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	an and equal	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_20	7_23	7_30	7_33	7_40	8	8	8	8	8	10_20	10_23	10_30	10_33	10_40	12_20	12_23	12_30	12_33	12_40
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 7	12.25% 12.21%	14.39% 14.36%	16.54% 16.50%	18.80% 18.77%	19.47% 19.44%	14.05% 14.01%	16.35%	18.64% 18.60%	21.34% 21.30%	22.10% 22.06%	15.86% 15.82%	18.30% 18.26%	20.75% 20.70%	23.88% 23.84%	24.73% 24.69%	19.47%	22.21%	24.96% 24.90%	28.96%	29.99% 29.93%	19.87%	23.55% 23.50%	27.24% 27.18%	31.93% 31.88%	34.17% 34.09%
- / 8	12.21%	14.36%	16.50%	18.77%	19.44%	14.01%	16.31% 16.27%	18.60%	21.30%	22.06%	15.82%	18.26%	20.70%	23.84%	24.69%	19.42% 19.38%	22.16% 22.11%	24.90%	28.91% 28.86%	29.93%	19.81% 19.76%	23.50%	27.18%	31.88%	34.09%
9	12.17%	14.32%	16.47%	18.69%	19.40%	13.97%	16.27%	18.56%	21.26%	22.02%	15.77%	18.17%	20.66%	23.79%	24.64%	19.38%	22.11%	24.85%	28.80%	29.88%	19.76%	23.44%	27.12%	31.82%	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%	22.00%	24.74%	28.75%	29.78%	19.65%	23.33%	27.00%	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 22	11.61% 11.55%	13.80% 13.75%	15.99% 15.95%	17.91% 17.81%	18.50% 18.39%	13.43% 13.38%	15.73% 15.69%	18.03% 17.99%	20.47% 20.39%	21.29% 21.21%	15.25% 15.21%	17.66% 17.62%	20.08% 20.03%	23.03% 22.96%	23.90% 23.82%	18.89% 18.86%	21.52% 21.48%	24.16% 24.11%	28.16% 28.11%	29.11% 29.05%	19.16% 19.12%	22.74% 22.69%	26.33% 26.26%	30.97% 30.90%	32.81% 32.71%
22	11.55%	13.75%	15.95%	17.81%	18.39%	13.38%	15.69%	17.99%	20.39%	21.21%	15.21%	17.58%	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	11.30%	13.66%	15.87%	17.62%	18.17%	13.34%	15.60%	17.95%	20.30%	21.14%	15.17%	17.58%	19.99%	22.881%	23.68%	18.80%	21.44%	24.06%	28.05%	28.98%	19.08%	22.59%	26.20%	30.83%	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% 10.65%	13.17%	15.44%	16.53%	17.00%	12.80%	15.12%	17.44%	19.27%	20.20%	14.69% 14.44%	17.07%	19.44%	21.97%	22.86%	18.48% 18.23%	20.96%	23.45%	27.37%	28.19%	18.63%	22.03%	25.43%	29.94%	31.37%
36 37	10.65%	12.95% 12.73%	15.25% 15.06%	16.29% 16.08%		12.55% 12.30%	14.89% 14.67%	17.24% 17.05%	19.09% 18.91%		14.44%	16.84% 16.61%	19.23% 19.03%	21.79% 21.60%		18.23%	20.73% 20.49%	23.22% 22.99%	26.99% 26.80%		18.38% 18.13%	21.78% 21.53%	25.18% 24.94%	29.45% 29.26%	
37	10.40%	12.73%	14.88%	15.90%		12.30%	14.67%	16.85%	18.72%		13.95%	16.38%	19.03%	21.60%		17.99%	20.49%	22.99%	26.61%		17.87%	21.53%	24.94%	29.26%	
39	9.90%	12.32%	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%	21.20%	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																									
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Variant 1: Insta Inco	me - 25% cashback
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Early Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

<u> </u>					-	an INR 80,00			·																
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	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
entry \ PT	16.06%	10.100/	00.00%	22.40%	23.08%	18.08%	00.00%	00.70%	05.00%	26.08%	20.10%	00.54%	05.40%	28.06%	28.93%	24.13%	26.89%	29.64%	33.42%	34.49%	24.93%	28.64%	32.35%	36.86%	20.00%
0	16.06%	18.13% 18.10%	20.20%	22.40%	23.08%	18.08%	20.32%	22.76%	25.30%	26.08%	20.10%	22.51%	25.12% 25.09%	28.06%	28.93%	24.13%	26.89%	29.64%	33.42%	34.49%	24.93%	28.64%			39.20% 39.13%
1	16.03%	18.10%	20.17% 20.15%	22.37%	23.05%	18.05%	20.29%	22.73% 22.70%	25.27%	26.05%	20.06%	22.47% 22.44%	25.09%	28.02%	28.90%	24.09%	26.84%	29.60%	33.38%	34.44%	24.89%	28.60%	32.31% 32.26%	36.81% 36.76%	39.13%
	15.97%	18.07%				17.98%	20.25%		25.24%				25.05%												
3	15.97%	18.04%	20.12% 20.09%	22.31% 22.28%	23.00% 22.97%	17.98%	20.22% 20.19%	22.66% 22.63%	25.21% 25.18%	25.99% 25.96%	19.99% 19.95%	22.40% 22.37%	25.01%	27.95% 27.92%	28.83% 28.79%	24.01% 23.97%	26.76% 26.72%	29.51% 29.46%	33.29% 33.25%	34.35% 34.31%	24.80% 24.75%	28.50% 28.46%	32.21% 32.16%	36.71% 36.67%	38.99%
4 5	15.94%	17.98%	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%	36.62%	38.92% 38.85%
6	15.91%	17.96%	20.08%	22.23%	22.94%	17.88%	20.18%	22.60%	25.14%	25.92%	19.92%	22.33%	24.94%	27.85%	28.75%	23.93%	26.63%	29.42%	33.17%	34.27%	24.71%	28.36%	32.07%	36.57%	38.78%
7	15.84%	17.98%	20.04%	22.23%	22.92%	17.85%	20.12%	22.54%	25.08%	25.89%	19.88%	22.29%	24.90%	27.85%	28.68%	23.90%	26.59%	29.37%	33.17%	34.22%	24.66%	28.30%	32.07%	36.52%	38.78%
8	15.81%	17.90%	19.98%	22.20%	22.83%	17.81%	20.05%	22.54%	25.05%	25.83%	19.83%	22.20%	24.87%	27.77%	28.65%	23.80%	26.55%	29.28%	33.08%	34.13%	24.01%	28.27%	31.97%	36.47%	38.64%
9	15.78%	17.87%	19.95%	22.17%	22.84%	17.78%	20.03%	22.47%	25.03%	25.80%	19.78%	22.19%	24.79%	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%	22.14%	22.84%	17.75%	19.99%	22.44%	24.98%	25.77%	19.74%	22.15%	24.75%	27.74%	28.58%	23.74%	26.46%	29.19%	33.00%	34.03%	24.32%	28.17%	31.87%	36.37%	38.50%
10	15.72%	17.81%	19.90%	22.08%	22.79%	17.71%	19.96%	22.44%	24.95%	25.74%	19.71%	22.13%	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%
14	15.59%	17.69%	19.79%	21.96%	22.68%	17.58%	19.83%	22.31%	24.83%	25.62%	19.57%	21.97%	24.01%	27.53%	28.44%	23.54%	26.25%	28.96%	32.83%	33.87%	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%	26.23%	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%	23.95%	26.60%	30.69%		21.80%	25.45%	29.10%	33.91%	
46	12.58%	14.98%				14.62%	17.11%				16.67%	19.24%	22.08%			20.77%	23.49%	26.17%			21.27%	25.02%	28.55%		
47	12.16%	14.43%				14.18%	16.58%				16.20%	18.73%	21.62%			20.24%	23.04%	25.75%			20.74%	24.58%	27.99%		
48	11.75%	13.87%				13.74%	16.05%				15.73%	18.23%	21.15%			19.71%	22.58%	25.33%			20.21%	24.15%	27.44%		
49	11.34%	13.31%				13.30%	15.51%				15.26%	17.72%	20.69%			19.18%	22.13%	24.91%			19.68%	23.72%	26.89%		
50	10.93%	12.75%				12.86%	14.98%				14.79%	17.21%	20.22%			18.65%	21.67%	24.48%			19.15%	23.29%	26.34%		
51	10.51%					12.42%					14.32%	16.71%				18.12%	21.22%				18.63%	22.86%			
52	10.10%					11.97%					13.85%	16.20%				17.59%	20.76%				18.10%	22.42%			
53	9.69%					11.53%					13.37%	15.69%				17.06%	20.31%				17.57%	21.99%			
54	9.28%					11.09%					12.90%	15.19%				16.53%	19.85%				17.04%	21.56%			
55	8.72%					10.65%					12.43%	14.68%				16.00%	19.40%				16.51%	21.13%			

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

<u> </u>					<u> </u>	an and equal																			
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	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
entry \ PT 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%	24.03%	27.33%	30.14%	33.88%	34.94%	25.39%	29.10%	32.83%	37.30%	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%	24.53%	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%	22.01%	23.47%	18.45%	20.74%	23.18%	25.68%	26.46%	20.45%	22.87%	25.58%	28.42%	29.29%	24.31%	27.20%	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%	20.43%	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%		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 40	14.60% 14.42%	16.97% 16.81%	19.33% 19.21%	20.00%		16.68% 16.49%	19.10% 18.94%	21.77% 21.63%	23.02% 22.89%		18.76% 18.57%	21.23% 21.07%	24.00% 23.86%	25.98% 25.81%	26.59% 26.40%	22.92% 22.73%	25.50% 25.32%	28.07% 27.91%	31.80% 31.63%	32.59% 32.41%	23.47% 23.28%	27.02% 26.84%	30.57% 30.41%	35.12% 35.01%	36.78% 36.63%
				19.88%					22.89%						26.40%	22.73%				32.41%					36.63%
41 42	14.23% 14.04%	16.66% 16.50%	19.09% 18.96%			16.31% 16.12%	18.78% 18.62%	21.50% 21.37%			18.39% 18.20%	20.90% 20.74%	23.72% 23.58%	25.81% 25.76%		22.54%	25.15% 24.97%	27.75% 27.59%	31.60% 31.57%		23.08% 22.89%	26.66% 26.49%	30.25% 30.09%	34.89% 34.77%	
42 43	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%	29.92%	34.77%	
43 44	13.86% 13.67%		18.84% 18.72%			15.94% 15.75%	18.46% 18.30%	21.24%			18.01% 17.83%		23.43%	25.71% 25.61%		22.17%	24.80% 24.62%	27.42%	31.45% 31.32%		22.69%	26.31%	29.92%	34.65% 34.53%	
44 45	13.67%	16.20% 16.04%	18.72%			15.75%	18.30%	21.11%			17.83%	20.41% 20.25%	23.29%	25.61%		21.98%	24.62%	27.26%	31.32%		22.50%	26.13%	29.76%	34.53%	
45	13.49%	15.51%	10.00%			15.57%	17.63%	20.97%			17.64%	20.25%	23.15%	20.49%		21.80%	24.45%	26.67%	31.19%		22.30%	25.95%	29.60%	34.41%	
46 47	13.10%	15.51%				15.14%	17.63%				17.18%	19.75%	22.68%			21.27%	23.99%	26.67%			21.81%	25.55%	29.05%		
47	12.71%	14.98%				14.72%	16.61%				16.73%	19.26%	22.22%			20.74%	23.54%	25.83%			20.82%	25.16%	28.49%		
40	11.94%	13.91%				13.87%	16.09%				15.81%	18.27%	21.75%			19.68%	23.09%	25.83%			20.82%	24.76%	27.39%		
49 50	11.94%	13.31%				13.87%	15.58%				15.81%	18.27%	21.29%			19.68%	22.64%	25.41%			20.33%	24.37%	27.39%		
50	11.55%	10.0070				13.45%	10.0070				15.35%	17.29%	20.0270			19.15%	22.19%	24.3070			19.83%	23.97%	20.0470		
51	10.78%					12.60%					14.89%	16.80%				18.09%	21.73%				19.34%	23.18%			
52	10.78%					12.80%					13.97%	16.80%				17.56%	21.28%				18.35%	23.18%			
53	10.39%					12.16%					13.57%	15.81%				17.03%	20.83%				18.35%	22.78%			
55	9.61%					11.76%					13.52%	15.81%				16.50%	19.93%				17.86%	22.39%			
55	5.01%				1	11.3470					13.00%	10.0270				10.00%	13.33370				17.30%	21.9970			

