

Income Rates

Variant 1: Insta Income - 25% cashback

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 80,000

Key Code	6 20	6 25	6 30	6 35	6 40	7 20	7 25	7 30	7 35	7 40	8 20	8 25	8 30	8 35	8 40	10 20	10 25	10 30	10 35	10 40	12 20	12 25	12 30	12 35	12 40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	12.47%	14.61%	16.74%	19.02%	19.67%	14.29%	16.58%	18.88%	21.58%	22.33%	16.11%	18.56%	21.01%	24.14%	24.99%	19.74%	22.51%	25.29%	29.26%	30.30%	20.19%	23.89%	27.59%	32.28%	34.67%
1	12.43%	14.57%	16.71%	18.98%	19.64%	14.25%	16.54%	18.84%	21.54%	22.29%	16.07%	18.52%	20.97%	24.10%	24.94%	19.70%	22.46%	25.23%	29.21%	30.25%	20.14%	23.83%	27.53%	32.22%	34.59%
2	12.40%	14.54%	16.67%	18.94%	19.60%	14.21%	16.50%	18.80%	21.50%	22.25%	16.02%	18.47%	20.93%	24.05%	24.90%	19.65%	22.41%	25.18%	29.16%	30.20%	20.08%	23.78%	27.47%	32.16%	34.50%
3	12.36%	14.50%	16.64%	18.91%	19.57%	14.17%	16.47%	18.76%	21.46%	22.21%	15.98%	18.43%	20.88%	24.01%	24.86%	19.61%	22.36%	25.12%	29.11%	30.15%	20.03%	23.72%	27.41%	32.11%	34.42%
4	12.32%	14.46%	16.61%	18.87%	19.54%	14.13%	16.43%	18.72%	21.42%	22.18%	15.94%	18.39%	20.84%	23.97%	24.81%	19.56%	22.31%	25.07%	29.06%	30.09%	19.98%	23.67%	27.35%	32.05%	34.34%
5	12.28%	14.43%	16.57%	18.84%	19.50%	14.09%	16.39%	18.68%	21.38%	22.14%	15.90%	18.35%	20.79%	23.92%	24.77%	19.51%	22.26%	25.01%	29.01%	30.04%	19.92%	23.61%	27.30%	31.99%	34.25%
6	12.25%	14.39%	16.54%	18.80%	19.47%	14.05%	16.35%	18.64%	21.34%	22.10%	15.86%	18.30%	20.75%	23.88%	24.73%	19.47%	22.21%	24.96%	28.96%	29.99%	19.87%	23.55%	27.24%	31.93%	34.17%
7	12.21%	14.36%	16.50%	18.77%	19.44%	14.01%	16.31%	18.60%	21.30%	22.06%	15.82%	18.26%	20.70%	23.84%	24.69%	19.42%	22.16%	24.90%	28.91%	29.93%	19.81%	23.50%	27.18%	31.88%	34.09%
8	12.17%	14.32%	16.47%	18.73%	19.40%	13.97%	16.27%	18.56%	21.26%	22.02%	15.77%	18.22%	20.66%	23.79%	24.64%	19.38%	22.11%	24.85%	28.86%	29.88%	19.76%	23.44%	27.12%	31.82%	34.00%
9	12.13%	14.28%	16.44%	18.69%	19.37%	13.93%	16.23%	18.52%	21.22%	21.99%	15.73%	18.17%	20.61%	23.75%	24.60%	19.33%	22.06%	24.79%	28.80%	29.83%	19.71%	23.39%	27.06%	31.76%	33.92%
10	12.10%	14.25%	16.40%	18.66%	19.34%	13.89%	16.19%	18.49%	21.18%	21.95%	15.69%	18.13%	20.57%	23.71%	24.56%	19.29%	22.01%	24.74%	28.75%	29.78%	19.65%	23.33%	27.01%	31.70%	33.84%
11	12.06%	14.21%	16.37%	18.62%	19.31%	13.85%	16.15%	18.45%	21.14%	21.91%	15.65%	18.09%	20.53%	23.66%	24.51%	19.24%	21.96%	24.69%	28.70%	29.72%	19.60%	23.27%	26.95%	31.65%	33.76%
12	12.02%	14.18%	16.33%	18.59%	19.27%	13.81%	16.11%	18.41%	21.10%	21.87%	15.61%	18.04%	20.48%	23.62%	24.47%	19.20%	21.91%	24.63%	28.65%	29.67%	19.55%	23.22%	26.89%	31.59%	33.67%
13	11.98%	14.14%	16.30%	18.55%	19.24%	13.77%	16.07%	18.37%	21.06%	21.83%	15.57%	18.00%	20.44%	23.58%	24.43%	19.15%	21.86%	24.58%	28.60%	29.62%	19.49%	23.16%	26.83%	31.53%	33.59%
14	11.94%	14.10%	16.26%	18.52%	19.21%	13.73%	16.03%	18.33%	21.02%	21.80%	15.52%	17.96%	20.39%	23.53%	24.39%	19.10%	21.81%	24.52%	28.55%	29.56%	19.44%	23.11%	26.77%	31.47%	33.51%
15	11.91%	14.07%	16.23%	18.48%	19.17%	13.70%	15.99%	18.29%	20.99%	21.76%	15.48%	17.92%	20.35%	23.49%	24.34%	19.06%	21.76%	24.47%	28.50%	29.51%	19.38%	23.05%	26.71%	31.42%	33.42%
16	11.86%	14.02%	16.19%	18.39%	19.06%	13.65%	15.95%	18.25%	20.90%	21.68%	15.44%	17.87%	20.30%	23.41%	24.27%	19.03%	21.72%	24.42%	28.44%	29.45%	19.35%	23.00%	26.65%	31.34%	33.32%
17	11.81%	13.98%	16.15%	18.29%	18.95%	13.61%	15.90%	18.20%	20.81%	21.60%	15.40%	17.83%	20.26%	23.34%	24.19%	19.00%	21.68%	24.36%	28.39%	29.38%	19.31%	22.95%	26.59%	31.27%	33.22%
18	11.76%	13.93%	16.11%	18.19%	18.84%	13.56%	15.86%	18.16%	20.73%	21.52%	15.36%	17.79%	20.21%	23.26%	24.12%	18.97%	21.64%	24.31%	28.33%	29.31%	19.27%	22.90%	26.52%	31.19%	33.11%
19	11.71%	13.89%	16.07%	18.10%	18.73%	13.52%	15.82%	18.12%	20.64%	21.45%	15.32%	17.75%	20.17%	23.19%	24.05%	18.94%	21.60%	24.26%	28.27%	29.25%	19.23%	22.85%	26.46%	31.12%	33.01%
20	11.66%	13.84%	16.03%	18.00%	18.61%	13.47%	15.77%	18.08%	20.56%	21.37%	15.28%	17.70%	20.12%	23.11%	23.97%	18.91%	21.56%	24.21%	28.22%	29.18%	19.20%	22.79%	26.39%	31.05%	32.91%
21	11.61%	13.80%	15.99%	17.91%	18.50%	13.43%	15.73%	18.03%	20.47%	21.29%	15.25%	17.66%	20.08%	23.03%	23.90%	18.89%	21.52%	24.16%	28.16%	29.11%	19.16%	22.74%	26.33%	30.97%	32.81%
22	11.55%	13.75%	15.95%	17.81%	18.39%	13.38%	15.69%	17.99%	20.39%	21.21%	15.21%	17.62%	20.03%	22.96%	23.82%	18.86%	21.48%	24.11%	28.11%	29.05%	19.12%	22.69%	26.26%	30.90%	32.71%
23	11.50%	13.71%	15.91%	17.72%	18.28%	13.34%	15.64%	17.95%	20.30%	21.14%	15.17%	17.58%	19.99%	22.88%	23.75%	18.83%	21.44%	24.06%	28.05%	28.98%	19.08%	22.64%	26.20%	30.83%	32.60%
24	11.45%	13.66%	15.87%	17.62%	18.17%	13.29%	15.60%	17.91%	20.21%	21.06%	15.13%	17.53%	19.94%	22.81%	23.68%	18.80%	21.40%	24.01%	27.99%	28.92%	19.05%	22.59%	26.13%	30.75%	32.50%
25	11.40%	13.62%	15.83%	17.53%	18.05%	13.25%	15.55%	17.86%	20.13%	20.98%	15.09%	17.49%	19.89%	22.73%	23.60%	18.77%	21.36%	23.96%	27.94%	28.85%	19.01%	22.54%	26.07%	30.68%	32.40%
26	11.35%	13.57%	15.79%	17.43%	17.94%	13.20%	15.51%	17.82%	20.04%	20.90%	15.05%	17.45%	19.85%	22.65%	23.53%	18.74%	21.32%	23.91%	27.88%	28.78%	18.97%	22.49%	26.01%	30.61%	32.30%
27	11.30%	13.53%	15.75%	17.33%	17.83%	13.16%	15.47%	17.78%	19.96%	20.82%	15.01%	17.41%	19.80%	22.58%	23.46%	18.71%	21.28%	23.85%	27.82%	28.72%	18.93%	22.44%	25.94%	30.53%	32.19%
28	11.25%	13.48%	15.71%	17.24%	17.72%	13.11%	15.42%	17.74%	19.87%	20.75%	14.97%	17.36%	19.76%	22.50%	23.38%	18.68%	21.24%	23.80%	27.77%	28.65%	18.90%	22.39%	25.88%	30.46%	32.09%
29	11.20%	13.44%	15.67%	17.14%	17.61%	13.07%	15.38%	17.69%	19.79%	20.67%	14.93%	17.32%	19.71%	22.43%	23.31%	18.65%	21.20%	23.75%	27.71%	28.59%	18.86%	22.34%	25.81%	30.38%	31.99%
30	11.15%	13.39%	15.63%	17.05%	17.49%	13.02%	15.34%	17.65%	19.70%	20.59%	14.89%	17.28%	19.67%	22.35%	23.23%	18.62%	21.16%	23.70%	27.65%	28.52%	18.82%	22.28%	25.75%	30.31%	31.89%
31	11.10%	13.35%	15.59%	16.95%	17.38%	12.98%	15.29%	17.61%	19.61%	20.51%	14.85%	17.24%	19.62%	22.28%	23.16%	18.60%	21.12%	23.65%	27.60%	28.45%	18.78%	22.23%	25.68%	30.24%	31.78%
32	11.05%	13.30%	15.55%	16.86%	17.27%	12.93%	15.25%	17.57%	19.53%	20.43%	14.81%	17.19%	19.58%	22.20%	23.09%	18.57%	21.08%	23.60%	27.54%	28.39%	18.75%	22.18%	25.62%	30.16%	31.68%
33	11.00%	13.26%	15.51%	16.74%	17.16%	12.89%	15.20%	17.52%	19.44%	20.36%	14.77%	17.15%	19.53%	22.12%	23.01%	18.54%	21.04%	23.55%	27.49%	28.32%	18.71%	22.13%	25.55%	30.09%	31.58%
34	10.95%	13.21%	15.48%	16.62%	17.05%	12.84%	15.16%	17.48%	19.36%	20.28%	14.73%	17.11%	19.49%	22.05%	22.94%	18.51%	21.00%	23.50%	27.43%	28.26%	18.67%	22.08%	25.49%	30.02%	31.48%
35	10.90%	13.17%	15.44%	16.53%	17.00%	12.80%	15.12%	17.44%	19.27%	20.20%	14.69%	17.07%	19.44%	21.97%	22.86%	18.48%	20.96%	23.45%	27.37%	28.19%	18.63%	22.03%	25.43%	29.94%	31.37%
36	10.65%	12.95%	15.25%	16.29%		12.55%	14.89%	17.24%	19.09%		14.44%	16.84%	19.23%	21.79%		18.23%	20.73%	23.22%	26.99%		18.38%	21.78%	25.18%	29.45%	
37	10.40%	12.73%	15.06%	16.08%		12.30%	14.67%	17.05%	18.91%		14.20%	16.61%	19.03%	21.60%		17.99%	20.49%	23.29%	26.80%		18.13%	21.53%	24.94%	29.26%	
38	10.15%	12.52%	14.88%	15.90%		12.05%	14.45%	16.85%	18.72%		13.95%	16.38%	18.82%	21.42%		17.74%	20.25%	22.76%	26.61%		17.87%	21.28%	24.70%	28.90%	
39	9.90%	12.30%	14.69%	15.66%		11.80%	14.23%	16.65%	18.30%		13.70%	16.16%	18.61%	20.95%		17.50%	20.02%	22.53%	26.43%		17.62%	21.04%	24.45%	28.57%	
40	9.66%	12.08%	14.51%	15.48%		11.56%	14.01%	16.46%	18.15%		13.45%	15.93%	18.41%	20.80%		17.25%	19.78%	22.31%	26.24%		17.37%	20.79%	24.21%	28.33%	
41	9.41%	11.86%	14.32%			11.31%	13.78%	16.26%			13.21%	15.70%	18.20%			17.01%	19.54%	22.08%			17.11%	20.54%	23.97%		
42	9.16%	11.65%	14.14%			11.06%	13.56%	16.07%			12.96%	15.48%	17.99%			16.76%	19.31%	21.85%			16.86%	20.29%	23.73%		
43	8.91%	11.43%	13.95%			10.81%	13.34%	15.87%			12.71%	15.25%	17.79%			16.52%	19.07%	21.62%			16.61%	20.04%	23.48%		
44	8.66%	11.21%	13.77%			10.56%	13.12%	15.67%			12.47%	15.02%	17.58%			16.27%	18.83%	21.40%			16.35%	19.80%	23.24%		
45	8.41%	11.00%	13.58%			10.31%	12.90%	15.48%			12.22%	14.80%	17.37%			16.03%	18.60%	21.17%			16.10%	19.55%	23.00%		
46		</																							

Variant 1: Insta Income - 25% cashback

Early Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	16.06%	18.13%	20.20%	22.40%	23.08%	18.08%	20.32%	22.76%	25.30%	26.08%	20.10%	22.51%	25.12%	28.06%	28.93%	24.13%	26.89%	29.64%	33.42%	34.49%	24.93%	28.64%	32.35%	36.86%	39.20%
1	16.03%	18.10%	20.17%	22.37%	23.05%	18.05%	20.29%	22.73%	25.27%	26.05%	20.06%	22.47%	25.09%	28.02%	28.90%	24.09%	26.84%	29.60%	33.38%	34.44%	24.89%	28.60%	32.31%	36.81%	39.13%
2	16.00%	18.07%	20.15%	22.34%	23.02%	18.01%	20.25%	22.70%	25.24%	26.02%	20.03%	22.44%	25.05%	27.99%	28.86%	24.05%	26.80%	29.55%	33.34%	34.40%	24.84%	28.55%	32.26%	36.76%	39.06%
3	15.97%	18.04%	20.12%	22.31%	23.00%	17.98%	20.22%	22.66%	25.21%	25.99%	19.99%	22.40%	25.01%	27.95%	28.83%	24.01%	26.76%	29.51%	33.29%	34.35%	24.80%	28.50%	32.21%	36.71%	38.99%
4	15.94%	18.01%	20.09%	22.28%	22.97%	17.95%	20.19%	22.63%	25.18%	25.96%	19.95%	22.37%	24.98%	27.92%	28.79%	23.97%	26.72%	29.46%	33.25%	34.31%	24.75%	28.46%	32.16%	36.67%	38.92%
5	15.91%	17.98%	20.06%	22.25%	22.94%	17.91%	20.16%	22.60%	25.14%	25.92%	19.92%	22.33%	24.94%	27.88%	28.75%	23.93%	26.67%	29.42%	33.21%	34.27%	24.71%	28.41%	32.11%	36.62%	38.85%
6	15.87%	17.96%	20.04%	22.23%	22.92%	17.88%	20.12%	22.57%	25.11%	25.89%	19.88%	22.29%	24.90%	27.85%	28.72%	23.90%	26.63%	29.37%	33.17%	34.22%	24.66%	28.36%	32.07%	36.57%	38.78%
7	15.84%	17.93%	20.01%	22.20%	22.89%	17.85%	20.09%	22.54%	25.08%	25.86%	19.85%	22.26%	24.87%	27.81%	28.68%	23.86%	26.59%	29.33%	33.12%	34.18%	24.61%	28.32%	32.02%	36.52%	38.71%
8	15.81%	17.90%	19.98%	22.17%	22.87%	17.81%	20.06%	22.51%	25.05%	25.83%	19.81%	22.22%	24.83%	27.77%	28.65%	23.82%	26.55%	29.28%	33.08%	34.13%	24.57%	28.27%	31.97%	36.47%	38.64%
9	15.78%	17.87%	19.95%	22.14%	22.84%	17.78%	20.03%	22.47%	25.01%	25.80%	19.78%	22.19%	24.78%	27.74%	28.61%	23.78%	26.51%	29.23%	33.04%	34.09%	24.52%	28.22%	31.92%	36.42%	38.57%
10	15.75%	17.84%	19.93%	22.11%	22.81%	17.75%	19.99%	22.44%	24.98%	25.77%	19.74%	22.15%	24.76%	27.70%	28.58%	23.74%	26.46%	29.19%	33.00%	34.04%	24.48%	28.17%	31.87%	36.37%	38.50%
11	15.72%	17.81%	19.90%	22.08%	22.79%	17.71%	19.96%	22.41%	24.95%	25.74%	19.71%	22.12%	24.72%	27.67%	28.54%	23.70%	26.42%	29.14%	32.96%	34.00%	24.43%	28.13%	31.82%	36.32%	38.43%
12	15.69%	17.78%	19.87%	22.05%	22.76%	17.68%	19.93%	22.38%	24.92%	25.71%	19.67%	22.08%	24.68%	27.63%	28.51%	23.66%	26.38%	29.10%	32.91%	33.96%	24.39%	28.08%	31.78%	36.28%	38.36%
13	15.66%	17.75%	19.84%	22.02%	22.73%	17.65%	19.90%	22.35%	24.88%	25.68%	19.64%	22.04%	24.65%	27.60%	28.47%	23.62%	26.34%	29.05%	32.87%	33.91%	24.34%	28.03%	31.73%	36.23%	38.29%
14	15.63%	17.72%	19.82%	21.99%	22.71%	17.61%	19.86%	22.31%	24.85%	25.65%	19.60%	22.01%	24.61%	27.56%	28.44%	23.58%	26.30%	29.01%	32.83%	33.87%	24.29%	27.99%	31.68%	36.18%	38.22%
15	15.59%	17.69%	19.79%	21.96%	22.68%	17.58%	19.83%	22.28%	24.82%	25.62%	19.57%	21.97%	24.58%	27.53%	28.40%	23.54%	26.25%	28.96%	32.79%	33.82%	24.25%	27.94%	31.63%	36.13%	38.14%
16	15.56%	17.66%	19.77%	21.89%	22.59%	17.55%	19.80%	22.26%	24.75%	25.54%	19.54%	21.94%	24.55%	27.47%	28.33%	23.52%	26.22%	28.93%	32.75%	33.78%	24.22%	27.91%	31.59%	36.08%	38.07%
17	15.52%	17.63%	19.74%	21.82%	22.50%	17.52%	19.77%	22.23%	24.69%	25.46%	19.51%	21.91%	24.52%	27.41%	28.26%	23.51%	26.20%	28.89%	32.70%	33.73%	24.20%	27.87%	31.54%	36.03%	37.99%
18	15.48%	17.60%	19.72%	21.74%	22.42%	17.48%	19.74%	22.20%	24.62%	25.38%	19.48%	21.88%	24.48%	27.35%	28.20%	23.49%	26.17%	28.85%	32.66%	33.68%	24.17%	27.83%	31.50%	35.98%	37.91%
19	15.44%	17.57%	19.69%	21.67%	22.33%	17.45%	19.71%	22.17%	24.56%	25.30%	19.46%	21.86%	24.45%	27.29%	28.13%	23.47%	26.14%	28.81%	32.62%	33.63%	24.15%	27.80%	31.45%	35.92%	37.84%
20	15.41%	17.54%	19.67%	21.59%	22.24%	17.42%	19.68%	22.15%	24.49%	25.22%	19.43%	21.83%	24.42%	27.24%	28.06%	23.45%	26.11%	28.78%	32.58%	33.58%	24.12%	27.76%	31.41%	35.87%	37.76%
21	15.37%	17.51%	19.65%	21.52%	22.15%	17.38%	19.65%	22.12%	24.27%	24.99%	19.40%	21.80%	24.39%	27.03%	27.84%	23.43%	26.09%	28.74%	32.54%	33.53%	24.10%	27.73%	31.36%	35.82%	37.68%
22	15.33%	17.48%	19.62%	21.44%	22.06%	17.35%	19.62%	22.09%	24.21%	24.91%	19.37%	21.77%	24.36%	26.97%	27.77%	23.41%	26.06%	28.70%	32.50%	33.48%	24.07%	27.69%	31.31%	35.77%	37.61%
23	15.29%	17.45%	19.60%	21.37%	21.97%	17.32%	19.59%	22.07%	24.14%	24.83%	19.34%	21.74%	24.33%	26.91%	27.70%	23.39%	26.03%	28.67%	32.46%	33.43%	24.05%	27.66%	31.27%	35.72%	37.53%
24	15.26%	17.42%	19.58%	21.30%	21.88%	17.29%	19.56%	22.04%	24.08%	24.76%	19.31%	21.71%	24.30%	26.86%	27.63%	23.37%	26.00%	28.63%	32.42%	33.38%	24.02%	27.62%	31.22%	35.67%	37.45%
25	15.22%	17.39%	19.55%	21.22%	21.79%	17.25%	19.53%	22.01%	24.01%	24.68%	19.29%	21.68%	24.27%	26.80%	27.56%	23.35%	25.97%	28.59%	32.37%	33.33%	24.00%	27.59%	31.18%	35.61%	37.38%
26	15.18%	17.36%	19.53%	21.15%	21.70%	17.22%	19.50%	21.99%	23.94%	24.60%	19.26%	21.65%	24.24%	26.74%	27.49%	23.33%	25.95%	28.56%	32.33%	33.28%	23.97%	27.55%	31.13%	35.56%	37.30%
27	15.14%	17.33%	19.51%	21.07%	21.61%	17.19%	19.47%	21.96%	23.88%	24.52%	19.23%	21.62%	24.21%	26.68%	27.42%	23.31%	25.92%	28.52%	32.29%	33.23%	23.95%	27.52%	31.09%	35.51%	37.22%
28	15.11%	17.30%	19.48%	21.00%	21.52%	17.15%	19.44%	21.93%	23.81%	24.44%	19.20%	21.59%	24.18%	26.62%	27.35%	23.30%	25.89%	28.48%	32.25%	33.18%	23.92%	27.48%	31.04%	35.46%	37.15%
29	15.07%	17.26%	19.46%	20.92%	21.44%	17.12%	19.41%	21.91%	23.75%	24.36%	19.17%	21.56%	24.15%	26.57%	27.28%	23.28%	25.86%	28.45%	32.21%	33.13%	23.90%	27.45%	31.00%	35.41%	37.07%
30	15.03%	17.23%	19.44%	20.85%	21.35%	17.09%	19.38%	21.88%	23.68%	24.28%	19.14%	21.53%	24.12%	26.51%	27.21%	23.26%	25.83%	28.41%	32.17%	33.08%	23.87%	27.41%	30.95%	35.36%	36.99%
31	14.99%	17.20%	19.41%	20.78%	21.26%	17.06%	19.35%	21.85%	23.61%	24.20%	19.12%	21.50%	24.09%	26.45%	27.15%	23.24%	25.81%	28.37%	32.13%	33.03%	23.85%	27.38%	30.91%	35.31%	36.92%
32	14.96%	17.17%	19.39%	20.70%	21.17%	17.02%	19.32%	21.83%	23.55%	24.12%	19.09%	21.48%	24.06%	26.39%	27.08%	23.22%	25.78%	28.34%	32.08%	32.98%	23.82%	27.34%	30.86%	35.25%	36.84%
33	14.92%	17.14%	19.37%	20.63%	21.08%	16.99%	19.29%	21.80%	23.48%	24.04%	19.06%	21.45%	24.03%	26.34%	27.01%	23.20%	25.75%	28.30%	32.04%	32.93%	23.80%	27.31%	30.82%	35.20%	36.76%
34	14.88%	17.11%	19.34%	20.55%	20.99%	16.96%	19.26%	21.77%	23.42%	23.96%	19.03%	21.42%	24.00%	26.28%	26.94%	23.18%	25.72%	28.26%	32.00%	32.88%	23.77%	27.27%	30.77%	35.15%	36.69%
35	14.84%	17.08%	19.32%	20.48%	20.90%	16.92%	19.23%	21.75%	23.35%	23.88%	19.00%	21.39%	23.97%	26.22%	26.87%	23.16%	25.69%	28.23%	31.96%	32.84%	23.75%	27.24%	30.73%	35.10%	36.61%
36	14.66%	16.93%	19.20%	20.29%		16.74%	19.08%	21.61%	23.17%		18.82%	21.22%	23.83%	26.10%	26.67%	22.98%	25.52%	28.06%	31.83%	32.65%	23.56%	27.06%	30.56%	34.85%	36.36%
37	14.47%	16.77%	19.08%	20.09%		16.55%	18.92%	21.48%	22.94%		18.63%	21.06%	23.69%	25.84%	26.48%	22.79%	25.34%	27.90%	31.62%	32.47%	23.36%	26.88%	30.40%	34.70%	36.12%
38	14.29%	16.62%	18.95%	19.69%		16.37%	18.76%	21.35%	22.63%		18.44%	20.90%	23.55%	25.70%	26.29%	22.60%	25.17%	27.74%	31.40%	32.28%	23.17%	26.70%	30.24%	34.36%	35.87%
39	14.10%	16.47%	18.83%	19.60%		16.18%	18.60%	21.22%	22.47%		18.26%	20.73%	23.40%	25.45%	26.09%	22.42%	25.00%	27.57%	31.30%	32.10%	22.97%	26.52%	30.07%	34.24%	35.68%
40	13.92%	16.31%	18.71%	19.46%		15.99%	18.44%	21.08%	22.25%		18.07%	20.57%	23.26%	25.30%	25.90%	22.23%	24.82%	27.41%	31.10%	31.91%	22.78%	26.34%	29.91%	34.00%	35.45%
41	13.73%	16.16%	18.59%			15.81%	18.28%	20.95%			17.89%	20.40%	23.12%	25.30%		22.04%	24.65%	27.25%	31.10%		22.58%	26.16%	29.75%	34.00%	
42	13.54%	16.00%	18.46%			15.62%	18.12%	20.82%			17.70%	20.24%	22.98%	25.30%		21.86%	24.47%	27.09%	31.07%		22.39%	25.99%	29.59%	34.00%	
43	13.36%	15.85%	18.34%			15.44%	17.96%	20.69%			17.51%	20.07%	22.83%	25.01%		21.67%	24.30%	26.92%	30.95%		22.19%	25.81%	29.42%	34.00%	
44	13.17%	15.70%	18.22%			15.25%	17.80%	20.56%			17.33%	19.91%	22.69%	25.01%		21.48%	24.12%	26.76%	30.82%		22.00%	25.63%	29.26%	33.95%	
45	12.99%	15.54%	18.10%			15.07%	17.64%	20.42%			17.14%	19.75%	22.55%	24.99%		21.30									

Variant 1: Insta Income - 25% cashback

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 2,00,000 and less than INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	16.56%	18.63%	20.70%	22.90%	23.58%	18.58%	20.87%	23.31%	25.80%	26.58%	20.60%	23.01%	25.72%	28.56%	29.43%	24.63%	27.39%	30.14%	33.92%	34.99%	25.43%	29.14%	32.85%	37.36%	39.70%
1	16.53%	18.60%	20.67%	22.87%	23.55%	18.55%	20.84%	23.28%	25.77%	26.55%	20.56%	22.97%	25.69%	28.52%	29.40%	24.59%	27.34%	30.10%	33.88%	34.94%	25.39%	29.10%	32.81%	37.31%	39.63%
2	16.50%	18.57%	20.65%	22.84%	23.52%	18.51%	20.80%	23.25%	25.74%	26.52%	20.53%	22.94%	25.65%	28.49%	29.36%	24.55%	27.30%	30.05%	33.84%	34.90%	25.34%	29.05%	32.76%	37.26%	39.56%
3	16.47%	18.54%	20.62%	22.81%	23.50%	18.48%	20.77%	23.21%	25.71%	26.49%	20.49%	22.90%	25.61%	28.45%	29.33%	24.51%	27.26%	30.01%	33.79%	34.85%	25.30%	29.00%	32.71%	37.21%	39.49%
4	16.44%	18.51%	20.59%	22.78%	23.47%	18.45%	20.74%	23.18%	25.68%	26.46%	20.45%	22.87%	25.58%	28.42%	29.29%	24.47%	27.22%	29.96%	33.75%	34.81%	25.25%	28.96%	32.66%	37.17%	39.42%
5	16.41%	18.48%	20.56%	22.75%	23.44%	18.41%	20.71%	23.15%	25.64%	26.42%	20.42%	22.83%	25.54%	28.38%	29.25%	24.43%	27.17%	29.92%	33.71%	34.77%	25.21%	28.91%	32.61%	37.12%	39.35%
6	16.37%	18.46%	20.54%	22.73%	23.42%	18.38%	20.67%	23.12%	25.61%	26.39%	20.38%	22.79%	25.50%	28.35%	29.22%	24.40%	27.13%	29.87%	33.67%	34.72%	25.16%	28.86%	32.57%	37.07%	39.28%
7	16.34%	18.43%	20.51%	22.70%	23.39%	18.35%	20.64%	23.09%	25.58%	26.36%	20.35%	22.76%	25.47%	28.31%	29.18%	24.36%	27.09%	29.83%	33.62%	34.68%	25.11%	28.82%	32.52%	37.02%	39.21%
8	16.31%	18.40%	20.48%	22.67%	23.37%	18.31%	20.61%	23.06%	25.55%	26.33%	20.31%	22.72%	25.43%	28.27%	29.15%	24.32%	27.05%	29.78%	33.58%	34.63%	25.07%	28.77%	32.47%	36.97%	39.14%
9	16.28%	18.37%	20.45%	22.64%	23.34%	18.28%	20.58%	23.02%	25.51%	26.30%	20.28%	22.69%	25.39%	28.24%	29.11%	24.28%	27.01%	29.73%	33.54%	34.59%	25.02%	28.72%	32.42%	36.92%	39.07%
10	16.25%	18.34%	20.43%	22.61%	23.31%	18.25%	20.54%	22.99%	25.48%	26.27%	20.24%	22.65%	25.36%	28.20%	29.08%	24.24%	26.96%	29.69%	33.50%	34.54%	24.98%	28.67%	32.37%	36.87%	39.00%
11	16.22%	18.31%	20.40%	22.58%	23.29%	18.21%	20.51%	22.96%	25.45%	26.24%	20.21%	22.62%	25.32%	28.17%	29.04%	24.20%	26.92%	29.64%	33.46%	34.50%	24.93%	28.63%	32.32%	36.82%	38.93%
12	16.19%	18.28%	20.37%	22.55%	23.26%	18.18%	20.48%	22.93%	25.42%	26.21%	20.17%	22.58%	25.28%	28.13%	29.01%	24.16%	26.88%	29.60%	33.41%	34.46%	24.89%	28.58%	32.28%	36.78%	38.86%
13	16.16%	18.25%	20.34%	22.52%	23.23%	18.15%	20.45%	22.90%	25.38%	26.18%	20.14%	22.54%	25.25%	28.10%	28.97%	24.12%	26.84%	29.55%	33.37%	34.41%	24.84%	28.53%	32.23%	36.73%	38.79%
14	16.13%	18.22%	20.32%	22.49%	23.21%	18.11%	20.41%	22.86%	25.35%	26.15%	20.10%	22.51%	25.21%	28.06%	28.94%	24.08%	26.80%	29.51%	33.33%	34.37%	24.79%	28.49%	32.18%	36.68%	38.72%
15	16.09%	18.19%	20.29%	22.46%	23.18%	18.08%	20.38%	22.83%	25.32%	26.12%	20.07%	22.47%	25.18%	28.03%	28.90%	24.04%	26.75%	29.46%	33.29%	34.32%	24.75%	28.44%	32.13%	36.63%	38.64%
16	16.06%	18.16%	20.27%	22.39%	23.09%	18.05%	20.35%	22.81%	25.25%	26.04%	20.04%	22.44%	25.15%	27.97%	28.83%	24.02%	26.72%	29.43%	33.25%	34.28%	24.72%	28.41%	32.09%	36.58%	38.57%
17	16.02%	18.13%	20.24%	22.32%	23.00%	18.02%	20.32%	22.78%	25.19%	25.96%	20.01%	22.41%	25.12%	27.91%	28.76%	24.01%	26.70%	29.39%	33.20%	34.23%	24.70%	28.37%	32.04%	36.53%	38.49%
18	15.98%	18.10%	20.22%	22.24%	22.92%	17.98%	20.29%	22.75%	25.12%	25.88%	19.98%	22.38%	25.08%	27.85%	28.70%	23.99%	26.67%	29.35%	33.16%	34.18%	24.67%	28.33%	32.00%	36.48%	38.41%
19	15.94%	18.07%	20.19%	22.17%	22.83%	17.95%	20.26%	22.72%	25.06%	25.80%	19.96%	22.36%	25.05%	27.79%	28.63%	23.97%	26.64%	29.31%	33.12%	34.13%	24.65%	28.30%	31.95%	36.42%	38.34%
20	15.91%	18.04%	20.17%	22.09%	22.74%	17.92%	20.23%	22.70%	24.99%	25.72%	19.93%	22.33%	25.02%	27.74%	28.56%	23.95%	26.61%	29.28%	33.08%	34.08%	24.62%	28.26%	31.91%	36.37%	38.26%
21	15.87%	18.01%	20.15%	22.02%	22.65%	17.88%	20.20%	22.67%	24.92%	25.64%	19.90%	22.30%	24.99%	27.68%	28.49%	23.93%	26.59%	29.24%	33.04%	34.03%	24.60%	28.23%	31.86%	36.32%	38.18%
22	15.83%	17.98%	20.12%	21.94%	22.56%	17.85%	20.17%	22.64%	24.86%	25.56%	19.87%	22.27%	24.96%	27.62%	28.42%	23.91%	26.56%	29.20%	33.00%	33.98%	24.57%	28.19%	31.81%	36.27%	38.11%
23	15.79%	17.95%	20.10%	21.87%	22.47%	17.82%	20.14%	22.62%	24.79%	25.48%	19.84%	22.24%	24.93%	27.56%	28.35%	23.89%	26.53%	29.17%	32.96%	33.93%	24.55%	28.16%	31.77%	36.22%	38.03%
24	15.76%	17.92%	20.08%	21.80%	22.38%	17.79%	20.11%	22.59%	24.73%	25.41%	19.81%	22.21%	24.90%	27.51%	28.28%	23.87%	26.50%	29.13%	32.92%	33.88%	24.52%	28.12%	31.72%	36.17%	37.95%
25	15.72%	17.89%	20.05%	21.72%	22.29%	17.75%	20.08%	22.56%	24.66%	25.33%	19.79%	22.18%	24.87%	27.45%	28.21%	23.85%	26.47%	29.09%	32.87%	33.83%	24.50%	28.09%	31.68%	36.11%	37.88%
26	15.68%	17.86%	20.03%	21.65%	22.20%	17.72%	20.05%	22.54%	24.44%	25.10%	19.76%	22.15%	24.84%	27.24%	27.99%	23.83%	26.45%	29.06%	32.83%	33.78%	24.47%	28.05%	31.63%	36.06%	37.80%
27	15.64%	17.83%	20.01%	21.57%	22.11%	17.69%	20.02%	22.51%	24.38%	25.02%	19.73%	22.12%	24.81%	27.18%	27.92%	23.81%	26.42%	29.02%	32.79%	33.73%	24.45%	28.02%	31.59%	36.01%	37.72%
28	15.61%	17.80%	19.98%	21.50%	22.02%	17.65%	19.99%	22.48%	24.31%	24.94%	19.70%	22.09%	24.78%	27.12%	27.85%	23.80%	26.39%	28.98%	32.75%	33.68%	24.42%	27.98%	31.54%	35.96%	37.65%
29	15.57%	17.76%	19.96%	21.42%	21.94%	17.62%	19.96%	22.46%	24.25%	24.86%	19.67%	22.06%	24.75%	27.07%	27.78%	23.78%	26.36%	28.95%	32.71%	33.63%	24.40%	27.95%	31.50%	35.91%	37.57%
30	15.53%	17.73%	19.94%	21.35%	21.85%	17.59%	19.93%	22.43%	24.18%	24.78%	19.64%	22.03%	24.72%	27.01%	27.71%	23.76%	26.33%	28.91%	32.67%	33.58%	24.37%	27.91%	31.45%	35.86%	37.49%
31	15.49%	17.70%	19.91%	21.28%	21.76%	17.56%	19.85%	22.40%	24.11%	24.70%	19.62%	22.00%	24.69%	26.95%	27.65%	23.74%	26.31%	28.87%	32.63%	33.53%	24.35%	27.88%	31.41%	35.81%	37.42%
32	15.46%	17.67%	19.89%	21.20%	21.67%	17.52%	19.82%	22.38%	24.05%	24.62%	19.59%	21.98%	24.66%	26.89%	27.58%	23.72%	26.28%	28.84%	32.58%	33.48%	24.32%	27.84%	31.36%	35.75%	37.34%
33	15.42%	17.64%	19.87%	21.13%	21.58%	17.49%	19.79%	22.35%	23.98%	24.54%	19.56%	21.95%	24.63%	26.84%	27.51%	23.70%	26.25%	28.80%	32.54%	33.43%	24.30%	27.81%	31.32%	35.70%	37.26%
34	15.38%	17.61%	19.84%	21.05%	21.49%	17.46%	19.76%	22.32%	23.92%	24.46%	19.53%	21.92%	24.60%	26.78%	27.44%	23.68%	26.22%	28.76%	32.50%	33.38%	24.27%	27.77%	31.27%	35.65%	37.19%
35	15.34%	17.58%	19.82%	20.98%	21.40%	17.42%	19.73%	22.30%	23.85%	24.38%	19.50%	21.89%	24.57%	26.72%	27.37%	23.66%	26.19%	28.73%	32.46%	33.34%	24.25%	27.74%	31.23%	35.60%	37.11%
36	15.16%	17.43%	19.70%	20.71%		17.24%	19.58%	22.16%	23.63%		19.32%	21.72%	24.43%	26.50%	27.17%	23.48%	26.02%	28.56%	32.28%	33.15%	24.06%	27.56%	31.06%	35.48%	37.02%
37	14.97%	17.27%	19.58%	20.54%		17.05%	19.42%	22.03%	23.46%		19.13%	21.56%	24.29%	26.32%	26.98%	23.29%	25.84%	28.40%	32.11%	32.96%	23.86%	27.38%	30.90%	35.36%	36.87%
38	14.79%	17.12%	19.45%	20.12%		16.87%	19.26%	21.90%	23.24%		18.94%	21.40%	24.15%	26.15%	26.79%	23.10%	25.67%	28.24%	31.93%	32.78%	23.67%	27.20%	30.74%	35.24%	36.82%
39	14.60%	16.97%	19.33%	20.00%		16.68%	19.10%	21.77%	23.02%		18.76%	21.23%	24.00%	25.98%	26.59%	22.92%	25.50%	28.07%	31.80%	32.59%	23.47%	27.02%	30.57%	35.12%	36.78%
40	14.42%	16.81%	19.21%	19.88%		16.49%	18.94%	21.63%	22.89%		18.57%	21.07%	23.86%	25.81%	26.40%	22.73%	25.32%	27.91%	31.63%	32.41%	23.28%	26.84%	30.41%	35.01%	36.63%
41	14.23%	16.66%	19.09%			16.31%	18.78%	21.50%			18.39%	20.90%	23.72%	25.81%		22.54%	25.15%	27.75%	31.60%		23.08%	26.66%	30.25%	34.89%	
42	14.04%	16.50%	18.96%			16.12%	18.62%	21.37%			18.20%	20.74%	23.58%	25.76%		22.36%	24.97%	27.59%	31.57%		22.89%	26.49%	30.09%	34.77%	
43	13.86%	16.35%	18.84%			15.94%	18.46%	21.24%			18.01%	20.57%	23.43%	25.71%		22.17%	24.80%	27.42%	31.45%		22.69%	26.31%	29.92%	34.65%	
44	13.67%	16.20%	18.72%			15.75%	18.30%	21.11%			17.83%	20.41%	23.29%	25.61%		21.98%	24.62%	27.26%	31.32%		22.50%	26.13%	29.76%	34.53%	
45	13.49%	16.04%	18.60%			15.57%	18.14%	20.97%			17.64%	20.25%	23.15%	25.49%											

