Reliance Nippon Life Guaranteed Advantage Income Plan (UIN: 121N182V02) Annexure A - Income Rates

Variant 1: Insta Income - 50% cashback

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

				INR 35,000 and less th																																				
PPT	5	5	5	5	5	5	6	6	6	6		6	7			7		7			8			8		10		10 10				11			11	12			12	12 12
Age at entry \ PT	20	25	30	32	35	40	20	25	30	32	35	40	20	25	30	32	35	40	20	25	30	32	35	40	20	25	30	32 35	40	20	25	30	32	35	40	20	25	30	32	35 40
	9.94%	11.76%	13.58%	14.60%	15.66%	16.20%	12.47%	14 63%	16 74%	17.57%	19 02%	19 67%	14 299	16.58%	18 88%	10 68%	21 58%	22.33%	16 11%	18 56%	21.01%	21.81%	24 14%	24 99%	19.74%	22.52%	25 299	25.56% 29.26%	30,30%	20.01%	23.37%	25.54%	25.84%	29 83%	31 68%	20 1996	23.89%	27 59%	29.82%	32.28% 34.67%
1	2,90%	11.72%	13,54%	14.56%	15.63%			14 57%	16.71%	17.53%	18.98%	19.64%	14.25%	16.54%	18.84%	22 54%	21.54%	22.29%	16.07%	18.52%	20.97%	21.77%	24.20%	24.94%		22.46%	25.23%	25.50% 29.21%		19.96%	23.32%	25,48%	25.77%	29.77%	31.61%	20.14%	23.83%	27.53%		32.22% 34.59%
-	9,85%	11.02%	13.51%	14.52%	15.59%			14.54%			18.94%	19,60%	14.21%	16.50%			21.50%				20.93%							25.45% 29.16%			23.26%			29.72%	31.54%		22 78%			32,35% 34,50%
-	9,83%	11.65%	13.47%	14.49%	15.55%			14,50%	16.64%	17.46%		19.57%	14.17%	16.47%			21.46%		15.98%		20.88%			24.86%			25.12%		30.25%					29.66%	31.47%	20.03%				32.11% 34.42%
3		11.61%	13.47%		15.51%			14.40%	16.61%	17.43%		19,57%	14.17%	16.43%	18,75%		21.42%		15,94%	18,39%				24.85%				25.39% 29.11%						29.60%	31.47%					32.11% 34.42% 32.05% 34.34%
4	9.72%			14.45%																																19.98%	23.67%			
	9.75%	11.57%	13.40%	14.41%	15.47%	16.03%		14.43%	16.57%	17.39%	18.84%	19.50%	14.09%	16.39%	18.68%		21.38%		15.90%	18.35%			23.92%	24.77%			25.01%	25.28% 29.01%		19.76%	23.10%		25.53%	29.55%	31.34%	19.92%	23.61%	27.30%		31.99% 34.25%
- 6	9.72%	11.54%	13.36%	14.38%	15.44%			14.32%	16.54%	17.36%	18.80%	19.47%	14.05%	16.35%	18.64%		21.36%		15.86%	18.30%			23.88%	24.73%		22.21%		25.23% 28.96%		19.71%		25.18%		29.49%	31.27%			27.24%		31.93% 34.17%
7	9.67%	11.50%	13.33%	14.34%	15.40%			14.36%	16.50%	17.32%	18.77%	19.44%	14.01%	16.31%	18.60%		21.30%		15.82%	18.26%			23.84%	24.60%		22.16%	24.90%	25.17% 28.91%		19.66%	22.99%			29.44%	31.20%		23.50%	27.18%		31.88% 34.09%
	9.63%	11.45%	13.29%	14.30%	15,36%			14.32%	16.47%	17,29%		19,40%	13.97%	16.27%	18,56%		21.26%		15,77%	18.22%				24.64%			24.85%	25.12% 28.86%		19.61%	22.93%		25,35%	29.38%	31.13%		23.44%			31,82% 34,00%
9	9.59%	11.42%	13.26%	14.26%	15.32%	15.88%	12.13%	14.28%	16.44%	17.25%	18.69%	19.37%	13.93%	16.23%	18.52%	29.33%	21.22%		15.73%	18.17%			23.75%	24.60%		22.05%	24.79%	25.06% 28.80%		19.56%	22.88%	25.00%	25.29%	29.33%	31.06%		23.39%	27.06%		31.76% 33.92%
10	9.55%	11.39%	13.22%	14.23%	15.29%	15.85%	12.10%	14.25%	16.40%	17.22%	18.66%	19.34%	13.89%	16.19%	18.49%	29.29%	21.18%	21.95%	15,69%	18.13%	20.57%	21.38%	23.71%	24.56%	19.29%	22.01%	24,74%	25.01% 28.75%	29.78%	19.51%	22.82%	24,94%	25.23%	29.27%	30.99%	19.65%	23.33%	27.01%	29.24%	31.70% 33.84%
11	9.52%	11.35%	13,18%	14.19%	15,25%	15.81%	12.06%	14.21%	16.37%	17.18%	18.62%	19.31%	13.85%	16.15%	18.45%	29.25%	21.14%	21.91%	15.65%	18,09%	20.53%	21.33%	23.66%	24.51%	19.24%	21.96%	24.69%	24.95% 28.70%	29.72%	19.46%	22,77%	24.87%	25.17%	29.22%	30.92%	19,60%	23.27%	26.95%		31.65% 33.76%
12	9,48%	11.31%	13.15%	14.15%	15.21%	15,77%	12.02%	14,18%	16 33%	17 15%	18 59%	19.27%	13.81%	16.11%	18.41%	19 21%	21.10%	21.87%	15.61%	18.04%	20.48%	21 29%	23.62%	24.47%	19.20%	21 91%	24 63%	24.90% 28.65%		19.41%	22 71%	24 83%	25 100	29.16%	30.85%	19 55%	23 22%	26.89%	29 13%	31.59% 33.67%
- "	2.44%	11.28%	13.11%	14.12%	15.17%			14.14%	16.30%	17.11%	18.55%	19.24%	13,77%	16.07%	18.37%		21.06%		15.57%	18,00%				24.43%		21.86%	24.58%	24.84% 28.60%		19.36%		24.76%	25.04%	29.11%	30.78%	19,499	23.16%	26.83%		31.53% 33.59%
- 14	2,40%	11,24%	13.08%	14.00%	15.13%			14 10%	16.26%	17.08%		19,21%	13,73%	16,03%	18.33%		21.02%		15.52%	17.96%				24.39%			24,52%	24.79% 28.55%		19.31%				29.05%	30.71%			26,77%		31.47% 33.51%
	9,37%	11,20%	13.04%	14.04%	15.09%			14.07%	16,23%	17.04%		19.17%	13,70%	15.99%	18.29%		20.99%		15.48%	17.92%				24.34%				24.73% 28.50%		19.26%			24,92%	29.00%	30.64%		23.05%			31.42% 33.42%
15	9.32%	11.16%	13.00%	13.97%	14.99%			14.02%	16.19%	16.98%	18.30%	19.05%	13,65%	15.95%	18.25%	29.03%	20.90%		15,44%	17.87%	20.30%	21.10%	23.41%	24.27%		21.72%	24.42%	24.68% 23.44%		19.25%	22.50%	24.58%	24.86%	28.93%	30.56%	19.35%	23.00%	26.65%		31.34% 33.32%
16								13.02%		16 91%			13.63%				20.81%		15,40%	17.83%						21.72%	24.35%	24.63% 28.39%			22.50%			28.87%	30.47%		22.00%			
17	9.27%	11.11%	12.96%	13.90%	14.89%				16.15%			18.95%		15.90%	18.20%									24.19%						19.20%								26.59%		31.27% 33.22%
18	9.22%	11.07%	12.91%	13.83%	14.80%			13.93%	16.11%	16.84%		18.84%	13.56%	15.86%	18,16%		20,73%		15.36%	17,79%				24.12%			24.31%	24.58% 28.33%		19.16%	22.41%			28.80%	30.39%					31,29% 33,11%
19	9.17%	11.02%	12.87%	13.76%	14.70%	15.19%		13.89%	16.07%	16.77%	18.10%	18.73%	13.52%	15.82%	18.12%	18.85%	20.64%		15.32%	17.75%	20.17%		23.29%	24.05%		21.60%	24.26%	24.52% 28.27%		19.13%	22.37%		24.69%	28.73%	30.30%		22.85%	26.46%		31.12% 33.01%
20	9.12%	10.97%	12.83%	13.69%	14.60%		11.66%	13.84%	16.03%	16.70%		18.61%	13.47%	15.77%	18.08%		20.56%		15.28%	17.70%				23.97%			24.21%	24.47% 28.22%		19.10%	22.32%			28.67%	30.22%		22.79%			31.05% 32.91%
21	9.07%	10.92%	12.78%	13.61%	14.49%	14.96%	11.61%	13.80%	15.99%	16.64%	17.91%	18.50%	13.43%	15.73%	18.03%	18.73%	20.47%	21.29%	15.25%	17.66%	20.08%	20.81%	23.03%	23.90%	18.89%	21.52%	24.16%	24.42% 28.16%	29.11%	19.06%	22.28%	24.29%	24.57%	28.60%	30.13%	19.16%	22.74%	26.33%	28.54%	30.97% 32.81%
22	9.02%	10.87%	12,73%	13.53%	14.39%	14.83%	11.55%	13.75%	15.95%	16.57%	17.81%	18.39%	13.38%	15.69%	17.99%	18.67%	20.39%	21.21%	15.21%	17.62%	20.03%	20.75%	22.96%	23.82%	18.86%	21.48%	24.11%	24.37% 28.11%	29.05%	19.03%	22.23%	24.24%	24.52%	28.53%	30.05%	19.12%	22.69%	26.26%	28.47%	30.90% 32.71%
23	8.98%	10.82%	12.68%	13.46%	14.29%	14.71%	11.50%	13.71%	15.91%	16.50%	17.72%	18.28%	13.34%	15.64%	17.95%	28,62%	20.30%	21.14%	15.17%	17.58%	19.99%	20.69%	22.88%	23.75%	18.83%	21.44%	24.06%	24.32% 28.05%	28,98%	19.00%	22.19%	24.18%	24.46%	28.47%	29.96%	19.08%	22.64%	26.20%	28,40%	30.83% 32.60%
24	8.90%	10,77%	12,64%	13.38%	14.19%	14.59%	11.45%	13.66%	15.87%	16.43%	17.62%	18.17%	13.29%	15.60%	17.91%	28,55%	20.21%	21.06%	15.13%	17.53%	19.9%	20.63%	22.81%	23.68%	18.80%	21.40%	24.01%	24.27% 27.99%	28,92%	18.97%	22.15%	24.13%	24.40%	28.40%	29.88%	19.05%	22.59%	26.13%	28.33%	30.75% 32.50%
26	8.85%	10.72%	12,59%	13.31%	14.08%	14.47%	11.40%	13.62%	15.83%	16.37%	17.53%	18.05%	13.25%	15.55%	17.88%	18 4996	20.13%	20.98%	15.09%	17,49%	19.89%	20.58%	22,73%	23.60%	18,77%	21.36%	23.96%	24.22% 27.94%	28.85%	18.93%	22.10%	24 07%	24.35%	28.33%	29.79%	19.01%	22.54%	26.07%		30.68% 32.40%
26	8,79%	10.66%	12.53%	13.22%	13.97%			13.57%	15.79%	16.30%		17.94%	13.20%	15 51%	17.82%		20.04%		15.05%	17.45%			22.65%	23.53%			23.91%	24.17% 27.88%		18.90%	22.05%			28.27%	29.71%		22.49%	26.01%		30.61% 32.30%
	8,74%	10.61%	12.48%	13.14%	13.86%			13.53%		16.23%		17.83%	13.16%	15.47%			19.96%		15.01%		19.80%			23.46%	18.71%			24.12% 27.82%			22.01%			28.20%	29.62%					30.53% 32.19%
	8,68%	10.55%	12.43%	13.06%	13.75%			13.68%	15.71%	16 16%		17.72%	13.11%		17.74%		19.87%		14.97%	17.36%				23.38%				24.06% 27.77%			21.96%			28 13%	29.58%	18 90%		25.88%		30.46% 32.09%
28		10.55%	12,43%		13,54%			13.48%	15.71%	16.09%		17.72%	13,07%	15.42%			19.87%		14,97%	17,38%				23.38%				24.00% 27.77%						28.13%	29.45%					30.46% 32.09%
29	8.62%			12.98%																																				
30	8.55%	10.44%	12.32%	12.89%	13.53%	13.89%		13.39%	15.63%	16.03%	17.05%	17.49%	13.02%	15.34%	17.65%	18.29%			14.83%	17.28%		20.29%	22.35%	23.23%			23,70%	23.96% 27.65%		18.76%	21.86%		24.02%	28.00%	29.37%		22.28%	25.75%		30.31% 31.89%
31	8.42%	10.37%	12.25%	12.79%	13.39%			13.35%	15.59%	15.96%	16.95%	17.38%	12.98%	15.29%	17.61%	18.13%			14.85%	17.24%			22.28%	23.16%		21.12%	23.65%	23.91% 27.60%		18.73%		23.70%		27.93%	29.28%		22.23%	25.68%		30.24% 31.78%
32	8.43%	10.31%	12.19%	12.70%	13.26%			13.30%	15.55%	15.88%	16.86%	17.27%	12.93%	15.25%	17.57%	18.07%			14.81%	17.19%		20.18%	22.20%	23.09%		21.08%	23.60%	23.86% 27.54%		18.70%		23.64%		27.86%	29.20%		22.18%	25.62%		30.26% 31.68%
33	8.35%	10.24%	12,13%	12.60%	13.13%			13.26%	15.51%	15.81%		17.35%	12.89%	15.20%	17.52%	18,02%			14,77%	17.15%			22,12%	23.01%			23,55%	23.81% 27.49%		18.66%	21,72%			27.80%	29.11%	18.71%				30,09% 31,58%
34	8.29%	10.18%	12.07%	12.50%	12.99%	13.35%	10.95%	13.21%	15.48%	15.74%	16.62%	17.05%	12.84%	15.16%	17.48%	17.95%	19.36%	20.28%	14.73%	17.11%	19.49%		22.05%	22.94%	18.51%	21.00%	23.50%	23.76% 27.43%	28.25%	18.63%	21.68%	23.52%	23.74%	27.73%	29.02%	18.67%	22.08%	25.49%	27.64%	30.02% 31.48%
35	8.22%	10.11%	12.01%	12.40%	12.86%	13.22%	10.90%	13.17%	15.44%	15.67%	16.53%	17.00%	12.80%	15.12%	17.44%	17.89%	19.27%	20.20%	14.02%	17.07%	19.44%	20.00%	21.97%	22.86%	18.48%	20.96%	23.45%	23.71% 27.37%	28,22%	18.60%	21.63%	23.46%	23.67%	27.67%	28.94%	18.63%	22.03%	25.43%	27.57%	29.94% 31.37%
36	7.95%	9.87%	11.79%	12.17%	12.61%		10.65%	12.95%	15.25%	15.47%	16.29%	- 1	12.55%	14.89%	17.24%	17.68%	19.09%		14.44%	16.84%	19.23%	19.78%	21.79%	- 1	18.23%	20.73%	23.22%	23.48% 26.99%		18.35%	21.38%	23.21%	23.40%	27.39%		18.38%	21.78%	25.18%	27.29%	29.45%
37	7.68%	9.63%	11.57%	11.94%	12.37%		10.40%	12,73%	15.06%	15.27%	16.00%		12.30%	14.67%	17.05%	17.48%	18.91%		14.20%	16.61%	19.03%	19.57%	21.60%		17.99%	20.49%	22,99%	23.25% 26.80%		18.10%	21.13%	22.97%	23.13%	27.11%		18.13%	21.53%	24.94%	27.01%	29.25%
38	7.42%	9,39%	11.36%	11.71%	12.12%		10.15%	12.52%	14.88%	15.00%	15.90%		12.05%	14.45%	16.85%	17 27%	18,72%		13.95%	16 38%	18.82%	19.75%	21.42%					23.02% 26.61%		17.85%	20.89%	22 73%	22.86%	26.83%		17.87%	21 28%	24 70%	26 72%	28 90%
39	7,15%	9,15%	11.14%	11.48%	11.87%		2.90%	12.30%	14.69%	14.88%			11.80%	14.23%	16,65%		18.30%		13.70%	26,26%			20.95%				22,53%	22.79% 26.43%		17.60%	20.64%			26.55%		17.62%		24.45%	25.64%	28,57%
40	6.88%	8.90%	10.93%	11.24%	11.62%		2,66%	12.08%	14.51%	14.78%			11.56%	14.01%	16,46%		18.15%		13,45%	15,93%			20.80%				22,31%	22.56% 26.24%					22.32%	26.27%		17,37%				28 33%
41	6,60%	8.64%	10.69%	10.99%			2.41%	11.86%	14.32%	14.58%	-		11.31%	13.78%	16.26%	25,65%			13.21%	15,70%	18.20%	18 72%		-	17.01%	19.54%	22.08%	22.33%		17.10%		22.07%	22.10%				20.54%	23.97%	25.37%	
42	6.32%	8.38%	10.45%	10.74%			9.16%	11 65%		14 50%			11.06%	13.56%	16.07%	25,40%			12.95%	15.48%		18 52%					21.85%	22.10%		16.85%							20.29%		24 59%	
	6.04%	8.12%	10.21%	10.48%			8.91%	11.42%	13.95%	14.26%			10.81%	13.34%	15.87%	25,30%			12.71%	15.25%		18.32%						21.86%		16.60%	19.76%								23.82%	
44	5,76%	7,85%	2,27%	20.4675			8.50%	11.21%	13.77%	14,20%		_	10.56%	13.12%	15.67%	20,201			12,47%	15,02%	17.59%	10.32%	_	-		18.83%	21.40%	21.80%		16,35%	19,55%		21.0/%	_	_		19.80%	23.26%	23.025	
				_						_	_	-				_	_					_	_	_					_				_	_	_				-	-
45	5.47%	7.60%	9,73%				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%	19.33%	21.37%	_	_		16,10%	19.55%	23.00%	\rightarrow	
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Early Guaranteed Inc	ome Rates for Annualize	ed Premium greater tha	n INR 80,000 and less	than INR 2,00,000																																
PPT	5	5	5	5	5	5		. 6	6 6	5 6	7	7 7	7	7	7	8		8	8 1	5 8	10	10	10	10	10	10		11 1:			11	12	12	12	12	12
Age at entry \ PT	20	25	30	32	35	40		5 30		5 40		25 3				20		30		5 40		25	30	32				25 31			40	20	25	30	32	35
- 0	13.30% 13.27%	15.07% 15.06%	16.84%	17.82%	18.84%	29.42%		13% 20.20%	20.79% 22.	40% 23.08%			76% 23.40	25.30% 5% 25.27%		20.10%		25.12%	25.85% 25 25.83% 25	1.08% 28.9					33.42%			7.98% 30.			6 36.15% 6 36.09%	24.93%		32.35%	34.50%	36.85% 3
	13.27%	15.04%	16.81%	17.79%	18.81%	29.39% 29.36%		.07% 20.15%		37% 23.05%				3% 25.24%					25.83% 25						33.34%			7.90% 30. 7.89% 30.			6 36.03%			32.31%		36.76% 3
3	13.21%	14.90%	16.75%	17.73%	18,75%	22,33%			20.71% 22					25.24%					25.74% 27						33.29%			7.84% 30.			6 35.97%					36,71% 3
4	13.17%	14.95%	16.73%	17,70%	18,72%	29.30%		.01% 20.09%		28% 22.97%	17,95%			7% 25.18%		19,95%			25.70% 27						33.25%		4.42% 2			7% 34.131				32,16%		36,67% 3
5	13.14%	14.92%	16.70%		18.69%	29.27%		98% 20.06%		25% 22.94%				4% 25.34%		19.92%			25.67% 27						33.21%			7.75% 29.			35.86%			32.11%		36.62% 3
6	13.11%	14.89%	16.67%	17.64%	18.66%	29.24%		96% 20.04%		23% 22.92%				25.11%					25.63% 27						33.17%			7.71% 29.			6 35.80%			32.07%		36.57% 3
7	13.08%	14.86%	16.64%		18.63%	19.22%			20.59% 22.					7% 25.08%					25.59% 27						33.12%		4.29% 2				5 35.74%			32.02%		36.52% 3
	13.04%	14.83%	16.51% 16.58%	17.58% 17.55%	18.60%	22,22% 29,35%		50% 19.96% 57% 19.96%		17% 22.87%				4% 25.05% 1% 25.01%		19.81%			25.58% 27 25.52% 27				29.28% 29.23%		33.08%			7.61% 29. 7.57% 29.			6 35.68%			31.97%		
**	12.98%	14.00%	16.56%	17.52%	18.5/9	29,13%		84% 19.90%		11% 22.81%				1% 25.01%		19,74%			25.49% 27						23.00%			7.52% 29.			6 35.57%			31.87%		36.37% 3
11	12.95%	14.74%	16.53%	17.49%	18.51%	29,20%		81% 19.90%		08% 22.79%				4% 24.95%					25.45% 27						32.96%			7.48% 29.			6 35.51%			31.82%		36.32% 3
12	12.92%	14.71%	16.50%	17.46%	18.48%	29.07%		78% 19.87%		05% 22.76%				24.92%		19.67%			25.42% 27			26.38%			32.91%		4.08% 2			23.761						36.28% 3
13	12.88%	14.68%	16.47%	17.42%	18.45%	22,04%		75% 19.84%		02% 22.73%				24.88%		19,64%	22.04%	24.65%	25.38% 27	1.60% 28.4	7% 23.62%	26.34%	29.05%	29.34%	32.87%	33.91% 2	4.04% 2	7.38% 29.	52% 29.74		35.39%			31,73%		36,23% 3
14	12.85%	14.65%	16.44%	17.40%	18.41%	29.02%			20.39% 21.					5% 24.85%					25.35% 27						32.83%			7.33% 29.			6 35.33%					35.18% 3
15	12.82%	14.62%	16.41% 16.38%	17.37%	18.38% 18.31%	18.98% 18.89%		.60% 19.79%	20.37% 21.	96% 22.68%				2% 24.82%					25.31% 27						32.79%			7.29% 29. 7.26% 29.								36.13% 3
17	12.78% 12.75%	14.50%	16.38% 16.36%	17.32% 17.27%	18.31% 18.23%	18.89% 18.80%		.65% 19.77% .63% 19.74%		89% 22.59%				7% 24.75%		19.54%		24.55%	25.27% 27	547% 28.3 542% 28.2					32.75%		3.93% 2				6 35.21%	24.22%				35.03% 3
17	12.75%	14.50%	16.35%	17.27%	18.23%	18.80%		.63% 19.74% .60% 19.72%		.74% 22.50%				24.62%		19.51%			25.23% 27						32.66%			7.22% 29. 7.19% 29.		5% 33.529 1% 33.489						35.98% 3
22	12.67%	14.49%	16,30%	17,17%	18,00%	18.62%		57% 19.69%		.67% 22.33%				24,56%					25.14% 27						32.62%			7.16% 29.			6 35.02%			31.45%		35,92% 3
20	12.64%	14.40%	16.28%	17.12%	18.01%	18,53%	15.41% 17	54% 19.67%	20.12% 21.	59% 22.24%	17.42%	19.68% 22	15% 22.77	24.42%	25.22%	19.43%	21.83%	24.42%	25.10% 27	24% 28.0	23,45%	26.11%	28,78%	29.07%	32.58%	33.58% 2	3.84% 2	7.13% 29.	22% 29.43	23.381	34.96%	24.12%	27.76%	31.41%	33.53%	35.87% 3
21	12.60%	14.42%	16.25%	17.08%	17.93%	18.43%		51% 19.65%		52% 22.15%				5% 24.27%		19,40%	21.80%	24.39%	25.04% 27	7.03% 27.8	23.43%						3.82% 2		18% 29.38							35.82% 3
22	12.56%	14.39%	16.22%		17.85%	28.34%		48% 19.62%		.44% 22.06%				24.22%		19.37%			24.99% 26						32.50%			7.07% 29.			4 34.83%					35.77% 3
23	12,52% 12,48%	14.35%	16.19% 16.16%	16.95%	17,76%	38,24% 38,34%		45% 19.60%	19.97% 21. 19.92% 21.	37% 21.97%				4% 24,34% 2% 24,08%		19.34%	21.74%	24.33%	24.94% 25	1.91% 27.7 1.86% 27.6					32.48%				.09% 29.3		6 34.77% 6 34.70%			31.27%		35,72% 3
25	12.44%	14.32%	16.13%	16.84%	17.60%	28,05%		39% 19.55%		22% 21.79%				24.02%					24.83% 25						32.37%			3.97% 29.			4 34.54%					35.62% 3
26	12.40%	14.25%	16.10%	16.78%	17.52%	17.94%		36% 19.53%		15% 21.70%		19.50% 21							24.79% 25			25.95%		28.84%				5.94% 28.			0 34.58%					35.56% 3
27	12.35%	14.21%	16.06%	16.72%	17.43%	17.84%		33% 19.51%		.07% 21.61%				5% 23.88%		19.23%	21.62%	24.21%	24.75% 26	1.68% 27.4			28.52%		32.29%			5.91% 28.		2% 33.057						35.52% 3
25	12.31%	14.17%	16.03%	16.66%	17.34%	17,74%		30% 19.48%		.00% 21.52%				23,82%					24.72% 25						32.25%			1,88% 28.			34.45%			31.04%		
29	12.27%	14.13%	16.00%	16.60%	17.26%	17.64%		26% 19.46%		92% 21.44%				23.75%					24.67% 26			25.86%			32.21%			3.84% 28.			4 34.38%					35.42% 3
30	12.22%	14.09%	15.96% 15.92%	16.54% 16.47%	17.17%	17.53%		20% 19.44%		.85% 21.35% .78% 21.26%				5% 23.68%		19.14%		24.12%	24.63% 26 24.58% 26	552% 27.2					32.17%			5.81% 28.			6 34.32%			30.95%		35.38% 3
31	12.17% 12.12%	14.05%	15.92% 15.88%	16.47%	17.07%	17.43% 17.33%		20% 19.41% 17% 19.39%		70% 21.17%		19.35% 21		23.61%					24.58% 26			25.81%			32.13%		3.58% 25	3.78% 28.	.76% 28.5 .71% 28.8		6 34.25%			30.86%		35.25% 3
32	12.07%	13.95%	15.84%	16,33%	16.60%	17.24%		14% 19.37%		(63%) 21.08%				23.48% 23.48%		19.05%		24.03%		34% 27.0					32.04%			5.71% 28.		7% 32.771 1% 32.771						35.20% 3
34	12.01%	13.90%	15.79%	16.26%	16.78%	17.14%		11% 19.34%		55% 20.99%		19.26% 21				19.03%				28% 26.9							3.53% 2					23,77%				35.25%
35	11.96%	13.86%	15.75%	16.19%	16.68%	17.04%	14.84% 17	.08% 19.32%	19.59% 20.	48% 20.90%	16.92%	19.23% 21	75% 22.13	23.35%	23.88%	19.00%	21.39%	23.97%	24.42% 25		7% 23.16%	25.62%	28,23%	28.52%	31.96%		3.51% 25		50% 28.75	5% 32.679	34.00%	23,75%	27.24%	30.73%	32.81%	35,20% 3
35	11.76%	13.68%	15.60%	16.00%	16.46%			93% 19.20%		29%				4% 23.17%				23.83%		1.10% 26.6			28.06%		31.83%			3.47% 28.			6 33.79%			30.56%		34.85% 3
37	11.56%	13.51%	15.46%		16.23%				19.36% 20.					7% 22.94%	\vdash			23.69%		3.84% 26.4			27.90%		31.62%		3.13% 2				33.58%			30.40%		34.70% 3
38	11.38% 11.17%	13.36%	15.31% 15.16%	15.62% 15.44%	16.00% 15.77%			62% 18.95%	19.30% 19. 19.13% 19.		16,37%	18.76% 21	35% 21.70	22.63% 4% 22.47%	-	18,44%			23.78% 25	.70% 26.2 .45% 26.0			27,74%		31.40%		2,98% 2	1.11% 28 1.93% 27			6 33.36% 6 33.15%			30.24%		34,36% 3
39	11.17%	13.16%	15.16%	15.44%	15.77%			.47% 18.83% .31% 18.71%						2% 22.25%					23.78% 25						31.10%			5.90% 27. 5.75% 27.		5% 31.879 5% 31.679				29.91%		
41	20.76%	12.81%	14.85%		15.54%			16% 18.59%		ORD N	15.81%	18.28% 20	95% 21.30	27.25%		17.89%	20,40%	23.12%	23.52% 25	30%	22.04%			27.53%				3.56% 27.		7% 31.629				29,75%		
42	20.55%	12.62%	14.69%					.00% 18.46%				18.12% 20						22.98%			21.86%				31.07%			3.36% 27.		2% 31.567						34.00%
43	22,34%	12.43%	14.53%	14.76%				85% 18,36%				17.96% 20		2%		17.51%		22.83%	23.30% 25	.02%		24,30%			30.95%			17% 27		1% 31.519				29.42%		34.00%
44	20.13%	12.25%	14.37%					70% 18.22%				17.80% 20							23.19% 25		21.48%		26.76%	27.04%				1.98% 26.		2% 31.45%				29.26%		33.95%
45	9.92%	12.06%	14.21%					54% 18.10%	-	-		17.64% 20	42%	+					23.08% 24	1.92%		23.95%		26.88%	30.69%			1.79% 26.		31.401	4			29.10%		33.91%
46	9.48%	11.42%						42%			14.62%	17.11%	_	_				22.08%		_	20.77%	23.42%		26.03%				1.79% 25.			_			28.55%		-
45	8,60%	10.76%						.87%		_		16.05%				15.73%		21.15%			19.71%		25,33%	25.60%				1.29% 25.						27.44%		-
49	8.17%	9.51%						31%				15.51%				15.26%		20.69%				22.13%						2.79% 24					23.72%		2/2007	-
50	7.73%	8.87%					10.93% 12	75%			12.86%	14.98%				14.72%	17.21%	20.22%			18.65%	21.67%					8.94% 2	2.29% 24.				19.15%	23.29%	26.34%		
51	7.24%						10.51%				12.42%		\perp			14.32%		-		_	18.12%						8.40% 2			\perp	\perp		22.86%	- $=$	\rightarrow	-
52	6.76%						10.10%			_	11.97%	_	_	_	\vdash	13.85%			_	_	17.59%			_	_		7.87% 2			_	\perp		22.42%	-	\rightarrow	\perp
53	5,27% 5,79%						9,69%	_	-	_	11.53%	_	_	+		13.37%		_	_	_	17.06%		_	_	_		7,34% 2		_	+	_		21.99%	\rightarrow	\rightarrow	-
s4	5.79%						9.28%	_			11.09%	_	-	_	-	12.90%	15.19%	_	_	-	16.53%	12J.85%		-	_		6.81% 2	14/16	-	-	_	17.04%	21.56%	\rightarrow	-	-

Variant 1: Insta Incom	e - 50% cashback																																			
		ed Premium greater tha	in and equal to INR 2.0	0.000 and less than INR 5.	.00.000																															
PPT	5	5	5	5	5	5	6	6 6	6	6	6	7	7	7	7 7	7	8	8	8	8	8 8	10	10	20	20	10 10	11	11	11	11 1	11	12	12	12	12	12 12
Age at entry \ PT	20	25	30	32	35	40	20	25 30	32	35	40	20	25	30 :	12 35	40	20	25	30	32	35 40	20	25	30	32	35 40	20	25	30	32 3	40	20	25	30	32	35 40
	13.79%	15.56%	17.33%	18.31%	19.34%	29,92%	25,55% 2	1.63% 20.701	21.25%	22.90%	23.58%	18.58%	20.87%	23.31% 2	1.90% 25.80	% 26,58%	20.60%	23.01%	25.72%	26.41%	8.56% 29.435	9 24.63%	27.39%	30.14%	30.44%	33.92% 34.999	25,09%	28.49%	30,70%	30.91% 34	35,661	25.42%	29.14%	32.85%	35.00%	37.36% 39.70%
1	13.76%	15.53%	17.30%	18.28%	19.31%	29.89%	35.53% 3	1.60% 20.671	21.22%	22.87%	23.55%	18.55%	20.84%	23.28% 2	1.86% 25.77	% 26.55%	20.56%	22.97%	25.69%	26.37%	8.52% 29.401	6 24.50%	27.34%	30.10%	30.39%	33.88% 34.94%	25.05%	28.45%	30.65%	30.85% 34	78% 35.60%	25.39%	29.10%	32.81%	34.95%	37.31% 39.63%
2	13.73%	15.50%	17.27%	18.25%	19.28%			8.57% 20.651			23.52%			23.25% 2				22.94%			29.361		27.30%			33.84% 34.901				30.81% 34				32.76%		37.26% 39.56%
- 3	13,70%	15.47%	17.24%	18.22%	19.25%			54% 20.629						23.21% 2				22.90%			8.45% 29.331					33,79% 34,859				30,76% 34				32.71%		37.21% 39.49%
4	13.66%	15.44%	17.22%	18.19%	19.22%	29.80%		1.51% 20.591			23.47%			23.18% 2					25.58%		8.42% 29.291					33,75% 34,811					64% 35.431			32.66%		37.17% 39.42%
	13.63%	15.41%	17.19%	18.17%	19.19%			5.48% 20.561			23.44%			23.15% 2								6 24.43%	27.17%	29.92%		33.71% 34.779				30.66% 34				32.61%		37.12% 39.35%
- 6 7	13.60%	15.38% 15.35%	17.16%	18.14%	19.16%			1.46% 20.54% 1.43% 20.51%		22.73%	23.42%	18.38%		23.12% 2	1.70% 25.61			22.79%			8.35% 29.221		27.13%			33.67% 34.72%				30.61% 34	55% 36.329			32.57%		37.07% 39.289
7		15.35% 15.32%						5.43% 20.51% 5.40% 20.48%		22.67%	23.39%	18.35%			1.67% 25.58 1.64% 25.55			22.76%			8.31% 29.189		27.05%			33.58% 34.689					51% 36.28% 46% 36.20%			32.52%		
-	13,53%	15.32%	17.10%	18.08% 18.05%	19.10%			1.40% 20.489 1.37% 20.459			23.37%			23.02% 2				22,72%			8.27% 29.150					33.54% 34.59				30,51% 34				32,42%		36.97% 39.14%
	13.47%	15.26%	17.05%	18.02%	19.04%			1.34% 20.43%			23.31%				158% 25.48			22.65%			8.20% 29.061					33,50% 34,54%		28.04%		30.41% 34				32.37%		36.87% 39.00%
11	13.44%	15.23%	17.02%		19.01%			1.31% 20.40%			23.29%			22.96% 2					25.32%							33.46% 34.50%				30,35% 34						36.82% 38.93%
12	13.41%	15.20%			18.97%			1.28% 20.371			23.26%			22.93% 2				22,58%			8.13% 29.019					33.41% 34.46%		27.94%		30,30% 34				32.28%		36.78% 38.86%
13	13.37%	15,17%	16.96%	17.93%	18.94%		25,25% 2	1.25% 20.341	20.88%	22.52%	23.23%	18.15%	20.45%	22.90% 2	1.48% 25.38	% 26.18%	20.14%	22.54%	25.25%	25.94%	8.10% 28.979	6 24.12%	26.84%	29,55%	29.85%	33.37% 34.419	24,54%	27.89%	30.05%	30.25% 34	23% 35.909	24.84%	28.53%	32.23%	34.37%	36.73% 38.79%
14	13.34%	15.14%	16.93%		18.91%		26.13% 2	8.22% 20.321	20.86%	22.42%	23.21%	18.11%	20.41%	22.86% 2	1.45% 25.35	% 26.15%	20.10%	22.51%	25.21%	25.91%	8.06% 28.941		26.80%			33.33% 34.379	24.50%	27.85%	30.00%	30.19% 34	18% 35.859	24.79%	28.49%	32.18%	34.32%	36.68% 38.72%
15	13.31%	15.11%	16.90%	17.87%	18.88%	22,48%	25.09% 2	5.19% 20.299	20.83%	22.46%	23.18%	18.08%	20.38%	22.83% 2	1.42% 25.32	% 26.12%	20.07%	22.47%	25.18%	25.87%	28.00% 28.901	6 24.04%	26.75%	29.46%	29.75%	33.29% 34.329	24.45%	27.80%	29.95%	30.14% 34	13% 35.799	24.75%	28.44%	32.13%	34.27%	36.63% 38.64%
16	13.27%	15.07%	16.88%		18.80%			8.16% 20.271			23.09%			22.81% 2					25.15%		27.97% 28.831					33.25% 34.28%				30.10% 34				32.09%		36.58% 38.57%
17	13.24%	15.04%	16.85%	17.76%	18.73%			8.13% 20.241			23.00%				1.53% 25.19			22.41%			27.91% 28.761					33.20% 34.239				30.05% 34				32.04%		36.53% 38.49%
	13.20%	15.01%	16.82%	17.72%	18,65%			1.10% 20.229		22.24%	22 92%	17.98%		22.75% 2				22,38%								33,16% 34,189				30.02% 33				32.00%		26,48% 28,41%
29	13.17%	14.98%	16.80%		18.58%			8.07% 20.199		22.17%	22.83%		20.26%		125% 25.06			22.36%			27.79% 28.631					33.12% 34.139					94% 35.549					36.42% 38.349
20	13.13%	14.95%	16.77%		18.50%			1.04% 20.17%			22.74%			22.70% 2				22.33%								33.08% 34.089		27.65%		29.94% 33				31.91%		36.37% 38.26%
21	13.09%	14.91%	16.74% 16.71%		18.42%			7.98% 20.129			22.65%			22.67% Z				22.30%	24.99%		27.68% 28.491 27.62% 28.421		26.56%			33.04% 34.03%		27.61%		29.89% 33	85% 35.429			31.86%		36.32% 38.189
22	13.05%	14.88%	16.71%	17.50%	18.34%			7.98% 20.12% 7.95% 20.10%		21.94%	22.58%	17.85%			1.12% 24.86 1.08% 24.79			22.27%			27.62% 28.429 27.56% 28.359					32.96% 33.939					75% 35.289					36.27% 38.11% 36.22% 38.03%
23	12,02%	14.85%	16.65%	17.69%	18.20%			7.95% 20.109 7.92% 20.089		21.87%	22.47%	17.82%	20.14%		100% 24.79 103% 24.73						7.56% 28.350 27.51% 28.285					32.96% 33.939 32.92% 33.889			29.58%		75% 35.289 70% 35.229					36.22% 38.03% 36.17% 37.95%
25	12,93%	14.70%	16.62%	17.33%	18.10%	28,55%		7.89% 20.05%			22.29%	17.75%			2.99% 24.66			22.18%			27.45% 28.215					32.87% 33.839					55% 35.159					30.17% 37.30%
25	12.00%	14.70%	16.59%		18.01%			7.86% 20.031			22.20%			22.50% 2				22.15%			27.24% 27.299					32.83% 33.789				29.72% 33				31.63%		36.00% 37.80%
27	12.84%	14.70%	16.55%		17.93%			7.83% 20.01%			22.11%			22.51% 2				22.12%								32,79% 33,739				29.70% 33				31.59%		36.01% 37.72%
25	12.80%	14.00%	26.52%	17,15%	17.84%			7.80% 19.98%			22.02%	17.65%			2.83% 24.31			22.09%			27.12% 27.851					32,75% 33,68%					52% 34.969					35.96% 37.65%
29	12.76%		16.49%	17.09%	17.75%	38.34%		7.76% 19.961			21.94%			22.46% 2				22.06%					26.36%			32.71% 33.639				29.67% 33				31.50%		35.91% 37.57%
30	12.71%	14.58%	16.45%	17.03%	17.67%	18,03%	25.53% 2	7.73% 19.94%	20.17%	21.35%	21.85%	17.59%	19.93%	22.43% 2	2.78% 24.18	% 24.78%	12.64%	22.03%	24.72%	25.19%	27.01% 27.719	6 23.76%	26.33%	28.91%	29.20%	32.67% 33.589	24.13%	27.37%	29.41%	29.66% 33	42% 34.839	24.37%	27.91%	31.45%	33.55%	35.80% 37.49%
31	12.66%	14.50%	16.41%	16.96%	17.57%	17.93%	15.49% 1	7.70% 19.91%	20.15%	21.28%	21.76%	17.56%	19.85%	22.40% 2	2.76% 24.11	% 24.70%	19.62%	22.00%	24.69%	25.14%	8.95% 27.65%		26.31%		29.17%	32.63% 33.539	24.20%	27.34%	29.37%	29.62% 33	38% 34.779	24.35%	27.88%	31.41%	33.50%	35.81% 37.429
32	12.61%	14.49%	16.37%		17.47%			7.67% 19.899			21.67%				2,73% 24.05			21.98%			85.89% 27.585		26.28%			32.58% 33.48%					33% 34.729					35.75% 37.349
33	12.56%	14.46%	16.33%	16.82%	17,38%			7.64% 19.879			21.58%				2.71% 23.98			21.95%			86.84% 27.515		26.25%			32.54% 33.439					28% 34.649					35.70% 37.26%
34	12.50%	14.39%	16.28%	16.75%	17.28%			7.61% 19.84%			21.49%			22.32% 2					24.60%		25.75% 27.441					32.50% 33.389				29.48% 33				31.27%		35.65% 37.199
35	12.45%	14.35%	16.24%	16.68%	17.18%	17.53%	25.34% 2	7.58% 19.82%	20.05%	20.98%	21.40%	17.42%	19.73%	22.30% 2 22.16% 2	2.64% 23.85	% 24.38%		21.89%			8.72% 27.379					32.46% 33.349		27.21%		29.44% 33						35.60% 37.11%
36	12.25% 12.05%	14.17%	15.09% 15.95%		16.95% 16.71%			7.43% 19.70%							2.68% 23.63			21.72%	24.43%				25.84%			32.28% 33.15%			28.83%	29.24% 33	89% 34.229				33.17%	35.48% 37.02%
37	12.05%	14.00%	15.95%		16.71%			7.12% 19.58%			-			21.90% 2				21.58%			8.32% 26.981 8.15% 26.791		25.84%			32.11% 32.96%				28.85% 32				30.74%		35.26% 36.87
35	11.85%	13.83%	15.80%	15.12% 15.92%	16.47%			7.12% 19.459 5.97% 19.339			_			21.90% 2					24.00%		8.15% 26.79 5.98% 26.591					31.80% 32.599	23,44%	25.65%		28.65% 32				30.57%		35.28% 36.82
40	11.46%	13.48%	15.51%		16,00%			5.81% 19.21%			-			21.63% 2					23.86%		5.81% 26.401		25.32%			31.63% 32.419		26.27%		28.46% 32				30.41%		35.01% 36.63%
41	11.25%	13.30%	15.35%		20.00%			5.66% 19.099				16.31%	18,78%	21.50% 2	1.80%				23.72%		5.81%		25.15%					25.08%		28.26% 32		23.08%		30.25%		34.89%
42	11.04%	13.11%	15.19%	15.41%				5.50% 18.96%						21.37% 2							5.76%		24.97%			31.57%				28.07% 32		22.89%				34.77%
43	20.83%	12.93%	15.02%	15.24%				5.35% 18.84%						21.24% 2					23.43%		5.71%		24.80%							27.87% 32		22.69%		29.92%		34.65%
44	10.62%	12.74%	14.86%					5.20% 18.729					18.30%								5.61%		24.62%				22.29%	25.52%	27.52%	27.67% 32		22.50%		29.76%		34.53%
45	20.41%	12.55%	14.70%					5.04% 18.60%					18.14%	20.97%							5.49%	21.80%	24.45%	27.10%		31.19%		25.32%		27.47% 31	91%		25,95%			34.41%
46	30.00%	11.95%					13.10% 1					15.14%						19.75%		23.26%			23.99%		26.96%					27.05%		21.81%		29.05%		
47	9.58%	11.35%					12.71% 1					14.72%							22.22%				23.54%					24.34%		26.62%		21.31%				
- 46	2,25%	10.75%					12.33% 1				_	14.30%			_	+		18.77%		22.51%			23.09%		26.10%	_				25.19%	_	20.82%			28.31%	_
40	8.75%	10.15%					11.94% 1					13.87%			_	+		18.27%			_		22.64%		_	_			25.47%		_	20.33%		27.39%	-	-
50	8.33%	2.54%					11.55% 1	3.38%	-	_	_	13.45%	15.58%	_	_	+		17.78%	20.82%	\rightarrow	\rightarrow	19.15%	22.19%	24.98%	_	-	29.52%		25.00%	_	_	19.83%		26.84%	\rightarrow	\rightarrow
51	7.90%						11.16%			_	_	13.03%	_		\rightarrow	+		17.29%		_	-		21.73%	_	_			22.41%	_	_	-	19.34%		\rightarrow	-	-+
							20.78%			_	_	12.60%	_		\rightarrow	+				_	-		21.28%	_	_			21.95%	_	_	+	18.84%		-	-+	-
53	7,04% 6,61%						20.29%	-	_			12.18%	_	_	_	+		15.81%	-	_	-		20.83%	_	-	-		21.50%	_	_	_	18,35%		\rightarrow	-	-
54	6.61%						9.63%			_	-	11.76%	_		-	+		15.81%	-	_	-		20.38%	_	-			20.55%	_		-	17.88%		\rightarrow	-	-
55	6.18%						9.62%		1			11.34%				1	13.06%	15.32%				1 25.50%	19.93%				35.94%	20.59%				17.35%	21.99%			