Key Code	6_20	6_25	6_30	6_35	n greater tha	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_00	7	8	8	8	8	8	10_20	10_25	10_00	10_00	10_40	12_20	12_25	12_00	12_00	12_40
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%		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 5	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% 35.55%	26.01%	29.74%	33.46%	37.99%	40.26%
6	17.01% 16.98%	19.09% 19.06%	21.18% 21.15%	23.39%	24.10%	19.04% 19.01%	21.40% 21.37%	23.80% 23.77%	26.36% 26.33%	27.21% 27.18%	21.08% 21.05%	23.50% 23.47%	26.27% 26.24%	29.13% 29.09%	30.13% 30.09%	25.15% 25.11%	27.91% 27.87%	30.66% 30.62%	34.47% 34.42%	35.50%	25.97% 25.92%	29.69% 29.64%	33.41% 33.37%	37.94% 37.89%	40.19% 40.13%
7	16.95%	19.00%	21.13%	23.33%		18.98%	21.33%	23.74%	26.30%	27.15%	21.03%	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%		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 14	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% 29.81%	24.84%	27.57% 27.53%	30.35%	34.13%	35.20% 35.15%	25.60%	29.32%	33.03%	37.56%	39.64% 39.57%
14 15	16.73% 16.70%	18.83% 18.80%	20.94% 20.91%	23.13%	23.87%	18.75% 18.72%	21.11% 21.07%	23.52% 23.48%	26.07% 26.04%	26.94% 26.91%	20.77% 20.73%	23.18% 23.15%	25.95% 25.91%	28.81% 28.78%	29.81%	24.80% 24.76%	27.53%	30.35% 30.25%	34.09% 34.05%	35.15% 35.11%	25.56% 25.51%	29.27% 29.22%	32.98% 32.93%	37.51% 37.46%	39.57%
15	16.66%	18.77%	20.91%	23.10%	23.84%	18.68%	21.07%	23.46%	25.98%	26.91%	20.73%	23.15%	25.88%	28.72%	29.78%	24.76%	27.49%	30.25%	34.05%	35.06%	25.49%	29.22%	32.93%	37.46%	39.30%
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%		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%		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 24	16.40% 16.37%	18.57% 18.54%	20.73% 20.71%	22.52%	23.23%	18.46% 18.43%	20.85% 20.82%	23.29% 23.27%	25.52% 25.46%	26.45% 26.39%	20.51% 20.48%	22.93% 22.91%	25.71% 25.68%	28.32% 28.27%	29.34% 29.29%	24.62% 24.60%	27.30% 27.28%	29.99% 29.96%	33.73% 33.69%	34.72% 34.68%	25.32% 25.30%	28.95% 28.92%	32.58% 32.54%	37.12% 37.07%	38.94% 38.87%
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%
26	16.29%	18.48%	20.66%	22.30%		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%		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 33	16.07% 16.04%	18.30% 18.27%	20.53% 20.50%	21.86%	22.43%	18.17% 18.14%	20.50% 20.47%	23.08% 23.06%	24.74% 24.67%	25.68% 25.62%	20.26%	22.70%	25.48% 25.46%	27.61% 27.56%	28.55% 28.50%	24.46% 24.44%	27.09% 27.07%	29.73% 29.71%	33.37% 33.33%	34.29% 34.24%	25.10%	28.65% 28.61%	32.19% 32.15%	36.73% 36.69%	38.31% 38.24%
33 34	16.04%	18.27%	20.50%	21.79%	22.34%	18.14%	20.47%	23.06%	24.67%	25.62%	20.24%	22.67% 22.64%	25.46%	27.56%	28.50%	24.44%	27.07%	29.71%	33.33%	34.24%	25.08% 25.05%	28.61%	32.15%	36.69%	38.24%
34	15.96%	18.24%	20.48%	21.64%	22.23%	18.07%	20.44%	23.03%	24.01%	25.51%	20.21%	22.62%	25.40%	27.44%	28.39%	24.42%	27.03%	29.65%	33.25%	34.20%	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%	0	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%	0	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 42	14.86% 14.68%	17.30%	19.74%			16.97% 16.79%	19.46%	22.21% 22.07%			19.08% 18.90%	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% 17.00%	19.62% 19.50%			16.79%	19.31% 19.15%	22.07%			18.90%	21.46% 21.30%	24.37% 24.23%	26.40% 26.25%		23.11% 22.93%	25.77% 25.59%	28.43% 28.30%	32.37% 32.24%		23.69% 23.49%	27.31% 27.14%	30.94% 30.78%	35.54% 35.50%	
43	14.50%	16.85%	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%	35.36%	
45	14.13%	16.70%	19.26%			16.24%	18.83%	21.67%			18.35%	20.96%	23.93%	25.95%		22.56%	25.23%	27.95%	31.99%		23.11%	26.79%	30.46%	35.22%	
46	13.73%	16.14%				15.80%	18.30%				17.88%	20.46%	23.47%			22.04%	24.78%	27.49%			22.59%	26.36%	29.92%		
47	13.32%	15.59%				15.37%	17.78%				17.42%	19.96%	23.01%			21.51%	24.33%	27.07%			22.06%	25.93%	29.37%		
48	12.91%	15.04%				14.93%	17.25%				16.95%	19.46%	22.55%			20.99%	23.88%	26.65%			21.54%	25.51%	28.83%		
49	12.50%	14.49%				14.50%	16.72%				16.49%	18.96%	22.09%			20.47%	23.43%	26.24%			21.02%	25.08%	28.29%		
50	12.10%	13.93%				14.06%	16.20%				16.02%	18.46%	21.64%			19.95%	22.98%	25.82%			20.49%	24.65%	27.74%		
51 52	11.69%					13.62%					15.56%	17.96%				19.42%	22.53% 22.08%				19.97%	24.22% 23.80%			
52 53	11.28% 10.88%					13.19% 12.75%					15.09% 14.63%	17.46% 16.95%				18.90% 18.38%	22.08%				19.45% 18.93%	23.80%			
53	10.88%					12.75%					14.03%	16.95%				17.85%	21.03%				18.93%	23.37%			
55	9.90%					11.88%					13.70%	15.95%				17.33%	20.74%				17.88%	22.54%			

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

					_	than and equ																			
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	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 7	8.25% 8.21%	10.39% 10.36%	12.54% 12.50%	14.80% 14.77%	15.47% 15.44%	10.05% 10.01%	12.35% 12.31%	14.64% 14.60%	17.34% 17.30%	18.10% 18.06%	11.86%	14.30%	16.75% 16.70%	19.88% 19.84%	20.73% 20.69%	15.47%	18.21% 18.16%	20.96% 20.90%	24.96% 24.91%	25.99% 25.93%	14.87% 14.81%	18.55% 18.50%	22.24% 22.18%	26.93% 26.88%	29.17% 29.09%
8	8.21%	10.36%	12.50%	14.77%	15.44%	9.97%	12.31%	14.60%	17.30%	18.06%	11.82% 11.77%	14.26% 14.22%	16.66%	19.84%	20.69%	15.42% 15.38%	18.16%	20.90%	24.91%	25.93%	14.81%	18.50%	22.18%	26.88%	29.09%
9	8.13%	10.28%	12.44%	14.69%	15.37%	9.93%	12.23%	14.52%	17.20%	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 18	7.81% 7.76%	9.98% 9.93%	12.15% 12.11%	14.29% 14.19%	14.95% 14.84%	9.61% 9.56%	11.90% 11.86%	14.20% 14.16%	16.81% 16.73%	17.60% 17.52%	11.40% 11.36%	13.83% 13.79%	16.26% 16.21%	19.34% 19.26%	20.19%	15.00% 14.97%	17.68% 17.64%	20.36% 20.31%	24.39% 24.33%	25.38% 25.31%	14.31% 14.27%	17.95% 17.90%	21.59% 21.52%	26.27% 26.19%	28.22% 28.11%
18	7.71%	9.89%	12.11%	14.19%	14.84%	9.56%	11.86%	14.18%	16.73%	17.52%	11.30%	13.75%	16.21%	19.26%	20.12%	14.97%	17.64%	20.31%	24.33%	25.25%	14.27%	17.85%	21.32%	26.19%	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 28	7.30% 7.25%	9.53% 9.48%	11.75% 11.71%	13.33% 13.24%	13.83% 13.72%	9.16% 9.11%	11.47% 11.42%	13.78% 13.74%	15.96% 15.87%	16.82% 16.75%	11.01% 10.97%	13.41% 13.36%	15.80% 15.76%	18.58% 18.50%	19.46% 19.38%	14.71% 14.68%	17.28% 17.24%	19.85% 19.80%	23.82% 23.77%	24.72% 24.65%	13.93% 13.90%	17.44% 17.39%	20.94% 20.88%	25.53% 25.46%	27.19% 27.09%
20	7.20%	9.46%	11.67%	13.24%	13.61%	9.11%	11.38%	13.69%	15.87%	16.75%	10.97%	13.30%	15.76%	18.30%	19.38%	14.65%	17.24%	19.80%	23.77%	24.65%	13.86%	17.39%	20.88%	25.38%	27.09%
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	6.65%	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 38	6.40% 6.15%	8.73% 8.52%	11.06% 10.88%	12.08% 11.90%		8.30% 8.05%	10.67% 10.45%	13.05% 12.85%	14.91% 14.72%		10.20% 9.95%	12.61% 12.38%	15.03% 14.82%	17.60% 17.42%		13.99% 13.74%	16.49% 16.25%	18.99% 18.76%	22.80% 22.61%		13.13% 12.87%	16.53% 16.28%	19.94% 19.70%	24.26% 23.90%	
30	5.90%	8.30%	10.88%	11.90%		7.80%	10.45%	12.65%	14.72%		9.95%	12.38%	14.62%	16.95%		13.74%	16.25%	18.53%	22.61%		12.67%	16.28%	19.70%	23.90%	
40	5.66%	8.08%	10.51%	11.48%		7.56%	10.23%	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																									
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Regular Gu	aranteed I	ncome Rate	s for Annua	lized Prem	ium greater	than INR 8	0,000 and le	ss than INF	R 2,00,000				
Ken Oada	6 20	6.05	6 20	6.25	6 40	7 20	7.05	7 20	7.25	7.40	0 00	0.05	

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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	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
entry \ PT																									
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% 31.76%
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%	
34 35	10.88%	13.11%	15.34%	16.55%	16.99%	12.96%	15.26%	17.77% 17.75%	19.42% 19.35%	19.96%	15.03%	17.42%	20.00% 19.97%	22.28%	22.94%	19.18%	21.72% 21.69%	24.26% 24.23%	28.00%	28.88%	18.77%	22.27%	25.77%	30.15%	31.69%
	10.84%	13.08%	15.32%	16.48%	16.90%	12.92%	15.23%	17.61%	19.35%	19.88%	15.00%	17.39%	19.97%	22.22%	22.87%	19.16% 18.98%		24.23%	27.96%	28.84%	18.75% 18.56%	22.24%	25.73% 25.56%	30.10%	31.61%
36	10.66%	12.93%	15.20%	16.29%		12.74%	15.08%				14.82%	17.22%		22.10%	22.67%		21.52%		27.83%	28.65%		22.06%		29.85%	31.36%
37 38	10.47% 10.29%	12.77% 12.62%	15.08% 14.95%	16.09% 15.69%		12.55% 12.37%	14.92% 14.76%	17.48% 17.35%	18.94% 18.63%		14.63% 14.44%	17.06% 16.90%	19.69% 19.55%	21.84% 21.70%	22.48% 22.29%	18.79% 18.60%	21.34% 21.17%	23.90% 23.74%	27.62% 27.40%	28.47% 28.28%	18.36% 18.17%	21.88% 21.70%	25.40% 25.24%	29.70% 29.36%	31.12% 30.87%
38	10.29%	12.62%	14.95%	15.69%		12.37%	14.60%	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 40	9.92%	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%	10.40%		11.99%	14.44%	16.95%	10.23%		13.89%	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%	30.43%
41 42	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%	13.96%	16.82%			13.70%	16.24%	18.98%	21.30%		17.86%	20.47%	23.09%	26.95%		17.39%	20.99%	24.59%	29.00%	
43	9.36%	11.85%	14.34%			11.44%	13.96%	16.56%			13.51%	15.91%	18.83%	21.01%		17.67%	20.30%	22.92%	26.95%		17.19%	20.81%	24.42%	29.00%	
44	9.17% 8.99%	11.70%	14.22%			11.25%	13.64%	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%	10.98%	14.10%			10.62%	13.64%	10.4270			13.14%	15.24%	18.55%	20.99%		17.30%	19.95%	22.60%	20.0970		16.80%	20.45%	24.10%	20.9170	
46	8.58%	10.98%				10.62%	13.11%				12.67%	15.24%	17.62%			16.77%	19.49%	22.17%			15.74%	19.58%	23.55%		
47	7.75%	9.87%				10.18%	12.58%				12.20%	14.73%	17.62%			16.24% 15.71%	19.04%	21.75%			15.74%	19.58%	22.99%		
40	7.34%	9.87%				9.74%	11.51%				11.73%	14.23%	16.69%			15.18%	18.13%	21.33%			14.68%	19.15%	22.44%		
49 50	6.93%	9.31%				9.30%	10.98%				10.79%	13.72%	16.69%			15.18%	18.13%	20.91%			14.68%	18.72%	21.89%		
50	6.51%	0.75%				8.86%	10.90%				10.79%	13.21%	10.22%			14.65%	17.67%	20.40%			14.15%	18.29%	21.34%		
51	6.10%					7.97%					9.85%	12.71%				13.59%	17.22%				13.63%	17.86%			
52	5.69%					7.53%					9.85%	12.20%				13.59%	16.76%				13.10%	17.42%			
53	5.28%					7.09%					9.37%	11.19%				12.53%	15.85%				12.04%	16.56%			
54	5.28%					6.65%					8.90%	10.68%				12.53%	15.85%				12.04%	16.13%			
55	4.72%					0.03%					0.43%	10.00%				12.00%	10.40%				11.51%	10.13%			