Variant 1: Insta Income - 25% cashback

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	10_45	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	45	20	25	30	35	40
0	17.16%	19.24%	21.32%	23.54%	24.23%	19.21%	21.56%	23.96%	26.52%	27.37%	21.25%	23.68%	26.45%	29.30%	30.30%	25.35%	28.12%	30.89%	34.67%	35.76%	26.19%	29.92%	33.65%	38.18%	40.54%	
1	17.13%	19.21%	21.29%	23.51%	24.21%	19.18%	21.53%	23.93%	26.49%	27.34%	21.22%	23.64%	26.42%	29.27%	30.28%	25.31%	28.08%	30.84%	34.63%	35.72%	26.15%	29.88%	33.61%	38.13%	40.47%	
2	17.10%	19.18%	21.26%	23.48%	24.18%	19.14%	21.49%	23.90%	26.46%	27.31%	21.18%	23.61%	26.38%	29.23%	30.23%	25.27%	28.03%	30.80%	34.59%	35.68%	26.10%	29.83%	33.56%	38.09%	40.40%	
3	17.07%	19.15%	21.23%	23.45%	24.16%	19.11%	21.46%	23.86%	26.42%	27.28%	21.15%	23.57%	26.34%	29.20%	30.19%	25.23%	27.99%	30.75%	34.55%	35.63%	26.06%	29.78%	33.51%	38.04%	40.33%	
4	17.04%	19.12%	21.21%	23.42%	24.13%	19.08%	21.43%	23.83%	26.39%	27.25%	21.11%	23.54%	26.31%	29.16%	30.16%	25.19%	27.95%	30.71%	34.51%	35.59%	26.01%	29.74%	33.46%	37.99%	40.26%	
5	17.01%	19.09%	21.18%	23.39%	24.10%	19.04%	21.40%	23.80%	26.36%	27.21%	21.08%	23.50%	26.27%	29.13%	30.13%	25.15%	27.91%	30.66%	34.47%	35.55%	25.97%	29.69%	33.41%	37.94%	40.19%	
6	16.98%	19.06%	21.15%	23.36%	24.08%	19.01%	21.37%	23.77%	26.33%	27.18%	21.05%	23.47%	26.24%	29.09%	30.09%	25.11%	27.87%	30.62%	34.42%	35.50%	25.92%	29.64%	33.37%	37.89%	40.13%	
7	16.95%	19.04%	21.13%	23.33%	24.05%	18.98%	21.33%	23.74%	26.30%	27.15%	21.01%	23.43%	26.20%	29.06%	30.06%	25.08%	27.82%	30.57%	34.38%	35.46%	25.87%	29.60%	33.32%	37.84%	40.06%	
8	16.91%	19.01%	21.10%	23.31%	24.03%	18.95%	21.30%	23.71%	26.26%	27.12%	20.98%	23.39%	26.16%	29.02%	30.02%	25.04%	27.78%	30.53%	34.34%	35.41%	25.83%	29.55%	33.27%	37.80%	39.99%	
9	16.88%	18.98%	21.07%	23.28%	24.00%	18.91%	21.27%	23.67%	26.23%	27.09%	20.94%	23.36%	26.13%	28.99%	29.99%	25.00%	27.74%	30.48%	34.30%	35.37%	25.78%	29.50%	33.22%	37.75%	39.92%	
10	16.85%	18.95%	21.04%	23.25%	23.97%	18.88%	21.24%	23.64%	26.20%	27.06%	20.91%	23.32%	26.09%	28.95%	29.95%	24.96%	27.70%	30.44%	34.26%	35.33%	25.74%	29.46%	33.17%	37.70%	39.85%	
11	16.82%	18.92%	21.02%	23.22%	23.95%	18.85%	21.20%	23.61%	26.17%	27.03%	20.87%	23.29%	26.05%	28.92%	29.92%	24.92%	27.66%	30.39%	34.22%	35.28%	25.69%	29.41%	33.13%	37.65%	39.78%	
12	16.79%	18.89%	20.99%	23.19%	23.92%	18.81%	21.17%	23.58%	26.14%	27.00%	20.84%	23.25%	26.02%	28.88%	29.88%	24.88%	27.61%	30.35%	34.18%	35.24%	25.65%	29.36%	33.08%	37.60%	39.71%	
13	16.76%	18.86%	20.96%	23.16%	23.90%	18.78%	21.14%	23.55%	26.10%	26.97%	20.80%	23.22%	25.98%	28.85%	29.85%	24.84%	27.57%	30.35%	34.13%	35.20%	25.60%	29.32%	33.03%	37.56%	39.64%	
14	16.73%	18.83%	20.94%	23.13%	23.87%	18.75%	21.11%	23.52%	26.07%	26.94%	20.77%	23.18%	25.95%	28.81%	29.81%	24.80%	27.53%	30.35%	34.09%	35.15%	25.56%	29.27%	32.98%	37.51%	39.57%	
15	16.70%	18.80%	20.91%	23.10%	23.84%	18.72%	21.07%	23.48%	26.04%	26.91%	20.73%	23.15%	25.91%	28.78%	29.78%	24.76%	27.49%	30.25%	34.05%	35.11%	25.51%	29.22%	32.93%	37.46%	39.50%	
16	16.66%	18.77%	20.89%	23.03%	23.78%	18.68%	21.05%	23.46%	25.98%	26.85%	20.70%	23.12%	25.88%	28.72%	29.72%	24.75%	27.46%	30.18%	34.01%	35.06%	25.49%	29.19%	32.89%	37.42%	39.43%	
17	16.62%	18.74%	20.86%	22.96%	23.76%	18.65%	21.02%	23.44%	25.91%	26.79%	20.68%	23.09%	25.86%	28.66%	29.67%	24.73%	27.44%	30.16%	33.97%	35.01%	25.46%	29.16%	32.85%	37.37%	39.36%	
18	16.59%	18.71%	20.84%	22.88%	23.67%	18.62%	20.99%	23.41%	25.85%	26.74%	20.65%	23.07%	25.83%	28.61%	29.61%	24.71%	27.42%	30.13%	33.93%	34.96%	25.44%	29.12%	32.80%	37.33%	39.29%	
19	16.55%	18.68%	20.82%	22.81%	23.58%	18.59%	20.96%	23.39%	25.78%	26.68%	20.62%	23.04%	25.81%	28.55%	29.56%	24.69%	27.40%	30.10%	33.89%	34.92%	25.42%	29.09%	32.76%	37.29%	39.22%	
20	16.51%	18.66%	20.80%	22.74%	23.49%	18.55%	20.93%	23.36%	25.72%	26.62%	20.59%	23.01%	25.78%	28.49%	29.50%	24.67%	27.37%	30.07%	33.85%	34.87%	25.39%	29.05%	32.72%	37.24%	39.15%	
21	16.48%	18.63%	20.77%	22.66%	23.40%	18.52%	20.91%	23.34%	25.65%	26.56%	20.57%	22.99%	25.76%	28.44%	29.45%	24.66%	27.35%	30.04%	33.81%	34.82%	25.37%	29.02%	32.67%	37.20%	39.08%	
22	16.44%	18.60%	20.75%	22.59%	23.31%	18.49%	20.88%	23.32%	25.59%	26.51%	20.54%	22.96%	25.73%	28.38%	29.39%	24.64%	27.33%	30.02%	33.77%	34.77%	25.34%	28.99%	32.63%	37.16%	39.01%	
23	16.40%	18.57%	20.73%	22.52%	23.23%	18.46%	20.85%	23.29%	25.52%	26.45%	20.51%	22.93%	25.71%	28.32%	29.34%	24.62%	27.30%	29.99%	33.73%	34.72%	25.32%	28.95%	32.58%	37.12%	38.94%	
24	16.37%	18.54%	20.71%	22.44%	23.14%	18.43%	20.82%	23.27%	25.46%	26.39%	20.48%	22.91%	25.68%	28.27%	29.29%	24.60%	27.28%	29.96%	33.69%	34.68%	25.30%	28.92%	32.54%	37.07%	38.87%	
25	16.33%	18.51%	20.68%	22.37%	23.05%	18.39%	20.79%	23.25%	25.39%	26.33%	20.46%	22.88%	25.66%	28.21%	29.23%	24.58%	27.26%	29.93%	33.65%	34.63%	25.27%	28.88%	32.50%	37.03%	38.80%	
26	16.29%	18.48%	20.66%	22.30%	22.96%	18.36%	20.77%	23.22%	25.13%	26.03%	20.43%	22.86%	25.63%	27.95%	28.88%	24.56%	27.23%	29.90%	33.61%	34.58%	25.25%	28.85%	32.45%	36.99%	38.73%	
27	16.26%	18.45%	20.64%	22.22%	22.87%	18.33%	20.74%	23.20%	25.06%	25.97%	20.40%	22.83%	25.61%	27.90%	28.82%	24.55%	27.21%	29.87%	33.57%	34.53%	25.22%	28.82%	32.41%	36.94%	38.66%	
28	16.22%	18.42%	20.62%	22.15%	22.78%	18.30%	20.71%	23.17%	25.00%	25.91%	20.37%	22.80%	25.58%	27.84%	28.77%	24.53%	27.19%	29.85%	33.53%	34.48%	25.20%	28.78%	32.37%	36.90%	38.59%	
29	16.18%	18.39%	20.59%	22.08%	22.70%	18.26%	20.68%	23.15%	24.93%	25.85%	20.35%	22.78%	25.56%	27.78%	28.71%	24.51%	27.16%	29.82%	33.49%	34.44%	25.17%	28.75%	32.32%	36.86%	38.52%	
30	16.15%	18.36%	20.57%	22.00%	22.61%	18.23%	20.65%	23.13%	24.87%	25.80%	20.32%	22.75%	25.53%	27.73%	28.66%	24.49%	27.14%	29.79%	33.45%	34.39%	25.15%	28.71%	32.28%	36.81%	38.45%	
31	16.11%	18.33%	20.55%	21.93%	22.52%	18.20%	20.53%	23.10%	24.80%	25.74%	20.29%	22.72%	25.51%	27.67%	28.60%	24.47%	27.12%	29.76%	33.41%	34.34%	25.13%	28.68%	32.23%	36.77%	38.38%	
32	16.07%	18.30%	20.53%	21.86%	22.43%	18.17%	20.50%	23.08%	24.74%	25.68%	20.26%	22.70%	25.48%	27.61%	28.55%	24.46%	27.09%	29.73%	33.37%	34.29%	25.10%	28.65%	32.19%	36.73%	38.31%	
33	16.04%	18.27%	20.50%	21.79%	22.34%	18.14%	20.47%	23.06%	24.67%	25.62%	20.24%	22.67%	25.46%	27.56%	28.50%	24.44%	27.07%	29.71%	33.33%	34.24%	25.08%	28.61%	32.15%	36.69%	38.24%	
34	16.00%	18.24%	20.48%	21.71%	22.25%	18.10%	20.44%	23.03%	24.61%	25.56%	20.21%	22.64%	25.43%	27.50%	28.44%	24.42%	27.05%	29.68%	33.29%	34.20%	25.05%	28.58%	32.10%	36.64%	38.17%	
35	15.96%	18.21%	20.46%	21.64%	22.17%	18.07%	20.41%	23.01%	24.54%	25.51%	20.18%	22.62%	25.40%	27.44%	28.39%	24.40%	27.03%	29.65%	33.25%	34.15%	25.03%	28.55%	32.06%	36.60%	38.10%	
36	15.78%	18.06%	20.34%	21.47%		17.89%	20.26%	22.87%	24.38%		20.00%	22.45%	25.26%	27.29%	28.16%	24.22%	26.85%	29.48%	33.12%	33.96%	24.84%	28.37%	31.90%	36.46%	37.96%	
37	15.60%	17.91%	20.22%	21.29%		17.71%	20.10%	22.74%	24.22%		19.81%	22.29%	25.11%	27.14%	27.94%	24.03%	26.67%	29.30%	32.95%	33.78%	24.65%	28.19%	31.74%	36.27%	37.72%	
38	15.41%	17.76%	20.10%	21.12%		17.52%	19.94%	22.61%	24.06%		19.63%	22.12%	24.96%	26.99%	27.72%	23.85%	26.49%	29.13%	32.82%	33.60%	24.45%	28.02%	31.58%	36.04%	37.52%	
39	15.23%	17.61%	19.98%	20.95%		17.34%	19.78%	22.47%	23.90%		19.45%	21.96%	24.82%	26.85%	27.50%	23.66%	26.31%	28.95%	32.65%	33.42%	24.26%	27.84%	31.42%	35.90%	37.43%	
40	15.05%	17.45%	19.86%	20.77%		17.16%	19.62%	22.34%	23.73%		19.26%	21.79%	24.67%	26.70%	27.28%	23.48%	26.13%	28.78%	32.45%	33.23%	24.07%	27.67%	31.26%	35.71%	37.19%	
41	14.86%	17.30%	19.74%			16.97%	19.46%	22.21%			19.08%	21.63%	24.52%	26.55%		23.30%	25.95%	28.60%	32.44%			23.88%	27.49%	31.10%	35.67%	
42	14.68%	17.15%	19.62%			16.79%	19.31%	22.07%			18.90%	21.46%	24.37%	26.40%		23.11%	25.77%	28.43%	32.37%			23.69%	27.31%	30.94%	35.54%	
43	14.50%	17.00%	19.50%			16.61%	19.15%	21.94%			18.71%	21.30%	24.23%	26.25%		22.93%	25.59%	28.30%	32.24%			23.49%	27.14%	30.78%	35.50%	
44	14.31%	16.85%	19.38%			16.42%	18.99%	21.81%			18.53%	21.13%	24.08%	26.10%		22.75%	25.41%	28.08%	32.12%			23.30%	26.96%	30.62%	35.36%	
45	14.13%	16.70%	19.26%			16.24%	18.83%	21.67%			18.35%	20.96%	23.93%	25.9												

Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 80,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40	
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	
0	8.47%	10.61%	12.74%	15.02%	15.67%	10.29%	12.58%	14.88%	17.58%	18.33%	12.11%	14.56%	17.01%	20.14%	20.99%	15.74%	18.51%	21.29%	25.26%	26.30%	15.19%	18.89%	22.59%	27.28%	29.67%	
1	8.43%	10.57%	12.71%	14.98%	15.64%	10.25%	12.54%	14.84%	17.54%	18.29%	12.07%	14.52%	16.97%	20.10%	20.94%	15.70%	18.46%	21.23%	25.21%	26.25%	15.14%	18.83%	22.53%	27.22%	29.59%	
2	8.40%	10.54%	12.67%	14.94%	15.60%	10.21%	12.50%	14.80%	17.50%	18.25%	12.02%	14.47%	16.93%	20.05%	20.90%	15.65%	18.41%	21.18%	25.16%	26.20%	15.08%	18.78%	22.47%	27.16%	29.50%	
3	8.36%	10.50%	12.64%	14.91%	15.57%	10.17%	12.47%	14.76%	17.46%	18.21%	11.98%	14.43%	16.88%	20.01%	20.86%	15.61%	18.36%	21.12%	25.11%	26.15%	15.03%	18.72%	22.41%	27.11%	29.42%	
4	8.32%	10.46%	12.61%	14.87%	15.54%	10.13%	12.43%	14.72%	17.42%	18.18%	11.94%	14.39%	16.84%	19.97%	20.81%	15.56%	18.31%	21.07%	25.06%	26.09%	14.98%	18.67%	22.35%	27.05%	29.34%	
5	8.28%	10.43%	12.57%	14.84%	15.50%	10.09%	12.39%	14.68%	17.38%	18.14%	11.90%	14.35%	16.79%	19.92%	20.77%	15.51%	18.26%	21.01%	25.01%	26.04%	14.92%	18.61%	22.30%	26.99%	29.25%	
6	8.25%	10.39%	12.54%	14.80%	15.47%	10.05%	12.35%	14.64%	17.34%	18.10%	11.86%	14.30%	16.75%	19.88%	20.73%	15.47%	18.21%	20.96%	24.96%	25.99%	14.87%	18.55%	22.24%	26.93%	29.17%	
7	8.21%	10.36%	12.50%	14.77%	15.44%	10.01%	12.31%	14.60%	17.30%	18.06%	11.82%	14.26%	16.70%	19.84%	20.69%	15.42%	18.16%	20.90%	24.91%	25.93%	14.81%	18.50%	22.18%	26.88%	29.09%	
8	8.17%	10.32%	12.47%	14.73%	15.40%	9.97%	12.27%	14.56%	17.26%	18.02%	11.77%	14.22%	16.66%	19.79%	20.64%	15.38%	18.11%	20.85%	24.86%	25.88%	14.76%	18.44%	22.12%	26.82%	29.00%	
9	8.13%	10.28%	12.44%	14.69%	15.37%	9.93%	12.23%	14.52%	17.22%	17.99%	11.73%	14.17%	16.61%	19.75%	20.60%	15.33%	18.06%	20.79%	24.80%	25.83%	14.71%	18.39%	22.06%	26.76%	28.92%	
10	8.10%	10.25%	12.40%	14.66%	15.34%	9.89%	12.19%	14.49%	17.18%	17.95%	11.69%	14.13%	16.57%	19.71%	20.56%	15.29%	18.01%	20.74%	24.75%	25.78%	14.65%	18.33%	22.01%	26.70%	28.84%	
11	8.06%	10.21%	12.37%	14.62%	15.31%	9.85%	12.15%	14.45%	17.14%	17.91%	11.65%	14.09%	16.53%	19.66%	20.51%	15.24%	17.96%	20.69%	24.70%	25.72%	14.60%	18.27%	21.95%	26.65%	28.76%	
12	8.02%	10.18%	12.33%	14.59%	15.27%	9.81%	12.11%	14.41%	17.10%	17.87%	11.61%	14.04%	16.48%	19.62%	20.47%	15.20%	17.91%	20.63%	24.65%	25.67%	14.55%	18.22%	21.89%	26.59%	28.67%	
13	7.98%	10.14%	12.30%	14.55%	15.24%	9.77%	12.07%	14.37%	17.06%	17.83%	11.57%	14.00%	16.44%	19.58%	20.43%	15.15%	17.86%	20.58%	24.60%	25.62%	14.49%	18.16%	21.83%	26.53%	28.59%	
14	7.94%	10.10%	12.26%	14.52%	15.21%	9.73%	12.03%	14.33%	17.02%	17.80%	11.52%	13.96%	16.39%	19.53%	20.39%	15.10%	17.81%	20.52%	24.55%	25.56%	14.44%	18.11%	21.77%	26.47%	28.51%	
15	7.91%	10.07%	12.23%	14.48%	15.17%	9.70%	11.99%	14.29%	16.99%	17.76%	11.48%	13.92%	16.35%	19.49%	20.34%	15.06%	17.76%	20.47%	24.50%	25.51%	14.38%	18.05%	21.71%	26.42%	28.42%	
16	7.86%	10.02%	12.19%	14.39%	15.06%	9.65%	11.95%	14.25%	16.90%	17.68%	11.44%	13.87%	16.30%	19.41%	20.27%	15.03%	17.72%	20.42%	24.44%	25.45%	14.35%	18.00%	21.65%	26.34%	28.32%	
17	7.81%	9.98%	12.15%	14.29%	14.95%	9.61%	11.90%	14.20%	16.81%	17.60%	11.40%	13.83%	16.26%	19.34%	20.19%	15.00%	17.68%	20.36%	24.39%	25.38%	14.31%	17.95%	21.59%	26.27%	28.22%	
18	7.76%	9.93%	12.11%	14.19%	14.84%	9.56%	11.86%	14.16%	16.73%	17.52%	11.36%	13.79%	16.21%	19.26%	20.12%	14.97%	17.64%	20.31%	24.33%	25.31%	14.27%	17.90%	21.52%	26.19%	28.11%	
19	7.71%	9.89%	12.07%	14.10%	14.73%	9.52%	11.82%	14.12%	16.64%	17.45%	11.32%	13.75%	16.17%	19.19%	20.05%	14.94%	17.60%	20.26%	24.27%	25.25%	14.23%	17.85%	21.46%	26.12%	28.01%	
20	7.66%	9.84%	12.03%	14.00%	14.61%	9.47%	11.77%	14.08%	16.56%	17.37%	11.28%	13.70%	16.12%	19.11%	19.97%	14.91%	17.56%	20.21%	24.22%	25.18%	14.20%	17.79%	21.39%	26.05%	27.91%	
21	7.61%	9.80%	11.99%	13.91%	14.50%	9.43%	11.73%	14.03%	16.47%	17.29%	11.25%	13.66%	16.08%	19.03%	19.90%	14.89%	17.52%	20.16%	24.16%	25.11%	14.16%	17.74%	21.33%	25.97%	27.81%	
22	7.55%	9.75%	11.95%	13.81%	14.39%	9.38%	11.69%	13.99%	16.39%	17.21%	11.21%	13.62%	16.03%	18.96%	19.82%	14.86%	17.48%	20.11%	24.11%	25.05%	14.12%	17.69%	21.26%	25.90%	27.71%	
23	7.50%	9.71%	11.91%	13.72%	14.28%	9.34%	11.64%	13.95%	16.30%	17.14%	11.17%	13.58%	15.99%	18.88%	19.75%	14.83%	17.44%	20.06%	24.05%	24.98%	14.08%	17.64%	21.20%	25.83%	27.60%	
24	7.45%	9.66%	11.87%	13.62%	14.17%	9.29%	11.60%	13.91%	16.21%	17.06%	11.13%	13.53%	15.94%	18.81%	19.68%	14.80%	17.40%	20.01%	23.99%	24.92%	14.05%	17.59%	21.13%	25.75%	27.50%	
25	7.40%	9.62%	11.83%	13.53%	14.05%	9.25%	11.55%	13.86%	16.13%	16.98%	11.09%	13.49%	15.89%	18.73%	19.60%	14.77%	17.36%	19.96%	23.94%	24.85%	14.01%	17.54%	21.07%	25.68%	27.40%	
26	7.35%	9.57%	11.79%	13.43%	13.94%	9.20%	11.51%	13.82%	16.04%	16.90%	11.05%	13.45%	15.85%	18.65%	19.53%	14.74%	17.32%	19.91%	23.88%	24.78%	13.97%	17.49%	21.01%	25.61%	27.30%	
27	7.30%	9.53%	11.75%	13.33%	13.83%	9.16%	11.47%	13.78%	15.96%	16.82%	11.01%	13.41%	15.80%	18.58%	19.46%	14.71%	17.28%	19.85%	23.82%	24.72%	13.93%	17.44%	20.94%	25.53%	27.19%	
28	7.25%	9.48%	11.71%	13.24%	13.72%	9.11%	11.42%	13.74%	15.87%	16.75%	10.97%	13.36%	15.76%	18.50%	19.38%	14.68%	17.24%	19.80%	23.77%	24.65%	13.90%	17.39%	20.88%	25.46%	27.09%	
29	7.20%	9.44%	11.67%	13.14%	13.61%	9.07%	11.38%	13.69%	15.79%	16.67%	10.93%	13.32%	15.71%	18.43%	19.31%	14.65%	17.20%	19.75%	23.71%	24.59%	13.86%	17.34%	20.81%	25.38%	26.99%	
30	7.15%	9.39%	11.63%	13.05%	13.49%	9.02%	11.34%	13.65%	15.70%	16.59%	10.89%	13.28%	15.67%	18.35%	19.23%	14.62%	17.16%	19.70%	23.65%	24.52%	13.82%	17.28%	20.75%	25.31%	26.89%	
31	7.10%	9.35%	11.59%	12.95%	13.38%	8.98%	11.29%	13.61%	15.61%	16.51%	10.85%	13.24%	15.62%	18.28%	19.16%	14.60%	17.12%	19.65%	23.60%	24.45%	13.78%	17.23%	20.68%	25.24%	26.78%	
32	7.05%	9.30%	11.55%	12.86%	13.27%	8.93%	11.25%	13.57%	15.53%	16.43%	10.81%	13.19%	15.58%	18.20%	19.09%	14.57%	17.08%	19.60%	23.54%	24.39%	13.75%	17.18%	20.62%	25.16%	26.68%	
33	7.00%	9.26%	11.51%	12.74%	13.16%	8.89%	11.20%	13.52%	15.44%	16.36%	10.77%	13.15%	15.53%	18.12%	19.01%	14.54%	17.04%	19.55%	23.49%	24.32%	13.71%	17.13%	20.55%	25.09%	26.58%	
34	6.95%	9.21%	11.48%	12.62%	13.05%	8.84%	11.16%	13.48%	15.36%	16.28%	10.73%	13.11%	15.49%	18.05%	18.94%	14.51%	17.00%	19.50%	23.43%	24.26%	13.67%	17.08%	20.49%	25.02%	26.48%	
35	6.90%	9.17%	11.44%	12.53%	13.00%	8.80%	11.12%	13.44%	15.27%	16.20%	10.69%	13.07%	15.44%	17.97%	18.86%	14.48%	16.96%	19.45%	23.37%	24.19%	13.63%	17.03%	20.43%	24.94%	26.37%	
36	6.85%	8.95%	11.25%	12.29%		8.55%	10.89%	13.24%	15.09%		10.44%	12.84%	15.23%	17.79%		14.23%	16.73%	19.22%	22.99%		13.38%	16.78%	20.18%	24.45%		
37	6.40%	8.73%	11.06%	12.08%		8.30%	10.67%	13.05%	14.91%		10.20%	12.61%	15.03%	17.60%		13.99%	16.49%	18.99%	22.80%		13.13%	16.53%	19.94%	24.26%		
38	6.15%	8.52%	10.88%	11.90%		8.05%	10.45%	12.85%	14.72%		9.95%	12.38%	14.82%	17.42%		13.74%	16.25%	18.76%	22.61%		12.87%	16.28%	19.70%	23.90%		
39	5.90%	8.30%	10.69%	11.66%		7.80%	10.23%	12.65%	14.30%		9.70%	12.16%	14.61%	16.95%		13.50%	16.02%	18.53%	22.43%		12.62%	16.04%	19.45%	23.57%		
40	5.66%	8.08%	10.51%	11.48%		7.56%	10.01%	12.46%	14.15%		9.45%	11.93%	14.41%	16.80%		13.25%	15.78%	18.31%	22.24%		12.37%	15.79%	19.21%	23.33%		
41	5.41%	7.86%	10.32%			7.31%	9.78%	12.26%			9.21%	11.70%	14.20%			13.01%	15.54%	18.08%			12.11%	15.54%	18.97%			
42	5.16%	7.65%	10.14%			7.06%	9.56%	12.07%			8.96%	11.48%	13.99%			12.76%	15.31%	17.85%			11.86%	15.29%	18.73%			
43	4.91%	7.43%	9.95%			6.81%	9.34%	11.87%			8.71%	11.25%	13.79%			12.52%	15.07%	17.62%			11.61%	15.04%	18.48%			
44	4.66%	7.21%	9.77%			6.56%	9.12%	11.67%			8.47%	11.02%	13.58%			12.27%	14.83%	17.40%			11.35%	14.80%	18.24%			
45	4.41%	7.00%	9.58%			6.31%	8.90%	11.48%			8.22%	10.80%	13.37%			12.03%	14.60%	17.17%			11.10%	14.55%	18.00%			
46																										
47																										
48																										
49																										

Variant 1: Insta Income - 25% cashback
Regular Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	12.06%	14.13%	16.20%	18.40%	19.08%	14.08%	16.32%	18.76%	21.30%	22.08%	16.10%	18.51%	21.12%	24.06%	24.93%	20.13%	22.89%	25.64%	29.42%	30.49%	19.93%	23.64%	27.35%	31.86%	34.20%
1	12.03%	14.10%	16.17%	18.37%	19.05%	14.05%	16.29%	18.73%	21.27%	22.05%	16.06%	18.47%	21.09%	24.02%	24.90%	20.09%	22.84%	25.60%	29.38%	30.44%	19.89%	23.60%	27.31%	31.81%	34.13%
2	12.00%	14.07%	16.15%	18.34%	19.02%	14.01%	16.25%	18.70%	21.24%	22.02%	16.03%	18.44%	21.05%	23.99%	24.86%	20.05%	22.80%	25.55%	29.34%	30.40%	19.84%	23.55%	27.26%	31.76%	34.06%
3	11.97%	14.04%	16.12%	18.31%	19.00%	13.98%	16.22%	18.66%	21.21%	21.99%	15.99%	18.40%	21.01%	23.95%	24.83%	20.01%	22.76%	25.51%	29.29%	30.35%	19.80%	23.50%	27.21%	31.71%	33.99%
4	11.94%	14.01%	16.09%	18.28%	18.97%	13.95%	16.19%	18.63%	21.18%	21.96%	15.95%	18.37%	20.98%	23.92%	24.79%	19.97%	22.72%	25.46%	29.25%	30.31%	19.75%	23.46%	27.16%	31.67%	33.92%
5	11.91%	13.98%	16.06%	18.25%	18.94%	13.91%	16.16%	18.60%	21.14%	21.92%	15.92%	18.33%	20.94%	23.88%	24.75%	19.93%	22.67%	25.42%	29.21%	30.27%	19.71%	23.41%	27.11%	31.62%	33.85%
6	11.87%	13.96%	16.04%	18.23%	18.92%	13.88%	16.12%	18.57%	21.11%	21.89%	15.88%	18.29%	20.90%	23.85%	24.72%	19.90%	22.63%	25.37%	29.17%	30.22%	19.66%	23.36%	27.07%	31.57%	33.78%
7	11.84%	13.93%	16.01%	18.20%	18.89%	13.85%	16.09%	18.54%	21.08%	21.86%	15.85%	18.26%	20.87%	23.81%	24.68%	19.86%	22.59%	25.33%	29.12%	30.18%	19.61%	23.32%	27.02%	31.52%	33.71%
8	11.81%	13.90%	15.98%	18.17%	18.87%	13.81%	16.06%	18.51%	21.05%	21.83%	15.81%	18.22%	20.83%	23.77%	24.65%	19.82%	22.55%	25.28%	29.08%	30.13%	19.57%	23.27%	26.97%	31.47%	33.64%
9	11.78%	13.87%	15.95%	18.14%	18.84%	13.78%	16.03%	18.47%	21.01%	21.80%	15.78%	18.19%	20.79%	23.74%	24.61%	19.78%	22.51%	25.23%	29.04%	30.09%	19.52%	23.22%	26.92%	31.42%	33.57%
10	11.75%	13.84%	15.93%	18.11%	18.81%	13.75%	15.99%	18.44%	20.98%	21.77%	15.74%	18.15%	20.76%	23.70%	24.58%	19.74%	22.46%	25.19%	29.00%	30.04%	19.48%	23.17%	26.87%	31.37%	33.50%
11	11.72%	13.81%	15.90%	18.08%	18.79%	13.71%	15.96%	18.41%	20.95%	21.74%	15.71%	18.12%	20.72%	23.67%	24.54%	19.70%	22.42%	25.14%	28.96%	30.00%	19.43%	23.13%	26.82%	31.32%	33.43%
12	11.69%	13.78%	15.87%	18.05%	18.76%	13.68%	15.93%	18.38%	20.92%	21.71%	15.67%	18.08%	20.68%	23.63%	24.51%	19.66%	22.38%	25.10%	28.91%	29.96%	19.39%	23.08%	26.78%	31.28%	33.36%
13	11.66%	13.75%	15.84%	18.02%	18.73%	13.65%	15.90%	18.35%	20.88%	21.68%	15.64%	18.04%	20.65%	23.60%	24.47%	19.62%	22.34%	25.05%	28.87%	29.91%	19.34%	23.03%	26.73%	31.23%	33.29%
14	11.63%	13.72%	15.82%	17.99%	18.71%	13.61%	15.86%	18.31%	20.85%	21.65%	15.60%	18.01%	20.61%	23.56%	24.44%	19.58%	22.30%	25.01%	28.83%	29.87%	19.29%	22.99%	26.68%	31.18%	33.22%
15	11.59%	13.69%	15.79%	17.96%	18.68%	13.58%	15.83%	18.28%	20.82%	21.62%	15.57%	17.97%	20.58%	23.53%	24.40%	19.54%	22.25%	24.96%	28.79%	29.82%	19.25%	22.94%	26.63%	31.13%	33.14%
16	11.56%	13.66%	15.77%	17.89%	18.59%	13.55%	15.80%	18.26%	20.75%	21.54%	15.54%	17.94%	20.55%	23.47%	24.33%	19.52%	22.22%	24.93%	28.75%	29.78%	19.22%	22.91%	26.59%	31.08%	33.07%
17	11.52%	13.63%	15.74%	17.82%	18.50%	13.52%	15.77%	18.23%	20.69%	21.46%	15.51%	17.91%	20.52%	23.41%	24.26%	19.51%	22.20%	24.89%	28.70%	29.73%	19.20%	22.87%	26.54%	31.03%	32.99%
18	11.48%	13.60%	15.72%	17.74%	18.42%	13.48%	15.74%	18.20%	20.62%	21.38%	15.48%	17.88%	20.48%	23.35%	24.20%	19.49%	22.17%	24.85%	28.66%	29.68%	19.17%	22.83%	26.50%	30.98%	32.91%
19	11.44%	13.57%	15.69%	17.67%	18.33%	13.45%	15.71%	18.17%	20.56%	21.30%	15.46%	17.86%	20.45%	23.29%	24.13%	19.47%	22.14%	24.81%	28.62%	29.63%	19.15%	22.80%	26.45%	30.92%	32.84%
20	11.41%	13.54%	15.67%	17.59%	18.24%	13.42%	15.68%	18.15%	20.49%	21.22%	15.43%	17.83%	20.42%	23.24%	24.06%	19.45%	22.11%	24.78%	28.58%	29.58%	19.12%	22.76%	26.41%	30.87%	32.76%
21	11.37%	13.51%	15.65%	17.52%	18.15%	13.38%	15.65%	18.12%	20.27%	20.99%	15.40%	17.80%	20.39%	23.03%	23.84%	19.43%	22.09%	24.74%	28.54%	29.53%	19.10%	22.73%	26.36%	30.82%	32.68%
22	11.33%	13.48%	15.62%	17.44%	18.06%	13.35%	15.62%	18.09%	20.21%	20.91%	15.37%	17.77%	20.36%	22.97%	23.77%	19.41%	22.06%	24.70%	28.50%	29.48%	19.07%	22.69%	26.31%	30.77%	32.61%
23	11.29%	13.45%	15.60%	17.37%	17.97%	13.32%	15.59%	18.07%	20.14%	20.83%	15.34%	17.74%	20.33%	22.91%	23.70%	19.39%	22.03%	24.67%	28.46%	29.43%	19.05%	22.66%	26.27%	30.72%	32.53%
24	11.26%	13.42%	15.58%	17.30%	17.88%	13.29%	15.56%	18.04%	20.08%	20.76%	15.31%	17.71%	20.30%	22.86%	23.63%	19.37%	22.00%	24.63%	28.42%	29.38%	19.02%	22.62%	26.22%	30.67%	32.45%
25	11.22%	13.39%	15.55%	17.22%	17.79%	13.25%	15.53%	18.01%	20.01%	20.68%	15.29%	17.68%	20.27%	22.80%	23.56%	19.35%	21.97%	24.59%	28.37%	29.33%	19.00%	22.59%	26.18%	30.61%	32.38%
26	11.18%	13.36%	15.53%	17.15%	17.70%	13.22%	15.50%	17.99%	19.94%	20.60%	15.26%	17.65%	20.24%	22.74%	23.49%	19.33%	21.95%	24.56%	28.33%	29.28%	18.97%	22.55%	26.13%	30.56%	32.30%
27	11.14%	13.33%	15.51%	17.07%	17.61%	13.19%	15.47%	17.96%	19.88%	20.52%	15.23%	17.62%	20.21%	22.68%	23.42%	19.31%	21.92%	24.52%	28.29%	29.23%	18.95%	22.52%	26.09%	30.51%	32.22%
28	11.11%	13.30%	15.48%	17.00%	17.52%	13.15%	15.44%	17.93%	19.81%	20.44%	15.20%	17.59%	20.18%	22.62%	23.35%	19.30%	21.89%	24.48%	28.25%	29.18%	18.92%	22.48%	26.04%	30.46%	32.15%
29	11.07%	13.26%	15.46%	16.92%	17.44%	13.12%	15.41%	17.91%	19.75%	20.36%	15.17%	17.56%	20.15%	22.57%	23.28%	19.28%	21.86%	24.45%	28.21%	29.13%	18.90%	22.45%	26.00%	30.41%	32.07%
30	11.03%	13.23%	15.44%	16.85%	17.35%	13.09%	15.38%	17.88%	19.68%	20.28%	15.14%	17.53%	20.12%	22.51%	23.21%	19.26%	21.83%	24.41%	28.17%	29.08%	18.87%	22.41%	25.95%	30.36%	31.99%
31	10.99%	13.20%	15.41%	16.78%	17.26%	13.06%	15.35%	17.85%	19.61%	20.20%	15.12%	17.50%	20.09%	22.45%	23.15%	19.24%	21.81%	24.37%	28.13%	29.03%	18.85%	22.38%	25.91%	30.31%	31.92%
32	10.96%	13.17%	15.39%	16.70%	17.17%	13.02%	15.32%	17.83%	19.55%	20.12%	15.09%	17.48%	20.06%	22.39%	23.08%	19.22%	21.78%	24.34%	28.08%	28.98%	18.82%	22.34%	25.86%	30.25%	31.84%
33	10.92%	13.14%	15.37%	16.63%	17.08%	12.99%	15.29%	17.80%	19.48%	20.04%	15.06%	17.45%	20.03%	22.34%	23.01%	19.20%	21.75%	24.30%	28.04%	28.93%	18.80%	22.31%	25.82%	30.20%	31.76%
34	10.88%	13.11%	15.34%	16.55%	16.99%	12.96%	15.26%	17.77%	19.42%	19.96%	15.03%	17.42%	20.00%	22.28%	22.94%	19.18%	21.72%	24.26%	28.00%	28.88%	18.77%	22.27%	25.77%	30.15%	31.69%
35	10.84%	13.08%	15.32%	16.48%	16.90%	12.92%	15.23%	17.75%	19.35%	19.88%	15.00%	17.39%	19.97%	22.22%	22.87%	19.16%	21.69%	24.23%	27.96%	28.84%	18.75%	22.24%	25.73%	30.10%	31.61%
36	10.66%	12.93%	15.20%	16.29%		12.74%	15.08%	17.61%	19.17%		14.82%	17.22%	19.83%	22.10%	22.67%	18.98%	21.52%	24.06%	27.83%	28.65%	18.56%	22.06%	25.56%	29.85%	31.36%
37	10.47%	12.77%	15.08%	16.09%		12.55%	14.92%	17.48%	18.94%		14.63%	17.06%	19.69%	21.84%	22.48%	18.79%	21.34%	23.90%	27.62%	28.47%	18.36%	21.88%	25.40%	29.70%	31.12%
38	10.29%	12.62%	14.95%	15.69%		12.37%	14.76%	17.35%	18.63%		14.44%	16.90%	19.55%	21.70%	22.29%	18.60%	21.17%	23.74%	27.40%	28.28%	18.17%	21.70%	25.24%	29.36%	30.87%
39	10.10%	12.47%	14.83%	15.60%		12.18%	14.60%	17.22%	18.47%		14.26%	16.73%	19.40%	21.45%	22.09%	18.42%	21.00%	23.57%	27.30%	28.10%	17.97%	21.52%	25.07%	29.24%	30.68%
40	9.92%	12.31%	14.71%	15.46%		11.99%	14.44%	17.08%	18.25%		14.07%	16.57%	19.26%	21.30%	21.90%	18.23%	20.82%	23.41%	27.10%	27.91%	17.78%	21.34%	24.91%	29.00%	30.45%
41	9.73%	12.16%	14.59%			11.81%	14.28%	16.95%			13.89%	16.40%	19.12%	21.30%		18.04%	20.65%	23.25%	27.10%		17.58%	21.16%	24.75%	29.00%	
42	9.54%	12.00%	14.46%			11.62%	14.12%	16.82%			13.70%	16.24%	18.98%	21.30%		17.86%	20.47%	23.09%	27.07%		17.39%	20.99%	24.59%	29.00%	
43	9.36%	11.85%	14.34%			11.44%	13.96%	16.69%			13.51%	16.07%	18.83%	21.01%		17.67%	20.30%	22.92%	26.95%		17.19%	20.81%	24.42%	29.00%	
44	9.17%	11.70%	14.22%			11.25%	13.80%	16.56%			13.33%	15.91%	18.69%	21.01%		17.48%	20.12%	22.76%	26.82%		17.00%	20.63%	24.26%	28.95%	
45	8.99%	11.54%	14.10%			11.07%	13.64%	16.42%			13.14%	15.75%	18.55%	20.99%		17.30%	19.95%	22.60%	26.69%						