DOT	5	5	5	5	5	5	6	6 6	6	6 6	7	7	7	7	7	7		8	8	8 8	8	10	10	20	20	20	10	11	11	11	11 :	11 11	12	12	12	12	12	2
age at entry \ PT	20	25	30	32	35			25 30		35 4				32	35					32 35			25		32							35 40						
0	14.38%	16.16%	17.94%	18.92%	19.95%	20,54%	17 16%	19.24% 21.329	21 84%	23.54% 24	23% 19.219	9 21.50	16 23.96%	24.55%	26.52%	27.37%	21.25%	23.68%	26.45%	27.14% 29.	10% 30.30	95 35%	28 12%	30,89%	31 1996	34 67%	35.76%	25.83% 2	9.27% 3	1 51%	31.72% 3	5.64% 37.4	96 26 10	76 29.92	56 33 655	9 35.811	% 38.	18%
1	14.35%	16.13%	17.91%	18.89%	19.92%			19.21% 21.299					16 23.93%							27.10% 29.				30.84%							31.67% 3			1% 29.88				13%
2	14.31%	16.10%	17.88%	18.86%	19.89%	20.49%	17.10%	19.18% 21.26%	21.78%	23.48% 24	18% 19.149	0 21.49	16 23.90%	24.49%	26.46%		21.18%	23.61%	26.38%	27.07% 29.			28.03%	30.80%	31.10%	34.59%	35.68%	25.75% 2	9.18% 3	1.41%	31.62% 3	5.55% 37.2	7% 26.10	7% 29.83	16 33.561	6 35.711	% 38.0	.02%
3	14.28%	16,00%	17.85%	18.83%	19.86%	20.45%	17.07%	19.15% 21.23%	21.76%	23.45% 24	16% 19.119	0 21.40	9 23.86%	24.46%	26.42%	27,28%	21.15%	23.57%	26.34%	27.03% 29	20% 30.19			30.75%	31.06%	34,55%	35.63%	25.71% 2	9.13% 3	1.35%	31,58% 3	5.50% 37.2	2% 25.05	29.78	% 33.519	9 35.671	% 38.0	04%
4	14.25%	16.03%	17.82%	18.80%	19.83%			19.12% 21.21%		23.42% 24									26.31%				27.95%		31.01%						31.53% 3							22%
5	14.22%	16.00%	17.79%	18.77%	19.80%			19.09% 21.18%					23.80%							26.96% 29.			27.91%			34.47%					31.48% 3			76 29.69				24%
6	14.18%	15.97%	17.76%	18.74%	19.77%			19.05% 21.15%					16 23.77%							26.93% 29.				30.62%				25.58% 2						29.64				
7	14.15%	15.94%	17.73%	18.71%	19.74%			19.04% 21.13%					16 23.74%		26.30%					26.89% 29.				30.57%				25.54% 2						76 29.60				34%
	14.12%	15.91%	17.70%	18,69%	19.71%			19.01% 21.10%				6 21.30		24,30%	26,26%	27.12%		23.39%	26.16%	26.86% 29.	2% 30.02											5.27% 37.0		19 29.55				20%
9	14.09%	15.88%	17.67%	18.66%	19.68%			18.98% 21.07%				6 21.27							26.13%				27.74%			34.30%					31.28% 3							75%
20	14.06%	15.85%	17.64%	18.63%	19.65%			18.95% 21.04%			97% 18.88%								26.09%				27.70%			34.26%			8.82% 3		31.23% 3			29.46				70%
11	14.03% 14.00%	15.82%	17.62%	18.60%	19.62%			18.92% 21.02%					n 23.61% n 23.58%		26.17%					26.75% 28.				30.39%							31.19% 3			% 29.41 % 29.30				65%
11	13.97%	15.79%	17.59%	18.57%	19.59%			18.89% 20.99%							26.10%					26.71% 28. 26.68% 28.				30.35%				25.28% 2						% 29.36 % 29.32				50%
33	13,97%	15.76%	17.55%	18.54%	19.50%			18.83% 20.96%				9 21.12	9 23.55%						25.96%					30.35%							31.11% 3			% 29.32 % 29.27				51%
35	13.91%	15.71%	17.51%	18.48%	19.50%			18.80% 20.91%		23.10% 23									25.91%				27.49%			34.05%			8.61% 3			4.95% 35.6		% 29.22				40%
35	13.87%	15.71%	17.51%	18.42%	19.50%			18.77% 20.899					n 23.40%							26.57% 28.				30.25%							30.99% 3			% 29.19				42%
17	13.83%	15.60%	17.46%	18.38%	19.35%			18,74% 20,889					9 23.46%		25.91%					26.53% 28.				30.16%				25.36% 2						29.16				37%
18	13,79%	15.61%	17.43%	18.32%	19.28%			18.71% 20.84%												26.49% 28.								25.13% 2						1% 29.12				
22	13.75%	15.58%	17.41%	18.28%	19.20%			18.68% 20.82%				0 20.90							25.81%					30.10%							30.87% 3			16 29.09				29%
20	13.71%	15.55%	17.39%	18.23%	19.13%			18.66% 20.80%			49% 18.55%	9 20.93	9 23.36%	23.87%	25.72%			23.01%	25.78%	26.41% 26.	19% 29.50	24.67%	27.37%	30.07%	30.37%	33.85%			5.45% 3	0.62%	30.83% 3	4.74% 35.2		76 29.05			% 37.2	24%
21	13.68%	15.52%	17.36%	18.18%	19.05%			18.63% 20.771			40% 18.52%	0 20.91	16 23.34%	23.83%		26.56%		22.99%	25.76%	26.38% 28.	14% 29.45	16 24.66%	27.35%	30.04%	30.34%	33.81%	34.82%	25.07% 2	8.43% 3	0.50%	30.80% 3	4.69% 35.2		76 29.02			% 37.2	20%
22	13.64%	15.40%	17.33%	18.12%	18.97%	29.56%		18.60% 20.75%			31% 18.49%	0 20.88	% 23.32%	23.79%	25.50%	26.51%	20.54%	22.96%	25.73%	26.34% 28.	29.39	24.64%	27.33%	30.02%	30.31%	33.77%	34.77%	25.05% 2	8.42% 3	0.56%	30.77% 3	4.65% 36.2	2% 25.34	1% 28.99	% 32.631	16 34.791	% 37.	16%
23	13,60%	15.45%	17.30%	18.07%	18.89%	22,45%	25,40%	18.57% 20.739	21.03%	22.52% 23	23% 18.46%	9 20.85	% 23.29%	23,76%	25.52%	26.45%	20.51%	22.93%	25.71%	26.30% 28.	29.34			29,99%	30.28%	33,73%	34,72%	25.03% 2	5.38% 3	0.53%	30,75% 3	4.61% 36.3	5% 25.32	76 28.95	% 32.581	9 34.741	% 37.	12%
24	13.56%	15.41%	17.27%	18.01%	18.81%			18.54% 20.71%				0 20.82							25.68%				27.28%			33.69%					30.72% 3			76 28.92				07%
25	13.53%	15.38%	17.24%	17.96%	18.73%			18.51% 20.681		22.37% 23						26.33%			25.66%	26.23% 28.	29.23	6 24.58%	27.26%	29.93%	30.23%	33.65%	34.63%		8.33% 3		30.02% 3	4.52% 35.0		76 28.88				
26	13.48%	15.34%	17.20%	17.90%	18.64%			18.48% 20.661					16 23.22%						25.63%					29.90%				24.97% 2						28.85				22%
27	13.44%	15.31%	17.17%	17.84%	18.55%			18.45% 20.64%				6 20.74							25.61%					29.87%				24.95% 2						28.82				24%
28	13.40%	15.27%	17.14%	17,78%	18.47%			18.42% 20.629				9 20.71			25,00%		20.37%				96% 28.77			29.85%				24,93% 2						76 28.78				90%
29	13.38%	15.23%	17.10%	17.72%	18.38%			18.39% 20.599				20.60							25.56%					29.82%							30.59% 3			76 28.75				2016
30	13.32%	15.19% 15.15%	17.07%	17.68%	18.29% 18.20%			18.36% 20.579 18.33% 20.559			61% 18.239		% 23.13% % 23.10%						25.53% 25.51%	25.96% 27. 25.92% 27.			27.14%	29.75%				24.88% 2	8.21% 3		30.56% 3			% 28.72 % 28.68				81% 77%
32	13.21%	15.10%	16.99%	17.52%	18.11%			18.30% 20.53%					n 23.00%						25.48%					29,73%				24.84% 2						76 28.65				73%
32	13.25%	15.00%	16,95%	17.42%	18.01%			18.27% 20.50%					n 23.00%				20.24%				50% 28.50°			29.73%				24.82% 2						76 28.62 76 28.62				62%
33	13.11%	15.01%	16.91%	17,38%	17.92%			18.24% 20.48%				9 20.46							25.43%					29,68%							30,47% 3			% 20.50				56%
35	13.06%	14.90%	16.87%	17.32%	17.82%			18.21% 20.46%			17% 18.079		9 23.01%						25.40%				27.03%						5.09% 3		30.44% 3				% 32.061			
36	12.86%	14.79%	16.72%	17,14%	17.62%			18.05% 20.34%					22.87%						25.26%					29.48%							30.25% 3			1% 28.37				4016
37	12.66%	14.62%	16.57%	16.97%	17.42%		25,60%	17.91% 20.225	20,44%	21.29%	17,719	9 20.10	9 22,74%	23.05%	24.22%			22.29%	25.11%	25.47% 27.			26.67%			32,95%		24.40% 2	7.72% 2	9.83%	30.08% 3			28.19	% 31.749	33.881	% 36.2	27%
38	12.47%	14.45%	16.43%	16.80%	17.22%		25.42%	17.76% 20.109	20,40%	21.12%	17.529	9 19.94	9 22.61%	22.91%	24.06%			22.12%	24.96%	25.33% 26.	27.72	23.85%	26.49%	29.13%	29.42%	32.82%	33.60%	24.21% 2	7.53% 2	2.54%	29.89% 3	3.58% 34.8	7% 24.45	28.02	% 31.581	6 33.721	% 36.0	04%
39	12.27%	14.28%	16.28%	16.63%	17.02%			17.61% 19.98%					16 22.47%		23.90%					25.18% 26.	5% 27.50			28.95%		32.65%		24.02% 2						27.84			% 35.5	90%
40	12.07%	14.10%	16.14%	16.45%	16.82%			17.45% 19.86%		20.77%	17.169	19.62	16 22.34%	22.67%	23.73%		19.26%	21.79%	24.67%	25.03% 26.				28.78%				23.83% 2					0% 24.07	76 27.67	% 31.261	6 33.381		71%
41	11.86%	13.92%	15.98%	16.29%				17.30% 19.74%					16 22.21%						24.52%				25.95%		28.90%						29.34% 3			27.42				
42	11.66%	13.74%	15.82%	16.13%				17.15% 19.62%				0 19.31								24.73% 26.				28.43%				23.46% 2						76 27.32				
43	11.45%	13.56%	15.66%	15.97%				17.00% 19.509					21,94%			_	18.71%	21.30%	24.23%	24.59% 26.	5%			28,30%				23.27% 2						27.14				
44	11.24%	13.37%	15.50%					16.85% 19.381					16 21.81%							24.44% 26.				28.08%				23.08% 2						76 26.96				
45	11.04%	13.19%	15.35%					16.70% 19.26%					16 21.67%							24.29% 25:	25%			27.95%		31.99%		22.89% 2				2.74%		26.79				/2%
46	20.60%	12.58%						16.14%	_			6 18.30			_				23.47%		_		24.78%		27.80%	_		22.36% 2				_		76 26.36				+
47	20.17%	11.96%						15.59%	_		15.379				_		17.42%				_			27.07%		_		21.84% 2				_		% 25.93				+
40	9,74%	11.35%						15.04%	_	_	14.931			_	-			18.96%	22.55%	23.14%	_		23.88%		26.93%	_		21,31% 2			27.13%	_		25.52 76 25.00			26	+
49								13.93%	+ +	_	14.501			-	-				21.64%	_	-		22,98%		-	-					_	-		No 25.08			+	+
51	8.87%	10.12%					12,30%	13.93%	_		13.629			_	_			17.96%	21.04%	_	_		22.53%	25.62%	\rightarrow	_	_	20.26% 2	3,73% 2	0.00%	_	_		% 24.65 % 24.22			+	+
51	7 93%						11.28%				13.191		+					17.46%			-		22.53%	_	-	_			2.83%	-		-		% 23.80		+	_	+
53	7.42%						10.88%				12,759		+					16.95%	_		-		21.63%	_	-	_			2.38%	_		-		m 23.37		+	_	+
54	5,94%						20.42%			_	12.329		_					16.45%					21.19%						2.93%					% 22.96		_		\pm
55	5.45%						9.90%		-		11.881		1					15.95%					20.74%						1.48%					m 22.50		1	_	\neg
							2.01								_	_			_	_				_	_	_	_		_	_	_							-

Variant 1: Insta Inco	ma. Eftis e sebb sek																																	
	Income Rates for Annualized Premium greater than	n and enual to INR 35 000 and less than and en	mual to INR 80 000																															
PPT			5	6	6	6	6	6 6	7	7	7	7	7	7	8	8	8		8	10	10	10	10 10	10	11	11 1	11	11	11	12	12	12	12	12 12
Age at entry \ PT	20 25 3	0 32 35	40	20	25	30	32	35 40	20	25	30	32	35	40	20	25	30 :	2 35	40	20	25	30	32 35	40	20	25 31	32	35	40	20	25	30	32	35 40
	5.94% 7.76%	9.58% 10.60% 11.6	.66% 12.	20% 8.47%	10.61%	12.74%	13.57%	15.02% 15.6	57% 10.29%	12.58%	14.88%	25.68%	17.58%	18.33%	12.11%	14.56%	17.01%	7.81% 20.3	4% 20.90	2% 15.74	% 18.51%	21.29%	21.56% 25.26%	26.30%	16.01%	19.37% 2	154% 21	84% 25.83	6 27.68%	15.19%	18.89%	22.59%	24.82%	27.28% 29.67%
1	5.90% 7.72%			17% 8.43%	10.57%	12.71%	13.53%	14.98% 15.6	54% 10.25%	12,54%	14.84%	25,64%	17.54%	18.29%	12.07%	14.52%	16.97%	7.77% 20.3	0% 20.9	15.70			21.50% 25.21%		15.96%	19.32% 2	1.68% 21.	77% 25.77	6 27.61%	15,14%	18.83%	22.53%	24.77%	27.22% 29.59%
2	5.88% 7.69%	9.51% 10.52% 11.5	.59% 12.	1.13% 8.40%	10.54%	12.67%	13.50%	14.94% 15.6	50% 10.21%	12.50%	14.80%	25.60%	17.50%	18.25%	12.02%	14.47%	16.93%	7.72% 20.0	5% 20.90	7% 15.65	% 18.41%	21.18%	21.45% 25.16%	26.20%	15.91%	19.26% 2	1.42% 21.	71% 25.72	6 27.54%	15.08%	18.78%	22.47%	24.72%	27.16% 29.50%
	5.83% 7.65%	9.47% 10.49% 11.5		1.10% 8.36%	10.50%	12.64%		14.91% 15.5			14.76%	25.56%	17.46%			14.43%		7.68% 20.0							15.86%	19.21% 2		65% 25.66		15.03%				27.11% 29.42%
- 4	5.79% 7.61%			.06% 8.32%		12.61%		14.87% 15.5			14.72%	15.52%	17.42%			14.39%		7.64% 29.9										59% 25.61		14.98%	18.67%		24.59%	27.05% 29.34%
	5.75% 7.57%	9.40% 10.41% 11.4		.03% 8.28%	10.43%	12.57%		14.84% 15.5			14.68%	25.48%	17.38%	18.14%		14.35%		7.59% 29.9					21.28% 25.01%		15.76%			53% 25.55		14.92%	18.61%		24.53%	25.99% 29.25%
- 6 7	5.72% 7.54% 5.67% 7.50%	9.35% 10.38% 11- 9.33% 10.34% 11-		99% 8,25%	10.39%	12.54%	13.36%	14.80% 15.4 14.77% 15.4			14.64%	25.44% 25.40%	17.36%	18.10%		14.20%		7.55% 29.8 7.51% 29.8					21,23% 24,96% 21,17% 24,91%		15.71%		1.18% 21-	47% 25.49 41% 25.49		14.87%	18.55%		24.42%	25.93% 29.17% 25.88% 29.09%
	5.67% 7.60% 5.63% 7.60%			92% 8.17%		12.47%		14.73% 15.4			14.50%	15.36%	17.26%			14.22%		7.40% 29.7					21.12% 24.95%		15.61%			35% 25.38		14.01%	18.44%			25.82% 29.00%
2	5.53% 7.42% 5.59% 7.42%	9.26% 10.26% 11:		.88% 8.13%		12.47%		14.69% 15.3			14.52%	15.33%	17.22%			14.17%		7.42% 29.7							15.56%		1.00% 21			14.71%	18.39%			26.76% 26.92%
10	5.55% 7.32%	9.2% 10.23% 11.		.85% 8.10%		12.40%		14.00% 15.3			14.42%	15.29%	17.18%	17.95%		14.13%		7.30% 29.7					21.01% 24.75%		15.51%			23% 25.27		14 65%	18 33%		24 24%	25,70% 28,84%
11	5.52% 7.35%	9.18% 10.19% 11.	25% 11.	81% 8.00%	10.21%	12.37%	13.18%	14.62% 15.3	11% 2,85%	12.15%	14.45%	15,25%	17.14%	17.91%	11.65%	14.09%	16.53%	7.33% 29.6	6% 20.5	15.24	% 17.96%	20,69%	20.95% 24.70%	25,72%	15.46%	18.77% 2	0.87% 21.	17% 25.22	6 26,92%	14,60%	18.27%	21.95%	24.19%	25,65% 28,76%
12	5.48% 7.31%	9.15% 10.15% 11.		.77% 8.02%	10.18%	12.33%	13.15%	14.59% 15.2			14.41%	25.22%	17.10%	17.87%		14.04%	16.48%	7.29% 29.6					20.90% 24.65%		15.41%	18.71% 2	0.81% 21.	10% 25.16		14.55%	18.22%	21.89%	24.13%	25.59% 28.67%
13	5.64% 7.28%	9.11% 10.12% 11.	.17% 11.	.73% 7.98%	10.14%	12.30%		14.55% 15.2			14.37%	25.27%	17.06%			14.00%		7.24% 29.5					20.84% 24.60%		15.36%			04% 25.11		14.42%	18.16%		24.07%	26.53% 28.59%
14	5.40% 7.24%			.69% 7.94%		12.26%		14.52% 15.3			14.33%	25.23%	17.02%			13.96%		7.20% 29.5					20.79% 24.55%				0.69% 20.			14.44%	18.11%			26.47% 28.51%
15	5.37% 7.20%	9.04% 10.04% 11.0		.66% 7.91%	10.07%	12.23%		14.48% 15.1			14.29%	25.09%	16.99%	17.76%		13.92%		7.16% 29.4					20.73% 24.50%		15.26%			92% 25.00		14.38%	18.05%			25.42% 25.42%
16	5.32% 7.16%	9,00% 9,97% 10.1		.54% 7.86%	10.02%	12.19%		14.39% 15.0			14.25%	25,02%	16.90%			13.87%		7.10% 29.4					20,68% 24,44%		15.23%			86% 24.90		14.35%	18.00%		23.89%	26.34% 28.32%
17	5.27% 7.11% 5.22% 7.07%	8.96% 9.90% 10.0		.42% 7.81% 31% 7.76%	9.98%	12.15%		14.29% 14.5			14.20%	24.97%	16.81%			13.83%		7.04% 29.3 (5.98% 29.2					20.63% 24.39% 20.58% 24.33%		15.20%			80% 24.87° 75% 24.80°		14.31%	17.95%			26.27% 28.22% 26.29% 28.11%
18	5.2% 7.0% 5.1% 7.0%	8.91% 9.83% 10.1 8.87% 9.76% 10.		.31% 7.76%	2,03%	12.11%		14.19% 14.1 14.10% 14.1			14.10%	14.85%	16.73%			13.75%		6.98% 29.2 6.92% 29.2										75% 24.80 69% 24.73		14.23%				26.12% 28.11% 26.12% 28.01%
20	5.12% 5.97%			.00% 7.66%	2.54%	12.03%		14.00% 14.0			14.08%	14.79%	16.56%	17.37%		13,70%		5.87% 29.1					20.47% 24.22%		15.10%			63% 24.67		14 20%	17.79%		23.63%	26.05% 27.91%
21	5.07% 6.92%			1.96% 7.61%	2,00%	11.99%	12.64%	13.91% 14.5			14.03%	14.73%	16.47%	17.29%		13,66%		6.81% 29.0					20.42% 24.16%		15.06%		0.29% 20.			14,16%	17.74%	21.33%	23.54%	25.97% 27.81%
22	5.02% 6.87%	8.73% 9.53% 10.3		83% 7.55%	9.75%	11.95%	12.57%	13.81% 14.3			13.99%	14.67%	16.39%			13.62%		6.75% 18.9					20.37% 24.11%		15.03%			52% 24.53		14.12%	17.69%			25.90% 27.71%
23	4.96% 6.82%	8.68% 9.46% 10.3	129% 10.	1.71% 7.50%	9.72%	11.91%	12.50%	13.72% 14.2	28% 9.34%	11.64%	13.95%	14.62%	16.30%	17.14%	11.17%	13.58%	15.99%	5.69% 18.8	8% 19.75	7% 14.83	% 17.44%	20.06%	20.32% 24.05%	24.98%	15.00%	18.19% 2	0.18% 20.	46% 24.47	6 25.96%	14.08%	17.64%	21.20%	23.40%	25.83% 27.60%
24	4.90% 6.77%			1.52% 7.45%	9.66%	11.87%		13.62% 14.1			13.92%	34.55%	16.21%			13.53%		6.63% 18.8					20.27% 23.99%					40% 24.40		14.05%				25.75% 27.50%
25	4.85% 6.72%			1.47% 7.40%	9.62%	11.83%	12.37%	13.53% 14.0			13.86%	14.49%	16.13%	16.98%		13.49%		6.58% 18.7					20.22% 23.94%		14.93%			35% 24.33		14.01%	17.54%		23.26%	25.68% 27.40%
26	4.72% 5.65%			1,35% 7,35%	9.57%	11,79%		13.43% 13.5			13.82%	14.42%	16.04%			13.45%		6.52% 18.6					20.17% 23.88%		14.20%			28% 24.27		13.97%	17.49%		23.19%	25.61% 27.30%
27	4.74% 6.61%			1.24% 7.30%	9.53%	11.75%	12.23%	13.33% 13.6			13.78%	14.37%	15.96%	16.82%		13.41%		6.46% 18.5 6.41% 18.5					20.12% 23.82% 20.06% 23.77%		14.87%			22% 24.20 15% 24.13		13.93%	17.44%		23.13%	25.53% 27.19% 25.46% 27.09%
28 29	4.63% 6.55% 4.62% 6.50%			1.12% 7.25%	2.48%	11.71%	12.16%	13.24% 13.3			13.74%	14.25%	15.87%			13.32%		5.41% 18.5 5.35% 18.4					20.06% 23.77%		14.83%		9.83% 20. 9.83% 20.			13.95%	17.39%			25.46% 27.09% 25.38% 26.99%
30	4.50% 5.44%			1.89% 7.15%	2,32%	11.63%	12.03%	13.05% 13.4	69% 9.02%		13.65%	14.22%	15 70%	16.59%		13.28%		6.29% 18.3					19.96% 23.65%		14.76%		9,77% 20.			13.82%	17.28%			25.31% 26.89%
31	4.42% 5.37%			1.75% 7.10%	9.35%	11.59%	11.96%	12.95% 13.3			13.61%	34.13%	15.61%			13.24%	15.62%	6.23% 18.2					19.91% 23.60%		14.73%			95% 23.90		13.78%	17.23%	20.68%	22.85%	25.24% 26.78%
32	4.42% 6.31%			1.62% 7.05%	9.30%	11.55%	11.88%	12.86% 13.2			13.57%	14.07%	15.53%	16.43%		13.19%		6.18% 18.2					19.86% 23.54%		14.70%			88% 23.86		13.75%	17.18%			25.35% 26.68%
33	4.36% 6.24%			7.00%	9.26%	11.51%	11.81%	12.74% 13.7			13.52%	34.02%	15.44%	16.36%		13.15%		6.12% 18.1					19.81% 23.49%		14.66%			81% 23.80		13.71%	17.13%			25.09% 26.58%
34	4.29% 6.18%			1.35% 6.95%		11.48%		12.62% 13.0			13.48%	13.95%	15.36%			13.11%		5.06% 18.0										74% 23.73		13.67%				25.02% 26.48%
35	4.2% 6.11%			1.22% 6.90%	9.17%	11.44%	11.67%	12.53% 13.0			13.44%	13.89%	15.27%	16.20%				6.00% 17.9						24.29%	14.60%			57% 23.67		13.63%	17.03%			24.94% 26.37%
36	3.95% 5.87%		161%	6,65%	8.95%	11.25%		12.29%	8,55%		13.24%	13,68%	15.09%			12.84%		5.78% 17.7		14.23			19.48% 22.99%		14.35%			40% 23.39		13.38%			22.29%	24.45%
	3.68% 5.63% 3.42% 5.32%		137%	6.40%	8.73%	11.06%		12.08%	8.30%		13.05%	13.48%	14.91%			12.61%		5.57% 17.6		13.99			19.25% 22.80% 19.02% 22.61%		14.10%	17.13% 1 16.89% 1		13% 23.11° 86% 22.83°		13.13%	16.53%	19.94%	22.01%	24.26%
38	3.42% 5.32% 3.15% 5.15%		1.12%	5.00%	8.52%	10.69%	10.88%	11.00%	7,80%		12.65%		14.30%			12.16%		5.35% 17.4		13.50			18.79% 22.61%			16.64% 1		59% 22.55		12.62%				23.57%
40	2.88% 4.90%		162%	5.00%	8.08%	10.51%	10.78%	11.68%	7,56%		12.46%	12.86%	14.15%					4.92% 25.8		13.25			18.56% 22.24%			16.39% 1		32% 22.27		12.37%	15.79%		21.16%	23 33%
41	2.60% 4.64%	6.60% 6.50%		5.41%	7.85%	10.32%	10.58%		7.31%			12.65%				11.70%		4.72%	-	13.01			18.33%			16.18% 1				12.11%	15.54%		20.37%	
42	2.32% 4.38%	6.45% 6.74%		5.16%	7.65%	10.14%	10.50%		7.06%		12.07%	12.40%				11.48%		4.52%		12.76			18.10%		12.85%		7.89% 17.			11.85%	15.29%	18.73%	19.59%	
43	2.04% 4.12%	6.21% 6.48%		4.91%	7.43%	2.95%	10.26%		6.81%		11.87%	12.30%				11.25%	13.79%	4.32%		12.52	% 15.07%	17.62%	17.86%		12.60%	15.76% 1	7.72% 17/	67%		11.61%	15.04%	18.48%	18.81%	
44	1.76% 3.86%	5.97%		4.66%	7.21%	2.77%			6.56%		11.67%	_				11.02%	13.58%			12.27					12.35%		7.54%	_		11.35%	14.80%	18.24%		
45	1.47% 3.60%	5.73%		4.41%	7.00%	2.58%	_	_	6.31%	8.90%	11.68%	_			8.22%	10.80%	13.37%		_	12.03	14.60%	17.17%			12.10%	15.33% 1	7.37%	_		11.10%	14.55%	18.00%		
46			_	_			_		_			_	_			_			_	_					_		_	_	_	_	_		_	
47					_	_	_	_	_	_		-	_	_	_	_		_	_	_	-					_	_	_	_	_	_		_	
40			_	_			_					_			_	_		_	_	_					_		_		_					
50												-								1	1													
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54										-		$ \top$	-			-				_														
55																					1													

Variant 1: Insta Incom																																			
Regular Guaranteed In	come Rates for Annual	lized Premium greater than	n INR 80,000 and te	ss than INR 2,00,000																															
PPT	5	5	5	5	5	5	6	6 6	6	6 6	7	7	7 7	7	7	8	8	8 8	8	8	10	10	10	10	10 10	11	11	11 1	1 11	11	12	12	12 12	1 12	12
Age at entry \ PT	20	25	30	32	35	40	20	25 30	32	35 40	20	25	30 32	35	40	20	25	30 33	35	40	20	25	30	32	35 40	20	25	30 3	12 35	40	20	25	30 32	35	40
0	9,30%	11.07%	12.84%	13.82%	14,84%	15.42%		4.13% 16.20		18.40% 19.		16.32% 1						21.12% 21.		0.000		22.89%			9.42% 30.49		23.98%						-2-cc	50% 31.86%	
1	9.27%		12.81%		14.81%	15,29%	12.03% 1		% 16.76%			16.29% 1						21.09% 21				22.84%		5.89% 2			23.90%			27% 32.091				45% 31.81%	
2	9.24%	11.01%	12.78%		14.78%	15.36%		4.07% 16.15					8.70% 29.3				18.64%				20.05%			25.85% 2					3.30% 30.2				27.26% 29.4		34.06%
3	9.21%	10.98%	12.75%	13.73%	14.75%	25.33%	11.97% 1	4.04% 16.12	% 16.71%	18.31% 19.	13.98%	16.22% 1	8.66% 29.3	21,21%	21.99%	15,99%	18,40%	21.01% 21	74% 23.95%	24.83%	20.01%	22.76%	25.51% 2	25,80% 2	9.29% 30.35	16 20.46%	23.84%	26.02% 26	325% 30.1	18% 31.979	19.80%	23.50%	27.21% 29.7	35% 31.71%	33.99%
4	9.17%	10.95%	12,73%	13.70%	14.72%	15.30%	11.94%	4.01% 16.09	76 15.55%	18.28% 18.	97% 13.95%	16.19% 1	8.63% 29.3	7% 21.18%	21.96%	15.95%	18.37%	20.98% 21.	70% 23.92%	24.79%	19.97%	22.72%	25.46% 2	25.75% 2	9.25% 30.33	0 20.42%	23.80%	25.98% 26	3.20% 30.1	13% 31.929	19,75%	23.46%	27.16% 29.1	30% 31.67%	33.92%
	9,34%	10.92%	12,70%	13.67%	14.60%	15.27%	11 91% 1	3.98% 16.06	26 26 65%	18.25% 18.		16.16% 1			21,92%		18 33%	20.94% 21.	23.88%	24.75%	19 93%	22.67%	25.42% 2	5.71% 2	9.21% 30.27	56 20 38%	23.75%	25 93% 26	15% 30.0	31.861	19 71%	23.41%	27 11% 29*	26% 31.62%	33.85%
	2,11%		12.67%		14.66%	25,24%		3.96% 16.04				16.12% 1			21.89%			20.90% 21.				22.63%		25.66% 2			23.71%			31.80				21% 31.57%	
7	2,00%		12.64%		14.63%	15.22%	11.84%		% 16.59%			16,09% 1			21.86%			20.87% 21		24.60%		22.59%		5.62% 2			23.66%			29% 31.745				26% 31.52%	
					14.60%			3.90% 15.98				16,06% 1						20.83% 21				22.55%		15.57% Z			23.61%			20% 31.74° 24% 31.68°				11% 31.47%	
-	9.04%		12.61%			15.19%																													
	9.01%	10.80%	12.58%		14.57%	25.26%			76 16.54%			16.03% 1			21.80%			20.79% 21		24.61%		22.51%			9.04% 30.05		23.57%			31.639				06% 31.42%	
20	8.98%	10.77%	12.56%	13.52%	14.54%	15.13%	11.75% 1	3.84% 15.93	76 16.51%	18.11% 18.	13,75%	15.99% 1	8.44% 29.0	20,98%	21.77%	15.74%	18.15%	20.76% 21.	23.70%	24.58%	19.74%	22.46%	25.19% 2	25.48% 2	9.00% 30.04	6 20.17%	23.52%	25.68% 25	5.90% 29.8	15% 31.579	19.48%	23.17%	26.87% 29.0	01% 31.37%	33.50%
11	8,95%	10.74%	12.53%	13.49%	14.51%	25,20%	11.72% 1	3.81% 15.90	76 16.48%	18.08% 18.	79% 13.71%	15,96% 1	8.41% 29.0	20,95%	21,74%	15,71%	18.12%	20.72% 21.	15% 23.67%	24.54%	19.70%	22.42%	25.14% 2	5.44% 2	30.00	0 20.12%	23.48%	25.63% 25	3,84% 29.8	10% 31.519	19.43%	23.13%	26.82% 28.9	A6% 31.32%	33.43%
12	8,92%	10.71%	12,50%	13.46%	14.40%	25.07%	11.69% 1	3.78% 15.87	% 16.45%	18.05% 18.	76% 13,68%	15.93% 1	8.38% 29.0	20,92%	21.71%	15.67%	18.08%	20.68% 21.	12% 23.63%	24.51%	19.66%	22.38%	25.10% 2	25.39% 2	8.91% 29.96	16 20.08%	23.43%	25.57% 25	3.79% 29.7	76% 31.451	19.39%	23.08%	26.78% 28.5	92% 31.28%	33.36%
13	8,88%	10.68%	12.47%	13.43%	14.45%	25,04%	11.66% 1	7 76 M	76 16.42%	18.02% 18.		15,90% 1			21.68%			20.65% 21.				22.34%		534% 2	8.87% 29.93	20.05%	23.38%	26 620 26	7494 20 7	71% 31.391	10.74%	22 020	26.73% 28.8	#7% 21 22%	33.29%
34	8,85%		12.44%		14.41%	25.02%				17.99% 18								20.61% 21							8.83% 29.87									82% 31.18%	
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	8.82%		12.41%		14.38%	14.98%																													
- 26	8,78%		12.38%		14.31%	14.89%		3.66% 15.77				15.80% 1			21.54%			20.55% 21		24.33%		22.22%		5.22% 2			23.26%							72% 33.08%	
17	8.75%		12.36%		14.23%	14.80%				17.82% 18:		15.77% 1						20.52% 21.				22.20%		5.18% 2			23.22%							68% 31.03%	
15	8.71%	10.52%	12.33%	13.22%	14.16%	14.71%	11.48% 1	3.60% 15.72	% 16.22%	17.74% 18.	13.48%	15.74% 1	8.20% 18.7	20,62%	21.38%	15,48%	17.88%	20.48% 21.	23.35%	24.20%	19.42%	22.17%	24.85% 2	5.14% 2	3.66% 29.68	19.89%	23.19%	25.30% 25	5.51% 29.4	48% 31.091	6 19.17%	22.83%	26.50% 28.6	63% 30.98%	32.91%
29	8.67%	10.49%	12.30%	13.17%	14.08%	14.62%	11.60% 3	3.57% 15.66	76 16.17%	17.67% 18.	33% 13.45%	15.71% 1	8.17% 18.7	5% 20.56%	21.30%	15.46%	17.86%	20.45% 21.	23.29%	24.13%	19.47%	22.14%	24.81% 2	5.11% 2	3.62% 29.63	19.86%	23.16%	25.26% 25	3.47% 29.4	43% 31.029	19.15%	22.80%	26.45% 28.5	58% 30.92%	32.84%
20	8,64%	10.46%	12.28%	13.12%	14.01%	14.53%	11.41% 1	3.54% 15.67	96 16 1296	17.59% 18.	24% 13.42%	15.68% 1	8 15% 18.7	20.49%	21.22%	15.43%	17 83%	20.42% 21.	23.24%	24.00%	19.45%	22.11%	24 78% 2	5.07% 2	9.58% 29.58	19.68%	23.13%	25 22% 25	1 43% 29.3	30.961	19 12%	22.78%	26.41% 281	53% 30.87%	32,76%
21	8,60%		12.25%		13.93%	14.42%				17.52% 18.		15.65% 1			20,99%			20.39% 21.				22.09%		25.03% 2			23.10%							48% 30.82%	
22	8,50%		12.22%		13.85%	14.34%		3.48% 15.62				15.62% 1						20.36% 20.				22.00%		14.99% 2			23.07%							43% 30.77%	
								3.45% 15.60				15.59% 1			20.83%			20.33% 20.				22.03%		04.96% 2			23.04%			26% 30.83				38% 30.72%	
23	8.52%		12.19%		13.76%	14.24%																													
	8.48%		12.16%		13.68%	34.34%				17.30% 17.		15.56% 1						20.30% 20.				22.00%		M.92% 2			23.00%							34% 30.67%	
25	8.44%		12.13%		13.60%	14.05%			76 15.87%			15.53% 1			20.68%			20.27% 20.				21.97%		24.88% 2			22.97%			14% 30.641			26.18% 28.2		32.38%
26	8,40%	10.25%	12.10%		13.52%	13.94%		3.36% 15.53				15.50% 1					17.65%	20.24% 20.	22,74%	23,49%	19.33%	21.95%		M.84% 2		6 19.71%	22.94%							24% 30.56%	
27	8.35%	10.21%	12.06%	12.72%	13.43%	13.84%	11.14% 1	3.33% 15.51	% 15.78%	17.07% 17.	51% 13.19%	15.47% 1	7.96% 18.3	15% 29.88%	20.52%	15.23%	17.62%	20.21% 20.	75% 22.68%	23.42%	19.31%	21.92%	24.52% 2	04.81% 2	8.29% 29.23	19.69%	22.91%	24.93% 25	5.12% 29.0	30.511	18.95%	22.52%	26.09% 28.1	29% 30.51%	32.22%
25	8.31%	10.17%	12.03%	12.66%	13.34%	13.74%	11.11% 1	3.30% 15.48	76 15.73%	17.00% 17.	52% 13.15%	15.44% 1	7.93% 18.3	10% 29.81%	20.44%	15,20%	17.59%	20.18% 20.	72% 22.62%	23.35%	19.30%	21.89%	24.48% 2	34.77% 2	8.25% 29.18	19.67%	22.88%	24.88% 25	5.07% 29.0	30,451	18,92%	22.48%	26,04% 28.1	14% 30.46%	32,15%
29	8.27%		12.00%		13.26%	13.64%	11.07% 1		76 15.71%			15.41% 1			20.35%			20.15% 20.				21.86%		24.74% 2			22.84%		5.00% 28.9					09% 30.41%	
30	8.22%		11.96%		13.17%	13.53%	11.03% 1		76 15 6996			15.38% 1			20.28%			20.12% 20.				21.83%		24.70% 2			22.81%			91% 30.329				05% 30.36%	
31	8.17%		11.92%		13.07%	13,43%		3.20% 15.41				15.35% 1			20.20%			20.09% 20.				21.81%		04.66% 2			22.78%			16% 30.251				00% 30.31%	
32	8.12%	10.00%	11.88%		12.98%	13.33%	10.96% 1		76 15.66%			15.32% 1			20.12%			20.05% 20.				21.78%		24.63% 2			22.75%			81% 30.191			25.86% 27.9		31.84%
33	8.07%		11.84%		12.88%	13.24%		3.14% 15.33				15.29% 1						20.03% 20.				21.75%		04.50% 2			22.71%							90% 30.20%	
34	8.01%		11.79%		12.78%	13.14%			76 15.64%			15.26% 1										21.72%		14.55% 2			22.68%		1.80% 28.7				25.77% 27.8		31.69%
35	7.96%		11.75%		12.68%	13.04%		3.08% 15.33				15.23% 1			29.88%			19.97% 20.		22.87%		21.69%		14.52% 2			22.65%			57% 30.001				81% 30.10%	31.61%
35	7.76%	9,68%	11.60%	12.00%	12.46%		10.66%	2.93% 15.20	76 15.50%	16.29%	12,74%	15,08% 1	7.61% 17.5	19,17%		14.82%	17.22%	19.83% 20.	25% 22.10%	22.67%	18.98%	21.52%	24.06% 2	14.35% 2	7.83% 28.65	19.32%	22.47%	24.42% 24	1.50% 28.4	47% 29.791	18.56%	22.06%	25.56% 27.6	41% 29.85%	31.36%
37	7.56%		11.46%		12.23%		10.47% 3	2.77% 15.00	76 15.36%	16.09%	12,55%	14.92% 1	7.48% 17.7	7% 18,94%		14.63%	17.05%	19.69% 20.	21,84%	22.48%	18,79%	21.34%	23.90% 2	14.19% 2	7.62% 28.47	19.13%	22.29%	24.25% 24	1.43% 28.2	27% 29.581	18,36%	21.88%	25.40% 27/	42% 29.70%	31.12%
38	7.35%		11.31%		12.00%			2.62% 14.95				14.76% 1				14 44%		19.55% 19.				21.17%		14.02% 2			22.11%							23% 29.36%	
39	7.17%		11.16%		11.77%				76 15.13%			14.60% 1				14.25%		19,40% 19.			18.42%				7.30% 28.10		21.93%		1.11% 27.8				25.07% 27.0		30.68%
40	5.97%		11.01%		11.54%			2.31% 14.71				14.44% 1				14.07%		19.26% 19.				20.82%		23.69% 2			21.75%		1.95% 27.6					84% 29.00%	
40					11.54%										-					21.90%															Ju.45%
41	6,75%	8.81%	10.85%	11.08%				2.16% 14.56				14.28% 1			-			19.12% 19.				20.65%		23.53% 2			21.56%		1,74% 27.5		17.58%	21,16%	24.75% 26.7	25 29,00%	_
42	6.55%		10.69%					2.00% 14.45				14.12% 3			-			18.98% 19.				20.47%		23.37% 2			21.36%						24.59% 26.6		
43	6.34%		10.53%					1.85% 14.34				13.96% 2		26%		13.51%		18.83% 19.				20.30%		23.20% 2			21.17%		1.31% 27.5				24.42% 26.5		
44	6.13%	8.25%	10.37%				9.17% 1	1.70% 14.22	76			13.80% 3				13.33%		18.69% 19.				20.12%		23.04% 2	6.82%		20.98%		3.09% 27.4	45%			24.26% 26.4		
45	5.92%	8.00%	10.21%				8.99% 3	1.54% 14.10	706		11.07%	13.64% 3	6.42%			13.14%	15.75%	18.55% 19.	38% 20.99%		17.30%	19.95%	22.60% 2	22.88% 2	15.60%	17.60%	20.79%	22.77% 22	2.88% 27.4	40%	16.80%	20.45%	24.10% 26.4	40% 28.91%	
46	5,40%						8.58% 3				10.62%	13.11%				12 67%	15.24%	18.08% 18.	70%			19,42%		22.45%			20.29%		42%		16.27%	20.02%	23.55% 25.2	200.	
47	5.00%						8.16% 2					12,58%				12,20%		17.62% 18.				19.04%		2.03%			19.79%						22,99% 24.0		
- "	4.60%	6.14%						9.87%	_			12.05%				11.73%		17,15% 17.				18.58%		21.60%			19.29%		1.50%				22.44% 22.8		_
48									_	_			_	_	_				10 to	\vdash				CLEON	_				1.50%	_				970	
40	4.17%							9.31%	_	-		11.51%	-	-	-	11.26%			_			18.13%		_	-		18.79%		-	-		18.72%		+	
50	3.73%	4.87%						8.75%	_			10.98%		_		10.79%		16.22%				17.67%	20.48%	_			18.29%	20.45%				18.29%	21.34%	\rightarrow	
51	3.26%						6.52%			-	8.42%					10.32%						17.22%					17.84%					17.86%		\rightarrow	
52	2.76%						6.10%				7.97%					9.85%	12.20%				13.59%	16.76%				13.87%	17.38%				13.10%	17.42%			
53	2.27%						5.69%				7,53%					9,37%	11.69%				13.06%	16.31%				13.34%	16.93%				12.57%	16,99%			
54	1.79%						5.28%				7.09%						11.19%					15.85%					16.47%					16.56%		\neg	
**	1.31%						4.72%				6,65%					8,43%						15.40%					16.02%					16.13%		-	-
- 33	1.31%						4.72%	_	_		6,60%		_		_	2,43%	44.0E%	_			22.00%	LJ.4016		_	_	12.27%	40.0275	_	_		.1.51%	40.43%		\rightarrow	$\overline{}$