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

					_	than and eq																			
Key Code PPT	6_20	6_25	6_30	6_35	6_40	7_20	7_25 7	7_30	7_35	7_40	8_20 8	8_25 8	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	12_40
Age at	6	6	6	6	6	7		7	7	7			8	8	8	10	10	10	10	10	12	12	12		12
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% 14.54%	16.65%	18.84%	19.52% 19.50%	14.51%	16.80%	19.25% 19.21%	21.74%	22.52%	16.53% 16.49%	18.94%	21.65%	24.49%	25.36%	20.55% 20.51%	23.30%	26.05%	29.84%	30.90% 30.85%	20.34%	24.05%	27.76% 27.71%	32.26% 32.21%	34.56%
3	12.47% 12.44%	14.54%	16.62% 16.59%	18.81% 18.78%	19.50%	14.48% 14.45%	16.77% 16.74%	19.21%	21.71% 21.68%	22.49% 22.46%	16.49%	18.90% 18.87%	21.61% 21.58%	24.45% 24.42%	25.33% 25.29%	20.51%	23.26% 23.22%	26.01% 25.96%	29.79% 29.75%	30.85%	20.30% 20.25%	24.00% 23.96%	27.71%	32.21%	34.49% 34.42%
5	12.41%	14.48%	16.56%	18.75%	19.44%	14.41%	16.71%	19.15%	21.64%	22.40%	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% 16.40%	18.61% 18.58%	19.31% 19.29%	14.25%	16.54%	18.99% 18.96%	21.48% 21.45%	22.27%	16.24% 16.21%	18.65%	21.36% 21.32%	24.20%	25.08% 25.04%	20.24%	22.96% 22.92%	25.69% 25.64%	29.50%	30.54% 30.50%	19.98% 19.93%	23.67% 23.63%	27.37% 27.32%	31.87%	34.00% 33.93%
11 12	12.22% 12.19%	14.31% 14.28%	16.40%	18.58%	19.29%	14.21% 14.18%	16.51% 16.48%	18.96%	21.45%	22.24% 22.21%	16.21%	18.62% 18.58%	21.32%	24.17% 24.13%	25.04%	20.20%	22.92%	25.64% 25.60%	29.46% 29.41%	30.50%	19.93%	23.63%	27.32%	31.82% 31.78%	33.93%
12	12.15%	14.25%	16.34%	18.52%	19.23%	14.15%	16.45%	18.90%	21.42 %	22.21%	16.14%	18.54%	21.25%	24.13%	24.97%	20.10%	22.84%	25.55%	29.37%	30.40%	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 20	11.94% 11.91%	14.07% 14.04%	16.19% 16.17%	18.17% 18.09%	18.83% 18.74%	13.95% 13.92%	16.26% 16.23%	18.72% 18.70%	21.06% 20.99%	21.80% 21.72%	15.96% 15.93%	18.36% 18.33%	21.05% 21.02%	23.79% 23.74%	24.63% 24.56%	19.97% 19.95%	22.64% 22.61%	25.31% 25.28%	29.12% 29.08%	30.13% 30.08%	19.65% 19.62%	23.30% 23.26%	26.95% 26.91%	31.42% 31.37%	33.34% 33.26%
20	11.91%	14.04%	16.17%	18.09%	18.65%	13.92%	16.23%	18.67%	20.99%	21.72%	15.93%	18.30%	20.99%	23.74%	24.36%	19.93%	22.59%	25.28%	29.08%	30.08%	19.62%	23.26%	26.86%	31.37%	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 29	11.61% 11.57%	13.80%	15.98% 15.96%	17.50% 17.42%	18.02% 17.94%	13.65%	15.99%	18.48% 18.46%	20.31% 20.25%	20.94%	15.70% 15.67%	18.09%	20.78% 20.75%	23.12% 23.07%	23.85%	19.80% 19.78%	22.39% 22.36%	24.98% 24.95%	28.75%	29.68% 29.63%	19.42%	22.98% 22.95%	26.54% 26.50%	30.96%	32.65% 32.57%
29 30	11.57%	13.76% 13.73%	15.96%	17.42%	17.94%	13.62% 13.59%	15.96% 15.93%	18.46%	20.25%	20.86% 20.78%	15.67%	18.06% 18.03%	20.75%	23.07%	23.78% 23.71%	19.78%	22.36%	24.95%	28.71% 28.67%	29.63%	19.40% 19.37%	22.95%	26.50%	30.91% 30.86%	32.57%
31	11.49%	13.70%	15.91%	17.28%	17.76%	13.56%	15.85%	18.40%	20.10%	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 38	10.97% 10.79%	13.27% 13.12%	15.58% 15.45%	16.54% 16.12%		13.05% 12.87%	15.42% 15.26%	18.03% 17.90%	19.46% 19.24%		15.13% 14.94%	17.56% 17.40%	20.29% 20.15%	22.32% 22.15%	22.98% 22.79%	19.29% 19.10%	21.84% 21.67%	24.40% 24.24%	28.11% 27.93%	28.96% 28.78%	18.86% 18.67%	22.38% 22.20%	25.90% 25.74%	30.36% 30.24%	31.87% 31.82%
38	10.79%	13.12%	15.45%	16.12%		12.68%	15.26%	17.90%	19.24%		14.94%	17.23%	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%
40	10.80%	12.97%	15.21%	15.88%		12.08%	14.94%	17.63%	19.02%		14.76%	17.23%	19.86%	21.98%	22.39%	18.92%	21.30%	23.91%	27.80%	28.39%	18.28%	22.02%	25.41%	30.12%	31.63%
40	10.42 %	12.66%	15.09%	_ 5100 /0		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%	0
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%		17.30%	20.95%	24.60%	29.41%	
46	9.10%	11.51%				11.14%	13.63%				13.18%	15.75%	18.68%			17.27%	19.99%	22.67%			16.81%	20.55%	24.05%		
47 48	8.71% 8.33%	10.98% 10.44%				10.72% 10.30%	13.12% 12.61%				12.73% 12.27%	15.26% 14.77%	18.22% 17.75%			16.74% 16.21%	19.54% 19.09%	22.25% 21.83%			16.31% 15.82%	20.16% 19.76%	23.49% 22.94%		
48	7.94%	9.91%				9.87%	12.01%				12.27%	14.77%	17.29%			15.68%	19.09%	21.83%			15.82%	19.76%	22.94%		
50	7.55%	9.38%				9.45%	11.58%				11.35%	13.78%	16.82%			15.15%	18.19%	20.98%			14.83%	18.97%	21.84%		
51	7.16%					9.03%					10.89%	13.29%				14.62%	17.73%				14.34%	18.57%			
52	6.78%					8.60%					10.43%	12.80%				14.09%	17.28%				13.84%	18.18%			
53	6.39%					8.18%					9.97%	12.30%				13.56%	16.83%				13.35%	17.78%			
54	6.00%					7.76%					9.52%	11.81%				13.03%	16.38%				12.86%	17.39%			
55	5.61%					7.34%					9.06%	11.32%				12.50%	15.93%				12.36%	16.99%			

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	than and equ 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_20	7_23	7_30	7_33	7_40	8	8	8	8	8	10_20	10_23	10_30	10_33	10_40	12_20	12_23	12_30	12_33	12_40
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 10	12.88% 12.85%	14.98% 14.95%	17.07% 17.04%	19.28% 19.25%	20.00% 19.97%	14.91% 14.88%	17.27% 17.24%	19.67% 19.64%	22.23% 22.20%	23.09% 23.06%	16.94% 16.91%	19.36% 19.32%	22.13% 22.09%	24.99% 24.95%	25.99% 25.95%	21.00%	23.74%	26.48% 26.44%	30.30% 30.26%	31.37%	20.78%	24.50%	28.22% 28.17%	32.75% 32.70%	34.92% 34.85%
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% 20.92%	23.70% 23.66%	26.39%	30.26%	31.33% 31.28%	20.74% 20.69%	24.46% 24.41%	28.17%	32.70%	34.85%
11	12.82%	14.92%	16.99%	19.22%	19.95%	14.85%	17.20%	19.51%	22.17%	23.03%	16.87%	19.29%	22.05%	24.92%	25.82%	20.92%	23.66%	26.39%	30.22%	31.28%	20.65%	24.41%	28.08%	32.65%	34.78%
12	12.76%	14.86%	16.96%	19.16%	19.90%	14.31%	17.14%	19.55%	22.14%	22.97%	16.80%	19.22%	21.98%	24.85%	25.85%	20.84%	23.57%	26.35%	30.13%	31.24%	20.60%	24.30%	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%	21.13%	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 28	12.26% 12.22%	14.45% 14.42%	16.64% 16.62%	18.22%	18.87% 18.78%	14.33% 14.30%	16.74% 16.71%	19.20% 19.17%	21.06%	21.97% 21.91%	16.40% 16.37%	18.83% 18.80%	21.61% 21.58%	23.90% 23.84%	24.82% 24.77%	20.55% 20.53%	23.21%	25.87% 25.85%	29.57% 29.53%	30.53%	20.22%	23.82% 23.78%	27.41% 27.37%	31.94% 31.90%	33.66%
28	12.22%	14.42%	16.52%	18.15% 18.08%	18.78%	14.30%	16.68%	19.17%	21.00% 20.93%	21.91%	16.37%	18.80%	21.58%	23.84%	24.77%	20.53%	23.19% 23.16%	25.85%	29.53%	30.48% 30.44%	20.20% 20.17%	23.78%	27.37%	31.90%	33.59% 33.52%
30	12.18%	14.39%	16.59%	18.00%	18.61%	14.20%	16.65%	19.13%	20.93%	21.85%	16.32%	18.75%	21.56%	23.78%	24.71%	20.31%	23.16%	25.82%	29.49%	30.44%	20.17%	23.75%	27.32%	31.80%	33.45%
31	12.13%	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%	23.14%	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 46	10.13% 9.73%	12.70% 12.14%	15.26%			12.24% 11.80%	14.83% 14.30%	17.67%			14.35% 13.88%	16.96% 16.46%	19.93% 19.47%	21.95%		18.56% 18.04%	21.23% 20.78%	23.95% 23.49%	27.99%		18.11% 17.59%	21.79% 21.36%	25.46% 24.92%	30.22%	
46	9.73%	12.14%				11.80%	14.30%				13.88%	16.46%	19.47%			18.04%	20.78%	23.49%			17.59%	21.36%	24.92%		
47	9.32%	11.04%				10.93%	13.78%				13.42%	15.96%	19.01%			17.51%	20.33%	23.07%			17.06%	20.93%	24.37%		
40	8.50%	10.49%				10.50%	12.72%				12.95%	14.96%	18.09%			16.47%	19.88%	22.03%			16.02%	20.51%	23.83%		
50	8.10%	9.93%				10.06%	12.20%				12.49%	14.36%	17.64%			15.95%	18.98%	21.82%			15.49%	19.65%	23.23%		
50	7.69%	0.0070				9.62%	12.2070				11.56%	13.96%	17.0.470			15.42%	18.53%	21.0270			14.97%	19.22%	22.17-47/0		
52	7.28%					9.19%					11.09%	13.46%				14.90%	18.08%				14.45%	18.80%			
53	6.88%					8.75%					10.63%	12.95%				14.38%	17.63%				13.93%	18.37%			
54	6.42%					8.32%					10.16%	12.45%				13.85%	17.19%				13.40%	17.94%			
55	5.90%					7.88%					9.70%	11.95%				13.33%	16.74%				12.88%	17.52%			

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

mm e	Early Guara					-																				
Phility P3 P3 <t< th=""><th>Key Code</th><th>6_20</th><th>6_25</th><th>6_30</th><th>6_35</th><th>6_40</th><th>7_20</th><th>7_25</th><th>7_30</th><th>7_35</th><th>7_40</th><th>8_20</th><th>8_25</th><th>8_30</th><th>8_35</th><th>8_40</th><th>10_20</th><th>10_25</th><th>10_30</th><th>10_35</th><th>10_40</th><th>12_20</th><th>12_25</th><th>12_30</th><th>12_35</th><th>12_40</th></t<>	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
mmm i				6		6	7	7	7	7	7	8			8		10	10		10		12	12	12	12	12
1 1.2.75 3470		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
1 1		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 1/200 1/400 1/1																	19.70%							27.53%	32.22%	34.59%
4 1228 1449 1509 0.07 0.08 1007 0.08 1007 0.08 1007 0.08 1007 0.08 1007 0.08 1007 0.08 1007 0.08 1007 0.08 0.09 0.	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%
5 12.38 44.48 45.39 45.89 12.80 12.	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%
6 1250 1486 1500 16409 16409 1500 1580													18.39%											27.35%	32.05%	34.34%
1 12.21% 14.20% 15.67% 13.06% 12.30% 12.00% 22.00% 22.08% 24.06%																								27.30%	31.99%	34.25%
• 12.276 14.286 16.476 11.276 12.289 22.298 12.76 12.287 22.486 33.87 22.08 12.76 12.817 22.818 22.98 12.78 12.817 22.818 22.98 12.78 12.817 22.818 22.98 12.78 12.817 12.98 12.78 12.818 12.98 12.78 12.818 12.98 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>27.24%</td> <td>31.93%</td> <td>34.17%</td>							-																	27.24%	31.93%	34.17%
9 12.138 14.288 16.498 18.298 12.298 12.298 12.298																								27.18%	31.88%	34.09%
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11 11.9m 14.1m 12.9m 15.7m 15																								26.89%	31.59%	33.67%
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19 11.7.1% 13.8.9% 16.7.0% 13.8.9% 15.7.0% 15.8.9% 17.7.8% 0.1.7.9% 21.9.9% 24.0.9% 24	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%
20 11.6% 13.60% 15.6% 13.7% 15.0% 21.37% 15.8% 17.7% 13.0% 23.7% 13.8% 12.1% 23.8% 23.9% 23.9% 23.9% 23.9% 23.9% 23.9% 23.1% 13.9% 15.5% 17.8% 13.9% 15.5% 17.8% 13.9% 15.9% 17.8% 13.9% 12.9% 23.9% <th2< th=""><td>18</td><td>11.76%</td><td>13.93%</td><td>16.11%</td><td>18.19%</td><td>18.84%</td><td>13.56%</td><td>15.86%</td><td>18.16%</td><td>20.73%</td><td>21.52%</td><td>15.36%</td><td>17.79%</td><td>20.21%</td><td>23.26%</td><td>24.12%</td><td>18.97%</td><td>21.64%</td><td>24.31%</td><td>28.33%</td><td>29.31%</td><td>19.27%</td><td>22.90%</td><td>26.52%</td><td>31.19%</td><td>33.11%</td></th2<>	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%
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122 11.5% 13.5% 15.6% 17.8% 13.5% 15.6% 12.9% 22.8% 2	20				18.00%	18.61%	13.47%	15.77%	18.08%	20.56%	21.37%	15.28%	17.70%				18.91%		24.21%	28.22%		19.20%		26.39%	31.05%	32.91%
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Early Guaranteed Income Rates for Annualized Premium	greater than INP 80,000 and less than INP 2,00,000

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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
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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%
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8 9	15.81%	17.90%	19.98%	22.17% 22.14%	22.87%	17.81%	20.06%	22.51%	25.05%	25.83% 25.80%	19.81%	22.22% 22.19%	24.83%	27.77% 27.74%	28.65% 28.61%	23.82%	26.55% 26.51%	29.28%	33.08%	34.13% 34.09%	24.57%	28.27%	31.97%	36.47%	38.64%
9 10	15.75%	17.84%	19.93%	22.14%	22.84%	17.78%	20.03%	22.47%	25.01%	25.80%	19.78%	22.19%	24.79%	27.74%	28.58%	23.76%	26.31%	29.23%	33.04%	34.09%	24.32%	28.22%	31.92%	36.37%	38.50%
10	15.72%	17.81%	19.90%	22.08%	22.79%	17.71%	19.96%	22.44%	24.95%	25.74%	19.71%	22.13%	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 22	15.37% 15.33%	17.51% 17.48%	19.65% 19.62%	21.52%	22.15%	17.38% 17.35%	19.65% 19.62%	22.12% 22.09%	24.27%	24.99%	19.40% 19.37%	21.80%	24.39% 24.36%	27.03%	27.84%	23.43% 23.41%	26.09%	28.74%	32.54% 32.50%	33.53%	24.10%	27.73%	31.36% 31.31%	35.82% 35.77%	37.68%
22	15.33%	17.48%	19.62%	21.44% 21.37%	22.06% 21.97%	17.35%	19.62%	22.09%	24.21% 24.14%	24.91% 24.83%	19.37%	21.77% 21.74%	24.36%	26.97% 26.91%	27.77%	23.41%	26.06% 26.03%	28.70% 28.67%	32.50%	33.48% 33.43%	24.07% 24.05%	27.69% 27.66%	31.31%	35.77%	37.61% 37.53%
23	15.26%	17.43%	19.58%	21.37%	21.88%	17.32%	19.56%	22.07%	24.14%	24.85%	19.34%	21.74%	24.33%	26.86%	27.63%	23.35%	26.00%	28.63%	32.40%	33.38%	24.03%	27.62%	31.22%	35.67%	37.35%
25	15.22%	17.39%	19.55%	21.22%	21.00%	17.25%	19.53%	22.04%	24.00%	24.68%	19.29%	21.68%	24.27%	26.80%	27.56%	23.35%	25.97%	28.59%	32.37%	33.33%	24.02%	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% 23.97%	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 36	14.84% 14.66%	17.08% 16.93%	19.32% 19.20%	20.48% 20.29%	20.90%	16.92% 16.74%	19.23% 19.08%	21.75% 21.61%	23.35% 23.17%	23.88%	19.00% 18.82%	21.39% 21.22%	23.97%	26.22% 26.10%	26.87% 26.67%	23.16% 22.98%	25.69% 25.52%	28.23% 28.06%	31.96% 31.83%	32.84% 32.65%	23.75% 23.56%	27.24% 27.06%	30.73% 30.56%	35.10% 34.85%	36.61% 36.36%
36	14.00%	16.93%	19.20%	20.29%		16.55%	19.08%	21.61%	22.94%		18.63%	21.22%	23.63%	25.84%	26.48%	22.98%	25.32%	28.06%	31.62%	32.65%	23.36%	26.88%	30.30%	34.85%	36.12%
37	14.47%	16.62%	19.08%	19.69%		16.37%	18.92%	21.48%	22.94%		18.44%	20.90%	23.69%	25.84%	26.29%	22.79%	25.34%	27.90%	31.62%	32.47%	23.36%	26.88%	30.40%	34.70%	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%	23.95%	26.60%	30.69%		21.80%	25.45%	29.10%	33.91%	
46	12.58%	14.98%				14.62%	17.11%				16.67%	19.24%	22.08%			20.77%	23.49%	26.17%			21.27%	25.02%	28.55%		
47	12.16%	14.43%				14.18%	16.58%				16.20%	18.73%	21.62%			20.24%	23.04%	25.75%			20.74%	24.58%	27.99%		
48	11.75% 11.34%	13.87% 13.31%				13.74% 13.30%	16.05%				15.73% 15.26%	18.23%	21.15% 20.69%			19.71% 19.18%	22.58%	25.33% 24.91%			20.21%	24.15%	27.44%		
49 50	11.34%	13.31%				13.30%	15.51% 14.98%				15.26% 14.79%	17.72% 17.21%	20.69%			19.18%	22.13% 21.67%	24.91%			19.68% 19.15%	23.72% 23.29%	26.89% 26.34%		
50 51	10.93%	12./3%				12.86%	14.98%				14.79%	17.21%	20.22%			18.65%	21.67%	∠4.48%			19.15%	23.29%	20.34%		
51	10.51%					12.42%					14.32%	16.71%				18.12%	21.22%				18.63%	22.86%			
52	9.69%					11.53%					13.85%	15.69%				17.06%	20.78%				17.57%	22.42%			
54	9.28%					11.09%					12.90%	15.19%				16.53%	19.85%				17.04%	21.56%			
55	8.72%					10.65%					12.43%	14.68%				16.00%	19.40%				16.51%	21.13%			
						10.0070										22.0070					13:01/0				