Variant 1: Insta Income - 25% cashback
Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 2,00,000 and less than INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	12.56%	14.63%	16.70%	18.90%	19.58%	14.58%	16.87%	19.31%	21.80%	22.58%	16.60%	19.01%	21.72%	24.56%	25.43%	20.63%	23.39%	26.14%	29.92%	30.99%	20.43%	24.14%	27.85%	32.36%	34.70%
1	12.53%	14.60%	16.67%	18.87%	19.55%	14.55%	16.84%	19.28%	21.77%	22.55%	16.56%	18.97%	21.69%	24.52%	25.40%	20.59%	23.34%	26.10%	29.88%	30.94%	20.39%	24.10%	27.81%	32.31%	34.63%
2	12.50%	14.57%	16.65%	18.84%	19.52%	14.51%	16.80%	19.25%	21.74%	22.52%	16.53%	18.94%	21.65%	24.49%	25.36%	20.55%	23.30%	26.05%	29.84%	30.90%	20.34%	24.05%	27.76%	32.26%	34.56%
3	12.47%	14.54%	16.62%	18.81%	19.50%	14.48%	16.77%	19.21%	21.71%	22.49%	16.49%	18.90%	21.61%	24.45%	25.33%	20.51%	23.26%	26.01%	29.79%	30.85%	20.30%	24.00%	27.71%	32.21%	34.49%
4	12.44%	14.51%	16.59%	18.78%	19.47%	14.45%	16.74%	19.18%	21.68%	22.46%	16.45%	18.87%	21.58%	24.42%	25.29%	20.47%	23.22%	25.96%	29.75%	30.81%	20.25%	23.96%	27.66%	32.17%	34.42%
5	12.41%	14.48%	16.56%	18.75%	19.44%	14.41%	16.71%	19.15%	21.64%	22.42%	16.42%	18.83%	21.54%	24.38%	25.25%	20.43%	23.17%	25.92%	29.71%	30.77%	20.21%	23.91%	27.61%	32.12%	34.35%
6	12.37%	14.46%	16.54%	18.73%	19.42%	14.38%	16.67%	19.12%	21.61%	22.39%	16.38%	18.79%	21.50%	24.35%	25.22%	20.40%	23.13%	25.87%	29.67%	30.72%	20.16%	23.86%	27.57%	32.07%	34.28%
7	12.34%	14.43%	16.51%	18.70%	19.39%	14.35%	16.64%	19.09%	21.58%	22.36%	16.35%	18.76%	21.47%	24.31%	25.18%	20.36%	23.09%	25.83%	29.62%	30.68%	20.11%	23.82%	27.52%	32.02%	34.21%
8	12.31%	14.40%	16.48%	18.67%	19.37%	14.31%	16.61%	19.06%	21.55%	22.33%	16.31%	18.72%	21.43%	24.27%	25.15%	20.32%	23.05%	25.78%	29.58%	30.63%	20.07%	23.77%	27.47%	31.97%	34.14%
9	12.28%	14.37%	16.45%	18.64%	19.34%	14.28%	16.58%	19.02%	21.51%	22.30%	16.28%	18.69%	21.39%	24.24%	25.11%	20.28%	23.01%	25.73%	29.54%	30.59%	20.02%	23.72%	27.42%	31.92%	34.07%
10	12.25%	14.34%	16.43%	18.61%	19.31%	14.25%	16.54%	18.99%	21.48%	22.27%	16.24%	18.65%	21.36%	24.20%	25.08%	20.24%	22.96%	25.69%	29.50%	30.54%	19.98%	23.67%	27.37%	31.87%	34.00%
11	12.22%	14.31%	16.40%	18.58%	19.29%	14.21%	16.51%	18.96%	21.45%	22.24%	16.21%	18.62%	21.32%	24.17%	25.04%	20.20%	22.92%	25.64%	29.46%	30.50%	19.93%	23.63%	27.32%	31.82%	33.93%
12	12.19%	14.28%	16.37%	18.55%	19.26%	14.18%	16.48%	18.93%	21.42%	22.21%	16.17%	18.58%	21.28%	24.13%	25.01%	20.16%	22.88%	25.60%	29.41%	30.46%	19.89%	23.58%	27.28%	31.78%	33.86%
13	12.16%	14.25%	16.34%	18.52%	19.23%	14.15%	16.45%	18.90%	21.38%	22.18%	16.14%	18.54%	21.25%	24.10%	24.97%	20.12%	22.84%	25.55%	29.37%	30.41%	19.84%	23.53%	27.23%	31.73%	33.79%
14	12.13%	14.22%	16.32%	18.49%	19.21%	14.11%	16.41%	18.86%	21.35%	22.15%	16.10%	18.51%	21.21%	24.06%	24.94%	20.08%	22.80%	25.51%	29.33%	30.37%	19.79%	23.49%	27.18%	31.68%	33.72%
15	12.09%	14.19%	16.29%	18.46%	19.18%	14.08%	16.38%	18.83%	21.32%	22.12%	16.07%	18.47%	21.18%	24.03%	24.90%	20.04%	22.75%	25.46%	29.29%	30.32%	19.75%	23.44%	27.13%	31.63%	33.64%
16	12.06%	14.16%	16.27%	18.39%	19.09%	14.05%	16.35%	18.81%	21.25%	22.04%	16.04%	18.44%	21.15%	23.97%	24.83%	20.02%	22.72%	25.43%	29.25%	30.28%	19.72%	23.41%	27.09%	31.58%	33.57%
17	12.02%	14.13%	16.24%	18.32%	19.00%	14.02%	16.32%	18.78%	21.19%	21.96%	16.01%	18.41%	21.12%	23.91%	24.76%	20.01%	22.70%	25.39%	29.20%	30.23%	19.70%	23.37%	27.04%	31.53%	33.49%
18	11.98%	14.10%	16.22%	18.24%	18.92%	13.98%	16.29%	18.75%	21.12%	21.88%	15.98%	18.38%	21.08%	23.85%	24.70%	19.99%	22.67%	25.35%	29.16%	30.18%	19.67%	23.33%	27.00%	31.48%	33.41%
19	11.94%	14.07%	16.19%	18.17%	18.83%	13.95%	16.26%	18.72%	21.06%	21.80%	15.96%	18.36%	21.05%	23.79%	24.63%	19.97%	22.64%	25.31%	29.12%	30.13%	19.65%	23.30%	26.95%	31.42%	33.34%
20	11.91%	14.04%	16.17%	18.09%	18.74%	13.92%	16.23%	18.70%	20.99%	21.72%	15.93%	18.33%	21.02%	23.74%	24.56%	19.95%	22.61%	25.28%	29.08%	30.08%	19.62%	23.26%	26.91%	31.37%	33.26%
21	11.87%	14.01%	16.15%	18.02%	18.65%	13.88%	16.20%	18.67%	20.92%	21.64%	15.90%	18.30%	20.99%	23.68%	24.49%	19.93%	22.59%	25.24%	29.04%	30.03%	19.60%	23.23%	26.86%	31.32%	33.18%
22	11.83%	13.98%	16.12%	17.94%	18.56%	13.85%	16.17%	18.64%	20.86%	21.56%	15.87%	18.27%	20.96%	23.62%	24.42%	19.91%	22.56%	25.20%	29.00%	29.98%	19.57%	23.19%	26.81%	31.27%	33.11%
23	11.79%	13.95%	16.10%	17.87%	18.47%	13.82%	16.14%	18.62%	20.79%	21.48%	15.84%	18.24%	20.93%	23.56%	24.35%	19.89%	22.53%	25.17%	28.96%	29.93%	19.55%	23.16%	26.77%	31.22%	33.03%
24	11.76%	13.92%	16.08%	17.80%	18.38%	13.79%	16.11%	18.59%	20.73%	21.41%	15.81%	18.21%	20.90%	23.51%	24.28%	19.87%	22.50%	25.13%	28.92%	29.88%	19.52%	23.12%	26.72%	31.17%	32.95%
25	11.72%	13.89%	16.05%	17.72%	18.29%	13.75%	16.08%	18.56%	20.66%	21.33%	15.79%	18.18%	20.87%	23.45%	24.21%	19.85%	22.47%	25.09%	28.87%	29.83%	19.50%	23.09%	26.68%	31.11%	32.88%
26	11.68%	13.86%	16.03%	17.65%	18.20%	13.72%	16.05%	18.54%	20.44%	21.10%	15.76%	18.15%	20.84%	23.24%	23.99%	19.83%	22.45%	25.06%	28.83%	29.78%	19.47%	23.05%	26.63%	31.06%	32.80%
27	11.64%	13.83%	16.01%	17.57%	18.11%	13.69%	16.02%	18.51%	20.38%	21.02%	15.73%	18.12%	20.81%	23.18%	23.92%	19.81%	22.42%	25.02%	28.79%	29.73%	19.45%	23.02%	26.59%	31.01%	32.72%
28	11.61%	13.80%	15.98%	17.50%	18.02%	13.65%	15.99%	18.48%	20.31%	20.94%	15.70%	18.09%	20.78%	23.12%	23.85%	19.80%	22.39%	24.98%	28.75%	29.68%	19.42%	22.98%	26.54%	30.96%	32.65%
29	11.57%	13.76%	15.96%	17.42%	17.94%	13.62%	15.96%	18.46%	20.25%	20.86%	15.67%	18.06%	20.75%	23.07%	23.78%	19.78%	22.36%	24.95%	28.71%	29.63%	19.40%	22.95%	26.50%	30.91%	32.57%
30	11.53%	13.73%	15.94%	17.35%	17.85%	13.59%	15.93%	18.43%	20.18%	20.78%	15.64%	18.03%	20.72%	23.01%	23.71%	19.76%	22.33%	24.91%	28.67%	29.58%	19.37%	22.91%	26.45%	30.86%	32.49%
31	11.49%	13.70%	15.91%	17.28%	17.76%	13.56%	15.85%	18.40%	20.11%	20.70%	15.62%	18.00%	20.69%	22.95%	23.65%	19.74%	22.31%	24.87%	28.63%	29.53%	19.35%	22.88%	26.41%	30.81%	32.42%
32	11.46%	13.67%	15.89%	17.20%	17.67%	13.52%	15.82%	18.38%	20.05%	20.62%	15.59%	17.98%	20.66%	22.89%	23.58%	19.72%	22.28%	24.84%	28.58%	29.48%	19.32%	22.84%	26.36%	30.75%	32.34%
33	11.42%	13.64%	15.87%	17.13%	17.58%	13.49%	15.79%	18.35%	19.98%	20.54%	15.56%	17.95%	20.63%	22.84%	23.51%	19.70%	22.25%	24.80%	28.54%	29.43%	19.30%	22.81%	26.32%	30.70%	32.26%
34	11.38%	13.61%	15.84%	17.05%	17.49%	13.46%	15.76%	18.32%	19.92%	20.46%	15.53%	17.92%	20.60%	22.78%	23.44%	19.68%	22.22%	24.76%	28.50%	29.38%	19.27%	22.77%	26.27%	30.65%	32.19%
35	11.34%	13.58%	15.82%	16.98%	17.40%	13.42%	15.73%	18.30%	19.85%	20.38%	15.50%	17.89%	20.57%	22.72%	23.37%	19.66%	22.19%	24.73%	28.46%	29.34%	19.25%	22.74%	26.23%	30.60%	32.11%
36	11.16%	13.43%	15.70%	16.71%		13.24%	15.58%	18.16%	19.63%		15.32%	17.72%	20.43%	22.50%	23.17%	19.48%	22.02%	24.56%	28.28%	29.15%	19.06%	22.56%	26.06%	30.48%	32.02%
37	10.97%	13.27%	15.58%	16.54%		13.05%	15.42%	18.03%	19.46%		15.13%	17.56%	20.29%	22.32%	22.98%	19.29%	21.84%	24.40%	28.11%	28.96%	18.86%	22.38%	25.90%	30.36%	31.87%
38	10.79%	13.12%	15.45%	16.12%		12.87%	15.26%	17.90%	19.24%		14.94%	17.40%	20.15%	22.15%	22.79%	19.10%	21.67%	24.24%	27.93%	28.78%	18.67%	22.20%	25.74%	30.24%	31.82%
39	10.60%	12.97%	15.33%	16.00%		12.68%	15.10%	17.77%	19.02%		14.76%	17.23%	20.00%	21.98%	22.59%	18.92%	21.50%	24.07%	27.80%	28.59%	18.47%	22.02%	25.57%	30.12%	31.78%
40	10.42%	12.81%	15.21%	15.88%		12.49%	14.94%	17.63%	18.89%		14.57%	17.07%	19.86%	21.81%	22.40%	18.73%	21.32%	23.91%	27.63%	28.41%	18.28%	21.84%	25.41%	30.01%	31.63%
41	10.23%	12.66%	15.09%			12.31%	14.78%	17.50%			14.39%	16.90%	19.72%	21.81%		18.54%	21.15%	23.75%	27.60%		18.08%	21.66%	25.25%	29.89%	
42	10.04%	12.50%	14.96%			12.12%	14.62%	17.37%			14.20%	16.74%	19.58%	21.76%		18.36%	20.97%	23.59%	27.57%		17.89%	21.49%	25.09%	29.77%	
43	9.86%	12.35%	14.84%			11.94%	14.46%	17.24%			14.01%	16.57%	19.43%	21.71%		18.17%	20.80%	23.42%	27.45%		17.69%	21.31%	24.92%	29.65%	
44	9.67%	12.20%	14.72%			11.75%	14.30%	17.11%			13.83%	16.41%	19.29%	21.61%		17.98%	20.62%	23.26%	27.32%		17.50%	21.13%	24.76%	29.53%	
45	9.49%	12.04%	14.60%			11.57%	14.14%	16.97%			13.64%	16.25%	19.15%	21.49%		17.80%	20.45%	23.10%	27.19						

Variant 1: Insta Income - 25% cashback
Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	13.16%	15.24%	17.32%	19.54%	20.23%	15.21%	17.56%	19.96%	22.52%	23.37%	17.25%	19.68%	22.45%	25.30%	26.30%	21.35%	24.12%	26.89%	30.67%	31.76%	21.19%	24.92%	28.65%	33.18%	35.54%
1	13.13%	15.21%	17.29%	19.51%	20.21%	15.18%	17.53%	19.93%	22.49%	23.34%	17.22%	19.64%	22.42%	25.27%	26.26%	21.31%	24.08%	26.84%	30.63%	31.72%	21.15%	24.88%	28.61%	33.13%	35.47%
2	13.10%	15.18%	17.26%	19.48%	20.18%	15.14%	17.49%	19.90%	22.46%	23.31%	17.18%	19.61%	22.38%	25.23%	26.23%	21.27%	24.03%	26.80%	30.59%	31.68%	21.10%	24.83%	28.56%	33.09%	35.40%
3	13.07%	15.15%	17.23%	19.45%	20.16%	15.11%	17.46%	19.86%	22.42%	23.28%	17.15%	19.57%	22.34%	25.20%	26.19%	21.23%	23.99%	26.75%	30.55%	31.63%	21.06%	24.78%	28.51%	33.04%	35.33%
4	13.04%	15.12%	17.21%	19.42%	20.13%	15.08%	17.43%	19.83%	22.39%	23.25%	17.11%	19.54%	22.31%	25.16%	26.16%	21.19%	23.95%	26.71%	30.51%	31.59%	21.01%	24.74%	28.46%	32.99%	35.26%
5	13.01%	15.09%	17.18%	19.39%	20.10%	15.04%	17.40%	19.80%	22.36%	23.21%	17.08%	19.50%	22.27%	25.13%	26.13%	21.15%	23.91%	26.66%	30.47%	31.55%	20.97%	24.69%	28.41%	32.94%	35.19%
6	12.98%	15.06%	17.15%	19.36%	20.08%	15.01%	17.37%	19.77%	22.33%	23.18%	17.05%	19.47%	22.24%	25.09%	26.09%	21.11%	23.87%	26.62%	30.42%	31.50%	20.92%	24.64%	28.37%	32.89%	35.13%
7	12.95%	15.04%	17.13%	19.33%	20.05%	14.98%	17.33%	19.74%	22.30%	23.15%	17.01%	19.43%	22.20%	25.06%	26.06%	21.08%	23.82%	26.57%	30.38%	31.46%	20.87%	24.60%	28.32%	32.84%	35.06%
8	12.91%	15.01%	17.10%	19.31%	20.03%	14.95%	17.30%	19.71%	22.26%	23.12%	16.98%	19.39%	22.16%	25.02%	26.02%	21.04%	23.78%	26.53%	30.34%	31.41%	20.83%	24.55%	28.27%	32.80%	34.99%
9	12.88%	14.98%	17.07%	19.28%	20.00%	14.91%	17.27%	19.67%	22.23%	23.09%	16.94%	19.36%	22.13%	24.99%	25.99%	21.00%	23.74%	26.48%	30.30%	31.37%	20.78%	24.50%	28.22%	32.75%	34.92%
10	12.85%	14.95%	17.04%	19.25%	19.97%	14.88%	17.24%	19.64%	22.20%	23.06%	16.91%	19.32%	22.09%	24.95%	25.95%	20.96%	23.70%	26.44%	30.26%	31.33%	20.74%	24.46%	28.17%	32.70%	34.85%
11	12.82%	14.92%	17.02%	19.22%	19.95%	14.85%	17.20%	19.61%	22.17%	23.03%	16.87%	19.29%	22.05%	24.92%	25.92%	20.92%	23.66%	26.39%	30.22%	31.28%	20.69%	24.41%	28.13%	32.65%	34.78%
12	12.79%	14.89%	16.99%	19.19%	19.92%	14.81%	17.17%	19.58%	22.14%	23.00%	16.84%	19.25%	22.02%	24.88%	25.88%	20.88%	23.61%	26.35%	30.18%	31.24%	20.65%	24.36%	28.08%	32.60%	34.71%
13	12.76%	14.86%	16.96%	19.16%	19.90%	14.78%	17.14%	19.55%	22.10%	22.97%	16.80%	19.22%	21.98%	24.85%	25.85%	20.84%	23.57%	26.35%	30.13%	31.20%	20.60%	24.32%	28.03%	32.56%	34.64%
14	12.73%	14.83%	16.94%	19.13%	19.87%	14.75%	17.11%	19.52%	22.07%	22.94%	16.77%	19.18%	21.95%	24.81%	25.81%	20.80%	23.53%	26.35%	30.09%	31.15%	20.56%	24.27%	27.98%	32.51%	34.57%
15	12.70%	14.80%	16.91%	19.10%	19.84%	14.72%	17.07%	19.48%	22.04%	22.91%	16.73%	19.15%	21.91%	24.78%	25.78%	20.76%	23.49%	26.25%	30.05%	31.11%	20.51%	24.22%	27.93%	32.46%	34.50%
16	12.66%	14.77%	16.89%	19.03%	19.78%	14.68%	17.05%	19.46%	21.98%	22.85%	16.70%	19.12%	21.88%	24.72%	25.72%	20.75%	23.46%	26.18%	30.01%	31.06%	20.49%	24.19%	27.89%	32.42%	34.43%
17	12.62%	14.74%	16.86%	18.96%	19.76%	14.65%	17.02%	19.44%	21.91%	22.79%	16.68%	19.09%	21.86%	24.66%	25.67%	20.73%	23.44%	26.16%	29.97%	31.01%	20.46%	24.16%	27.85%	32.37%	34.36%
18	12.59%	14.71%	16.84%	18.88%	19.67%	14.62%	16.99%	19.41%	21.85%	22.74%	16.65%	19.07%	21.83%	24.61%	25.61%	20.71%	23.42%	26.13%	29.93%	30.96%	20.44%	24.12%	27.80%	32.33%	34.29%
19	12.55%	14.68%	16.82%	18.81%	19.58%	14.59%	16.96%	19.39%	21.78%	22.68%	16.62%	19.04%	21.81%	24.55%	25.56%	20.69%	23.40%	26.10%	29.89%	30.92%	20.42%	24.09%	27.76%	32.29%	34.22%
20	12.51%	14.66%	16.80%	18.74%	19.49%	14.55%	16.93%	19.36%	21.72%	22.62%	16.59%	19.01%	21.78%	24.49%	25.50%	20.67%	23.37%	26.07%	29.85%	30.87%	20.39%	24.05%	27.72%	32.24%	34.15%
21	12.48%	14.63%	16.77%	18.66%	19.40%	14.52%	16.91%	19.34%	21.65%	22.56%	16.57%	18.99%	21.76%	24.44%	25.45%	20.66%	23.35%	26.04%	29.81%	30.82%	20.37%	24.02%	27.67%	32.20%	34.08%
22	12.44%	14.60%	16.75%	18.59%	19.31%	14.49%	16.88%	19.32%	21.59%	22.51%	16.54%	18.96%	21.73%	24.38%	25.39%	20.64%	23.33%	26.02%	29.77%	30.77%	20.34%	23.99%	27.63%	32.16%	34.01%
23	12.40%	14.57%	16.73%	18.52%	19.23%	14.46%	16.85%	19.29%	21.52%	22.45%	16.51%	18.93%	21.71%	24.32%	25.34%	20.62%	23.30%	25.99%	29.73%	30.72%	20.32%	23.95%	27.58%	32.12%	33.94%
24	12.37%	14.54%	16.71%	18.44%	19.14%	14.43%	16.82%	19.27%	21.46%	22.39%	16.48%	18.91%	21.68%	24.27%	25.29%	20.60%	23.28%	25.96%	29.69%	30.68%	20.30%	23.92%	27.54%	32.07%	33.87%
25	12.33%	14.51%	16.68%	18.37%	19.05%	14.39%	16.79%	19.25%	21.39%	22.33%	16.46%	18.88%	21.66%	24.21%	25.23%	20.58%	23.26%	25.93%	29.65%	30.63%	20.27%	23.88%	27.50%	32.03%	33.80%
26	12.29%	14.48%	16.66%	18.30%	18.96%	14.36%	16.77%	19.22%	21.33%	22.03%	16.43%	18.86%	21.63%	23.95%	24.88%	20.56%	23.23%	25.90%	29.61%	30.58%	20.25%	23.85%	27.45%	31.99%	33.73%
27	12.26%	14.45%	16.64%	18.22%	18.87%	14.33%	16.74%	19.20%	21.06%	21.97%	16.40%	18.83%	21.61%	23.90%	24.82%	20.55%	23.21%	25.87%	29.57%	30.53%	20.22%	23.82%	27.41%	31.94%	33.66%
28	12.22%	14.42%	16.62%	18.15%	18.78%	14.30%	16.71%	19.17%	21.00%	21.91%	16.37%	18.80%	21.58%	23.84%	24.77%	20.53%	23.19%	25.85%	29.53%	30.48%	20.20%	23.78%	27.37%	31.90%	33.59%
29	12.18%	14.39%	16.59%	18.08%	18.70%	14.26%	16.68%	19.15%	20.93%	21.85%	16.35%	18.78%	21.56%	23.78%	24.71%	20.51%	23.16%	25.82%	29.49%	30.44%	20.17%	23.75%	27.32%	31.86%	33.52%
30	12.15%	14.36%	16.57%	18.00%	18.61%	14.23%	16.65%	19.13%	20.87%	21.80%	16.32%	18.75%	21.53%	23.73%	24.66%	20.49%	23.14%	25.79%	29.45%	30.39%	20.15%	23.71%	27.28%	31.81%	33.45%
31	12.11%	14.33%	16.55%	17.93%	18.52%	14.20%	16.53%	19.10%	20.80%	21.74%	16.29%	18.72%	21.51%	23.67%	24.60%	20.47%	23.12%	25.76%	29.41%	30.34%	20.13%	23.68%	27.23%	31.77%	33.38%
32	12.07%	14.30%	16.53%	17.86%	18.43%	14.17%	16.50%	19.08%	20.74%	21.68%	16.26%	18.70%	21.48%	23.61%	24.55%	20.46%	23.09%	25.73%	29.37%	30.29%	20.10%	23.65%	27.19%	31.73%	33.31%
33	12.04%	14.27%	16.50%	17.79%	18.34%	14.14%	16.47%	19.06%	20.67%	21.62%	16.24%	18.67%	21.46%	23.56%	24.50%	20.44%	23.07%	25.71%	29.33%	30.24%	20.08%	23.61%	27.15%	31.69%	33.24%
34	12.00%	14.24%	16.48%	17.71%	18.25%	14.10%	16.44%	19.03%	20.61%	21.56%	16.21%	18.64%	21.43%	23.50%	24.44%	20.42%	23.05%	25.68%	29.29%	30.20%	20.05%	23.58%	27.10%	31.64%	33.17%
35	11.96%	14.21%	16.46%	17.64%	18.17%	14.07%	16.41%	19.01%	20.54%	21.51%	16.18%	18.62%	21.40%	23.44%	24.39%	20.40%	23.03%	25.65%	29.25%	30.15%	20.03%	23.55%	27.06%	31.60%	33.10%
36	11.78%	14.06%	16.34%	17.47%		13.89%	16.26%	18.87%	20.38%		16.00%	18.45%	21.26%	23.29%	24.16%	20.22%	22.85%	25.48%	29.12%	29.96%	19.84%	23.37%	26.90%	31.46%	32.96%
37	11.60%	13.91%	16.22%	17.29%		13.71%	16.10%	18.74%	20.22%		15.81%	18.29%	21.11%	23.14%	23.94%	20.03%	22.67%	25.30%	28.95%	29.78%	19.65%	23.19%	26.74%	31.27%	32.72%
38	11.41%	13.76%	16.10%	17.12%		13.52%	15.94%	18.61%	20.06%		15.63%	18.12%	20.96%	22.99%	23.72%	19.85%	22.49%	25.13%	28.82%	29.60%	19.45%	23.02%	26.58%	31.04%	32.52%
39	11.23%	13.61%	15.98%	16.95%		13.34%	15.78%	18.47%	19.90%		15.45%	17.96%	20.82%	22.85%	23.50%	19.66%	22.31%	24.95%	28.65%	29.42%	19.26%	22.84%	26.42%	30.90%	32.43%
40	11.05%	13.45%	15.86%	16.77%		13.16%	15.62%	18.34%	19.73%		15.26%	17.79%	20.67%	22.70%	23.28%	19.48%	22.13%	24.78%	28.45%	29.23%	19.07%	22.67%	26.26%	30.71%	32.19%
41	10.86%	13.30%	15.74%			12.97%	15.46%	18.21%			15.08%	17.63%	20.52%	22.55%		19.30%	21.95%	24.60%	28.44%		18.88%	22.49%	26.10%	30.67%	
42	10.68%	13.15%	15.62%			12.79%	15.31%	18.07%			14.90%	17.46%	20.37%	22.40%		19.11%	21.77%	24.43%	28.37%		18.69%	22.31%	25.94%	30.54%	
43	10.50%	13.00%	15.50%			12.61%	15.15%	17.94%			14.71%	17.30%	20.23%	22.25%		18.93%	21.59%	24.30%	28.24%		18.49%	22.14%	25.78%	30.50%	
44	10.31%	12.85%	15.38%			12.42%	14.99%	17.81%			14.53%	17.13%	20.08%	22.10%		18.75%	21.41%	24.08%	28.12%		18.30%	21.96%	25.62%	30.36%	
45	10.13%	12.70%	15.26%			12.24%	14.83%	17.67%			14.35%	16.96%	19.93%	21.95%		18.56%	21.23%	23.95%	27.99%		18				