Martine de la cata la comunicación	F40																																					
Variant 1: Insta Income Regular Guaranteed In	- 50% cashback ome Rates for Annualize	of Premium greater than	and equal to INR	2 00 000 and less than I	INR 5 00 000																																	
PPT	5	5	5	5	5	5	6	6	6	6 6	6	7	7	7	7	7	7	8	8	8	8	8	8 2	0 10	20	10	10	10	11	11	11	11 11	11	12	12	12 12	12	12
Age at entry \ PT	20	25	30	32	35	40	20	25	30	32 3	5 40	20	25	30	32	35	40	20	25	30	32	35	40 2	0 25	30	32	35	40	20	25	30	32 35	40	20	25	30 32	35	40
0	9.79%	11.56%	13.33%		15.34%	15.92%	12.56%				90% 19.581		16.87%	19.31%	19.90%		22.58%	16.60%	19.01%	21.72%	22.41%				39% 26.14				21.09%	24.42%	26.70%	26.91% 30.8				27.85% 30.00		4 34.701
- 1	9,75%	11.53%	13,30%		15.31%	15,89%		14.60%			87% 19.550		16.84%	19.28%	19.86%		22.55%	16.56%	18.97%		22.37%	24.52%	25.40% 20	59% 23.3	34% 26.10	ni 26,39%	29,88%				25,65%	25.85% 30.7			24.10% 2			
2	9,73%	11.50% 11.47%	13.27%		15.28% 15.25%	15.88% 15.83%		14.57%		17.20% 18 17.17% 18						21.74%		16.53%				24.49%			30% 26.05 26% 26.03				20.96%			26.81% 30.7 26.76% 30.6				27.76% 29.90		
4	2,00%	11.40%	13.20%		15,22%	25.80%		14.51%		17.14% 18						21.68%			18.87%			24.42%			22% 25.96				20.92%			26.71% 30.6			23.96% 2			
5	2,63%	11.41%	13.19%		15.19%	25.77%		14.48%		7.12% 18				19.15%	19.74%			16.42%				24.38%			17% 25.92				20.88%		25,45%	25.05% 30.0			23.91% 2			
6	2,60%	11.38%	13.16%	14,14%	15.16%	25,74%	12.37%	14.46%	6.54%	7.08% 18	73% 19.425	14,38%	16.67%	19.12%	19.70%	21.61%	22,39%	16,38%	18,79%	21.50%	22.19%	24.35%	25.22% 20	40% 23.3	13% 25.87	% 26.17%	29.67%	30,72%	20.84%	24,22%	25,40%	25.61% 30.5	5% 32.32%	20,16%	23.86% 2	27.57% 29.7	1% 32.079	34.28
7	9.57%	11.35%	13.13%	14.12%	15.13%	25.72%		14.43%		17.06% 18						21.58%	22.36%	16.35%		21.47%		24.31%			09% 25.83				20.80%		26.35%	26.56% 30.5				27.52% 29.66		
	9.53%	11.32%	13.10%		15.10%	15.69%		14.40%		17.03% 18		14.31%		19.06%	19.54%	21.55%	22.33%			21.43%					05% 25.78				20.75%			26.51% 30.4				27.47% 29.61		
9	9.50%	11.29%	13.07%		15.07% 15.06%	15.68% 15.63%		14.37%		17.00% 18 16.97% 18	54% 19.34 51% 19.31			19.02%		21.51%				21.39%		24.20%			01% 25.73 96% 25.69				20.71%			25.45% 30.4 25.41% 30.3			23.72% 2	27.42% 29.56	8% 31.929	34.07
20	2.47%	11.20%	13.05%		15.00%	15.63% 25.60%		14.31%		16.97% 18						21.45%		16.21%		21.32%					96% 25.69 92% 25.64				20.63%			26.41% 30.3			23.63% 2		7% 31.829	6 33.931
12	2.41%	11.20%	12,99%		14.97%	15.57%	12 22%	14.28%		15.91% 18						21.42%			18 58%	21.28%					88% 25.60				20,58%			25.30% 30.2				27.28% 29.42		
13	9.37%	11.17%	12.96%		14.94%	15.54%		14.25%		16.88% 18			16.45%	18.90%	19.48%	21.38%	22.18%	16.14%							84% 25.55				20.54%		26.05%	25.25% 30.2				27.23% 29.37		
34	9.34%	11.14%	12.93%	13.90%	14.91%	25.52%	12.13%				49% 19.21					21.35%		16.10%	18.51%	21.21%	21.91%	24.06%	24.94% 20	08% 22.8	80% 25.51	% 25.80%	29.33%	30.37%	20.50%							27.18% 29.32		33.72
15	9.31%	11.11%	12.90%		14.88%	15.48%		14.19%		16.83% 18						21.32%		16.07%		21.18%					75% 25.46				20.45%			26.14% 30.1			23.44% 2			33.641
- 25	9,27%	11.07%	12.88%		14.80%	15,29%		14.16%						18.81%	19.37%	21,25%	22.04%		18.44%						72% 25.43				20.43%			25,10% 30.0			23.41% 2		2% 31.589	
17	9.24%	11.04%	12.85% 12.82%		14.73%	15.30% 15.21%		14.13%		16.73% 18 16.68% 18						21.19%	21.98%	16.01%		21.12%			24.76% 20 24.70% 15		70% 25.39 67% 25.35				20.41%		25.83%	25.05% 30.0				27.00% 29.18		
23	9,20%	11.01%	12.82%		14.65%	15.21% 15.12%		14.10%			24% 18.929 17% 18.839					21.12%			18.38%			23.85%			57% 25.35 54% 25.31				20.33%			25.98% 29.9				26.95% 29.03		
20	9.13%	10.95%	12.77%		14.50%	25.03%		14.04%		16,58% 18				18.70%	19.21%		21.72%	15.93%							51% 25.28				20.35%			25.94% 29.8			23.26% 2			33.261
21	2,02%	10.91%	12.74%		14.42%	14,93%		14.01%		16.53% 18						20.92%	21.64%		18.30%						59% 25.24					23.61%		25.89% 29.8			23.23% 2		8% 31.329	9 33.189
22	9.05%	10.88%	12.71%		14.34%	34.84%	11.83%	13.98%		15.48% 17.						20.86%				20.96%		23.62%			56% 25.20				20.30%			25.85% 29.8				26.81% 28.93		
23	9.02%	10.85%	12.68%		14.25%	34.74%					87% 18.47					20.79%		15.84%							53% 25.17				20.28%			25.81% 29.7				26.77% 28.89		
24	8.97%	10.81%	12.65%		14.18%	14.64%		13.92%		16.38% 17	80% 18.38			18.59%		20.73%				20.90%					50% 25.13				20.26%						23.12% 2	26.72% 28.84		
25	8.93%		12.62%		14.10%	14.55%		13.89%		16.33% 17								15.79%		20.87%		23.45%			47% 25.09				20.24%			25.72% 29.6 25.71% 29.6			23.09% 2		9% 31.119 4% 31.009	
25	8,89%	10.74%	12.59% 12.55%		14.01% 13.93%	34.44% 34.34%		13.83%		6.29% 17 6.24% 17						20.44%	21.10%	15.70%		20.81%	21.40%	23.26%			45% 25.06 42% 25.02				20.23%	23,46%	25.51%	25.71% 29.6 25.70% 29.5				26.53% 28.69		
28	8,80%	10.66%	12.52%		13.86%	14.24%		13.80%		16.19% 17						20.31%	20.94%								39% 24.98				20.17%			25.69% 29.5				26.54% 28.64		
29	8.76%	10.62%	12.49%		13.75%	34.34%					42% 17.94					20.25%				20.75%					36% 24.95											26.50% 28.59		
30	8.71%	10.58%	12.45%	13.03%	13.67%	14.03%	11.53%	13.73%	5.94%	16.17% 17.	35% 17.850	13.59%				20.18%	20.78%	15.64%	18.03%	20.72%	21.19%	23.01%	23.71% 15	76% 22.3	33% 24.91	% 25.20%	28.67%	29.58%	20.13%	23.37%	25.41%	25.66% 29.4	2% 30.83%	19.37%	22.91% 2	26.45% 28.55	5% 30.861	1 32.491
31	8,66%	10.54%	12.41%		13.57%	13,93%		13,70%								20.11%	20.70%		18,00%						24.87				20,30%			25.62% 29.3				26.41% 28.50		
32	8.62%	10.49%	12.37%		13.47%	13.83%		13.67%								20.05%				20.66%					28% 24.84				20.08%			25.57% 29.3				26.36% 28.45		
33	8,56%	10.44%	12.33%		13.38% 13.28%	13,73%		13.64%		16.13% 17				18.35%		19.98% 19.92%	20.54%	15.56%	17.95%			22.84%			25% 24.80 22% 24.76				20.06%		25.28%	25.53% 29.2 25.48% 29.2				26.32% 28.40 26.27% 28.35		
34	8,45%	10.35%	12.24%		13.18%	13.53%		13.58%									20.38%	15.50%							22% 24.76 19% 24.73				20.02%			25.44% 29.1			22.74% 2			6 32.119
35	8,25%	10.17%	12.09%		12.95%	22.22%		13.43%				13.24%		18.16%			20.30%	15.32%							02% 24.56				29.82%			25.24% 29.0				26.06% 28.17		
37	8.05%	10.00%	11.95%		12.71%			13.27%				13.05%		18.03%				15.13%							84% 24.40				29.63%							25.90% 28.02		
38	7.85%	9.83%	11.80%		12.47%			13.12%				12.87%		17.90%				14.94%	17.40%						57% 24.24				29.44%		24.64%	24.85% 28.7				25.74% 27.88		
39	7.66%	9.66%	11.66%		12.24%			12.97%					15.10%					14.76%				21.98%			50% 24.07				29.25%			24.65% 28.5				25.57% 27.74		
40	7.46%	9.48%	11.51%		12.00%			12.81%			88%	12.49%	14.78%	17.63%			_	14.57%		19.86%		21.81%			32% 23.91 15% 23.75			28.41%	29.06%			24.46% 28.4				25.41% 27.60		
41	7.25%	9.30%	11.35%					12.66%		15.32%	_	12.31%		17.50%				14.20%		19.72%	20.08%				23.75 97% 23.59				18.87% 18.68%			24.25% 28.3 24.07% 28.2				25.25% 27.46 25.09% 27.32		
42	6,83%	8.93%	11.02%					12.35%		15.17%		11.94%		17.24%				14.01%		19.43%					80% 23.42				18.49%			23.87% 28.1				24.92% 27.18		
44	6.62%	8.74%	10.86%					12.20%			\neg	11.75%		17.11%					16.41%						52% 23.26				18.29%							24.76% 27.04		
45	6.41%	8.55%	10.70%				9.49%	12.04%	14.60%			11.57%	14.14%	16.97%				13.64%			19.64%	21.49%			45% 23.10				38.30%			23.47% 27.9	2%			24.60% 26.90	0% 29.419	h.
46	5,00%	7.95%					2,20%		$ \Box$			11.14%							15,75%		19.26%	$ \top$			22.67			\vdash	17.59%			23.05%	\perp		20.55% 2			\perp
47	5.58%	7.35%					8.71%		_			10.72%						12.73%			18.89%	_			54% 22.25				17.07%			22.62%	\perp			23.49% 24.50		+
48	5.36%	6.75%					8.33% 7.94%		_		_	2.87%						12.27%	14.77%		18.51%	_			09% 21.83 54% 21.41		-		25.55%		21.94%	22.19%	_		19.76% 2		76	+-
40	4.75%	5.54%					7.55%		_			9.87%							13.78%		_	_			19% 20.98		_		15.52%				+		18 97% 2		+-	+-
50	3,90%	5.54%					7.55%	9.38%				9.45%	11.50%	-		-	-	10.89%		10.00%				.15% 18.1 .62% 17.1		~	_	-	15.52%		21.00%		+		18.97% 2	sa sed TS	+-	+
52	3,47%						6.78%					8,60%						10.43%						09% 17.2					14.49%						18.18%		_	_
53	3.04%						6.22%					8.18%						2.27%					12	56% 16.8	83%				13.97%	17.50%				13.35%	17.78%			
54	2.61%						6.00%		$ \Box$			7.76%					-		11.81%		-	$ \top$.03% 16.3		\perp	-		13.45%		$ \Box$		\perp		17.39%	-	+ =	\perp
55	2.18%						5.62%					7.34%						2.06%	11.32%				12	50% 15.0	23%				12.94%	35.59%				12.38%	16.99%			

Variant 1: Insta Income - 50% cashback

Variant 1: Insta Incon																																			
Regular Guaranteed I	ncome Rates for Annua	lized Premium greater t	than and equal to INR 5	5.00.000																															
DOT			-				6 6 6			6	7	7 7	7	7	7			8			1 10	10	55	10	10 10	I 11	11	- 11	11	11 11	12	12	12	12 1	12 12
			-																																
Age at entry \ PT	20	25	30	32	35	40	20 25 30	32	35	40	20	25 30	32	35	40	20	25	30	32	35 40	0 20	25	30	32	35 40	20	25	30	32	35 40	20	25	30	32 35	15 40
	20.38%	12.16%	13.94%	14.92%	15.95%	25.54%	13.16% 15.24% 17.3	2% 17.84%	19.54%	20.23%	15 21%	17.50% 19.9	20 55%	22.52%	23.37%	17.25%	19.68%	22.45%	23 14%	25.30% 26.	30% 21.3	5% 24.12%	26.89%	27 1996	30.67% 31.76	21 83%	25.27%	27.51%	27.72% 3	31.64% 33.49%	21.19%	24.92%	28.65%	30.81% 33	1.18% 35.54%
							13.13% 15.21% 17.2					17.53% 19.9					19.64%								30.63% 31.72		25,23%			31.59% 33.43%					3.13% 35.47%
1	20,25%		13.91%		15.92%																														
2	20.32%	12.10%	13.88%	14.88%	15.89%	25.49%	13.10% 15.18% 17.2	5% 17.78%	19.48%	20.18%	15.14%	17.49% 19.9	20.42%	22.46%	23.31%	17.18%	19.61%	22.38%	23.07%	25.23% 26.3	23% 21.2	7% 24.03%	26.80%	27.10%	30.59% 33.68	21.75%	25.18%	27.41%	27.62% 3	31.55% 33.37%	21.10%	24.83%	28.56%	30.71% 33	35.40%
3	20.28%	12.00%	13.85%	14.83%	15.86%	25,45%	13.07% 15.15% 17.2	3% 17.76%	19,45%	20.16%	15 11%	17.40% 19.8	20.46%	22.42%	23.28%	17 15%	19.57%	22.36%	23 03%	25 20% 26	19% 21.1	23 999	26.75%	27.06%	30.55% 31.63	21 77%	25,13%	27.36%	27 58%	31.50% 33.32%	21.05%	24,78%	28.51%	30 67% 33	1.04% 35.33%
-	20.25%		13.82%		15.83%		13.04% 15.12% 17.2					17.43% 19.8																		31.45% 33.26%					2.99% 35.26%
	30.22%	12.00%	13.79%	14.77%	15.80%	35.40%	13.01% 15.09% 17.1	8% 17.70%	19.39%	20.10%	15.04%	17.40% 19.8	20.39%	22.36%	23.21%	17.08%	19.50%	22.27%							30.47% 31.55		25.04%	27.26%	27,48% 7	31.41% 33.20%	20.97%	24.69%	28.41%	30.57% 32	2.94% 35.19%
	20,28%	11.97%	13.76%	14.74%	15,77%	25.38%	12.98% 15.08% 17.1	5% 17.67%	19.35%	20.08%	15.01%	17 37% 19 7	20,36%	22 33%	23.18%	17.05%	19.47%	22.24%	22 93%	25 00% 26	09% 21.1	1% 23.87%	26 62%	26 92%	30.42% 31.50	21 58%	25.00%	27.22%	27.43% 3	31.36% 33.15%	20.92%	24.64%	28.37%	30 52% 32	2.89% 35.13%
7	20,25%		13.73%		15.74%		12.95% 15.04% 17.1					17.33% 19.7				17.01%						8% 23.82%			30.38% 31.46		24,95%			31.32% 33.09%					2.84% 35.06%
	20.12%		13.70%		15.71%		12.91% 15.01% 17.1				14.95%		20.30%				19.39%								30.34% 31.41		24.92%						28.27%		2.80% 34.99%
9	20.09%	11.88%	13.67%	14.66%	15.68%	35.29%	12.88% 14.98% 17.0	7% 17.59%	19.28%	20.00%	14.91%	17.27% 19.6	716 20.2716	22.23%	23.09%	16.94%	19.36%	22.13%	22.82%	24.99% 25.5	29% 21.0	0% 23.74%	26.48%	26.79%	30.30% 31.37	21.45%	24.86%	27.07%	27.28% 1	31.23% 32.98%	20.78%	24.50%	28.22%	30.38% 32	2.75% 34.92%
20	20.06%	11.85%	13.64%	14.63%	15.65%		12.85% 14.95% 17.0	4% 17.56%	19.25%	19.97%	14 000	17.24% 19.6	20 225	22.20%	23.06%	16.01%	19.32%	22.09%	22 765	24 0604 261	20.5	EN 22 700	20.44%	26.74%	30.26% 31.33	22 425	24.82%	27.02%	27.225	31.18% 32.92%	20,74%	24,46%	28.17%	20.225 22	2,70% 34,85%
							12.82% 14.92% 17.0					17.20% 19.6					19.29%								30.22% 31.28		24,77%								
	20,03%	11.82%	13.62%		15.62%															24.92% 25.1													28,13%		2.65% 34.78%
12	20.00%		13.59%	14.57%	15.59%		12.79% 14.89% 16.9					17.17% 19.5													30.18% 31.24					31.09% 32.81%				30.23% 32	2.60% 34.71%
13	2.27%	11.76%	13.56%	14.54%	15.56%	25,28%	12.76% 14.86% 16.9	6% 17.47%	19.16%	19.90%	14.70%	17.14% 19.5	20.14%	22.10%	22.97%	16.80%	19.22%	21.98%	22.68%	24.85% 25	85% 20 8	4% 23.57%	26,35%	26,63%	30,13% 31 304	21,28%	24,69%	26,90%	27.11%	31.04% 32.75%	20,60%	24.32%	28.03%	30.19% 17	2.56% 34.64%
24	2,24%		13.53%		15.53%		12.73% 14.83% 16.9					17.11% 19.5																		31.00% 32.69%				30.14% 32.	
							12.73% 14.83% 16.9																												
25	9.91%	11.71%	13.51%		15.50%							17.07% 19.4					19.15%								30.05% 31.11		24.62%					24.22%	27.93%	30.09% 32.	2.46% 34.50%
36	9,87%	11.60%	13.48%	14.42%	15.42%	25,04%	12.66% 14.77% 16.8	9% 17.37%	19.03%	19,78%	14.60%	17.05% 19.4	20.03%	21.98%	22.85%	16,70%	19.12%	21.88%	22.57%	24.72% 25.	72% 20.7	5% 23.46%	26.18%	26.51%	30.01% 31.06	21,18%	24.58%	25.78%	25,99%	30.92% 32.57%	20,42%	24.19%	27.89%	30.05% 32	2.42% 34.43%
17	9.83%	11.60%	13.46%		15.35%	25.97%	12.62% 14.74% 16.8	856 17 3256	18.96%	19.76%	14 65%	17.02% 19.4	19 99%	21 91%	22.79%	16 68%	19.09%	21.86%	22 53%	24 6636 251	67% 20.7	3% 23.44%	26 16%	26.48%	29.97% 31.01	21 1636	24 55%	26.74%	26.95%	30.86% 32.52%	20.46%	24.16%	27.85%	30 00% 32	2.37% 34.36%
18			13.43%		15.28%		12.59% 14.71% 16.8					16.99% 19.4						21.83%												30.82% 32.45%			27.80%		2.33% 34.29%
	9.79%																																		
29	9.75%		13.41%		15.20%		12.55% 14.68% 16.8					16.96% 19.3																		30.78% 32.39%					2.29% 34.22%
20	9.72%	11.55%	13.39%	14.23%	15.13%	15.75%	12.51% 14.66% 16.8	0% 17.18%	18.74%	19.49%	14.55%	16.93% 19.3	19.87%	21.72%	22.62%	16.59%	19.01%	21.76%	22.41%	24.49% 25.	50% 20.6	7% 23.37%	26.07%	26.37%	29.85% 30.87	21.09%	24.46%	26.62%	26.83% 3	30.74% 32.33%	20.39%	24.05%	27.72%	29.87% 32.	2.24% 34.15%
21	2,68%	11.52%	13.36%	14.18%	15.05%	25,65%	12.48% 14.63% 16.7	794 17 1794	12.05%	10.45%	14 620	16.91% 19.3	10 525	21.660	22,56%	10.57%	18.99%	21.76%	22 2854	24.44% 26	460 20 F	EN 22.25%	26.000	26.24%	20 825 20 825	22 07%	24.420	26 620	20.020	30.69% 32.27%	20,37%	24.02%	27.67%	20.025 22	2,20% 34,08%
22	2,54%		13.33%		14.97%		12.44% 14.60% 16.7					16.80% 19.3							22.2011	24.5000	200	22.225	20.000	20.245	29.77% 30.77	22.00				30.65% 32.22%			27.63%		2.16% 34.01%
23	9.60%		13.30%		14.89%		12.40% 14.57% 16.7					16.85% 19.2					18.93%			24.32% 25.					29.73% 30.725					30.61% 32.15%		23.95%	27.58%	29.74% 32	2.12% 33.94%
24	9.55%	11.41%	13.27%	14.01%	14.81%	15.37%	12.37% 14.54% 16.7	2% 16.98%	18.44%	19.14%	14.43%	16.82% 19.2	7% 19.72%	21.46%	22.39%	16.48%	18.91%	21.68%	22.27%	24.27% 25:	29% 20.6	0% 23.28%	25.96%	26.26%	29.69% 30.681	21.02%	24.35%	26.50%	26.72% 3	30.57% 32.09%	20.30%	23.92%	27.54%	29.70% 32.	2.07% 33.87%
25	9,53%	11.30%	13.24%	13.96%	14.73%	15.27%	12.33% 14.51% 16.6	25. 16.935	18.37%	19.05%	14 39%	16.79% 19.2	19 58%	21 39%	22.33%	16.46%	18.88%	21.66%	22 23%	24.21% 25.	23% 20.5	8% 23.26%	25 93%	26 23%	29.65% 30.631	20 9956	24 33%	26.47%	25 620	30.52% 32.03%	20.27%	23.88%	27.50%	29 66% 32	2.03% 33.80%
26	2.41%	11.36%	13.20%		14.64%		12.29% 14.48% 16.0					16.77% 19.2													29.61% 30.581					30.48% 31.97%					1.99% 33.73%
	2.44%		13.17%	13,84%	14.55%		12.25% 14.45% 16.6					16.74% 19.2																		30.44% 31.92%				29.57% 31:	
27																																			
28	2,40%		13,14%		14.47%		12.22% 14.42% 16.6					16.71% 19.1					18.80%			23.84% 24.					29.53% 30.485				26.61% 3						1.90% 33.59%
29	9.35%	11.23%	13.10%	13.72%	14.38%	14.85%	12,18% 14,39% 16,5	9% 16,79%	18.08%	18,70%	14.20%	16.68% 19.15	19,49%	20.93%	21.85%	16.35%	18,78%	21.56%	22.01%	23.78% 24.	71% 20.5	1% 23.16%	25.82%	26.11%	29.49% 30.449	20,90%	24.23%	25.35%	26.59% 3	30.35% 31.80%	20,17%	23,75%	27.32%	29.40% 31	1.86% 33.52%
30	9.32%		13.07%	13.66%	14.29%		12.15% 14.36% 16.5	70 16 700	18 00%	18.61%	14 793	16 65% 19 1	10 47%	20.625	21 80%	16 220	18 75%	21 53%	21 06%	23 73% 24					29.45% 30.39	20.000	24 22%	26 33%	26 56% 3	30 33% 31 74%	20 150	23 71%	27 28%	20 44% 21	1.81% 33.45%
							12.11% 14.33% 16.5					16.53% 19.1					18.72%								29.41% 30.34		24,38%		26,54% 3						
31	9.27%		13,03%		14,20%										21,74%																		27.23%		1,77% 33,38%
32	9.21%	11.10%	12.99%	13.52%	14.11%	34.54%	12.07% 14.30% 16.5				14.17%		19.42%	20.74%	21.68%	16.26%	18.70%	21.48%							29.37% 30.29		24.35%			30.22% 31.62%	20.10%	23.65%	27.19%	29.35% 31	1.73% 33.31%
33	9,35%	11.05%	12.95%	13.45%	14.01%	14.43%	12.04% 14.27% 16.5	0% 16.74%	17,79%	18.34%	14.14%	16.47% 19.0	19,40%	20.67%	21.62%	16.24%	18.67%	21.46%	21.84%	23.56% 24.	50% 20.4	4% 23.07%	25.71%	26,00%	29.33% 30.249	20.82%	24.34%	26.25%	25.49% 3	30.18% 31.56%	20.08%	23.61%	27.15%	29.31% 31	1.69% 33.24%
34	9.11%				13.92%		12.00% 14.24% 16.4	89. 16.73%	17 72%	18.25%	14 10%	16.44% 19.0	10 10 10	20.61%	21 56%	16 21%	18 64%	21.43%	21.80%	23.50% 24.					29.29% 30.20		24.11%		26.47%	30,14% 31,50%			27 10%	29.27% 31	
35	9.06%	10.96%	12.87%		13.82%		11.95% 14.21% 16.4					16.41% 19.0					18.62%			23.44% 24					29.25% 30.15		24.09%		25.44% 3				27.06%		1.60% 33.10%
															21.51%																				
36	8,85%		12,72%	13.14%	13.62%		11.78% 14.05% 15.3	4% 16.59%	17,47%			16.26% 18.8					18.45%			23.29% 24					29.12% 29.96		23,90%								1.46% 32.96%
37	8.66%	10.62%	12.57%	12.97%	13.42%		11.60% 13.91% 16.2	2% 16.44%	17.29%	- 1	13.71%	16.10% 18.74	19.05%	20.22%		15.81%	18.29%	21.11%	21.47%	23.14% 23.	94% 20.0	3% 22.67%	25.30%	25.60%	28.95% 29.781	20.40%	23.72%	25.83%	26.08% 2	29.75% 31.05%	19.65%	23.19%	26.74%	28.88% 31.	1.27% 32.72%
38	8.47%	10.45%	12.43%	12.80%	13.22%		11.41% 13.76% 16.1	200 147 4200	17 120		12 620	15.94% 18.6	19.010	20.000		16.63%	18 12%	20.96%	21 220	22 99% 23	72% 19.8	EN 22 400	26 120	26 420	28.82% 29.60	20.225	23.53%	25 0 45	25.89% 2	29.58% 30.87%	19,45%	23.02%	26 58%	20 725 21	1.04% 32.52%
20	8.27%		12.28%		13.02%		11.23% 13.61% 15.9					15.70% 18.4				40.000	47.000	20.82%		22.85% 23.					28.65% 29.425				25.71% 2					00.000 00	390% 32.43%
															-																				
40	8.07%		12.14%		12.82%		11.05% 13.45% 15.8		16.77%			15.62% 18.3						20.67%							28.45% 29.231		23.15%			29.23% 30.50%					3.71% 32.19%
41	7.86%	9.92%	11.98%	12.29%			10.86% 13.30% 15.7	4% 16.01%			12.97%	15.40% 18.2	18,50%			15,00%	17.63%	20.52%	20.88%	22.55%	19.3	0% 21.95%	24.60%	24,90%	28.44%	22,65%	22.97%	25,09%	25.34% 2	29.13%	18,88%	22,49%	26.10%	28.25% 30	2.67%
42	7.66%		11.82%				10.68% 13.15% 15.6	25. 15.95%			12 79%	15.31% 18.0	796 18 4096			14 90%	17.46%	20.37%	20 73%	22.40%	191	1% 21.77%	24.43%	24 74%	28 37%	10.45%	22,78%	24 90%	25.15% 2	29.04%	18.69%	22.31%	25.94%	28 12% 30	3.54%
43	7.45%						20.50% 13.00% 15.5					15.15% 17.9						20.23%				0% 21.59%					22.59%				18.42%				
			11.66%											4																					
- 44	7.24%		11.50%				10.31% 12.85% 15.3					14.99% 17.8						20.08%				5% 21.41%					22.41%				18.30%				3.36%
45	7,04%	9.12%	11.35%		I		10.13% 12.70% 15.2	5%			12.24%	14.83% 17.6	716	1 1		14.35%	16.96%	19.93%	20.29%	21.95%	18.5	6% 21.23%	23,95%	24.24%	27,99%	18,89%	22.22%	24,35%	24.57% 2	28.74%	18.12%	21.79%	25.40%	27.73% 30	122%
46	6,60%	8,58%					9.73% 12.14%				11.80%	14 200				12 695	16.46%	19.47%	20.0256		10.0	4% 20.78%	22 400	23,80%		12 365	21.72%	23.88%	24.09%		17.59%	21.30%	24.92%	20 60%	
47	6.17%						9.32% 11.59%				11.37%						15.96%					1% 20.33%					21.22%			$\overline{}$	17.05%				
4/								_												_										\rightarrow				22.30%	-
- 48	5.74%						8.92% 11.04%					13.25%					15.46%		19.14%	_	16.9	9% 19.88%	22.65%	22.93%	_		20.73%	22.94%	23.13%	\rightarrow	16.54%		23.83%	24.21%	
40	5.30%	6.73%					8.50% 10.49%				10.50%	12.72%				12.49%	14.96%	18.09%				7% 19.43%				35.79%	20.23%	22.47%			16.02%	20.08%	23.29%		
50	4.87%	6.12%					8.20% 9.93%				10.00%	12.20%				12 02%	14.46%	17.64%				5% 18.96%					29,73%	22.00%			15.49%		22.74%		
																			_			2% 18.53%		_			29.28%		-	-			200.00	-	-
- 51	4.22%						7.69%	_	_		9.62%			-		11.56%			\rightarrow	_				-	_			\rightarrow	-	\rightarrow	14.97%		\rightarrow	-	\rightarrow
52	3.91%						7.28%				9.19%						13.46%					0% 18.08%					18.83%	\rightarrow		\rightarrow	14.45%		\rightarrow		_
53	3.43%						6.88%	1 1		- 1	8.75%	1	1	1 1	ı I	10.63%	12.95%	1 1			14.3	8% 17.63%			1	14,68%	18.38%			1	13.93%	18.37%			
- 4	2.94%						6.42%				8.32%						12.45%					5% 17.19%					17,93%	-			13.40%		-		-
	2.80%						5.90%				7.88%			1 - 1			11 95%		_			3% 16.74%		_			17.48%	-	-	\rightarrow	12.88%		-	-	-
	2.46%						5.90%				7.00%					9.70%	11.95%			_	13.3	um 16.74%		_	_	23.63%	1/48%	\rightarrow			12.88%	17.52%	-		