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

					-	an and equal																			
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 8	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 9	16.31% 16.28%	18.40% 18.37%	20.48% 20.45%	22.67% 22.64%	23.37% 23.34%	18.31% 18.28%	20.61% 20.58%	23.06% 23.02%	25.55% 25.51%	26.33% 26.30%	20.31% 20.28%	22.72% 22.69%	25.43% 25.39%	28.27% 28.24%	29.15% 29.11%	24.32% 24.28%	27.05% 27.01%	29.78% 29.73%	33.58% 33.54%	34.63% 34.59%	25.07% 25.02%	28.77% 28.72%	32.47% 32.42%	36.97% 36.92%	39.14% 39.07%
10	16.25%	18.34%	20.43%	22.64%	23.34%	18.25%	20.58%	22.99%	25.31%	26.27%	20.28%	22.65%	25.39%	28.24%	29.11%	24.28%	27.01%	29.73%	33.50%	34.59%	25.02%	28.67%	32.42%	36.92%	39.00%
10	16.22%	18.31%	20.40%	22.58%	23.29%	18.21%	20.54%	22.96%	25.45%	26.24%	20.24%	22.62%	25.32%	28.17%	29.04%	24.24%	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 24	15.79% 15.76%	17.95% 17.92%	20.10% 20.08%	21.87% 21.80%	22.47% 22.38%	17.82% 17.79%	20.14%	22.62% 22.59%	24.79% 24.73%	25.48% 25.41%	19.84% 19.81%	22.24% 22.21%	24.93% 24.90%	27.56% 27.51%	28.35% 28.28%	23.89% 23.87%	26.53% 26.50%	29.17% 29.13%	32.96% 32.92%	33.93% 33.88%	24.55% 24.52%	28.16% 28.12%	31.77% 31.72%	36.22% 36.17%	38.03% 37.95%
24	15.78%	17.89%	20.08%	21.80%	22.38%	17.75%	20.11%	22.59%	24.73%	25.33%	19.81%	22.21%	24.90%	27.31%	28.20%	23.87%	26.30%	29.13%	32.92%	33.83%	24.52%	28.09%	31.68%	36.17%	37.95%
25	15.68%	17.86%	20.03%	21.65%	22.20%	17.72%	20.08%	22.54%	24.00%	25.10%	19.76%	22.15%	24.84%	27.43%	27.99%	23.83%	26.45%	29.06%	32.83%	33.78%	24.30%	28.05%	31.63%	36.06%	37.88%
20	15.64%	17.83%	20.03%	21.57%	22.20%	17.69%	20.03%	22.51%	24.38%	25.02%	19.73%	22.13%	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 39	14.79% 14.60%	17.12% 16.97%	19.45% 19.33%	20.12%		16.87% 16.68%	19.26% 19.10%	21.90% 21.77%	23.24% 23.02%		18.94% 18.76%	21.40% 21.23%	24.15% 24.00%	26.15% 25.98%	26.79% 26.59%	23.10% 22.92%	25.67% 25.50%	28.24% 28.07%	31.93% 31.80%	32.78% 32.59%	23.67% 23.47%	27.20% 27.02%	30.74% 30.57%	35.24% 35.12%	36.82% 36.78%
39 40	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%	13.00%		16.49%	18.94%	21.53%	22.03%		18.57%	21.07%	23.86%	25.81%	20.40%	22.73%	25.32%	27.91%	31.63%	32.41%	23.28%	26.84%	30.41%	35.01%	30.03%
41 42	14.23%	16.50%	19.09%			16.31%	18.62%	21.30%			18.20%	20.90%	23.72%	25.81%		22.34%	25.15%	27.59%	31.57%		23.08%	26.66%	30.25%	34.89%	
42	13.86%	16.35%	18.84%			15.94%	18.46%	21.37%			18.01%	20.74%	23.43%	25.71%		22.30%	24.80%	27.33%	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%		21.80%	24.45%	27.10%	31.19%		22.30%	25.95%	29.60%	34.41%	
46	13.10%	15.51%				15.14%	17.63%				17.18%	19.75%	22.68%			21.27%	23.99%	26.67%			21.81%	25.55%	29.05%		
47	12.71%	14.98%				14.72%	17.12%				16.73%	19.26%	22.22%			20.74%	23.54%	26.25%			21.31%	25.16%	28.49%		
48	12.33%	14.44%				14.30%	16.61%				16.27%	18.77%	21.75%			20.21%	23.09%	25.83%			20.82%	24.76%	27.94%		
49	11.94%	13.91%				13.87%	16.09%				15.81%	18.27%	21.29%			19.68%	22.64%	25.41%			20.33%	24.37%	27.39%		
50	11.55%	13.38%				13.45%	15.58%				15.35%	17.78%	20.82%			19.15%	22.19%	24.98%			19.83%	23.97%	26.84%		
51	11.16%					13.03%					14.89%	17.29%				18.62%	21.73%				19.34%	23.57%			
52	10.78%					12.60%					14.43%	16.80%				18.09%	21.28%				18.84%	23.18%			
53	10.39%					12.18%					13.97%	16.30%				17.56%	20.83%				18.35%	22.78%			
54	10.00%					11.76%					13.52%	15.81%				17.03%	20.38%				17.86%	22.39%			
55	9.61%					11.34%					13.06%	15.32%				16.50%	19.93%				17.36%	21.99%			

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

							to INR 5,00,		7.05	7.40	0.00	0.05	0.00	0.05	0.40	40.00	40.05	40.00	40.05	40.40	40.00	40.05	40.00	40.05	40.40
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%	19.24%	21.29%	23.54%	24.23%	19.18%	21.53%	23.93%	26.49%	27.34%	21.23%	23.64%	26.43%	29.27%	30.26%	25.31%	28.08%	30.83%	34.63%	35.72%	26.15%	29.88%	33.61%	38.13%	40.34%
2	17.10%	19.18%	21.26%	23.48%	24.18%	19.14%	21.49%	23.90%	26.46%	27.34%	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%	21.20%	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% 15.41%	17.91% 17.76%	20.22% 20.10%	21.29%		17.71% 17.52%	20.10% 19.94%	22.74% 22.61%	24.22% 24.06%		19.81% 19.63%	22.29%	25.11% 24.96%	27.14% 26.99%	27.94% 27.72%	24.03% 23.85%	26.67% 26.49%	29.30% 29.13%	32.95% 32.82%	33.78% 33.60%	24.65% 24.45%	28.19% 28.02%	31.74% 31.58%	36.27% 36.04%	37.72%
38 39	15.41%	17.61%	20.10%	21.12% 20.95%		17.52%	19.94%	22.61%	24.06%		19.63%	22.12% 21.96%	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% 37.43%
39 40	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%	17.30%	19.86%	20.77%		17.16%	19.62%	22.34%	23.73%		19.26%	21.79%	24.67%	26.70%	27.20%	23.48%	25.95%	28.78%	32.45%	<u>აა.∠3%</u>	23.88%	27.67%	31.26%	35.71%	37.19%
41 42	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%			16.61%	19.31%	22.07%			18.90%	21.46%	24.37%	26.40%		23.11%	25.59%	28.43%	32.37%		23.69%	27.31%	30.94%	35.54%	
43	14.30%	16.85%	19.38%			16.42%	18.99%	21.94%			18.53%	21.30%	24.23%	26.10%		22.35%	25.41%	28.08%	32.24%		23.49%	26.96%	30.62%	35.36%	
44	14.13%	16.70%	19.26%			16.24%	18.83%	21.67%			18.35%	20.96%	23.93%	25.95%		22.75%	25.23%	27.95%	31.99%		23.11%	26.79%	30.46%	35.22%	
45	13.73%	16.14%	10.2070			15.80%	18.30%	21.0770			17.88%	20.96%	23.93%	20.00 %		22.04%	25.23%	27.95%	51.55%		22.59%	26.36%	29.92%	55.2270	
40	13.32%	15.59%				15.37%	17.78%				17.42%	19.96%	23.47%			22.04%	24.33%	27.43%			22.06%	25.93%	29.37%		
47	12.91%	15.04%				14.93%	17.25%				16.95%	19.96%	23.01%			20.99%	23.88%	27.07%			22.06%	25.53%	29.37%		
49	12.51%	14.49%				14.50%	16.72%				16.49%	18.96%	22.09%			20.33%	23.43%	26.24%			21.02%	25.08%	28.29%		
49 50	12.10%	13.93%				14.06%	16.20%				16.02%	18.46%	22.03%			19.95%	22.98%	25.82%			20.49%	24.65%	27.74%		
51	11.69%	10.0070				13.62%	10.20.0				15.56%	17.96%	21.0-770			19.42%	22.53%	20.02 /0			19.97%	24.22%	2,.,.470		
52	11.28%					13.19%					15.09%	17.46%				18.90%	22.08%				19.45%	23.80%			
53	10.88%					12.75%					14.63%	16.95%				18.38%	22.03%				18.93%	23.37%			
54	10.42%					12.32%					14.16%	16.45%				17.85%	21.19%				18.40%	22.94%			
55	9.90%					11.88%					13.70%	15.95%				17.33%	20.74%				17.88%	22.54%			
55	3.30%					11.0070					13.70%	10.0070				17.5570	20.7470				17.00%	22.3270			