Variant 1: Insta Income - 50% cashback

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 80,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	12.47%	14.61%	16.74%	19.02%	19.67%	14.29%	16.58%	18.88%	21.58%	22.33%	16.11%	18.56%	21.01%	24.14%	24.99%	19.74%	22.51%	25.29%	29.26%	30.30%	20.19%	23.89%	27.59%	32.28%	34.67%
1	12.43%	14.57%	16.71%	18.98%	19.64%	14.25%	16.54%	18.84%	21.54%	22.29%	16.07%	18.52%	20.97%	24.10%	24.94%	19.70%	22.46%	25.23%	29.21%	30.25%	20.14%	23.83%	27.53%	32.22%	34.59%
2	12.40%	14.54%	16.67%	18.94%	19.60%	14.21%	16.50%	18.80%	21.50%	22.25%	16.02%	18.47%	20.93%	24.05%	24.90%	19.65%	22.41%	25.18%	29.16%	30.20%	20.08%	23.78%	27.47%	32.16%	34.50%
3	12.36%	14.50%	16.64%	18.91%	19.57%	14.17%	16.47%	18.76%	21.46%	22.21%	15.98%	18.43%	20.88%	24.01%	24.86%	19.61%	22.36%	25.12%	29.11%	30.15%	20.03%	23.72%	27.41%	32.11%	34.42%
4	12.32%	14.46%	16.61%	18.87%	19.54%	14.13%	16.43%	18.72%	21.42%	22.18%	15.94%	18.39%	20.84%	23.97%	24.81%	19.56%	22.31%	25.07%	29.06%	30.09%	19.98%	23.67%	27.35%	32.05%	34.34%
5	12.28%	14.43%	16.57%	18.84%	19.50%	14.09%	16.39%	18.68%	21.38%	22.14%	15.90%	18.35%	20.79%	23.92%	24.77%	19.51%	22.26%	25.01%	29.01%	30.04%	19.92%	23.61%	27.30%	31.99%	34.25%
6	12.25%	14.39%	16.54%	18.80%	19.47%	14.05%	16.35%	18.64%	21.34%	22.10%	15.86%	18.30%	20.75%	23.88%	24.73%	19.47%	22.21%	24.96%	28.96%	29.99%	19.87%	23.55%	27.24%	31.93%	34.17%
7	12.21%	14.36%	16.50%	18.77%	19.44%	14.01%	16.31%	18.60%	21.30%	22.06%	15.82%	18.26%	20.70%	23.84%	24.69%	19.42%	22.16%	24.90%	28.91%	29.93%	19.81%	23.50%	27.18%	31.88%	34.09%
8	12.17%	14.32%	16.47%	18.73%	19.40%	13.97%	16.27%	18.56%	21.26%	22.02%	15.77%	18.22%	20.66%	23.79%	24.64%	19.38%	22.11%	24.85%	28.86%	29.88%	19.76%	23.44%	27.12%	31.82%	34.00%
9	12.13%	14.28%	16.44%	18.69%	19.37%	13.93%	16.23%	18.52%	21.22%	21.99%	15.73%	18.17%	20.61%	23.75%	24.60%	19.33%	22.06%	24.79%	28.80%	29.83%	19.71%	23.39%	27.06%	31.76%	33.92%
10	12.10%	14.25%	16.40%	18.66%	19.34%	13.89%	16.19%	18.49%	21.18%	21.95%	15.69%	18.13%	20.57%	23.71%	24.56%	19.29%	22.01%	24.74%	28.75%	29.78%	19.65%	23.33%	27.01%	31.70%	33.84%
11	12.06%	14.21%	16.37%	18.62%	19.31%	13.85%	16.15%	18.45%	21.14%	21.91%	15.65%	18.09%	20.53%	23.66%	24.51%	19.24%	21.96%	24.69%	28.70%	29.72%	19.60%	23.27%	26.95%	31.65%	33.76%
12	12.02%	14.18%	16.33%	18.59%	19.27%	13.81%	16.11%	18.41%	21.10%	21.87%	15.61%	18.04%	20.48%	23.62%	24.47%	19.20%	21.91%	24.63%	28.65%	29.67%	19.55%	23.22%	26.89%	31.59%	33.67%
13	11.98%	14.14%	16.30%	18.55%	19.24%	13.77%	16.07%	18.37%	21.06%	21.83%	15.57%	18.00%	20.44%	23.58%	24.43%	19.15%	21.86%	24.58%	28.60%	29.62%	19.49%	23.16%	26.83%	31.53%	33.59%
14	11.94%	14.10%	16.26%	18.52%	19.21%	13.73%	16.03%	18.33%	21.02%	21.80%	15.52%	17.96%	20.39%	23.53%	24.39%	19.10%	21.81%	24.52%	28.55%	29.56%	19.44%	23.11%	26.77%	31.47%	33.51%
15	11.91%	14.07%	16.23%	18.48%	19.17%	13.70%	15.99%	18.29%	20.99%	21.76%	15.48%	17.92%	20.35%	23.49%	24.34%	19.06%	21.76%	24.47%	28.50%	29.51%	19.38%	23.05%	26.71%	31.42%	33.42%
16	11.86%	14.02%	16.19%	18.39%	19.06%	13.65%	15.95%	18.25%	20.90%	21.68%	15.44%	17.87%	20.30%	23.41%	24.27%	19.03%	21.72%	24.42%	28.44%	29.45%	19.35%	23.00%	26.65%	31.34%	33.32%
17	11.81%	13.98%	16.15%	18.29%	18.95%	13.61%	15.90%	18.20%	20.81%	21.60%	15.40%	17.83%	20.26%	23.34%	24.19%	19.00%	21.68%	24.36%	28.39%	29.38%	19.31%	22.95%	26.59%	31.27%	33.22%
18	11.76%	13.93%	16.11%	18.19%	18.84%	13.56%	15.86%	18.16%	20.73%	21.52%	15.36%	17.79%	20.21%	23.26%	24.12%	18.97%	21.64%	24.31%	28.33%	29.31%	19.27%	22.90%	26.52%	31.19%	33.11%
19	11.71%	13.89%	16.07%	18.10%	18.73%	13.52%	15.82%	18.12%	20.64%	21.45%	15.32%	17.75%	20.17%	23.19%	24.05%	18.94%	21.60%	24.26%	28.27%	29.25%	19.23%	22.85%	26.46%	31.12%	33.01%
20	11.66%	13.84%	16.03%	18.00%	18.61%	13.47%	15.77%	18.08%	20.56%	21.37%	15.28%	17.70%	20.12%	23.11%	23.97%	18.91%	21.56%	24.21%	28.22%	29.18%	19.20%	22.79%	26.39%	31.05%	32.91%
21	11.61%	13.80%	15.99%	17.91%	18.50%	13.43%	15.73%	18.03%	20.47%	21.29%	15.25%	17.66%	20.08%	23.03%	23.90%	18.89%	21.52%	24.16%	28.16%	29.11%	19.16%	22.74%	26.33%	30.97%	32.81%
22	11.55%	13.75%	15.95%	17.81%	18.39%	13.38%	15.69%	17.99%	20.39%	21.21%	15.21%	17.62%	20.03%	22.96%	23.82%	18.86%	21.48%	24.11%	28.11%	29.05%	19.12%	22.69%	26.26%	30.90%	32.71%
23	11.50%	13.71%	15.91%	17.72%	18.28%	13.34%	15.64%	17.95%	20.30%	21.14%	15.17%	17.58%	19.99%	22.88%	23.75%	18.83%	21.44%	24.06%	28.05%	28.98%	19.08%	22.64%	26.20%	30.83%	32.60%
24	11.45%	13.66%	15.87%	17.62%	18.17%	13.29%	15.60%	17.91%	20.21%	21.06%	15.13%	17.53%	19.94%	22.81%	23.68%	18.80%	21.40%	24.01%	27.99%	28.92%	19.05%	22.59%	26.13%	30.75%	32.50%
25	11.40%	13.62%	15.83%	17.53%	18.05%	13.25%	15.55%	17.86%	20.13%	20.98%	15.09%	17.49%	19.89%	22.73%	23.60%	18.77%	21.36%	23.96%	27.94%	28.85%	19.01%	22.54%	26.07%	30.68%	32.40%
26	11.35%	13.57%	15.79%	17.43%	17.94%	13.20%	15.51%	17.82%	20.04%	20.90%	15.05%	17.45%	19.85%	22.65%	23.53%	18.74%	21.32%	23.91%	27.88%	28.78%	18.97%	22.49%	26.01%	30.61%	32.30%
27	11.30%	13.53%	15.75%	17.33%	17.83%	13.16%	15.47%	17.78%	19.96%	20.82%	15.01%	17.41%	19.80%	22.58%	23.46%	18.71%	21.28%	23.85%	27.82%	28.72%	18.93%	22.44%	25.94%	30.53%	32.19%
28	11.25%	13.48%	15.71%	17.24%	17.72%	13.11%	15.42%	17.74%	19.87%	20.75%	14.97%	17.36%	19.76%	22.50%	23.38%	18.68%	21.24%	23.80%	27.77%	28.65%	18.90%	22.39%	25.88%	30.46%	32.09%
29	11.20%	13.44%	15.67%	17.14%	17.61%	13.07%	15.38%	17.69%	19.79%	20.67%	14.93%	17.32%	19.71%	22.43%	23.31%	18.65%	21.20%	23.75%	27.71%	28.59%	18.86%	22.34%	25.81%	30.38%	31.99%
30	11.15%	13.39%	15.63%	17.05%	17.49%	13.02%	15.34%	17.65%	19.70%	20.59%	14.89%	17.28%	19.67%	22.35%	23.23%	18.62%	21.16%	23.70%	27.65%	28.52%	18.82%	22.28%	25.75%	30.31%	31.89%
31	11.10%	13.35%	15.59%	16.95%	17.38%	12.98%	15.29%	17.61%	19.61%	20.51%	14.85%	17.24%	19.62%	22.28%	23.16%	18.60%	21.12%	23.65%	27.60%	28.45%	18.78%	22.23%	25.68%	30.24%	31.78%
32	11.05%	13.30%	15.55%	16.86%	17.27%	12.93%	15.25%	17.57%	19.53%	20.43%	14.81%	17.19%	19.58%	22.20%	23.09%	18.57%	21.08%	23.60%	27.54%	28.39%	18.75%	22.18%	25.62%	30.16%	31.68%
33	11.00%	13.26%	15.51%	16.74%	17.16%	12.89%	15.20%	17.52%	19.44%	20.36%	14.77%	17.15%	19.53%	22.12%	23.01%	18.54%	21.04%	23.55%	27.49%	28.32%	18.71%	22.13%	25.52%	30.09%	31.58%
34	10.95%	13.21%	15.48%	16.62%	17.05%	12.84%	15.16%	17.48%	19.36%	20.28%	14.73%	17.11%	19.49%	22.05%	22.94%	18.51%	21.00%	23.50%	27.43%	28.26%	18.67%	22.08%	25.49%	30.02%	31.48%
35	10.90%	13.17%	15.44%	16.53%	17.00%	12.80%	15.12%	17.44%	19.27%	20.20%	14.69%	17.07%	19.44%	21.97%	22.86%	18.48%	20.96%	23.45%	27.37%	28.19%	18.63%	22.03%	25.43%	29.94%	31.37%
36	10.65%	12.95%	15.25%	16.29%		12.55%	14.89%	17.24%	19.09%		14.44%	16.84%	19.23%	21.79%		18.23%	20.73%	23.22%	26.99%		18.38%	21.78%	25.18%	29.45%	
37	10.40%	12.73%	15.06%	16.08%		12.30%	14.67%	17.05%	18.91%		14.20%	16.61%	19.03%	21.60%		17.99%	20.49%	22.99%	26.80%		18.13%	21.53%	24.94%	29.26%	
38	10.15%	12.52%	14.88%	15.90%		12.05%	14.45%	16.85%	18.72%		13.95%	16.38%	18.82%	21.42%		17.74%	20.25%	22.76%	26.61%		17.87%	21.28%	24.70%	28.90%	
39	9.90%	12.30%	14.69%	15.66%		11.80%	14.23%	16.65%	18.30%		13.70%	16.16%	18.61%	20.95%		17.50%	20.02%	22.53%	26.43%		17.62%	21.04%	24.45%	28.57%	
40	9.66%	12.08%	14.51%	15.48%		11.56%	14.01%	16.46%	18.15%		13.45%	15.93%	18.41%	20.80%		17.25%	19.78%	22.31%	26.24%		17.37%	20.79%	24.21%	28.33%	
41	9.41%	11.86%	14.32%			11.31%	13.78%	16.26%			13.21%	15.70%	18.20%			17.01%	19.54%	22.08%			17.11%	20.54%	23.97%		
42	9.16%	11.65%	14.14%			11.06%	13.56%	16.07%			12.96%	15.48%	17.99%			16.76%	19.31%	21.85%			16.86%	20.29%	23.73%		
43	8.91%	11.43%	13.95%			10.81%	13.34%	15.87%			12.71%	15.25%	17.79%			16.52%	19.07%	21.62%			16.61%	20.04%	23.48%		
44	8.66%	11.21%	13.77%			10.56%	13.12%	15.67%			12.47%	15.02%	17.58%			16.27%	18.83%	21.40%			16.35%	19.80%	23.24%		
45	8.41%	11.00%	13.58%			10.31%	12.90%	15.48%			12.22%	14.80%	17.37%			16.03%	18.60%	21.17%			16.10%	19.55%	23.00%		
46																									
47																									
48																									

Variant 1: Insta Income - 50% cashback

Early Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	16.06%	18.13%	20.20%	22.40%	23.08%	18.08%	20.32%	22.76%	25.30%	26.08%	20.10%	22.51%	25.12%	28.06%	28.93%	24.13%	26.89%	29.64%	33.42%	34.49%	24.93%	28.64%	32.35%	36.86%	39.20%
1	16.03%	18.10%	20.17%	22.37%	23.05%	18.05%	20.29%	22.73%	25.27%	26.05%	20.06%	22.47%	25.09%	28.02%	28.90%	24.09%	26.84%	29.60%	33.38%	34.44%	24.89%	28.60%	32.31%	36.81%	39.13%
2	16.00%	18.07%	20.15%	22.34%	23.02%	18.01%	20.25%	22.70%	25.24%	26.02%	20.03%	22.44%	25.05%	27.99%	28.86%	24.05%	26.80%	29.55%	33.34%	34.40%	24.84%	28.55%	32.26%	36.76%	39.06%
3	15.97%	18.04%	20.12%	22.31%	23.00%	17.98%	20.22%	22.66%	25.21%	25.99%	19.99%	22.40%	25.01%	27.95%	28.83%	24.01%	26.76%	29.51%	33.29%	34.35%	24.80%	28.50%	32.21%	36.71%	38.99%
4	15.94%	18.01%	20.09%	22.28%	22.97%	17.95%	20.19%	22.63%	25.18%	25.96%	19.95%	22.37%	24.98%	27.92%	28.79%	23.97%	26.72%	29.46%	33.25%	34.31%	24.75%	28.46%	32.16%	36.67%	38.92%
5	15.91%	17.98%	20.06%	22.25%	22.94%	17.91%	20.16%	22.60%	25.14%	25.92%	19.92%	22.33%	24.94%	27.88%	28.75%	23.93%	26.67%	29.42%	33.21%	34.27%	24.71%	28.41%	32.11%	36.62%	38.85%
6	15.87%	17.96%	20.04%	22.23%	22.92%	17.88%	20.12%	22.57%	25.11%	25.89%	19.88%	22.29%	24.90%	27.85%	28.72%	23.90%	26.63%	29.37%	33.17%	34.22%	24.66%	28.36%	32.07%	36.57%	38.78%
7	15.84%	17.93%	20.01%	22.20%	22.89%	17.85%	20.09%	22.54%	25.08%	25.86%	19.85%	22.26%	24.87%	27.81%	28.68%	23.86%	26.59%	29.33%	33.12%	34.18%	24.61%	28.32%	32.02%	36.52%	38.71%
8	15.81%	17.90%	19.98%	22.17%	22.87%	17.81%	20.06%	22.51%	25.05%	25.83%	19.81%	22.22%	24.83%	27.77%	28.65%	23.82%	26.55%	29.28%	33.08%	34.13%	24.57%	28.27%	31.97%	36.47%	38.64%
9	15.78%	17.87%	19.95%	22.14%	22.84%	17.78%	20.03%	22.47%	25.01%	25.80%	19.78%	22.19%	24.78%	27.74%	28.61%	23.78%	26.51%	29.23%	33.04%	34.09%	24.52%	28.22%	31.92%	36.42%	38.57%
10	15.75%	17.84%	19.93%	22.11%	22.81%	17.75%	19.99%	22.44%	24.98%	25.77%	19.74%	22.15%	24.76%	27.70%	28.58%	23.74%	26.46%	29.19%	33.00%	34.04%	24.48%	28.17%	31.87%	36.37%	38.50%
11	15.72%	17.81%	19.90%	22.08%	22.79%	17.71%	19.96%	22.41%	24.95%	25.74%	19.71%	22.12%	24.72%	27.67%	28.54%	23.70%	26.42%	29.14%	32.96%	34.00%	24.43%	28.13%	31.82%	36.32%	38.43%
12	15.69%	17.78%	19.87%	22.05%	22.76%	17.68%	19.93%	22.38%	24.92%	25.71%	19.67%	22.08%	24.68%	27.63%	28.51%	23.66%	26.38%	29.10%	32.91%	33.96%	24.39%	28.08%	31.78%	36.28%	38.36%
13	15.66%	17.75%	19.84%	22.02%	22.73%	17.65%	19.90%	22.35%	24.88%	25.68%	19.64%	22.04%	24.65%	27.60%	28.47%	23.62%	26.34%	29.05%	32.87%	33.91%	24.34%	28.03%	31.73%	36.23%	38.29%
14	15.63%	17.72%	19.82%	21.99%	22.71%	17.61%	19.86%	22.31%	24.85%	25.65%	19.60%	22.01%	24.61%	27.56%	28.44%	23.58%	26.30%	29.01%	32.83%	33.87%	24.29%	27.99%	31.68%	36.18%	38.22%
15	15.59%	17.69%	19.79%	21.96%	22.68%	17.58%	19.83%	22.28%	24.82%	25.62%	19.57%	21.97%	24.58%	27.53%	28.40%	23.54%	26.25%	28.96%	32.79%	33.82%	24.25%	27.94%	31.63%	36.13%	38.14%
16	15.56%	17.66%	19.77%	21.89%	22.59%	17.55%	19.80%	22.26%	24.75%	25.54%	19.54%	21.94%	24.55%	27.47%	28.33%	23.52%	26.22%	28.93%	32.75%	33.78%	24.22%	27.91%	31.59%	36.08%	38.07%
17	15.52%	17.63%	19.74%	21.82%	22.50%	17.52%	19.77%	22.23%	24.69%	25.46%	19.51%	21.91%	24.52%	27.41%	28.26%	23.51%	26.20%	28.89%	32.70%	33.73%	24.20%	27.87%	31.54%	36.03%	37.99%
18	15.48%	17.60%	19.72%	21.74%	22.42%	17.48%	19.74%	22.20%	24.62%	25.38%	19.48%	21.88%	24.48%	27.35%	28.20%	23.49%	26.17%	28.85%	32.66%	33.68%	24.17%	27.83%	31.50%	35.98%	37.91%
19	15.44%	17.57%	19.69%	21.67%	22.33%	17.45%	19.71%	22.17%	24.56%	25.30%	19.46%	21.86%	24.45%	27.29%	28.13%	23.47%	26.14%	28.81%	32.62%	33.63%	24.15%	27.80%	31.45%	35.92%	37.84%
20	15.41%	17.54%	19.67%	21.59%	22.24%	17.42%	19.68%	22.15%	24.49%	25.22%	19.43%	21.83%	24.42%	27.24%	28.06%	23.45%	26.11%	28.78%	32.58%	33.58%	24.12%	27.76%	31.41%	35.87%	37.76%
21	15.37%	17.51%	19.65%	21.52%	22.15%	17.38%	19.65%	22.12%	24.27%	24.99%	19.40%	21.80%	24.39%	27.03%	27.84%	23.43%	26.09%	28.74%	32.54%	33.53%	24.10%	27.73%	31.36%	35.82%	37.68%
22	15.33%	17.48%	19.62%	21.44%	22.06%	17.35%	19.62%	22.09%	24.21%	24.91%	19.37%	21.77%	24.36%	26.97%	27.77%	23.41%	26.06%	28.70%	32.50%	33.48%	24.07%	27.69%	31.31%	35.77%	37.61%
23	15.29%	17.45%	19.60%	21.37%	21.97%	17.32%	19.59%	22.07%	24.14%	24.83%	19.34%	21.74%	24.33%	26.91%	27.70%	23.39%	26.03%	28.67%	32.46%	33.43%	24.05%	27.66%	31.27%	35.72%	37.53%
24	15.26%	17.42%	19.58%	21.30%	21.88%	17.29%	19.56%	22.04%	24.08%	24.76%	19.31%	21.71%	24.30%	26.86%	27.63%	23.37%	26.00%	28.63%	32.42%	33.38%	24.02%	27.62%	31.22%	35.67%	37.45%
25	15.22%	17.39%	19.55%	21.22%	21.79%	17.25%	19.53%	22.01%	24.01%	24.68%	19.29%	21.68%	24.27%	26.80%	27.56%	23.35%	25.97%	28.59%	32.37%	33.33%	24.00%	27.59%	31.18%	35.61%	37.38%
26	15.18%	17.36%	19.53%	21.15%	21.70%	17.22%	19.50%	21.99%	23.94%	24.60%	19.26%	21.65%	24.24%	26.74%	27.49%	23.33%	25.95%	28.56%	32.33%	33.28%	23.97%	27.55%	31.13%	35.56%	37.30%
27	15.14%	17.33%	19.51%	21.07%	21.61%	17.19%	19.47%	21.96%	23.88%	24.52%	19.23%	21.62%	24.21%	26.68%	27.42%	23.31%	25.92%	28.52%	32.29%	33.23%	23.95%	27.52%	31.09%	35.51%	37.22%
28	15.11%	17.30%	19.48%	21.00%	21.52%	17.15%	19.44%	21.93%	23.81%	24.44%	19.20%	21.59%	24.18%	26.62%	27.35%	23.30%	25.89%	28.48%	32.25%	33.18%	23.92%	27.48%	31.04%	35.46%	37.15%
29	15.07%	17.26%	19.46%	20.92%	21.44%	17.12%	19.41%	21.91%	23.75%	24.36%	19.17%	21.56%	24.15%	26.57%	27.28%	23.28%	25.86%	28.45%	32.21%	33.13%	23.90%	27.45%	31.00%	35.41%	37.07%
30	15.03%	17.23%	19.44%	20.85%	21.35%	17.09%	19.38%	21.88%	23.68%	24.28%	19.14%	21.53%	24.12%	26.51%	27.21%	23.26%	25.83%	28.41%	32.17%	33.08%	23.87%	27.41%	30.95%	35.36%	36.99%
31	14.99%	17.20%	19.41%	20.78%	21.26%	17.06%	19.35%	21.85%	23.61%	24.20%	19.12%	21.50%	24.09%	26.45%	27.15%	23.24%	25.81%	28.37%	32.13%	33.03%	23.85%	27.38%	30.91%	35.31%	36.92%
32	14.96%	17.17%	19.39%	20.70%	21.17%	17.02%	19.32%	21.83%	23.55%	24.12%	19.09%	21.48%	24.06%	26.39%	27.08%	23.22%	25.78%	28.34%	32.08%	32.98%	23.82%	27.34%	30.86%	35.25%	36.84%
33	14.92%	17.14%	19.37%	20.63%	21.08%	16.99%	19.29%	21.80%	23.48%	24.04%	19.06%	21.45%	24.03%	26.34%	27.01%	23.20%	25.75%	28.30%	32.04%	32.93%	23.80%	27.31%	30.82%	35.20%	36.76%
34	14.88%	17.11%	19.34%	20.55%	20.99%	16.96%	19.26%	21.77%	23.42%	23.96%	19.03%	21.42%	24.00%	26.28%	26.94%	23.18%	25.72%	28.26%	32.00%	32.88%	23.77%	27.27%	30.77%	35.15%	36.69%
35	14.84%	17.08%	19.32%	20.48%	20.90%	16.92%	19.23%	21.75%	23.35%	23.88%	19.00%	21.39%	23.97%	26.22%	26.87%	23.16%	25.69%	28.23%	31.96%	32.84%	23.75%	27.24%	30.73%	35.10%	36.61%
36	14.66%	16.93%	19.20%	20.29%		16.74%	19.08%	21.61%	23.17%		18.82%	21.22%	23.83%	26.10%	26.67%	22.98%	25.52%	28.06%	31.83%	32.65%	23.56%	27.06%	30.56%	34.85%	36.36%
37	14.47%	16.77%	19.08%	20.09%		16.55%	18.92%	21.48%	22.94%		18.63%	21.06%	23.69%	25.84%	26.48%	22.79%	25.34%	27.90%	31.62%	32.47%	23.36%	26.88%	30.40%	34.70%	36.12%
38	14.29%	16.62%	18.95%	19.69%		16.37%	18.76%	21.35%	22.63%		18.44%	20.90%	23.55%	25.70%	26.29%	22.60%	25.17%	27.74%	31.40%	32.28%	23.17%	26.70%	30.24%	34.36%	35.87%
39	14.10%	16.47%	18.83%	19.60%		16.18%	18.60%	21.22%	22.47%		18.26%	20.73%	23.40%	25.45%	26.09%	22.42%	25.00%	27.57%	31.30%	32.10%	22.97%	26.52%	30.07%	34.24%	35.68%
40	13.92%	16.31%	18.71%	19.46%		15.99%	18.44%	21.08%	22.25%		18.07%	20.57%	23.26%	25.30%	25.90%	22.23%	24.82%	27.41%	31.10%	31.91%	22.78%	26.34%	29.91%	34.00%	35.45%
41	13.73%	16.16%	18.59%			15.81%	18.28%	20.95%			17.89%	20.40%	23.12%	25.30%		22.04%	24.65%	27.25%	31.10%		22.58%	26.16%	29.75%	34.00%	
42	13.54%	16.00%	18.46%			15.62%	18.12%	20.82%			17.70%	20.24%	22.98%	25.30%		21.86%	24.47%	27.09%	31.07%		22.39%	25.99%	29.59%	34.00%	
43	13.36%	15.85%	18.34%			15.44%	17.96%	20.69%			17.51%	20.07%	22.83%	25.01%		21.67%	24.30%	26.92%	30.95%		22.19%	25.81%	29.42%	34.00%	
44	13.17%	15.70%	18.22%			15.25%	17.80%	20.56%			17.33%	19.91%	22.69%	25.01%		21.48%	24.12%	26.76%	30.82%		22.00%	25.63%	29.26%	33.95%	
45	12.99%	15.54%	18.10%			15.07%	17.64%	20.42%			17.14%	19.75%	22.55%	24.99%		21.30									

Variant 1: Insta Income - 50% cashback

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 2,00,000 and less than INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	16.56%	18.63%	20.70%	22.90%	23.58%	18.58%	20.87%	23.31%	25.80%	26.58%	20.60%	23.01%	25.72%	28.56%	29.43%	24.63%	27.39%	30.14%	33.92%	34.99%	25.43%	29.14%	32.85%	37.36%	39.70%
1	16.53%	18.60%	20.67%	22.87%	23.55%	18.55%	20.84%	23.28%	25.77%	26.55%	20.56%	22.97%	25.69%	28.52%	29.40%	24.59%	27.34%	30.10%	33.88%	34.94%	25.39%	29.10%	32.81%	37.31%	39.63%
2	16.50%	18.57%	20.65%	22.84%	23.52%	18.51%	20.80%	23.25%	25.74%	26.52%	20.53%	22.94%	25.65%	28.49%	29.36%	24.55%	27.30%	30.05%	33.84%	34.90%	25.34%	29.05%	32.76%	37.26%	39.56%
3	16.47%	18.54%	20.62%	22.81%	23.50%	18.48%	20.77%	23.21%	25.71%	26.49%	20.49%	22.90%	25.61%	28.45%	29.33%	24.51%	27.26%	30.01%	33.79%	34.85%	25.30%	29.00%	32.71%	37.21%	39.49%
4	16.44%	18.51%	20.59%	22.78%	23.47%	18.45%	20.74%	23.18%	25.68%	26.46%	20.45%	22.87%	25.58%	28.42%	29.29%	24.47%	27.22%	29.96%	33.75%	34.81%	25.25%	28.96%	32.66%	37.17%	39.42%
5	16.41%	18.48%	20.56%	22.75%	23.44%	18.41%	20.71%	23.15%	25.64%	26.42%	20.42%	22.83%	25.54%	28.38%	29.25%	24.43%	27.17%	29.92%	33.71%	34.77%	25.21%	28.91%	32.61%	37.12%	39.35%
6	16.37%	18.46%	20.54%	22.73%	23.42%	18.38%	20.67%	23.12%	25.61%	26.39%	20.38%	22.79%	25.50%	28.35%	29.22%	24.40%	27.13%	29.87%	33.67%	34.72%	25.16%	28.86%	32.57%	37.07%	39.28%
7	16.34%	18.43%	20.51%	22.70%	23.39%	18.35%	20.64%	23.09%	25.58%	26.36%	20.35%	22.76%	25.47%	28.31%	29.18%	24.36%	27.09%	29.83%	33.62%	34.68%	25.11%	28.82%	32.52%	37.02%	39.21%
8	16.31%	18.40%	20.48%	22.67%	23.37%	18.31%	20.61%	23.06%	25.55%	26.33%	20.31%	22.72%	25.43%	28.27%	29.15%	24.32%	27.05%	29.78%	33.58%	34.63%	25.07%	28.77%	32.47%	36.97%	39.14%
9	16.28%	18.37%	20.45%	22.64%	23.34%	18.28%	20.58%	23.02%	25.51%	26.30%	20.28%	22.69%	25.39%	28.24%	29.11%	24.28%	27.01%	29.73%	33.54%	34.59%	25.02%	28.72%	32.42%	36.92%	39.07%
10	16.25%	18.34%	20.43%	22.61%	23.31%	18.25%	20.54%	22.99%	25.48%	26.27%	20.24%	22.65%	25.36%	28.20%	29.08%	24.24%	26.96%	29.69%	33.50%	34.54%	24.98%	28.67%	32.37%	36.87%	39.00%
11	16.22%	18.31%	20.40%	22.58%	23.29%	18.21%	20.51%	22.96%	25.45%	26.24%	20.21%	22.62%	25.32%	28.17%	29.04%	24.20%	26.92%	29.64%	33.46%	34.50%	24.93%	28.63%	32.32%	36.82%	38.93%
12	16.19%	18.28%	20.37%	22.55%	23.26%	18.18%	20.48%	22.93%	25.42%	26.21%	20.17%	22.58%	25.28%	28.13%	29.01%	24.16%	26.88%	29.60%	33.41%	34.46%	24.89%	28.58%	32.28%	36.78%	38.86%
13	16.16%	18.25%	20.34%	22.52%	23.23%	18.15%	20.45%	22.90%	25.38%	26.18%	20.14%	22.54%	25.25%	28.10%	28.97%	24.12%	26.84%	29.55%	33.37%	34.41%	24.84%	28.53%	32.23%	36.73%	38.79%
14	16.13%	18.22%	20.32%	22.49%	23.21%	18.11%	20.41%	22.86%	25.35%	26.15%	20.10%	22.51%	25.21%	28.06%	28.94%	24.08%	26.80%	29.51%	33.33%	34.37%	24.79%	28.49%	32.18%	36.68%	38.72%
15	16.09%	18.19%	20.29%	22.46%	23.18%	18.08%	20.38%	22.83%	25.32%	26.12%	20.07%	22.47%	25.18%	28.03%	28.90%	24.04%	26.75%	29.46%	33.29%	34.32%	24.75%	28.44%	32.13%	36.63%	38.64%
16	16.06%	18.16%	20.27%	22.39%	23.09%	18.05%	20.35%	22.81%	25.25%	26.04%	20.04%	22.44%	25.15%	27.97%	28.83%	24.02%	26.72%	29.43%	33.25%	34.28%	24.72%	28.41%	32.09%	36.58%	38.57%
17	16.02%	18.13%	20.24%	22.32%	23.00%	18.02%	20.32%	22.78%	25.19%	25.96%	20.01%	22.41%	25.12%	27.91%	28.76%	24.01%	26.70%	29.39%	33.20%	34.23%	24.70%	28.37%	32.04%	36.53%	38.49%
18	15.98%	18.10%	20.22%	22.24%	22.92%	17.98%	20.29%	22.75%	25.12%	25.88%	19.98%	22.38%	25.08%	27.85%	28.70%	23.99%	26.67%	29.35%	33.16%	34.18%	24.67%	28.33%	32.00%	36.48%	38.41%
19	15.94%	18.07%	20.19%	22.17%	22.83%	17.95%	20.26%	22.72%	25.06%	25.80%	19.96%	22.36%	25.05%	27.79%	28.63%	23.97%	26.64%	29.31%	33.12%	34.13%	24.65%	28.30%	31.95%	36.42%	38.34%
20	15.91%	18.04%	20.17%	22.09%	22.74%	17.92%	20.23%	22.70%	24.99%	25.72%	19.93%	22.33%	25.02%	27.74%	28.56%	23.95%	26.61%	29.28%	33.08%	34.08%	24.62%	28.26%	31.91%	36.37%	38.26%
21	15.87%	18.01%	20.15%	22.02%	22.65%	17.88%	20.20%	22.67%	24.92%	25.64%	19.90%	22.30%	24.99%	27.68%	28.49%	23.93%	26.59%	29.24%	33.04%	34.03%	24.60%	28.23%	31.86%	36.32%	38.18%
22	15.83%	17.98%	20.12%	21.94%	22.56%	17.85%	20.17%	22.64%	24.86%	25.56%	19.87%	22.27%	24.96%	27.62%	28.42%	23.91%	26.56%	29.20%	33.00%	33.98%	24.57%	28.19%	31.81%	36.27%	38.11%
23	15.79%	17.95%	20.10%	21.87%	22.47%	17.82%	20.14%	22.62%	24.79%	25.48%	19.84%	22.24%	24.93%	27.56%	28.35%	23.89%	26.53%	29.17%	32.96%	33.93%	24.55%	28.16%	31.77%	36.22%	38.03%
24	15.76%	17.92%	20.08%	21.80%	22.38%	17.79%	20.11%	22.59%	24.73%	25.41%	19.81%	22.21%	24.90%	27.51%	28.28%	23.87%	26.50%	29.13%	32.92%	33.88%	24.52%	28.12%	31.72%	36.17%	37.95%
25	15.72%	17.89%	20.05%	21.72%	22.29%	17.75%	20.08%	22.56%	24.66%	25.33%	19.79%	22.18%	24.87%	27.45%	28.21%	23.85%	26.47%	29.09%	32.87%	33.83%	24.50%	28.09%	31.68%	36.11%	37.88%
26	15.68%	17.86%	20.03%	21.65%	22.20%	17.72%	20.05%	22.54%	24.44%	25.10%	19.76%	22.15%	24.84%	27.24%	27.99%	23.83%	26.45%	29.06%	32.83%	33.78%	24.47%	28.05%	31.63%	36.06%	37.80%
27	15.64%	17.83%	20.01%	21.57%	22.11%	17.69%	20.02%	22.51%	24.38%	25.02%	19.73%	22.12%	24.81%	27.18%	27.92%	23.81%	26.42%	29.02%	32.79%	33.73%	24.45%	28.02%	31.59%	36.01%	37.72%
28	15.61%	17.80%	19.98%	21.50%	22.02%	17.65%	19.99%	22.48%	24.31%	24.94%	19.70%	22.09%	24.78%	27.12%	27.85%	23.80%	26.39%	28.98%	32.75%	33.68%	24.42%	27.98%	31.54%	35.96%	37.65%
29	15.57%	17.76%	19.96%	21.42%	21.94%	17.62%	19.96%	22.46%	24.25%	24.86%	19.67%	22.06%	24.75%	27.07%	27.78%	23.78%	26.36%	28.95%	32.71%	33.63%	24.40%	27.95%	31.50%	35.91%	37.57%
30	15.53%	17.73%	19.94%	21.35%	21.85%	17.59%	19.93%	22.43%	24.18%	24.78%	19.64%	22.03%	24.72%	27.01%	27.71%	23.76%	26.33%	28.91%	32.67%	33.58%	24.37%	27.91%	31.45%	35.86%	37.49%
31	15.49%	17.70%	19.91%	21.28%	21.76%	17.56%	19.85%	22.40%	24.11%	24.70%	19.62%	22.00%	24.69%	26.95%	27.65%	23.74%	26.31%	28.87%	32.63%	33.53%	24.35%	27.88%	31.41%	35.81%	37.42%
32	15.46%	17.67%	19.89%	21.20%	21.67%	17.52%	19.82%	22.38%	24.05%	24.62%	19.59%	21.98%	24.66%	26.89%	27.58%	23.72%	26.28%	28.84%	32.58%	33.48%	24.32%	27.84%	31.36%	35.75%	37.34%
33	15.42%	17.64%	19.87%	21.13%	21.58%	17.49%	19.79%	22.35%	23.98%	24.54%	19.56%	21.95%	24.63%	26.84%	27.51%	23.70%	26.25%	28.80%	32.54%	33.43%	24.30%	27.81%	31.32%	35.70%	37.26%
34	15.38%	17.61%	19.84%	21.05%	21.49%	17.46%	19.76%	22.32%	23.92%	24.46%	19.53%	21.92%	24.60%	26.78%	27.44%	23.68%	26.22%	28.76%	32.50%	33.38%	24.27%	27.77%	31.27%	35.65%	37.19%
35	15.34%	17.58%	19.82%	20.98%	21.40%	17.42%	19.73%	22.30%	23.85%	24.38%	19.50%	21.89%	24.57%	26.72%	27.37%	23.66%	26.19%	28.73%	32.46%	33.34%	24.25%	27.74%	31.23%	35.60%	37.11%
36	15.16%	17.43%	19.70%	20.71%		17.24%	19.58%	22.16%	23.63%		19.32%	21.72%	24.43%	26.50%	27.17%	23.48%	26.02%	28.56%	32.28%	33.15%	24.06%	27.56%	31.06%	35.48%	37.02%
37	14.97%	17.27%	19.58%	20.54%		17.05%	19.42%	22.03%	23.46%		19.13%	21.56%	24.29%	26.32%	26.98%	23.29%	25.84%	28.40%	32.11%	32.96%	23.86%	27.38%	30.90%	35.36%	36.87%
38	14.79%	17.12%	19.45%	20.12%		16.87%	19.26%	21.90%	23.24%		18.94%	21.40%	24.15%	26.15%	26.79%	23.10%	25.67%	28.24%	31.93%	32.78%	23.67%	27.20%	30.74%	35.24%	36.82%
39	14.60%	16.97%	19.33%	20.00%		16.68%	19.10%	21.77%	23.02%		18.76%	21.23%	24.00%	25.98%	26.59%	22.92%	25.50%	28.07%	31.80%	32.59%	23.47%	27.02%	30.57%	35.12%	36.78%
40	14.42%	16.81%	19.21%	19.88%		16.49%	18.94%	21.63%	22.89%		18.57%	21.07%	23.86%	25.81%	26.40%	22.73%	25.32%	27.91%	31.63%	32.41%	23.28%	26.84%	30.41%	35.01%	36.63%
41	14.23%	16.66%	19.09%			16.31%	18.78%	21.50%			18.39%	20.90%	23.72%	25.81%		22.54%	25.15%	27.75%	31.60%		23.08%	26.66%	30.25%	34.89%	
42	14.04%	16.50%	18.96%			16.12%	18.62%	21.37%			18.20%	20.74%	23.58%	25.76%		22.36%	24.97%	27.59%	31.57%		22.89%	26.49%	30.09%	34.77%	
43	13.86%	16.35%	18.84%			15.94%	18.46%	21.24%			18.01%	20.57%	23.43%	25.71%		22.17%	24.80%	27.42%	31.45%		22.69%	26.31%	29.92%	34.65%	
44	13.67%	16.20%	18.72%			15.75%	18.30%	21.11%			17.83%	20.41%	23.29%	25.61%		21.98%	24.62%	27.26%	31.32%		22.50%	26.13%	29.76%	34.53%	
45	13.49%	16.04%	18.60%			15.57%	18.14%	20.97%			17.64%	20.25%	23.15%	25.49%											