Reliance Nippen Life Guaranteed Advantage Income Plan (UN: 121N182V02) Annexure A - Income Pales Variant 1: Insta Income - 25% cashback

	come Rates for Annualized Premium are																																			
irly Guaranteed In	come Rates for Annualized Premium gre.	iter than and equal t	o INR 35,000 and less	than and equal to I	NR 80,000		_																													
PPT	5 5	5	5	- 5	5	6 6		- 6		- 6		7		7	7			0 0						10	10									12	2 12	12
Are at entry\PT	20 25	30	32	35	40	20 25		22		40	20	25						25 20		35		20	25					2							22 25	
	9.94% 11.75%	13.50%	14.60%	15,66%	16,20%	12.47% 14.	52% 10	78% 17.5	19.02	19.67%	14,29%	16.50%	18,80%	19.60%	21.58% 2	22.33%	16.11%	18.56% 21.01	21.81%	24.14%	24.99%	22.74%		25.29%	25,50%	29.26%	0.30%	0.01% 2	9.37% 25.54%	25,849	29,82% 21,	60% 20.19%	23.89%	27.59%	29.82% 12.2	A85 34.67
1	9.90% 11.72%	13.54%	14.50%	15,629	16,17%	12.42% 16.	57% 10	71% 17.5	19.90	19,64%	14.25%	16.54%	18,86%	19.64%	21.54% 2	22.29%	16.07%	18.52% 20.97	21.77%	24.10%	24.94%	22,70%	22.45%	25.23%	25,50%	29.21%	0.25% 1	9.96% 2	25.489	25,779	29.77% 31.	G1% 20.14%	23.82%	27.53%	29.77% 32.2	22% 34.59
	9.00% 11.09%						58% 16	.67% 17.5			14.21%			19.60%	21.50% 2			18.47% 20.90			24.90%	22.65%		25,18%					9.26% 25.429	25.729					29.71% 32.10	16% 34.5
- 1	9.82% 11.65%			15.55%				56% 17.4			14.17%							18.43% 20.68*				22.61%							9.21% 25.36%						29.65% 32.1	
	9.79% 11.61%	12.42%						60% 17.4										18.39% 20.86			24.81%	22.56%	22.31%			29.00%	0.09%		2,15% 25,309						29.59% 32.0	
-																						24.56%	22.35%													
- 5	9.75% 11.57%							57% 17.3			14.09%							18.25% 20.799			24.77%	22.51%	22.26%	25.01%					25.261						29.53% 31.90	
	9.71% 11.54%			15.46%				.54% 17.3			14,05%							18.30% 20.75				22.47%	22.21%	24.90%					2.06% 25.189						29.40% 21.93	
7	9.67% 11.50%	12,22%	14.34%	15,40%	15,90%	12.21% 14.	36% 16	50% 17.3	12% 18.77	19.46%	14.02%	16.31%	18.60%	19.40%	21,30%	22.00%	15.02%	18.20% 20.70	21.51%	23.84%	24.69%	22.42%	22,39%	24,90%	25.17%	28.91%	9.92%	9.66% 2	2.99% 25.129	25.429	29.46% 21.	20% 19.81%	23,50%	27.18%	29.42% 31.8	00% 34.0
	9,63% 11,49%	13.29%	14.30%	15.36%	15,92%	12.17% 16.	22% 10	17.2	29% 18,735	19.40%	13.97%	16.27%	19.50%	19.36%	21.26% 2	22.02%	15.77%	18.22% 20.66	21.45%	23,79%	24.64%	22,38%	22.11%	24,95%	25,12%	23.95%	3.50%	9.61% 2	2,93% 25,06%	25,359	29.38% 31.	12% 19.76%	23.44%	27.12%	29.36% 31.63	92% 34.0
	9.59% 11.42%			15.32%				.66% 17.2			13.92%			19.33%	21.22% 2			18.17% 20.61	21.42%		24.60%	22.32%							2,00% 25,00%	25,299			23.29%	27.09%	29.30% 21.79	23.9
	9.55% 11.39%			15.29%				.40% 17.2			13.89%							18.12% 20.57		22.710	24.56%	22.29%		24.74%					2.02% 24.96%						29.26% 21.70	70% 22.6
- 11	9.52% 11.25%			15.25%				27% 17.1			13.85%	16.15%						18.09% 20.539				22.26%							2,77% 24,87%						29.19% 31.63	
12	9.40% 11.21%			15.21%				22% 17.1			13.82%								21.29%		24.47%	22,20%								25,109					29,12% 21.50	
13	9.46% 11.28%	12.11%	14.12%	15.17%	15,72%	11.90% 14.	14% 16	.30% 17.1	19,55	19.24%	13.77%	16.07%	18.37%	19.17%	21.06% 2	21.82%	15.57%	18.00% 20.46	21.24%	23.58%	24.42%	22,15%	21.86%	24.58%	24.84%	29.60%	19.62%	9.36% 2	2.66% 24.75%	25,049	29.11% 30.	70% 19.49%	23,10%	26,82%	29.07% 21.53	s2% 21.5
34	9.40% 11.24%			15.129			22% 16	29% 17.0			13.72%		18.33%					17.90% 20.39				22,10%							2.60% 24.699			71% 19.66%		26.77%	29.01% 21.6	47% 22.5
45	9.37% 11.20%			15.09%				22% 17.0			13.70%							17.92% 20.25			24,34%	22.00%							2.55% 24.639						29.95% 21.40	
	9.32% 11.35%			24.99%				29% 16.9				15.95%						17.87% 20.30				22.00%							2.50% 24.589						20.00% 21.3	
1/	9.27% 11.11%							15% 16.9			13.61%							17.83% 20.26			24.19%	22.00%							2.45% 24.52%						29.92% 31.2	
11	9.22% 11.07%			14,00%				.11% 16.6			13.56%	15.86%	18,16%					17.79% 20.21				22.97%	21.64%						2.41% 24.46%						29,75% 21.15	
22	9.17% 11.02%	12.07%	13.76%	14.70%	15,19%	11.71% 13.	29% 10	.07% 16.7	77% 18.10	6 18.72%	13.52%	15.82%	18,12%	18.85%	20.64%	21.45%	15.32%	17.75% 20.17	20.92%	23.19%	24.05%	22.94%	21.60%	24.20%	24.52%	29.27%	9.25% 1	9.13% 2	2.37% 24.419	24,099	29,72% 20.	30% 19.23%	22,85%	26,45%	29.60% 21.12	12% 23
20	9,12% 10,97%	12.03%	13.69%	14,60%	15,00%	11.66% 13.	54% 10	16.7	19% 18.00	6 18.61%	13.47%	15.77%	18,00%	18.79%	20.56%	21.37%	15.28%	17.70% 20.129	20.87%	23 11%	23.97%	18.91%	21.50%	24.21%	24.47%	28.22%	2.18%	9.10% 2	2.32% 24.35%	24,629	20.67% 20.	22% 19.20%	22,79%	26.29%	29.61% 31.00	05% 32:
	9.07% 10.92%			14.499				39% 16.6			13.42%							17.66% 20.00			22.90%	22.09%							2.20% 24.299		29.60% 20.				29.56% 20.97	
								95% 16.5			13.20%							17.62% 20.02			23.82%	22.00%							2.23% 24.24%						29.47% 20.9	
22																																				
22	8.96% 10.82%			14.29%		11.50% 13		90% 16.5		18,20%									20.69%		22,75%		21.44%						2.19% 24.189						29.40% 20.60	
24	8.90% 10.77%	12.64%	12.20%	14.19%				16.4			13.29%	15.60%						17.53% 19.98		22.01%	23.60%	22,00%	21.40%	24.01%			18.92%	0.97% 2	2,15% 24,129						29.33% 30.75	
25	8.85% 10.72%	12.59%	13.31%	14.00%	14.47%	11.40% 13.	62% 15	82% 16.3	17.53	18,05%	13.25%	15,55%	17.06%	18.49%	20.12%	20.98%	15.09%	17.49% 19.899	20,58%	22,73%	23.60%	22,77%	21.39%	23,96%	24.22%	27.94%	18,65%	0.92% 2	2,10% 24,07%	24,359	20.22% 29.	79% 19.01%	22,54%	26.07%	29.26% 20.60	30% 32
96	8,79% 10,66%	12.53%	13.22%	13.97%	14.25%	11.35% 13.	57% 15	.79% 16.3	17.43	17.94%	13.20%	15,50%	17.82%	18.42%	20.04% 2	20.90%	15.05%	17.45% 19.65	20.52%	22.65%	22.53%	22,74%	21.32%	23.91%	24.17%	27.00%	18,78%	0.90% 2	2.05% 24.01%	24,289	29.27% 29.	71% 18.97%	22,49%	26,00%	29,19% 20.6	51% 22.5
- 22	8.76% 10.61%			13.96%		11.30% 12.		75% 16.2											20.49%		22.46%	22.72%			24.12%				2.01% 23.95%						29,12% 20,53	
	8.60% 20.55%			12.75%				71% 16.1			13.11%	15.42%						17.36% 19.70			22.30%	22.60%			24.00%				1.96% 23.899						29.00% 20.49	
																																			20.00% 20.00	
29	8.62% 10.50%			13.66%				67% 16.0			13.07%		17.69%					17.32% 19.71		22.43%		22.65%							1.91% 23.83%						27.99% 30.3	20% 21:
20	8.56% 20.44%			12.52%				62% 16.0			13.02%							17.20% 19.67			22,23%	22.62%							1.00% 23.779						27.92% 20.3	
21	8.49% 10.27%	12.25%	12.79%	13,399	12,75%	11.10% 13.	35% 15	.59% 15.9	15.95	5 17,20%	12.98%	15.29%	17.61%	18.12%	19.61%	20.50%	14.85%	17.26% 19.629	20.22%	22.28%	22.16%	22,60%	21.12%	23,65%	22.91%	27.60%	12,45%	0.73% 2	1.02% 23.709	23,959	27.92% 29.	20% 18.70%	22,22%	25,68%	27.85% 30.2	24% 21
99	8.42% 10.21%	12.19%	12.70%	13.26%	13.62%	11.05% 13.	30% 15	.55% 15.6	15.00	6 17.276	12,93%	15.25%	17.57%	18.07%	19.53% 2	20.42%	14.91%	17.19% 19.50	20,18%	22,20%	23.09%	22.57%	21.00%	23,60%	22.00%	27.56%	12.29%	0.70% 2	1.77% 23.66%	23,669	27,89% 29.	20% 18.75%	22.18%	25.62%	27,70% 20.10	16% 21
- 11	8.30% 10.24%			13.129			29% 15	.51% 15.6	10% 16.76	6 17.16%	12,89%	15.20%	17.52%	18.01%	19.44% 2	20.36%	14.77%	17.15% 19.539	20.12%	22.12%	23.01%	22,54%			22.81%	27.49%			1.72% 23.589	23.829	27,80% 29.	11% 18.71%	22,12%	25.55%	27.710 20.7	09% 31
	8.29% 20.18%			12.99%				48% 15.7			12.64%	15,39%						17.11% 19.49				28.51%							1.60% 23.529						27.64% 30.0	
- 24																																				
35	8.22% 10.11%							.46% 15.6			12.00%							17.07% 19.66			22.06%	22.40%							1.63% 23.66%						27.57% 29.9	
36	7.95% 9.87%							25% 15.4			12,55%				19.09%			16.04% 19.22		21.79%		11.22%				25.99%			1.30% 23.21%			18,30%			27.29% 29.40	
27	7.60% 9.62%	11.57%	11.94%	12.37%		10.40% 12.	72% 15	.00% 15.2	7% 16.00	6	12,30%	14.67%	17.05%	17.40%	18.91%		14.20%	16.61% 19.039	19.57%	21.60%		17.99%	20.49%	22.99%	23.25%	26.80%		0.10% 2	1.13% 22.97%	23,129	27.11%	18,129	21,53%	24.94%	27.01% 29.29	2076
20	7.42% 9.29%					10.15% 12.	52% 14	15.0	15.90	6	12.05%		16,85%	17.27%	18.72%			16.30% 18.62				17.76%		22,76%	23.02%	26.61%			0.89% 22.72%	22,000	26.82%	17.879		24.70%	26.72% 28.9	20%
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40	6.00% 0.30%							150% 14.7			11,50%				18.12%			15.93% 18.41				17.25%				26.28%			0.39% 22.24%			17.379			26.00% 28.3	
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41	6.60% 0.64%			_				14.5		_	11.32%	13.79%		16.65%				15.70% 18.209		_		17.01%			22.33%	_			0.10% 22.07%			17.11%	20,54%		25.37%	_
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43	6.06% 0.12%	10.21%	10.49%					14.2	9%		10.82%	13.34%	15.87%	16.30%			12.71%	15.25% 17.799	19.32%			25,52%	19,07%	21.62%	21.00%			6.60% 1	9.76% 21.729	21.679		16.61%	23,04%	23.48%	22.81%	
44	5.70% 7.80%					0.66% 11.	21% 13	1.77%			10,56%	13.12%	15.67%				12.47%	15.02% 17.581				25.27%	10.02%	21.42%				6.35% 1	9.55% 21.54%			16.25%	19,80%	23.26%		\neg
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Variant 1: Insta Income	- 25% cashback
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0	12,30%		16.04%	17.82%			16,06%		20.20%	20,79%		23.00%	18,00%		22,76%	23,40%	25,20%	26,00%	20.10%	22.51%	25.12%			28.92%		26,89%	29,64%		22.42%	24.49%	24.59%	27.90%		20,40%	24,32%		24,93% 28,649	6 22,35%	24,50% 26,86% 29
- ·	12.27%	15.04%	16.81%	17.79%			16.03%					23.05%	18.05%	20.29%	22,73%	23.30%	25.27%	26.05%	20.06%	22.47%	25.09%	25.81%		21.90%	24.09%		29.60%	29.89%	22.20%	24.46%	24.55%	27.93%	20.12%	20.35%	24.27%	36,09%	24.99% 28.60%		24.45% 26.61% 29
· ;	12.26%	15.01%	16.78%	17.76%			16.00%		20.15%	20.76%		23.02%	18.01%		22,70%	23.32%	25.26%	26.02%	20.02%		25.05%	25.77%	27.99%			26.80%			22.24%	24.40%	24.50%	27.09%		20.20%	34.22%		24.94% 28.55%		24.40% 26.70% 29
î	12.21%	14.98%	16,75%	17.72%			15.97%			20.71%		23.00%	17.90%		22.90%	23.30%	25.21%	25,99%	19.99%	22.40%	25.00%	25.74%		28.82%	24.01%		29.51%	29.00%	22,29%	24.25%	24.45%	27.04%		30.25%	24,10%		24.80% 28.50%		24.25% 26.71% 28
1	12.17%	14.95%	16,73%	17.70%			15.98%		20.09%	20,50%		22.97%	17.95%		22,62%	23.27%	25.18%	25.99%	19.95%	22.37%	24.99%	25.70%		21.79%		26.72%			22,25%	24.21%	24.42%	27.00%		30.20%	24,12%		24.75% 28.40%		24.20% 26.67% 26
-	12,16%	14.92%	16,70%	17.67%			15.91%			20,65%		22.98%	17.91%	20.16%	22,60%	23,26%	25.14%	25.92%	19.92%	22.33%	24.96%	25.67%		28.75%		26,67%	29.42%	29.71%	33,21%	24.27%	24.30%	27.75%		20.15%	24.00%		24.71% 28.419		24.26% 26.62% 26
	12.11%	24,89%	16,67%	17.66%			15.87%		20.04%	20.62%		22.92%	17,00%		22.57%	23,20%	25.11%	25.89%	19.88%		24.90%	25.63%		28.72%		26.62%			22.17%	34.22%	26.36%	27.71%	29.00%	20.10%	24.04%		24.60% 28.30%		24.21% 26.57% 28
7	12.00%	14,86%	16.64%	17.61%			15.04%					22.09%	17,05%	20.09%	22.56%	23.17%	25.00%	25.00%	19,85%	22.20%	24.87%	25.59%		28.58%	22.00%		29.22%	29.62%	22.12%	24,10%	24.29%	27.66%	29.82%	20.00%	22,99%		24.61% 20.329		24,16% 26,52% 28
1	12.04%	14.82%	16.61%	17.58%			15.81%		19.90%	20.57%		22.87%	17.01%		22.51%	23.14%	25.05%	25.83%	19.81%	22.22%	24.82%	25.50%		28.65%		26.55%	29.20%	29.57%	22.00%	24,12%	24.25%	27.61%		30.00%	22.96%		24.576 29.279		26.11% 26.47% 28
-	12.01%	14,80%	16.50%	17.55%			15.70%		19.95%	20.56%		22.04%	17.78%		22.47%	23.11%	25.01%	25.00%	19.78%		24.79%	25.52%	27.74%			26.51%	29.23%		22.04%	34.09%	26.21%	27.57%		29.95%	22,90%		24.52% 28.22%		34.00% 36.42% 38
10	12.90%	14.77%	16,50%	17.52%			15.75%		19.92%	20.51%		22.81%	17.75%		22.46%	23.00%	24,90%	25,77%	19.74%		24.79%	25.49%	27,70%			26.45%	29.19%		22.00%	24,04%	26.17%	27.52%		29.90%	22.85%		24.40% 20.179		24.01% 26.27% 28
11	12.95%	14.74%	16.52%	17.49%			15.72%			20.40%		22.79%	17.71%		22.41%	23.04%	24.95%	25.74%	19.71%		26.72%	25.65%		28.54%		26.42%	29.14%		22.96%	24.00%	26.12%	27.40%		29.54%	22,80%		24.42% 28.129		22,96% 26,22% 28
12	12.92%	14.71%	16,50%	17.46%			15.69%		19.87%	20.45%		22.76%	17,60%		22.30%	23.00%	24.92%	25.71%	19.67%		24.68%	25.62%	27.63%			26.30%			32.91%	22,96%	24.00%	27.42%	29.57%		22,76%		24.39% 28.08%		22,92% 26,29% 28
13	12.00%	14,68%	16.47%	17.42%			15.66%		19.84%	20.42%		22.72%	17.65%		22.35%	22,98%	24,00%	25,68%	19.64%		24.65%	25.20%		28.47%		26.34%	29.05%		32.87%	22.91%	24.04%	27.20%		29.76%	22,71%		24.26% 20.029		22.67% 26.22% 26
34	12.05%	14,65%	16.44%	17.40%			15.63%		19.82%	20.39%		22.71%	17.61%		22.31%	22.95%	24,65%	25,65%	19,50%		26,60%	25.25%	27.59%			26.30%			32.83%	22,87%	23.99%	27.22%		29.58%	22,67%		24.29% 27.999		22,82% 26,28% 28
15	12.82%	14.62%	16.41%	17.27%	10.30%	18,98%	15.59%	17.09%	19.79%	20.37%		22.60%	17.50%	19.82%	22.20%	22.92%	24.92%	25.62%	19.57%		24.58%	25.21%	27.53%	28.40%		26.25%	28.96%	29.25%	22.79%	22.02%	23.95%	27.29%		29.62%	22,62%		24.25% 27.949	6 21.62%	22,77% 26,12% 28
16	12,70%		16.38%	17.32%		18.89%	15.56%	17.00%	19.77%	20.32%		22.59%	17.55%	19,80%	22.26%	22.87%	24.75%	25.54%	19.54%		24.55%	25.27%	27.47%			26.22%	28.93%	29.22%	22.75%	22,70%	23.92%	27.26%		29,59%	22.57%		24.22% 27.919	6 3159%	22,72% 26,08% 26
17	12.75%		16.39%	17.27%		18.80%	15.52%	17.63%	19.74%	20.27%		22.50%	17.52%		22.23%	22,82%	24.69%	25.49%	19.51%	21.91%	24.52%	25.23%	27.41%			26.20%	28.89%		22.70%	22,72%	23.99%	27.22%		29.55%	22,52%		24.20% 27.87%	6 21.54%	22,69% 26,02% 27
10	12.71%		16.33%	17.22%		18.71%	15.40%	17.60%	19.72%	20.22%		22.42%	17.40%		22.20%	22,79%	24.62%	25.38%	19.48%	21.00%	24.42%	25.18%	27.35%			26.17%	29.95%	29,14%	22.66%	22,60%	23.89%	27.19%	29.30%	29.51%	22,40%	25.09%	24.17% 27.839	N 3150%	22,62% 25,98% 27
19	12.67%	14.49%	16.30%	17.17%	18.00%	18.62%	15.66%	17.57%	19.09%	20.17%	21.67%	22.33%	17.45%	19.71%	22.17%	22,75%	24,50%	25.30%	19.46%	21.00%	24.45%	25.14%		28.12%		26.14%	28.81%	29.11%	32.62%	22,62%	23.86%	27.16%	29.26%	29.47%	22,42%	25,02%	24.15% 27.00%	6 21.45%	23.50% 25.92% 27
20	12.66%	14.46%	16.28%	17.12%	18.00%	18,53%	15.41%		19.67%	20,12%	21.59%	22.26%	17.42%	19,58%	22,15%	22.71%	24.49%	25.22%	19.43%	21.03%	24.42%	25.10%	27.24%	23.06%	22.45%	26.11%			22.58%	22,50%	23.64%	27.12%	29.22%	29.42%	22,30%	34.90%	24.12% 27.769	5 21.41%	20.53% 25.87% 27
21	12.60%	14.42%	16.25%	17.00%	17.92%	18.42%	15.37%	17.51%	19,65%	20.07%	21.52%	22.15%	17.32%	19,65%	22.12%	22.65%	24.27%	24.99%	19,40%	21.00%	24.29%	25.08%	27.03%	27.84%	22.42%	26,09%	29.74%	29.03%	22.54%	22,52%	23.82%	27.10%	29,18%	29,38%	22,22%	34.90%	24.10% 27.739	8 21,36%	20.40% 25.82% 27
22	12.56%	14.29%	16.22%	17.01%	17.85%	18,34%	15.22%	17.48%	19.62%	20.02%	21.44%	22.00%	17.35%	19,62%	22.09%	22.60%	24.21%	24.91%	19.37%	21.77%	24.39%	24.99%	26.97%	27.77%	22.41%	26.06%	29.70%	20.99%	22.50%	22,40%	23.80%	27.07%	29,14%	29,34%	22,20%	34,82%	24.07% 27.099	8 21,21%	20.42% 25.77% 27
23	12.52%	14,35%	16.19%	25,95%	17.79%	18.24%	15,29%	17.45%	19,50%	19.97%	21.27%	21.97%	17.22%	19,59%	22.07%	22.54%	24,14%	24.83%	19,34%	21.76%	24.32%	24.98%	26.91%	27.70%	22,29%	26,02%	29.67%	20.95%	22.46%	22,42%	23.79%	27.08%	29.09%	29,30%	22,26%	34,77%	24.05% 27.66%	6 21.27%	20.20% 25.72% 27
24	12.40%		16.16%	25,50%			15.20%		19.58%	19.92%		21,00%	17.29%		22.04%	22.49%	24.00%	24.76%	19.31%		24.30%	24.09%	26.00%	27.62%		26.00%	29.63%		32.42%	22,20%	23.75%	27.00%		29.25%	22,19%		24.02% 27.629		20.36% 25.67% 27
25	12.44%	14,28%	16.12%	25.04%			15.22%		19,55%	19.87%		21.79%	17.25%		22.01%	22.42%	24.01%	24.60%	19,29%		24.27%		26.00%			25.97%	29.50%		22.27%	22.22%	23,72%	26.97%		29.21%	22,14%		24.00% 27.599		22.29% 25.60% 27
26	12.40%		16,10%	25.78%			15,10%		19.53%	19.83%		21.70%	17.22%		21.99%	22.29%	23.98%	24.60%	19,26%				26.74%			25.95%	29.50%		22.32%	22,20%	23.71%	26.94%		29.16%	22.09%		23.97% 27.55%		22.26% 25.56% 27
27	12.35%	14.21%	16.05%	25.72%			15,14%		19.51%	19,70%		21.61%	17.19%		21.96%	22.35%	23.00%	24.52%	19.22%		24.21%	24.75%		27.42%		25.92%	29.52%	29.81%	32.29%	22.22%	23.69%	26.91%		29.12%	22.05%		23.95% 27.529		22.19% 25.51% 27
28	12.31%	14.17%	16.03%	25.66%			15.11%		19,48%	19,73%		21.52%	17.15%		21.93%	22.30%	23.81%	24.44%	19,20%		24,12%		26.62%		22.30%	25.89%			32.25%	22,10%	23.67%	26.00%	20.00%	29.07%	22.00%		23.92% 27.439		22.16% 25.46% 27
22	12.27%	14.12%	16.00%	25.60%			15.07%		19.46%	19.71%		21.66%	17.12%		21.91%	22.29%	23.75%	24.35%	19.17%		24.15%		26.57%			25.86%			22.21%	22,12%	23.64%	26.08%		29.03%	22.96%		23.90% 27.45%		22.09% 25.41% 27
20	12.22%	14.09%	15.90%	25.56%			15.03%		19.44%	19.09%		21,25%	17.09%		21.00%	22.25%	23.60%	24.28%	19.14%		24.12%		26.51%			25.82%			22.17%	22.00%	23.62%	26.81%		21.90%	22.91%		23.87% 27.419		22.05% 25.36% 36
21	12,17%		15.92%	25.47%			14.99%		19.41%	19,60%		21,26%	17.00%	19.35%	21.05%	22.22%	22.61%	24.20%	19.12%		24.09%	24.50%		27.15%		25.81%	29.37%	20.60%	22.12%	22.02%	22.60%	26.78%		21.94%	22.00%		23.05% 27.309		22.00% 25.21% 36
22	12.12%		15.00%	25.40%			14.90%		19.39%	19.00%		21.17%	17.02%		21.03%	22.20%	23.55%	24.12%	19.09%		24.00%	24.58%	26.29%			25.79%	29.36%		22.00%	22,90%	23.58%	26.75%		21.19%	22.81%		23.02% 27.349		22.95% 25.25% 36
22	12.07%		15.84%	25.22%			14.92%		19.37%	19.65%		21.00%	16.99%		21.00%	22.10%	22.60%	24.04%	19.00%		24.02%		26.34%			25.75%	29.30%		22.04%	22.92%	23.56%	26.71%	20.67%		22.77%		23.80% 27.319		22.90% 25.20% 36
34	12.01%		15.79%	25,25%			14.00%		19.34%	19.66%		20.99%	16.96%		21.77%	22.15%	23.42%	23.96%	19.03%				26.28%			25.72%			22.00%	22.00%	22.52%	26.60%		28.80%	22.72%			6 20.77%	22.85% 25.15% 36
25	11.90%	13.86%	15.75%	25,19%			14.04%		19.32%	19.59%		20.90%	16.92%		21.75%	22.11%	23.25%	23.00%	19.00%		23.97%			26.87%		25.69%	28.23%	20.52%	21.96%	22.86%	23.51%	26.65%	20.59%	28.75%	22.67%		23.75% 27.249		22.81% 25.20% 36
36	11.76%	13.66%	15.60%	25.00%			14.66%	16.93%	19.20%	19.50%			16.74%		21.61%	21.94%	22.17%		18.82%		23.82%		26.10%			25.52%	29.00%		21.82%	22,65%	23.22%	26.67%	29.42%	23.59%	22.47%		23.56% 27.00%		22.61% 34.85% 36
27	11.50%		15.40%	15.01%			14.47%		19.00%	19.35%			16.55%		21.40%	21.77%			18.63%		23.09%		25.84%			25.36%	27.90%		31.62%	22.47%	23.12%	26.29%		28.42%	22.27%		23.36% 26.889		22.42% 34.70% 36
28	11.36%		15.31% 15.16%	15.62%			14.29%		18.95%	19.30%			16.17%		21.35%	21.70%			10.44%		23.55%		25.70%			25.17%	27.78%	20.02% 27.00%	31.40%	22,20%	22.94%	26.11%		21.27%			23.17% 26.709 22.97% 26.529		22.22% 34.36% 35 22.06% 34.26% 35
29	11.17%									19,13%					21.22%	21.54%	22.47%							25.09%					21.20%			25.93%		28.11%	21.87%	23,15%			
40	10.97%		15.01% 14.85%	15.25%	15.54%	_	13.92%		18,71%	19.02%	291.65%		15.99%		21.00% 20.95%	21.42%	22.25%		17,89%				25.30% 25.30%	23.90%		24.65%	27.41%	27.09%	21.10%	21.91%	22.56%	25.75%	27.74%	27.95%		22.94%	22.78% 26.349 22.58% 26.169		21.86% 36.00% 35 21.75% 36.00%
41	10.76%		14.95%	15.00%		_	13,72%		18,46%	18.87%	_			18.22%				-	17.89%				25.30%	_		24.65%				_	22.37%	25.50%	27.35%	27.52%				N 29.59% N 29.59%	21,75% 34,00%
42	10.36%	12.42%	14.52%	14.75%			13.36%		18,34%	18.62%	_		15.62%		20.69%	21.09%			17.51%		22.82%		25.01%			24.30%	26.92%	27.20%	20.95%		21.90%	25.17%		27.31%	21.51%		22.19% 25.01%		21,50% 34,00%
41	10.13%		14.37%	4.65			13.176		18,22%	am.502%	_		15.25%		20.56%	21.00%			17.33%				25.01%			26.30%			30.92%		21.79%	24.90%		27.09%				N 29.25%	21.50% 30.00%
45	9,92%		14.21%				12.99%		18.10%	_	_			17.64%	20.42%				17.14%				24.99%			23.95%			20.09%		21.50%	24.79%	26,77%				21.80% 25.43%		21.40% 23.90%
45	9.40%		14.22%				12,50%			_	_		14.62%		20.62%				15.67%		22.00%		20,000			23.49%			24,60%		21.07%	24.29%	26,77%		24,97%		21.076 25.029		
47	9.00%	10.78%					12.16%			_			14.10%						16.20%				\rightarrow			23.04%					20.53%	23.79%	25,84%				20.76% 24.58%		20.00%
40	9.60%						11.75%			-				16,05%					15.72%				$\overline{}$			22.58%					20.00%	23,29%	25.38%				20.21% 26.159		27.80%
40	8.17%						11.36%			-				15.51%					15.26%				$\overline{}$			22.13%					19.47%		24.91%	22.20%			19.60% 23.729		
50	7,72%						10.93%			-			12.00%						14.79%				$\overline{}$			21.67%		-			10.94%		24.45%				19.15% 23.299		
51	7.26%	2474					10.51%			-			12.42%	2,1,84.4					14.32%	16.71%	22.22%		$\overline{}$			21.22%	22,000	-			10.42%	21.08%					18.63% 22.00%		
52	6.76%						10.10%			-			11.97%						13,85%	16.20%			$\overline{}$			20.75%		-			17,87%	21.20%	-				18.10% 22.42%		
53	6.27%						2,00%			-			11.52%						13.37%				$\overline{}$			20.31%		-			17.36%	20.93%	-				17.57% 21.99%		
54	5,79%						9,20%			-			11.09%						12.90%				$\overline{}$			19.85%		-			25.82%	20.47%	-				17.08% 21.59%		
55	5.21%						8.72%			-			10.65%						12.42%				$\overline{}$			19.40%		-			16.27%	20.02%	-				16.51% 21.129		