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

Regular Gu					_					-															
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	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 7	8.25% 8.21%	10.39% 10.36%	12.54% 12.50%	14.80% 14.77%	15.47% 15.44%	10.05% 10.01%	12.35% 12.31%	14.64% 14.60%	17.34% 17.30%	18.10% 18.06%	11.86% 11.82%	14.30% 14.26%	16.75% 16.70%	19.88% 19.84%	20.73% 20.69%	15.47% 15.42%	18.21% 18.16%	20.96% 20.90%	24.96% 24.91%	25.99% 25.93%	14.87% 14.81%	18.55% 18.50%	22.24% 22.18%	26.93% 26.88%	29.17% 29.09%
8	8.21%	10.36%	12.50%	14.77%	15.44%	9.97%	12.31%	14.60%	17.30%	18.06%	11.82%	14.26%	16.66%	19.84%	20.69%	15.42%	18.16%	20.90%	24.91%	25.93%	14.81%	18.50%	22.18%	26.88%	29.09%
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 18	7.81% 7.76%	9.98%	12.15% 12.11%	14.29%	14.95%	9.61% 9.56%	11.90% 11.86%	14.20% 14.16%	16.81% 16.73%	17.60% 17.52%	11.40%	13.83%	16.26% 16.21%	19.34% 19.26%	20.19%	15.00%	17.68% 17.64%	20.36% 20.31%	24.39%	25.38%	14.31%	17.95% 17.90%	21.59% 21.52%	26.27%	28.22%
18	7.76%	9.93% 9.89%	12.11%	14.19% 14.10%	14.84% 14.73%	9.56%	11.86%	14.16%	16.73%	17.52%	11.36% 11.32%	13.79% 13.75%	16.21%	19.26%	20.12%	14.97% 14.94%	17.64%	20.31%	24.33% 24.27%	25.31% 25.25%	14.27% 14.23%	17.90%	21.52%	26.19% 26.12%	28.11% 28.01%
20	7.66%	9.89%	12.07%	14.10%	14.73%	9.32%	11.82%	14.12%	16.56%	17.45%	11.32%	13.70%	16.12%	19.19%	19.97%	14.94%	17.56%	20.26%	24.27%	25.25%	14.23%	17.85%	21.46%	26.05%	28.01%
20	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%	20.21%	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% 8.98%	11.34%	13.65%	15.70%	16.59%	10.89%	13.28%	15.67% 15.62%	18.35%	19.23% 19.16%	14.62%	17.16%	19.70% 19.65%	23.65%	24.52%	13.82%	17.28%	20.75% 20.68%	25.31%	26.89%
31 32	7.10% 7.05%	9.35% 9.30%	11.59% 11.55%	12.95% 12.86%	13.38% 13.27%	8.98%	11.29% 11.25%	13.61% 13.57%	15.61% 15.53%	16.51% 16.43%	10.85% 10.81%	13.24% 13.19%	15.52%	18.28% 18.20%	19.16%	14.60% 14.57%	17.12% 17.08%	19.65%	23.60% 23.54%	24.45% 24.39%	13.78% 13.75%	17.23% 17.18%	20.68%	25.24% 25.16%	26.78% 26.68%
33	7.00%	9.26%	11.51%	12.80%	13.16%	8.89%	11.20%	13.52%	15.44%	16.36%	10.77%	13.15%	15.53%	18.12%	19.03%	14.54%	17.03%	19.55%	23.49%	24.33%	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	6.65%	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 43	5.16% 4.91%	7.65% 7.43%	10.14% 9.95%			7.06%	9.56% 9.34%	12.07% 11.87%			8.96% 8.71%	11.48% 11.25%	13.99% 13.79%			12.76% 12.52%	15.31% 15.07%	17.85% 17.62%			11.86% 11.61%	15.29% 15.04%	18.73% 18.48%		
43	4.91%	7.43%	9.95%			6.56%	9.34%	11.67%			8.47%	11.25%	13.58%			12.32%	14.83%	17.40%			11.81%	14.80%	18.24%		
44	4.00%	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%		
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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%	33.9
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 18	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
	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 20	11.44% 11.41%	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% 29.58%	19.15%	22.80%	26.45%	30.92%	32.84
		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%		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 23	11.33% 11.29%	13.48% 13.45%	15.62% 15.60%	17.44% 17.37%	18.06% 17.97%	13.35% 13.32%	15.62% 15.59%	18.09% 18.07%	20.21% 20.14%	20.91% 20.83%	15.37% 15.34%	17.77% 17.74%	20.36% 20.33%	22.97% 22.91%	23.77% 23.70%	19.41% 19.39%	22.06% 22.03%	24.70% 24.67%	28.50% 28.46%	29.48% 29.43%	19.07% 19.05%	22.69% 22.66%	26.31% 26.27%	30.77% 30.72%	32.61 32.53
23	11.29%	13.45%	15.58%	17.37%	17.88%	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%			17.88%	13.29%			20.08%	20.76%	15.31%			22.86%	23.63%	19.37%			28.42%	29.38%	19.02%			30.67%	
25	11.22%	13.39%	15.55% 15.53%	17.22% 17.15%	17.79%	13.25%	15.53% 15.50%	18.01% 17.99%	20.01%	20.68%	15.29%	17.68% 17.65%	20.27% 20.24%	22.80%	23.56%	19.35%	21.97% 21.95%	24.59% 24.56%	28.37%	29.33%	19.00%	22.59% 22.55%	26.18%	30.51%	32.38
26	11.18%	13.36%	15.53%	17.15%	17.61%	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% 26.09%	30.56%	32.30
27	11.14%	13.33%	15.51%	17.07%	17.52%	13.19%	15.47%	17.96%	19.88%	20.52%	15.23%	17.59%	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
20	11.07%	13.26%	15.46%	16.92%	17.52%	13.15%	15.44%	17.93%	19.81%	20.44%	15.20%	17.56%	20.18%	22.62%	23.28%	19.30%	21.89%	24.46%	28.25%	29.18%	18.92%	22.46%	26.04%	30.46%	32.15
30	11.03%	13.28%	15.46%	16.85%	17.44%	13.12%	15.38%	17.88%	19.75%	20.38%	15.17%	17.53%	20.15%	22.51%	23.28%	19.26%	21.88%	24.43%	28.21%	29.13%	18.87%	22.45%	25.95%	30.36%	31.99
30	10.99%	13.23%	15.44%	16.85%	17.35%	13.09%	15.35%	17.85%	19.61%	20.28%	15.14%	17.50%	20.12%	22.31%	23.21%	19.26%	21.83%	24.41%	28.17%	29.08%	18.85%	22.41%	25.95%	30.36%	31.99
31	10.99%	13.20%	15.41%	16.70%	17.20%	13.06%	15.32%	17.83%	19.55%	20.20%	15.12%	17.30%	20.09%	22.45%	23.15%	19.24%	21.81%	24.37%	28.13%	29.03%	18.82%	22.38%	25.86%	30.25%	31.92
32	10.98%	13.17%	15.39%	16.63%	17.08%	12.99%	15.32%	17.83%	19.55%	20.12%	15.09%	17.46%	20.08%	22.39%	23.08%	19.22%	21.78%	24.34%	28.08%	28.93%	18.80%	22.34%	25.80%	30.25%	31.84
34	10.32 %	13.14%	15.34%	16.55%	16.99%	12.96%	15.26%	17.77%	19.48%	19.96%	15.03%	17.43%	20.03%	22.34%	22.94%	19.20%	21.73%	24.30%	28.00%	28.88%	18.77%	22.31%	25.77%	30.15%	31.69
34	10.84%	13.08%	15.34%	16.48%	16.90%	12.90%	15.23%	17.75%	19.42 %	19.88%	15.00%	17.39%	19.97%	22.20%	22.94%	19.16%	21.69%	24.20%	27.96%	28.84%	18.75%	22.27%	25.73%	30.10%	31.63
36	10.66%	12.93%	15.20%	16.29%	10.50%	12.32%	15.08%	17.61%	19.33%	13.00%	14.82%	17.22%	19.83%	22.22%	22.67%	18.98%	21.52%	24.25%	27.83%	28.65%	18.56%	22.24%	25.56%	29.85%	31.36
30	10.66%	12.93%	15.20%	16.29%		12.74%	14.92%	17.61%	19.17%		14.63%	17.22%	19.83%	22.10%	22.67%	18.98%	21.32%	23.90%	27.63%	28.47%	18.36%	22.08%	25.36%	29.85%	31.30
38	10.47%	12.62%	14.95%	15.69%		12.37%	14.32 %	17.35%	18.63%		14.03%	16.90%	19.55%	21.70%	22.40%	18.60%	21.34%	23.30%	27.40%	28.28%	18.17%	21.88%	25.24%	29.36%	30.87
39	10.29%	12.62%	14.95%	15.60%		12.37%	14.76%	17.35%	18.47%		14.44%	16.90%	19.55%	21.70%	22.29%	18.42%	21.17%	23.74%	27.40%	28.10%	17.97%	21.70%	25.24%	29.36%	30.87
40	9.92%	12.31%	14.83%	15.46%		11.99%	14.00%	17.08%	18.25%		14.20%	16.57%	19.26%	21.45%	21.90%	18.23%	20.82%	23.41%	27.10%	27.91%	17.78%	21.32%	23.07%	29.00%	30.00
40	9.73%	12.16%	14.71%	10.4070		11.81%	14.44%	16.95%	10.2070		13.89%	16.40%	19.12%	21.30%	21.0070	18.04%	20.65%	23.41%	27.10%	27.5170	17.58%	21.34%	24.31%	29.00%	
41	9.54%	12.00%	14.35%			11.62%	14.20%	16.82%			13.70%	16.24%	18.98%	21.30%		17.86%	20.03%	23.09%	27.07%		17.39%	20.99%	24.75%	29.00%	
42	9.36%	12.00%	14.46%			11.62%	13.96%	16.69%			13.70%	16.24%	18.83%	21.30%		17.67%	20.47%	22.92%	26.95%		17.19%	20.99%	24.39%	29.00%	
43	9.17%	11.70%	14.34%			11.44%	13.80%	16.56%			13.31%	15.91%	18.69%	21.01%		17.48%	20.30%	22.32%	26.82%		17.10%	20.63%	24.42%	28.95%	
44	8.99%	11.54%	14.22%			11.23%	13.64%	16.42%			13.14%	15.75%	18.55%	20.99%		17.40%	19.95%	22.70%	26.69%		16.80%	20.03%	24.20%	28.91%	
45	8.58%	10.98%	14.1070			10.62%	13.04%	10.4270			12.67%	15.24%	18.08%	20.0070		17.30%	19.95%	22.80%	20.0370		16.27%	20.45%	23.55%	20.3170	
+0	0.00%	10.90%				10.02%	13.1170				12.07%	13.24%	10.00%			10.7770	13.43%	22.1/70			10.2/%	20.02%	20.00%		

12.20%

11.73%

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10.79%

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9.85%

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17.15%

16.69%

16.22%

16.24%

15.71%

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12.53%

12.00%

19.04%

18.58%

18.13%

17.67%

17.22%

16.76%

16.31%

15.85%

15.40%

21.75%

21.33%

20.91%

20.48%

15.74%

15.21%

14.68%

14.15%

13.63%

13.10%

12.57%

12.04%

11.51%

19.58%

19.15%

18.72%

18.29%

17.86%

17.42%

16.99%

16.56%

16.13%

22.99%

22.44%

21.89%

21.34%

47

48

49

50

51

52

53

54

55

8.16%

7.75%

7.34%

6.93%

6.51%

6.10%

5.69%

5.28%

4.72%

10.43%

9.87%

9.31%

8.75%

10.18%

9.74%

9.30%

8.86%

8.42%

7.97%

7.53%

7.09%

6.65%

12.58%

12.05%

11.51%

10.98%

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

					_	than and eq																			
Key Code PPT	6_20	6_25	6_30	6_35	6_40	7_20	7_25 7	7_30	7_35	7_40	8_20 8	8_25 8	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	12_40
Age at	6	6	6	6	6	7		7	7	7			8	8	8	10	10	10	10	10	12	12	12		12
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% 14.54%	16.65%	18.84%	19.52% 19.50%	14.51%	16.80%	19.25% 19.21%	21.74%	22.52%	16.53% 16.49%	18.94%	21.65%	24.49%	25.36%	20.55% 20.51%	23.30%	26.05%	29.84%	30.90% 30.85%	20.34%	24.05%	27.76% 27.71%	32.26% 32.21%	34.56%
3	12.47% 12.44%	14.54%	16.62% 16.59%	18.81% 18.78%	19.50%	14.48% 14.45%	16.77% 16.74%	19.21%	21.71% 21.68%	22.49% 22.46%	16.49%	18.90% 18.87%	21.61% 21.58%	24.45% 24.42%	25.33% 25.29%	20.51%	23.26% 23.22%	26.01% 25.96%	29.79% 29.75%	30.85%	20.30% 20.25%	24.00% 23.96%	27.71%	32.21%	34.49% 34.42%
5	12.41%	14.48%	16.56%	18.75%	19.44%	14.41%	16.71%	19.15%	21.64%	22.40%	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% 16.40%	18.61% 18.58%	19.31% 19.29%	14.25%	16.54%	18.99% 18.96%	21.48% 21.45%	22.27%	16.24% 16.21%	18.65%	21.36% 21.32%	24.20%	25.08% 25.04%	20.24%	22.96% 22.92%	25.69% 25.64%	29.50%	30.54% 30.50%	19.98% 19.93%	23.67% 23.63%	27.37% 27.32%	31.87%	34.00% 33.93%
11 12	12.22% 12.19%	14.31% 14.28%	16.40%	18.58%	19.29%	14.21% 14.18%	16.51% 16.48%	18.96%	21.45%	22.24% 22.21%	16.21%	18.62% 18.58%	21.32%	24.17% 24.13%	25.04%	20.20%	22.92%	25.64% 25.60%	29.46% 29.41%	30.50%	19.93%	23.63%	27.32%	31.82% 31.78%	33.93%
12	12.15%	14.25%	16.34%	18.52%	19.23%	14.15%	16.45%	18.90%	21.42%	22.21%	16.14%	18.54%	21.25%	24.13%	24.97%	20.10%	22.84%	25.55%	29.37%	30.40%	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 20	11.94% 11.91%	14.07% 14.04%	16.19% 16.17%	18.17% 18.09%	18.83% 18.74%	13.95% 13.92%	16.26% 16.23%	18.72% 18.70%	21.06% 20.99%	21.80% 21.72%	15.96% 15.93%	18.36% 18.33%	21.05% 21.02%	23.79% 23.74%	24.63% 24.56%	19.97% 19.95%	22.64% 22.61%	25.31% 25.28%	29.12% 29.08%	30.13% 30.08%	19.65% 19.62%	23.30% 23.26%	26.95% 26.91%	31.42% 31.37%	33.34% 33.26%
20	11.91%	14.04%	16.17%	18.09%	18.65%	13.92%	16.23%	18.67%	20.99%	21.72%	15.93%	18.30%	20.99%	23.74%	24.36%	19.93%	22.59%	25.28%	29.08%	30.08%	19.62%	23.26%	26.86%	31.37%	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 29	11.61% 11.57%	13.80%	15.98% 15.96%	17.50% 17.42%	18.02% 17.94%	13.65%	15.99%	18.48% 18.46%	20.31% 20.25%	20.94%	15.70% 15.67%	18.09%	20.78% 20.75%	23.12% 23.07%	23.85%	19.80% 19.78%	22.39% 22.36%	24.98% 24.95%	28.75%	29.68% 29.63%	19.42%	22.98% 22.95%	26.54% 26.50%	30.96%	32.65% 32.57%
29 30	11.57%	13.76% 13.73%	15.96%	17.42%	17.94%	13.62% 13.59%	15.96% 15.93%	18.46%	20.25%	20.86% 20.78%	15.67%	18.06% 18.03%	20.75%	23.07%	23.78% 23.71%	19.78%	22.36%	24.95%	28.71% 28.67%	29.63%	19.40% 19.37%	22.95%	26.50%	30.91% 30.86%	32.57%
31	11.49%	13.70%	15.91%	17.28%	17.76%	13.56%	15.85%	18.40%	20.10%	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 38	10.97% 10.79%	13.27% 13.12%	15.58% 15.45%	16.54% 16.12%		13.05% 12.87%	15.42% 15.26%	18.03% 17.90%	19.46% 19.24%		15.13% 14.94%	17.56% 17.40%	20.29% 20.15%	22.32% 22.15%	22.98% 22.79%	19.29% 19.10%	21.84% 21.67%	24.40% 24.24%	28.11% 27.93%	28.96% 28.78%	18.86% 18.67%	22.38% 22.20%	25.90% 25.74%	30.36% 30.24%	31.87% 31.82%
38	10.79%	13.12%	15.45%	16.12%		12.87%	15.26%	17.90%	19.24%		14.94%	17.23%	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%
40	10.80%	12.97%	15.21%	15.88%		12.08%	14.94%	17.63%	19.02%		14.76%	17.23%	19.86%	21.98%	22.39%	18.92%	21.30%	23.91%	27.80%	28.39%	18.28%	22.02%	25.41%	30.12%	31.63%
40	10.42 %	12.66%	15.09%	_ 5100 /0		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%	0
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%		17.30%	20.95%	24.60%	29.41%	
46	9.10%	11.51%				11.14%	13.63%				13.18%	15.75%	18.68%			17.27%	19.99%	22.67%			16.81%	20.55%	24.05%		
47 48	8.71% 8.33%	10.98% 10.44%				10.72% 10.30%	13.12% 12.61%				12.73% 12.27%	15.26% 14.77%	18.22% 17.75%			16.74% 16.21%	19.54% 19.09%	22.25% 21.83%			16.31% 15.82%	20.16% 19.76%	23.49% 22.94%		
48	7.94%	9.91%				9.87%	12.01%				12.27%	14.77%	17.29%			15.68%	19.09%	21.83%			15.82%	19.76%	22.94%		
50	7.55%	9.38%				9.45%	11.58%				11.35%	13.78%	16.82%			15.15%	18.19%	20.98%			14.83%	18.97%	21.84%		
51	7.16%					9.03%					10.89%	13.29%				14.62%	17.73%				14.34%	18.57%			
52	6.78%					8.60%					10.43%	12.80%				14.09%	17.28%				13.84%	18.18%			
53	6.39%					8.18%					9.97%	12.30%				13.56%	16.83%				13.35%	17.78%			
54	6.00%					7.76%					9.52%	11.81%				13.03%	16.38%				12.86%	17.39%			
55	5.61%					7.34%					9.06%	11.32%				12.50%	15.93%				12.36%	16.99%			