Variant 1: Insta Income - 50% cashback

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	17.16%	19.24%	21.32%	23.54%	24.23%	19.21%	21.56%	23.96%	26.52%	27.37%	21.25%	23.68%	26.45%	29.30%	30.30%	25.35%	28.12%	30.89%	34.67%	35.76%	26.19%	29.92%	33.65%	38.18%	40.54%
1	17.13%	19.21%	21.29%	23.51%	24.21%	19.18%	21.53%	23.93%	26.49%	27.34%	21.22%	23.64%	26.42%	29.27%	30.26%	25.31%	28.08%	30.84%	34.63%	35.72%	26.15%	29.88%	33.61%	38.13%	40.47%
2	17.10%	19.18%	21.26%	23.48%	24.18%	19.14%	21.49%	23.90%	26.46%	27.31%	21.18%	23.61%	26.38%	29.23%	30.23%	25.27%	28.03%	30.80%	34.59%	35.68%	26.10%	29.83%	33.56%	38.09%	40.40%
3	17.07%	19.15%	21.23%	23.45%	24.16%	19.11%	21.46%	23.86%	26.42%	27.28%	21.15%	23.57%	26.34%	29.20%	30.19%	25.23%	27.99%	30.75%	34.55%	35.63%	26.06%	29.78%	33.51%	38.04%	40.33%
4	17.04%	19.12%	21.21%	23.42%	24.13%	19.08%	21.43%	23.83%	26.39%	27.25%	21.11%	23.54%	26.31%	29.16%	30.16%	25.19%	27.95%	30.71%	34.51%	35.59%	26.01%	29.74%	33.46%	37.99%	40.26%
5	17.01%	19.09%	21.18%	23.39%	24.10%	19.04%	21.40%	23.80%	26.36%	27.21%	21.08%	23.50%	26.27%	29.13%	30.13%	25.15%	27.91%	30.66%	34.47%	35.55%	25.97%	29.69%	33.41%	37.94%	40.19%
6	16.98%	19.06%	21.15%	23.36%	24.08%	19.01%	21.37%	23.77%	26.33%	27.18%	21.05%	23.47%	26.24%	29.09%	30.09%	25.11%	27.87%	30.62%	34.42%	35.50%	25.92%	29.64%	33.37%	37.89%	40.13%
7	16.95%	19.04%	21.13%	23.33%	24.05%	18.98%	21.33%	23.74%	26.30%	27.15%	21.01%	23.43%	26.20%	29.06%	30.06%	25.08%	27.82%	30.57%	34.38%	35.46%	25.87%	29.60%	33.32%	37.84%	40.06%
8	16.91%	19.01%	21.10%	23.31%	24.03%	18.95%	21.30%	23.71%	26.26%	27.12%	20.98%	23.39%	26.16%	29.02%	30.02%	25.04%	27.78%	30.53%	34.34%	35.41%	25.83%	29.55%	33.27%	37.80%	39.99%
9	16.88%	18.98%	21.07%	23.28%	24.00%	18.91%	21.27%	23.67%	26.23%	27.09%	20.94%	23.36%	26.13%	28.99%	29.99%	25.00%	27.74%	30.48%	34.30%	35.37%	25.78%	29.50%	33.22%	37.75%	39.92%
10	16.85%	18.95%	21.04%	23.25%	23.97%	18.88%	21.24%	23.64%	26.20%	27.06%	20.91%	23.32%	26.09%	28.95%	29.95%	24.96%	27.70%	30.44%	34.26%	35.33%	25.74%	29.46%	33.17%	37.70%	39.85%
11	16.82%	18.92%	21.02%	23.22%	23.95%	18.85%	21.20%	23.61%	26.17%	27.03%	20.87%	23.29%	26.05%	28.92%	29.92%	24.92%	27.66%	30.39%	34.22%	35.28%	25.69%	29.41%	33.13%	37.65%	39.78%
12	16.79%	18.89%	20.99%	23.19%	23.92%	18.81%	21.17%	23.58%	26.14%	27.00%	20.84%	23.25%	26.02%	28.88%	29.88%	24.88%	27.61%	30.35%	34.18%	35.24%	25.65%	29.36%	33.08%	37.60%	39.71%
13	16.76%	18.86%	20.96%	23.16%	23.90%	18.78%	21.14%	23.55%	26.10%	26.97%	20.80%	23.22%	25.98%	28.85%	29.85%	24.84%	27.57%	30.35%	34.13%	35.20%	25.60%	29.32%	33.03%	37.56%	39.64%
14	16.73%	18.83%	20.94%	23.13%	23.87%	18.75%	21.11%	23.52%	26.07%	26.94%	20.77%	23.18%	25.95%	28.81%	29.81%	24.80%	27.53%	30.35%	34.09%	35.15%	25.56%	29.27%	32.98%	37.51%	39.57%
15	16.70%	18.80%	20.91%	23.10%	23.84%	18.72%	21.07%	23.48%	26.04%	26.91%	20.73%	23.15%	25.91%	28.78%	29.78%	24.76%	27.49%	30.25%	34.05%	35.11%	25.51%	29.22%	32.93%	37.46%	39.50%
16	16.66%	18.77%	20.89%	23.03%	23.78%	18.68%	21.05%	23.46%	25.98%	26.85%	20.70%	23.12%	25.88%	28.72%	29.72%	24.75%	27.46%	30.18%	34.01%	35.06%	25.49%	29.19%	32.89%	37.42%	39.43%
17	16.62%	18.74%	20.86%	22.96%	23.76%	18.65%	21.02%	23.44%	25.91%	26.79%	20.68%	23.09%	25.86%	28.66%	29.67%	24.73%	27.44%	30.16%	33.97%	35.01%	25.46%	29.16%	32.85%	37.37%	39.36%
18	16.59%	18.71%	20.84%	22.88%	23.67%	18.62%	20.99%	23.41%	25.85%	26.74%	20.65%	23.07%	25.83%	28.61%	29.61%	24.71%	27.42%	30.13%	33.93%	34.96%	25.44%	29.12%	32.80%	37.33%	39.29%
19	16.55%	18.68%	20.82%	22.81%	23.58%	18.59%	20.96%	23.39%	25.78%	26.68%	20.62%	23.04%	25.81%	28.55%	29.56%	24.69%	27.40%	30.10%	33.89%	34.92%	25.42%	29.09%	32.76%	37.29%	39.22%
20	16.51%	18.66%	20.80%	22.74%	23.49%	18.55%	20.93%	23.36%	25.72%	26.62%	20.59%	23.01%	25.78%	28.49%	29.50%	24.67%	27.37%	30.07%	33.85%	34.87%	25.39%	29.05%	32.72%	37.24%	39.15%
21	16.48%	18.63%	20.77%	22.66%	23.40%	18.52%	20.91%	23.34%	25.65%	26.56%	20.57%	22.99%	25.76%	28.44%	29.45%	24.66%	27.35%	30.04%	33.81%	34.82%	25.37%	29.02%	32.67%	37.20%	39.08%
22	16.44%	18.60%	20.75%	22.59%	23.31%	18.49%	20.88%	23.32%	25.59%	26.51%	20.54%	22.96%	25.73%	28.38%	29.39%	24.64%	27.33%	30.02%	33.77%	34.77%	25.34%	28.99%	32.63%	37.16%	39.01%
23	16.40%	18.57%	20.73%	22.52%	23.23%	18.46%	20.85%	23.29%	25.52%	26.45%	20.51%	22.93%	25.71%	28.32%	29.34%	24.62%	27.30%	29.99%	33.73%	34.72%	25.32%	28.95%	32.58%	37.12%	38.94%
24	16.37%	18.54%	20.71%	22.44%	23.14%	18.43%	20.82%	23.27%	25.46%	26.39%	20.48%	22.91%	25.68%	28.27%	29.29%	24.60%	27.28%	29.96%	33.69%	34.68%	25.30%	28.92%	32.54%	37.07%	38.87%
25	16.33%	18.51%	20.68%	22.37%	23.05%	18.39%	20.79%	23.25%	25.39%	26.33%	20.46%	22.88%	25.66%	28.21%	29.23%	24.58%	27.26%	29.93%	33.65%	34.63%	25.27%	28.88%	32.50%	37.03%	38.80%
26	16.29%	18.48%	20.66%	22.30%	22.96%	18.36%	20.77%	23.22%	25.13%	26.03%	20.43%	22.86%	25.63%	27.95%	28.88%	24.56%	27.23%	29.90%	33.61%	34.58%	25.25%	28.85%	32.45%	36.99%	38.73%
27	16.26%	18.45%	20.64%	22.22%	22.87%	18.33%	20.74%	23.20%	25.06%	25.97%	20.40%	22.83%	25.61%	27.90%	28.82%	24.55%	27.21%	29.87%	33.57%	34.53%	25.22%	28.82%	32.41%	36.94%	38.66%
28	16.22%	18.42%	20.62%	22.15%	22.78%	18.30%	20.71%	23.17%	25.00%	25.91%	20.37%	22.80%	25.58%	27.84%	28.77%	24.53%	27.19%	29.85%	33.53%	34.48%	25.20%	28.78%	32.37%	36.90%	38.59%
29	16.18%	18.39%	20.59%	22.08%	22.70%	18.26%	20.68%	23.15%	24.93%	25.85%	20.35%	22.78%	25.56%	27.78%	28.71%	24.51%	27.16%	29.82%	33.49%	34.44%	25.17%	28.75%	32.32%	36.86%	38.52%
30	16.15%	18.36%	20.57%	22.00%	22.61%	18.23%	20.65%	23.13%	24.87%	25.80%	20.32%	22.75%	25.53%	27.73%	28.66%	24.49%	27.14%	29.79%	33.45%	34.39%	25.15%	28.71%	32.28%	36.81%	38.45%
31	16.11%	18.33%	20.55%	21.93%	22.52%	18.20%	20.53%	23.10%	24.80%	25.74%	20.29%	22.72%	25.51%	27.67%	28.60%	24.47%	27.12%	29.76%	33.41%	34.34%	25.13%	28.68%	32.23%	36.77%	38.38%
32	16.07%	18.30%	20.53%	21.86%	22.43%	18.17%	20.50%	23.08%	24.74%	25.68%	20.26%	22.70%	25.48%	27.61%	28.55%	24.46%	27.09%	29.73%	33.37%	34.29%	25.10%	28.65%	32.19%	36.73%	38.31%
33	16.04%	18.27%	20.50%	21.79%	22.34%	18.14%	20.47%	23.06%	24.67%	25.62%	20.24%	22.67%	25.46%	27.56%	28.50%	24.44%	27.07%	29.71%	33.33%	34.24%	25.08%	28.61%	32.15%	36.69%	38.24%
34	16.00%	18.24%	20.48%	21.71%	22.25%	18.10%	20.44%	23.03%	24.61%	25.56%	20.21%	22.64%	25.43%	27.50%	28.44%	24.42%	27.05%	29.68%	33.29%	34.20%	25.05%	28.58%	32.10%	36.64%	38.17%
35	15.96%	18.21%	20.46%	21.64%	22.17%	18.07%	20.41%	23.01%	24.54%	25.51%	20.18%	22.62%	25.40%	27.44%	28.39%	24.40%	27.03%	29.65%	33.25%	34.15%	25.03%	28.55%	32.06%	36.60%	38.10%
36	15.78%	18.06%	20.34%	21.47%		17.89%	20.26%	22.87%	24.38%		20.00%	22.45%	25.26%	27.29%	28.16%	24.22%	26.85%	29.48%	33.12%	33.96%	24.84%	28.37%	31.90%	36.46%	37.96%
37	15.60%	17.91%	20.22%	21.29%		17.71%	20.10%	22.74%	24.22%		19.81%	22.29%	25.11%	27.14%	27.94%	24.03%	26.67%	29.30%	32.95%	33.78%	24.65%	28.19%	31.74%	36.27%	37.72%
38	15.41%	17.76%	20.10%	21.12%		17.52%	19.94%	22.61%	24.06%		19.63%	22.12%	24.96%	26.99%	27.72%	23.85%	26.49%	29.13%	32.82%	33.60%	24.45%	28.02%	31.58%	36.04%	37.52%
39	15.23%	17.61%	19.98%	20.95%		17.34%	19.78%	22.47%	23.90%		19.45%	21.96%	24.82%	26.85%	27.50%	23.66%	26.31%	28.95%	32.65%	33.42%	24.26%	27.84%	31.42%	35.90%	37.43%
40	15.05%	17.45%	19.86%	20.77%		17.16%	19.62%	22.34%	23.73%		19.26%	21.79%	24.67%	26.70%	27.28%	23.48%	26.13%	28.78%	32.45%	33.23%	24.07%	27.67%	31.26%	35.71%	37.19%
41	14.86%	17.30%	19.74%			16.97%	19.46%	22.21%			19.08%	21.63%	24.52%	26.55%		23.30%	25.95%	28.60%	32.44%		23.88%	27.49%	31.10%	35.67%	
42	14.68%	17.15%	19.62%			16.79%	19.31%	22.07%			18.90%	21.46%	24.37%	26.40%		23.11%	25.77%	28.43%	32.37%		23.69%	27.31%	30.94%	35.54%	
43	14.50%	17.00%	19.50%			16.61%	19.15%	21.94%			18.71%	21.30%	24.23%	26.25%		22.93%	25.59%	28.30%	32.24%		23.49%	27.14%	30.78%	35.50%	
44	14.31%	16.85%	19.38%			16.42%	18.99%	21.81%			18.53%	21.13%	24.08%	26.10%		22.75%	25.41%	28.08%	32.12%		23.30%	26.96%	30.62%	35.36%	
45	14.13%	16.70%	19.26%			16.24%	18.83%	21.67%			18.35%	20.96%	23.93%	25.95%		22.56%	25.2								

Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 80,000

Variant 1: Insta Income - 50% cashback

Regular Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	12.06%	14.13%	16.20%	18.40%	19.08%	14.08%	16.32%	18.76%	21.30%	22.08%	16.10%	18.51%	21.12%	24.06%	24.93%	20.13%	22.89%	25.64%	29.42%	30.49%	19.93%	23.64%	27.35%	31.86%	34.20%
1	12.03%	14.10%	16.17%	18.37%	19.05%	14.05%	16.29%	18.73%	21.27%	22.05%	16.06%	18.47%	21.09%	24.02%	24.90%	20.09%	22.84%	25.60%	29.38%	30.44%	19.89%	23.60%	27.31%	31.81%	34.13%
2	12.00%	14.07%	16.15%	18.34%	19.02%	14.01%	16.25%	18.70%	21.24%	22.02%	16.03%	18.44%	21.05%	23.99%	24.86%	20.05%	22.80%	25.55%	29.34%	30.40%	19.84%	23.55%	27.26%	31.76%	34.06%
3	11.97%	14.04%	16.12%	18.31%	19.00%	13.98%	16.22%	18.66%	21.21%	21.99%	15.99%	18.40%	21.01%	23.95%	24.83%	20.01%	22.76%	25.51%	29.29%	30.35%	19.80%	23.50%	27.21%	31.71%	33.99%
4	11.94%	14.01%	16.09%	18.28%	18.97%	13.95%	16.19%	18.63%	21.18%	21.96%	15.95%	18.37%	20.98%	23.92%	24.79%	19.97%	22.72%	25.46%	29.25%	30.31%	19.75%	23.46%	27.16%	31.67%	33.92%
5	11.91%	13.98%	16.06%	18.25%	18.94%	13.91%	16.16%	18.60%	21.14%	21.92%	15.92%	18.33%	20.94%	23.88%	24.75%	19.93%	22.67%	25.42%	29.21%	30.27%	19.71%	23.41%	27.11%	31.62%	33.85%
6	11.87%	13.96%	16.04%	18.23%	18.92%	13.88%	16.12%	18.57%	21.11%	21.89%	15.88%	18.29%	20.90%	23.85%	24.72%	19.90%	22.63%	25.37%	29.17%	30.22%	19.66%	23.36%	27.07%	31.57%	33.78%
7	11.84%	13.93%	16.01%	18.20%	18.89%	13.85%	16.09%	18.54%	21.08%	21.86%	15.85%	18.26%	20.87%	23.81%	24.68%	19.86%	22.59%	25.33%	29.12%	30.18%	19.61%	23.32%	27.02%	31.52%	33.71%
8	11.81%	13.90%	15.98%	18.17%	18.87%	13.81%	16.06%	18.51%	21.05%	21.83%	15.81%	18.22%	20.83%	23.77%	24.65%	19.82%	22.55%	25.28%	29.08%	30.13%	19.57%	23.27%	26.97%	31.47%	33.64%
9	11.78%	13.87%	15.95%	18.14%	18.84%	13.78%	16.03%	18.47%	21.01%	21.80%	15.78%	18.19%	20.79%	23.74%	24.61%	19.78%	22.51%	25.23%	29.04%	30.09%	19.52%	23.22%	26.92%	31.42%	33.57%
10	11.75%	13.84%	15.93%	18.11%	18.81%	13.75%	15.99%	18.44%	20.98%	21.77%	15.74%	18.15%	20.76%	23.70%	24.58%	19.74%	22.46%	25.19%	29.00%	30.04%	19.48%	23.17%	26.87%	31.37%	33.50%
11	11.72%	13.81%	15.90%	18.08%	18.79%	13.71%	15.96%	18.41%	20.95%	21.74%	15.71%	18.12%	20.72%	23.67%	24.54%	19.70%	22.42%	25.14%	28.96%	30.00%	19.43%	23.13%	26.82%	31.32%	33.43%
12	11.69%	13.78%	15.87%	18.05%	18.76%	13.68%	15.93%	18.38%	20.92%	21.71%	15.67%	18.08%	20.68%	23.63%	24.51%	19.66%	22.38%	25.10%	28.91%	29.96%	19.39%	23.08%	26.78%	31.28%	33.36%
13	11.66%	13.75%	15.84%	18.02%	18.73%	13.65%	15.90%	18.35%	20.88%	21.68%	15.64%	18.04%	20.65%	23.60%	24.47%	19.62%	22.34%	25.05%	28.87%	29.91%	19.34%	23.03%	26.73%	31.23%	33.29%
14	11.63%	13.72%	15.82%	17.99%	18.71%	13.61%	15.86%	18.31%	20.85%	21.65%	15.60%	18.01%	20.61%	23.56%	24.44%	19.58%	22.30%	25.01%	28.83%	29.87%	19.29%	22.99%	26.68%	31.18%	33.22%
15	11.59%	13.69%	15.79%	17.96%	18.68%	13.58%	15.83%	18.28%	20.82%	21.62%	15.57%	17.97%	20.58%	23.53%	24.40%	19.54%	22.25%	24.96%	28.79%	29.82%	19.25%	22.94%	26.63%	31.13%	33.14%
16	11.56%	13.66%	15.77%	17.89%	18.59%	13.55%	15.80%	18.26%	20.75%	21.54%	15.54%	17.94%	20.55%	23.47%	24.33%	19.52%	22.22%	24.93%	28.75%	29.78%	19.22%	22.91%	26.59%	31.08%	33.07%
17	11.52%	13.63%	15.74%	17.82%	18.50%	13.52%	15.77%	18.23%	20.69%	21.46%	15.51%	17.91%	20.52%	23.41%	24.26%	19.51%	22.20%	24.89%	28.70%	29.73%	19.20%	22.87%	26.54%	31.03%	32.99%
18	11.48%	13.60%	15.72%	17.74%	18.42%	13.48%	15.74%	18.20%	20.62%	21.38%	15.48%	17.88%	20.48%	23.35%	24.20%	19.49%	22.17%	24.85%	28.66%	29.68%	19.17%	22.83%	26.50%	30.98%	32.91%
19	11.44%	13.57%	15.69%	17.67%	18.33%	13.45%	15.71%	18.17%	20.56%	21.30%	15.46%	17.86%	20.45%	23.29%	24.13%	19.47%	22.14%	24.81%	28.62%	29.63%	19.15%	22.80%	26.45%	30.92%	32.84%
20	11.41%	13.54%	15.67%	17.59%	18.24%	13.42%	15.68%	18.15%	20.49%	21.22%	15.43%	17.83%	20.42%	23.24%	24.06%	19.45%	22.11%	24.78%	28.58%	29.58%	19.12%	22.76%	26.41%	30.87%	32.76%
21	11.37%	13.51%	15.65%	17.52%	18.15%	13.38%	15.65%	18.12%	20.27%	20.99%	15.40%	17.80%	20.39%	23.03%	23.84%	19.43%	22.09%	24.74%	28.54%	29.53%	19.10%	22.73%	26.36%	30.82%	32.68%
22	11.33%	13.48%	15.62%	17.44%	18.06%	13.35%	15.62%	18.09%	20.21%	20.91%	15.37%	17.77%	20.36%	22.97%	23.77%	19.41%	22.06%	24.70%	28.50%	29.48%	19.07%	22.69%	26.31%	30.77%	32.61%
23	11.29%	13.45%	15.60%	17.37%	17.97%	13.32%	15.59%	18.07%	20.14%	20.83%	15.34%	17.74%	20.33%	22.91%	23.70%	19.39%	22.03%	24.67%	28.46%	29.43%	19.05%	22.66%	26.27%	30.72%	32.53%
24	11.26%	13.42%	15.58%	17.30%	17.88%	13.29%	15.56%	18.04%	20.08%	20.76%	15.31%	17.71%	20.30%	22.86%	23.63%	19.37%	22.00%	24.63%	28.42%	29.38%	19.02%	22.62%	26.22%	30.67%	32.45%
25	11.22%	13.39%	15.55%	17.22%	17.79%	13.25%	15.53%	18.01%	20.01%	20.68%	15.29%	17.68%	20.27%	22.80%	23.56%	19.35%	21.97%	24.59%	28.37%	29.33%	19.00%	22.59%	26.18%	30.61%	32.38%
26	11.18%	13.36%	15.53%	17.15%	17.70%	13.22%	15.50%	17.99%	19.94%	20.60%	15.26%	17.65%	20.24%	22.74%	23.49%	19.33%	21.95%	24.56%	28.33%	29.28%	18.97%	22.55%	26.13%	30.56%	32.30%
27	11.14%	13.33%	15.51%	17.07%	17.61%	13.19%	15.47%	17.96%	19.88%	20.52%	15.23%	17.62%	20.21%	22.68%	23.42%	19.31%	21.92%	24.52%	28.29%	29.23%	18.95%	22.52%	26.09%	30.51%	32.22%
28	11.11%	13.30%	15.48%	17.00%	17.52%	13.15%	15.44%	17.93%	19.81%	20.44%	15.20%	17.59%	20.18%	22.62%	23.35%	19.30%	21.89%	24.48%	28.25%	29.18%	18.92%	22.48%	26.04%	30.46%	32.15%
29	11.07%	13.26%	15.46%	16.92%	17.44%	13.12%	15.41%	17.91%	19.75%	20.36%	15.17%	17.56%	20.15%	22.57%	23.28%	19.28%	21.86%	24.45%	28.21%	29.13%	18.90%	22.45%	26.00%	30.41%	32.07%
30	11.03%	13.23%	15.44%	16.85%	17.35%	13.09%	15.38%	17.88%	19.68%	20.28%	15.14%	17.53%	20.12%	22.51%	23.21%	19.26%	21.83%	24.41%	28.17%	29.08%	18.87%	22.41%	25.95%	30.36%	31.99%
31	10.99%	13.20%	15.41%	16.78%	17.26%	13.06%	15.35%	17.85%	19.61%	20.20%	15.12%	17.50%	20.09%	22.45%	23.15%	19.24%	21.81%	24.37%	28.13%	29.03%	18.85%	22.38%	25.91%	30.31%	31.92%
32	10.96%	13.17%	15.39%	16.70%	17.17%	13.02%	15.32%	17.83%	19.55%	20.12%	15.09%	17.48%	20.06%	22.39%	23.08%	19.22%	21.78%	24.34%	28.08%	28.98%	18.82%	22.34%	25.86%	30.25%	31.84%
33	10.92%	13.14%	15.37%	16.63%	17.08%	12.99%	15.29%	17.80%	19.48%	20.04%	15.06%	17.45%	20.03%	22.34%	23.01%	19.20%	21.75%	24.30%	28.04%	28.93%	18.80%	22.31%	25.82%	30.20%	31.76%
34	10.88%	13.11%	15.34%	16.55%	16.99%	12.96%	15.26%	17.77%	19.42%	19.96%	15.03%	17.42%	20.00%	22.28%	22.94%	19.18%	21.72%	24.26%	28.00%	28.88%	18.77%	22.27%	25.77%	30.15%	31.69%
35	10.84%	13.08%	15.32%	16.48%	16.90%	12.92%	15.23%	17.75%	19.35%	19.88%	15.00%	17.39%	19.97%	22.22%	22.87%	19.16%	21.69%	24.23%	27.96%	28.84%	18.75%	22.24%	25.73%	30.10%	31.61%
36	10.66%	12.93%	15.20%	16.29%		12.74%	15.08%	17.61%	19.17%		14.82%	17.22%	19.83%	22.10%	22.67%	18.98%	21.52%	24.06%	27.83%	28.65%	18.56%	22.06%	25.56%	29.85%	31.36%
37	10.47%	12.77%	15.08%	16.09%		12.55%	14.92%	17.48%	18.94%		14.63%	17.06%	19.69%	21.84%	22.48%	18.79%	21.34%	23.90%	27.62%	28.47%	18.36%	21.88%	25.40%	29.70%	31.12%
38	10.29%	12.62%	14.95%	15.69%		12.37%	14.76%	17.35%	18.63%		14.44%	16.90%	19.55%	21.70%	22.29%	18.60%	21.17%	23.74%	27.40%	28.28%	18.17%	21.70%	25.24%	29.36%	30.87%
39	10.10%	12.47%	14.83%	15.60%		12.18%	14.60%	17.22%	18.47%		14.26%	16.73%	19.40%	21.45%	22.09%	18.42%	21.00%	23.57%	27.30%	28.10%	17.97%	21.52%	25.07%	29.24%	30.68%
40	9.92%	12.31%	14.71%	15.46%		11.99%	14.44%	17.08%	18.25%		14.07%	16.57%	19.26%	21.30%	21.90%	18.23%	20.82%	23.41%	27.10%	27.91%	17.78%	21.34%	24.91%	29.00%	30.45%
41	9.73%	12.16%	14.59%			11.81%	14.28%	16.95%			13.89%	16.40%	19.12%	21.30%		18.04%	20.65%	23.25%	27.10%		17.58%	21.16%	24.75%	29.00%	
42	9.54%	12.00%	14.46%			11.62%	14.12%	16.82%			13.70%	16.24%	18.98%	21.30%		17.86%	20.47%	23.09%	27.07%		17.39%	20.99%	24.59%	29.00%	
43	9.36%	11.85%	14.34%			11.44%	13.96%	16.69%			13.51%	16.07%	18.83%	21.01%		17.67%	20.30%	22.92%	26.95%		17.19%	20.81%	24.42%	29.00%	
44	9.17%	11.70%	14.22%			11.25%	13.80%	16.56%			13.33%	15.91%	18.69%	21.01%		17.48%	20.12%	22.76%	26.82%		17.00%	20.63%	24.26%	28.95%	
45	8.99%	11.54%	14.10%			11.07%	13.64%	16.42%			13.14%	15.75%	18.55%	20.99%		17.30%	19.								

Variant 1: Insta Income - 50% cashback
Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 2,00,000 and less than INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	12.56%	14.63%	16.70%	18.90%	19.58%	14.58%	16.87%	19.31%	21.80%	22.58%	16.60%	19.01%	21.72%	24.56%	25.43%	20.63%	23.39%	26.14%	29.92%	30.99%	20.43%	24.14%	27.85%	32.36%	34.70%
1	12.53%	14.60%	16.67%	18.87%	19.55%	14.55%	16.84%	19.28%	21.77%	22.55%	16.56%	18.97%	21.69%	24.52%	25.40%	20.59%	23.34%	26.10%	29.88%	30.94%	20.39%	24.10%	27.81%	32.31%	34.63%
2	12.50%	14.57%	16.65%	18.84%	19.52%	14.51%	16.80%	19.25%	21.74%	22.52%	16.53%	18.94%	21.65%	24.49%	25.36%	20.55%	23.30%	26.05%	29.84%	30.90%	20.34%	24.05%	27.76%	32.26%	34.56%
3	12.47%	14.54%	16.62%	18.81%	19.50%	14.48%	16.77%	19.21%	21.71%	22.49%	16.49%	18.90%	21.61%	24.45%	25.33%	20.51%	23.26%	26.01%	29.79%	30.85%	20.30%	24.00%	27.71%	32.21%	34.49%
4	12.44%	14.51%	16.59%	18.78%	19.47%	14.45%	16.74%	19.18%	21.68%	22.46%	16.45%	18.87%	21.58%	24.42%	25.29%	20.47%	23.22%	25.96%	29.75%	30.81%	20.25%	23.96%	27.66%	32.17%	34.42%
5	12.41%	14.48%	16.56%	18.75%	19.44%	14.41%	16.71%	19.15%	21.64%	22.42%	16.42%	18.83%	21.54%	24.38%	25.25%	20.43%	23.17%	25.92%	29.71%	30.77%	20.21%	23.91%	27.61%	32.12%	34.35%
6	12.37%	14.46%	16.54%	18.73%	19.42%	14.38%	16.67%	19.12%	21.61%	22.39%	16.38%	18.79%	21.50%	24.35%	25.22%	20.40%	23.13%	25.87%	29.67%	30.72%	20.16%	23.86%	27.57%	32.07%	34.28%
7	12.34%	14.43%	16.51%	18.70%	19.39%	14.35%	16.64%	19.09%	21.58%	22.36%	16.35%	18.76%	21.47%	24.31%	25.18%	20.36%	23.09%	25.83%	29.62%	30.68%	20.11%	23.82%	27.52%	32.02%	34.21%
8	12.31%	14.40%	16.48%	18.67%	19.37%	14.31%	16.61%	19.06%	21.55%	22.33%	16.31%	18.72%	21.43%	24.27%	25.15%	20.32%	23.05%	25.78%	29.58%	30.63%	20.07%	23.77%	27.47%	31.97%	34.14%
9	12.28%	14.37%	16.45%	18.64%	19.34%	14.28%	16.58%	19.02%	21.51%	22.30%	16.28%	18.69%	21.39%	24.24%	25.11%	20.28%	23.01%	25.73%	29.54%	30.59%	20.02%	23.72%	27.42%	31.92%	34.07%
10	12.25%	14.34%	16.43%	18.61%	19.31%	14.25%	16.54%	18.99%	21.48%	22.27%	16.24%	18.65%	21.36%	24.20%	25.08%	20.24%	22.96%	25.69%	29.50%	30.54%	19.98%	23.67%	27.37%	31.87%	34.00%
11	12.22%	14.31%	16.40%	18.58%	19.29%	14.21%	16.51%	18.96%	21.45%	22.24%	16.21%	18.62%	21.32%	24.17%	25.04%	20.20%	22.92%	25.64%	29.46%	30.50%	19.93%	23.63%	27.32%	31.82%	33.93%
12	12.19%	14.28%	16.37%	18.55%	19.26%	14.18%	16.48%	18.93%	21.42%	22.21%	16.17%	18.58%	21.28%	24.13%	25.01%	20.16%	22.88%	25.60%	29.41%	30.46%	19.89%	23.58%	27.28%	31.78%	33.86%
13	12.16%	14.25%	16.34%	18.52%	19.23%	14.15%	16.45%	18.90%	21.38%	22.18%	16.14%	18.54%	21.25%	24.10%	24.97%	20.12%	22.84%	25.55%	29.37%	30.41%	19.84%	23.53%	27.23%	31.73%	33.79%
14	12.13%	14.22%	16.32%	18.49%	19.21%	14.11%	16.41%	18.86%	21.35%	22.15%	16.10%	18.51%	21.21%	24.06%	24.94%	20.08%	22.80%	25.51%	29.33%	30.37%	19.79%	23.49%	27.18%	31.68%	33.72%
15	12.09%	14.19%	16.29%	18.46%	19.18%	14.08%	16.38%	18.83%	21.32%	22.12%	16.07%	18.47%	21.18%	24.03%	24.90%	20.04%	22.75%	25.46%	29.29%	30.32%	19.75%	23.44%	27.13%	31.63%	33.64%
16	12.06%	14.16%	16.27%	18.39%	19.09%	14.05%	16.35%	18.81%	21.25%	22.04%	16.04%	18.44%	21.15%	23.97%	24.83%	20.02%	22.72%	25.43%	29.25%	30.28%	19.72%	23.41%	27.09%	31.58%	33.57%
17	12.02%	14.13%	16.24%	18.32%	19.00%	14.02%	16.32%	18.78%	21.19%	21.96%	16.01%	18.41%	21.12%	23.91%	24.76%	20.01%	22.70%	25.39%	29.20%	30.23%	19.70%	23.37%	27.04%	31.53%	33.49%
18	11.98%	14.10%	16.22%	18.24%	18.92%	13.98%	16.29%	18.75%	21.12%	21.88%	15.98%	18.38%	21.08%	23.85%	24.70%	19.99%	22.67%	25.35%	29.16%	30.18%	19.67%	23.33%	27.00%	31.48%	33.41%
19	11.94%	14.07%	16.19%	18.17%	18.83%	13.95%	16.26%	18.72%	21.06%	21.80%	15.96%	18.36%	21.05%	23.79%	24.63%	19.97%	22.64%	25.31%	29.12%	30.13%	19.65%	23.30%	26.95%	31.42%	33.34%
20	11.91%	14.04%	16.17%	18.09%	18.74%	13.92%	16.23%	18.70%	20.99%	21.72%	15.93%	18.33%	21.02%	23.74%	24.56%	19.95%	22.61%	25.28%	29.08%	30.08%	19.62%	23.26%	26.91%	31.37%	33.26%
21	11.87%	14.01%	16.15%	18.02%	18.65%	13.88%	16.20%	18.67%	20.92%	21.64%	15.90%	18.30%	20.99%	23.68%	24.49%	19.93%	22.59%	25.24%	29.04%	30.03%	19.60%	23.23%	26.86%	31.32%	33.18%
22	11.83%	13.98%	16.12%	17.94%	18.56%	13.85%	16.17%	18.64%	20.86%	21.56%	15.87%	18.27%	20.96%	23.62%	24.42%	19.91%	22.56%	25.20%	29.00%	29.98%	19.57%	23.19%	26.81%	31.27%	33.11%
23	11.79%	13.95%	16.10%	17.87%	18.47%	13.82%	16.14%	18.62%	20.79%	21.48%	15.84%	18.24%	20.93%	23.56%	24.35%	19.89%	22.53%	25.17%	28.96%	29.93%	19.55%	23.16%	26.77%	31.22%	33.03%
24	11.76%	13.92%	16.08%	17.80%	18.38%	13.79%	16.11%	18.59%	20.73%	21.41%	15.81%	18.21%	20.90%	23.51%	24.28%	19.87%	22.50%	25.13%	28.92%	29.88%	19.52%	23.12%	26.72%	31.17%	32.95%
25	11.72%	13.89%	16.05%	17.72%	18.29%	13.75%	16.08%	18.56%	20.66%	21.33%	15.79%	18.18%	20.87%	23.45%	24.21%	19.85%	22.47%	25.09%	28.87%	29.83%	19.50%	23.09%	26.68%	31.11%	32.88%
26	11.68%	13.86%	16.03%	17.65%	18.20%	13.72%	16.05%	18.54%	20.44%	21.10%	15.76%	18.15%	20.84%	23.24%	23.99%	19.83%	22.45%	25.06%	28.83%	29.78%	19.47%	23.05%	26.63%	31.06%	32.80%
27	11.64%	13.83%	16.01%	17.57%	18.11%	13.69%	16.02%	18.51%	20.38%	21.02%	15.73%	18.12%	20.81%	23.18%	23.92%	19.81%	22.42%	25.02%	28.79%	29.73%	19.45%	23.02%	26.59%	31.01%	32.72%
28	11.61%	13.80%	15.98%	17.50%	18.02%	13.65%	15.99%	18.48%	20.31%	20.94%	15.70%	18.09%	20.78%	23.12%	23.85%	19.80%	22.39%	24.98%	28.75%	29.68%	19.42%	22.98%	26.54%	30.96%	32.65%
29	11.57%	13.76%	15.96%	17.42%	17.94%	13.62%	15.96%	18.46%	20.25%	20.86%	15.67%	18.06%	20.75%	23.07%	23.78%	19.78%	22.36%	24.95%	28.71%	29.63%	19.40%	22.95%	26.50%	30.91%	32.57%
30	11.53%	13.73%	15.94%	17.35%	17.85%	13.59%	15.93%	18.43%	20.18%	20.78%	15.64%	18.03%	20.72%	23.01%	23.71%	19.76%	22.33%	24.91%	28.67%	29.58%	19.37%	22.91%	26.45%	30.86%	32.49%
31	11.49%	13.70%	15.91%	17.28%	17.76%	13.56%	15.85%	18.40%	20.11%	20.70%	15.62%	18.00%	20.69%	22.95%	23.65%	19.74%	22.31%	24.87%	28.63%	29.53%	19.35%	22.88%	26.41%	30.81%	32.42%
32	11.46%	13.67%	15.89%	17.20%	17.67%	13.52%	15.82%	18.38%	20.05%	20.62%	15.59%	17.98%	20.66%	22.89%	23.58%	19.72%	22.28%	24.84%	28.58%	29.48%	19.32%	22.84%	26.36%	30.75%	32.34%
33	11.42%	13.64%	15.87%	17.13%	17.58%	13.49%	15.79%	18.35%	19.98%	20.54%	15.56%	17.95%	20.63%	22.84%	23.51%	19.70%	22.25%	24.80%	28.54%	29.43%	19.30%	22.81%	26.32%	30.70%	32.26%
34	11.38%	13.61%	15.84%	17.05%	17.49%	13.46%	15.76%	18.32%	19.92%	20.46%	15.53%	17.92%	20.60%	22.78%	23.44%	19.68%	22.22%	24.76%	28.50%	29.38%	19.27%	22.77%	26.27%	30.65%	32.19%
35	11.34%	13.58%	15.82%	16.98%	17.40%	13.42%	15.73%	18.30%	19.85%	20.38%	15.50%	17.89%	20.57%	22.72%	23.37%	19.66%	22.19%	24.73%	28.46%	29.34%	19.25%	22.74%	26.23%	30.60%	32.11%
36	11.16%	13.43%	15.70%	16.71%		13.24%	15.58%	18.16%	19.63%		15.32%	17.72%	20.43%	22.50%	23.17%	19.48%	22.02%	24.56%	28.28%	29.15%	19.06%	22.56%	26.06%	30.48%	32.02%
37	10.97%	13.27%	15.58%	16.54%		13.05%	15.42%	18.03%	19.46%		15.13%	17.56%	20.29%	22.32%	22.98%	19.29%	21.84%	24.40%	28.11%	28.96%	18.86%	22.38%	25.90%	30.36%	31.87%
38	10.79%	13.12%	15.45%	16.12%		12.87%	15.26%	17.90%	19.24%		14.94%	17.40%	20.15%	22.15%	22.79%	19.10%	21.67%	24.24%	27.93%	28.78%	18.67%	22.20%	25.74%	30.24%	31.82%
39	10.60%	12.97%	15.33%	16.00%		12.68%	15.10%	17.77%	19.02%		14.76%	17.23%	20.00%	21.98%	22.59%	18.92%	21.50%	24.07%	27.80%	28.59%	18.47%	22.02%	25.57%	30.12%	31.78%
40	10.42%	12.81%	15.21%	15.88%		12.49%	14.94%	17.63%	18.89%		14.57%	17.07%	19.86%	21.81%	22.40%	18.73%	21.32%	23.91%	27.63%	28.41%	18.28%	21.84%	25.41%	30.01%	31.63%
41	10.23%	12.66%	15.09%			12.31%	14.78%	17.50%			14.39%	16.90%	19.72%	21.81%		18.54%	21.15%	23.75%	27.60%		18.08%	21.66%	25.25%	29.89%	
42	10.04%	12.50%	14.96%			12.12%	14.62%	17.37%			14.20%	16.74%	19.58%	21.76%		18.36%	20.97%	23.59%	27.57%		17.89%	21.49%	25.09%	29.77%	
43	9.86%	12.35%	14.84%			11.94%	14.46%	17.24%			14.01%	16.57%	19.43%	21.71%		18.17%	20.80%	23.42%	27.45%		17.69%	21.31%	24.92%	29.65%	
44	9.67%	12.20%	14.72%			11.75%	14.30%	17.11%			13.83%	16.41%	19.29%	21.61%		17.98%	20.62%	23.26%	27.32%		17.50%	21.13%	24.76%	29.53%	
45	9.49%	12.04%	14.60%			11.57%	14.14%	16.97%			13.64%	16.25%	19.15%	21.49%		17.80%	20.45%	23.10%	27.19						

