978	121.487	122.271	124.027	NA	105.457	103.986	104.212	105.307	NA	88.723	88.219	89.131	91.336
43	150.126	151.269	157.990	161.539	NA	123.907	122.645	123.960	125.972	NA	106.328	105.064	105.562	106.952	NA	89.487	89.156	90.330	92.838
44	151.313	152.923	160.567	164.772	NA	124.937	123.923	125.824	128.083	NA	107.218	106.193	107.035	108.754	NA	90.301	90.195	91.615	94.459
45	152.717	154.727	163.151	168.332	NA	126.063	125.397	127.960	129.444	NA	108.224	107.467	107.933	110.765	NA	91.209	91.318	93.078	96.245
46	154.051	156.747	165.950	NA	NA	127.242	126.949	129.896	NA	NA	109.325	108.861	109.584	NA	NA	92.197	92.535	94.631	NA
47	155.659	158.933	169.089	NA	NA	128.568	128.667	132.032	NA	NA	110.541	110.355	111.450	NA	NA	93.264	93.885	96.383	NA
48	157.411	161.357	172.011	NA	NA	130.027	130.521	134.390	NA	NA	111.884	112.055	113.751	NA	NA	94.421	95.622	98.253	NA
49	159.304	164.002	175.887	NA	NA	131.668	132.623	137.020	NA	NA	113.356	113.918	116.403	NA	NA	95.707	96.939	100.286	NA
50	161.058	166.206	179.706	NA	NA	133.584	134.858	140.089	NA	NA	114.447	115.934	118.913	NA	NA	97.065	98.665	102.393	NA
51	175.541	188.101	NA	NA	NA	136.210	138.848	NA	NA	NA	118.888	121.811	NA	NA	NA	100.262	101.144	NA	NA
52	178.164	191.931	NA	NA	NA	138.382	141.934	NA	NA	NA	120.829	124.519	NA	NA	NA	101.954	103.341	NA	NA
53	181.083	196.305	NA	NA	NA	140.408	145.225	NA	NA	NA	122.931	127.400	NA	NA	NA	103.981	105.624	NA	NA
54	183.530	201.140	NA	NA	NA	142.859	148.518	NA	NA	NA	125.248	130.534	NA	NA	NA	105.719	108.146	NA	NA
55	186.856	206.160	NA	NA	NA	145.271	151.807	NA	NA	NA	127.277	133.910	NA	NA	NA	107.857	110.869	NA	NA

Note: Premium rates above are excluding Goods and Services Tax