Variant 1: Insta Income - 50% cashback Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 5.00.000

Regular Gu							-																		
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 15	12.73% 12.70%	14.83% 14.80%	16.94% 16.91%	19.13% 19.10%	19.87% 19.84%	14.75% 14.72%	17.11% 17.07%	19.52% 19.48%	22.07% 22.04%	22.94% 22.91%	16.77% 16.73%	19.18% 19.15%	21.95% 21.91%	24.81% 24.78%	25.81% 25.78%	20.80% 20.76%	23.53% 23.49%	26.35% 26.25%	30.09% 30.05%	31.15% 31.11%	20.56% 20.51%	24.27% 24.22%	27.98%	32.51% 32.46%	34.57% 34.50%
15	12.70%	14.80%	16.89%	19.10%	19.84%	14.72%	17.05%	19.46%	22.04%	22.91%	16.73%	19.13%	21.91%	24.78%	25.78%	20.75%	23.49%	26.25%	30.05%	31.06%	20.51%	24.22%	27.93%	32.46%	34.50%
10	12.62%	14.77%	16.86%	18.96%	19.76%	14.65%	17.02%	19.44%	21.93%	22.79%	16.68%	19.09%	21.86%	24.72%	25.67%	20.73%	23.40%	26.16%	29.97%	31.00%	20.45%	24.15%	27.85%	32.42%	34.45%
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%	20.73%	23.42%	26.13%	29.93%	30.96%	20.44%	24.10%	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%	21.13%	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 33	12.07% 12.04%	14.30% 14.27%	16.53% 16.50%	17.86%	18.43%	14.17%	16.50%	19.08% 19.06%	20.74%	21.68% 21.62%	16.26%	18.70% 18.67%	21.48% 21.46%	23.61% 23.56%	24.55% 24.50%	20.46% 20.44%	23.09% 23.07%	25.73% 25.71%	29.37% 29.33%	30.29% 30.24%	20.10%	23.65% 23.61%	27.19% 27.15%	31.73% 31.69%	33.31% 33.24%
33	12.04%	14.27%	16.50%	17.79% 17.71%	18.34% 18.25%	14.14% 14.10%	16.47% 16.44%	19.06%	20.67% 20.61%	21.62%	16.24% 16.21%	18.67%	21.46%	23.56%	24.50%	20.44%	23.07%	25.71%	29.33%	30.24%	20.08% 20.05%	23.61%	27.15%	31.69%	33.24%
34	11.96%	14.24%	16.46%	17.64%	18.17%	14.10%	16.44%	19.03%	20.61%	21.56%	16.21%	18.62%	21.43%	23.30%	24.44%	20.42%	23.03%	25.65%	29.29%	30.20%	20.03%	23.55%	27.10%	31.60%	33.17%
36	11.78%	14.21%	16.34%	17.47%	10.17 %	13.89%	16.26%	18.87%	20.34%	21.51%	16.00%	18.45%	21.40%	23.29%	24.35%	20.40%	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%	21.20%	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%		18.11%	21.79%	25.46%	30.22%	
46	9.73%	12.14%				11.80%	14.30%				13.88%	16.46%	19.47%			18.04%	20.78%	23.49%			17.59%	21.36%	24.92%		
47	9.32%	11.59%				11.37%	13.78%				13.42%	15.96%	19.01%			17.51%	20.33%	23.07%			17.06%	20.93%	24.37%		
48	8.91%	11.04%				10.93%	13.25%				12.95%	15.46%	18.55%			16.99%	19.88%	22.65%			16.54%	20.51%	23.83%		
49	8.50%	10.49%				10.50%	12.72%				12.49%	14.96%	18.09%			16.47%	19.43%	22.24%			16.02%	20.08%	23.29%		
50	8.10%	9.93%				10.06%	12.20%				12.02%	14.46%	17.64%			15.95%	18.98%	21.82%			15.49%	19.65%	22.74%		
51	7.69%					9.62%					11.56%	13.96%				15.42%	18.53%				14.97%	19.22%			
52	7.28% 6.88%					9.19% 8.75%					11.09% 10.63%	13.46% 12.95%				14.90% 14.38%	18.08% 17.63%				14.45% 13.93%	18.80% 18.37%			
53 54	6.88%					8.75%					10.63%					14.38% 13.85%	17.63% 17.19%				13.93% 13.40%	18.37% 17.94%			
54 55	6.42% 5.90%					8.32%					10.16% 9.70%	12.45% 11.95%				13.85% 13.33%	17.19% 16.74%				13.40% 12.88%				
55	o.90%					7.88%					9.70%	11.95%				13.33%	10.74%				12.88%	17.52%			

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

Early Guara					-																				
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%		37.98%
5	16.19%	18.10% 18.07%	20.01% 19.98%	21.88% 21.82%	22.55%	18.05% 18.02%	20.11% 20.08%	22.17%	24.53%	25.30%	19.91% 19.88%	22.13%	24.34% 24.31%	27.18%	28.05% 28.03%	23.64%	26.15%	28.66% 28.63%	32.49% 32.45%	33.56%	24.20%	27.60%	31.00%	35.61%	37.96% 37.95%
7	16.15% 16.12%	18.07%	19.98%	21.82%	22.51% 22.47%	18.02%	20.08%	22.15% 22.12%	24.48% 24.43%	25.27% 25.24%	19.88%	22.09% 22.06%	24.31%	27.14% 27.09%	28.03%	23.60% 23.57%	26.12% 26.08%	28.63%	32.45%	33.55% 33.55%	24.15% 24.11%	27.55% 27.50%	30.94% 30.89%	35.57% 35.52%	37.95%
8	16.08%	18.01%	19.93%	21.77%	22.47%	17.94%	20.02%	22.09%	24.37%	25.24%	19.81%	22.03%	24.25%	27.03%	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%		17.77%	19.86%	21.95%	24.11%	25.06%	19.63%	21.87%	24.11%	26.80%	27.88%	23.35%	25.88%	28.42%	32.17%	33.53%	23.85%	27.22%	30.58%	35.26%	37.87%
14	15.87%	17.82%	19.77%	21.37%	22.20%	17.73%	19.83%	21.92%	24.06%	25.03%	19.59%	21.83%	24.08%	26.75%	27.86%	23.31%	25.85%	28.39%	32.14%	33.52%	23.81%	27.17%	30.52%	35.22%	37.85%
15	15.84%	17.79%	19.74%	21.31%	22.16%	17.70%	19.79%	21.89%	24.01%	25.00%	19.55%	21.80%	24.05%	26.70%	27.84%	23.27%	25.82%	28.36%	32.10%	33.52%	23.77%	27.12%	30.47%		37.84%
16 17	15.79% 15.74%	17.74% 17.69%	19.69% 19.65%	21.23% 21.16%	22.06% 21.95%	17.65% 17.60%	19.75% 19.70%	21.84% 21.79%	23.93% 23.86%	24.91% 24.82%	19.51% 19.47%	21.75% 21.70%	23.99% 23.94%	26.63% 26.57%	27.77% 27.69%	23.24% 23.20%	25.77% 25.71%	28.29% 28.22%	32.04% 31.98%	33.48% 33.43%	23.73% 23.69%	27.07% 27.01%	30.40% 30.33%	35.10% 35.03%	37.78% 37.72%
18	15.69%	17.64%	19.60%	21.10%	21.85%	17.56%	19.65%	21.75%	23.79%	24.73%	19.43%	21.65%	23.88%	26.50%	27.62%	23.17%	25.66%	28.16%	31.91%	33.39%	23.65%	26.96%	30.26%	34.95%	37.66%
19	15.64%	17.60%	19.56%	21.00%	21.74%	17.51%	19.60%	21.69%	23.71%	24.64%	19.39%	21.61%	23.82%	26.43%	27.55%	23.14%	25.61%	28.09%	31.85%	33.35%	23.61%	26.90%	30.19%	34.88%	37.60%
20	15.59%	17.55%	19.51%	20.92%	21.64%	17.47%	19.55%	21.64%	23.64%	24.56%	19.35%	21.56%	23.77%	26.36%	27.47%	23.10%	25.56%	28.02%	31.79%	33.31%	23.58%	26.85%	30.12%	34.81%	37.54%
21	15.54%	17.50%	19.46%	20.85%	21.53%	17.42%	19.50%	21.59%	23.57%	24.47%	19.30%	21.51%	23.71%	26.29%	27.40%	23.07%	25.51%	27.96%	31.73%	33.27%	23.54%	26.79%	30.05%	34.73%	37.48%
22	15.49%	17.45%	19.42%	20.77%		17.38%	19.46%	21.54%	23.49%	24.38%	19.26%	21.46%	23.65%	26.22%	27.33%	23.03%	25.46%	27.89%	31.67%	33.23%	23.50%	26.74%	29.98%	34.66%	37.42%
23	15.44%	17.41%	19.37%	20.69%	21.32%	17.33%	19.41%	21.49%	23.42%	24.29%	19.22%	21.41%	23.60%	26.15%	27.25%	23.00%	25.41%	27.82%	31.61%	33.18%	23.46%	26.69%	29.91%	34.59%	37.36%
24	15.39%	17.36%	19.33%	20.61%	21.22%	17.28%	19.36%	21.43%	23.35%	24.20%	19.18%	21.36%	23.54%	26.08%	27.18%	22.97%	25.36%	27.75%	31.55%	33.14%	23.42%	26.63%	29.84%	34.51%	37.30%
25 26	15.34% 15.29%	17.31% 17.26%	19.28% 19.24%	20.54% 20.46%	21.11% 21.00%	17.24% 17.19%	19.31% 19.26%	21.38% 21.33%	23.27% 23.20%	24.11% 24.02%	19.14% 19.09%	21.31% 21.26%	23.48% 23.43%	26.01% 25.94%	27.11% 27.03%	22.93% 22.90%	25.31% 25.26%	27.69% 27.62%	31.49% 31.43%	33.10% 33.06%	23.38% 23.34%	26.58% 26.52%	29.77% 29.70%	34.44% 34.36%	37.24% 37.18%
26	15.29%	17.26%	19.24%	20.46%		17.19%	19.26%	21.33%	23.20%	23.93%	19.09%	21.26%	23.43%	25.94%	26.96%	22.90%	25.26%	27.52%	31.43%	33.06%	23.34%	26.52%	29.70%		37.18%
27	15.19%	17.17%	19.13%	20.30%	20.30%	17.10%	19.17%	21.23%	23.15%	23.84%	19.01%	21.16%	23.31%	25.83%	26.89%	22.83%	25.16%	27.49%	31.31%	32.98%	23.26%	26.41%	29.56%	34.23%	37.06%
29	15.14%	17.12%	19.10%	20.23%	20.69%	17.06%	19.12%	21.18%	22.98%	23.75%	18.97%	21.11%	23.26%	25.74%	26.81%	22.79%	25.11%	27.42%	31.25%	32.94%	23.23%	26.36%	29.49%		37.00%
30	15.09%	17.07%	19.05%	20.15%	20.58%	17.01%	19.07%	21.13%	22.91%	23.66%	18.93%	21.06%	23.20%	25.67%	26.74%	22.76%	25.06%	27.35%	31.19%	32.89%	23.19%	26.31%	29.42%	34.07%	36.94%
31	15.04%	17.03%	19.01%	20.07%	20.48%	16.96%	19.02%	21.08%	22.83%	23.57%	18.89%	21.02%	23.15%	25.60%	26.66%	22.73%	25.01%	27.28%	31.13%	32.85%	23.15%	26.25%	29.35%	34.00%	36.88%
32	14.99%	16.98%	18.96%	19.99%	20.37%	16.92%	18.97%	21.03%	22.76%	23.48%	18.84%	20.97%	23.09%	25.53%	26.59%	22.69%	24.95%	27.22%	31.07%	32.81%	23.11%	26.20%	29.28%	33.92%	36.82%
33	14.95%	16.93%	18.92%	19.92%	20.27%	16.87%	18.92%	20.97%	22.69%	23.39%	18.80%	20.92%	23.03%	25.46%	26.52%	22.66%	24.90%	27.15%	31.01%	32.77%	23.07%	26.14%	29.21%	33.85%	36.76%
34	14.90% 14.85%	16.88%	18.87%	19.84%	20.16%	16.83%	18.88%	20.92%	22.62% 22.54%	23.30%	18.76%	20.87%	22.98%	25.39%	26.44%	22.62%	24.85%	27.08%	30.95%	32.73%	23.03%	26.09%	29.14%	33.78%	36.70%
35 36	14.85%	16.84% 16.62%	18.82% 18.64%	19.76% 19.53%	20.06%	16.78% 16.55%	18.83% 18.61%	20.87% 20.68%	22.54%	23.21%	18.72% 18.49%	20.82% 20.60%	22.92% 22.72%	25.32% 25.12%	26.37%	22.59% 22.36%	24.80% 24.58%	27.01% 26.80%	30.89% 30.70%	32.69%	22.99% 22.73%	26.03% 25.79%	29.07% 28.85%	33.70% 33.49%	36.64%
36	14.81%	16.41%	18.45%	19.33%		16.32%	18.40%	20.68%	22.32%		18.49%	20.80%	22.72%	25.12%		22.36%	24.36%	26.80%	30.52%		22.73%	25.54%	28.62%	33.28%	
38	14.14%	16.20%	18.26%	19.07%		16.08%	18.19%	20.29%	21.89%		18.03%	20.33%	22.32%	24.70%		21.91%	24.14%	26.37%	30.34%		22.21%	25.30%	28.39%	33.07%	
39	13.91%	15.99%	18.08%	18.84%		15.85%	17.97%	20.10%	21.67%		17.80%	19.96%	22.12%	24.50%		21.68%	23.92%	26.16%	30.16%		21.95%	25.05%	28.16%	32.86%	
40	13.67%	15.78%	17.89%	18.61%		15.62%	17.76%	19.90%	21.45%		17.57%	19.74%	21.92%	24.29%		21.46%	23.70%	25.95%	29.98%		21.69%	24.81%	27.94%	32.65%	
41	13.44%	15.57%	17.70%			15.39%	17.55%	19.71%			17.33%	19.53%	21.72%			21.23%	23.48%	25.73%			21.42%	24.57%	27.71%		
42	13.20%	15.36%	17.51%			15.15%	17.34%	19.52%			17.10%	19.31%	21.52%			21.00%	23.26%	25.52%			21.16%	24.32%	27.48%	I	I
43	12.97%	15.15%	17.33%			14.92%	17.12%	19.32%			16.87%	19.10%	21.32%			20.78%	23.04%	25.31%			20.90%	24.08%	27.25%	i	il
44 45	12.73% 12.50%	14.94% 14.73%	17.14% 16.95%			14.69% 14.46%	16.91% 16.70%	19.13% 18.94%			16.64% 16.41%	18.88% 18.66%	21.12% 20.92%			20.55% 20.32%	22.82% 22.60%	25.09% 24.88%			20.64% 20.38%	23.83% 23.59%	27.02% 26.80%		I
45	12.50%	14.73%	10.95%			14.40%	10.70%	10.9470			10.41%	10.00%	20.92%			20.32%	22.00%	24.00%			20.36%	23.39%	20.00%		
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Early Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