Variant 1: Insta Income - 50% cashback
Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	13.16%	15.24%	17.32%	19.54%	20.23%	15.21%	17.56%	19.96%	22.52%	23.37%	17.25%	19.68%	22.45%	25.30%	26.30%	21.35%	24.12%	26.89%	30.67%	31.76%	21.19%	24.92%	28.65%	33.18%	35.54%
1	13.13%	15.21%	17.29%	19.51%	20.21%	15.18%	17.53%	19.93%	22.49%	23.34%	17.22%	19.64%	22.42%	25.27%	26.26%	21.31%	24.08%	26.84%	30.63%	31.72%	21.15%	24.88%	28.61%	33.13%	35.47%
2	13.10%	15.18%	17.26%	19.48%	20.18%	15.14%	17.49%	19.90%	22.46%	23.31%	17.18%	19.61%	22.38%	25.23%	26.23%	21.27%	24.03%	26.80%	30.59%	31.68%	21.10%	24.83%	28.56%	33.09%	35.40%
3	13.07%	15.15%	17.23%	19.45%	20.16%	15.11%	17.46%	19.86%	22.42%	23.28%	17.15%	19.57%	22.34%	25.20%	26.19%	21.23%	23.99%	26.75%	30.55%	31.63%	21.06%	24.78%	28.51%	33.04%	35.33%
4	13.04%	15.12%	17.21%	19.42%	20.13%	15.08%	17.43%	19.83%	22.39%	23.25%	17.11%	19.54%	22.31%	25.16%	26.16%	21.19%	23.95%	26.71%	30.51%	31.59%	21.01%	24.74%	28.46%	32.99%	35.26%
5	13.01%	15.09%	17.18%	19.39%	20.10%	15.04%	17.40%	19.80%	22.36%	23.21%	17.08%	19.50%	22.27%	25.13%	26.13%	21.15%	23.91%	26.66%	30.47%	31.55%	20.97%	24.69%	28.41%	32.94%	35.19%
6	12.98%	15.06%	17.15%	19.36%	20.08%	15.01%	17.37%	19.77%	22.33%	23.18%	17.05%	19.47%	22.24%	25.09%	26.09%	21.11%	23.87%	26.62%	30.42%	31.50%	20.92%	24.64%	28.37%	32.89%	35.13%
7	12.95%	15.04%	17.13%	19.33%	20.05%	14.98%	17.33%	19.74%	22.30%	23.15%	17.01%	19.43%	22.20%	25.06%	26.06%	21.08%	23.82%	26.57%	30.38%	31.46%	20.87%	24.60%	28.32%	32.84%	35.06%
8	12.91%	15.01%	17.10%	19.31%	20.03%	14.95%	17.30%	19.71%	22.26%	23.12%	16.98%	19.39%	22.16%	25.02%	26.02%	21.04%	23.78%	26.53%	30.34%	31.41%	20.83%	24.55%	28.27%	32.80%	34.99%
9	12.88%	14.98%	17.07%	19.28%	20.00%	14.91%	17.27%	19.67%	22.23%	23.09%	16.94%	19.36%	22.13%	24.99%	25.99%	21.00%	23.74%	26.48%	30.30%	31.37%	20.78%	24.50%	28.22%	32.75%	34.92%
10	12.85%	14.95%	17.04%	19.25%	19.97%	14.88%	17.24%	19.64%	22.20%	23.06%	16.91%	19.32%	22.09%	24.95%	25.95%	20.96%	23.70%	26.44%	30.26%	31.33%	20.74%	24.46%	28.17%	32.70%	34.85%
11	12.82%	14.92%	17.02%	19.22%	19.95%	14.85%	17.20%	19.61%	22.17%	23.03%	16.87%	19.29%	22.05%	24.92%	25.92%	20.92%	23.66%	26.39%	30.22%	31.28%	20.69%	24.41%	28.13%	32.65%	34.78%
12	12.79%	14.89%	16.99%	19.19%	19.92%	14.81%	17.17%	19.58%	22.14%	23.00%	16.84%	19.25%	22.02%	24.88%	25.88%	20.88%	23.61%	26.35%	30.18%	31.24%	20.65%	24.36%	28.08%	32.60%	34.71%
13	12.76%	14.86%	16.96%	19.16%	19.90%	14.78%	17.14%	19.55%	22.10%	22.97%	16.80%	19.22%	21.98%	24.85%	25.85%	20.84%	23.57%	26.35%	30.13%	31.20%	20.60%	24.32%	28.03%	32.56%	34.64%
14	12.73%	14.83%	16.94%	19.13%	19.87%	14.75%	17.11%	19.52%	22.07%	22.94%	16.77%	19.18%	21.95%	24.81%	25.81%	20.80%	23.53%	26.35%	30.09%	31.15%	20.56%	24.27%	27.98%	32.51%	34.57%
15	12.70%	14.80%	16.91%	19.10%	19.84%	14.72%	17.07%	19.48%	22.04%	22.91%	16.73%	19.15%	21.91%	24.78%	25.78%	20.76%	23.49%	26.25%	30.05%	31.11%	20.51%	24.22%	27.93%	32.46%	34.50%
16	12.66%	14.77%	16.89%	19.03%	19.78%	14.68%	17.05%	19.46%	21.98%	22.85%	16.70%	19.12%	21.88%	24.72%	25.72%	20.75%	23.46%	26.18%	30.01%	31.06%	20.49%	24.19%	27.89%	32.42%	34.43%
17	12.62%	14.74%	16.86%	18.96%	19.76%	14.65%	17.02%	19.44%	21.91%	22.79%	16.68%	19.09%	21.86%	24.66%	25.67%	20.73%	23.44%	26.16%	29.97%	31.01%	20.46%	24.16%	27.85%	32.37%	34.36%
18	12.59%	14.71%	16.84%	18.88%	19.67%	14.62%	16.99%	19.41%	21.85%	22.74%	16.65%	19.07%	21.83%	24.61%	25.61%	20.71%	23.42%	26.13%	29.93%	30.96%	20.44%	24.12%	27.80%	32.33%	34.29%
19	12.55%	14.68%	16.82%	18.81%	19.58%	14.59%	16.96%	19.39%	21.78%	22.68%	16.62%	19.04%	21.81%	24.55%	25.56%	20.69%	23.40%	26.10%	29.89%	30.92%	20.42%	24.09%	27.76%	32.29%	34.22%
20	12.51%	14.66%	16.80%	18.74%	19.49%	14.55%	16.93%	19.36%	21.72%	22.62%	16.59%	19.01%	21.78%	24.49%	25.50%	20.67%	23.37%	26.07%	29.85%	30.87%	20.39%	24.05%	27.72%	32.24%	34.15%
21	12.48%	14.63%	16.77%	18.66%	19.40%	14.52%	16.91%	19.34%	21.65%	22.56%	16.57%	18.99%	21.76%	24.44%	25.45%	20.66%	23.35%	26.04%	29.81%	30.82%	20.37%	24.02%	27.67%	32.20%	34.08%
22	12.44%	14.60%	16.75%	18.59%	19.31%	14.49%	16.88%	19.32%	21.59%	22.51%	16.54%	18.96%	21.73%	24.38%	25.39%	20.64%	23.33%	26.02%	29.77%	30.77%	20.34%	23.99%	27.63%	32.16%	34.01%
23	12.40%	14.57%	16.73%	18.52%	19.23%	14.46%	16.85%	19.29%	21.52%	22.45%	16.51%	18.93%	21.71%	24.32%	25.34%	20.62%	23.30%	25.99%	29.73%	30.72%	20.32%	23.95%	27.58%	32.12%	33.94%
24	12.37%	14.54%	16.71%	18.44%	19.14%	14.43%	16.82%	19.27%	21.46%	22.39%	16.48%	18.91%	21.68%	24.27%	25.29%	20.60%	23.28%	25.96%	29.69%	30.68%	20.30%	23.92%	27.54%	32.07%	33.87%
25	12.33%	14.51%	16.68%	18.37%	19.05%	14.39%	16.79%	19.25%	21.39%	22.33%	16.46%	18.88%	21.66%	24.21%	25.23%	20.58%	23.26%	25.93%	29.65%	30.63%	20.27%	23.88%	27.50%	32.03%	33.80%
26	12.29%	14.48%	16.66%	18.30%	18.96%	14.36%	16.77%	19.22%	21.33%	22.03%	16.43%	18.86%	21.63%	23.95%	24.88%	20.56%	23.23%	25.90%	29.61%	30.58%	20.25%	23.85%	27.45%	31.99%	33.73%
27	12.26%	14.45%	16.64%	18.22%	18.87%	14.33%	16.74%	19.20%	21.06%	21.97%	16.40%	18.83%	21.61%	23.90%	24.82%	20.55%	23.21%	25.87%	29.57%	30.53%	20.22%	23.82%	27.41%	31.94%	33.66%
28	12.22%	14.42%	16.62%	18.15%	18.78%	14.30%	16.71%	19.17%	21.00%	21.91%	16.37%	18.80%	21.58%	23.84%	24.77%	20.53%	23.19%	25.85%	29.53%	30.48%	20.20%	23.78%	27.37%	31.90%	33.59%
29	12.18%	14.39%	16.59%	18.08%	18.70%	14.26%	16.68%	19.15%	20.93%	21.85%	16.35%	18.78%	21.56%	23.78%	24.71%	20.51%	23.16%	25.82%	29.49%	30.44%	20.17%	23.75%	27.32%	31.86%	33.52%
30	12.15%	14.36%	16.57%	18.00%	18.61%	14.23%	16.65%	19.13%	20.87%	21.80%	16.32%	18.75%	21.53%	23.73%	24.66%	20.49%	23.14%	25.79%	29.45%	30.39%	20.15%	23.71%	27.28%	31.81%	33.45%
31	12.11%	14.33%	16.55%	17.93%	18.52%	14.20%	16.53%	19.10%	20.80%	21.74%	16.29%	18.72%	21.51%	23.67%	24.60%	20.47%	23.12%	25.76%	29.41%	30.34%	20.13%	23.68%	27.23%	31.77%	33.38%
32	12.07%	14.30%	16.53%	17.86%	18.43%	14.17%	16.50%	19.08%	20.74%	21.68%	16.26%	18.70%	21.48%	23.61%	24.55%	20.46%	23.09%	25.73%	29.37%	30.29%	20.10%	23.65%	27.19%	31.73%	33.31%
33	12.04%	14.27%	16.50%	17.79%	18.34%	14.14%	16.47%	19.06%	20.67%	21.62%	16.24%	18.67%	21.46%	23.56%	24.50%	20.44%	23.07%	25.71%	29.33%	30.24%	20.08%	23.61%	27.15%	31.69%	33.24%
34	12.00%	14.24%	16.48%	17.71%	18.25%	14.10%	16.44%	19.03%	20.61%	21.56%	16.21%	18.64%	21.43%	23.50%	24.44%	20.42%	23.05%	25.68%	29.29%	30.20%	20.05%	23.58%	27.10%	31.64%	33.17%
35	11.96%	14.21%	16.46%	17.64%	18.17%	14.07%	16.41%	19.01%	20.54%	21.51%	16.18%	18.62%	21.40%	23.44%	24.39%	20.40%	23.03%	25.65%	29.25%	30.15%	20.03%	23.55%	27.06%	31.60%	33.10%
36	11.78%	14.06%	16.34%	17.47%		13.89%	16.26%	18.87%	20.38%		16.00%	18.45%	21.26%	23.29%	24.16%	20.22%	22.85%	25.48%	29.12%	29.96%	19.84%	23.37%	26.90%	31.46%	32.96%
37	11.60%	13.91%	16.22%	17.29%		13.71%	16.10%	18.74%	20.22%		15.81%	18.29%	21.11%	23.14%	23.94%	20.03%	22.67%	25.30%	28.95%	29.78%	19.65%	23.19%	26.74%	31.27%	32.72%
38	11.41%	13.76%	16.10%	17.12%		13.52%	15.94%	18.61%	20.06%		15.63%	18.12%	20.96%	22.99%	23.72%	19.85%	22.49%	25.13%	28.82%	29.60%	19.45%	23.02%	26.58%	31.04%	32.52%
39	11.23%	13.61%	15.98%	16.95%		13.34%	15.78%	18.47%	19.90%		15.45%	17.96%	20.82%	22.85%	23.50%	19.66%	22.31%	24.95%	28.65%	29.42%	19.26%	22.84%	26.42%	30.90%	32.43%
40	11.05%	13.45%	15.86%	16.77%		13.16%	15.62%	18.34%	19.73%		15.26%	17.79%	20.67%	22.70%	23.28%	19.48%	22.13%	24.78%	28.45%	29.23%	19.07%	22.67%	26.26%	30.71%	32.19%
41	10.86%	13.30%	15.74%			12.97%	15.46%	18.21%			15.08%	17.63%	20.52%	22.55%		19.30%	21.95%	24.60%	28.44%		18.88%	22.49%	26.10%	30.67%	
42	10.68%	13.15%	15.62%			12.79%	15.31%	18.07%			14.90%	17.46%	20.37%	22.40%		19.11%	21.77%	24.43%	28.37%		18.69%	22.31%	25.94%	30.54%	
43	10.50%	13.00%	15.50%			12.61%	15.15%	17.94%			14.71%	17.30%	20.23%	22.25%		18.93%	21.59%	24.30%	28.24%		18.49%	22.14%	25.78%	30.50%	
44	10.31%	12.85%	15.38%			12.42%	14.99%	17.81%			14.53%	17.13%	20.08%	22.10%		18.75%	21.41%	24.08%	28.12%		18.30%	21.96%	25.62%	30.36%	
45	10.13%	12.70%	15.26%			12.24%	14.83%	17.67%			14.35%	16.96%	19.93%	21.95%		18.56%	21.23%	23.95%	27.99%		18				

Variant 2: Early Income

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 80,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry / PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	16.37%	18.26%	20.15%	22.16%	22.74%	18.23%	20.27%	22.31%	24.79%	25.45%	20.09%	22.29%	24.48%	27.42%	28.16%	23.82%	26.32%	28.81%	32.68%	33.58%	24.41%	27.83%	31.26%	35.83%	38.03%
1	16.33%	18.23%	20.12%	22.11%	22.70%	18.19%	20.24%	22.29%	24.74%	25.42%	20.06%	22.25%	24.45%	27.37%	28.14%	23.78%	26.28%	28.78%	32.64%	33.57%	24.37%	27.79%	31.21%	35.79%	38.01%
2	16.30%	18.19%	20.09%	22.05%	22.66%	18.16%	20.21%	22.26%	24.69%	25.39%	20.02%	22.22%	24.42%	27.33%	28.12%	23.75%	26.25%	28.75%	32.60%	33.57%	24.32%	27.74%	31.16%	35.74%	38.00%
3	16.26%	18.16%	20.07%	21.99%	22.63%	18.12%	20.18%	22.23%	24.64%	25.36%	19.99%	22.19%	24.39%	27.28%	28.10%	23.71%	26.22%	28.72%	32.56%	33.57%	24.28%	27.69%	31.10%	35.70%	37.99%
4	16.22%	18.13%	20.04%	21.94%	22.59%	18.09%	20.14%	22.20%	24.58%	25.33%	19.95%	22.16%	24.37%	27.23%	28.07%	23.67%	26.18%	28.69%	32.53%	33.56%	24.24%	27.64%	31.05%	35.66%	37.98%
5	16.19%	18.10%	20.01%	21.88%	22.55%	18.05%	20.11%	22.17%	24.53%	25.30%	19.91%	22.13%	24.34%	27.18%	28.05%	23.64%	26.15%	28.66%	32.49%	33.56%	24.20%	27.60%	31.00%	35.61%	37.96%
6	16.15%	18.07%	19.98%	21.82%	22.51%	18.02%	20.08%	22.15%	24.48%	25.27%	19.88%	22.09%	24.31%	27.14%	28.03%	23.60%	26.12%	28.63%	32.45%	33.55%	24.15%	27.55%	30.94%	35.57%	37.95%
7	16.12%	18.04%	19.96%	21.77%	22.47%	17.98%	20.05%	22.12%	24.43%	25.24%	19.84%	22.06%	24.28%	27.09%	28.01%	23.57%	26.08%	28.60%	32.41%	33.55%	24.11%	27.50%	30.89%	35.52%	37.94%
8	16.08%	18.01%	19.93%	21.71%	22.43%	17.94%	20.02%	22.09%	24.37%	25.21%	19.81%	22.03%	24.25%	27.04%	27.99%	23.53%	26.05%	28.57%	32.37%	33.55%	24.07%	27.45%	30.84%	35.48%	37.93%
9	16.05%	17.98%	19.90%	21.65%	22.39%	17.91%	19.99%	22.06%	24.32%	25.18%	19.77%	22.00%	24.22%	26.99%	27.97%	23.49%	26.02%	28.54%	32.33%	33.54%	24.02%	27.41%	30.79%	35.44%	37.92%
10	16.01%	17.94%	19.88%	21.60%	22.36%	17.87%	19.95%	22.03%	24.27%	25.15%	19.73%	21.96%	24.19%	26.94%	27.95%	23.46%	25.98%	28.51%	32.29%	33.54%	23.98%	27.36%	30.73%	35.39%	37.90%
11	15.98%	17.91%	19.85%	21.54%	22.32%	17.84%	19.92%	22.01%	24.22%	25.12%	19.70%	21.93%	24.16%	26.90%	27.93%	23.42%	25.95%	28.48%	32.25%	33.53%	23.94%	27.31%	30.68%	35.35%	37.89%
12	15.94%	17.88%	19.82%	21.48%	22.28%	17.80%	19.89%	21.98%	24.16%	25.09%	19.66%	21.90%	24.14%	26.85%	27.90%	23.38%	25.92%	28.45%	32.21%	33.53%	23.90%	27.26%	30.63%	35.30%	37.88%
13	15.91%	17.85%	19.79%	21.42%	22.24%	17.77%	19.86%	21.95%	24.11%	25.06															

Variant 2: Early Income

Early Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	19.47%	21.36%	23.24%	25.24%	25.85%	21.51%	23.56%	25.81%	28.19%	28.89%	23.56%	25.77%	28.18%	30.85%	31.73%	27.64%	30.18%	32.71%	36.46%	37.40%	28.52%	32.00%	35.48%	39.96%	42.16%
1	19.44%	21.33%	23.22%	25.19%	25.82%	21.48%	23.53%	25.79%	28.15%	28.86%	23.53%	25.74%	28.15%	30.81%	31.71%	27.61%	30.15%	32.69%	36.42%	37.40%	28.49%	31.97%	35.44%	39.93%	42.15%
2	19.41%	21.30%	23.20%	25.14%	25.79%	21.45%	23.51%	25.76%	28.10%	28.84%	23.50%	25.71%	28.13%	30.77%	31.69%	27.58%	30.12%	32.66%	36.39%	37.40%	28.45%	31.93%	35.40%	39.89%	42.15%
3	19.38%	21.28%	23.17%	25.09%	25.76%	21.42%	23.48%	25.74%	28.06%	28.82%	23.47%	25.69%	28.11%	30.72%	31.68%	27.55%	30.09%	32.64%	36.36%	37.40%	28.42%	31.89%	35.35%	39.85%	42.14%
4	19.35%	21.25%	23.15%	25.04%	25.72%	21.39%	23.46%	25.72%	28.01%	28.79%	23.44%	25.66%	28.08%	30.68%	31.66%	27.52%	30.06%	32.61%	36.33%	37.40%	28.38%	31.85%	35.31%	39.82%	42.13%
5	19.32%	21.23%	23.13%	24.99%	25.69%	21.36%	23.43%	25.69%	27.82%	28.77%	23.40%	25.63%	28.06%	30.64%	31.65%	27.49%	30.04%	32.59%	36.29%	37.40%	28.35%	31.81%	35.27%	39.78%	42.13%
6	19.29%	21.20%	23.11%	24.94%	25.66%	21.33%	23.40%	25.67%	27.77%	28.75%	23.37%	25.60%	28.04%	30.60%	31.63%	27.46%	30.01%	32.56%	36.26%	37.40%	28.31%	31.77%	35.22%	39.75%	42.12%
7	19.26%	21.18%	23.09%	24.89%	25.63%	21.30%	23.38%	25.65%	27.72%	28.72%	23.34%	25.58%	28.01%	30.56%	31.61%	27.43%	29.98%	32.54%	36.23%	37.40%	28.28%	31.73%	35.18%	39.71%	42.11%
8	19.23%	21.15%	23.07%	24.84%	25.60%	21.27%	23.35%	25.63%	27.68%	28.55%	23.31%	25.55%	27.99%	30.52%	31.50%	27.39%	29.95%	32.51%	36.20%	37.40%	28.24%	31.69%	35.13%	39.68%	42.11%
9	19.20%	21.12%	23.04%	24.79%	25.57%	21.24%	23.32%	25.60%	27.63%	28.52%	23.28%	25.52%	27.97%	30.48%	31.48%	27.36%	29.93%	32.49%	36.16%	37.40%	28.21%	31.65%	35.09%	39.64%	42.10%
10	19.17%	21.10%	23.02%	24.74%	25.53%	21.21%	23.30%	25.58%	27.59%	28.50%	23.25%	25.50%	27.94%	30.44%	31.47%	27.33%	29.90%	32.46%	36.13%	37.40%	28.17%	31.61%	35.05%	39.60%	42.09%
11	19.14%	21.07%	23.00%	24.69%	25.50%	21.18%	23.27%	25.56%	27.54%	28.48%	23.22%	25.47%	27.92%	30.39%	31.45%	27.30%	29.87%	32.44%	36.10%	37.40%	28.14%	31.57%	35.00%	39.57%	42.09%
12	19.11%	21.05%	22.98%	24.64%	25.47%	21.15%	23.25%	25.54%	27.50%	28.45%	23.19%	25.44%	27.90%	30.35%	31.43%	27.27%	29.84%	32.41%	36.07%	37.40%	28.10%	31.53%	34.96%	39.53%	42.08%
13	19.08%	21.02%	22.96%	24.59%	25.44%	21.12%	23.22%	25.51%	27.45%	28.43%	23.16%	25.42%	27.87%	30.31%	31.42%	27.24%	29.81%	32.39%	36.03%	37.40%	28.07%	31.49%	34.91%	39.50%	42.07%
14	19.05%	20.99%	22.94%	24.54%	25.41%	21.09%	23.19%	25.49%	27.40%	28.40%	23.13%	25.39%	27.85%	30.27%	31.40%	27.21%	29.79%	32.36%	36.00%	37.40%	28.03%	31.45%	34.87%	39.46%	42.07%
15	19.02%	20.97%	22.91%	24.49%	25.37%	21.06%	23.17%	25.47%	27.36%	28.38%	23.10%	25.36%	27.83%	30.23%	31.39%	27.18%	29.76%	32.34%	35.97%	37.40%	28.00%	31.41%	34.83%	39.42%	42.06%
16	18.99%	20.93%	22.88%	24.43%	25.29%	21.03%	23.13%	25.43%	27.30%	28.31%	23.07%	25.33%	27.78%	30.17%	31.33%	27.15%	29.72%	32.28%	35.92%	37.37%	27.97%	31.37%	34.77%	39.37%	42.02%
17	18.95%	20.90%	22.85%	24.37%	25.20%	20.99%	23.09%	25.40%	27.25%	28.24%	23.04%	25.29%	27.74%	30.12%	31.27%	27.13%	29.68%	32.23%	35.87%	37.34%	27.94%	31.33%	34.72%	39.31%	41.97%
18	18.91%	20.86%	22.82%	24.31%	25.12%	20.96%	23.06%	25.36%	27.19%	28.16%	23.00%	25.25%	27.70%	30.07%	31.21%	27.10%	29.64%	32.17%	35.83%	37.31%	27.91%	31.29%	34.66%	39.25%	41.93%
19	18.87%	20.83%	22.79%	24.25%	25.03%	20.92%	23.02%	25.32%	27.13%	28.09%	22.97%	25.21%	27.65%	30.01%	31.15%	27.07%	29.60%	32.12%	35.78%	37.28%	27.88%	31.24%	34.61%	39.20%	41.89%
20	18.83%	20.80%	22.76%	24.19%	24.95%	20.88%	22.99%	25.29%	27.08%	28.02%	22.94%	25.17%	27.61%	29.96%	31.10%	27.05%	29.55%	32.06%	35.73%	37.25%	27.85%	31.20%	34.55%	39.14%	41.85%
21	18.79%	20.76%	22.73%	24.13%	24.86%	20.85%	22.95%	25.25%	27.02%	27.95%	22.91%	25.14%	27.57%	29.91%	31.04%	27.02%	29.51%	32.01%	35.68%	37.22%	27.82%	31.16%	34.50%	39.08%	41.80%
22	18.75%	20.73%	22.70%	24.07%	24.78%	20.81%	22.91%	25.21%	26.96%	27.88%	22.87%	25.10%	27.53%	29.85%	30.98%	26.99%	29.47%	31.95%	35.63%	37.19%	27.79%	31.12%	34.44%	39.03%	41.76%
23	18.71%	20.69%	22.67%	24.01%	24.69%	20.78%	22.88%	25.18%	26.91%	27.81%	22.84%	25.06%	27.48%	29.80%	30.92%	26.97%	29.43%	31.90%	35.59%	37.16%	27.76%	31.07%	34.39%	38.97%	41.72%
24	18.68%	20.66%	22.64%	23.95%	24.60%	20.74%	22.84%	25.14%	26.85%	27.73%	22.81%	25.02%	27.44%	29.75%	30.87%	26.94%	29.39%	31.84%	35.54%	37.13%	27.73%	31.03%	34.34%	38.91%	41.67%
25	18.64%	20.62%	22.61%	23.89%	24.52%	20.71%	22.80%	25.10%	26.79%	27.66%	22.77%	24.99%	27.40%	29.69%	30.81%	26.91%	29.35%	31.79%	35.49%	37.10%	27.70%	30.99%	34.28%	38.86%	41.63%
26	18.60%	20.59%	22.58%	23.83%	24.43%	20.67%	22.77%	25.07%	26.74%	27.59%	22.74%	24.95%	27.35%	29.64%	30.75%	26.88%	29.31%	31.73%	35.44%	37.07%	27.67%	30.95%	34.23%	38.80%	41.59%
27	18.56%	20.55%	22.55%	23.78%	24.35%	20.63%	22.73%	25.03%	26.68%	27.52%	22.71%	24.91%	27.31%	29.58%	30.69%	26.86%	29.27%	31.68%	35.39%	37.04%	27.64%	30.91%	34.17%	38.74%	41.54%
28	18.52%	20.52%	22.51%	23.72%	24.26%	20.60%	22.69%	24.99%	26.62%	27.45%	22.68%	24.87%	27.27%	29.53%	30.64%	26.83%	29.23%	31.62%	35.35%	37.01%	27.61%	30.86%	34.12%	38.69%	41.50%
29	18.48%	20.48%	22.48%	23.66%	24.18%	20.56%	22.66%	24.95%	26.57%	27.38%	22.64%	24.83%	27.23%	29.48%	30.58%	26.80%	29.19%	31.57%	35.30%	36.98%	27.58%	30.82%	34.06%	38.63%	41.46%
30	18.44%	20.45%	22.45%	23.60%	24.09%	20.53%	22.62%	24.92%	26.51%	27.31%	22.61%	24.80%	27.18%	29.42%	30.52%	26.78%	29.14%	31.51%	35.25%	36.95%	27.55%	30.78%	34.01%	38.57%	41.41%
31	18.40%	20.41%	22.42%	23.54%	24.00%	20.49%	22.59%	24.88%	26.45%	27.23%	22.58%	24.76%	27.14%	29.37%	30.46%	26.75%	29.10%	31.46%	35.20%	36.92%	27.52%	30.74%	33.95%	38.52%	41.37%
32	18.37%	20.38%	22.39%	23.48%	23.92%	20.46%	22.55%	24.84%	26.40%	27.16%	22.54%	24.72%	27.10%	29.32%	30.40%	26.72%	29.06%	31.40%	35.15%	36.89%	27.49%	30.69%	33.90%	38.46%	41.33%
33	18.33%	20.34%	22.36%	23.42%	23.83%	20.42%	22.51%	24.81%	26.34%	27.09%	22.51%	24.68%	27.10%	29.26%	30.35%	26.70%	29.02%	31.35%	35.11%	36.86%	27.46%	30.65%	33.85%	38.40%	41.28%
34	18.29%	20.31%	22.33%	23.36%	23.75%	20.38%	22.48%	24.77%	26.28%	27.02%	22.48%	24.64%	27.01%	29.21%	30.29%	26.67%	28.98%	31.29%	35.06%	36.83%	27.43%	30.61%	33.79%	38.35%	41.24%
35	18.25%	20.28%	22.30%	23.30%	23.66%	20.35%	22.44%	24.73%	26.23%	26.95%	22.45%	24.61%	26.97%	29.16%	30.23%	26.64%	28.94%	31.24%	35.01%	36.80%	27.40%	30.57%	33.74%	38.29%	41.20%
36	18.07%	20.12%	22.17%	23.13%		20.17%	22.28%	24.60%	26.07%		22.27%	24.44%	26.87%	29.00%	30.04%	26.46%	28.77%	31.07%	34.88%	36.65%	27.20%	30.38%	33.57%	38.15%	40.99%
37	17.89%	19.97%	22.04%	22.96%		19.99%	22.12%	24.46%	25.91%		22.08%	24.28%	26.68%	28.85%	29.84%	26.28%	28.60%	30.91%	34.75%	36.50%	26.99%	30.20%	33.41%	38.00%	40.79%
38	17.71%	19.81%	21.91%	22.80%		19.81%	21.96%	24.32%	25.75%		21.90%	24.12%	26.53%	28.70%	29.65%	26.10%	28.42%	30.75%	34.61%	36.35%	26.79%	30.02%	33.25%	37.86%	40.58%
39	17.53%	19.66%	21.78%	22.63%		19.63%	21.81%	24.19%	25.59%		21.72%	23.95%	26.39%	28.55%	29.45%	25.92%	28.25%	30.59%	34.48%	36.19%	26.58%	29.83%	33.09%	37.71%	40.37%
40	17.35%	19.50%	21.66%	22.46%		19.44%	21.65%	24.05%	25.43%		21.54%	23.79%	26.24%	28.40%	29.25%	25.73%	28.08%	30.43%	34.35%	36.04%	26.38%	29.65%	32.93%	37.57%	40.17%
41	17.17%	19.35%	21.53%			19.26%	21.49%	23.91%			21.36%	23.63%	26.10%	28.25%		25.55%	27.91%	30.27%	34.22%		26.17%	29.47%	32.77%	37.43%	
42	16.99%	19.19%	21.40%			19.08%	21.33%	23.77%			21.18%	23.47%	25.95%	28.10%		25.37%	27.74%	30.10%	34.08%		25.97%	29.28%	32.60%	37.28%	
43	16.81%	19.04%	21.27%			18.90%	21.17%	23.64%			21.00%	23.30%	25.81%	27.95%		25.19%	27.57%	29.94%	33.95%		25.76%	29.10%	32.44%	37.14%	
44	16.63%	18.88%	21.14%			18.72%	21.01%	23.50%			20.82%	23.14%	25.66%	27.80%		25.01%	27.39%	29.78%	33.82%		25.56%	28.92%	32.28%	37.00%	
45	16.45%	18.73%	21.01%			18.54%	20.85%	23.36%			20.64%	22.98%	25.51%	27.65%		24.83%	27								