Variant 1: Insta Income	- 25% cashback
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PPT re at entro \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	13.79% 15.1 13.70% 15.5 13.70% 15.5 13.70% 15.6 13.60% 15.6 13.60% 15.1 13.60% 15.1 13.60	5 5 30 5.59% 17.3 5.59% 17.3 5.59% 17.3 5.59% 17.3 5.59% 17.3 5.49% 17.3 5.41% 17.3 5.41% 17.3 5.41% 17.3 5.41% 17.3 5.20% 17.5 5.20% 17.5	2% 31.7% 22.7% 23.7% 24.	21% 19.3 22% 19.3 25% 19.2 22% 19.2 19% 19.2 17% 19.1 14% 19.1 11% 19.1	1% 19.89 6% 19.85 5% 19.83 5% 19.83 5% 19.83 5% 19.77 6% 19.78 5% 19.72 6% 19.63 6% 19.63	% 25.55% IB. % 25.53% IB. % 25.50% IB. % 25.60% IB. % 25.40% IB. % 25.41% IB. % 25.41% IB. % 25.41% IB. % 25.31% IB.	6 20 20 20 20 20 20 20 20 20 20 20 20 20	22 21.25% 21.25% 21.25% 21.17% 21.17% 21.11% 21.05% 21.05% 21.05%	25 22.90% 22.87% 22.84% 22.84% 22.75% 22.75% 22.75% 22.75%	21.59% 22.55% 22.55% 22.55% 22.55% 22.67% 22.46% 22.46% 22.46% 22.46%	18.55% 20 18.55% 20 18.55% 20 18.65% 20 18.65% 20 18.45% 20 18.45% 20 18.45% 20	.77% 23.22% .76% 23.22% .71% 23.25% .67% 23.22%	23.86% 23.82% 23.80% 23.77% 23.74%	7 25.80% 25.77% 25.76% 25.71% 25.60% 25.66%	26.52% 26.49% 26.49%	20 20,50% 20,50% 20,50% 20,50% 20,45% 20,45%	23.01% 22.97% 22.96%	8 8 20 22 25.72% 26.42 25.69% 26.37 25.69% 26.32	6 29.50%			25 27.39%	10 10 20 22 20.14% 20.44%	23.92%	34.99%	25.09%	25 30 23.49% 20.7 23.45% 20.6	32 % 30.901	34.02%	35.60% 35.60%	20 25.42% 25.29% 25.36%	25 23.14% 23.10% 23.00% 23.00%	30 3 32.85% 25 32.81% 34 32.70% 34 32.71% 34	12 12 12 25 5.00% 27.1 4.95% 27.1 4.90% 27.1	36% : 31% : 26% :
0 1 2 2 3 4 5 6 7 8 9 9 90 111 122 123 124 125 126 127 127 128 128 128 128 128 128 128 128 128 128	13.79% 15.1 13.70% 15.5 13.70% 15.5 13.70% 15.6 13.60% 15.6 13.60% 15.1 13.60% 15.1 13.60	\$50% 17.3 \$52% 17.2 \$50% 17.2 \$50% 17.3 \$50% 17.3 \$40% 17.3	2% 31.7% 22.7% 23.7% 24.	21% 19.3 22% 19.3 25% 19.2 22% 19.2 22% 19.2 19% 19.3 19% 19.1 11% 19.1 11% 19.1 10% 19.1 10% 19.2 10% 19.3 10% 19.3	6% 19.92 1% 19.89 6% 19.89 5% 29.83 2% 19.80 9% 19.77 6% 19.78 5% 19.79 6% 19.79 7% 19.60 6% 19.60	% 25.55% IB. % 25.53% IB. % 25.50% IB. % 25.60% IB. % 25.40% IB. % 25.41% IB. % 25.41% IB. % 25.41% IB. % 25.31% IB.	20% 20.70% 20% 20.67% 57% 20.65% 56% 20.62% 51% 20.59% 20.50% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56%	21 25% 21 22% 21 22% 21 17% 21 16% 21 11% 21 00% 21 00% 21 00%	22.90% 22.87% 22.86% 22.81% 22.75% 22.75% 22.75% 22.75%	22.58% 22.55% 22.55% 22.52% 22.47% 22.44% 22.44%	18.55% 20 18.55% 20 18.55% 20 18.65% 20 18.65% 20 18.45% 20 18.45% 20 18.45% 20	.87% 23.31% .86% 23.28% .80% 23.25% .77% 23.21% .76% 23.18% .71% 23.15% .67% 23.12%	2190% 2180% 2180% 2180% 2177% 2176%	25.80% 25.77% 25.74% 25.71% 25.60% 25.60%	26.58% 26.55% 26.52% 26.43% 26.40%	20,50% 20,50% 20,53% 20,49%	23.01% 22.97% 22.98%	25.72% 26.42 25.69% 26.37	6 29.50%	29.43%		27.29%	20.14% 20.44%	23.92%	34.99%	25.09%	29.49% 20.7	76 20.909	34.02%	35.60% 35.60%	25.42% 25.39% 25.36%	29.16% 29.10% 29.05% 29.00%	32.85% 25 32.81% 34 32.76% 34 32.71% 34	5.00% 27.1 4.95% 27.1 4.90% 27.1 4.85% 27.1	36% 31% 3
4 5 6 7 7 8 9 90 111 112 112 113 114 115 115 115 115 115 115 115 115 115	11.70% 15.1 11.70% 15.1 11.70% 15.4 11.60% 15.4 11.60% 15.1 11.60% 15.1 11.50% 15.1 11.50% 15.1 11.50% 15.1 11.50% 15.1 11.50% 15.1 11.60% 15.1	\$52% 17.3 \$59% 17.2 \$47% 12.2 \$47% 17.2 \$440 17.2 \$440 17.3 \$540 17.3 \$540 17.3 \$520 17.5 \$520 17.5	0% 28, 7% 28, 8% 28, 2% 28, 2% 28, 2% 28, 2% 28, 2% 28, 2% 28, 2% 28, 2% 21, 2% 21, 20, 20, 20, 20, 20, 20, 20, 20, 20, 20	28% 19.3 25% 19.2 22% 19.2 19% 19.3 17% 19.1 14% 19.1 11% 19.1 00% 19.0 00% 19.0	1% 19.89 6% 19.85 5% 19.83 5% 19.83 5% 19.83 5% 19.77 6% 19.78 5% 19.72 6% 19.63 6% 19.63	% 25.53% 18. % 25.50% 18. % 25.67% 18. % 25.41% 18. % 25.41% 18. % 25.41% 18. % 25.27% 18. % 25.27% 18. % 25.22% 18. % 25.22% 18.	20% 20.67% 57% 20.65% 56% 20.65% 51% 20.59% 60% 20.56% 60% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56% 20.56%	21.22% 21.20% 21.17% 21.17% 21.14% 21.11% 21.00% 21.00%	22.87% 22.86% 22.81% 22.70% 22.75% 22.75% 22.75%	23.55% 23.52% 23.50% 23.47% 23.44% 23.42%	18.55% 20 18.51% 20 18.46% 20 18.45% 20 18.45% 20 18.41% 20 18.30% 20	.86% 23.29% .80% 23.25% .77% 23.25% .78% 23.18% .71% 23.15% .67% 23.12%	23.86% 23.82% 23.80% 23.77% 23.74%	25.77% 25.74% 25.71% 25.60% 25.60%	26.55% 26.52% 26.42% 26.40%	20.53% 20.49%	22.97% 22.98%	25.69% 26.37											34.78%	26,60%	25.29% 25.36%	29.10% 29.05% 29.00%	32.81% 36 32.76% 36 32.71% 36	4.90% 37.3 4.85% 37.3	26%
4 5 6 7 7 8 9 90 111 112 112 113 114 115 115 115 115 115 115 115 115 115	11.70% 15.5 11.70% 15.6 11.60% 15.6 11.60% 15.1 11.60% 15.1 11.50% 15.1 11.50% 15.1 11.50% 15.1 11.50% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1	150% 17.2 5.47% 17.2 5.48% 17.2 5.48% 17.3 5.41% 17.3 5.41% 17.3 5.32% 17.3 5.32% 17.3 5.32% 17.5 5.32% 17.6 5.32% 17.6 5.32% 17.6 5.32% 17.6 5.32% 17.6 5.32% 17.6 6.32% 1	7% 21; 6% 22; 2% 23, 3% 21, 3% 21,	25% 19.2 22% 19.3 19% 19.3 17% 19.1 14% 19.1 11% 19.1 10% 19.1 05% 19.0 02% 19.0	6% 19.86 5% 19.83 2% 19.80 9% 19.77 6% 19.78 3% 19.72 0% 19.89 7% 19.69	% 25.50% 18. % 25.67% 18. % 25.64% 18. % 25.64% 18. % 25.27% 18. % 25.27% 18. % 25.27% 18. % 25.22% 18. % 25.22% 18.	57% 20.65% 56% 20.62% 51% 20.59% 65% 20.56% 65% 20.56% 65% 20.56% 65% 20.56% 70% 20.45%	21.20% 21.17% 21.16% 21.11% 21.00% 21.00% 21.00%	22.86% 22.81% 22.76% 22.75% 22.75% 22.75%	23.52% 23.50% 23.47% 23.46% 23.42%	18.51% 20 18.48% 20 18.45% 20 18.41% 20 18.30% 20	.80% 23.25% .77% 23.22% .76% 23.28% .71% 23.25% .67% 23.25%	23.82% 23.80% 23.77% 23.74%	25.74% 25.71% 25.66% 25.66%	26.52% 26.49% 26.49%	20.53% 20.49%	22.98%														25.36%	29.05% 29.00%	22.76% 26 22.71% 26	4.90% 37.3 4.85% 37.3	26%
4 5 6 7 7 8 9 90 111 112 112 113 114 115 115 115 115 115 115 115 115 115	11.70% 15.0 11.60% 15.1 11.60% 15.1 11.60% 15.1 11.50% 15.1 11.50% 15.1 11.50% 15.1 11.50% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1 11.40% 15.1	5.47% 17.2 5.46% 17.2 5.41% 17.3 5.41% 17.3 5.32% 17.3 5.32% 17.3 5.32% 17.3 5.22% 17.3 5.22% 17.3 5.22% 17.3 5.22% 17.3 5.22% 17.3 5.22% 17.3 5.22% 17.3 5.22% 17.3	8% 23. 2% 24. 2% 23. 2% 23.	22% 19.2 19% 19.2 17% 19.1 14% 19.1 11% 19.1 10% 19.1 00% 19.1 00% 19.0 02% 19.0	5% 19.83 2% 19.80 9% 19.77 6% 19.78 3% 19.72 0% 19.69 7% 19.60 6% 19.63	% 25.47% 18. % 25.46% 18. % 25.41% 18. % 25.27% 18. % 25.25% 18. % 25.25% 18. % 25.22% 18.	56% 20.62% 51% 20.59% 60% 20.56% 60% 20.56% 60% 20.51% 60% 20.48% 17% 20.45%	21.17% 21.16% 21.11% 21.00% 21.00% 21.00%	22.81% 22.76% 22.75% 22.75% 22.75%	23.50% 23.47% 23.44% 23.42%	18.45% 20 18.45% 20 18.41% 20 18.38% 20	.77% 23.22% .76% 23.22% .71% 23.25% .67% 23.22%	23.80% 23.77% 23.78%	25.71% 25.60% 25.66%	26.49%	20.49%							30.05% 30.25% 30.05% 30.25%			25.05%	23.40% 20.6	76 20.829				29.00%	22.71% 24	4.85% 37.2	
4 5 6 7 7 8 9 90 111 112 112 113 114 115 115 115 115 115 115 115 115 115	13.60% 15.4 13.60% 15.5 13.60% 15.3 13.57% 15.3 13.57% 15.3 13.50% 15.3 13.47% 15.3 13.47% 15.3 13.47% 15.3 13.27% 15.3 13.28% 15.3 13.28% 15.3 13.28% 15.3	5.44% 17.3 5.41% 17.3 5.32% 17.3 5.32% 17.3 5.32% 17.3 5.22% 17.5 5.22% 17.6 5.22% 17.6 5.22% 17.6 5.23% 17.6	2% 18. 2% 28. 5% 28. 2% 28. 2% 21. 2% 21. 5% 21. 5% 21. 5% 21. 5% 21. 5% 21.	19% 19.2 17% 19.1 16% 19.1 11% 19.1 06% 19.1 05% 19.0 02% 19.0	2% 19.80 9% 19.77 6% 19.78 3% 19.72 0% 19.69 7% 19.60 6% 19.63	% 25.64% 18. % 25.41% 18. % 25.37% 18. % 25.36% 18. % 25.21% 18. % 25.22% 18.	51% 20.59% 60% 20.56% 60% 20.56% 60% 20.56% 60% 20.51% 60% 20.48%	21.16% 21.11% 21.00% 21.00% 21.00%	22.78% 22.75% 22.73% 22.70%	23.47% 23.44% 23.42%	18.45% 20 18.41% 20 18.36% 20	78% 23.18% 71% 23.15% 67% 23.12%	23.77% 23.74%	25.66% 25.64%	26.45%			25.61% 26.30					20.03% 20.25%			24.96%	28.00% 20.0								
6 7 7 8 9 20 111 112 12 13 14 15 16 17 18	13.60% 15.0 13.60% 15.3 13.50% 15.3 13.50% 15.3 13.50% 15.3 13.47% 15.3 13.47% 15.3 13.41% 15.3 13.27% 15.1 13.26% 15.3 13.27% 15.1	5.42% 17.5 5.38% 17.5 5.35% 17.5 5.32% 17.5 5.22% 17.6 5.22% 17.6 5.22% 17.6 5.23% 17.6 5.23% 16.5	9% 28: 5% 28: 3% 28: 3% 28: 5% 28: 5% 28: 2% 27: 9% 27:	17% 19.1 16% 19.1 11% 19.1 10% 19.1 00% 19.1 00% 19.0 00% 19.0	9% 19.77 6% 19.78 3% 19.72 6% 19.69 7% 19.69 6% 19.63	% 25.41% 18. % 25.37% 18. % 25.36% 18. % 25.31% 18. % 25.22% 18.	60% 20.56% 60% 20.56% CI% 20.56% 60% 20.46% 17% 20.45%	21.11% 21.08% 21.06% 21.00%	22,75% 22,73% 22,70%	23.48% 23.42%	18.41% 20 18.38% 20	.71% 23.15% .67% 23.12%	23.76%	25.64%			22.87%	25.50% 26.20					29.99% 30.29%			24.92%	28.21% 20.5					28.96%		6.80% 37.5	17%
6 7 7 8 9 20 111 112 12 13 14 15 16 17 18	13.60% 15.3 13.57% 15.3 13.52% 15.3 13.60% 15.3 13.47% 15.3 13.41% 15.3 13.27% 15.3 13.27% 15.3 13.21% 15.3 13.21% 15.3 13.21% 15.3	3.38% 17.1 3.35% 17.1 3.32% 17.1 3.29% 17.6 3.29% 17.6 3.20% 17.6 3.20% 17.6 3.20% 16.9	6% 28. 2% 28. 0% 28. 7% 28. 5% 28. 2% 27. 9% 17.	16% 19.1 11% 19.1 08% 19.1 05% 19.0 02% 19.0	6% 19.76 3% 19.72 0% 19.69 7% 19.69 6% 19.63	% 26.37% 18. % 26.36% 18. % 26.31% 18. % 26.25% 18. % 26.25% 18.	95% 20.54% 92% 20.55% 92% 20.48% 17% 20.45%	21.00% 21.00% 21.00%	22.73% 22.70%	23.42%	18,38% 25	.67% 23.12%			26.42%	20.42%		25.54% 26.22					29.92% 30.21%			24.80%	29.27% 20.4							4.76% 27.5	
2 20 20 21 22 23 24 25 26 27 27	13.576 15.3 13.53% 15.3 13.50% 15.3 13.47% 15.3 13.47% 15.3 13.41% 15.3 13.27% 15.1 13.27% 15.1 13.27% 15.1	1.35% 17.1 1.32% 17.1 1.22% 17.0 1.23% 17.0 1.23% 17.0 1.23% 17.0 1.23% 16.0 1.23% 16.0	2% 28. 0% 28. 7% 28. 5% 28. 2% 27. 9% 27.	11% 19.1 08% 19.1 05% 19.0 02% 19.0 99% 19.0	2% 29.72 0% 29.69 7% 29.60 6% 29.63	% 26.36% 18. % 36.31% 18. % 36.25% 18. % 26.25% 18.	0% 20.50% 0% 20.40% 17% 20.45%	21.00%	22,70%					25.61%		20.32%		25.50% 26.19					29.87% 30.17%			26.86%	28.22% 30.4							4.71% 27.1	
2 20 20 21 22 23 24 25 26 27 27	13.50% 15.3 12.67% 15.3 12.68% 15.3 12.61% 15.3 12.31% 15.3 12.30% 15.3 12.31% 15.3 13.31% 15.3	1.29% 17.0 1.29% 17.0 1.29% 17.0 1.29% 16.0 1.29% 16.0	7% 28.1 5% 28.1 2% 17.1 9% 17.1	05% 19.0 02% 19.0 99% 19.0	7% 19.60 6% 19.63	% 35.28% 18. % 35.25% 18.	27% 20.45%		22.67%			.66% 23.09%	23.67%	25.50%		20.35%		25.47% 26.15					29.82% 20.12%			24.90%	29.17% 20.3							4.00% 27.0	
11 12 13 14 15 15 16 17	13.50% 15.3 12.67% 15.3 12.68% 15.3 12.61% 15.3 12.31% 15.3 12.30% 15.3 12.31% 15.3 13.31% 15.3	3.20% 17.0 3.23% 17.0 3.20% 26.9 3.17% 26.9	5% 28.1 2% 17.1 9% 17.1	05% 19.0 02% 19.0 99% 19.0	7% 19.60 6% 19.63	% 15,25% 18.				23.27%	18.31% 20	.61% 23.06%	23.64%	25,55%	26.33%	20.22%	22.72%	25.43% 26.12	6 28.276	29,15%	24.32%	27.05%	29,78% 20,08%	22.58%	24.62%	24.75%	29.12% 20.3	76 30.519	34.40%	26.20%	25.07%	28.77%	22.47% 24	6.60% 36.5	.97% :
11 12 13 14 15 15 16 17	13.68% 15.1 13.41% 15.1 13.37% 15.1 13.36% 15.1 13.21% 15.1 13.27% 15.0	1.23% 17.0 1.23% 16.9 1.17% 16.9	2% 17.1 9% 17.1	99% 19.0						23.34%		.50% 23.02%		25.51%	26.32%	20.28%		25.29% 25.00		29.11%			29,73% 20,03%		24.59%	24.71%	29.00% 20.2	76 20,459	34.41%				22.42% 26	4.50% 36.1	92% 3
12 13 14 15 16 17	13.4% 15.1 13.3% 15.1 13.3% 15.1 13.3% 15.1 13.2% 15.0	3.20% 96.9 3.17% 96.9	9% 17.1				20.42%	20.97%	22.61%	23.31%	18.25% 20	.56% 22.99%	23.58%	25,40%	26.27%	20.24%	22.65%	25.36% 26.05	6 28.20%	29.00%	24.28%	26.96%	29.69% 29.99%	22.50%	24.56%	24.67%	29.04% 20.2	76 20,419	34.37%	26,00%	24.90%	23.67%	22.37% 24	4.51% 36.1	.07%
12 14 15 16 17	13.37% 15.1 13.36% 15.1 13.31% 15.1 13.27% 15.0	17% 16.9					20.42%			23,29%			23.54%	25.45%		20.21%		25.32% 26.02					29.64% 29.94%			24.62%	27.99% 20.1							4.47% 26.1	
14 15 16 17	13.36% 15.1 13.31% 15.1 13.27% 15.0		6% 17.1				20.27%					40% 22.93%		25.42%		20.17%		25.28% 25.98					29,63% 29,89%			24.50%	27.94% 20.1							4.42% 35.7	
15 16 17 18	13.31% 15.1 13.27% 15.0						25% 20.34%			23.22%		.45% 22.90%		25,30%		20.14%		25.25% 25.94					29.55% 29.85%			24.54%	27.89% 20.0							4.27% 35.3	
16 17 18	13.27% 15.0			90% 18.9						23.21%		41% 22.86%		25,25%		20.10%		25.21% 25.92					29.51% 29.80%			24.50%	27.05% 20.0				24.79%			4.22% 35.1	
17 18				07% 10.0			20.29%						23.42%	25.32W		20.07%		25.18% 25.87					29.45% 29.75%			24.45%	27.80% 29.9							4.27% 36.0	
18				82% 18.8			16% 20.27%					.25% 22.81%		25.25W		20.04%		25.15% 25.82					29.43% 29.72%			24.42%	27.77% 29.9							4.22% 36.5	
		5.04% 16.6		76% 18.7			20.24%			23.00%			23.32%	25.19%		20.02%		25.12% 25.79 25.09% 25.76					29.29% 29.68%			24.41%	27.78% 29.0							6.12% 36.5 6.12% 36.6	
		1.01% 16.6 1.90% 16.6		71% 18.6 66% 18.5			10% 20.22% 17% 20.29%			22.92%		29% 22.75%		25.12% 25.00%		19,90%		25.00% 25.76 25.05% 25.70					29.35% 29.65% 29.31% 29.61%			24.29%	27.50% 29.7							4.00% 367	
20		1,95% 26.7		61% 18.5			M% 20.29%			22,76%		22% 22.72%		24,99%		19.92%		25.02% 25.00					29.28% 29.57%			24.25%	27.60% 29.7							4.02% 36.7	
21		1.90% 26.7					20.17%			22,65%			23.16%	24.92%		19.90%		24.99% 25.62					29.24% 29.54%			26.22%	27.61% 29.7							3.99% 36.3	
22		1,00% 16.7					80% 20.12%			22.50%			23.12%	24.86%		19,87%		24.99% 25.50					29.20% 29.50%			24.30%	27.58% 29.6							3.92% 35.2	
22		1.05% 16.0		46% 19.2			5% 20.22%			22.47%			23.00%	24,79%		19,84%		24.92% 25.52					29.17% 29.40%			24.29%	27.55% 29.6							2.89% 35.2	
24		1.01% 16.0		29% 18.1						22.30%			23.02%	24,72%		19.82%		24.90% 25.49					29.12% 29.42%			24.29%	27.52% 29.5							2.64% 26.3	
25		1,78% 16.6		22% 19.1			19% 20.05%						22.99%	24.66%		19.79%		24.97% 25.45					29.09% 29.30%			26.26%	27.49% 29.5							2.79% 36.5	
26		1.74% 16.5		27% 18.0			95% 20.02%			22.20%			22.94%	24.66%		19.70%		24.94% 25.40					29.00% 29.25%			26.21%	27.46% 29.5							2.78% 25.0	
27	12.08% 14.7	170% 16.5	5% 17.2	21% 17.9	2% 19.36	% 15.64% 17.	20,00%	20,26%		22.11%		.02% 22.51%		24,30%		19,72%	22.12%	24.81% 25.35					29.02% 29.31%		22,72%	24.29%	27.66% 29.4	n 29,701	23.56%	25.02%			21.59% 22	2.09% 35.0	.01%
28		LGGN 16.5		15% 17.0			19.98%			22.02%		99% 22.48%		24.31%		19.70%		24.78% 25.29					20.90% 29.27%			24.17%	27.41% 29.4	76 29,691						2,64% 25.0	
29		1.62% 16.4		09% 17.7			70% 19.90%	20.18%		21.94%		96% 22.46%		24,25%	24.00%	19.67%	22.06%	26.75% 25.26					28.95% 29.24%			24.15%	27.29% 29.4						21.50% 22	3.59% 35.1	91%
20	12.71% 14.5	1,50% 16.4	5% 17.0	02% 17.6	7% 10.03	% 15.52% 17.	73% 19.96%	20.17%	21.35%	21.85%	17.59% 13	93% 22.43%	22.78%	24.10%	24.78%	19,64%	22.03%	24.72% 25.19	6 27.01%	27.71%	23.70%	26.33%	20.91% 29.20%	22.67%	22.50%	24.12%	27.37% 29.4	% 29,669	33.42%	24,92%	24.27%	27.91%	21.45% 22	2.55% 25.1	.00%
21		L54% 26.4								21.76%		.05% 22.40%		24.11%	24.70%	19.62%		24.09% 25.14		27.65%			29.17% 29.17%			24.22%	27.36% 29.3							2.50% 25.1	
22		1.49% 26.3								21.67%		.82% 22.38%		24.05%		19,59%		24.66% 25.10					20.04% 29.12%			24.00%	27.20% 29.3							2.45% 25.3	
22		144% 16.3		82% 17.3						21.50%			22.71%	23.90%		19,56%		24.63% 25.00					29.09% 29.09%			24.00%	27.27% 29.2							2.42% 25.7	
34		1.29% 16.2		75% 17.2			19.64%						22.68%	23.92%		19.53%		24.60% 25.02					29,76% 29,06%			24.04%	27.28% 29.2							2.25% 25.0	
35		1.25% 16.2						20.05%		21.40%			22.64%	23.85%		19,50%		24.57% 24.90					29.02%			24.02%	27.21% 29.2							3.22% 25.0	
34		1.17% 16.0					19.70%						22.48%	22.63%		19.32%		24.43% 24.82					20.50% 20.80%			23.82%	27.02% 29.0							2.17% 25./	
27		L00% 15.9		20% 16.7				22.04%		_			22.32%	22.46%	_	19.12%		24.29% 24.60					20.40% 20.69%			22.62%	26.83% 29.8							2.02% 25.2	
29		1.03% 15.0					12% 19.45% 87% 19.22%		20,12%	-			22.17%	22.24%		18,94%		24.15% 24.52 24.00% 24.35					29.26% 29.52% 29.07% 29.26%			23.46%	26.66% 28.6							2.88% 35.2	
40									19,00%	-			22.01%	23.02%	_	18,57%										23.06%									
41		1.48% 15.5			UN	14.42% 16. 14.22% 16.		22.39%	19.00%	-			21.92%	22.09%	_	18,39%		23.00% 24.19		20.62%			27.91% 20.20% 27.75% 20.00%	21.62%			26.27% 28.2							2.60% 35.0 2.60% 34.0	
42		111% 15.1			_			29.31%		-			21.64%			18,20%		23.50% 23.97					27,75% 26,62% 27,59% 27,87%	21.57%			25.89% 27.9			_				2.32% 34.3	
42		2.93% 15.0			_			29.17%		-			21.54%		_	18,02%		23.42% 23.99			22.17%		27.42% 27.71%	21.45%			25.70% 27.7		22.12%		22.09%			2.10% 34.0	
44		2.74% 14.6		24.5	_		20% 18.72%			-		30% 21.11%			_	17,82%		23.29% 23.75			21.99%		27.29% 27.54%	21.32%			25.51% 27.5				22.50%			2.04% 34.5	
45		2.55% 34.7			-		36% 18.60%					14% 20.97%				17.64%		23.15% 23.64					27.10% 27.30%	21.19%			25.32% 27.3		21.91%					1.90% 34.0	
46		1.95%				13.10% 15.						.62%				17,18%		22.68% 23.20			21.27%		26,67% 26,96%	-			24.62% 26.6				21.81%			0.70%	
47		1.35%				12.71% 14.						.12%				16,72%		22.22% 22.89			20.74%		26.25% 26.53%				24.36% 25.4				21.31%			9.50%	
40		2.75%				12.32% 14.						.61%				16.27%		21.75% 22.52			20.22%		25.83% 26.22%				23.85% 25.9				20.82%			0.22%	
49		1.15%				11.96% 12.						.09%				15.82%		21.29%					25.41%			20.04%	23.25% 25.4						27.29%		
50		2.54%				11.55% 12.						.50%				15,35%		20.82%					24.98%				22.96% 25.0	7%					26.86%		
51	7.90%					11.10%					13.03%					14.09%	17.29%					21.72%					22.41%					23.57%			
52	7.47%					22.78%					12.60%					14.42%	16.60%					21,20%				10.49%	21.95%				10.56%				
53	7.04%					22.29%					12.18%					13.97%	16.20%					20.02%				17.97%	21.50%				18.35%	22.78%			
54	6.61%					22.00%					11.76%					13.52%	15.01%				17.03%	20.20%					21.05%				17.96%				

Variant 1: Insta Income - 25% cashback	
Facts Guaranteed for one Bates for Annualized Premium deaster than and equal to INB 5	000 000

arty Guaranteed Incor	5		5	5	5			6	6	6	6	6	7	7	7	7	7	7							40	10	40	40	10	46	11			44	11		12	42	12	12	12	- 43
Arie at entre \ 27	20	25	30	22	25		20				25		20			32			20		20			40		25				40	20						20		20			40
ARE ST BODDY \P1	14,30%	16,16%	17 94%	18,92%	19,95%						23,54%		19.21%	21,56%			26,52%	27,37%	21,25%	22,60%		27,14%			25,25%		20,00%	21,19%		25,76%			21,51%	21.72%			26.19%					
-																																										
1	14.25%	16.13%	17.90%	22.09%	19.92%						23.50%		19,10%	21.53%	22.92%	24.52%	26.69%	27.34%	21.22%	22.66%	26.42%	27.10%	29.27%	33.25%	25.21%	20.00%		21.15%		25,72%		29.23%	21.45%	21.67%			26.15%					
2	14.21%	16.10%	17.80%	22.00%	19.89%							24.10%		21.49%					21.18%	22.61%	26.38%	27.07%				20.02%		21,10%				29.10%		31.62%			26.10%		22.56%			
	14.20%	16.05%	17.85%	28.62%	19.85%					21.76%	23.45%			21.46%				27.28%	21.15%	22.57%	26.34%	27.03%		20.19%	25.23%	27.99%				25,62%			21.35%	21.58%			26.06%	29,78%			20.04%	
4	14.25%	16.03%	17.82%	22,00%	19,83%	20.42%	17.04%	19.12%	21,21%	21,72%	23.42%	24.12%	19.00%	21.42%	22,82%	24.42%	26,29%	27.25%	21.11%	22.54%	26.31%	27.00%	29,16%	20.16%	25,19%	27.95%	30.71%	21.01%	34.51%	25,59%			21.21%	21,52%	25.45%	37.29%	26.01%	29.74%	22.46%	25,62%	27.99%	40,26%
5	14.22%	16.00%	17.79%	22.77%	19.00%	20.42%	17.01%	19.09%	21.18%	21,70%	23.29%	24.10%	19.04%	21.40%	22.00%	24.29%	26,36%	27.21%	21.00%	22,50%	26.27%	26,96%	29,12%	20.12%	25,15%	27.99%	20.66%	20.97%	34.47%	25,55%	25.62%	29.04%	21.25%	21.48%	25.41%	37.20%	25.97%	29.69%	22.41%	25.57%	37.94%	40.19%
6	14.10%	15.97%	17.79%	28.76%	19.77%	20.38%	16,90%	19.00%	21.15%					21.37%	22,77%			27.10%	21.05%	22.47%	26,24%				25.11%		30.62%	20.92%	34.42%					21.42%	25.36%		25.92%	29.64%	22.27%	25.52%	27.89%	40.12%
7	14.15%	15,94%	17.73%	28.72%	19.76%	20.35%	16,95%	19.04%	21.12%			24.05%				24.22%	26,30%	27.15%	21.01%		26.22%		29.00W	22,06%	25,00%		20.57%	20.00%			25.56%			21.28%	25.32%		25.87%	29,60%	33.32%	25.47%	27,54%	
	14.12%	15.91%	17.70%	22.09%	19.71%				21.10%			24.03%		21.30%	22.71%			27.12%	20.98%	22, 200	26,29%	26.00%		30.02%	25.06%			20.82%			25.50%				25.27%		25.83%					
-	14.09%	15.00%	17.67%		19.60%				21.07%			24.00%		21.27%				27.09%	20.94%		26.12%			29.99%	25.00%		20.60%				25.45%				25.22%							
10	14.00%	15.05%	17.66%	22.62%	19.65%				21.04%			23.97%		21.24%							26.09%				24,96%						25.41%				25,10%		25.76%					
																				23.32%	26.05%				24,92%																	
11	14.03%	15.82%	17.62%	22.60%	19.62%				21.02%		23,22%																								25.14%							
12	14.00%	15.79%	17.59%	22.57%	19.59%							23.92%		21.17%							26.02%				24,00%										25.09%							
13	13.97%	15.76%	17.56%	28,54%	19.50%				20.96%			23.90%													24.94%		20,25%				25.29%				25.04%							
14	13.94%	15.74%	17.53%	28.51%	19.53%							23.87%		21.11%					20.77%		25.95%				24.80%										25.00%		25.50%					
15	13.91%	15.71%	17.51%	22,40%	19.50%	20.12%	16,70%	18.80%	20.91%	21.42%	23, 22%	23.08%	18.72%	21.07%	22.40%	24.07%	26,08%	26.91%	20.72%	22,15%	25.90%	26.61%	29,78%	29.78%	24.76%	27.49%	30,25%	20.55%		25,11%	25.20%	28.61%	20.82%	21.02%	34.95%	36,62%	25.51%	29.22%	22.92%	25,09%	27.45%	29,50%
16	13.87%	15.60%	17.42%	22.42%	19.42%	20.04%	16,66%	19,77%	20.89%	21.37%	23,02%	23.78%	18.68%		22.45%	24,02%		26.85%	20.70%	22,12%	25.88%	26.57%		29.72%	24.75%			20.51%		25,00%		29.50%	20.78%	22,99%	34.91%	36,57%	25.49%		32.89%	25,05%	27.42%	29.429
17	13.03%	15.64%	17.49%	18.30%	19.35%			19,74%	20.86%			22,76%	18.65%		22.46%	23.99%		26,79%	20.68%	22.09%				29.67%	24,72%	27,44%	20.16%	20.48%	23.97%	25.01%		29.55%	20.74%	30.95%	24,95%			29,16%	32.85%	25.00%	27.27%	29.369
10	13.79%	15.61%	17.42%	18.32%	19.20%				20.84%			22.67%									25.82%				24.71%			20.44%					20.70%		24.62%		25.66%					
19	13.75%	15.50%	17.41%	18,28%	19.20%						22,81%								20.62%	22.06%	25,81%			29.56%	24,69%					24,92%			20.69%	22.87%			25.42%					
20	13.71%	15.55%	17.29%	18.22%	19,12%						22,76%										25.79%				24,67%			20.27%					20.62%		24,74%		25.29%					
21	12.60%	15.52%	17.39%	28.18%	19.05%						22.00%														24.00%					34.82%			20.59%	20.00%			25.37%					
22	12.66%																																									
		15.48%	17.22%	18.12%	18.97%							23.31%							20.54%		25.72%					27.22%							20.55%		24.65%		25.38%					
23	12.60%	15.45%	17.30%	22.07%	18.89%						22.52%			20.85%			25.52%		20.51%	22.93%					24.62%					24,72%			20.52%	20.75%			25.32%					
24	13.56%	15.41%	17.27%	28.02%	18.81%						22.44%						25.60%		20.48%		25.60%				24.60%			20.25%					20.50%		24.57%		25.30%					
25	13.53%	15.30%	17.24%	17.96%	18,72%						22,37%								20.46%		25.66%				24.50%					24,62%			20.47%	22.69%			25.27%					28.80%
26	12.60%	15.34%	17.20%	17.90%	18,64%							22.96%	18.36%		22.22%				20.42%		25.62%					27.22%									34.40%		25,25%	28.85%				
27	13.66%	15.21%	17.17%	17.04%	18,55%	19,07%	16,26%	18.45%	20.64%	20,84%	22,22%	22.87%	10.33%	20.74%	22,20%	23.56%	25.06%	25.97%	20,40%	22,83%	25,60%	26.12%	27.90%	28.82%	24.55%	27.21%	29.87%	20.17%	22.57%	24,52%	24.95%	28.20%	20.42%	22,64%	24.44%	25.90%	25,22%	28.82%	22.41%	24.57%	36.94%	28.66%
28	13.40%	15.27%	17.14%	17.78%	18.47%	10.97%	16,22%	18.42%	20.62%	20,79%	22,15%	22.78%	18.30%	20.71%	22.17%	23,51%	25.00%	25.91%	20.27%	22.00%	25,58%	26.07%	27.04%	28.77%	24.53%	27.29%	29,85%	20.14%	22.52%	24,40%	24.92%	29.20%	20.29%	22.61%	34.40%	25,85%	25,20%	29,78%	22.27%	24.52%	36.90%	38,59%
29	13.36%	15.23%	17, 22%	17.72%	18,30%	10.00%	16.10%	10.22%	20,59%	20,79%	22,00%	22,70%	10.25%	20.68%	22,15%	23.49%	24.93%	25.85%	20.35%	22,70%	25,56%	26.01%	27,78%	28.71%	24.51%	27.35%	29.82%	20.11%	22.49%	24.46%	24.90%	28.23%	20.39%	20.59%	24.25%	25,80%	25.17%	29,75%	32.32%	24.40%	36,89%	38,529
20	13.32%	15.19%	17.07%	17.66%	10.29%			10 35%	20.57%		22.00%	22.61%	10.22%				24.97%		20.32%		25,52%	25,96%	27.73%			27.14%					24.88%	28.21%	20.22%	22.56%	24.21%		25.15%			24.46%	36,81%	28.45%
21	13.276	15.15%	17.02%	17.59%	18.20%						21.92%		18.20%				24.00%		20.29%	22.72%					24.47%					26,36%				20.54%			25.12%					
22	13.21%	15,10%	16.99%	17.52%	18.11%				20.52%		21.99%			20.50%					20.26%		25.48%					27.09%		20.02%							24.22%		25.10%				36,72%	
22	12.16%	15.05%	26,95%	17.45%	18.01%				20.50%		21.79%			20.47%					20.24%	22.70%	25.46%				24.46%			20.00%			26.82%				24,10%		25.00%					
	12.11%	15.01%	26.90%	17.38%					20.50%					20.44%							25.42%					27.05%					24.80%				24,14%		25.05%				36,64%	
34					17.82%	10.22%								20.41%			24.56%		20.21%	22.66%					24.40%																	
25	12.06%	14.90%	16.87%	17.32%							21.64%							25.51%	20.18%											24,15%				22.44%			25.03%					
36	12.00%	14.79%	16.72%	17.14%	17.62%		15.70%		20.34%				17.09%						20.00%							26.85%						27.90%			22,92%		24.04%		31.90%		36.45%	
27	12.66%	14.62%	16.57%	25.97%	17.42%		15.60%		20.22%				17.71%						19.81%		25.11%				24.03%			29.60%			24.42%	27.72%	29.83%		22,75%				21.74%			
22	12.47%	14.45%	16.42%	25.00%	17.22%		15.41%		20.10%				17.52%						19.63%	22.12%							29.12%				26.21%				22.50%				21.58%		36.04%	
29	12.27%	14.20%	16,29%	25.62%	17.02%		15.22%				20.95%		17.34%				23.90%		19.45%	21.95%					22.66%					22.42%				29.71%			24.20%		21.42%			
40	12.07%	14.10%	26,34%	25.45%	16.62%		15.05%				20.77%	_	17.10%				23.72%		19,26%		24.67%				23.40%		29.70%			22.22%			29.27%	29.53%					31,26%		25.71%	27.19%
41	11.00%	13.92%	15.98%	25,29%			14.00%	17,30%	19.74%	20.01%			16.97%	19,46%	22.21%	22,50%			19,00%		24.52%		26,55%		22,30%	25.95%	29.60%	28.90%	32.44%			26.97%	29.09%	29,34%	22,12%		23.00%		21.10%	22.25%	25,67%	
42	11.66%	13.74%	15.82%	25,12%			14.60%	17,15%	19.62%				16.79%		22.07%				18.90%		24.27%	24.72%	26.42%		22.11%		29.42%		22.27%			26.70%		29.15%	22.04%		23.69%		30.94%	23,12%	25,54%	
42	11.45%	12.50%	15,66%	15.97%			14.50%	17,00%	19,50%	19,70%			16,61%	19.15%	21.96%	22,23%			18.71%	21.30%	26.22%	24.59%	26.25%		22,93%	25.59%	28.30%	28.57%	32.24%		23.27%	26,59%	20,72%	21.96%	22,94%		23.49%	27,14%	20.78%	22.99%	25.50%	
44	11.26%	12.27%	15.50%				14.21%		19.38%				16.42%						18.52%		24.00%				22,75%		29.00%					26.41%			22.86%		22,20%		30.62%			_
45	11.06%	13.19%	15.35%				14.12%		19.26%					18.82%					18.35%		23.92%				22.56%		27.95%					26.22%			22.76%		22.11%		20,46%			-
46	10.60%	12,50%	22210				12,72%			1		_	15.00%		22.00				17,88%	20,40%	23.47%	23.91%	20.83%	_			27.49%		-22			25.72%		21.09%	22.741		22.59%	26 36%	29.92%			-
42		11.96%				_	13.32%		-	_		_	15.37%						17.42%		23.00%			_			27.07%		-		21.56%			27.61%			22.00%		29,37%			-
40	9.76%	11.35%				_	12.91%		_	_	_	_	14.93%		_								_	_	20.99%		26.65%			_		24.72%		27.12%			21.54%		28.82%			$\overline{}$
						_			_	-	_	_			-				16.95%		22.55%	22.16%	_	_				26.93%						27.12%		_				29.21%		_
49	9.30%	10.73%				_	12.50%		_	-		-	14.50%		-				26,49%		22.09%	_	_	_		22.42%					20.79%						21.02%		28.29%	\rightarrow		_
50	0.07%	10.12%				_	12.10%		_	-		-	14.00%	16,20%					16.02%		21.64%			_		22.98%	25.82%				20.25%		26.00%						27.74%	\rightarrow		_
51	0.29%						11.69%			_		_	13.62%						15,56%	17.96%						22.53%					19,74%		_					24.22%				_
52	7.91%	-					11,28%			-			13.19%						15,09%	17.46%					18.90%	22.00%					19.21%	22.83%	$ \top$				19.45%	23.00%				
53	7.42%						10,00%						12.75%						14.62%	16,95%					10.30%	21.62%					10.60%	22.30%					18.93%	23.37%		=		
54	6.98%						10.42%						12.32%						14.10%	16.45%					17.05%						10.25%		-				18.40%					
65	6.60%						9.9%						11.00%						13.70%							20 76%					17 63%		-				17 00%			-		-
														_		_		_		1 10.000		-	-			20.799			_		41.00%		_	_		_			_	-		

Variant 1: Insta Income - 25% cashbac

Variant 1: Insta Inco																																						
Regular Guarantees	Income Rates for Ann	nualized Premium str	eater than and equ	at to INR 35,000 and less than and eq	nat to INR 80,000																																	
997	5	,	5	5 5		1 4		6				7	7	7	7	7 7	-		0				40. [46	40	40	10 10			11		11	11	40	12 12	- 40	10	42
														_	,																**							**
Age at entry\PT	20	25	20	32 35	40	20	25	20	22	25	40	20	25	30 I	32	35 40	20	25	20	22	25	40	20	25	20	32	25 40	20	25	20	32	25	40	20 2	25 20	22	25	40
	5.96%	7,76%	9,50%	10.60% 11	96% 12.2	_	7% 10.0	60% 12.769	13.579	15.02%	15.67%	10.29%	12.58%	14.00%	15.60%	17.58% 10.	32% 12.119	14,569		17,81%	20.14%	20.99%	15.76%	10.51%	21.29%	21.56%	25.26% 26.20%	16.01%	19.37%	21.54%	21.84%	25.82%	27,60%	15.19%	18.89% 22.5	59% 24.62	2% 27.28%	29.67%
1 1	5,90%	7.72%	9,54%	10.56% 13	62% 12.17	17% 8.42	196 10.5	57% 12.719	12,529	6 14,90%	15,64%	10.25%	12.54%	14.04%	15.64%	17.54% 10.	29% 12.079	6 14.529	6 25.97%	17.77%	20,10%	20.94%	15.70%	10.40%	21.23%	21.50%	25.21% 26.259	15,96%	19.32%	21.40%	21.77%	25.77%	27.61%	15,14%	18.82% 22.5	.52% 24.77	7% 27.22%	29,59%
	5.00%	7,69%	9.51%		59% 12.1		296 10.5	56% 12.679	13.509	6 14,96%	15.60%	10.21%		14.00%	15.60%	17.50% 10.				17.72%				10.42%			25.16% 26.209	15,91%			21.71%	25.72%			18.78% 22.4	47% 24.71		29,50%
-																																						
2	5,82%	7,65%	9.47%	10.43% 11	55% 12.0	10% 8.36	20.5	50% 12.649	13,499	6 14,91%	15.57%	10.17%	12.47%	14.76%	15.50%	17.46% 10.	22% 11.989	14.429	5 25,55%	17.68%	20.01%	20.05%	15.61%	10.30%	21.12%	21,39%	25.11% 26.159	15,00%	19.21%	21,36%	21,65%	25,66%	27.47%	15.03%	18,72% 22.4	41% 24.65	5% 27.11%	29.42%
	5.79%	7,62%	9,42%	10.45% 11	51% 12.0	May 8.33	296 20.4	40% 12.60%	12,429	6 14,87%	15.54%	10.12%	12.42%	14.72%	15.52%	17.42% 10.	12% 11.96	N 14.299	N 25.84%	17.64%	19.97%	20.81%	15.56%	10.32%	21,07%	21.36%	25.00% 26.099	15,81%	19,15%	21.30%	21.59%	25.61%	27.40%	14.90%	18.67% 22.3	25% 24.50	9% 27.05%	29.34%
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	5.75%	7,57%	9,40%		47% 12.0							10.09%			15.40%	17.28% 10.								10.20%	21.01%		25.02% 26.049	15,76%			21,53%	25.55%	27.36%		18.61% 22.3			29.25%
	5.71%	7.54%	9.30%	10.38% 11	44% 11.9	996 8 25	10.0	200 12 549	12 200	6 14,00%	15.47%	10.05%	12.35%	14 64%	15 64%	17.34% 18.	11 00	N 14.309	6 25.75%	17.55%	19.00%	20.72%	15.47%	18.22%	20 95%	21 22%	24.90% 25.99%	15,71%	19.06%	21 10%	21.47%	25,49%	27.27%	14.07%	10.55% 22.5	24% 24.40	26 92%	29.17%
-		7,50%	9,22%		40% 11.9				13 329			10.02%		14.60%	15.60%	17,30% 10.			6 25.70%					10.10%	20.90%		24.92% 25.929	15.99%	10.99%		21.41%	25.44%			18,50% 22,1	10% 24.42		29.09%
	5.67%																																					
	5.63%	7.40%	9.29%	10.30% 11	36% 11.9	22% 0.17	7% 10.0	22% 12.479	13.299	6 14.73%	15.40%	9.97%	12.27%	14.50%	15.36%	17.26% 18.	11.779	N 14.229	N 25.55%	17.45%	19.79%	20.64%	15.38%	19.11%	20.85%	21.12%	26.00% 25.00%	15.61%	18.93%	21.06%	21.35%	25.38%	27.13%	14.76%	10.44% 22.1	.12% 24.36	6% 26.82%	29.00%
	5,59%	7.42%	9,20%	10.26% 11	22% 11.0	0.12	196 10.2	20% 12.449	13 259	6 14,00%	15.37%	9.92%	12.23%	14.52%	15 22%	17.22% 17.	99% 11.739	6 14.179	15.61%	17.42%	19.75%	20,60%	15 22%	10.00%	20.79%	21.05%	26,00% 25,029	15 50%	10 00%	21.00%	21.29%	25.32%	27.06%	14.71%	10 30% 22 0	.00% 24.30	0% 26.70%	28.92%
- 10	5.50%	7 19%	9.22%		29% 11.0		196 10.0		13 229			9.89%	12.29%		15.20%	17.18% 17.		N 14.129		17.30%					20.74%		24.75% 25.789			20.94%	21.22%				18 33% 22.6			28.84%
20		7.29%	9.22%																																			
11	5,52%	7.35%	9.10%	10.19% 11	25% 11.6	11% 0.00	10.0	21% 12.379	12 100	6 14,62%	15 21%	9.85%	12.15%	14.45%	15.05%	17.14% 17.	2016 11 650	14.099	65 53%	17.32%	19.00%	20.51%	15.26%	17 96%	20.69%	20.05%	24.70% 25.729	15.40%	10.77%	20.07%	21.17%	25.22%	26,92%	14.60%	10 27% 21 0	95% 24.19	99. 26.65%	28.76%
12	5.40%	7,32%	9.15%		21% 11.7		196 10.1						12.11%			17.10% 17.		N 14.049		17.29%					20.62%		24.65% 25.679			20.01%	21.10%				18.22% 21.6	.89% 24.13		28.67%
13	5.46%	7.28%	9.11%	10.12%	17% 11.7	73% 7.98	1% 10.1	14% 12.30%	13.119	4 14.55%	15.24%	9.77%	12.07%	14.37%	15.17%	17.06% 17.	11.579	14.009	16 25.44%	17.24%	19.58%	20.43%	15.15%	17.00%	20.58%	20.04%	26.60% 25.629	15.30%	10.00%	20.75%	21.04%	25.11%	26.70%	34.49%	18.16% 21.6	.83% 24.07	7% 26.53%	28.59%
34	5.40%	7.24%	9,00%	10.00% 11	12% 11.0	704	1% 10.1	22% 12.299	12.000	6 14,52%	15.21%	9.72%	12.00%	14.22%	15.12%	17.02% 17.	200	13.969	M 200	17,20%	19.53%	20.39%	15.10%	17.82%	20.52%	20.79%	26.55% 25.569	15.310	10.000	20.69%	23.98%	25.05%	26.71%	24.66%	10 11% 21 7	.77% 24.01	1% 26.47%	28.51%
15	5.37%	7.20%	9.08%	10.04% 11	11.0		1% 10.0	07% 12.239	12.049	6 14.40%	15.17%	9.70%			15.09%	16.99% 17.								17.76%	20.47%	20.73%	24.50% 25.529	15.26%			20.92%			14.30%	18.05% 21.7	.71% 23.95	5% 26.42%	28.42%
36	5.32%	7.10%	9.00%	9,97% 10	99% 11.5	56% 7.86	10.0	02% 12.299	12.909	6 14,39%	15,06%	9,65%	11.95%	14.25%	15.03%	16.90% 17.	50% 11.469	13.879	95,30%	17.20%	19.41%	20.27%	15.03%	17.72%	20.42%	20,60%	26.66% 25.459	15.23%	18,50%	20.50%	23,86%	24.92%	26.50%	14.25%	18,00% 21,6	65% 23.89	9% 25,36%	28.32%
17															14.97%					17.04%				17.68%				15.20%							17.95% 21.5			
	5.27%	7.13%	8.96%		89% 11.4							2.62%				16.81% 17.									20.36%		24.39% 25.389				20.80%							28.22%
10	5.22%	7.07%	8.91%	9.83% 10	80% 11.3	21% 7.76	9.1	92% 12.119	12.849	6 14.19%	14.04%	9.56%	11.00%	14.15%	14.91%	16.73% 17.	52% 11.369	N 13.799	6 25.21%	26.90%	19.26%	20.12%	14.97%	17.64%	20.31%	20.50%	24.33% 25.339	15.10%	18.41%	20.66%	20.75%	24.00%	26.39%	14.27%	17.90% 21.5	.52% 23.75	5% 26.19%	28.11%
22	5.17%	7.02%	8.87%	9.76% 10	70% 11.1	19% 7.71	91	89% 12.07%	12,779	6 14.10%	14.73%	9.52%	11.82%	14.12%	14.05%	16.64% 17.	45% 11.329	13.759	16 25.17%	16.92%	19.19%	20.05%	14.98%	17.60%	20.26%	20.52%	24.27% 25.259	15.13%	18.37%	20.41%	23.69%	24.73%	26.30%	14.23%	17.85% 21.4	.45% 23.60	0% 26.12%	28.01%
20	5.12%	6.97%	8.83%		50% 11.0							9.47%			14.79%	16.56% 17.								17.56%			24.22% 25.189	15.10%		20.25%	23.63%				17.79% 21.3			27.91%
21	5.07%	6,92%	0.70%	9,61% 10	49% 10.9	7.61	1% 9.1	80% 11.99%	12,649	6 13.91%	14.50%	9.42%	11.73%	14.03%	14.73%	16.47% 17.	29% 11.259	N 13.669	N 25.00%	26,82%	19.03%	19.90%	34.09%	17.52%	20.16%	20.42%	24.16% 25.119	15,00%	18.20%	20.29%	20.57%	24.60%	26.13%	14.10%	17.74% 21.3	32% 22.56	6% 25.97%	27.81%
	5.01%	6,87%	8,72%		29% 10.6	12% 7.55	9.7	75% 11.95%	12.579	6 13.91%	14 20%	9.38%	11.09%	12.99%	14.67%	16.29% 17.		13,629	N 25.02%	16.75%				17.48%	20.11%	20.37%	26.11% 25.059	15.02%			20.52%	26.52%	26.05%	14.12%	17.69% 21.2	20% 22.47	7% 25.90%	27.71%
23	4.90%	6.02%	0.60%	9.46% 10	29% 10.7	71% 7.50	26 9.7	71% 11.909	12.509	6 13.72%	14,20%	9.34%	11.64%	13.95%	14.61%	16.30% 17.	14% 11.179	13.509	N 15.99%	16.69%	10.00%	19.75%	\$4.02%	17.44%	20.05%	20.32%	24.05% 24.90%	15.00%	18,19%	20.18%	20.46%	24.47%	25.90%	14.00%	17.64% 21.2	.20% 23.40	0% 25.83%	27.60%
26	4.90%	6.77%	0.64%	9,38% 10	19% 10.50	59% 7.45	9.0	66% 11.67%	12.429	13,62%	14.17%	9.29%	11.60%	13.91%	14.55%	16.21% 17.	00% 11.139	N 13.539	5 25.94%	16,62%	18.91%	19.60%	34,00%	17.40%	20.01%	20.27%	23.99% 24.929	14.97%	18,15%	20.12%	20.40%	24.42%	25,00%	14.05%	17.59% 21.1	12% 22.33	25.75%	27.50%
	4.05%	6.72%	0.50%		00% 10.6			62% 11.639	12,379			9.25%	11.55%	12.06%	14.49%	16.12% 16.	98% 11.099	13.499	15.89%	26,58%	18.73%			17,26%	19.96%	20.22%	23.96% 24.659	14.92%	18,10%	20.07%	20.35%	26.32%	25.79%	14.01%	17.54% 21.0	.07% 22.26	6% 25.68%	27.40%
- 4																																				27.00		
26	4.79%	6,66%	8,53%	9.22% 5	97% 10.2	25% 7.25	N 9.5	57% 11.799	12.309	12,42%	12.94%	9.20%	11.51%	13.82%	14.42%	16.04% 16.	90% 11.059	13,459	6 15.85%	16,52%	18.65%	19.53%	34.76%	17.32%	19.91%	20.17%	23.00% 24.709	14.90%	18.05%	20.01%	20,28%	24.27%	25.71%	13.97%	17.49% 21.0	23.1F	9% 25.61%	27.20%
27	4.76%	6.61%	0.40%	9,34%	86% 10.2	26% 7.30	9.5	52% 11.759	12.229	6 12,32%	13,82%	9.10%	11.47%	12,70%	14.37%	15.96% 16.	11.019	6 13.419	15,80%	16,45%	18,58%	19.46%	14.71%	17,28%	19.05%	20.12%	23.02% 24.729	14,97%	18.01%	22.95%	20.22%	24.20%	25,62%	13.93%	17.44% 20.9	.96% 23.1"	25.53%	27.19%
	4,90%	6,53%	8,42%		75% 10.0				12,169			9.11%			14.21%	15.87% 16.	75% 10.979	N 13.369						17,24%	19.00%	20.06%	23.77% 24.659	14.82%	17.96%		20.15%	26.12%		13.90%	17.29% 20.6			27.09%
- 2																																				45 23		
29	4.62%	6,50%	8,37%	0.90%	54% 10.0	7.20	26 2.4	44% 11.679	12.099	6 12,16%	12.61%	9.07%	11.38%	12.69%	14.25%	15.79% 16.	10.929	6 13,329	6 25.71%	26,25%	10.42%	19.31%	34.65%	17.20%	19.75%	20.01%	23.71% 24.599	14,92%	17.91%	22,02%	23,08%	24.07%	25,45%	13.00%	17.34% 20.6	\$1% 22.99	9% 25,28%	25.99%
30	4.50%	6.44%	8,32%	0.09%	52% 9.8	9% 7.15	n. 91	29% 11.629	12.039	12.05%	12.49%	9.02%	11.30%	13.65%	14.19%	15.70% 16.	10.099	13,209	15.67%	16.29%	10 35%	19.23%	34.62%	17,16%	19.70%	19.96%	23.65% 24.529	14.79%	17.00%	29.77%	20.02%	24.00%	25.37%	13.62%	17.28% 20.7	75% 22.92	25,21%	25.89%
								25% 11.599				0.90%			14.12%	15.61% 16.			5 15.62%					17.12%	19.65%		23,60% 24,459		17.82%		19,95%				17.22% 20.6	68% 22.85		26.78%
- 22	4.49%	6,27%	8,25%		29% 9.7																							14.73%										
22	4.42%	6.22%	8.19%	8,70%	20% 9.6	12% 7.05	9.3	20% 11.55%	11,009	12,00%	13.27%	8,92%	11.25%	12.57%	14.07%	15.53% 16.				25,22%	18,20%	19.09%	34.57%	17.00%	19.60%	19.00%	23.54% 24.299	14,70%	17,77%	22,64%	19,55%	23.05%	25,20%	13.75%	17.18% 20.6	62% 22.70	9% 25.16%	25.58%
33	4.30%	6.24%	8.12%	8,60%	12% 9.4	99% 7.00	106 0 1	20% 11.519	11.019	6 12,76%	12.16%	0.09%	11.20%	13.52%	14.01%	15.44% 16.	36% 10.779	13.159	6 95 53%	16.12%	18.12%	19.01%	34.54%	17.04%	19.55%	19.81%	23.49% 24.329	14,66%	17 72%	22,50%	19.81%	23.80%	25.11%	13.71%	17.12% 20.5	55% 22.71	1% 25.09%	26.58%
24	4.29%	6.18%	8.07%		99% 9.2										13.95%	15.36% 16.		6 12.119		26,09%							23.42% 24.259			29.52%	19.74%				17.00% 20.4			25.48%
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35	4.22%	6.11%	8.01%	0.40%	90% 9.2	22% 6.90	9.1	17% 11.409	11.679	6 12.53%	13.00%	9.80%	11.12%	13.46%	13.09%	15.27% 16.	20% 10.699	13.079	15.44%	16.00%	17.97%	18.86%	34.40%	26.90%	19.45%	19.71%	23.37% 24.199	14.60%	17.63%	22.65%	19.67%	23.67%	24.96%	13.63%	17.02% 20.4	.43% 22.57	7% 24.98%	26.37%
96	2,95%	5,87%	7 79%	8.17%	62%	6.65	2% 8.3	95% 11.25%	11.479	6 12,29%		8,55%	10.89%	12.26%	12 60%	15.09%	10.46	12.049	15 22%	15.78%	17.79%	_	14.22%	16 77%	19.22%	19.40%	22.99%	14 25%	17 30%	29.21%	19,40%	23.29%		13.20%	16.78% 20.1	10% 22.2	9% 24.45%	
	2.90%		7.576		27%		26 8.7						10.67%			14.91%		12.619		15 52%					10.99%		22.00%			28.97%	19.12%				16.52% 19.9			-
27		5.63%																																				_
38	3.42%	5.39%	7.36%	7.71%	12%	6.15	N 8.5	52% 10.889	11.009	11.90%	1	0.05%	10.45%	12.05%	13.27%	14.72%	9.951	12.309	14.82%	15.35%	17.42%		13.76%	16.25%	18.76%	19.02%	22.61%	13.05%	15.09%	22.72%	10.00%	22.83%			16.28% 19.7	.70% 21.72	2% 23.90%	- 1
20	2,15%	5.15%	7.14%	7.49%	87%	7.00	26 8.3	20% 10.099	10 000	11.00%		7 80%	10.22%	12 65%	12.00%	14,30%	0.30	N 12.169	M M E	15 13%	16.95%		13.50%	16 02%	18.52%	18 79%	22.42%	12.600	16.64**	22,40%	10,59%	22.55%		12.62%	15 04% 19 4	45% 21.46	4% 22.57%	-
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40	2.00%	4.90%	6.93%		62%		204 0.0		10.729			7.56%	10.00%			14.15%		11.939		14.92%					18.31%		22.28%			22.24%	10.32%	22.27%			15.79% 19.2			-
41	2,60%	4.64%	6.69%	6.99%	1	5.42	7.1	86% 10.329	10.509	61	1	7.22%	9.70%	12.26%	12.65%		9.219	6 11.709	6 34,20%	14.72%	1		13.01%	15.54%	18.00%	19.33%	1	13,10%	15,10%	18.07%	18,10%		- 1	12.11%	15.54% 10.9	.97% 20.37	76	
42	2.32%	4.20%	6.45%				7.0					7,06%	9.50%					11.409		14.52%					17.05%					17.89%	17,89%				15.29% 18.7			-
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43	2.04%	4.12%	6.21%	6.42%		4.92	7.4	42% 9.95%	10.269	4]		6.82%	9.34%	11.07%	12.30%		0.711	11.259	13.79%	14.32%			12.52%	15.07%	17.62%	17.06%		12.60%	15.76%	17.72%	17.67%			11.61%	15.04% 19.4	40% 10.01	.61	
44	1.76%	2,95%	5,97%			4.00	7.2	21% 9.779	1			6,56%	9.12%	11.67%			8.479	N 11.029	13.58%				12.27%	14,82%	17.40%		1	12.35%	15.55%	17.54%				11.25%	14.80% 18.2	26%		
						4.41				_		6.22%						10.009																	14,55% 18.0		-	_
- 45	1.47%	2,60%	5.73%		_	4.41	7.0	00% 9.50%	-	_		0.32%	0.90%	11.40%	_		8.22	n 10.809	13.37%		_	_	12.00%	14.60%	17.17%	_	_	12.10%	15.23%	1/.37%		_	-	11.10%	/4.50% 18.0	476	+	$\overline{}$
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Variant 1: Insta Income - 25% cashback