<u> </u>					-	an INR 80,00																			
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 8	19.26% 19.23%	21.18% 21.15%	23.09% 23.07%	24.89% 24.84%	25.63% 25.60%	21.30% 21.27%	23.38% 23.35%	25.65% 25.63%	27.72% 27.68%	28.72%	23.34% 23.31%	25.58%	28.01% 27.99%	30.56%	31.61%	27.43% 27.39%	29.98% 29.95%	32.54% 32.51%	36.23%	37.40% 37.40%	28.28% 28.24%	31.73% 31.69%	35.18% 35.13%	39.71% 39.68%	42.11%
8 9	19.23%	21.15%	23.07%	24.84%	25.60%	21.27%	23.35%	25.63%	27.68%	28.55% 28.52%	23.31%	25.55% 25.52%	27.99%	30.52% 30.48%	31.50% 31.48%	27.39%	29.95%	32.51%	36.20% 36.16%	37.40%	28.24%	31.69%	35.13%	39.68%	42.11% 42.10%
10	19.17%	21.12%	23.04%	24.73%	25.53%	21.24%	23.32%	25.58%	27.59%	28.52%	23.25%	25.50%	27.94%	30.44%	31.43%	27.33%	29.90%	32.45%	36.13%	37.40%	28.17%	31.61%	35.05%	39.60%	42.09%
10	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% 18.68%	20.69%	22.67% 22.64%	24.01%	24.69% 24.60%	20.78% 20.74%	22.88%	25.18%	26.91% 26.85%	27.81%	22.84%	25.06%	27.48% 27.44%	29.80%	30.92% 30.87%	26.97% 26.94%	29.43%	31.90% 31.84%	35.59%	37.16%	27.76% 27.73%	31.07%	34.39% 34.34%	38.97%	41.72%
24 25	18.68%	20.66% 20.62%	22.64%	23.95% 23.89%	24.60%	20.74%	22.84% 22.80%	25.14% 25.10%	26.85%	27.73% 27.66%	22.81% 22.77%	25.02% 24.99%	27.44%	29.75% 29.69%	30.87%	26.94%	29.39% 29.35%	31.84%	35.54% 35.49%	37.13% 37.10%	27.73%	31.03% 30.99%	34.34%	38.91% 38.86%	41.67% 41.63%
25	18.60%	20.62%	22.51%	23.89%	24.32%	20.71%	22.80%	25.10%	26.79%	27.59%	22.77%	24.99%	27.40%	29.69%	30.81%	26.88%	29.35%	31.79%	35.49%	37.10%	27.67%	30.99%	34.28%	38.80%	41.55%
20	18.56%	20.55%	22.55%	23.78%	24.45%	20.63%	22.77%	25.03%	26.68%	27.53%	22.74%	24.91%	27.33%	29.58%	30.69%	26.86%	29.27%	31.68%	35.39%	37.07%	27.64%	30.91%	34.23%	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%	37.04%	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 40	17.53%	19.66%	21.78%	22.63%		19.63%	21.81%	24.19% 24.05%	25.59%		21.72% 21.54%	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 41	17.35% 17.17%	19.50% 19.35%	21.66% 21.53%	22.46%		19.44% 19.26%	21.65% 21.49%	24.05% 23.91%	25.43%		21.54% 21.36%	23.79% 23.63%	26.24% 26.10%	28.40% 28.25%	29.25%	25.73% 25.55%	28.08% 27.91%	30.43% 30.27%	34.35% 34.22%	36.04%	26.38% 26.17%	29.65% 29.47%	32.93% 32.77%	37.57% 37.43%	40.17%
41 42	17.17%	19.35%	21.53%			19.26%	21.49%	23.91%			21.36%	23.63%	25.95%	28.25%		25.55%	27.91%	30.27%	34.22%		25.97%	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%	29.94%	34.08%		25.97%	29.28%	32.60%	37.28%	
43	16.63%	18.88%	21.27%			18.30%	21.01%	23.50%			20.82%	23.14%	25.66%	27.80%		25.01%	27.39%	29.78%	33.82%		25.56%	28.92%	32.44%	37.00%	
45	16.45%	18.73%	21.14%			18.54%	20.85%	23.36%			20.64%	22.98%	25.51%	27.65%		24.83%	27.22%	29.62%	33.69%		25.35%	28.73%	32.12%	36.85%	
46	16.02%	18.16%				18.09%	20.31%				20.16%	22.46%	25.11%			24.30%	26.76%	29.26%			24.83%	28.29%	31.65%		
47	15.60%	17.60%				17.64%	19.77%				19.68%	21.94%	24.71%			23.76%	26.29%	28.91%			24.30%	27.84%	31.18%		
48	15.17%	17.03%				17.19%	19.23%				19.20%	21.43%	24.30%			23.23%	25.82%	28.55%			23.78%	27.40%	30.71%		
49	14.75%	16.47%				16.73%	18.69%				18.72%	20.91%	23.90%			22.70%	25.36%	28.20%			23.25%	26.95%	30.24%		
50	14.32%	15.90%				16.28%	18.15%				18.24%	20.40%	23.50%			22.16%	24.89%	27.84%			22.73%	26.51%	29.77%		
51	13.90%					15.83%					17.76%	19.88%				21.63%	24.42%				22.21%	26.06%			
52	13.47%					15.38%					17.29%	19.36%				21.10%	23.96%				21.68%	25.62%			
53	13.05%					14.93%					16.81%	18.85%				20.57%	23.49%				21.16%	25.17%			
54	12.63%					14.48%					16.33%	18.33%				20.03%	23.02%				20.63%	24.73%			
55	12.20%					14.03%					15.85%	17.81%				19.50%	22.56%				20.11%	24.28%			

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

Early Guara					-																				
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% 28.52%	31.04%	32.12%	27.83% 27.80%	30.40%	33.06%	36.63%	37.90%	28.67%	32.11% 32.07%	35.55%	40.10% 40.07%	42.59%
11 12	19.64% 19.61%	21.57% 21.55%	23.50% 23.48%	25.19% 25.14%	26.00% 25.97%	21.68% 21.65%	23.87% 23.85%	26.11% 26.09%	28.04% 28.00%	28.98% 28.95%	23.72% 23.69%	25.97% 25.94%	28.52%	30.89% 30.85%	31.95% 31.93%	27.80%	30.37% 30.34%	33.04% 33.01%	36.60% 36.57%	37.90% 37.90%	28.64% 28.60%	32.07%	35.50% 35.46%	40.07%	42.59% 42.58%
12	19.51%	21.55%	23.46%	25.14%	25.97%	21.65%	23.85%	26.09%	28.00%	28.93%	23.69%	25.94%	28.30%	30.85%	31.93%	27.74%	30.34%	32.99%	36.53%	37.90%	28.57%	32.03%	35.46%	40.03%	42.58%
10	19.55%	21.49%	23.44%	25.03%	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 31	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% 27.74%	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 32	18.90% 18.87%	20.91% 20.88%	22.92% 22.89%	24.04% 23.98%	24.50% 24.42%	20.99% 20.96%	23.09% 23.05%	25.43% 25.39%	26.95% 26.90%	27.73% 27.66%	23.08% 23.04%	25.26% 25.22%	27.74%	29.87% 29.82%	30.96% 30.90%	27.25%	29.60% 29.56%	32.06% 32.00%	35.70% 35.65%	37.42% 37.39%	28.02% 27.99%	31.24% 31.19%	34.45% 34.40%	39.02% 38.96%	41.87% 41.83%
32	18.83%	20.88%	22.89%	23.98%	24.42%	20.96%	23.05%	25.39%	26.84%	27.59%	23.04%	25.22%	27.70%	29.82%	30.85%	27.22%	29.56%	31.95%	35.65%	37.39%	27.99%	31.19%	34.40%	38.90%	41.83%
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%	29.76%	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%	27.72%	30.22%	34.19%		25.85%	29.23%	32.62%	37.35%	
46	16.54%	18.68%				18.60%	20.82%				20.67%	22.97%	25.71%			24.80%	27.26%	29.86%			25.35%	28.82%	32.15%		
47 48	16.13%	18.13% 17.58%				18.16% 17.72%	20.30% 19.77%				20.19% 19.72%	22.46% 21.96%	25.31% 24.90%			24.26% 23.73%	26.79%	29.51% 29.15%			24.85% 24.35%	28.40% 27.98%	31.68% 31.21%		
48 49	15.72% 15.31%	17.58%				17.72%	19.77% 19.24%				19.72% 19.25%	21.96% 21.45%	24.90% 24.50%			23.73%	26.33% 25.86%	29.15% 28.80%			24.35% 23.85%	27.98%	31.21% 30.74%		
49 50	15.31%	17.03%				17.28%	19.24%				19.25%	21.45%	24.50%			23.20%	25.86%	28.80%			23.85%	27.56%	30.74%		
50	14.90%	10.40%				16.84%	10./1%				18.78%	20.94%	24.10%			22.66%	25.40%	20.44%			23.36%	27.14%	30.27%		
51	14.49%					15.96%					17.84%	19.93%				22.13%	24.93%				22.86%	26.72%			
52	13.67%					15.52%					17.84%	19.93%				21.00%	24.47%				22.36%	25.88%			
50	13.26%					15.08%					16.90%	18.91%				20.53%	23.54%				21.36%	25.46%			
55	12.85%					14.64%					16.43%	18.41%				20.00%	23.07%				20.86%	25.05%			
					· · · · · ·						- 5.40 /0										22.0070				

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

Pres 9	<u> </u>				ed Premium	<u> </u>	<u> </u>		· ·																	
Image Image <th< th=""><th></th><th>6_20</th><th>6_25</th><th>6_30</th><th>6_35</th><th>6_40</th><th>7_20</th><th>7_25</th><th>7_30</th><th>7_35</th><th>7_40</th><th>8_20</th><th>8_25</th><th>8_30</th><th>8_35</th><th>8_40</th><th>10_20</th><th>10_25</th><th>10_30</th><th>10_35</th><th>10_40</th><th>12_20</th><th>12_25</th><th>12_30</th><th>12_35</th><th>12_40</th></th<>		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
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Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 80,000

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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%	28.68%	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%	28.64%	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%	28.60%	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%	28.56%	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%	28.53%	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%	28.49%	29.56%	19.20%	22.60%	26.00%	30.61%	32.96%
6 7	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%	28.45%	29.55%	19.15%	22.55%	25.94%	30.57%	32.95%
8	12.12% 12.08%	14.04% 14.01%	15.96% 15.93%	17.77% 17.71%	18.47% 18.43%	13.98% 13.94%	16.05% 16.02%	18.12% 18.09%	20.43% 20.37%	21.24% 21.21%	15.84% 15.81%	18.06% 18.03%	20.28% 20.25%	23.09% 23.04%	24.01% 23.99%	19.57% 19.53%	22.08% 22.05%	24.60% 24.57%	28.41% 28.37%	29.55% 29.55%	19.11% 19.07%	22.50% 22.45%	25.89% 25.84%	30.52% 30.48%	32.94% 32.93%
9	12.05%	13.98%	15.90%	17.65%	18.39%	13.91%	15.99%	18.06%	20.32%	21.21%	15.77%	18.00%	20.23%	22.99%	23.97%	19.49%	22.03%	24.54%	28.33%	29.54%	19.02%	22.43%	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%	28.29%	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%	28.25%	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%	28.21%	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%	28.17%	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%	28.14%	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%	28.10%	29.52%	18.77%	22.12%	25.47%	30.17%	32.84%
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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%
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20	11.59%	13.55%	15.51%	16.92%	17.64%	13.47%	15.55%	17.59%	19.64%	20.56%	15.35%	17.56%	19.77%	22.36%	23.47%	19.10%	21.56%	23.96%	27.79%	29.31%	18.58%	21.85%	25.12%	29.81%	32.54%
21	11.49%	13.45%	15.40%	16.77%	17.43%	13.42%	15.46%	17.54%	19.49%	20.38%	15.26%	17.46%	19.65%	22.23%	23.40%	19.03%	21.31%	23.89%	27.67%	29.23%	18.50%	21.75%	24.98%	29.66%	32.48%
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%	21.40%	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%
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33	10.90%	12.88%	14.87%	15.84%	16.16%	12.83%	14.92%	16.92%	18.62%	19.30%	14.80%	16.87%	18.98%	21.40%	22.32%	18.62%	20.85%	23.13%	26.95%	28.73%	18.03%	21.14%	24.21%	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%	24.14%	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 45	8.73% 8.50%	10.94% 10.73%	13.14% 12.95%			10.69% 10.46%	12.91% 12.70%	15.13% 14.94%			12.64% 12.41%	14.88%	17.12% 16.92%			16.55% 16.32%	18.82%	21.09% 20.88%			15.64% 15.38%	18.83% 18.59%	22.02% 21.80%		
45 46	0.00%	10.73%	12.99%			10.40%	12.70%	14.94%			12.41%	14.66%	10.92%			10.32%	18.60%	∠∪.88%			10.38%	10.33%	∠1.80%		
46 47																									
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Regular Guaranteed Income Rates for Annualized Premium greater than INR 80,000 and less than INR 2,00,000