Variant 2: Early Income

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 2,00,000 and less than INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	19.97%	21.86%	23.74%	25.74%	26.35%	22.01%	24.16%	26.36%	28.69%	29.39%	24.06%	26.27%	28.78%	31.45%	32.28%	28.14%	30.68%	33.31%	36.96%	37.90%	29.02%	32.50%	35.98%	40.46%	42.66%
1	19.94%	21.83%	23.72%	25.69%	26.32%	21.98%	24.13%	26.34%	28.65%	29.36%	24.03%	26.24%	28.75%	31.41%	32.26%	28.11%	30.65%	33.29%	36.92%	37.90%	28.99%	32.47%	35.94%	40.43%	42.65%
2	19.91%	21.80%	23.70%	25.64%	26.29%	21.95%	24.11%	26.31%	28.60%	29.34%	24.00%	26.21%	28.73%	31.37%	32.24%	28.08%	30.62%	33.26%	36.89%	37.90%	28.95%	32.43%	35.90%	40.39%	42.65%
3	19.88%	21.78%	23.67%	25.59%	26.26%	21.92%	24.08%	26.29%	28.56%	29.32%	23.97%	26.19%	28.71%	31.32%	32.23%	28.05%	30.59%	33.24%	36.86%	37.90%	28.92%	32.39%	35.85%	40.35%	42.64%
4	19.85%	21.75%	23.65%	25.54%	26.22%	21.89%	24.06%	26.27%	28.51%	29.29%	23.94%	26.16%	28.68%	31.28%	32.21%	28.02%	30.56%	33.21%	36.83%	37.90%	28.88%	32.35%	35.81%	40.32%	42.63%
5	19.82%	21.73%	23.63%	25.49%	26.19%	21.86%	24.03%	26.24%	28.47%	29.27%	23.90%	26.13%	28.66%	31.24%	32.20%	27.99%	30.54%	33.19%	36.79%	37.90%	28.85%	32.31%	35.77%	40.28%	42.63%
6	19.79%	21.70%	23.61%	25.44%	26.16%	21.83%	24.00%	26.22%	28.42%	29.25%	23.87%	26.10%	28.64%	31.20%	32.18%	27.96%	30.51%	33.16%	36.76%	37.90%	28.81%	32.27%	35.72%	40.25%	42.62%
7	19.76%	21.68%	23.59%	25.39%	26.13%	21.80%	23.98%	26.20%	28.37%	29.22%	23.84%	26.08%	28.61%	31.16%	32.16%	27.93%	30.48%	33.14%	36.73%	37.90%	28.78%	32.23%	35.68%	40.21%	42.61%
8	19.73%	21.65%	23.57%	25.34%	26.10%	21.77%	23.95%	26.18%	28.33%	29.20%	23.81%	26.05%	28.59%	31.12%	32.15%	27.89%	30.45%	33.11%	36.70%	37.90%	28.74%	32.19%	35.63%	40.18%	42.61%
9	19.70%	21.62%	23.54%	25.29%	26.07%	21.74%	23.92%	26.15%	28.28%	29.17%	23.78%	26.02%	28.57%	31.08%	32.13%	27.86%	30.43%	33.09%	36.66%	37.90%	28.71%	32.15%	35.59%	40.14%	42.60%
10	19.67%	21.60%	23.52%	25.24%	26.03%	21.71%	23.90%	26.13%	28.24%	29.15%	23.75%	26.00%	28.54%	31.04%	32.12%	27.83%	30.40%	33.06%	36.63%	37.90%	28.67%	32.11%	35.55%	40.10%	42.59%
11	19.64%	21.57%	23.50%	25.19%	26.00%	21.68%	23.87%	26.11%	28.04%	28.98%	23.72%	25.97%	28.52%	30.89%	31.95%	27.80%	30.37%	33.04%	36.60%	37.90%	28.64%	32.07%	35.50%	40.07%	42.59%
12	19.61%	21.55%	23.48%	25.14%	25.97%	21.65%	23.85%	26.09%	28.00%	28.95%	23.69%	25.94%	28.50%	30.85%	31.93%	27.77%	30.34%	33.01%	36.57%	37.90%	28.60%	32.03%	35.46%	40.03%	42.58%
13	19.58%	21.52%	23.46%	25.09%	25.94%	21.62%	23.82%	26.06%	27.95%	28.93%	23.66%	25.92%	28.47%	30.81%	31.92%	27.74%	30.31%	32.99%	36.53%	37.90%	28.57%	31.99%	35.41%	40.00%	42.57%
14	19.55%	21.49%	23.44%	25.04%	25.91%	21.59%	23.79%	26.04%	27.90%	28.90%	23.63%	25.89%	28.45%	30.77%	31.90%	27.71%	30.29%	32.96%	36.50%	37.90%	28.53%	31.95%	35.37%	39.96%	42.57%
15	19.52%	21.47%	23.41%	24.99%	25.87%	21.56%	23.77%	26.02%	27.86%	28.88%	23.60%	25.86%	28.43%	30.73%	31.89%	27.68%	30.26%	32.94%	36.47%	37.90%	28.50%	31.91%	35.33%	39.92%	42.56%
16	19.49%	21.43%	23.38%	24.93%	25.79%	21.53%	23.73%	25.98%	27.80%	28.81%	23.57%	25.83%	28.38%	30.67%	31.83%	27.65%	30.22%	32.88%	36.42%	37.87%	28.47%	31.87%	35.27%	39.87%	42.52%
17	19.45%	21.40%	23.35%	24.87%	25.70%	21.49%	23.69%	25.95%	27.75%	28.74%	23.54%	25.79%	28.34%	30.62%	31.77%	27.63%	30.18%	32.83%	36.37%	37.84%	28.44%	31.83%	35.22%	39.81%	42.47%
18	19.41%	21.36%	23.32%	24.81%	25.62%	21.46%	23.66%	25.91%	27.69%	28.66%	23.50%	25.75%	28.30%	30.57%	31.71%	27.60%	30.14%	32.77%	36.33%	37.81%	28.41%	31.79%	35.16%	39.75%	42.43%
19	19.37%	21.33%	23.29%	24.75%	25.53%	21.42%	23.62%	25.87%	27.63%	28.59%	23.47%	25.71%	28.25%	30.51%	31.65%	27.57%	30.10%	32.72%	36.28%	37.78%	28.38%	31.74%	35.11%	39.70%	42.39%
20	19.33%	21.30%	23.26%	24.69%	25.45%	21.38%	23.59%	25.84%	27.58%	28.52%	23.44%	25.67%	28.21%	30.46%	31.60%	27.55%	30.05%	32.66%	36.23%	37.75%	28.35%	31.70%	35.05%	39.64%	42.35%
21	19.29%	21.26%	23.23%	24.63%	25.36%	21.35%	23.55%	25.80%	27.52%	28.45%	23.41%	25.64%	28.17%	30.41%	31.54%	27.52%	30.01%	32.61%	36.18%	37.72%	28.32%	31.66%	35.00%	39.58%	42.30%
22	19.25%	21.23%	23.20%	24.57%	25.28%	21.31%	23.51%	25.76%	27.46%	28.38%	23.37%	25.60%	28.13%	30.35%	31.48%	27.49%	29.97%	32.55%	36.13%	37.69%	28.29%	31.62%	34.94%	39.53%	42.26%
23	19.21%	21.19%	23.17%	24.51%	25.19%	21.28%	23.48%	25.73%	27.41%	28.31%	23.34%	25.56%	28.08%	30.30%	31.42%	27.47%	29.93%	32.50%	36.09%	37.66%	28.26%	31.57%	34.89%	39.47%	42.22%
24	19.18%	21.16%	23.14%	24.45%	25.10%	21.24%	23.44%	25.69%	27.35%	28.23%	23.31%	25.52%	28.04%	30.25%	31.37%	27.44%	29.89%	32.44%	36.04%	37.63%	28.23%	31.53%	34.84%	39.41%	42.17%
25	19.14%	21.12%	23.11%	24.39%	25.02%	21.21%	23.40%	25.65%	27.29%	28.16%	23.27%	25.49%	28.00%	30.19%	31.31%	27.41%	29.85%	32.39%	35.99%	37.60%	28.20%	31.49%	34.78%	39.36%	42.13%
26	19.10%	21.09%	23.08%	24.33%	24.93%	21.17%	23.37%	25.62%	27.24%	28.09%	23.24%	25.45%	27.95%	30.14%	31.25%	27.38%	29.81%	32.33%	35.94%	37.57%	28.17%	31.45%	34.73%	39.30%	42.09%
27	19.06%	21.05%	23.05%	24.28%	24.85%	21.13%	23.33%	25.58%	27.18%	28.02%	23.21%	25.41%	27.91%	30.08%	31.19%	27.36%	29.77%	32.28%	35.89%	37.54%	28.14%	31.41%	34.67%	39.24%	42.04%
28	19.02%	21.02%	23.01%	24.22%	24.76%	21.10%	23.29%	25.54%	27.12%	27.95%	23.18%	25.37%	27.87%	30.03%	31.14%	27.33%	29.73%	32.22%	35.85%	37.51%	28.11%	31.36%	34.62%	39.19%	42.00%
29	18.98%	20.98%	22.98%	24.16%	24.68%	21.06%	23.26%	25.50%	27.07%	27.88%	23.14%	25.33%	27.83%	29.98%	31.08%	27.30%	29.69%	32.17%	35.80%	37.48%	28.08%	31.32%	34.56%	39.13%	41.96%
30	18.94%	20.95%	22.95%	24.10%	24.59%	21.03%	23.22%	25.47%	27.01%	27.81%	23.11%	25.30%	27.78%	29.92%	31.02%	27.28%	29.64%	32.11%	35.75%	37.45%	28.05%	31.28%	34.51%	39.07%	41.91%
31	18.90%	20.91%	22.92%	24.04%	24.50%	20.99%	23.09%	25.43%	26.95%	27.73%	23.08%	25.26%	27.74%	29.87%	30.96%	27.25%	29.60%	32.06%	35.70%	37.42%	28.02%	31.24%	34.45%	39.02%	41.87%
32	18.87%	20.88%	22.89%	23.98%	24.42%	20.96%	23.05%	25.39%	26.90%	27.66%	23.04%	25.22%	27.70%	29.82%	30.90%	27.22%	29.56%	32.00%	35.65%	37.39%	27.99%	31.19%	34.40%	38.96%	41.83%
33	18.83%	20.84%	22.86%	23.92%	24.33%	20.92%	23.01%	25.36%	26.84%	27.59%	23.01%	25.18%	27.70%	29.76%	30.85%	27.20%	29.52%	31.95%	35.61%	37.36%	27.96%	31.15%	34.35%	38.90%	41.78%
34	18.79%	20.81%	22.83%	23.86%	24.25%	20.88%	22.98%	25.32%	26.78%	27.52%	22.98%	25.14%	27.66%	29.71%	30.79%	27.17%	29.48%	31.89%	35.56%	37.33%	27.93%	31.11%	34.29%	38.85%	41.74%
35	18.75%	20.78%	22.80%	23.80%	24.16%	20.85%	22.94%	25.28%	26.73%	27.45%	22.95%	25.11%	27.62%	29.66%	30.73%	27.14%	29.44%	31.84%	35.51%	37.30%	27.90%	31.07%	34.24%	38.79%	41.70%
36	18.57%	20.62%	22.67%	23.63%		20.67%	22.78%	25.15%	26.57%		22.77%	24.94%	27.47%	29.50%	30.54%	26.96%	29.27%	31.67%	35.38%	37.15%	27.70%	30.88%	34.07%	38.65%	41.49%
37	18.39%	20.47%	22.54%	23.46%		20.49%	22.62%	25.01%	26.41%		22.58%	24.78%	27.28%	29.35%	30.34%	26.78%	29.10%	31.51%	35.25%	37.00%	27.49%	30.70%	33.91%	38.50%	41.29%
38	18.21%	20.31%	22.41%	23.30%		20.31%	22.46%	24.87%	26.25%		22.40%	24.62%	27.13%	29.20%	30.15%	26.60%	28.92%	31.35%	35.11%	36.84%	27.29%	30.52%	33.75%	38.36%	41.08%
39	18.03%	20.16%	22.28%	23.13%		20.13%	22.31%	24.74%	26.09%		22.22%	24.45%	26.99%	29.05%	29.95%	26.42%	28.75%	31.19%	34.98%	36.69%	27.08%	30.33%	33.59%	38.21%	40.87%
40	17.85%	20.00%	22.16%	22.96%		19.94%	22.15%	24.60%	25.93%		22.04%	24.29%	26.84%	28.90%	29.78%	26.23%	28.58%	31.03%	34.85%	36.54%	26.88%	30.15%	33.43%	38.07%	40.67%
41	17.67%	19.85%	22.03%			19.76%	21.99%	24.46%			21.86%	24.13%	26.70%	28.75%		26.05%	28.41%	30.87%	34.72%		26.67%	29.97%	33.27%	37.93%	
42	17.49%	19.69%	21.90%			19.58%	21.83%	24.32%			21.68%	23.97%	26.55%	28.60%		25.87%	28.24%	30.70%	34.58%		26.47%	29.78%	33.10%	37.78%	
43	17.31%	19.54%	21.77%			19.40%	21.67%	24.19%			21.50%	23.80%	26.41%	28.45%		25.69%	28.07%	30.54%	34.45%		26.26%	29.60%	32.94%	37.64%	
44	17.13%	19.38%	21.64%			19.22%	21.51%	24.05%			21.32%	23.64%	26.26%	28.30%		25.51%	27.89%	30.38%	34.32%		26.06%	29.42%	32.78%	37.50%	
45	16.95%	19.23%	21.51%			19.04%	21.35%	23.91%			21.14%	23.48%	26.11%	28.15%		25.33%									

Variant 2: Early Income

Early Guaranteed Income Rates for Annualized Premium greater than and equal to INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	20.41%	22.32%	24.22%	26.27%	26.91%	22.49%	24.76%	26.88%	29.36%	30.03%	24.56%	26.90%	29.33%	32.15%	32.95%	28.72%	31.28%	33.84%	37.62%	38.60%	29.64%	33.15%	36.67%	41.18%	43.41%
1	20.38%	22.29%	24.20%	26.22%	26.88%	22.46%	24.73%	26.86%	29.31%	30.00%	24.53%	26.87%	29.31%	32.10%	32.93%	28.69%	31.25%	33.82%	37.59%	38.59%	29.60%	33.11%	36.62%	41.15%	43.40%
2	20.35%	22.27%	24.18%	26.17%	26.84%	22.43%	24.71%	26.83%	29.27%	29.98%	24.50%	26.85%	29.29%	32.06%	32.92%	28.66%	31.22%	33.79%	37.56%	38.59%	29.57%	33.07%	36.58%	41.11%	43.40%
3	20.32%	22.24%	24.16%	26.12%	26.81%	22.40%	24.68%	26.81%	29.22%	29.96%	24.47%	26.82%	29.26%	32.02%	32.90%	28.62%	31.20%	33.77%	37.52%	38.59%	29.53%	33.03%	36.54%	41.08%	43.39%
4	20.29%	22.21%	24.14%	26.07%	26.78%	22.37%	24.65%	26.79%	29.18%	29.93%	24.44%	26.79%	29.24%	31.98%	32.89%	28.59%	31.17%	33.75%	37.49%	38.59%	29.50%	33.00%	36.49%	41.04%	43.38%
5	20.26%	22.19%	24.11%	26.02%	26.75%	22.34%	24.63%	26.77%	29.13%	29.91%	24.41%	26.77%	29.22%	31.94%	32.87%	28.56%	31.14%	33.72%	37.46%	38.59%	29.46%	32.96%	36.45%	41.00%	43.38%
6	20.23%	22.16%	24.09%	25.97%	26.72%	22.31%	24.60%	26.74%	29.08%	29.89%	24.38%	26.74%	29.19%	31.90%	32.86%	28.53%	31.11%	33.70%	37.43%	38.59%	29.43%	32.92%	36.41%	40.97%	43.37%
7	20.20%	22.14%	24.07%	25.92%	26.69%	22.28%	24.57%	26.72%	29.04%	29.86%	24.35%	26.71%	29.17%	31.86%	32.84%	28.50%	31.09%	33.67%	37.40%	38.59%	29.39%	32.88%	36.36%	40.93%	43.36%
8	20.17%	22.11%	24.05%	25.87%	26.65%	22.25%	24.55%	26.70%	28.99%	29.84%	24.32%	26.69%	29.15%	31.82%	32.82%	28.47%	31.06%	33.65%	37.36%	38.59%	29.36%	32.84%	36.32%	40.90%	43.36%
9	20.14%	22.09%	24.03%	25.82%	26.62%	22.22%	24.52%	26.68%	28.95%	29.82%	24.29%	26.66%	29.13%	31.78%	32.81%	28.44%	31.03%	33.62%	37.33%	38.59%	29.32%	32.80%	36.28%	40.86%	43.35%
10	20.11%	22.06%	24.01%	25.77%	26.59%	22.19%	24.50%	26.65%	28.90%	29.79%	24.26%	26.63%	29.10%	31.73%	32.79%	28.41%	31.00%	33.60%	37.30%	38.59%	29.29%	32.76%	36.23%	40.83%	43.34%
11	20.08%	22.03%	23.98%	25.72%	26.56%	22.16%	24.47%	26.63%	28.86%	29.77%	24.23%	26.61%	29.08%	31.69%	32.78%	28.38%	30.98%	33.57%	37.27%	38.59%	29.25%	32.72%	36.19%	40.79%	43.34%
12	20.05%	22.01%	23.96%	25.67%	26.53%	22.13%	24.44%	26.61%	28.81%	29.74%	24.20%	26.58%	29.06%	31.65%	32.76%	28.35%	30.95%	33.55%	37.23%	38.59%	29.22%	32.68%	36.15%	40.75%	43.33%
13	20.03%	21.98%	23.94%	25.62%	26.50%	22.10%	24.42%	26.59%	28.76%	29.72%	24.17%	26.55%	29.03%	31.61%	32.74%	28.32%	30.92%	33.52%	37.20%	38.59%	29.18%	32.64%	36.10%	40.72%	43.33%
14	20.00%	21.96%	23.92%	25.57%	26.46%	22.07%	24.39%	26.56%	28.77%	29.70%	24.14%	26.53%	29.01%	31.57%	32.73%	28.29%	30.89%	33.50%	37.17%	38.59%	29.15%	32.60%	36.06%	40.68%	43.32%
15	19.97%	21.93%	23.90%	25.52%	26.43%	22.04%	24.37%	26.54%	28.42%	29.67%	24.11%	26.50%	28.99%	31.53%	32.71%	28.26%	30.87%	33.47%	37.14%	38.59%	29.11%	32.56%	36.01%	40.65%	43.31%
16	19.93%	21.90%	23.87%	25.46%	26.35%	22.00%	24.33%	26.51%	28.37%	29.40%	24.08%	26.47%	28.95%	31.28%	32.66%	28.23%	30.83%	33.43%	37.09%	38.56%	29.08%	32.52%	35.96%	40.59%	43.27%
17	19.89%	21.87%	23.84%	25.40%	26.26%	21.97%	24.30%	26.48%	28.31%	29.33%	24.05%	26.43%	28.91%	31.22%	32.40%	28.21%	30.80%	33.39%	37.04%	38.53%	29.05%	32.48%	35.91%	40.54%	43.23%
18	19.85%	21.83%	23.81%	25.34%	26.18%	21.93%	24.26%	26.44%	28.26%	29.26%	24.02%	26.40%	28.88%	31.17%	32.34%	28.18%	30.76%	33.34%	37.00%	38.50%	29.02%	32.44%	35.85%	40.48%	43.19%
19	19.81%	21.80%	23.78%	25.28%	26.09%	21.90%	24.23%	26.41%	28.20%	29.19%	23.98%	26.36%	28.84%	31.12%	32.28%	28.15%	30.73%	33.30%	36.95%	38.48%	29.00%	32.40%	35.80%	40.42%	43.14%
20	19.77%	21.76%	23.75%	25.23%	26.01%	21.86%	24.20%	26.38%	28.15%	29.12%	23.95%	26.33%	28.81%	31.06%	32.23%	28.13%	30.69%	33.26%	36.90%	38.45%	28.97%	32.36%	35.75%	40.37%	43.10%
21	19.74%	21.73%	23.73%	25.17%	25.93%	21.83%	24.16%	26.35%	28.09%	29.05%	23.92%	26.29%	28.77%	31.01%	32.17%	28.10%	30.66%	33.21%	36.85%	38.42%	28.94%	32.31%	35.69%	40.31%	43.06%
22	19.70%	21.70%	23.70%	25.11%	25.84%	21.79%	24.13%	26.31%	28.03%	28.98%	23.89%	26.26%	28.73%	30.96%	32.11%	28.07%	30.62%	33.17%	36.81%	38.39%	28.91%	32.27%	35.64%	40.26%	43.02%
23	19.66%	21.66%	23.67%	25.05%	25.76%	21.76%	24.09%	26.28%	27.98%	28.91%	23.85%	26.22%	28.70%	30.91%	32.06%	28.05%	30.59%	33.12%	36.76%	38.36%	28.88%	32.23%	35.59%	40.20%	42.97%
24	19.62%	21.63%	23.64%	24.99%	25.67%	21.72%	24.06%	26.25%	27.92%	28.84%	23.82%	26.19%	28.66%	30.85%	32.00%	28.02%	30.55%	33.08%	36.71%	38.33%	28.85%	32.19%	35.53%	40.15%	42.93%
25	19.58%	21.60%	23.61%	24.93%	25.59%	21.69%	24.03%	26.22%	27.87%	28.76%	23.79%	26.16%	28.62%	30.80%	31.94%	27.99%	30.52%	33.04%	36.67%	38.30%	28.82%	32.15%	35.48%	40.09%	42.89%
26	19.55%	21.56%	23.58%	24.88%	25.50%	21.65%	23.99%	26.18%	27.81%	28.69%	23.76%	26.12%	28.59%	30.75%	31.89%	27.97%	30.48%	32.99%	36.62%	38.27%	28.79%	32.11%	35.42%	40.03%	42.85%
27	19.51%	21.53%	23.55%	24.82%	25.42%	21.62%	23.96%	26.15%	27.76%	28.62%	23.72%	26.09%	28.55%	30.69%	31.83%	27.94%	30.45%	32.95%	36.57%	38.24%	28.76%	32.07%	35.37%	39.98%	42.81%
28	19.47%	21.50%	23.52%	24.76%	25.33%	21.58%	23.92%	26.12%	27.70%	28.55%	23.69%	26.05%	28.51%	30.64%	31.77%	27.91%	30.41%	32.91%	36.52%	38.21%	28.73%	32.02%	35.32%	39.92%	42.76%
29	19.43%	21.46%	23.49%	24.70%	25.25%	21.55%	23.89%	26.09%	27.64%	28.48%	23.66%	26.02%	28.48%	30.59%	31.72%	27.89%	30.38%	32.86%	36.48%	38.18%	28.70%	31.98%	35.26%	39.87%	42.72%
30	19.39%	21.43%	23.47%	24.64%	25.16%	21.51%	23.86%	26.05%	27.59%	28.41%	23.63%	25.98%	28.44%	30.54%	31.66%	27.86%	30.34%	32.82%	36.43%	38.16%	28.67%	31.94%	35.21%	39.81%	42.68%
31	19.35%	21.40%	23.44%	24.58%	25.08%	21.47%	23.62%	26.02%	27.53%	28.34%	23.59%	25.85%	28.41%	30.48%	31.60%	27.84%	30.31%	32.77%	36.38%	38.13%	28.64%	31.90%	35.16%	39.75%	42.64%
32	19.32%	21.36%	23.41%	24.53%	24.99%	21.44%	23.59%	25.99%	27.48%	28.27%	23.56%	25.82%	28.37%	30.43%	31.55%	27.81%	30.27%	32.73%	36.33%	38.10%	28.61%	31.86%	35.10%	39.70%	42.59%
33	19.28%	21.33%	23.38%	24.47%	24.91%	21.40%	23.55%	25.96%	27.42%	28.20%	23.53%	25.78%	28.33%	30.38%	31.49%	27.78%	30.23%	32.69%	36.29%	38.07%	28.58%	31.82%	35.05%	39.64%	42.55%
34	19.24%	21.29%	23.35%	24.41%	24.82%	21.37%	23.52%	25.92%	27.37%	28.13%	23.50%	25.75%	28.30%	30.32%	31.43%	27.76%	30.20%	32.64%	36.24%	38.04%	28.55%	31.77%	34.99%	39.59%	42.51%
35	19.20%	21.26%	23.32%	24.35%	24.74%	21.33%	23.49%	25.89%	27.31%	28.06%	23.47%	25.71%	28.26%	30.27%	31.37%	27.73%	30.16%	32.60%	36.19%	38.01%	28.52%	31.73%	34.94%	39.53%	42.47%
36	19.02%	21.11%	23.20%	24.19%		21.16%	23.33%	25.75%	27.16%		23.29%	25.55%	28.11%	30.12%	31.18%	27.55%	29.98%	32.42%	36.06%	37.86%	28.32%	31.55%	34.78%	39.39%	42.26%
37	18.85%	20.96%	23.07%	24.02%		20.98%	23.17%	25.61%	27.00%		23.11%	25.38%	27.95%	29.98%	30.99%	27.37%	29.80%	32.24%	35.93%	37.71%	28.12%	31.37%	34.62%	39.25%	42.06%
38	18.67%	20.81%	22.95%	23.86%		20.80%	23.01%	25.47%	26.84%		22.93%	25.22%	27.80%	29.83%	30.80%	27.19%	29.63%	32.06%	35.80%	37.56%	27.92%	31.19%	34.46%	39.11%	41.86%
39	18.49%	20.66%	22.82%	23.69%		20.62%	22.85%	25.33%	26.69%		22.75%	25.05%	27.65%	29.68%	30.60%	27.01%	29.45%	31.88%	35.67%	37.41%	27.71%	31.01%	34.30%	38.97%	41.65%
40	18.31%	20.50%	22.70%	23.53%		20.44%	22.69%	25.20%	26.53%		22.57%	24.88%	27.50%	29.54%	30.41%	26.83%	29.27%	31.70%	35.54%	37.26%	27.51%	30.83%	34.15%	38.82%	41.45%
41	18.14%	20.35%	22.57%			20.27%	22.54%	25.06%			22.40%	24.72%	27.34%	29.39%		26.65%	29.09%	31.52%	35.41%		27.31%	30.65%	33.99%	38.68%	
42	17.96%	20.20%	22.45%			20.09%	22.38%	24.92%			22.22%	24.55%	27.19%	29.24%		26.48%	28.91%	31.34%	35.28%		27.11%	30.47%	33.83%	38.54%	
43	17.78%	20.05%	22.32%			19.91%	22.22%	24.78%			22.04%	24.39%	27.04%	29.10%		26.30%	28.73%	31.16%	35.16%		26.90%	30.29%	33.67%	38.40%	
44	17.60%	19.90%	22.19%			19.73%	22.06%	24.64%			21.86%	24.22%	26.88%	28.95%		26.12%	28.55%	30.97%	35.03%		26.70%	30.11%	33.51%	38.26%	
45	17.43%	19.75%	22.07%			19.55%	21.90%	24.50%			21.68%	24.06%	26.73%	28.80%		25.94%	28.37%	3							

Variant 2: Early Income

Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 80,000

Key	6.20	6.25	6.30	6.35	6.40	7.20	7.25	7.30	7.35	7.40	8.20	8.25	8.30	8.35	8.40	10.20	10.25	10.30	10.35	10.40	12.20	12.25	12.30	12.35	12.40	
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	
0	12.37%	14.26%	16.15%	18.16%	18.74%	14.23%	16.27%	18.31%	20.79%	21.45%	16.09%	18.29%	20.48%	23.42%	24.16%	19.82%	22.32%	24.81%	26.68%	29.58%	19.41%	22.83%	26.26%	30.83%	33.03%	
1	12.33%	14.23%	16.12%	18.11%	18.70%	14.19%	16.24%	18.29%	20.74%	21.42%	16.06%	18.25%	20.45%	23.37%	24.14%	19.78%	22.28%	24.78%	26.64%	29.57%	19.37%	22.79%	26.21%	30.79%	33.01%	
2	12.30%	14.19%	16.09%	18.05%	18.66%	14.16%	16.21%	18.26%	20.69%	21.39%	16.02%	18.22%	20.42%	23.33%	24.12%	19.75%	22.25%	24.75%	26.60%	29.57%	19.32%	22.74%	26.16%	30.74%	33.00%	
3	12.26%	14.16%	16.07%	17.99%	18.63%	14.12%	16.18%	18.23%	20.64%	21.36%	15.99%	18.19%	20.39%	23.28%	24.10%	19.71%	22.22%	24.72%	26.56%	29.57%	19.28%	22.69%	26.10%	30.70%	32.99%	
4	12.22%	14.13%	16.04%	17.94%	18.59%	14.09%	16.14%	18.20%	20.58%	21.33%	15.95%	18.16%	20.37%	23.23%	24.07%	19.67%	22.18%	24.69%	26.53%	29.56%	19.24%	22.64%	26.05%	30.66%	32.98%	
5	12.19%	14.10%	16.01%	17.88%	18.55%	14.05%	16.11%	18.17%	20.53%	21.30%	15.91%	18.13%	20.34%	23.18%	24.05%	19.64%	22.15%	24.66%	26.49%	29.56%	19.20%	22.60%	26.00%	30.61%	32.96%	
6	12.15%	14.07%	15.98%	17.82%	18.51%	14.02%	16.08%	18.15%	20.48%	21.27%	15.88%	18.09%	20.31%	23.14%	24.03%	19.60%	22.12%	24.63%	26.45%	29.55%	19.15%	22.55%	25.94%	30.57%	32.95%	
7	12.12%	14.04%	15.96%	17.77%	18.47%	13.98%	16.05%	18.12%	20.43%	21.24%	15.84%	18.06%	20.28%	23.09%	24.01%	19.57%	22.08%	24.60%	26.41%	29.55%	19.11%	22.50%	25.89%	30.52%	32.94%	
8	12.08%	14.01%	15.93%	17.71%	18.43%	13.94%	16.02%	18.09%	20.37%	21.21%	15.81%	18.03%	20.25%	23.04%	23.99%	19.53%	22.05%	24.57%	26.37%	29.55%	19.07%	22.45%	25.84%	30.48%	32.93%	
9	12.05%	13.98%	15.90%	17.65%	18.39%	13.91%	15.99%	18.06%	20.32%	21.18%	15.77%	18.00%	20.22%	22.99%	23.97%	19.49%	22.02%	24.54%	26.33%	29.54%	19.02%	22.41%	25.79%	30.44%	32.92%	
10	12.01%	13.94%	15.88%	17.60%	18.36%	13.87%	15.95%	18.03%	20.27%	21.15%	15.73%	17.96%	20.19%	22.94%	23.95%	19.46%	21.98%	24.51%	26.29%	29.54%	18.98%	22.36%	25.73%	30.39%	32.90%	
11	11.98%	13.91%	15.85%	17.54%	18.32%	13.84%	15.92%	18.01%	20.22%	21.12%	15.70%	17.93%	20.16%	22.90%	23.93%	19.42%	21.95%	24.48%	26.25%	29.53%	18.94%	22.31%	25.68%	30.35%	32.89%	
12	11.94%	13.88%	15.82%	17.48%	18.28%	13.80%	15.89%	17.98%	20.16%	21.09%	15.66%	17.90%	20.14%	22.85%	23.90%	19.38%	21.92%	24.45%	26.21%	29.53%	18.90%	22.26%	25.63%	30.30%	32.88%	
13	11.91%	13.85%	15.79%	17.42%	18.24%	13.77%	15.86%	17.95%	20.11%	21.06%	15.63%	17.87%	20.11%	22.80%	23.88%	19.35%	21.88%	24.42%	26.17%	29.53%	18.85%	22.22%	25.58%	30.26%	32.87%	
14	11.87%	13.82%	15.77%	17.37%	18.20%	13.73%	15.83%	17.92%	20.06%	21.03%	15.59%	17.83%	20.08%	22.75%	23.86%	19.31%	21.85%	24.39%	26.14%	29.52%	18.81%	22.17%	25.52%	30.22%	32.85%	
15	11.84%	13.79%	15.74%	17.31%	18.16%	13.70%	15.79%	17.89%	20.01%	21.00%	15.55%	17.80%	20.05%	22.70%	23.84%	19.27%	21.82%	24.36%	26.10%	29.52%	18.77%	22.12%	25.47%	30.17%	32.84%	
16	11.79%	13.74%	15.69%	17.23%	18.06%	13.65%	15.75%	17.84%	19.93%	20.91%	15.51%	17.75%	19.99%	22.63%	23.77%	19.24%	21.77%	24.29%	26.04%	29.48%	18.73%	22.07%	25.40%	30.10%	32.78%	
17	11.74%	13.69%	15.65%	17.16%	17.95%	13.60%	15.70%	17.79%	19.86%	20.82%	15.47%	17.70%	19.94%	22.57%	23.69%	19.20%	21.71%	24.22%	27.98%	29.43%	18.69%	22.01%	25.33%	30.03%	32.72%	
18	11.69%	13.64%	15.60%	17.08%	17.85%	13.56%	15.65%	17.74%	19.79%	20.73%	15.43%	17.65%	19.88%	22.50%	23.62%	19.17%	21.66%	24.16%	27.91%	29.39%	18.65%	21.96%	25.26%	29.95%	32.66%	
19	11.64%	13.60%	15.56%	17.00%	17.74%	13.51%	15.60%	17.69%	19.71%	20.64%	15.39%	17.61%	19.82%	22.43%	23.55%	19.14%	21.61%	24.09%	27.85%	29.35%	18.61%	21.90%	25.19%	29.88%	32.60%	
20	11.59%	13.55%	15.51%	16.92%	17.64%	13.47%	15.55%	17.64%	19.64%	20.56%	15.35%	17.56%	19.77%	22.36%	23.47%	19.10%	21.56%	24.02%	27.79%	29.31%	18.58%	21.85%	25.12%	29.81%	32.54%	
21	11.54%	13.50%	15.46%	16.85%	17.53%	13.42%	15.50%	17.59%	19.57%	20.47%	15.30%	17.51%	19.71%	22.29%	23.40%	19.07%	21.51%	23.96%	27.73%	29.27%	18.54%	21.79%	25.05%	29.73%	32.48%	
22	11.49%	13.45%	15.42%	16.77%	17.43%	13.38%	15.46%	17.54%	19.49%	20.38%	15.26%	17.46%	19.65%	22.22%	23.33%	19.03%	21.46%	23.89%	27.67%	29.23%	18.50%	21.74%	24.98%	29.66%	32.42%	
23	11.44%	13.41%	15.37%	16.69%	17.32%	13.33%	15.41%	17.49%	19.42%	20.29%	15.22%	17.41%	19.60%	22.15%	23.25%	19.00%	21.41%	23.82%	27.61%	29.18%	18.46%	21.69%	24.91%	29.59%	32.36%	
24	11.39%	13.36%	15.33%	16.61%	17.22%	13.28%	15.36%	17.43%	19.35%	20.20%	15.18%	17.36%	19.54%	22.08%	23.18%	18.97%	21.36%	23.75%	27.55%	29.14%	18.42%	21.63%	24.84%	29.51%	32.30%	
25	11.34%	13.31%	15.28%	16.54%	17.11%	13.24%	15.31%	17.38%	19.27%	20.11%	15.14%	17.31%	19.48%	22.01%	23.11%	18.93%	21.31%	23.69%	27.49%	29.10%	18.38%	21.58%	24.77%	29.44%	32.24%	
26	11.29%	13.26%	15.24%	16.46%	17.00%	13.19%	15.26%	17.33%	19.20%	20.02%	15.09%	17.26%	19.43%	21.94%	23.03%	18.90%	21.26%	23.62%	27.43%	29.06%	18.34%	21.52%	24.70%	29.36%	32.18%	
27	11.24%	13.22%	15.19%	16.38%	16.90%	13.15%	15.21%	17.28%	19.13%	19.93%	15.05%	17.21%	19.37%	21.88%	22.96%	18.86%	21.21%	23.55%	27.37%	29.02%	18.30%	21.47%	24.63%	29.29%	32.12%	
28	11.19%	13.17%	15.14%	16.30%	16.79%	13.10%	15.17%	17.23%	19.05%	19.84%	15.01%	17.16%	19.31%	21.81%	22.89%	18.83%	21.16%	23.49%	27.31%	28.98%	18.26%	21.41%	24.56%	29.22%	32.06%	
29	11.14%	13.12%	15.10%	16.23%	16.69%	13.06%	15.12%	17.18%	18.98%	19.75%	14.97%	17.11%	19.26%	21.74%	22.81%	18.79%	21.11%	23.42%	27.25%	28.94%	18.23%	21.36%	24.49%	29.14%	32.00%	
30	11.09%	13.07%	15.05%	16.15%	16.58%	13.01%	15.07%	17.13%	18.91%	19.66%	14.93%	17.06%	19.20%	21.67%	22.74%	18.76%	21.06%	23.35%	27.19%	28.89%	18.19%	21.31%	24.42%	29.07%	31.94%	
31	11.04%	13.03%	15.01%	16.07%	16.48%	12.96%	15.02%	17.08%	18.83%	19.57%	14.89%	17.02%	19.15%	21.60%	22.66%	18.73%	21.01%	23.28%	27.13%	28.85%	18.15%	21.25%	24.35%	29.00%	31.88%	
32	10.99%	12.98%	14.96%	15.99%	16.37%	12.92%	14.97%	17.03%	18.76%	19.48%	14.84%	16.97%	19.09%	21.53%	22.59%	18.69%	20.95%	23.22%	27.07%	28.81%	18.11%	21.20%	24.28%	28.92%	31.82%	
33	10.95%	12.93%	14.92%	15.92%	16.27%	12.87%	14.92%	16.97%	18.69%	19.39%	14.80%	16.92%	19.03%	21.46%	22.52%	18.66%	20.90%	23.15%	27.01%	28.77%	18.07%	21.14%	24.21%	28.85%	31.76%	
34	10.90%	12.88%	14.87%	15.84%	16.16%	12.83%	14.88%	16.92%	18.62%	19.30%	14.76%	16.87%	18.98%	21.39%	22.44%	18.62%	20.85%	23.08%	26.95%	28.73%	18.03%	21.09%	24.14%	28.78%	31.70%	
35	10.85%	12.84%	14.82%	15.76%	16.06%	12.78%	14.83%	16.87%	18.54%	19.21%	14.72%	16.82%	18.92%	21.32%	22.37%	18.59%	20.80%	23.01%	26.89%	28.69%	17.99%	21.03%	24.07%	28.70%	31.64%	
36	10.61%	12.62%	14.64%	15.53%		12.55%	14.61%	16.68%	18.32%		14.49%	16.60%	18.72%	21.12%		18.36%	20.58%	22.80%	26.70%		17.73%	20.79%	23.85%	28.49%		
37	10.38%	12.41%	14.45%	15.30%		12.32%	14.40%	16.48%	18.11%		14.26%	16.39%	18.52%	20.91%		18.14%	20.36%	22.59%	26.52%		17.47%	20.54%	23.62%	28.28%		
38	10.14%	12.20%	14.26%	15.07%		12.08%	14.19%	16.29%	17.89%		14.03%	16.17%	18.32%	20.70%		17.91%	20.14%	22.37%	26.34%		17.21%	20.30%	23.39%	28.07%		
39	9.91%	11.99%	14.08%	14.84%		11.85%	13.97%	16.10%	17.67%		13.80%	15.96%	18.12%	20.50%		17.68%	19.92%	22.16%	26.16%		16.95%	20.05%	23.16%	27.86%		
40	9.67%	11.78%	13.89%	14.61%		11.62%	13.76%	15.90%	17.45%		13.57%	15.74%	17.92%	20.29%		17.46%	19.70%	21.95%	25.98%		16.69%	19.81%	22.94%	27.65%		
41	9.44%	11.57%	13.70%			11.39%	13.55%	15.71%			13.33%	15.53%	17.72%			17.23%	19.48%	21.73%			16.42%	19.57%	22.71%			
42	9.20%	11.36%	13.51%			11.15%	13.34%	15.52%			13.10%	15.31%	17.52%			17.00%	19.26%	21.52%			16.16%	19.32%	22.48%			
43	8.97%	11.15%	13.33%			10.92%	13.12%	15.32%			12.87%	15.10%	17.32%			16.78%	19.04%	21.31%			15.90%	19.08%	22.25%			
44	8.73%	10.94%	13.14%			10.69%	12.91%	15.13%			12.64%	14.88%	17.12%			16.55%	18.82%	21.09%			15.64%	18.83%	22.02%			
45	8.50%	10.73%	12.95%			10.46%	12.70%	14.94%			12.41%	14.66%	16.92%			16.32%	18.60%	20.88%			15.38%	18.59%	21.80%			
46																										
47																										
48																										