Variant 1: Insta Incom																																						
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	9,30%	11.07%	12.04%	13.62%	14.84%	15.42%	12.06%	16.12%		179% 10.40	1% 23.000	14.00%	16.32%	10.70% 1	9.40% 2	1.30% 22.00%	16,10%	6 18,51%	21.12%	21.05%	24.05%	24.92%		22.89%	25,64%	25,94%	29.42%	20.49%	20.59%	23.90%	26.17%	26.40% 2	0.32%	32,15%	19.93% 23.649	% 27.35%	29.50% 21.86	
1	9.27%		12.01%	13.79%			12.00%																												19.09% 23.00%			82% 24.12%
1										1,76% 10.33						1.27% 22.059			21.09%		24.02%			22.54%				20.46%										
2	9.26%	11.01%	12,78%	11.76%			12.00%			76% 10.36						126% 22.029			21.05%					22.80%				20,40%			26.07%				19.00% 23.55%		29.40% 21.75	
2	9.21%	10.98%	12,75%	13.72%	14.75%	15,22%	11.97%	14.04%	16.12% 1F	71% 18.20	% 29.009	13.98%	16,22%	18,66% 1	9.30% 2	121% 21.99	15,99%	18,40%	21.00%	21.74%	23.95%	24.82%	20.01%	22,75%	25.51%	25.00%	29.29%	20,25%	20.45%	22.04%	26.02%	26.25% 3	0.10%	21.97%	19.00% 23.50%	% 27.21%	29.35% 31.71	71% 23.99%
	9.17%	10.95%	12,73%	13.70%	14.72%	15.30%	11.98%	14.01%	15.00% 10	1,60% 10.20	10,979	13.95%	15 19%	18,63% 1	9.27% 2	1 10% 21 90	15,95%	6 18.37%	20 98%	21.70%	23.92%	24 79%	19 97%	22,72%	25.60%	25,75%	29 25%	20.21%	20.42%	22.00%	25.98%	25 20% 2	0.12%	21.92%	19.75% 23.469	% 27.16%	29.30% 31.67	67% 23.92%
	9,16%		12,70%	13.67%	14.09%	15.27%	11.91%			1,65% 10.25						1.16% 21.929					23.99%			22.67%							25,93%				19.71% 23.419		29.26% 21.62	62% 23.65%
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7	9,00%		12.64%	13.61%			11.04%			159% 10.20		13.85%				100% 21.00%			20.87%				19,05%					20,10%						21.74%	19.61% 23.329		29.16% 31.52	
	9.06%		12.61%	13.58%			11.01%			5.57% 10.17					9.56% 2					21.56%	23.77%			22.55%				30.13%							19.57% 23.279			
9	9.01%		12.50%	13.55%			11.78%			5.56% 10.34		13.78%			9.11% 2				20.79%		23.74%							20.09%							19.52% 23.229			
10	0.90%	10.77%	12.50%	13.52%	14.54%	15.13%	11.75%	13.04%	15.93% 1F	.51% 10.11	28.023	13.75%	15.99%	18.46% 1	9.00% 2	0.98% 21.779	15.74%	6 18.15%	20.75%	21.49%	23.70%	24.58%	19.76%	22.40%	25.19%	25.48%	29.00%	30.06%	20.17%	23.52%	25.68%	25.90% 2	9.85%	21.57%	19.40% 23.179	6 25.87%	29.01% 31.37	37% 33.50%
11	0.95%	10.74%	12,53%	13.49%	14.51%	15.10%	11.72%	13.91%	15 90% 10	10.00	19, 22,799	13.71%	15 06%	18.41% 1	9.00% 2	0.95% 21.74%	15.71%	6 18,12%	20.72%	21.45%	23.67%	24 54%	19 70%	22.42%	25 14%	25.44%	28.96%	20.00%	20.12%	22,60%	25 63%	25.84% 2	9.00%	21.51%	19.43% 23.139	% 25.82%	28.96% 21.22	22% 23.42%
12	0.92%		12.50%	13.46%			11.69%			10.00		13.60%			9.00% 2				20.68%		23.63%			22,38%	25.10%			29.96%			25.57%			31.45%		% 25.78%		29% 23.36%
12	8,80%		12.47%	13.42%			11.66%			1.42% 10.00			15.90%		0.90% 2				20.65%		23.60%			22.36%				29.91%						31.29%	19.36% 23.039		29.87% 31.23	
14	8.85%		12.44%	13.40%			11.63%			17.90					0.95% 2			6 18.01%		21.35%	23.50%							29.07%				25.68% 2			19.29% 22.99%			
15	8.82%		12.41%	13.37%			11.59%			17.90		13.59%			0.92% 2				20.58%			24.40%		22.25%				29.02%						31.27%	19.25% 22.949			
16	0.70%	10.58%	12.38%	13.32%	14.31%	14.09%	11.56%	13.66%	15.77% 16	17.89	W 11.500	13.55%	15.80%	18.26% 1	0.07% 2	0.75% 21.549	6 15.54%	17.96%	20.55%	21.27%	23.47%	24.33%	19.52%	22.22%	24.93%	25.22%	28.75%	29.70%	19.93%	22.26%	25.38%	25.59% 2	9.57%	31.21%	19.22% 22.919	% 26.59%	29.72% 31.00	00% 33.07%
17	0.75%	10.55%	12,39%	13.27%	16.23%	14.00%	11.52%	13,62%	15.74% 10	17.82	19,509	13.52%	15.77%	18.22% 1	0.03% 2	0.69% 21.49%	15.51%	5 17.91%	20.52%	21,23%	23.41%	24.25%	19.51%	22,20%	24.09%	25.18%	28.70%	29.73%			25.34%	25.55% 2	9.52%	21,15%	19.20% 22.079	% 25.54%	29.60% 31.03	02% 32.99%
- 10	0.71%		12.33%	13.22%			11.40%			1.22% 17.78					0.79% 2					21.10%	23.35%			22.17%									9.40%		19.17% 22.039		29,62% 20,90	
	0.67%		12.30%	13.17%			11.66%			1.17% 17.60						0.56% 21.30%			20.45%			24.12%		22.16%				29.63%							19.15% 22.00%			
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20	8.66%		12.28%	13.12%			11.41%			17.50			15.66%		0.71% 2				20.42%			24.06%		22.11%				29.50%						30.96%	19.12% 22.76%		29.53% 30.87	
21	0.60%		12.25%	13.06%	13.93%	14.42%	11.37%			17.50						0.27% 20.999	15.40%	17.80%	20.29%		23.03%			22.09%	24.74%			29.53%		22.10%	25.18%	25.38% 2	9.22%	30.90%	19.10% 22.739	% 26.36%	29.49% 30.62	82% 32.68%
22	0.50%	10.39%	12.22%	13.01%	13.85%	14.36%	11.33%	13.48%	15,62% 10	1.02% 17.46	196 28.069	13.35%	15.62%	18.09% 1	0.60% 2	0.21% 20.919	15.37%	6 17.77%	20.39%	20.99%	22.97%	23.77%	19.41%	22.00%	24.70%	24.99%	28.50%	29.40%	19.80%	22.07%	25.14%	25.34% 2	9.20%	20,82%	19.07% 22.09%	N 25.31%	29.42% 20.77	77% 32.61%
22	0.52%	10.35%	12,19%	12.95%	13,76%	14.26%	11.29%	13.45%	15.60% 15	17.20	% 17.979		15.59%			0.14% 20.839	15,34%	5 17.76%	20.22%	20.94%	22.91%	23.70%	19.39%	22.03%	24.67%	24.99%	23.46%	29.42%	19.78%	22.08%	25.09%	25.30% 2	9.26%	20.77%	19.05% 22.00%	% 25.27%	29.30% 30.72	72% 32.53%
24	8.40%		12,16%	12.90%			11.20%			1,92% 17.30			15.56%			0.00% 20.769			20.30%			23.63%		22.00%				29.30%						30.70%	19.02% 22.629		29.36% 20.67	
25	8.40%		12,12%	12.06%	13.60%		11.22%			1.87% 17.22									20.27%		22.00%			21.97%											19.00% 22.59%		29.29% 30.60	
																0.01% 20.689																						
26	0.40%		12,10%	12.70%			11.10%			17.15			15.50%			9.98% 20.60%			20.24%		22.74%			21.95%	24.50%			29.20%			24.97%				18.97% 22.55%		29.26% 30.56	
27	0.25%	10.21%	12.05%	12.72%	12.42%	12.06%	11.14%	12.22%	15.51% 15	.78% 17.65			15.47%	17.96% 1	0.35% 1	9.00% 20.529	15,22%	5 17,62%	20.21%	20.75%	22.68%			21.92%			21.29%			22.91%	24.93%	25.12% 2	9.05%	20.51%	18.95% 22.529	% 25.09%	28,19% 30.51	50% 22.22%
28	0.21%	10.17%	12.03%	12.66%	13.34%	12.74%	11.11%	13.30%	15.48% 17	17.00	17.529	13,15%	15.44%	17.93% 1	0.30% 1	9.81% 20.449	15,20%	5 17.59%	20,10%	20.71%	22.62%	23.35%	19.30%	21.89%	24.40%	24.77%	28,25%	29,10%	19.67%	22,00%	24.00%	25.07% 2	9.00%	30.45%	18.92% 22.489	% 25.04%	29,16% 30.46	40% 32,15%
29	8.27%		12.00%	12.60%	13.26%	12,64%	11.07%			.71% 16.90						9.75% 20.359			20.15%		22.57%			21.99%						22.04%					18,90% 22,45%		29.09% 30.41	41% 32.07%
20	8,22%		11.95%	12.56%			11.02%			.00% 16.85					0.25% 1				20.12%		22.51%			21.82%				29.00%			24.90%			30.22%	18.87% 22.419			20% 21.99%
21	8,17%		11.92%	12.47%	13,07%		22,99%			1,60% 16.70			15,35%			9.61% 20.209			20.09%	20,50%			19.26%					29.02%						30,25%	18.85% 22.38%	% 25.91%	20.000	21% 21.92%
22	8,12%		11.00%	12.40%			22,90%			1,00% 16.70 1,00% 16.70						9.55% 20.129			20.09%		22,39%							29,90%							18.82% 22.34%		27.95% 20.25	
22	8.07%			12.33%			33.92%			1.65% 16.60					0.20% 2			17.45%			22.34%			21.75%								24.84% 2			18.80% 22.319			20% 31.76%
34	8.01%			12.20%	12.78%	13.14%	22.00%			1.64% 16.55					0.15% 2	9.42% 19.90				20.60%	22.28%	22.94%		21.72%				29.00%				24.80% 2			18.77% 22.279		27.05% 30.15	15% 31.69%
35	7.96%	9.86%	11.75%	12.19%	12.60%	13.04%	22.04%	13.00%	15.32% 15	.59% 16.40	196 25.909	12.92%	15.23%	17.75% 1	0.11% 2	9.35% 19.88%	15.00%	6 17.39%	19.97%	20.42%	22.22%	22.87%	19.10%	21.09%	24.23%	24.52%	27.96%	29.06%	19.51%	22.65%	24.59%	24.75% 2	9.67%	30.00%	18.75% 22.249	% 25.73%	27.01% 30.10	22% 31.61%
36	7.76%	9,50%	11.00%	12.00%	12.49%		22.66%	12.93%	15.20% 17	1.50% 16.20	196	12.74%	15.00%	17.61% 1	7.90% 1	9.17%	14.82%	6 17.22%	19.82%	20.26%	22,10%	22.67%	18,90%	21.52%	24.06%	24.35%	27.82%	29.65%	19.22%	22.47%	24.42%	24.59% 2	9.47%	29.79%	18.56% 22.06%	N 25.56%	27.61% 29.65	85% 21.36%
27	7.50%	9.51%	11.49%	11 01%	12.23%		99 47%	12.77%	15.00% 15	.36% 16.00	196	12.55%	14 92%	17.40% 1	7.77% 1	n OANG	14,62%	5 17.00%	10 60%	20.10%	21.04%	22.48%	10 70%	21.34%	23.90%	24.19%	27.62%	28.47%	19.12%	22.29%	24 25%	24.42% 2	9.27%	29,58%	18.36% 21.00%	0. 25.40%	27.42% 29.70	20% 21 12%
20	7.36%						10.20%			1.30% 15.66		12.37%			7.70% 1		14.44%				21.70%			21.17%				28.20%				24.27% 2			18.17% 21.709			
20	7,17%			11.60%			22,10%			1.12% 15.60			14.60%			8.47%	14.25%		19.42%			22.09%		21.00%				29.10%						29.15%	17.976 21.529		27.06% 29.26	
40	6.97%						9.92%			1.02% 15.40	196	11.99%			7.42% 1	0.25%	14.07%		19.20%		21.30%	21.90%		20.82%				27.91%				23.95% 2			17.78% 21.349		26.84% 29.00	
41	6.76%							12.16%		1.07%		11.01%			7.30%		13.89%		19.12%		21.30%			20.65%								23.74% 2			17.50% 21.109			
42	6.55%	8.62%	10.09%	23.92%		_	9.56%	12.00%	14.46% 1/	1.72%	1 -	11.62%	14.12%	16.82% 1	7.12%	1	13.70%	s 16.26%	10.90%	19.41%	21.30%	-	17.00%	20.47%	23.09%	23.37%	27.07%	\neg	10.10%	21.36%	23.35%	23.52% 2	7.50%		17.39% 20.99%	6 24.59%	26.66% 29.00	4004
42	6.36%	8.42%	10.52%	22,76%			9.30%	11.05%	14,34% 1/	1.62%		11.44%	13.96%	16,69% 1	7.00%		13.51%	6 16,07%	10.02%	19.30%	21.01%		17,67%	20.30%	22.92%	23.20%	26.95%		17.98%	21.17%	23,19%	23.31% 2	7.51%	\neg	17,19% 20,819	% 24.42%	26,50% 29,00	00%
44	6.13%							11.70%				11.25%		16.56%			13.32%				21.01%	-		20.12%			26.82%					23.09% 2		-		% 24.25%	26.49% 20.95	
45	5,92%					_		11.56%				11.07%		16.42%	_			5 15.75%			20.99%	-		19.95%			25.69%	-				22.88% 2		-	16.80% 20.45%			
			10.21%		_	_			14.10%	_	+			10.46/6	_						20.99%	\rightarrow					20.09%	-					.40%	\rightarrow				.5%
46	5.40%					_	0.50%		\rightarrow	_	_	10.62%		_	_			15.26%			_	_		19.49%			_	$\overline{}$			22.31%		+	\rightarrow	16.27% 20.029			\rightarrow
47	5.06%	6.78%					9.16%			_	_		12.58%		_	_	12.20%		17.62%		_	_		19.04%		22.03%					21.04%		\rightarrow	_		% 22.99%	24.00%	\rightarrow
48	4.60%	6.14%					7.75%	9.07%				9.74%	12.05%				11.72%	6 14.23%	17.15%	17.96%			15.71%	10.50%	21,33%	21.60%			16.00%	19.29%	21.38%	21.50%			15.21% 19.159	6 22.44%	22.00%	
49	4.17%	5.51%					7.26%	9.31%				9.30%	11.51%				11.25%	5 13,72%	16.09%				15,10%	10.12%	20.91%						20.91%			-	14.60% 10.729			
50	2,72%						6,93%						10.98%				10.79%							17.67%							20.45%		-	-	14.15% 18.299			
51		1274	_				6.51%	-724	-		_			_	_				20.227		_	_				-	$\overline{}$	$\overline{}$				_	-	\rightarrow	12.63% 17.00%			-
	2.26%					_		-	-	-	_	0.42%	_	-	_	\rightarrow	10.32%			\rightarrow	_	_	14.12%		_	\rightarrow	_	\rightarrow		17.04%	\rightarrow	_	-	\rightarrow			-	\rightarrow
52	2.76%					_	6,10%	_	-	\rightarrow	_	7.97%	_	_	_	_	9,85%				_	_		16,75%	_	\rightarrow	_	\rightarrow		17.20%	\rightarrow	_	\rightarrow	\rightarrow	13.10% 17.429		-	\rightarrow
53	2.27%						5.69%			_	_	7,52%			_		9,27%	11,69%			_	_		26,22%		_	_	_		16.93%	_		\rightarrow	\rightarrow	12.57% 16.999	4		
54	1.79%						5,28%					7.09%					0.90%	5 11.19%					12,53%	15,85%					12.81%	16.47%	-T		$ \perp$	-	12.08% 16.50%	6		
55	1.21%						4.72%					6,65%					8.42%	10,60%					12.00%	15.40%					12.27%	16.02%	-T			-	11.51% 16.129	4		

Variant 1: Insta Income - 25% cashback

Variant 1: Insta Incom Regular Guaranteed I																																						
	Income Rai									6	6	6	7	7 7		7	7							20				11	11	11	11		11 12		1	12		
PPT				-																						20	10										- 12	- 12
Arie at entry \ PT	20	25		22	25		20		20	22	35	40		25 20		35	40	20	25	20 22		40	20			25	40	20	25	30	32		40 20		30	32	25	40
	9.79						12.56%		16.70%						19.90%					21.72% 22.						44% 29.92		21.09%	24.49%	26,70%	26.90%		20.40				22.36%	34.70%
	9.70								16.67%						19,86%					21.09% 22					25,10% 2				26,45%		26.86%		2,60% 20.39					24.62%
2	9.72	5 11.505	13.27	14,25%	15,289	15,86%	12.50%	14.57%	16,65%	17.20%	18,84%	19,52%	14.51%	16.80% 19.259	19,82%	21.74%	22.52%	16,53%	18,94%	21.65% 22	24.45	9 25,39%	20,55%	23,30%	26,05% 2	25% 29.04	5 20,90%	21.00%	24,40%	25,60%	26,81%	20.74% 20	255% 20.34	24.05	% 27.76%	29.90%	32.26%	24.56%
2	9.70	5 11.479	13,26	14.22%	15.259	15,82%	12.47%	14.56%	16.62%	17.17%	18.81%	19,50%	14.48%	16.77% 19.219	19,80%	21.71%	22.49%	19,49%	18.90%	21.61% 22	24.45	5 25.33%	20,52%	23.26%	26.01% 2	20% 29.79	5 20,05%	20.96%	26,36%	26,55%	26,75%	20.69% 20	22.49% 20.30	24.00	% 27.71%	29.85%	32.21%	24.49%
4	9.66	5 11.46			15.229			14.51%	16.59%	17.14%					6 19.77%					21.58% 22						20% 29.75			26.31%		26.71%		2.43% 20.25				22 17%	24.42%
,	9.63								16.50%						6 19.74%					21.56% 22					25.92% 2				24.27%		26.66%		2.37% 20.21					24,25%
-	9.60				15,109		12,37%		16.54%			19.42%			6 19.70%					21.50% 22						17% 29.67		20,64%	24.22%	25.40%	26,60%		22.21% 20.10					24,20%
7	9.57								16.51%						6 19,576					21.47% 22						12% 29.62		20.80%	26.17%	25.25%	26,50%		2.25% 20.11				22.07%	24.21%
-	9.53				15,109				16.42%						6 19.54% 6 19.54%					21.43% 22					25.78% 2			20.75%	26.12%		26.51%							24.14%
	9.50									17.00%	18.67%			26.61% 19.00	6 19.51%	21.50%	22.30%	16.28%	28.72%	21.39% 22	26.27		20.32%	23.01%	25,73% 2	29.50	5 20,59%	20.71%			26.50%	20.41% 2	12.20% 20.07					
					15.079																													22% 23.72		29.56%		
10	9.47										18.61%				19.58%					21.36% 22.				22.90%	25.09% 2		5 20.54%					20.27% 2		23.67				24.00%
11	9.44								16.40%						19.54%					21.32% 22.							4 20.50%	20.63%	23.99%	26.15%	26.35%			23/62				22.93%
12	9.41								16.37%						19.51%					21.28% 21				22.00%	25.60% 2		90.46%	20.58%			26.30%	20.27% 2		23.50				22.06%
13	9.33	6 11.179	12.90	13.93%	14.949	15.56%	12.16%	14.25%	16.36%	35.00%	18.52%	19.23%	14.15%	16.45% 18.900	19,48%	21.30%	22.10%	16.14%	18.54%	21.25% 21.	24.10	16 24.97%	20.12%	22.04%	25.55% 2	85% 29.37	6 30.41%	20.54%	23.89%	26.05%	26.25%	30.22% 2	1.90% 19.8	14% 23.53	% 27.23%	29.37%	31.73%	22.79%
14	9.36	% 11.149	12.931	13.90%	14.919	15.51%	12.13%	14.22%	16.32%	25.00%	10.49%	19.21%	14.11%	16.41% 18.899	19.45%	21.35%	22.15%	16.10%	18.51%	21.21% 21.	24.00	% 24.94%	20.00%	22.80%	25.51% 2	10% 29.33	5 20.27%	20.50%	23.65%	26.00%	26.29%	20.18% 2	4.85% 19.7	79% 23.49	% 27.10%	29.32%	31.66%	22.72%
15	9.31	5 11.119	12,900	13.97%	14,009	15.40%	12.09%	14,19%	16.29%	25.02%	18,46%	19,12%	14.00%	16,30% 18,839	19,42%	21.32%	22,12%	16,07%	18.47%	21.19% 21.	24.03	% 24.90%	20,04%	22.75%	25.49% 2	75% 29.29	5 20,22%	20.45%	23.90%	25.95%	26.14%	20.12% 2	19.75	75% 23.44	% 27.12%	29.27%	21.62%	22,64%
16	9.27								16.27%						6 19.37%					21.15% 21.				22.72%	25.42% 2		5 20,20%	20.42%			26,22%			72% 23.41				22.57%
17	9.24								16.26%						6 19.32%					21.12% 21				22.70%	25.29% 2		5 20,22%							70% 23.37		29.18%		22.49%
10	9.20									25.50%					6 19.29%					21.00% 21				22.67%	25.35% 2		5 20,10%					29.99% 2		17% 23.33				22.41%
12	9.17								16.22%			10.02%			6 19.25% 6 19.25%					21.05% 21				22.68%			6 30.13%	20.27%	23.50%		25.98%			15% 23.30				22.24%
20	9.13								16.17%						19.21%					21.02% 21				22.61%			50.00%			25.75%	25.94%			12% 23.26				33.26%
21	9.00								16.15%			10.05%			19.16%					20.99% 21					25.24% 2		50.02%	20.22%	23.61%	25.70%	25.89%		11.41% 19.60					22.10%
22	9.00								16.12%						6 19.12%					20.96% 21				22.50%		50% 29.00		20.30%	23.58%	25.00%	25.85%			57% 23.19				22.11%
23	9.01	10.051	12,681	13.66%	14.209	14,78%	11.79%	13.95%	16.22%	25.42%	17.07%	10.47%	13.82%	16.14% 18.629	19.00%	20.79%	21.40%	15.84%	18.24%	20.93% 21	23.50	% 24.35%				46% 29.96	6 29.93%	20.29%	23.55%	25.62%	25.81%	29.75% 2	19.55	55% 23.10	% 26.77%	20.09%	31.22%	22.02%
24	8.97	10.015	12,650	13.39%	14,109	14,64%	11.76%	13.92%	16.00%	25,30%	17.00%	10.30%	13.79%	16.11% 18.599	19,03%	20,73%	21.41%	15.82%	18.21%	20.90% 21	19% 23.51	9 24.28%	19,87%	22.50%	25.13% 2	42% 28.92	9,00%	20.25%	23.52%	25.50%	25,76%	29.70% 2	11.22% 19.52	52% 23.12	% 26.72%	29.64%	21.17%	32.95%
25	8.93	5 10.789	12,629	13,33%	14,109	14,55%	11.72%	13.89%	16.05%	25,32%	17.72%	10.29%	13.75%	16.00% 18.50%	10.00%	20.00%	21.32%	15.79%	18,18%	20.87% 21.	15% 23.45	% 24.21%	19,85%	22.476	25.09% 2	28% 28.87	5 29,83%	20.26%	23.49%	25,54%	25.72%	29.65% 2	19.50	50% 23.09	% 26,60%	20.79%	21.11%	32.00%
26	0.00	9 10.749	12,590	13.27%	14.019	15,46%	11.60%	13.96%	16.02%	25,29%	17.65%	10.22%	13.72%	16.05% 18.549	10.04%	20.44%	21.10%	15,70%	18,15%	20.84% 21	10% 23.26	5 23.99%	19,82%	22.45%	25.00% 2	25% 28.82	5 29,70%	20.21%	23.46%	25.51%	25.71%	29.61% 2	19.47	17% 23.05	% 26,63%	29.76%	31.06%	22.80%
27	8.04	10,709	12,550	13.21%			11.66%	12,82%	16.00%		17.57%	10.11%			10.00%					20.81% 21.						22% 28.79		20.29%	23.66%	25.49%	25.70%		19.45			20.09%	21.01%	32,72%
20	0.00						11.61%		15.90%			10.02%			19,92%					20.78% 21					24.98% 2			20.17%	23.41%		25.69%		0.90% 19.42					22.65%
29	8.70						11.57%		15.99%			17.94%			18.81%					20.75% 21						26% 28.71		20.15%	23.39%	25.40%	25,67%		0.90% 19.40				20.91%	22.57%
20	8.71				12,679		11.52%		15.96%						6 18.78%					20.72% 21				22,33%	24.91% 2			20.12%			25.00%			17% 22.91				22,49%
	8.60				12,579		11.49%		15.90%			17,79%			6 18,76%					20.09% 21						17% 29.62		20.12%	23.36%	25.37%	25.62%		0.77% 19.35				20,81%	22,42%
21																																						
22	8.61				12,479				15.89%			17,67%			6 18,72%					20,66% 21					24.86% 2		29,40%				25,57%		0.71% 19.33					22,34%
22	8.50									35.13%					6 18.71%					20.63% 21				22.25%	24.90% 2		9.43%					29.29% 30		30% 22.81		29.40%		32.26%
34	8.50									35.09%					10.60%					20.60% 21				22.22%	24.70% 2		6 29.30%					29.23% 20		27% 22.77		29.35%		32.19%
25	8.45									35.05%		17.40%			10.64%					20.57% 20.				22.19%	24.73% 2		6 29.36%	20.02%		25.20%	25.44%			25% 22.74				32.11%
36	8.25		12.000				11.16%			35.00%					10.40%				17.72%	20.43% 20.				22.02%	24.50% 2		6 29.15%		23.02%			29.08% 30		36% 22.56		29.17%		32.02%
27	8.00	10.000	11.95	12.30%	12.719	4	22.97%	13.27%	15.50%	15.04%	16.56%		13.05%	15.42% 18.039	18.33%	19.65%		15.12%	17.56%	20.29% 20.	16% 22.33	16 22.98%	19.29%	21.04%	24.40% 2	69% 29.11	6 20.95%	19.63%	22.03%	24.83%	25.05%	29.89% 20	0.22% 18.00	10% 22.38	% 25.90%	28.02%	30.36%	31.07%
20	7.05	9.831	11.000	12.11%	12.479	4	22.79%	13.12%	15.45%	15.72%	16.12%		12.87%	15.26% 17.90	10.17%	19.24%		14.94%	17.40%	20.15% 20.	12% 22.15	% 22.79%	19.10%	21.67%	24.24% 2	53% 27.93	29,70%	19.44%	22.64%	24.64%	24.85%	29.76% 20	0.07% 10.6	17% 22.20	% 25.74%	27.88%	30.24%	31.02%
29	7.60	9,00	11.60	11.92%	12.249	(22.60%	12.97%	15.32%	15.60%	16,00%		12.68%	15.10% 17.77	18,01%	19.02%		14.70%	17.23%	20.00% 20.	15% 21.90	5 22.59%	18,92%	21.50%	24.07% 2	20% 27.00	20,59%	19.25%	22.45%					17% 22.02	% 25.57%	27.78%	20.12%	21.70%
40	7.60		11.52				22.42%			15.48%					6 17.92%			14.57%		19.09% 20.				21.32%	22.91% 2		5 29.41%					29.44% 2		29% 21.84		27.60%		21 62%
41	7.20		11.35				20.22%			15.29%					6 17.80%			14.29%		19.72% 20.				21.15%	22,75% 2			10.67%			24.29%			21.66				
42	7.04		11.19				22.06%			15.31%					6 17.64%			14.20%		19.50% 19.				20.97%	22.59% 2				21.09%			28.22%		19% 21.49		27.32%		-
42	5.00					_	9.00%			15.17%					6 17.54%		_	14.02%		19.50% 19.				20.00%	23.42% 2			10.49%			23.87%			19% 21.19				-
			11.00		+	+	9.67%		14.72%		-			14.46% 17.24		+	_	13,82%		19.43% 19.				20.00%	23.42% 2			10.49%				29.13%		99% 21.32 59% 21.12		27.00%		-
44	6.63				+	_					_					-	_																					-
45	6.43			4	-	_	9.49%		14.60%					14.14% 16.97	4	_	_	13.64%		19.15% 19.		16		20.45%	23.10% 2		6	10.10%				27.91%		20.95		26.90%	29.41%	
46	6.00			_	_	_	9.10%	11.51%						13.63%	+-	_		13.18%		18.60% 19.		_		19.99%	22.67% 2		+	17.59%		22.87%		-		11% 20.55		25.70%	\rightarrow	
47	5.54			_	_	_	8.72%	10.90%						13.12%	-	_		12.73%		18.22% 18.		1	16.74%		22.25% 2			17.07%	20.36%		22.62%	-		20.16				
- 41	5.10	6.75	4				8.32%	10.46%					10.30%	12.61%				12.27%	14.77%	17.75% 18.	2%			19.09%	21.03% 2	10%		36.55%	22.05%	21.96%	22.29%			12% 19.70	% 22.94%	23.31%		
49	4.72	6.15	4				7.98%	9.91%	$ \Box$				9.87%	12.09%				11.82%	14.27%	17.29%			15,68%	18.64%	21.41%			36,04%	22,25%	21.47%			15.3	19.37	% 22.39%	-	-	
50	4.22						7.55%	9.30%	\neg					11.50%				11,35%	13.78%	16.82%			15,15%	18.19%	20,98%			15.52%	22.00%	21.00%			14.6	12% 18.97		-		
51	2.90						7.16%						9.02%					10.89%					14.62%					15,00%	28.42%	-			14.34			-	-	-
52	2.47						6.70%						0.00%					10.42%					14.09%					14.49%	17.95%				12.0			-	-	
52	2.04			_	_	-	6.29%						8.18%	-	1	_		9,97%				_	13,56%					13,97%	17.50%			-	12.25			$\overline{}$	-	
54			_	+	_		6.00%	_						-	+	_		9,52%		_	_	_	13,02%		_				17.05%	-		-	12.00			-	\rightarrow	_
- 4	2.61	-	+	+	_	_	6.00%	_	_		_		7,76%	\rightarrow	+-	_	_	9.52%		_	_	+			_	-	_	12,45%	17.05%	_	_	-				-	\rightarrow	_
- 55	2.16	61	1		1	_	5.62%						7.34%			1		9,00%	11,32%		_	1	12,50%	15.93%			1	12.94%	25.59%				12.30	36% 16.99	96.1			_