Regular Gu					-																				
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	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
entry \ PT 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	15.47%	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%	26.97%	30.48%	34.96%	37.16%
2	15.41%	17.30%	19.22%	21.13%	21.32%	17.45%	19.51%	21.75%	24.13%	24.80%	19.50%	21.74%	24.13%	26.77%	27.69%	23.58%	26.12%	28.66%	32.42 %	33.40%	23.45%	26.93%	30.44%	34.89%	37.15%
3	15.38%	17.28%	19.20%	21.14%	21.75%	17.43%	19.48%	21.74%	24.10%	24.84%	19.47%	21.69%	24.13%	26.72%	27.68%	23.55%	26.09%	28.64%	32.36%	33.40%	23.43%	26.89%	30.35%	34.85%	37.13%
4	15.35%	17.25%	19.15%	21.03%	21.70%	17.39%	19.46%	21.72%	24.00%	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 38	13.89% 13.71%	15.97% 15.81%	18.04% 17.91%	18.96% 18.80%		15.99% 15.81%	18.12% 17.96%	20.46% 20.32%	21.91% 21.75%		18.08% 17.90%	20.28%	22.68% 22.53%	24.85% 24.70%	25.84% 25.65%	22.28% 22.10%	24.60% 24.42%	26.91% 26.75%	30.75% 30.61%	32.50% 32.35%	21.99%	25.20%	28.41% 28.25%	33.00% 32.86%	35.79% 35.58%
38	13.71%	15.81%	17.91%	18.80%		15.63%	17.96%	20.32%	21.75%		17.90%	20.12% 19.95%	22.53%	24.70%	25.65%	22.10%	24.42%	26.75%	30.61%	32.35%	21.79% 21.58%	25.02% 24.83%	28.25%	32.86%	35.38%
39 40	13.53%	15.66%	17.78%	18.63%		15.63%	17.81%	20.19%	21.59%		17.54%	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%	15.35%	17.53%	10.40%		15.44%	17.65%	20.05%	21.43%		17.36%	19.79%	22.24%	24.40%	23.23%	21.73%	24.08%	26.43%	30.35%	32.04%	21.38%	24.65%	27.93%	32.57%	33.17%
41 42	12.99%	15.35%	17.33%			15.08%	17.33%	19.91%			17.38%	19.63%	22.10%	24.25%		21.35%	23.91%	26.27%	30.22%		20.97%	24.47%	27.60%	32.43%	
42	12.99%	15.19%	17.40%			14.90%	17.33%	19.77%			17.18%	19.47%	21.95%	23.95%		21.37%	23.74%	25.94%	29.95%		20.97%	24.28%	27.60%	32.28%	
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%	23.22%	25.62%	29.69%		20.35%	23.73%	27.12%	31.85%	
46	12.02%	14.16%				14.09%	16.31%	0070			16.16%	18.46%	21.11%			20.30%	22.76%	25.26%			19.83%	23.29%	26.65%	100 /0	
47	11.60%	13.60%				13.64%	15.77%				15.68%	17.94%	20.71%			19.76%	22.29%	24.91%			19.30%	22.84%	26.18%		
48	11.17%	13.03%				13.19%	15.23%				15.20%	17.43%	20.30%			19.23%	21.82%	24.55%			18.78%	22.40%	25.71%		
49	10.75%	12.47%				12.73%	14.69%				14.72%	16.91%	19.90%			18.70%	21.36%	24.20%			18.25%	21.95%	25.24%		
50	10.32%	11.90%				12.28%	14.15%				14.24%	16.40%	19.50%			18.16%	20.89%	23.84%			17.73%	21.51%	24.77%		
51	9.90%					11.83%					13.76%	15.88%				17.63%	20.42%				17.21%	21.06%			
52	9.47%					11.38%					13.29%	15.36%				17.10%	19.96%				16.68%	20.62%			
53	9.05%					10.93%					12.81%	14.85%				16.57%	19.49%				16.16%	20.17%			
54	8.63%					10.48%					12.33%	14.33%				16.03%	19.02%				15.63%	19.73%			
55	8.20%					10.03%					11.85%	13.81%				15.50%	18.56%				15.11%	19.28%			
55	8.20%					10.03%					11.85%	13.81%				15.50%	18.90%				15.11%	19.28%			_

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

							ual to INR 2,																		
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	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
entry \ PT	15.97%	17.86%	19.74%	21.74%	22.35%	18.01%	00.10%	22.36%	24.69%	05.00%	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%
0	15.97%	17.86%	19.74%	21.74%		18.01%	20.16%	22.36%	24.69%	25.39%	20.06%		24.78%	27.45%	28.28%	24.14%	26.68%	29.31%		33.90%	24.02%	27.50%	30.98%		37.66%
2	15.94%	17.83%	19.72%	21.69%	22.32% 22.29%	17.98%	20.13% 20.11%	22.34%	24.65%	25.36% 25.34%	20.03%	22.24% 22.21%	24.75%	27.41%	28.26%	24.11%	26.65%	29.29%	32.92% 32.89%	33.90%	23.99%	27.47%	30.94%	35.43% 35.39%	37.65%
3	15.88%	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%	28.23%	24.08%	26.59%	29.26%	32.89%	33.90%	23.95%	27.43%	30.85%	35.39%	37.65%
4	15.85%	17.75%	19.65%	21.54%	22.20%	17.89%	20.08%	22.23%	24.51%	25.29%	19.97%	22.15%	24.71%	27.32%	28.23%	24.03%	26.56%	29.24%	32.83%	33.90%	23.88%	27.35%	30.83%	35.32%	37.63%
5	15.82%	17.73%	19.63%	21.49%	22.22%	17.86%	20.03%	22.27%	24.31%	25.27%	19.90%	22.13%	24.66%	27.20%	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%	21.46%	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 23	15.25%	17.23%	19.20%	20.57%	21.28%	17.31%	19.51%	21.76% 21.73%	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% 29.89%	34.53%	37.26%
	15.21%	17.19%	19.17%	20.51%	21.19%	17.28%	19.48%		23.41%	24.31%	19.34%	21.56%	24.08%	26.30%	27.42%	23.47% 23.44%	25.93%	28.50%	32.09%	33.66%	23.26%	26.57%	29.89%	34.47%	37.22%
24 25	15.18% 15.14%	17.16% 17.12%	19.14% 19.11%	20.45% 20.39%	21.10% 21.02%	17.24% 17.21%	19.44% 19.40%	21.69% 21.65%	23.35% 23.29%	24.23% 24.16%	19.31% 19.27%	21.52% 21.49%	24.04% 24.00%	26.25% 26.19%	27.37% 27.31%	23.44%	25.89% 25.85%	28.44% 28.39%	32.04% 31.99%	33.63% 33.60%	23.23% 23.20%	26.53% 26.49%	29.84%	34.41% 34.36%	37.17% 37.13%
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%	23.95%	26.19%	27.31%	23.38%	25.85%	28.33%	31.99%	33.57%	23.20%	26.49%	29.78%	34.30%	37.13%
26	15.06%	17.09%	19.08%	20.33%	20.93%	17.17%	19.37%	21.52%	23.24%	24.09%	19.24%	21.45%	23.95%	26.14%	27.25%	23.36%	25.81%	28.28%	31.89%	33.54%	23.17%	26.45%	29.73%	34.30%	37.09%
27	15.02%	17.02%	19.03%	20.28%	20.85%	17.10%	19.29%	21.54%	23.18%	23.95%	19.18%	21.41%	23.87%	26.03%	27.13%	23.33%	25.73%	28.22%	31.85%	33.54%	23.14%	26.36%	29.62%	34.19%	37.04%
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 45	13.13% 12.95%	15.38% 15.23%	17.64%			15.22% 15.04%	17.51%	20.05%			17.32% 17.14%	19.64%	22.26%	24.30% 24.15%		21.51% 21.33%	23.89% 23.72%	26.38%	30.32%		21.06% 20.85%	24.42%	27.78%	32.50% 32.35%	
45 46	12.95% 12.54%	15.23% 14.68%	17.51%				17.35%	19.91%			17.14%	19.48%	22.11% 21.71%	24.15%		21.33%		26.22% 25.86%	30.19%		20.85%	24.23%	27.62% 27.15%	3∠.35%	
46 47	12.54%	14.68%				14.60% 14.16%	16.82% 16.30%				16.67%	18.97% 18.46%	21.71%			20.80%	23.26% 22.79%	25.86%			20.35%	23.82% 23.40%	27.15%		
47	12.13%	14.13%				14.16%	15.77%				15.72%	18.46%	20.90%			19.73%	22.79%	25.51%			19.85%	23.40%	26.68%		
40	11.72%	13.03%				13.28%	15.24%				15.72%	17.45%	20.90%			19.73%	22.33%	24.80%			19.35%	22.98%	25.74%		
50	10.90%	12.48%				12.84%	14.71%				14.78%	16.94%	20.30%			18.66%	21.40%	24.80%			18.36%	22.30%	25.27%		
51	10.30%	12.4070				12.40%	14.7170				14.78%	16.44%	20.1070			18.13%	20.93%	2-4-44 70			17.86%	21.72%	20.2770		
52	10.08%					11.96%					13.84%	15.93%				17.60%	20.47%				17.36%	21.30%			
53	9.67%					11.52%					13.37%	15.42%				17.07%	20.00%				16.86%	20.88%			
54	9.26%					11.08%					12.90%	14.91%				16.53%	19.54%				16.36%	20.46%			
55	8.85%					10.64%					12.43%	14.41%				16.00%	19.07%				15.86%	20.05%			
54	9.26%					11.08%					12.90%	14.91%				16.53%	19.54%				16.36%	20.46%			

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

					ium greater																				
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% 16.23%	18.19% 18.16%	20.11% 20.09%	22.02% 21.97%	22.75% 22.72%	18.34% 18.31%	20.63% 20.60%	22.77% 22.74%	25.13% 25.08%	25.91% 25.89%	20.41% 20.38%	22.77% 22.74%	25.22% 25.19%	27.94% 27.90%	28.87% 28.86%	24.56% 24.53%	27.14% 27.11%	29.72% 29.70%	33.46% 33.43%	34.59% 34.59%	24.46% 24.43%	27.96% 27.92%	31.45% 31.41%	36.00% 35.97%	38.38% 38.37%
6 7	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% 34.59%	24.43%	27.92%	31.41%	35.97%	38.37%
8	16.17%	18.14%	20.07%	21.32%	22.65%	18.25%	20.55%	22.72%	24.99%	25.84%	20.33%	22.69%	25.17%	27.82%	28.82%	24.30%	27.05%	29.65%	33.36%	34.59%	24.35%	27.84%	31.30%	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%	24.47%	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 16	15.97% 15.93%	17.93% 17.90%	19.90% 19.87%	21.52% 21.46%	22.43% 22.35%	18.04% 18.00%	20.37% 20.33%	22.54% 22.51%	24.42% 24.37%	25.67% 25.40%	20.11% 20.08%	22.50% 22.47%	24.99% 24.95%	27.53% 27.28%	28.71% 28.46%	24.26% 24.23%	26.87% 26.83%	29.47% 29.43%	33.14% 33.09%	34.59% 34.56%	24.11% 24.08%	27.56% 27.52%	31.01% 30.96%	35.65% 35.59%	38.31% 38.27%
16	15.93%	17.90%	19.87%	21.46%	22.35%	17.97%	20.33%	22.51%	24.37%	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	15.85%	17.83%	19.84%	21.40%	22.18%	17.93%	20.26%	22.48%	24.31%	25.26%	20.03%	22.43%	24.88%	27.17%	28.34%	24.21%	26.76%	29.34%	33.00%	34.50%	24.03%	27.48%	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 26	15.58% 15.55%	17.60% 17.56%	19.61% 19.58%	20.93% 20.88%	21.59% 21.50%	17.69% 17.65%	20.03% 19.99%	22.22% 22.18%	23.87% 23.81%	24.76% 24.69%	19.79% 19.76%	22.16% 22.12%	24.62% 24.59%	26.80% 26.75%	27.94% 27.89%	23.99% 23.97%	26.52% 26.48%	29.04% 28.99%	32.67% 32.62%	34.30% 34.27%	23.82% 23.79%	27.15% 27.11%	30.48% 30.42%	35.09% 35.03%	37.89% 37.85%
28	15.55%	17.53%	19.58%	20.88%	21.30%	17.63%	19.95%	22.18%	23.81%	24.69%	19.78%	22.12%	24.59%	26.69%	27.89%	23.97%	26.48%	28.99%	32.57%	34.27%	23.79%	27.11%	30.42%	34.98%	37.85%
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%	24.53%	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 35	15.24% 15.20%	17.29% 17.26%	19.35% 19.32%	20.41% 20.35%	20.82% 20.74%	17.37% 17.33%	19.52% 19.49%	21.92% 21.89%	23.37% 23.31%	24.13% 24.06%	19.50% 19.47%	21.75% 21.71%	24.30% 24.26%	26.32%	27.43% 27.37%	23.76% 23.73%	26.20%	28.64% 28.60%	32.24%	34.04% 34.01%	23.55% 23.52%	26.77% 26.73%	29.99% 29.94%	34.59% 34.53%	37.51% 37.47%
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% 26.12%	27.37%	23.73%	26.16% 25.98%	28.60%	32.19% 32.06%	34.01%	23.52%	26.73%	29.94%	34.53%	37.47%
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 44	13.78% 13.60%	16.05% 15.90%	18.32%	1		15.91% 15.73%	18.22% 18.06%	20.78%			18.04% 17.86%	20.39%	23.04% 22.88%	25.10%		22.30% 22.12%	24.73%	27.16%	31.16%		21.90% 21.70%	25.29%	28.67%	33.40%	
44 45	13.60%	15.90%	18.19% 18.07%			15.73%	18.06%	20.64% 20.50%			17.86%	20.22% 20.06%	22.88%	24.95% 24.80%		22.12%	24.55% 24.37%	26.97% 26.79%	31.03% 30.90%		21.70%	25.11% 24.92%	28.51% 28.35%	33.26% 33.12%	
45	13.43%	15.19%	10.07%			15.55%	17.37%	20.00%			17.08%	20.08%	22.73%	24.0070		21.94%	23.90%	26.79%	30.30%		20.98%	24.92%	28.35%	33.1270	
40	12.59%	14.63%				14.66%	16.83%				16.74%	19.03%	21.93%			20.88%	23.44%	26.09%			20.36%	24.04%	27.42%		
48	12.17%	14.07%				14.22%	16.29%				16.26%	18.52%	21.24%			20.35%	22.98%	25.74%			19.94%	23.60%	26.96%		
49	11.75%	13.51%				13.77%	15.76%				15.79%	18.01%	20.84%			19.83%	22.51%	25.40%			19.42%	23.16%	26.49%		
50	11.34%	12.95%				13.33%	15.22%				15.32%	17.50%	20.44%			19.30%	22.05%	25.05%			18.90%	22.71%	26.03%		
51	10.92%					12.88%					14.84%	16.99%				18.77%	21.59%				18.39%	22.27%			
52	10.50%					12.44%					14.37%	16.47%				18.24%	21.12%				17.87%	21.83%			
53	10.08%					11.99%					13.90%	15.96%				17.72%	20.66%				17.35%	21.39%			
54 55	9.66% 9.25%					11.54% 11.10%					13.43% 12.95%	15.45% 14.94%				17.19% 16.66%	20.20% 19.73%				16.83% 16.31%	20.95% 20.51%			
55	9.25%					11.10%					12.95%	14.94%				10.00%	19.73%				10.31%	20.51%			