Variant 2: Early Income

Regular Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	15.47%	17.36%	19.24%	21.24%	21.85%	17.51%	19.56%	21.81%	24.19%	24.89%	19.56%	21.77%	24.18%	26.85%	27.73%	23.64%	26.18%	28.71%	32.46%	33.40%	23.52%	27.00%	30.48%	34.96%	37.16%
1	15.44%	17.33%	19.22%	21.19%	21.82%	17.48%	19.53%	21.79%	24.15%	24.86%	19.53%	21.74%	24.15%	26.81%	27.71%	23.61%	26.15%	28.69%	32.42%	33.40%	23.49%	26.97%	30.44%	34.93%	37.15%
2	15.41%	17.30%	19.20%	21.14%	21.79%	17.45%	19.51%	21.76%	24.10%	24.84%	19.50%	21.71%	24.13%	26.77%	27.69%	23.58%	26.12%	28.66%	32.39%	33.40%	23.45%	26.93%	30.40%	34.89%	37.15%
3	15.38%	17.28%	19.17%	21.09%	21.76%	17.42%	19.48%	21.74%	24.06%	24.82%	19.47%	21.69%	24.11%	26.72%	27.68%	23.55%	26.09%	28.64%	32.36%	33.40%	23.42%	26.89%	30.35%	34.85%	37.14%
4	15.35%	17.25%	19.15%	21.04%	21.72%	17.39%	19.46%	21.72%	24.01%	24.79%	19.44%	21.66%	24.08%	26.68%	27.66%	23.52%	26.06%	28.61%	32.33%	33.40%	23.38%	26.85%	30.31%	34.82%	37.13%
5	15.32%	17.23%	19.13%	20.99%	21.69%	17.36%	19.43%	21.69%	23.82%	24.77%	19.40%	21.63%	24.06%	26.64%	27.65%	23.49%	26.04%	28.59%	32.29%	33.40%	23.35%	26.81%	30.27%	34.78%	37.13%
6	15.29%	17.20%	19.11%	20.94%	21.66%	17.33%	19.40%	21.67%	23.77%	24.75%	19.37%	21.60%	24.04%	26.60%	27.63%	23.46%	26.01%	28.56%	32.26%	33.40%	23.31%	26.77%	30.22%	34.75%	37.12%
7	15.26%	17.18%	19.09%	20.89%	21.63%	17.30%	19.38%	21.65%	23.72%	24.72%	19.34%	21.58%	24.01%	26.56%	27.61%	23.43%	25.98%	28.54%	32.23%	33.40%	23.28%	26.73%	30.18%	34.71%	37.11%
8	15.23%	17.15%	19.07%	20.84%	21.60%	17.27%	19.35%	21.63%	23.68%	24.55%	19.31%	21.55%	23.99%	26.52%	27.50%	23.39%	25.95%	28.51%	32.20%	33.40%	23.24%	26.69%	30.13%	34.68%	37.11%
9	15.20%	17.12%	19.04%	20.79%	21.57%	17.24%	19.32%	21.60%	23.63%	24.52%	19.28%	21.52%	23.97%	26.48%	27.48%	23.36%	25.93%	28.49%	32.16%	33.40%	23.21%	26.65%	30.09%	34.64%	37.10%
10	15.17%	17.10%	19.02%	20.74%	21.53%	17.21%	19.30%	21.58%	23.59%	24.50%	19.25%	21.50%	23.94%	26.44%	27.47%	23.33%	25.90%	28.46%	32.13%	33.40%	23.17%	26.61%	30.05%	34.60%	37.09%
11	15.14%	17.07%	19.00%	20.69%	21.50%	17.18%	19.27%	21.56%	23.54%	24.48%	19.22%	21.47%	23.92%	26.39%	27.45%	23.30%	25.87%	28.44%	32.10%	33.40%	23.14%	26.57%	30.00%	34.57%	37.09%
12	15.11%	17.05%	18.98%	20.64%	21.47%	17.15%	19.25%	21.54%	23.50%	24.45%	19.19%	21.44%	23.90%	26.35%	27.43%	23.27%	25.84%	28.41%	32.07%	33.40%	23.10%	26.53%	29.96%	34.53%	37.08%
13	15.08%	17.02%	18.96%	20.59%	21.44%	17.12%	19.22%	21.51%	23.45%	24.43%	19.16%	21.42%	23.87%	26.31%	27.42%	23.24%	25.81%	28.39%	32.03%	33.40%	23.07%	26.49%	29.91%	34.50%	37.07%
14	15.05%	16.99%	18.94%	20.54%	21.41%	17.09%	19.19%	21.49%	23.40%	24.40%	19.13%	21.39%	23.85%	26.27%	27.40%	23.21%	25.79%	28.36%	32.00%	33.40%	23.03%	26.45%	29.87%	34.46%	37.07%
15	15.02%	16.97%	18.91%	20.49%	21.37%	17.06%	19.17%	21.47%	23.36%	24.38%	19.10%	21.36%	23.83%	26.23%	27.39%	23.18%	25.76%	28.34%	31.97%	33.40%	23.00%	26.41%	29.83%	34.42%	37.06%
16	14.99%	16.93%	18.88%	20.43%	21.29%	17.03%	19.13%	21.43%	23.30%	24.31%	19.07%	21.33%	23.78%	26.17%	27.33%	23.15%	25.72%	28.28%	31.92%	33.37%	22.97%	26.37%	29.77%	34.37%	37.02%
17	14.95%	16.90%	18.85%	20.37%	21.20%	16.99%	19.09%	21.40%	23.25%	24.24%	19.04%	21.29%	23.74%	26.12%	27.27%	23.13%	25.68%	28.23%	31.87%	33.34%	22.94%	26.33%	29.72%	34.31%	36.97%
18	14.91%	16.86%	18.82%	20.31%	21.12%	16.96%	19.06%	21.36%	23.19%	24.16%	19.00%	21.25%	23.70%	26.07%	27.21%	23.10%	25.64%	28.17%	31.83%	33.31%	22.91%	26.29%	29.66%	34.25%	36.93%
19	14.87%	16.83%	18.79%	20.25%	21.03%	16.92%	19.02%	21.32%	23.13%	24.09%	18.97%	21.21%	23.65%	26.01%	27.15%	23.07%	25.60%	28.12%	31.78%	33.28%	22.88%	26.24%	29.61%	34.20%	36.89%
20	14.83%	16.80%	18.76%	20.19%	20.95%	16.88%	18.99%	21.29%	23.08%	24.02%	18.94%	21.17%	23.61%	25.96%	27.10%	23.05%	25.55%	28.06%	31.73%	33.25%	22.85%	26.20%	29.55%	34.14%	36.85%
21	14.79%	16.76%	18.73%	20.13%	20.86%	16.85%	18.95%	21.25%	23.02%	23.95%	18.91%	21.14%	23.57%	25.91%	27.04%	23.02%	25.51%	28.01%	31.68%	33.22%	22.82%	26.16%	29.50%	34.08%	36.80%
22	14.75%	16.73%	18.70%	20.07%	20.78%	16.81%	18.91%	21.21%	22.96%	23.88%	18.87%	21.10%	23.53%	25.85%	26.98%	22.99%	25.47%	27.95%	31.63%	33.19%	22.79%	26.12%	29.44%	34.03%	36.76%
23	14.71%	16.69%	18.67%	20.01%	20.69%	16.78%	18.88%	21.18%	22.91%	23.81%	18.84%	21.06%	23.48%	25.80%	26.92%	22.97%	25.43%	27.90%	31.59%	33.16%	22.76%	26.07%	29.39%	33.97%	36.72%
24	14.68%	16.66%	18.64%	19.95%	20.60%	16.74%	18.84%	21.14%	22.85%	23.73%	18.81%	21.02%	23.44%	25.75%	26.87%	22.94%	25.39%	27.84%	31.54%	33.13%	22.73%	26.03%	29.34%	33.91%	36.67%
25	14.64%	16.62%	18.61%	19.89%	20.52%	16.71%	18.80%	21.10%	22.79%	23.66%	18.77%	20.99%	23.40%	25.69%	26.81%	22.91%	25.35%	27.79%	31.49%	33.10%	22.70%	25.99%	29.28%	33.86%	36.63%
26	14.60%	16.59%	18.58%	19.83%	20.43%	16.67%	18.77%	21.07%	22.74%	23.59%	18.74%	20.95%	23.35%	25.64%	26.75%	22.88%	25.31%	27.73%	31.44%	33.07%	22.67%	25.95%	29.23%	33.80%	36.59%
27	14.56%	16.55%	18.55%	19.78%	20.35%	16.63%	18.73%	21.03%	22.68%	23.52%	18.71%	20.91%	23.31%	25.58%	26.69%	22.86%	25.27%	27.68%	31.39%	33.04%	22.64%	25.91%	29.17%	33.74%	36.54%
28	14.52%	16.52%	18.51%	19.72%	20.26%	16.60%	18.69%	20.99%	22.62%	23.45%	18.68%	20.87%	23.27%	25.53%	26.64%	22.83%	25.23%	27.62%	31.35%	33.01%	22.61%	25.86%	29.12%	33.69%	36.50%
29	14.48%	16.48%	18.48%	19.66%	20.18%	16.56%	18.66%	20.95%	22.57%	23.38%	18.64%	20.83%	23.23%	25.48%	26.58%	22.80%	25.19%	27.57%	31.30%	32.98%	22.58%	25.82%	29.06%	33.63%	36.46%
30	14.44%	16.45%	18.45%	19.60%	20.09%	16.53%	18.62%	20.92%	22.51%	23.31%	18.61%	20.80%	23.18%	25.42%	26.52%	22.78%	25.14%	27.51%	31.25%	32.95%	22.55%	25.78%	29.01%	33.57%	36.41%
31	14.40%	16.41%	18.42%	19.54%	20.00%	16.49%	18.59%	20.88%	22.45%	23.23%	18.58%	20.76%	23.14%	25.37%	26.46%	22.75%	25.10%	27.46%	31.20%	32.92%	22.52%	25.74%	28.95%	33.52%	36.37%
32	14.37%	16.38%	18.39%	19.48%	19.92%	16.46%	18.55%	20.84%	22.40%	23.16%	18.54%	20.72%	23.10%	25.32%	26.40%	22.72%	25.06%	27.40%	31.15%	32.89%	22.49%	25.69%	28.90%	33.46%	36.33%
33	14.33%	16.34%	18.36%	19.42%	19.83%	16.42%	18.51%	20.81%	22.34%	23.09%	18.51%	20.68%	23.10%	25.26%	26.35%	22.70%	25.02%	27.35%	31.11%	32.86%	22.46%	25.65%	28.85%	33.40%	36.28%
34	14.29%	16.31%	18.33%	19.36%	19.75%	16.38%	18.48%	20.77%	22.28%	23.02%	18.48%	20.64%	23.01%	25.21%	26.29%	22.67%	24.98%	27.29%	31.06%	32.83%	22.43%	25.61%	28.79%	33.35%	36.24%
35	14.25%	16.28%	18.30%	19.30%	19.66%	16.35%	18.44%	20.73%	22.23%	22.95%	18.45%	20.61%	22.97%	25.16%	26.23%	22.64%	24.94%	27.24%	31.01%	32.80%	22.40%	25.57%	28.74%	33.29%	36.20%
36	14.07%	16.12%	18.17%	19.13%		16.17%	18.28%	20.60%	22.07%		18.27%	20.44%	22.87%	25.00%	26.04%	22.46%	24.77%	27.07%	30.88%	32.65%	22.20%	25.38%	28.57%	33.15%	35.99%
37	13.89%	15.97%	18.04%	18.96%		15.99%	18.12%	20.46%	21.91%		18.08%	20.28%	22.68%	24.85%	25.84%	22.28%	24.60%	26.91%	30.75%	32.50%	21.99%	25.20%	28.41%	33.00%	35.79%
38	13.71%	15.81%	17.91%	18.80%		15.81%	17.96%	20.32%	21.75%		17.90%	20.12%	22.53%	24.70%	25.65%	22.10%	24.42%	26.75%	30.61%	32.35%	21.79%	25.02%	28.25%	32.86%	35.58%
39	13.53%	15.66%	17.78%	18.63%		15.63%	17.81%	20.19%	21.59%		17.72%	19.95%	22.39%	24.55%	25.45%	21.92%	24.25%	26.59%	30.48%	32.19%	21.58%	24.83%	28.09%	32.71%	35.37%
40	13.35%	15.50%	17.66%	18.46%		15.44%	17.65%	20.05%	21.43%		17.54%	19.79%	22.24%	24.40%	25.25%	21.73%	24.08%	26.43%	30.35%	32.04%	21.38%	24.65%	27.93%	32.57%	35.17%
41	13.17%	15.35%	17.53%			15.26%	17.49%	19.91%			17.36%	19.63%	22.10%	24.25%		21.55%	23.91%	26.27%	30.22%		21.17%	24.47%	27.77%	32.43%	
42	12.99%	15.19%	17.40%			15.08%	17.33%	19.77%			17.18%	19.47%	21.95%	24.10%		21.37%	23.74%	26.10%	30.08%		20.97%	24.28%	27.60%	32.28%	
43	12.81%	15.04%	17.27%			14.90%	17.17%	19.64%			17.00%	19.30%	21.81%	23.95%		21.19%	23.57%	25.94%	29.95%		20.76%	24.10%	27.44%	32.14%	
44	12.63%	14.88%	17.14%			14.72%	17.01%	19.50%			16.82%	19.14%	21.66%	23.80%		21.01%	23.39%	25.78%	29.82%		20.56%	23.92%	27.28%	32.00%	
45	12.45%	14.73%	17.01%			14.54%	16.85%	19.36%			16.64%	18.98%	21.51%	23.65%		20.83%	23.2								

Variant 2: Early Income

Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 2,00,000 and less than INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	15.97%	17.86%	19.74%	21.74%	22.35%	18.01%	20.16%	22.36%	24.69%	25.39%	20.06%	22.27%	24.78%	27.45%	28.28%	24.14%	26.68%	29.31%	32.96%	33.90%	24.02%	27.50%	30.98%	35.46%	37.66%
1	15.94%	17.83%	19.72%	21.69%	22.32%	17.98%	20.13%	22.34%	24.65%	25.36%	20.03%	22.24%	24.75%	27.41%	28.26%	24.11%	26.65%	29.29%	32.92%	33.90%	23.99%	27.47%	30.94%	35.43%	37.65%
2	15.91%	17.80%	19.70%	21.64%	22.29%	17.95%	20.11%	22.31%	24.60%	25.34%	20.00%	22.21%	24.73%	27.37%	28.24%	24.08%	26.62%	29.26%	32.89%	33.90%	23.95%	27.43%	30.90%	35.39%	37.65%
3	15.88%	17.78%	19.67%	21.59%	22.26%	17.92%	20.08%	22.29%	24.56%	25.32%	19.97%	22.19%	24.71%	27.32%	28.23%	24.05%	26.59%	29.24%	32.86%	33.90%	23.92%	27.39%	30.85%	35.35%	37.64%
4	15.85%	17.75%	19.65%	21.54%	22.22%	17.89%	20.06%	22.27%	24.51%	25.29%	19.94%	22.16%	24.68%	27.28%	28.21%	24.02%	26.56%	29.21%	32.83%	33.90%	23.88%	27.35%	30.81%	35.32%	37.63%
5	15.82%	17.73%	19.63%	21.49%	22.19%	17.86%	20.03%	22.24%	24.47%	25.27%	19.90%	22.13%	24.66%	27.24%	28.20%	23.99%	26.54%	29.19%	32.79%	33.90%	23.85%	27.31%	30.77%	35.28%	37.63%
6	15.79%	17.70%	19.61%	21.44%	22.16%	17.83%	20.00%	22.22%	24.42%	25.25%	19.87%	22.10%	24.64%	27.20%	28.18%	23.96%	26.51%	29.16%	32.76%	33.90%	23.81%	27.27%	30.72%	35.25%	37.62%
7	15.76%	17.68%	19.59%	21.39%	22.13%	17.80%	19.98%	22.20%	24.37%	25.22%	19.84%	22.08%	24.61%	27.16%	28.16%	23.93%	26.48%	29.14%	32.73%	33.90%	23.78%	27.23%	30.68%	35.21%	37.61%
8	15.73%	17.65%	19.57%	21.34%	22.10%	17.77%	19.95%	22.18%	24.33%	25.20%	19.81%	22.05%	24.59%	27.12%	28.15%	23.89%	26.45%	29.11%	32.70%	33.90%	23.74%	27.19%	30.63%	35.18%	37.61%
9	15.70%	17.62%	19.54%	21.29%	22.07%	17.74%	19.92%	22.15%	24.28%	25.17%	19.78%	22.02%	24.57%	27.08%	28.13%	23.86%	26.43%	29.09%	32.66%	33.90%	23.71%	27.15%	30.59%	35.14%	37.60%
10	15.67%	17.60%	19.52%	21.24%	22.03%	17.71%	19.90%	22.13%	24.24%	25.15%	19.75%	22.00%	24.54%	27.04%	28.12%	23.83%	26.40%	29.06%	32.63%	33.90%	23.67%	27.11%	30.55%	35.10%	37.59%
11	15.64%	17.57%	19.50%	21.19%	22.00%	17.68%	19.87%	22.11%	24.04%	24.98%	19.72%	21.97%	24.52%	26.89%	27.95%	23.80%	26.37%	29.04%	32.60%	33.90%	23.64%	27.07%	30.50%	35.07%	37.59%
12	15.61%	17.55%	19.48%	21.14%	21.97%	17.65%	19.85%	22.09%	24.00%	24.95%	19.69%	21.94%	24.50%	26.85%	27.93%	23.77%	26.34%	29.01%	32.57%	33.90%	23.60%	27.03%	30.46%	35.03%	37.58%
13	15.58%	17.52%	19.46%	21.09%	21.94%	17.62%	19.82%	22.06%	23.95%	24.93%	19.66%	21.92%	24.47%	26.81%	27.92%	23.74%	26.31%	28.99%	32.53%	33.90%	23.57%	26.99%	30.41%	35.00%	37.57%
14	15.55%	17.49%	19.44%	21.04%	21.91%	17.59%	19.79%	22.04%	23.90%	24.90%	19.63%	21.89%	24.45%	26.77%	27.90%	23.71%	26.29%	28.96%	32.50%	33.90%	23.53%	26.95%	30.37%	34.96%	37.57%
15	15.52%	17.47%	19.41%	20.99%	21.87%	17.56%	19.77%	22.02%	23.86%	24.88%	19.60%	21.86%	24.43%	26.73%	27.89%	23.68%	26.26%	28.94%	32.47%	33.90%	23.50%	26.91%	30.33%	34.92%	37.56%
16	15.49%	17.43%	19.38%	20.93%	21.79%	17.53%	19.73%	21.98%	23.80%	24.81%	19.57%	21.83%	24.38%	26.67%	27.83%	23.65%	26.22%	28.88%	32.42%	33.87%	23.47%	26.87%	30.27%	34.87%	37.52%
17	15.45%	17.40%	19.35%	20.87%	21.70%	17.49%	19.69%	21.95%	23.75%	24.74%	19.54%	21.79%	24.34%	26.62%	27.77%	23.63%	26.18%	28.83%	32.37%	33.84%	23.44%	26.83%	30.22%	34.81%	37.47%
18	15.41%	17.36%	19.32%	20.81%	21.62%	17.46%	19.66%	21.91%	23.69%	24.66%	19.50%	21.75%	24.30%	26.57%	27.71%	23.60%	26.14%	28.77%	32.33%	33.81%	23.41%	26.79%	30.16%	34.75%	37.43%
19	15.37%	17.33%	19.29%	20.75%	21.53%	17.42%	19.62%	21.87%	23.63%	24.59%	19.47%	21.71%	24.25%	26.51%	27.65%	23.57%	26.10%	28.72%	32.28%	33.78%	23.38%	26.74%	30.11%	34.70%	37.39%
20	15.33%	17.30%	19.26%	20.69%	21.45%	17.38%	19.59%	21.84%	23.58%	24.52%	19.44%	21.67%	24.21%	26.46%	27.60%	23.55%	26.05%	28.66%	32.23%	33.75%	23.35%	26.70%	30.05%	34.64%	37.35%
21	15.29%	17.26%	19.23%	20.63%	21.36%	17.35%	19.55%	21.80%	23.52%	24.45%	19.41%	21.64%	24.17%	26.41%	27.54%	23.52%	26.01%	28.61%	32.18%	33.72%	23.32%	26.66%	30.00%	34.58%	37.30%
22	15.25%	17.23%	19.20%	20.57%	21.28%	17.31%	19.51%	21.76%	23.46%	24.38%	19.37%	21.60%	24.13%	26.35%	27.48%	23.49%	25.97%	28.55%	32.13%	33.69%	23.29%	26.62%	29.94%	34.53%	37.26%
23	15.21%	17.19%	19.17%	20.51%	21.19%	17.28%	19.48%	21.73%	23.41%	24.31%	19.34%	21.56%	24.08%	26.30%	27.42%	23.47%	25.93%	28.50%	32.09%	33.66%	23.26%	26.57%	29.89%	34.47%	37.22%
24	15.18%	17.16%	19.14%	20.45%	21.10%	17.24%	19.44%	21.69%	23.35%	24.23%	19.31%	21.52%	24.04%	26.25%	27.37%	23.44%	25.89%	28.44%	32.04%	33.63%	23.23%	26.53%	29.84%	34.41%	37.17%
25	15.14%	17.12%	19.11%	20.39%	21.02%	17.21%	19.40%	21.65%	23.29%	24.16%	19.27%	21.49%	24.00%	26.19%	27.31%	23.41%	25.85%	28.39%	31.99%	33.60%	23.20%	26.49%	29.78%	34.36%	37.13%
26	15.10%	17.09%	19.08%	20.33%	20.93%	17.17%	19.37%	21.62%	23.24%	24.09%	19.24%	21.45%	23.95%	26.14%	27.25%	23.38%	25.81%	28.33%	31.94%	33.57%	23.17%	26.45%	29.73%	34.30%	37.09%
27	15.06%	17.05%	19.05%	20.28%	20.85%	17.13%	19.33%	21.58%	23.18%	24.02%	19.21%	21.41%	23.91%	26.08%	27.19%	23.36%	25.77%	28.28%	31.89%	33.54%	23.14%	26.41%	29.67%	34.24%	37.04%
28	15.02%	17.02%	19.01%	20.22%	20.76%	17.10%	19.29%	21.54%	23.12%	23.95%	19.18%	21.37%	23.87%	26.03%	27.14%	23.33%	25.73%	28.22%	31.85%	33.51%	23.11%	26.36%	29.62%	34.19%	37.00%
29	14.98%	16.98%	18.98%	20.16%	20.68%	17.06%	19.26%	21.50%	23.07%	23.88%	19.14%	21.33%	23.83%	25.98%	27.08%	23.30%	25.69%	28.17%	31.80%	33.48%	23.08%	26.32%	29.56%	34.13%	36.96%
30	14.94%	16.95%	18.95%	20.10%	20.59%	17.03%	19.22%	21.47%	23.01%	23.81%	19.11%	21.30%	23.78%	25.92%	27.02%	23.28%	25.64%	28.11%	31.75%	33.45%	23.05%	26.28%	29.51%	34.07%	36.91%
31	14.90%	16.91%	18.92%	20.04%	20.50%	16.99%	19.09%	21.43%	22.95%	23.73%	19.08%	21.26%	23.74%	25.87%	26.96%	23.25%	25.60%	28.06%	31.70%	33.42%	23.02%	26.24%	29.45%	34.02%	36.87%
32	14.87%	16.88%	18.89%	19.98%	20.42%	16.96%	19.05%	21.39%	22.90%	23.66%	19.04%	21.22%	23.70%	25.82%	26.90%	23.22%	25.56%	28.00%	31.65%	33.39%	22.99%	26.19%	29.40%	33.96%	36.83%
33	14.83%	16.84%	18.86%	19.92%	20.33%	16.92%	19.01%	21.36%	22.84%	23.59%	19.01%	21.18%	23.70%	25.76%	26.85%	23.20%	25.52%	27.95%	31.61%	33.36%	22.96%	26.15%	29.35%	33.90%	36.78%
34	14.79%	16.81%	18.83%	19.86%	20.25%	16.88%	18.98%	21.32%	22.78%	23.52%	18.98%	21.14%	23.66%	25.71%	26.79%	23.17%	25.48%	27.89%	31.56%	33.33%	22.93%	26.11%	29.29%	33.85%	36.74%
35	14.75%	16.78%	18.80%	19.80%	20.16%	16.85%	18.94%	21.28%	22.73%	23.45%	18.95%	21.11%	23.62%	25.66%	26.73%	23.14%	25.44%	27.84%	31.51%	33.30%	22.90%	26.07%	29.24%	33.79%	36.70%
36	14.57%	16.62%	18.67%	19.63%		16.67%	18.78%	21.15%	22.57%		18.77%	20.94%	23.47%	25.50%	26.54%	22.96%	25.27%	27.67%	31.38%	33.15%	22.70%	25.88%	29.07%	33.65%	36.49%
37	14.39%	16.47%	18.54%	19.46%		16.49%	18.62%	21.01%	22.41%		18.58%	20.78%	23.28%	25.35%	26.34%	22.78%	25.10%	27.51%	31.25%	33.00%	22.49%	25.70%	28.91%	33.50%	36.29%
38	14.21%	16.31%	18.41%	19.30%		16.31%	18.46%	20.87%	22.25%		18.40%	20.62%	23.13%	25.20%	26.15%	22.60%	24.92%	27.35%	31.11%	32.84%	22.29%	25.52%	28.75%	33.36%	36.08%
39	14.03%	16.16%	18.28%	19.13%		16.13%	18.31%	20.74%	22.09%		18.22%	20.45%	22.99%	25.05%	25.95%	22.42%	24.75%	27.19%	30.98%	32.69%	22.08%	25.33%	28.59%	33.21%	35.87%
40	13.85%	16.00%	18.16%	18.96%		15.94%	18.15%	20.60%	21.93%		18.04%	20.29%	22.84%	24.90%	25.76%	22.23%	24.58%	27.03%	30.85%	32.54%	21.88%	25.15%	28.43%	33.07%	35.67%
41	13.67%	15.85%	18.03%			15.76%	17.99%	20.46%			17.86%	20.13%	22.70%	24.75%		22.05%	24.41%	26.87%	30.72%		21.67%	24.97%	28.27%	32.93%	
42	13.49%	15.69%	17.90%			15.58%	17.83%	20.32%			17.68%	19.97%	22.55%	24.60%		21.87%	24.24%	26.70%	30.58%		21.47%	24.78%	28.10%	32.78%	
43	13.31%	15.54%	17.77%			15.40%	17.67%	20.19%			17.50%	19.80%	22.41%	24.45%		21.69%	24.07%	26.54%	30.45%		21.26%	24.60%	27.94%	32.64%	
44	13.13%	15.38%	17.64%			15.22%	17.51%	20.05%			17.32%	19.64%	22.26%	24.30%		21.51%	23.89%	26.38%	30.32%		21.06%	24.42%	27.78%	32.50%	
45	12.95%	15.23%	17.51%			15.04%	17.35%	19.91%			17.14%	19.48%	22.11%	24.15%		21.33%									

Variant 2: Early Income

Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 5,00,000

Key Code	6_20	6_25	6_30	6_35	6_40	7_20	7_25	7_30	7_35	7_40	8_20	8_25	8_30	8_35	8_40	10_20	10_25	10_30	10_35	10_40	12_20	12_25	12_30	12_35	12_40
PPT	6	6	6	6	6	7	7	7	7	7	8	8	8	8	8	10	10	10	10	10	12	12	12	12	12
Age at entry \ PT	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
0	16.41%	18.32%	20.22%	22.27%	22.91%	18.49%	20.76%	22.88%	25.36%	26.03%	20.56%	22.90%	25.33%	28.15%	28.95%	24.72%	27.28%	29.84%	33.62%	34.60%	24.64%	28.15%	31.67%	36.18%	38.41%
1	16.38%	18.29%	20.20%	22.22%	22.88%	18.46%	20.73%	22.86%	25.31%	26.00%	20.53%	22.87%	25.31%	28.10%	28.93%	24.69%	27.25%	29.82%	33.59%	34.59%	24.60%	28.11%	31.62%	36.15%	38.40%
2	16.35%	18.27%	20.18%	22.17%	22.84%	18.43%	20.71%	22.83%	25.27%	25.98%	20.50%	22.85%	25.29%	28.06%	28.92%	24.66%	27.22%	29.79%	33.56%	34.59%	24.57%	28.07%	31.58%	36.11%	38.40%
3	16.32%	18.24%	20.16%	22.12%	22.81%	18.40%	20.68%	22.81%	25.22%	25.96%	20.47%	22.82%	25.26%	28.02%	28.90%	24.62%	27.20%	29.77%	33.52%	34.59%	24.53%	28.03%	31.54%	36.08%	38.39%
4	16.29%	18.21%	20.14%	22.07%	22.78%	18.37%	20.65%	22.79%	25.18%	25.93%	20.44%	22.79%	25.24%	27.98%	28.89%	24.59%	27.17%	29.75%	33.49%	34.59%	24.50%	28.00%	31.49%	36.04%	38.38%
5	16.26%	18.19%	20.11%	22.02%	22.75%	18.34%	20.63%	22.77%	25.13%	25.91%	20.41%	22.77%	25.22%	27.94%	28.87%	24.56%	27.14%	29.72%	33.46%	34.59%	24.46%	27.96%	31.45%	36.00%	38.38%
6	16.23%	18.16%	20.09%	21.97%	22.72%	18.31%	20.60%	22.74%	25.08%	25.89%	20.38%	22.74%	25.19%	27.90%	28.86%	24.53%	27.11%	29.70%	33.43%	34.59%	24.43%	27.92%	31.41%	35.97%	38.37%
7	16.20%	18.14%	20.07%	21.92%	22.69%	18.28%	20.57%	22.72%	25.04%	25.86%	20.35%	22.71%	25.17%	27.86%	28.84%	24.50%	27.09%	29.67%	33.40%	34.59%	24.39%	27.88%	31.36%	35.93%	38.36%
8	16.17%	18.11%	20.05%	21.87%	22.65%	18.25%	20.55%	22.70%	24.99%	25.84%	20.32%	22.69%	25.15%	27.82%	28.82%	24.47%	27.06%	29.65%	33.36%	34.59%	24.36%	27.84%	31.32%	35.90%	38.36%
9	16.14%	18.09%	20.03%	21.82%	22.62%	18.22%	20.52%	22.68%	24.95%	25.82%	20.29%	22.66%	25.13%	27.78%	28.81%	24.44%	27.03%	29.62%	33.33%	34.59%	24.32%	27.80%	31.28%	35.86%	38.35%
10	16.11%	18.06%	20.01%	21.77%	22.59%	18.19%	20.50%	22.65%	24.90%	25.79%	20.26%	22.63%	25.10%	27.73%	28.79%	24.41%	27.00%	29.60%	33.30%	34.59%	24.29%	27.76%	31.23%	35.83%	38.34%
11	16.08%	18.03%	19.98%	21.72%	22.56%	18.16%	20.47%	22.63%	24.86%	25.77%	20.23%	22.61%	25.08%	27.69%	28.78%	24.38%	26.98%	29.57%	33.27%	34.59%	24.25%	27.72%	31.19%	35.79%	38.34%
12	16.05%	18.01%	19.96%	21.67%	22.53%	18.13%	20.44%	22.61%	24.81%	25.74%	20.20%	22.58%	25.06%	27.65%	28.76%	24.35%	26.95%	29.55%	33.23%	34.59%	24.22%	27.68%	31.15%	35.75%	38.33%
13	16.03%	17.98%	19.94%	21.62%	22.50%	18.10%	20.42%	22.59%	24.76%	25.72%	20.17%	22.55%	25.03%	27.61%	28.74%	24.32%	26.92%	29.52%	33.20%	34.59%	24.18%	27.64%	31.10%	35.72%	38.33%
14	16.00%	17.96%	19.92%	21.57%	22.46%	18.07%	20.39%	22.56%	24.77%	25.70%	20.14%	22.53%	25.01%	27.57%	28.73%	24.29%	26.89%	29.50%	33.17%	34.59%	24.15%	27.60%	31.06%	35.68%	38.32%
15	15.97%	17.93%	19.90%	21.52%	22.43%	18.04%	20.37%	22.54%	24.72%	25.67%	20.11%	22.50%	24.99%	27.53%	28.71%	24.26%	26.87%	29.47%	33.14%	34.59%	24.11%	27.56%	31.01%	35.65%	38.31%
16	15.93%	17.90%	19.87%	21.46%	22.35%	18.00%	20.33%	22.51%	24.77%	25.40%	20.08%	22.47%	24.95%	27.28%	28.46%	24.23%	26.83%	29.43%	33.09%	34.56%	24.08%	27.52%	30.96%	35.59%	38.27%
17	15.89%	17.87%	19.84%	21.40%	22.26%	17.97%	20.30%	22.48%	24.31%	25.33%	20.05%	22.43%	24.91%	27.22%	28.40%	24.21%	26.80%	29.39%	33.04%	34.53%	24.05%	27.48%	30.91%	35.54%	38.23%
18	15.85%	17.83%	19.81%	21.34%	22.18%	17.93%	20.26%	22.44%	24.26%	25.26%	20.02%	22.40%	24.88%	27.17%	28.34%	24.18%	26.76%	29.34%	33.00%	34.50%	24.02%	27.44%	30.85%	35.48%	38.19%
19	15.81%	17.80%	19.78%	21.28%	22.09%	17.90%	20.23%	22.41%	24.20%	25.19%	19.98%	22.36%	24.84%	27.12%	28.28%	24.15%	26.73%	29.30%	32.95%	34.48%	24.00%	27.40%	30.80%	35.42%	38.14%
20	15.77%	17.76%	19.75%	21.23%	22.01%	17.86%	20.20%	22.38%	24.15%	25.12%	19.95%	22.33%	24.81%	27.06%	28.23%	24.13%	26.69%	29.26%	32.90%	34.45%	23.97%	27.36%	30.75%	35.37%	38.10%
21	15.74%	17.73%	19.73%	21.17%	21.93%	17.83%	20.16%	22.35%	24.09%	25.05%	19.92%	22.29%	24.77%	27.01%	28.17%	24.10%	26.66%	29.21%	32.85%	34.42%	23.94%	27.31%	30.69%	35.31%	38.06%
22	15.70%	17.70%	19.70%	21.11%	21.84%	17.79%	20.13%	22.31%	24.03%	24.98%	19.89%	22.26%	24.73%	26.96%	28.11%	24.07%	26.62%	29.17%	32.81%	34.39%	23.91%	27.27%	30.64%	35.26%	38.02%
23	15.66%	17.66%	19.67%	21.05%	21.76%	17.76%	20.09%	22.28%	23.98%	24.91%	19.85%	22.22%	24.70%	26.91%	28.06%	24.05%	26.59%	29.12%	32.76%	34.36%	23.88%	27.23%	30.59%	35.20%	37.97%
24	15.62%	17.63%	19.64%	20.99%	21.67%	17.72%	20.06%	22.25%	23.92%	24.84%	19.82%	22.19%	24.66%	26.85%	28.00%	24.02%	26.55%	29.08%	32.71%	34.33%	23.85%	27.19%	30.53%	35.15%	37.93%
25	15.58%	17.60%	19.61%	20.93%	21.59%	17.69%	20.03%	22.22%	23.87%	24.76%	19.79%	22.16%	24.62%	26.80%	27.94%	23.99%	26.52%	29.04%	32.67%	34.30%	23.82%	27.15%	30.48%	35.09%	37.89%
26	15.55%	17.56%	19.58%	20.88%	21.50%	17.65%	19.99%	22.18%	23.81%	24.69%	19.76%	22.12%	24.59%	26.75%	27.89%	23.97%	26.48%	28.99%	32.62%	34.27%	23.79%	27.11%	30.42%	35.03%	37.85%
27	15.51%	17.53%	19.55%	20.82%	21.42%	17.62%	19.96%	22.15%	23.76%	24.62%	19.72%	22.09%	24.55%	26.69%	27.83%	23.94%	26.45%	28.95%	32.57%	34.24%	23.76%	27.07%	30.37%	34.98%	37.81%
28	15.47%	17.50%	19.52%	20.76%	21.33%	17.58%	19.92%	22.12%	23.70%	24.55%	19.69%	22.05%	24.51%	26.64%	27.77%	23.91%	26.41%	28.91%	32.52%	34.21%	23.73%	27.02%	30.32%	34.92%	37.76%
29	15.43%	17.46%	19.49%	20.70%	21.25%	17.55%	19.89%	22.09%	23.64%	24.48%	19.66%	22.02%	24.48%	26.59%	27.72%	23.89%	26.38%	28.86%	32.48%	34.18%	23.70%	26.98%	30.26%	34.87%	37.72%
30	15.39%	17.43%	19.47%	20.64%	21.16%	17.51%	19.86%	22.05%	23.59%	24.41%	19.63%	21.98%	24.44%	26.54%	27.66%	23.86%	26.34%	28.82%	32.43%	34.16%	23.67%	26.94%	30.21%	34.81%	37.68%
31	15.35%	17.40%	19.44%	20.58%	21.08%	17.47%	19.62%	22.02%	23.53%	24.34%	19.59%	21.85%	24.41%	26.48%	27.60%	23.84%	26.31%	28.77%	32.38%	34.13%	23.64%	26.90%	30.16%	34.75%	37.64%
32	15.32%	17.36%	19.41%	20.53%	20.99%	17.44%	19.59%	21.99%	23.48%	24.27%	19.56%	21.82%	24.37%	26.43%	27.55%	23.81%	26.27%	28.73%	32.33%	34.10%	23.61%	26.86%	30.10%	34.70%	37.59%
33	15.28%	17.33%	19.38%	20.47%	20.91%	17.40%	19.55%	21.96%	23.42%	24.20%	19.53%	21.78%	24.33%	26.38%	27.49%	23.78%	26.23%	28.69%	32.29%	34.07%	23.58%	26.82%	30.05%	34.64%	37.55%
34	15.24%	17.29%	19.35%	20.41%	20.82%	17.37%	19.52%	21.92%	23.37%	24.13%	19.50%	21.75%	24.30%	26.32%	27.43%	23.76%	26.20%	28.64%	32.24%	34.04%	23.55%	26.77%	29.99%	34.59%	37.51%
35	15.20%	17.26%	19.32%	20.35%	20.74%	17.33%	19.49%	21.89%	23.31%	24.06%	19.47%	21.71%	24.26%	26.27%	27.37%	23.73%	26.16%	28.60%	32.19%	34.01%	23.52%	26.73%	29.94%	34.53%	37.47%
36	15.02%	17.11%	19.20%	20.19%		17.16%	19.33%	21.75%	23.16%		19.29%	21.55%	24.11%	26.12%	27.18%	23.55%	25.98%	28.42%	32.06%	33.86%	23.32%	26.55%	29.78%	34.39%	37.26%
37	14.85%	16.96%	19.07%	20.02%		16.98%	19.17%	21.61%	23.00%		19.11%	21.38%	23.95%	25.98%	26.99%	23.37%	25.80%	28.24%	31.93%	33.71%	23.12%	26.37%	29.62%	34.25%	37.06%
38	14.67%	16.81%	18.95%	19.86%		16.80%	19.01%	21.47%	22.84%		18.93%	21.22%	23.80%	25.83%	26.80%	23.19%	25.63%	28.06%	31.80%	33.56%	22.92%	26.19%	29.46%	34.11%	36.86%
39	14.49%	16.66%	18.82%	19.69%		16.62%	18.85%	21.33%	22.69%		18.75%	21.05%	23.65%	25.68%	26.60%	23.01%	25.45%	27.88%	31.67%	33.41%	22.71%	26.01%	29.30%	33.97%	36.65%
40	14.31%	16.50%	18.70%	19.53%		16.44%	18.69%	21.20%	22.53%		18.57%	20.88%	23.50%	25.54%	26.41%	22.83%	25.27%	27.70%	31.54%	33.26%	22.51%	25.83%	29.15%	33.82%	36.45%
41	14.14%	16.35%	18.57%			16.27%	18.54%	21.06%			18.40%	20.72%	23.34%	25.39%		22.65%	25.09%	27.52%	31.41%		22.31%	25.65%	28.99%	33.68%	
42	13.96%	16.20%	18.45%			16.09%	18.38%	20.92%			18.22%	20.55%	23.19%	25.24%		22.48%	24.91%	27.34%	31.28%		22.11%	25.47%	28.83%	33.54%	
43	13.78%	16.05%	18.32%			15.91%	18.22%	20.78%			18.04%	20.39%	23.04%	25.10%		22.30%	24.73%	27.16%	31.16%		21.90%	25.29%	28.67%	33.40%	
44	13.60%	15.90%	18.19%			15.73%	18.06%	20.64%			17.86%	20.22%	22.88%	24.95%		22.12%	24.55%	26.97%	31.03%		21.70%	25.11%	28.51%	33.26%	
45	13.43%	15.75%	18.07%			15.55%	17.90%	20.50%			17.68%	20.06%	22.73%	24.80%		21.94%	24.37%	26.							