Variant 1: Insta Income - 25% cashback

Warmust T: mater incom																																										
Regular Guaranteed In								_	_	_			_			_	_	_	_		_		_	_		_		_		_			_		_	_				_		
PPT	5			5	5	5		6			6		7	7		7	7	7								10	20	10		10		1 11		11 1		11	12	12	12	12	12	12
Age at entry \PT	20	25	30	22	35	40	20	25	20	32	25	40	20	25	30	32	35	40	20	25	20	22	25	40	20	25	30	22	35	40	20 2	5 30		22 3		40	20	25	20	32	25	40
	10,20%	12.16%	13.94%	14.92%	15,95%	26,54%	13.16%	15.24%	17.32%	17.04%	10 54%	20.23%	15.21%	17.56%	19.96%	20.55%	22.52%	23.37%	17.25%	19,60%	22.45%	22,14%	25.30%	26 20%	21 35%	24.12%	26,69%	27,19%	22,67%	21.76%	21.82% 25	276 27.	5166 27	7.72% 23	54%	22.49%	21.19%	24.92%	28.65%	20.81%	22 10%	35.54%
-	10.25%	12.13%		24.09%	15.92%	16.52%	13.12%	15.21%	17.29%	17.01%	19.51%		15.18%	17.52%		20.52%		23.34%			22.42%		25.27%		21.31%		26,04%	27.15%		21.72%		22% 27.		7.67% 22		22.42%			28.61%		22,12%	25.47%
2																20.49%		23.21%			22.30%		25.23%			24.02%		27.10%				18% 27		7.62% 22				24.83%				25.60%
	10.21%			14.00%	15,09%			15.18%	17.26%	17.70%		20.18%	15.14%																							22,27%				20,71%		
- 2	10,20%			34,82%	15,00%		12.07%	15,15%	17.22%	17.76%	19.45%		15.11%	17.46%		20.45%		23.28%	17.15%		22,34%	23.03%	25.20%	25.19%	21,22%		26,75%	27.05%		21,62%		12% 27.				22.22%			28.51%	20,67%		25.22%
4	10.25%			14.00%		16.42%		15.12%		17,72%		20,12%	15,00%		19,83%		22.29%				22.31%		25,16%			23.95%					21.66% 25			7.52% 22		22,26%			23.45%	20,62%		25,20%
	10.22%	12.00%	13.79%	14.77%	15.00%	16,42%	12.01%		17.18%	17.70%		20.10%	15.04%	17.40%		20.29%		23.21%	17.00%		22,27%		25,12%		21.15%			26,97%				04% 27.				22,22%		24.69%		20,57%	32.94%	25,19%
	10.10%	11.97%	13,76%	14.74%	15,77%	16,38%	12.90%	15.00%	17.15%	17.67%	19,35%	20,00%	15.01%	17.27%	19.77%	20.36%	22,33%	23,18%	17.05%	19.47%	22,24%	22,93%	25,09%	25.09%	21.11%	23,87%	26.62%	26.92%	30.42%	21,50%	21.50% 25	.00% 27.	22% 27	7.42% 22	26%	22,15%	20.92%	24,64%	28.27%	20,52%	32.89%	25,12%
7	10.15%	11.96%	13,72%	14.71%	15,74%	26,25%	12.95%	15.04%	17.12%	17.66%	19.32%	20.05%	14,90%	17.22%		20.22%		23,15%	17.01%		22,20%	22.09%	25,05%	25.06%	21.00%		26.57%	25,88%		21.46%		95% 27.				22.09%	20.07%	24,60%	21.22%	20.47%	22.54%	25.06%
	10.12%	11.91%	13.70%	14.69%	15.71%	16.32%	12.91%	15.01%	17.10%	17.61%	19.31%	20.03%	14.95%	17.30%	19.71%	20.30%	22.26%	23.12%	16.98%	19.39%	22.10%	22.00%	25.02%	26.02%	21.04%	23.70%	26.53%	26.02%	20.24%	21.41%	21.50% 26	91% 27.	12% 27	7.32% 23	27% 2	22.02%	20.03%	24.55%	28.27%	20.42%	32.90%	24.99%
9	10.09%	11.00%	13.67%	14.66%	15.68%	16.29%	12.00%	14.90%	17.07%	17,59%	19.20%	20.00%	14.91%	17.27%	19.67%	20.27%	22.23%	23.09%	16.94%	19.30%	22,13%	22.02%	24.99%	25.99%	21.00%	23,76%	25.40%	26,79%	20.20%	21.27%	21.45% 26	.00% 27.	27% 27	7.28% 22	23% 2	32,98%	20.70%	24.50%	28.22%	20,30%	32.75%	34.92%
10	10.06%	11.05%	12 54%	14.63%	15.65%	16,29%	12.05%	14.95%	17.04%	17.56%	10 25%	19.97%	14 00%	17.24%	19.66%	20.22%	22.20%	23.09%	16.91%	19 22%	22.09%	22 70%	24 95%	25.95%	20 95%	22 22%	25 66%	26 74%	20.25%	21 22%	21.41% 26	82% 27	22% 22	7.22% 22	10%	22 92%	20.76%	24.49%	28 17%	20.22%	22 22%	24.95%
11	10.03%	11.02%		14.60%	15.62%				17.02%	17.53%	19.22%		14.95%			20.20%		23.03%			22.05%			25.92%		23.66%	26.29%					77% 26.1				32.99%	20.69%		28.12%	20.20%	32.65%	24 700
12	10.00%			14.57%		16.21%						19.92%				20.17%	22.14%				22.02%		24.99%			23.60%					21.32% 26			7.15% 23				24.39%		20.22%		24.71%
12	9.97%			14.54%		16.12%		14.00%				19.90%		17.14%			22.10%				21.99%										21.29% 26							24.32%		20.19%		34.66%
																					21.95%																					
14	9.98%	11.74%		14.51%		16.15%		14.03%							19.52%																21.26% 26							24.27%			22.50%	34.57%
15	9.91%			14.40%		16.12%						19.04%		17.07%				22.91%			21.90%			25.78%					33.05%		21.20% 24							24.22%			32.45%	34.50%
16	9.87%	11.00%	13.48%	14.43%	15.42%			14.77%				19.70%	14.60%			20.03%	21.90%				21.00%		24.72%						33.01%		21.10% 24			1.99% 30				24.19%			32.42%	34.43%
17	9.03%	11.64%	13.46%	14.30%	15.35%	15.97%	12.62%	14.74%	16.86%	17.32%	10.90%	19.76%	14.65%	17.02%	19.46%	19.99%	21.91%	22.79%	16.68%	19.09%	21.00%	22.53%	24.66%	25.67%	20.73%	23.44%	26.16%	26.48%	29.97%	31.01%	21.39% 26	55% 26.	74% 20	195% 30	90% S	32.50%	20.60%	24.16%	27.85%	20.00%	32.37%	34.36%
10	9.79%	11.61%	13.42%	14.33%	15.20%			14.71%	25.84%	17.27%	10.00%	19.67%	14.62%	16.99%	19.41%	19.95%	21.05%	22.74%	16.65%	19.07%	21.82%	22.49%	24.61%	25.61%		23.42%					21.13% 26	52% 26.	70% 20	1.91% 30	22% I	32.45%	20.66%	24.12%	27.80%	29.96%	22.22%	34.29%
19	9.75%	11.50%	13.41%	14.20%	15.20%	15.82%	12.55%	14.60%	16,82%	17.22%	10.01%	19,50%	14.59%	16,96%	19.39%	19.90%	21.70%	22,60%	16,62%	19.06%	21.81%	22.45%	24.55%	25.56%	20,69%	22,42%	26.10%	26.42%	29.89%	20.92%	21.11% 26	49% 26.0	99% 20	5.87% 20	70% 2	22.29%	20.42%	24.09%	27.76%	29.92%	32.29%	34.22%
20	9.71%	11.55%	12 20%	14.23%	15 12%	15.75%	12.51%	14.99%	16 00%	17,10%	10 74%	19.49%	14 55%	16.92%	19.30%	10 87%	21.72%	22.62%	16 10%	19.01%	21,79%	22.41%	24.49%	25.50%	20 67%	22 22%	26,07%	26 32%	29.85%	20 07%	21.09% 26	46% 261	12% 20	5.82% 20	26%	22 22%	20.29%	24.05%	27 72%	29 87%	32.26%	34.15%
21	9.60%	11.52%		14.10%		15.65%				17.13%		19.40%		16.91%		19.83%		22.50%			21.79%		24.44%						29.81%		21.07% 26			5,80% 20		32.27%		24.02%				34.00%
22	9.66%	11.40%		14.12%	14.97%			14.60%	16.75%	17.00%	10.59%		14.49%			19.79%		22.51%			21.73%		24.38%			22,22%		26.21%	29.77%			41% 26.		5.77% 20		32.21%	20.34%	23,99%				34.01%
22	2.60%	11.45%		14.07%	14.03%	15.49%	12.40%	14.57%	16.73%	17.00%	10.52%		14.49%	16.85%		19.75%		22.45%			21.71%		24.32%		20.62%		25.99%			20.72%		20% 26.				32.15%			27.58%			22.98%
24	9.50%	11.41%			14.03%			14.54%	16.71%	16,90%		19.14%	14.42%			19.72%	21.60%				21.50%		24.27%		20.60%			26.29%				20% 26				22.09%			27.54%			23.97%
				14.01%																														5.72% 20								
25	9,53%	11.38%		13.96%	14.73%	15.27%	12.33%	14.51%		16,93%		19.05%	14.29%			19.68%	21.39%				21.66%		24.21%		20.50%		25.93%					22% 26		1.09% 20		22.03%				29.66%		22.00%
26	9,40%	11.34%		13.90%		15.17%				16.09%		18.96%	14.30%			19.62%		22.03%			21.62%				20.50%		25.90%				20.97% 26			1,00% 20		21.97%			27.45%			22.72%
27	9,46%	11.21%		13.04%	14.55%		12.20%	14.45%	16,64%	16,04%	10.22%		14.33%			19.50%	21.06%				21.61%				20,55%					20,52%		20% 26				21.99%			27.41%			22.66%
28	9.40%	11.27%		13.70%		14.97%		14.42%		16,79%		18,78%	14.30%				21.00%				21,58%								29.53%		20.92% 26			161% 20		21.65%			27.27%	29,53%		22,59%
29	9,30%	11.22%		11.72%	14.20%	14,85%	12.10%	14.29%	16,19%	16,79%	10,00%		14.25%	15.58%		19.49%		21.05%			21.56%		23,78%		20.51%							23% 26				21.00%	22.17%		27.32%	29,40%		23.52%
20	9.32%	11.19%	13.07%	13.66%	14.29%	14,75%	12,15%	14.39%	16,57%	16,79%	18,00%	18.61%	14.23%	16,65%	19,13%	19.47%	20.87%	21.00%	16,22%	18,75%	21.53%	21,96%	23,73%	24.66%	20,49%	23,14%	25.79%	26,09%	29.45%	20,29%	20,88% 26	21% 26	22% 25	1,56% 20	21%	21,76%	20.15%	23.71%	27.28%	29.46%	31.81%	22.45%
21	9.27%	11.15%	13.02%	13.59%	14.20%	14.65%	12.11%	14.33%	16,55%	16,70%	17.90%	18.52%	14.20%	16.53%	19.10%	19.45%	20.00%	21,74%	16,29%	18,72%	21.51%	21.92%	23,67%	24.60%	20.47%	23.12%	25.76%	26,05%	29.41%	20,36%	20.89% 26	18% 26.	21% 20	5.54% 20	27% 2	21.60%	20.12%	23,68%	27.22%	29.40%	31.77%	22.20%
22	9.21%	11.10%	12,99%	13.52%	14.11%	14,56%	12.07%	14.30%	26,52%	16,77%	17.99%	18.42%	14.17%	16,50%	19.00%	19.42%		21,60%	16,25%		21.40%	21.00%	23,61%	24.55%		23.09%	25.72%	26.02%	29.37%	20.29%	20,64% 24	16% 26	28% 26	5.51% 20	22% 2	21.62%	22.10%	23,65%	27.19%	29.35%	21.72%	22.21%
22	9.16%	11.05%	12.95%	13.45%	14.01%	14.42%	12.04%	14.27%	16,50%	16,76%	17.79%	18,34%	14,14%	16.47%	19.00%	19.40%	20.67%	21.62%	16.24%	18.67%	21.49%	21.08%	23,59%	24,50%	20.46%	23.07%	25.71%	26,00%	29.32%	20.26%	20.82% 26	14% 26.	25% 26	1.49% 20	10%	21.56%	20.00%	23,61%	27.15%	29.31%	31.09%	22.26%
34	9.11%	11.01%	12.92%	13.20%	13.92%	14.32%	12.00%	14.24%	16.40%	16,72%	17 71%	18.25%	14 10%	16.44%	19.03%	19.38%	20.61%	21.50%	16.21%	10 64%	21.42%	21.00%	23,50%	24.44%	20.42%	22.05%	25,60%	25 92%	29.29%	20 20%	20.80% 26	11% 26	22% 20	5.47% 20	14%	21 52%	20.05%	23.58%	27 10%	29.27%	21.64%	22 17%
25	9.00%	10.99%	12.87%	13.32%	13.92%	16,21%	11.96%	14.21%	15,45%	16,60%	17.64%	18.17%	14.07%	16.41%	19.01%	19.34%	20.56%	21.51%	16.18%	18 62%	21.40%	21.77%	23,44%	24.29%	20,40%	23,02%	25.65%	25,95%	29.25%	20,15%	20.79% 26	.09% 26.3	2016 20	5.44% 20	10%	21.44%	20.03%	23.55%	27.06%	29.22%	21.60%	22 10%
26	0.00%	10.79%		12.14%	13.62%		11.70%	14.00%	25.24%		17.47%		12.09%			19.20%	20.20%		16,00%		21.29%		23.29%			22.85%		25,77%			20.59% 23			5.26% 29		31.25%	22.04%	23.37%		29.05%		22.96%
27	0.00%			12 97%	12.42%			13.91%						16,10%		19.05%	20.22%		15.81%		21.11%										20.40% 23							23,19%		20.00%		22.72%
27	0.67%			12.97%	13.42%			13.79%			17.129%			15 94%		10 01%	20.00%	_	15.63%		20.90%								28.82%		20.21% 23							23.02%			21.06%	
29	8.276			12.60%	13.02%	_	11.03%				17.12%			15.78%		10 35%	19.90%	_	15.65%		20.82%		22.05%						28.65%		20.02% 23			5.71% 29				22.04%			30 90%	20.000
	8.07%	10.20%		12.63%	12.02%	_	11.05%	13.45%			16.77%		13.16%			10.55%	19.90%	_	15.45%		20.67%		22.85%			22.31%						.15% 25.		5.71% 29 5.52% 29				22.67%		29.30%		22.63%
40					12.02%						20.77%	-					19.73%							21.29%						29.23%						30.50%						32.19%
41	7.00%	9.92%		12.29%	_		10.06%			16.01%			12.97%			10.50%	_		15.00%		20.52%		22.55%			21.95%		24.90%		\rightarrow	19.65% 22			5.34% 29		\rightarrow		22.49%		29.25%		-
42	7.60%			12.13%			10.60%	13.15%		15.90%			12.79%			10.40%	_		14.90%		20.27%					21.77%		24.74%		$\overline{}$		78% 24.5		5.15% 29		_		22.31%		29.12%		_
43	7.45%			11.97%			10.50%	12.00%		15.70%			12.61%			10.23%			14.71%		20.22%		22.25%			21.59%						59% 24		196% 29				22.14%		27.99%		
44	7.28%	9.37%					10.31%	12.05%						14.99%					14.53%		20.00%		22.10%			21.41%						41% 24.		176% 29				21.96%		27.00%		
45	7.08%	9.19%	11.35%		-		10.12%	12.70%	15.26%				12.24%	14.82%	17.67%	\neg			14.35%	16.96%	19.92%	20.29%	21.95%		10.50%	21.22%	23.95%	24.24%	27.99%	-T	10.09% 22	22% 24.	25% 26	1.57% 20	76%	-T	22.12%	21.79%	25.46%	27.73%	30.22%	
46	6.60%	0.50%					9.72%	12.14%					11.00%	14.30%					13.88%	16.40%	19.47%	19.91%			18.06%	20.79%	23.49%	23.00%			10.30% 21	72% 23.	10% 24	1.09%			17.59%	21.36%	24.92%	26.50%		\neg
47	6.17%	7.99%					9.32%	11.59%					11.37%	13.78%					13.42%	15,90%	19.00%	19.52%			17.51%	20.32%	22.07%	23.39%			17,56% 21	22% 23.	11% 23	1.61%		\neg	17.06%	20.92%	24.27%	25.30%		
41	5.74%	7.25%					8.91%	11.04%					10.92%	13.25%					12.95%		10.55%				16,99%		22.65%			-	17.31% 20			1.12%	-	\rightarrow		20.51%		24.21%	-	-
49	5.30%	6.72%			-		8.50%	10.49%					10.50%	12.72%					12.49%		10.09%	20.200			16.47%			22.33%		\rightarrow	16.79% 20				-	\rightarrow			23.29%		-	-
50	4.876	6.12%	_	_	_			9.93%	\rightarrow	_				12.20%	_	_	_	_	12.02%		17.64%				15.95%			_	_	\rightarrow	16.29% 23			_	-	\rightarrow		19.65%		\rightarrow	\rightarrow	-
		6.12%	_	_	\rightarrow		8.10%	9.93%	_			-	10.05%	17.20%	_	_	_	_			17.64%		_	-			21.82%	_	_	\rightarrow			22%	_	-	\rightarrow			22.78%	\rightarrow	\rightarrow	_
51	4.39%	\rightarrow	_	_	\rightarrow		7.69%	\rightarrow	_				9.62%		_	_			11.56%	13.96%					15.42%				_	\rightarrow	15,78% 23		_	_	+	\rightarrow		19.22%	_	\rightarrow	\rightarrow	-
52	2.91%	\rightarrow	_	_	_		7.20%	_	_				9,19%		_	_			11.09%	12.46%				_	14.90%				_	\rightarrow	15,21% 18		-	_	-	_		18.80%	_	-	\rightarrow	_
53	2,42%	\rightarrow	_	_	_		6,00%	_	_				8,75%		\vdash	\rightarrow			10.62%	12.95%	_			_	14,30%			_	_	\rightarrow	14.68% 18		_	_	-	_		18.37%		_	_	
54	2,98%	_			_		6.42%	_					0.22%			\rightarrow			10.16%	12.45%	_				12,65%	17.29%				\rightarrow		92%	_		\perp	_		17.94%		_	_	_
55	2.60%						5.90%						7,00%						9.70%	11.95%					12.22%	16,78%					13,62% 17	.40%					12.00%	17.52%				

Relance Nippon Life Guaranteed Advantage Income Plan (UN: 121X152V92) Annexure A - Income Rates Variant 2: Early Income

variant 2: Early Inco	come Rates for Annualized Premium greater																																			
DOT	ome Hates for Annualized Premium greater	than and equal to	traupe one nero eca one pou, co seu o	1NR 40,000	1 6	6	6	6	6	6	7	7	7	7	7 7			1 1				10	10	10	20	10 10	11	11	11	11	11	11	12	12 12	2 12	- 43
Age at entry\PT	20 25	20	22 25	40	20		20			40			30		25 6			20			40					25 4		25			25			25 26		
	13.95% 15.52%	17.09%					20.15%	20.65%		22,74%			22.31%			5.45% 20.0					29,16%			28.81%		22,60% 2			29.00%	29.24%	22,27%	25.05%			1.20% 23.44	
1	13.90% 15.60%	17.05%	17.92% 18.6				20.12%	20.01%		22,70%			22.29%	22.98%		5.42% 20.0								28.78%		22,64% 2			29.05%	29.21%	22,22%	25,04%			1.21% 23.25	
	12,87% 15,65%	17.03%				22,25%	20.09%	20.77%	22.05%	22,55%	18.16%		22,26%	22.95%			2% 22.22							28,75%		22,60% 2			29.02%	29.17%	23,29%	25,02%			1.16% 23.24	
	13.84% 15.42%	17.00%					20.07%		21.99%				22.23%		24.66% 2											22.50% 2				29.14%	23.25%	25,02%			9.10% 23.29	
4	13,80% 15,30%	16.97%				28.12%	20.06%	20.68%	21.96%		18.09%		22.20%		24.50% 2									23.69%		22,53% 2				29.11%	23,20%	25.00%			0.05% 20.24	
5	12.70% 15.35%	16.94%					20.01%			22.55%			22.17%		24.53% 2		2% 22.13									32.49% 3					22.16%	35.00%			1.00% 23.19	
6	13.72% 15.32%	16.91%					23.90%			22.51%			22.15%		24.40% 2		8% 22.00				29.03%					32.45% 3					33.12%	25.00%			0.98% 23.15	
7	13.69% 15.20%	16.00%					22.90%			22.47%			22.12%		24.43% 2		4% 22.00									22.41% 3					23.00%	36.99%			0.89% 22.10	
	13.65% 15.25%	16.05%	17.62% 18.6	19.021	16.00%	28.02%	22.92%	20.52%	21.71%	22.43%	17.94%	20.02%	22.09%	22.72%	24.37% 2		2% 22.03		16.91%	27.04%	27.99%					22.37% 3		26.90%	29.92%	28.97%	33.03%	34.90%	24.07%	27.45% 30	0.04% 33.05	25.48%
9	13.60% 15.22%	16.03%	17.58% 18.3	7% 10.901	16.05%	17.90%	22.90%	20.48%	21.65%	22.39%	17.91%	22.99%	22.00%	22.68%	24.32% 2		7% 22.00		24.00%	25.99%	27.97%	23.49%	26.02%	28.54%	20.75%	22.33% 3	56% 23.77	25.88%	29.79%	28.94%	32.99%	34.97%	24.02%	27.41% 30	0.79% 23.00	25.44%
10	13.57% 15.18%	16.00%	17.54% 18.3	2% 10.941	16.01%	17.98%	22.00%	20.42%	21.60%	22.30%	17.87%	22.95%	22.03%	22.65%	24.27% 2	5.15% 19.3	2% 21.90	9% 24.199	N 26.06%	25.94%	27.95%	23.46%	25.90%	28.51%	29.72%	32.29% 3	58% 23.73	25.84%	29.75%	28.91%	32.95%	36.90%	23.98%	27.36% 30	0.72% 32.95	25.29%
11	13.54% 15.15%	16.77%	17.49% 18.3	5% 18.901	15,90%	17.91%	22.65%	20.39%	21.54%	22,32%	17.04%	23.92%	22.02%	22,61%	24.22% 2	5.12% 19.7	0% 21.93	24.161	N 24.60%	25,90%	27.92%	22.42%	25.95%	28.48%	20.09%	22.25% 3	53% 23.69	26,80%	29,72%	28.87%	32.91%	34.99%	23.96%	27.31% 30	0.60% 32.90	90% 25.35%
12	13.50% 15.12%	16.74%				17.00%	29.02%	20.35%	21.40%	22.28%	17.80%	22.09%	21.98%	22,57%	24,16% 2	5.09% 19.0	6% 21.90	26,169	6 24.77%	26,65%	27.90%	22,30%	25.92%	28.45%	20.00%	22.21% 3	53% 23.65	26,77%	20,09%	28.04%	22.00%	34.95%	23.90%	27.26% 20	0.62% 32.86	10% 25.30%
13	12.47% 15.09%	16.71%					22.79%	20.30%		22.24%			21.95%			5.00% 19.0										32.17% 3			20.00%	29.91%	32.82%				0.58% 32.83	
14	13.46% 15.00%	16,60%					29.77%	20.25%		22.20%	17.72%		21.92%		24.00% 2									23.29%		22,14% 2			29.92%	29.77%	22.78%	34.92%			0.52% 32.76	
15	13.40% 15.03%	16.65%					29.76%	20.22%		22,16%	17.70%		21.89%	22.49%		5.00% 19.1								28.26%		22,10% 2			29.59%	29.76%	22.74%	34.92%			0.47% 22.71	
16	12.35% 14.90%	16.60%					23.00%	20.16%		22.00%			21.66%		22,92% 2									28.29%		22.06% 2			29.52%		22.67%	34.67%			0.40% 22.64	
17	12.30% 14.93%	16.55%					29.65%	20.09%		21.95%	17.60%		21.79%	22.34%			7% 21.70							28.22%		21.90% 2			20.46%	28.59%	32.60%	34.62%			0.22% 22.57	
10	12.25% 14.88%	16.50%					23.60%	20.02%		21.05%	17.56%		21.76%				2% 21.65							28.16%		21.91% 2			29.37%	28.51%	22.52%	34.77%			0.20% 32.50	
	12.20% 14.63%	16.45%					23.50%	19.97%		21.76%	17.51%		21.09%	22.22%		1.66% 19.7								28.09%	20.30%	21.05% 2			20.29%	28.66%	22.46%	34.72%			0.19% 32.43	
- 22	12,20% 14,70%	16.40%					29.51%	19.91%		21.64%	17.47%		21.64%		23.96% 2									28.02%		21.79% 2					22.29%	34.67%			0.12% 32.36	
	12,20% 14,72%	16.35%					22.40%	19.65%		21.53%	17.42%		21.59%	22.10%			0% 21.51							27.96%		21.73% 2			28.15%	28.29%	22,32%	34.60%			0.05% 32.26	
							22.42%	19.79%						22.04%		1.30% 19.3																			9.98% 22.23	
	13.05% 14.67%	16.30%				17.45%		19.72%		21.43%	17.30%		21.54%	21.98%										27.89%		21.67% 2			20.07%	29.21%	32.26%	34.50%	23.50%		9.91% 22.14	22% 34.60% 14% 34.59%
- 23	13.00% 14.62%	16.24%					22.37%	19.66%		21.32%	17.22%		21.49%											27.82%		21.61% 2			29.00%	29.14%	32.19%	34.50%			9.86% 22.07	
	12.95% 14.57%	16.19%				17.36%			20.50%	21.22%			21.42%			1,20% 19.3										21.55% 2				29.07%	22.12%	34.40%				
	12.90% 14.52%	16.14%				17.21%	22.20%	19.60%		21.11%	17.24%		21,28%	21.00%		133% 19.3								27.69%		21.69% 2			27.86%	27.99%					9.77% 22.00	
- 2	12.56% 14.66%	16.00%				17.26%	22.26%	19.56%		21.00%	17.19%		21,22%	21.00%		1.02% 19.1						22,90%		27.62%		21.42% 2			27,78%	27.92%	21.98%	34.26%	22.36%		9.70% 21.92	22% 24.35%
- 27	12.78% 14.40%	16.02%				17.22%	22,19%	19.48%	20.28%	20.90%	17.15%		21,28%	21,76%		192% 193								27.55%		21,27% 2			27.71%	27.04%	31,92%	34.20%			9.63% 21.65	
	12.72% 14.36%	15.99%				17.17%	29.14%			20,79%			21,22%				2% 21.10							27.49%		21,21% 2			27,63%	27.76%	21.85%	34.25%			9.50% 21.78	
- 29	12.67% 14.20%	15.90%				17.12%	29,10%	19.35%	20,22%	20,69%	17.05%		21.18%	21,62%			7% 21.11							27.42%			98% 23.02		27.56%	27.69%	21.78%	35.20%			9.49% 31.71	
- 20	12.61% 14.22%	15.83%					22.05%	19.29%	20.15%	20.58%	17.01%		21.13%	21.56%			0% 21.00							27.35%		21.19% 2			27.48%	27.61%	31.71%	34.15%			9.42% 21.64	
21	12.54% 14.15%	15.77%					29.02%	19.23%		20.48%	16.96%		21.00%	21.50%			9% 21.02							27.28%		21.13% 2			27.41%		31.64%	36.20%			9.25% 31.56	
22	12.48% 14.09%	15.70%					13.90%		19.99%		16.92%	10.97%			22.76% 2		4% 20.97									21.07% 2					31.57%	34.05%			9.28% 31.49	
22	12.41% 14.02%	15.63%					22.92%	19.11%	19.92%	20.27%	16.87%		20.97%				0% 20.92							27.15%		21.01% 2			27.26%	27.30%	31.51%	34.00%			9.21% 31.43	
34	12.35% 13.95%	15.50%					22.07%			20.16%	16.83%		20.92%				EN 20.87									20.95% 2			27.19%		31.44%	22.95%			9.14% 31.35	
25	12.29% 13.89%	15.49%			14.05%		18.82%			20.05%	16.70%		20.07%				2% 20.82				26.37%			27.01%		20.89% 2			27.11%		31.37%	23.90%			9.07% 31.29	
26	12.03% 13.65%	15.27%			14.61%		22.64%		19.53%		16.55%	22.62%		21.05%			9% 20.60							25.80%		20.70%	22.55				31.17%	_			9.65% 31.00	
27	11.77% 13.41%	15.05%			14.30%		22.45%	19.63%	19.30%	_	16.32%		20.48%	20.85%			5% 20.39					22.14%		26.59%		30.52%	22.31		26.65%	26.76%	33.97%	-			9.62% 30.64	
26	11.52% 13.18%	14.03%			14.14%		13.20%		19.07%	_	26.00%		20.29%				294 20.17					21.91%		26.37%		20.36%	22.07			26.52%	33.77%	-			9.39% 30.63	
29	11.20% 12.94%	14.62%			13.91%		22.00%		10.54%		15.05%	17.97%		20.44%			0% 19.90					21.60%				30.16%	21.83				30.57%	_			9.16% 30.46	
40	11.00% 12.70%	14.42%		1%	13.67%		17.89%		10.61%		15.62%		19.90%	20.24%	21.45%		7% 19.74					21.40%		25.95%		29.90%	21.50			26.05%	33.37%				7.94% 30.15	
41	10.76% 12.45%	14.16%			13.46%		17.70%	17.89%			15.39%		19.71%	19.97%			2% 19.53					21.23%		25.73%	25.92%		21.33			25.01%					7.71% 29.31	
42	10.47% 12.19%	13.92%	14.14%		13.20%		17.51%	17.71%		$ \Box$	15.15%		19.52%	19.77%			0% 19.31					21.00%		25.52%	25.71%		21.09			25.57%					7.48% 29.43	-2%
43	10.20% 11.94%	13.60%	13.91%		12.97%		17.33%	17.55%		- $ -$	14.92%		19.32%	19.50%			7% 19.10					20.70%		25.31%	25.49%		20.64		25.34%	25.33%					7.25% 27.55	.5%
44	9.94% 11.69%	13.44%			12.73%		17.14%			- $ -$			19.13%				4% 10.00		N .			20.55%		25.09%			20.60		25.14%					23.83% 25	7.02%	
45	9.67% 11.66%	13.20%			12.50%	34.72%	16.95%			-	14.66%	16.70%	18.94%			26.4	2% 18.60	9% 20.929	N .			20.32%	22.60%	24.88%			20.35	23,24%	24.93%				20.38%	23.59% 20	6.00%	
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Variant 2: Early Income
Early Guaranteed Income Rates for Annualized Premium sneater than INR 80,000 and less than I

			in INR 80,000 and less than INF																																
PPT	5	5	5	5	5	5	6			6		7	7			7	0				0 0		10 1	10	10		11 11					2 12		12 1	.2 12
Age at entry \PT	20	25	30	32	25	40			20 22	25			25			40					25 40				25	40				35		0 25		32 20	25 40
	26,82%	18.41%	19.90%	20.86%	21,78%	22.28%		21.36%	23.26% 22.	70% 25,24%				25.81% 26.4							0.05% 21.7				25,45%		0.10% 21.3					52% 22.00%	25.48% 2	7.61% 29	9.90% 42.16%
1	16,82%	18,39%	12.90%	20,82%	21,72%	22.25%	19.66%		21.22% 22.					25,79% 26,7				25,76%			0.81% 21.7			22 929		27,40%				27.29%		49% 21.97%			9.92% 42.15%
2	16,78%	18,36%	19.92%	20,79%	21,68%	22.21%				71% 25.16%				25,76% 26,7				25.71%			0.77% 21.6		20.12% 22			27,40%						45% 21.92%			9.89% 42.15%
- 1	16,75%	18.32%	19.91%	20,75%	21,62%	22,18%	19,30%		23.17% 23.0					25,76% 26,7		20.02%	23.47%	25,69%			0.72% 21.6	27,55%	20.09% 22	58% 22.009	25,25%	27,40%	0.00% 21.	29 23.26%		27.32%		42% 21.09%			9.85% 42.14%
4	16,72%	18,30%	19,09%	20,71%	21,58%	22,14%					25.72%			25,72% 26,2				25,90%			0.68% 31.6		20,00% 22		25.22%	27,40%	7.97% 31.	0% 23.24%	22.47%	27.20%	29.10% 26			7.46% 29.	
	15.69%	10.20%	19.00%	20.67%						60% 24.99%				25.69% 26.2				25.63%			0.64% 31.6		33.04% 33						22.44%			25% 21.81%			9.78% 42.13%
- 6	15.55%	18.25%	19.04%	20.64%					23.11% 23.1		25.60%			25.67% 26.2				25.60%			0.60% 31.0		30.02% 33			27.40% 2			22.41%			21% 21.77%			9.75% 42.12%
7	16.63%	18.22%		20.60%						53% 24.89%		21.30%	23.38%	25.65% 26.1	7% 27.72	26 28.72%	23.36%	25.50%	28.02%	29.60% 2	0.50% 31.0	27.43%	29.98% 33	54% 32.789	35.23%	27.40% 2	7.07% 31.	1% 23.15%	22.20%	27.10%			35.18% 3		
	15.50%	18.20%	19.79%	20.56%						50% 24.64%													29.95% 32										35.12% 2		
	16.57%	18.17%		20.53%																			29.93% 33										35.09% 3		
10	15.54%	19.14%	19.75%	20.49%						42% 24.74%				25.50% 26.0							10.44% 31.4		29.90% 33						22.20%				35.05% 2		
11	16.51%	19.11%		20.45%						25.03%				25.56% 26.6									29.87% 32						23.27%				35.00% 3		
12	15.48%	10.09%		20.42%																			29.84% 32										34.96% 2		
12	16.45%	10.00%		20.30%																			29.82% 32										34.91% 3		
14	16.42%	19.03%	19.65%	20.36%						20% 24.54%				25.49% 25.9							10.27% 31.4		29.79% 32						23.19%						9.46% 42.07%
15	15.29%	19.01%		20.30%										25.47% 25.9							0.22% 31.3		29.76% 32						22.17%						9.42% 42.00%
16	16.35%	17.97%		20.26%																			29.72% 32						23.10%						9.27% 42.02%
17	16.22%	17.98%		20.21%						15% 24.27%				25.40% 25.8									29.68% 33									98% 21.22%			9.32% 41.97%
18	16.27%	17.90%	19.53%	20.16%						11% 26.21%				25.36% 25.7				25.25%			10.07% 31.3		29.64% 33						32.98%			91% 31.29%		36.05% 29.	
19	15.24%	17.87%		20.11%		21.42%				05% 24.25%				25.32% 25.7				25.21%			0.01% 31.1		29.60% 33			27.20% 2			32.92%			20% 21.24%		6.79% 29.	
20	15.20%	17.83%	19.47%	20.07%		21.33%			22.70% 23.0		24.95%			25.29% 25.6							29.96% 31.1		29.55% 33						32.86%			85% 21.20%			9.14% 41.85%
21	16,10%	17.80%	19.43%	20.01%	20.63%	21.24%				00% 24.13%				25.25% 25.6				25.14%			29.91% 31.0		29.51% 33						32.80%			82% 31.16%			9.00% 41.00%
22	16.12%	17.76%	19.40%	19.96%		21.14%			22.70% 22.5														29.47% 33						22.74%			79% 31.12%			9.02% 41.76%
23	25,08%	17.72%	19.30%	19.91%		21.05%	18.71%			95% 24.55%													29.42% 23									76% 21.07%			0.97% 41.72%
24	25,04%	17.60%	19.32%	19.00%	20.42%	20.96%			22.64% 22.5														29.29% 22									72% 21.02%			0.92% 41.67%
25	25,00%	17.64%	19,29%	19.01%	20.37%	20.86%			22.61% 22.					25,10% 25,5							20.09% 20.0		29.35% 23			27,10% 2			22.56%			70% 20.99%		6.46% 20	
26	15.96%	17.60%	19.26%	19,75%	20,30%	20.76%			22.58% 22.5														29.22% 22									67% 20.95%			0.00% 41.50%
27	15.92%	17.56%	19,20%	19,69%	20.23%	20,67%			22.55% 22		24,25%			25.03% 25.4									29.27% 23									66% 20.91%			0.74% 41.54%
20	15.87%	17.51%	19.16%	19,64%	20,16%	20.57%	18,52%		22.51% 22.	81% 23,72%				24.99% 25.7								4% 25,63%		21,009								61% 20.86%			0.00% 41.50%
29	15.82% 15.77%	17.42%	19.11%	19.50% 19.52%		20.47%				76% 23.66% 72% 23.60%			22.60%	24.95% 25.7		7% 27.38% 1% 27.31%		24.82%			29.48% 20.5 29.42% 20.5		29.19% 21	21,029		35,90%			32.31% 32.25%			58% 20.82% 55% 20.78%			0.62% 41.66% 0.57% 41.41%
21	15.77%	17.42%		19.65%						57% 23.60% 57% 23.56%													29.10% 31												0.52% 41.37%
22	15.67%	17.37%		19.60%						62% 23.68% 62% 23.68%													29.00% 31												0.40% 41.37%
22	15.62%	17.30%		19,33%						50% 23.42%				24.81% 25.1									29.02% 33										22,85% 2		
24	15.57%	17.22%	18.00%	19,27%						56% 23.36%				24.77% 25.1				24.64%			9.21% 30.3		28.90% 33						32.01%						0.25% 41.26%
25	15.52%	17.18%		19.20%						49% 23.30%				24.77% 25.0				24.61%			9,16% 30.3		28.96% 33						21.95%			40% 20.57%			0.29% 41.20%
26	15.32%	17.18%	18.60%	19.00%						25% 23.13%				24.60% 24.9				24.44%					28.77% 21						31.77%						0.15% 40.99%
27	15.12%	17.02%		19.00%						20% 22.90%				24.46% 24.7				24.20%			0.05% 29.0		28,50% 30						31.59%			99% 20.20%			0.00% 40.79%
20	14.96%	10.00%	18,30%	18,60%						11% 22.80%				24.32% 24.6				24.12%			0.70% 29.6		28.42% 20						21.41%			79% 20.02%			7.89% 40.59%
20	14.76%	10.00%		18.51%						02% 22.63% 02% 22.63%				24.19% 24.4				22.95%			0.55% 29.4		28.25% 30			26,19%			31.22%			58% 29.83%		5.30% 37.	
40	14.55%	16.31%	18,00%	18.34%						97% 22.65% 97% 22.65%				24.05% 24.3				22.79%			0.40% 29.3		28.00% 30						31.05%			38% 29.65%			7.57% 40.17%
41	14.36%	16.13%		18.16%					21.53% 21.					22.91% 24.1				22.63%			20.25%			276 20.491				IN 20.69%				17% 29.47%		04.99% 27.	
42	14.16%	15.94%	17.76%	17.90%					21.60% 21.					22.77% 24.0				22.47%			20.10%			10% 20.229				20.50%				97% 29.28%		04.04% 27.	
40	13.93%	15.75%	17.57%	17.80%					21.27% 21.					22.64% 23.9				22.30%			27.95%		27.57% 29						30.50%			70% 29.10%		04.60% 27.	
44	13.72%	15.56%	17.40%	27.80%				10.00%					21.01%		-			22.14%			27.00%	25.01%		70% 20.009					30.32%			56% 28.92%		04.52% 27.	
45	13.52%	15.37%						10.73%					20.65%					22,90%			27.65%	24 92%	27.22% 29	12% 29.849					20.14%			25% 29.73%		04.30% 36	
46	13.07%	14.75%						18.19%				10.09%						22.40%				24,30%		29.489			6.57% 27.6					82% 28.29%		10.27%	-
47	12.62%	14.12%						17.60%				17.64%			\neg			21.96%						29.129				2% 29.19%		_		20% 27,84%		12.16%	-
40	12,10%	13.49%						17.02%				17,19%						21.42%				22.22%		55% 29.769				5% 20.00%				79% 27.49%		11.05%	\neg
49	11.72%	12.07%						16.47%				16.73%						20.91%				22,70%					2.98% 26.3					25% 26.95%			\neg
50	11,25%	12.26%						15.90%				16.29%						20.40%				22,16%		10%				29.02%				72% 26.51%			\neg
51	10.79%						13.90%					15.02%					17.76%					21,62%					1.92% 25.3					21% 26.09%			
52	10.22%						12.47%					15.38%					17.29%	19.30%				21,10%					1.38% 24.1					60% 25.62%			
53	9,85%						12.05%					14.92%					16.81%	18.85%				20.57%					0.85% 24.4					16% 25.17%			
54	9.20%						12.63%					14.40%					16.33%	18.32%				20.02%	23.02%				0.32% 23.1					63% 24.73%			
55	8.92%						12.20%					14.03%					15.65%					19.50%					9.79% 23.4					11% 24.28%			

Variant 2: Early Income

Variant 2: Early Incom																																						
	ome Rates for Annualize	d Premium greater tha	n and equal to INR 2,00	0,000 and less than INR	5,00,000		- 1	6	6	6	6		-	7		7 7	7	1 0 1		1 0			10	10	20	10	10	10 I	11		11 11	11	11	12	12	12	12	
PPT	20	25	20	22	25	40					25 4			15		22 25			25 20			40		25	20			40			20 22		40	20	25			25 40
Age at entry \ PT																																						
	17.26%	11.91%	20.48%	21,35%	22.27%					24.20% 2			12% 24			6.90% 28.60			26,27% 29,79			22,28%		22,68%							14.00% 24.24							40,40% 42,66%
1	17.21%	23,00%	20.45%	21.32%	22.22%	22,74%	19.96%	21.03%	23.72%	24.25% 2	5,69% 26	22% 21.	25 25	1.12%	26.36%	6.93% 28.65	29,35%	24.02%	26.26% 29.75	% 29.47%	21.41%	32.25%	29,11%	33,65%	22,29%	22.52%	35.92%	27,90%	28.57%	21.07% 2	34.23	% 27,90%	22,62%	28,99%	22.47%	25.94%	28.07%	40.42% 42.65%
2	17,28%	22,05%	20.42%	21,28%	22,17%	22,70%	19.91%	21.00%	23.70%	24.21% 2	5,64% 26	29% 21.5	5% 24	1.11%	26.31%	6.90% 28.60	n 29,34%	24.00%	26.21% 29.73	% 29.66%	21.27%	22.28%	29,00%	33,62%	22,20%	22.51%	35.09%	27.90%	28.54%	21,04% 2	23.94% 34.19	% 27,87%	23.62%	28.95%	22.42%	35.90%	28,02%	40.29% 42.65%
2	17.25%	22,02%	20.41%	21,24%	22.12%		19.00%	21.78%	23.67%	24,10% 2	5,59% 26			1.00%		6.87% 28.50			26,19% 20,71					20,59%		22.48%					34.10		23.62%		22.29%	35.65%	20.00%	40.35% 42.64%
4	17.21%	22.00%	20,30%	21.20%	22.00%			21.75%				22% 21		1,00%		6.82% 28.51			26,16% 20,68					20,56%							23.09% 34.12						37 96%	40 22% 42 62%
	17.18%	28.77%	20,36%	21.17%		22,60%				24.10% 2						6.80% 28.47		23.90%	26,12% 20,66			32.20%		20.54%			35 79%	37 90%	20.44%	21.75% 2	23.00% 34.10	% 27.76%					27.92%	40.28% 42.63%
4	17.15%									24.07% 2								23.07%				32.18%		30.50%							22.84% 34.07					35.72%		
	17.12%									24.03% 2						6.74% 28.37			26.00% 20.60			32.16%		30.40%							22.01% 34.05			29.70%		25.60%		40.23% 42.63%
- 1	17.12%									24.00% 2						6.71% 29.33			26.05% 20.59			22.15%		30.45%							22.70% 34.00					25.62%		
	17.06%									23.96% 2						6.68% 29.26			26.02% 20.57			32.12%		30.42%				27.90%	28.32%	31.63% 3	12.75% 23.99	% 27.62%				35.59%		
10	17.03%									23.92% 2								23.75%					27.83%	30.40%							22.73% 23.90					35.55%		
11	17.00%																	23.72%						30.37%							22.70% 23.94					35.50%		
12	16.97%	22,50%	20.20%	20.91%	21.66%	22.30%	19.61%	21.55%	23.48%	23.85% 2	5.14% 25	97% 21.0	15% 23	1.05%	26.09%	6.56% 28.00	ni 28.95%	23.69%	25.96% 29.50	% 29.11%	20.05%	31.93%	27.77%	30.34%	33.01%	23.26%	36.57%	27.90%	28.22%	3156% 3	13.67% 33.93	% 37.52%	22,59%	29.60%	32.03%	35.46%	27.66%	40.03% 42.50%
12	15.96%	23,55%	20.17%	20.87%	21.61%	22,33%	19.50%	21.52%	23.46%	22.82% 2	5.09% 25	98% 21.0	12% 23	1.02%	26.06%	6.51% 27.95	76 28.92%	23.66%	25.92% 20.47	% 29.00%	20.81%	31.92%	27.74%	30.21%	22.99%	23.22%	36.53%	27.90%	28.18%	21.51% 2	23.65% 23.66	% 27,40%	23,59%	28.57%	21.99%	25.41%	27.60%	40.00% 42.57%
14	16.91%	22,53%	29,15%	20.83%	21.56%	22,29%	19.55%	21.49%	23.44%	22,70% 2	5.04% 25	91% 21.	19% 23	1.79%	26.06%	6.47% 27.90	n 28.90%	23.63%	25.89% 20.45	% 29.04%	20,77%	31.90%	27.71%	30.29%	32.96%	23.21%	39.50%	27.90%	28.16%	21.60% 2	33.62% 33.66	% 27.45%	29,58%	28.53%	21.95%	25.27%	27.56%	29.90% 42.57%
15	16.60%																	23.60%				21.09%									22.62% 22.62					35.22%		
16	20.04%									22,70% 2						6.38% 27.80			25.82% 29.30			31.02%		30.22%							23.52% 23.77							39.87% 42.52%
17	19.80%																	23.54%				31.77%									12.47% 22.71					35.22%		
- "	16.70%									23.61% 2						6.29% 27.66			25.75% 20.30			21.71%		20.14%							12.41% 23.65					35.16%		
- 18				20.65%																																		
19	16.73%			20.61%						23.56% 2						6.25% 27.63			25.71% 29.25			31.65%		30.32%							22.5% 22.58					35.11%		
20	16.69%	22.22%	19.97%	20.50%	21.19%			21.30%				45% 21.				6.22% 27.50				% 29.70%		21.60%		30.05%							22.29% 22.52							39.64% 42.35%
21	16.65%	11,29%	19.93%	20.51%	21.12%					23.50% 2		26% 21.				6.22% 27.53			25.66% 20.17			21.54%		30.00%			35.18%	27.72%	27.94%	21.19% 2	13.22% 23.46	N 27.09%				35.00%	27.18%	29.58% 42.30%
22	16.61%	11.25%	19,89%	20,40%	21.05%	21.63%	19.25%	21.23%	23.20%	22.40% 2	6.57% 25	20% 21.	11% 23	1.51%	25.76%	6.10% 27.40	29.38%	23.37%	25.60% 29.13	% 28.57%	20.25%	21.68%	27.49%	29.97%	22.55%	22.79%	35.12%	27,69%	27.92%	21.16% 2	23.17% 23.40	% 27.04%	29.22%	28,29%	31.62%	34.94%	27.12%	29.52% 42.20%
23	16.57%	18,21%	19.00%	20,42%	20.99%	21.54%	19.21%	21.19%	23.17%	22.40% 2	6.52% 25	19% 21.	19% 23	140%	25.72%	6.12% 27.41	% 28.31%	23.36%	25.56% 29.00	% 28.52%	20.30%	31.42%	27.47%	29.92%	22.50%	22,74%	35.09%	27.96%	27.88%	21.10% 2	23.11% 23.36	% 26,39%	29.29%	28.20%	21.57%	34.09%	27.07%	29.47% 42.22%
24	16.53%	18.10%	19,82%	20,35%	20.92%		19.10%	21.16%	23.16%	22.45% 2				1.44%		6.07% 27.35			25.52% 20.04			21,27%	27,44%	23.09%	22.66%	32.09%					22.05% 23.29				21.52%	34.96%	27.02%	29.41% 42.17%
25	10.49%	28.16%	19,70%	20,30%	20.86%					22.46% 2		02% 21.				6.02% 27.25			25,49% 20,00	0. 20.420.		21,22%		29,65%							23.00% 23.22					34.78%	26,96%	29.20% 42.12%
	19,45%	22.09%	19.76%	20,24%	20.79%			21.09%			6.22% 26					5.98% 27.26			25.45% 27.95			21.25%	27 200	29,51%	22.220	22.57%	25 04%				22.92% 23.10							39.30% 42.09%
27	25.40%	28.00%	19,70%	20,19%	20.72%			21.05%				85% 21				5.94% 27.16			25.41% 27.90					29.77%			22.00	27.27	47,800	20.07%	2.07% 23.10	% 26,77%						29.24% 42.04%
- 2/								21.02%			6.22% 26		25 22	129%	2.20	5.89% 27.12			25.37% 27.87			21.16%		29.72%				27.51%	27.74%	20,00%	2.01% 23.00	9 26,729	24,165				35,00%	20,285 62,085
20	16.30%	22.00%	19.65%	20,12%	20.65%			20,92%				76% 21. 56% 21.		29%																	12.81% 33.06 12.75% 32.97							20.12% 42.00%
29	16,21%			20,07%	20.58%											5.85% 27.07				% 28,23%		21.00%		29.09%														
30	16.27%									23.22% 2						5.82% 27.01			25.30% 27.78												12.69% 32.91					34.51%		29.07% 41.91%
21	16.22%									23.17% 2						5.76% 26.95			25.26% 27.76					29.60%							12.63% 32.65					34.45%		
22	16.17%									23.13% 2		42% 20.5					ns 27.66%		25.22% 27.70			30.90%		23.50%							12.57% 32.79					34.40%		
22	16.12%							20.84%				22% 20.5				5.67% 26.84			25.10% 27.70			30.65%		22.52%							12.51% 32.73					34.25%		
34	16.07%									22.06% 2		25% 20.1				5.63% 26.76			25.16% 27.66			30.79%		29.40%							12.45% 32.67					34.29%		
25	16.02%	17.67%	19,32%	19.70%	20.11%	20,25%	18.75%	20.78%	22.80%	22.99% 2	2.00% 24	16% 20.	15% 22	194%	25.20%	5.58% 26.72	9 27.45%	22.95%	25.11% 27.62	% 27.99%	29,66%	20.72%	27.14%	23.41%	21.04%	22.08%	25.51%	27,20%	27.54%	20.57% 2	12.40% 32.61	% 26,34%	22,54%	27.90%	21.07%	34.26%	26.41%	20,79% 41,70%
26	15.62%	17.50%	19.17%	19,52%	19.91%		18.57%	20.62%	22.67%	22.85% 2	2.62%	20.0	7% 22	79%	25.15%	5.42% 26.57	%	22.77%	24.96% 27.47	% 27,83%	29,50%	20.54%	26,96%	29.27%	21.67%	21.91%	25.20%	27.15%	27.25%	20.20% 2	12.22% 32.43	% 26,20%	22,66%	27,70%	20.88%	34.07%	26.25%	30,65% 41,49%
17	15.62%	17.32%	19.02%	10 35%	19.72%		10 70%	20.47%	22 54%	22,76% 2	2.46%	20	1916 22	62%	25.01%	5 200 26 41	96	22.58%	24 70% 27 20	95 27 60%	29 35%	20.26%	26 70%	23.12%	21 51%	21.75%	35.25%	37 00%	27 15%	20 20%	22 04% 22 25	36 36 36%	33.48%	27.49%	20 22%	22 91%	36 10%	30,50% 41,29%
20	15.42%									22.61% 2			11% 22			5.14% 26.25			24.62% 27.13			30.15%		28.92%							11.07% 32.07					22.75%		
22	15.26%									22.52% 2						5.00% 26.00			24.45% 26.99			29.95%		28.75%							11.09% 31.09					22.59%		38.22% 40.87%
40	15.00%									22.37% 2			19% 22			M.85% 25.90			24.29% 26.84			29.70%		28,58%							1.51% 31.71					22.42%		
40	15.08%					_		19.85%			2.90%		16% 22 16% 21			M.85% 25.93 M.70%	16		24.29% 26.86					28.50%							11.51% 31.71		37.93%			22.42%		20.07% 40.67%
						_		19.85%			_		0% 21 0% 21				+		24.13% 26.70 22.97% 26.55					28.26%							31.33% 31.53 31.36% 31.35		_					
42	14.63%										_					16.62%	_																_			22.10%		
43	14.43%		18.06%	18.45%				19.54%		22.05%	_				24.19%	16.46%	+		22.00% 26.41					28.07%							10.98% 31.17		_		29.60%		25.10%	
44	14.22%							19.30%					2% 21			_			23.66% 26.26					27.89%							0.00% 30.99					32.70%		37.50%
45	14.01%	15.87%	17.72%					19.23%	21.51%				14% 21		22.91%				23.40% 26.11		28,15%	1		27.72%			34.19%				0.62% 30.83						34.00%	27.25%
46	13.58%	15.27%					16.54%	10.00%				10.0	20% 20	1.02%				20.67%	22.97% 25.71	% 26.16%			24.80%	27.20%	29.00%	20.09%		-T	25.09%	28.20% 2	00.24% 30.42	%		25,25%	28.82%	32.15%	22.77%	
47	13.16%	14.67%					16.12%					10.	9% 20	120%					22.46% 25.31	% 25.04%			24.26%	25.79%	29.51%	29.73%			24.57%		29.05% 30.00						22.96%	
41	12.70%	24.07%						17.59%					2% 22						21.96% 24.90					25.22%							29.40% 29.62					31.21%		
	12.27%	13.47%						17.02%				17.		24%					21.45% 24.50					25.89%		-				26,90% 2						20.76%		
50	11.02%	12.87%						16.42%	_	-			14% 28		-		_		20,96% 26,20					25.42%		$\overline{}$				25.66% 2					27,14%		-	-
		22.07%						AN ARTS	_	_	_	16.		UA-W	_	_	_			~				24.92%	44,000						and the same	_				44.0	\rightarrow	-
- 81	11,27%						14.49%	_	_	_	_			_	_	_	+		20,46%	_	_	-				_	_		22.49%		-	_	_		26,72%	_	-	\rightarrow
52	10.92%						14.00%	_	_	_	_	15.1		_	_	_	+		19.93%	+	-	-		24.47%	_	_	_		21.97%		_	_	_		26,30%	_	-	\rightarrow
53	20.45%						13.67%	_	_	_	_	15.		_	_	_	+		19.42%	_	-	_		24.00%		_			21.45%		\rightarrow	\rightarrow	_		25.88%	_	\rightarrow	\rightarrow
54	20.00%						13.26%		_			15.0		_		_			10.91%			_		23.54%				\rightarrow	23.92%	24.55%	_	\rightarrow			25,46%		_	
55	9.55%						12.05%					14.0	14%					35.43%	18.41%	1			20.00%	23.07%					20.41%	24.07%				20.00%	25.05%			

Variant 2: Early Income

Variant 2: Early income	me Rates for Annualized																																					
Early Guaranteed Inco	me Rates for Annualized	Premium greater tha	in and equal to INR 5,00	,000				6			I 6				-	- 1 -	1 .	1 0				0 1 1	10	20	10	10	10 I	11	11	11 1	11 11		1	1		12 1	10	
	20	25	20	32	25	40				2 25			25	30	32	25 40							25		22	25					22 25	40	20	25	12 1		12	12
Age at entry \ PT																																			20 20	2 2	25	40
	17.77%	22,25%	20.94%	21.04%	22,78%					79% 26.27				25,80%		29.36% 20.03		6% 26,909			22.15%					27.62% 2				H.58% 34		25% 43.279	% 29.66%	23,15%		0.02% 43		42.41%
1	17.72%	22,33%	20,92%	21.01%	22,73%	23,28%	20,38%	22.29% 2	120% 26	75% 26.225	25,00%	22.45%	24,72%	25,95%	27.52%	29.31% 20.00	0% 24.53	25,879	29,31%	20.00%	32,10%		99% 31,25%				1,59%	9.17%	22.60%	8.55% 34	1,00% 20,61	11% 40.279	% 29.60%	23.11%	35.62% 39	8,78% 43	41.12%	42,40%
2	17.70%	29,30%	20,90%	21,77%	22.68%	23,25%	29.35%	22.27% 2	1.18% 24	72% 26.179	25,04%	22.43%	26.71%	25,82%	27,48%	29.27% 29.90	9% 24.50	0% 26,85%	29,29%	20.05%	32.09%	32 92% 29.	96% 31.22%	22.79%	24.04%	27.56% 2	1.59%	9.14%	22.43% 2	4.52% 34	1.77% 20.50	50% 40.20%	% 29.57%	22,07%	26,58% 28.	4.76% 4	41.11%	43.40%
,	17.67%	29.27%	20,00%	21.74%	22.63%	23,21%	20.32%	22.24% 2	1.16% 26	60% 26.125	26.81%	22,43%	24 68%	26.81%	27.45%	29.22% 29.90						22.90% 20.	52% 31.20%	33.77%	24 02%	27 52% 2		9.11%		4.50% 34		56% 43.269	% 29.53%	22.02%	35 54% 35	0.70% 42	41.00%	43 39%
4	17.66%	29,25%	20,85%	21,70%	22,58%					65% 26.07						29.10% 29.93				29.99%						27,49% 2		9.07%		6.47% 34		51% 40.209			25.49% 26.		41.04% 4	42.20%
1	17.61%	29.22%	20.00%	21.00%				22.19% 2								29.13% 29.91										27.46% 2				6.47% 34 6.45% 34		67% 40.350			25.60% 26.			42.20%
	17.52%	29.19%		21.63%				22.19% 2	1.11% 26	01% 20.02	29.75%	22.34%	28.62%	26.77%	27.38%	29.00% 29.00	26.62	26.779	5 29.22%	29.90%	21.94%	32.07% 26.	32.36%	33.72%	22,97%	37.66% 3	1.59%			M.42% 34		60% 40.359	% 29.43%		26.41% 26.			43.30%
- 6																																						43.37%
7	17.55%	29.17%		21.59%				22.14% 2								29.08% 29.80														4.29% 34		61% 40.349			35.36% 36.			43.36%
	17.52%	29.14%		21.55%				22.11% 2								28.99% 29.86														4.37% 34		27% 42.349			35.32% 36.			42.20%
9	17.48%	29.11%	20.76%	21.52%	22.33%	23.02%	20.14%	22.09% 2								28.95% 29.82														4.34% 34		36% 40.349			35.28% 38.			43.25%
10	17.45%	23.09%	20,72%	21.48%	22.28%	22,98%	20.11%	22.09% 2	1.01% 26	42% 25.771	26,59%	22,19%	24,50%	26,65%	27.22%	28.90% 29.70	9% 24.20	5% 26,639	29, 12%	29.00%	21.72%	22.79% 29.	11% 31.00%	22.60%	22.05%	27.20% 2	1.59%	10.07%	32.19% 3	4.32% 34	1,56% 20.3°	30% 43.329	% 29.29%	22,79%	36.22% 26.	4.42% 4	40.82%	43.36%
11	17.42%	29.00%	20,70%	21.44%	22.23%	22,94%	20.00%	22.03% 2	198% 24	40% 25.720	26 56%	22 5656	24.47%	26,6294	27 17%	28.86% 29.77	26 24 22	25 25 519	29 00%	29.77%	21 62%	22 70% 20	30% 31 90%	33.57%	22.02%	37 22% 3	50%	10 04%	22 16%	6.29% 34	53% 36.31	27% 43.329	% 29.25%	32 72%	35 19% 36	0.30% 4	40 79%	43 34%
12	17.40%	29.00%						22.01% 2								28.81% 29.79														14.29% 34		22% 40.229			26.15% 28.			43 33%
12				21.07%				21.98% 2								28.70% 29.70														6.20% 34		20% 40.329			36.10% 36.			43.22%
	17.37%	29.01%																								37.20% 3												
14	17.36%	22.90%		21.33%				21.96% 2								29.47% 29.70														4.20% 34		15% 40.329			35.00% 38.			43.32%
15	17.31%	22.96%		21.29%												29.42% 29.67				29.66%						27.14% 2		12.72%		4.17% 34		13% 43.329			36.01% 38.			43.31%
16	17.27%	18.92%	20.57%	21.25%	21.90%	22.72%	19.93%	21.90% 2	1.07% 24	21% 25.40	26.35%	22.00%	24.33%	26.51%	26.92%	29.37% 29.40	24.00	8% 26.479	20.95%	29.60%	21.28%	32.46% 29.	22% 20.82%	22.42%	22.68%	37.09% 3	.50%	12,60%	32.00%	4.12% 34	1.37% 38.0F	90% 40.299	96 29.00%	32.52%	35.90% 38.	6.17% 8	40.59%	43.27%
17	17.23%	11.09%	20.54%	21.20%	21.90%	22.63%	19.09%	21.87% 2	1.64% 24	17% 25.400	26,26%	21.97%	24,30%	25.40%	26,88%	28.31% 29.33	2% 24.05	5% 26,439	20.90%	29.58%	31.22%	22.40% 29.	21% 30.80%	22.29%	22,62%	27.08% 2	1,52%	12,66%	21.97% 2	4.00% 34	1,32% 28.07	22% 43.250	% 29.05%	22.48%	35.91% 38.	6.12% 6	40.54%	43.23%
10	17.19%	22.05%	20.51%	21.15%				21.83% 2		12% 25.349						28.20% 29.20														4.04% 34		27% 40.229		22.44%	25.65% 26.	0.00%	40.48%	43.19%
19	17.15%	18.61%	20.40%	21.11%												28.20% 29.10										36.95% 3				12.99% 34		22% 40.189			25.00% 20.			42.14%
20	17.11%		20.44%	21.00%												28.15% 29.12														2.94% 34		10% 40.149			25.75% 27.			43.10%
		11.70%																																				
21	17.00%	22.76%	20.41%	21.01%	21.65%											29.09% 29.05										36.65% 3				12.90% 34		11% 40.109			25.69% 27.			42.06%
22	17.08%	22,70%	20.37%	20.96%	21.50%		19.70%			.00% 25.119						28.03% 28.90														2.05% 34					25.64% 27.			43.02%
22	17.00%	22.67%	20.34%	20.91%	21.52%					90% 25.05				25.20%		27.90% 20.91		5% 26.229								26.70% 2				2.00% 34		71% 40.029			25.59% 27.			42.97%
24	16,90%	22,62%	20.31%	20,86%	21.45%	22.00%	19.62%	21.63% 2	1,64% 22	97% 24.99	25.67%	21.72%	26,06%	26.25%	26,64%	27.92% 28.84	4% 23.62	2% 26,199	20.00%	29.09%	20.85%	22.00% 29.	32% 30.55%	22.00%	22.22%	36.71% 3	1,22%	12,45%	21.71% 2	2,75% 22	1.99% 27.00	95% 43,009	% 28.85%	22,19%	25.52% 27	7.72% 40	40.15% 4	42.93%
95	16.92%	11.59%	20,27%	20.81%	21.38%	21.92%										27.87% 28.70														2,70% 23		23,909			25.48% 27			42.09%
26	16.87%	22,53%	20,23%	20.75%	21.31%	21.82%				92% 24.689				25,10%		27.01% 20.00							27% 20.42%					2.40%		2.66% 23				32,11%				42.05%
27	25.62%	28.51%	20,19%	20,70%	21.24%					80% 24.82				26,15%		27.70% 28.62	22.0	2% 25.009	20.20	28.00%						26.57% 2		9.27%		2.61% 22		50% 23.599			25.27% 27			42.01%
28	16.79%	22,47%		20,64%	21,17%	21.61%				92% 24.78													20.41%					9.26%		0.56% 23				32.02%		7.51% 26		42.70%
22	25.76%	22,42%	20.11%	20,59%	21.10%	21.51%				79% 24.70						27.64% 29.40		6% 26,029				21.72% 27.	20,20%	22.00%	23,11%	25.48% 2	1,10%	13.22%		2.51% 22		29.629				7.46% 26		42.72%
33	16.70%	21.29%	20.07%	20.53%				21.43% 2								27.59% 28.41														2.47% 22		36% 29.789			35.21% 27.			42.60%
21	16.65%	22.34%		20.47%				21.40% 2		70% 24.589						27.53% 29.36														2.42% 23		20% 29.749			35.16% 27.			42.66%
22	16.60%	11.29%	19.97%	20.41%	20.88%	21,20%	19.32%	21.39% 2	1.41% 22	.00% 24.520	24.99%	21.44%	23.59%	25.99%	26.30%	27.48% 20.27	7% 23.50	6% 25,829	20.27%	29.74%	20.42%	21.55% 27.	11% 30.27%	22,72%	22.98%	36.32% 3	1,10%	18.22%	21.40% 2	2.27% 22	1.60% 27.2"	22% 29.719	% 28.61%	21.00%	25.10% 27.	7.29% 2	29.70%	42.59%
22	16,55%	18,26%	19.93%	20,34%	20.00%	21.09%	10 20%	21.32% 2	1 18% 21	62% 24.47	24 91%	21.43%	22 55%	25,96%	26 26%	27.42% 29.20	23 53	25, 25, 200	20 22%	29.70%	20 28%	21 49% 27	20% 20.22%	32 60%	22 93%	35.29% 3	07%	18.20%	21 26%	2.22% 22	155% 37.10	10% 23.679	% 29,50%	21 02%	35.05% 27.	7 24% T	20 54%	42.55%
24	16.51%	18.19%	19.00%	20.28%				21.29% 2		57% 24.429						27.37% 29.13										26.28% 2				0.27% 23		12% 29.649			34.99% 27.			42.51%
25	19.46%	28.16%		20.22%				21.29% 2		52% 24.25						27.31% 28.00										35.19% 3		18.15%		13.22% 33		27% 23.609			34.94% 27.			42.47%
			19.60%					21.11% 2		30% 24.19						27.10%				29.60%								7.90%		2.02% 22		22.600			34.78% 26.			42.47%
34	16.26%	17.97%		20.05%								21.16%	23.32%	25.75%	26.03%											36.00% 2												42.20%
27	16.07%	17.60%		19.00%				20.96% 2		30% 24.029					25.89%					29.31%						35.92% 3				2.03% 33		79% 29.249			34.62% 36.			42.00%
22	15.00%	17.63%	19.39%	19.71%				20.81% 2		16% 23.860					25.74%					29.17%						35.80% 3				2.64% 32		22,000			34.46% 36.			41.00%
22	15.68%	17.66%		19.54%						01% 23.69					25.60%					28.02%						25.67% 2				2.44% 32		51% 38.889			34.30% 36.			41.65%
40	15.49%	17.29%	19.10%	19.37%	19.68%		18.31%	20.50% 2	2.70% 22	93% 23.539		20.44%	22.09%	25.20%	25.45%	26.53%	22.57	7% 24,009	27,50%	27.07%	29.54%	20.41% 26.	29.27%	21.70%	21.94%	25.56% 2	.26% 2	7.19%	20.22% 2	2.24% 32	2.46% 26.30	30% 38.709	% 27.51%	20.82%	34.15% 26.	6.30% 2	30.02%	41.45%
41	15.29%	17.11%	18,93%	19,20%			18,14%	20.35% 2	2.57% 22	90%		20.27%	22.54%	25.00%	25.30%		22.40	0% 24,729	27,34%	27.71%	29.29%	26.	55% 23.09%	21.52%	21.75%	35.41%	- 1	7.00%	20.12% 2	2.04% 22	2.25% 26.26	MW	27.31%	20,65%	23.99% 26.	6.23% 2	30,60%	\neg
42	15.09%	25.93%		19.04%				20.20% 2		67%				24.92%						27.50%			90% 23.90%							1.05% 22			27.11%		23.02% 26.			\neg
42	14.09%	25.76%		19.00%				20.05% 2		60%	+			24.70%		_				27.61%			00% 28.72% 00% 28.72%							1.65% 22			25.90%		22.67% 25.			-
				18.87%						50%	+				20.15%	_		6% 24.229												1.65% 31					23.67% 25.			-
44	14.68%	25.50%	18.43%				17.60%		2.19%	_	_			24.66%	_						20.95%		28.55%										26.70%				30.20%	_
45	14.48%	25.20%	18.27%					19.75% 2	2.07%	_	_			24.50%						27.11%	29.80%		M% 28.27%			34.90%				1.25% 31		.0%	26.50%		23.25% 25.		.0.12%	
46	14.08%	15.77%						19.19%		_		19.11%						2% 22.549					£1% 27.90%					5.72%		0.07% 21			25.98%		22.89% 34.			
47	13.59%	15.17%					16.50%	18.62%				10.00%	20.82%				20.76	14% 23.039	25,92%	25.60%		24.	27,44%	20.09%	20.21%			5.19%	29.66% 2	0.49% 20	1.65%		25.60%	29.04%	22.42% 22.	1.42%		
41	13.15%	14.57%						18.07%				10.22%						5% 22.529					25% 25.98%					4.66%		0.11% 20			24.98%	28,60%	21.96% 22.	2.21%		
49	12.71%	11.97%						17.51%				17.77%						9% 22.019					25.51%		-				27.53% 2				24.42%	28,16%		\neg		
20								16.95%	_	_	_	17,32%			_	_		2% 21.509			-		00% 25.05%		_	_		13.60%		9.25%	-	+	23,90%	27.71%		-	_	
	12.20%	12,36%						16.90%	_	\rightarrow	+		29.22%	_	_	_				_	-				_	_				9.32%	\rightarrow	+			21.02%	+	\rightarrow	-
51	11.00%						14.92%	_	_	_	+	16.02%	_	-	_	_		4% 20,999		_	-		77% 25.59%	-	_	_			26.60%	_	\rightarrow	+	23,29%	27.27%		\rightarrow	\rightarrow	_
52	11.32%						14.50%	_	_	\rightarrow	-	16.44%	-	\rightarrow	_	_	18.37				_		25.12%	-	_				26.12%	_	\rightarrow	-	22.07%	26.83%	-	\rightarrow	\rightarrow	_
52	10.07%						14.00%	_			_	15.99%					17.90				_		24,66%						25.60%	_			22.25%	26.29%		\rightarrow	_	
54	10.40%						13.66%					15.54%					17.42						9% 24,20%				- 1	1,50%	25.19%				21.03%	25,95%				
55	9.98%						13.25%					15,10%						5% 18,96%				20.	96% 23,72%					0.97%					21.21%	25.51%				

Variant 2: Early Incor																																								
Regular Guaranteed	income Rates for Ann	nualized Premium y	reater than and equi	at to INR 35,000 and	tess than and equa	11 to INR 80,000		6	6	_	6 6	6		7 1	7	7	- 1						0		10	10 10	20	10	10 11	-	11	11	1 11	- 11	12	12	45	45	42	40
Age at entry \PT	20	15	30	22	25	40	10				22 25	40	20			22	25	-	20	25	20	99	15	40	20	25 20	22	25	40 20					40	20	95		22	27	
Age at they con	9,95%	11.52%	13.09%	13.96%							19,85% 18,36%		14,23%		18.22%	19.02%	20,79%	21.45%	16,09%	10.29%	20,40%	21.21%	23.42%	24,19%	19,82%	22.32% 24.82			29.50% 20				5.24% 29.37%		19.41%	22,83%	20 202	20.44%	20 020	22,02%
1	9,92%	11.60%									26.82% 28.11%		14.19%		18,29%	10.90%	20.76%	21.42%	16,00%	18.25%	20.45%		23.27%	24.14%	19,70%	22.20% 24.78							5.21% 29.32%		19.37%		26.21%	20.29%	20.79%	22.01%
2	9,87%	11.45%		12,889							16.77% 18.05%				18,20%	18.95%	20,69%		16.02%	18.22%	20.42%		23.22%	24.12%	19.75%	22.25% 24.75					1.12% 25.		5.17% 29.29%		19.32%			29.24%	20.74%	22.00%
2	9,84%	11.42%		13,649		1% 15.22	2% 12.2	5% 24.2	5% 16.	.07%	16.72% 17.99%	18.62%	14.12%	16.18%	18.22%	18.91%	20,64%		15.99%	18,19%	20,39%	21.10%	23.28%	24,10%	19.71%	22.22% 24.72	26.92%	29,56%	29.57% 20	20%	1.09% 24.	98% 25	5.14% 29.25%	31.02%	19.28%	22.69%	26.10%	20.29%	20.70%	22.99%
4	9,80%	11,20%	12.97%	12.799	14.0			2% 14.1	2% 16.	.06%	10.60% 17.94%	18,59%	14.09%	25.14%	18,20%	18.87%	20,50%		15.95%	18,19%	20,37%	21.00%	23,22%	24.07%	19,67%	22.10% 24.09	24,90%	29,53%	29.50% 19	8% 2	1.00% 24.	95% 25	5.11% 29.20%	21.00%	19.24%	22.64%	26.05%	20,24%	20,66%	22,90%
	9,78%	11,25%	12.94%			0% 15.34	4% 12.1				15.64% 17.88%					10.02%			15.92%	18,12%			23.18%	24.05%	19,66%		26,87%				1.02% 24.				19.20%	22.60%	25.00%	20.19%	20,62%	22,95%
	9.72%	11,22%		12.719							16.60% 17.82%				19,15%	10.00%	20,40%		15,68%	10.09%			23.14%	24.02%	19,60%		26,86%				2.99% 24.		5.04% 29.12%				25.94%	20.15%	20.57%	22,95%
7	9.69%	11.28%					6% 12.1				16.56% 17.77%				18.12%				15.84%	18.06%			23.09%	24.01%			26.80%				2.95% 24.		15.01% 29.08% M 97% 29.03%				25.89%	20.10%	30.52%	32.94%
9	9.65%	11.25%									16.52% 17.71% 16.68% 17.65%			15.00%	18.00%	18.72%	20.37%	21.21%	15.82%	18.03%			23.04%	23.99%	19.53%	22.05% 24.57 22.02% 24.54	24.79%				2.90% 24. 2.80% 24.		14.97% 29.02% 14.94% 28.99%		19.07%		25.88%	20.05%	20.48%	32.93% 32.92%
10	9,57%	11.19%									19.48% 17.60% 16.42% 17.60%				18.00%	10.05%	20.27%		15.72%	17.99%			22.94%	23.97%			26.72%				2.66% 24.		M 91% 28.99%					27 95%	20.44%	22.90%
11	9,54%	11.15%		12.499			0% 11.9				16.39% 17.54%				18.02%	10.61%	20,22%	21.12%	15.70%	17.93%			22.90%	23.93%			24,09%				2,90% 24							27.90%	20.25%	22.89%
12	9.50%	11.12%									16.35% 17.48%				17.98%	10.57%	20.16%	21.09%	15,66%	17.90%			22.85%	23 93%			24,60%				2,77% 24.		14.04% 28.85%					27.00%	20.22%	22,00%
13	9.47%	11.09%		13.40%							16.30% 17.42%		12.77%	15.00%	17.95%	10.52%	20.11%	21.06%	15.62%	17,87%		20.72%	22,80%	23.00%	19.35%	21.00% 24.42					2.73% 24.		14.81% 28.82%		10.05%		25.58%	27.82%	20.29%	22,87%
14	9.44%	11.00%					7% 11.0	17% 13.8	2% 15.	.77%	16.26% 17.37%	18.20%	13.73%	15.83%	17.92%	18.50%	20.06%	21.03%	15.59%	17.83%	20.00%	20.70%	22.75%	23.00%	19.31%		24.60%	29.56%			2.09% 24.	62% 2	14.77% 28.78%	30.92%	10.01%	22.17%	25.52%	27.76%	20.22%	22.05%
15	9.40%	11.03%		13.31%			2% 11.0	13.7	9% 15.	76%	16.22% 17.31%	18.16%	13.70%	15.79%	17.89%	10.45%	20.01%	21.00%	15.55%	17.00%		20.66%	22.70%	23.84%	19.27%	21.02% 24.30							16.76% 29.76%		10.77%	22.12%	25.47%	27.71%	20.17%	32.06%
16	9.35%	10.90%		13.25%							16.16% 17.23%		13.65%	15.75%	17.84%	18.40%	19.93%	20.91%	15.52%	17.75%			22.63%	22.77%	19.26%	21.77% 24.29							14.66% 28.67%		10.73%	22.07%		27.64%	20.10%	32.70%
17	9.30%	10.93%		13.18%							15.09% 17.35%			15.70%	17.79%	10.34%	19.86%	20.02%	15.47%	17.70%	19.96%	20.54%	22.57%	23.09%	19.20%	21.71% 24.22							14.59% 28.60%		10.09%	22.01%	25.33%	27.57%	20.03%	32.72%
18	9.25%	10.00%									16.03% 17.08%			15.65%	17.74%	18.28%	19.79%	20.72%	15.42%	17.65%	19.00%		22.50%	23.62%	19.17%	21.66% 24.16							14.51% 28.53%		18.65%		25.26%	27.50%	29.95%	22.66%
19	9.20%	10.83%		13.05%							15.97% 17.00%			15.60%	17.09%	18.22%	19.71%	20.64%	15.29%	17.61%	19.82%		22.43%	23.55%	19.16% 19.10%	21.61% 24.09 21.56% 24.02							14.46% 29.46%		18.61%		25.19%	27.43%	29.88%	32.60%
20	9.10%										15.91% 16.92% 15.85% 16.85%		12.47%	15.50%	17.54%	18.10%	19.55% 19.57%	20.50%	15.35%	17.51%	19.77%	20.36%	22.29%	23.47%	19.07%	21.50% 24.02							14.36% 28.39% 14.29% 28.32%		10.50%	21.85%	25.12%	27.28%	29.81%	32.56%
21	9.10%	10.73% 10.67%		12.92%							15.79% 16.77%		13.30%	15.60%	17.54%	18.04%	19.57%	20.07%	15.20%	17.49%	19.65%		22.22%	23.83%	19.02%	21.60% 21.69							14.21% 28.32% 14.21% 28.26%		18.50%		26.98%	27.23%	29,00%	32.40% 32.42%
22	9,00%	10.62%	12.26%	12.78%							15.72% 16.69%			15.41%	17.49%	17.98%	19.42%	20.29%	15.22%	17.41%			22.15%	23.25%	19.00%	21.41% 23.62							16.14% 28.19%		10.49%		24.92%	27.14%	29.59%	22.36%
24	8,95%	10.57%		12.71%							15.66% 16.61%		13,29%	15.36%	17.42%	17.92%	19,35%	20.20%	15.18%	17.39%			22.00%	23.10%	18.97%	21.30% 23.75							14.07% 28.12%		18.42%		24.04%	27.07%	29.51%	22,30%
25	0.90%	10.52%		12.64%				13.3	2% 25.	28%	15.60% 16.54%	17.11%	12.26%	15.21%	17.38%	17.00%	19.27%	20.11%	15.14%	17.21%	19.40%	20.08%	22.01%	23.11%	18,92%	21.21% 23.69	23.90%	27.49%		16% 2	2.11% 22.	99% 2	28.05%	20.41%	10.30%	21.50%	24.77%	27.00%	29.44%	22.26%
26	0.04%	10.60%	12.08%	12.56%	5 12.0	9% 13.40	8% 11.2	9% 11.2	\$% 15.	24%	15.54% 16.46%			15,26%	17.22%	17.00%	19.20%		15.09%	17.26%			21.94%	23.03%	18,90%	21,26% 23,62							27.98%	20,26%	10.34%			26.92%	29.35%	22,18%
27	0.78%	10.40%	12.02%	12.499							15.48% 16.38%				17.28%	17.74%	19,12%		15,05%	17.21%	19,37%		21.88%	22.96%	18.80%	21.21% 23.55							27.929		18.30%			26.85%	29.29%	32,12%
20	0.72%	10.26%		12.419							15.42% 16.30%				17.22%	17.68%	19.05%	23.04%	15.02%	17,16%			21.01%	22.89%	18,83%	21.10% 23.49							27,85% 27,85%		10,25%			26,78%	29.22%	22,06%
- 29	0.67%	10.20%		12.329							15.30% 16.22%		12.05%		17,18%	17,62%	18,90%	29.75%	14.97%	17,11%	19.26%		21.74%	22.81%	18,79%	21.11% 23.42							27.78%		10.23%			26,71%	29,14%	22,00%
- 20	8.52% 8.54%	10.22%		12.25%			9% 11.0 9% 11.0				15.29% 16.15% 15.23% 16.07%				17,12%	17.50%	18,91%		14.92%	17.09%			21.67%	22,74%	18.75%	21.00% 23.35 21.01% 23.28							27.719 23.54% 27.64%		18,19%		24.42%	26,56%	29.07%	21,96%
22	0.40%	10.09%									15.17% 15.99%				17.03%	17.44%	18,76%		14.84%	16.97%			21.53%	22.59%		20.95% 23.22							12.66% 27.57%				21,20%	20,50%	20.92%	21.62%
22	8.42%	10.02%									15.11% 15.92%		12.87%		16,97%	17.38%	18,69%	23.39%	14.00%	16.92%			21.46%	22.52%	18.90%	20.90% 23.15							27.51%		18.07%		24.21%	26.42%	29.95%	21.76%
24	8.35%	9.95%	11.50%	11.90%	6 12.2	0% 12.50	2% 10.9	12.0	8% 14.	.07%	15.05% 15.86%	16.16%	12.83%	14.00%	16.92%	17.32%	18.62%	22.30%	14.70%	16.87%	10.90%	22.49%	21.29%	22.44%	18.62%	20.05% 23.00	23.29%	26.95%	29.73% 18	12% 2	1.60% 23.	19% 23	27.44%	29.95%	18.03%	21.09%	26.16%	26.35%	29.78%	21.70%
z	0.29%	9.09%									15.04% 15.76%				16.87%	17.20%	10.54%		14.72%	16.02%			21.32%	22.37%			23.21%				1.55% 23.		27.37%						29.70%	21.66%
26	8.03%	9.65%		11.57%				11% 12.6			14.86% 15.53%			14.61%		17.05%	18.32%		14.49%		18.72%		21.12%				23.00%				1.30% 22.		2.99% 27.17%			20.79%				
27	7.77%	9.41%						10% 12.4			14.63% 15.30%			14.40%		16.05%	18.11%		14.20%		18.52%		20.91%				22.70%				1.00% 22.					20.54%				$\overline{}$
26	7.52%	9.10%						WW 12.2			14.48% 15.07%			14.19%			17.89%		14.03%		18.32%		20.70%				22.57%				0.84% 22.					20.30%		25.62%	20.07%	-
- 20	7.20%	8.98%						11.9 17% 11.7			14.27% 14.84% 14.12% 14.60%		11.65%	13.97%					13.57%		18.12% 17.92%		20.50%			19.92% 22.16 19.70% 21.95					0.60% 22. 0.36% 21.					20.05% 19.81%		25.40%	27.85% 27.65%	-
- 41	7.00% 6.78%	8.70% 8.45%				6%		0% 11.7 M% 11.5			13.09%	_		13.76%			17.65%		13.57%		17.92%		20.29%			19.70% 21.95 19.60% 21.72					0.36% 21. 0.36% 21.					19.57%		25.19%	27.65%	-
42	6.47%	8.19%				_		0% 11.3			13.71%			13.36%					13.10%		17.52%		_				21.93%				2006 21					19.32%		22.42%	-	-
- 40	6.20%	7,94%						7% 11.1			13.55%			13.12%		15.59%					17.32%						21.49%				0.09% 21					19.00%		22.55%	-	-
44	5.94%	7.69%	9.44%					13% 23.9					10.09%		15.12%				12.64%	14.00%						18.82% 21.09					2.47% 21.					18.83%			-	
45	5.67%	7.68%	9.20%				8.5	10% 22.7	2% 12	95%			10.66%	12.70%	14.94%				12.41%	14.00%	16.92%				16.32%	18.60% 20.88			16	15% 1	2.26% 20.	92%			15.38%	18.50%	21.00%			
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Variant 2: Early Income

Regular Guaranteed	Income Rates for Annual	lized Premium greater th	han INR 80,000 and les	is than INR 2,00,000																															
por	5	5	5	5	5	5	6	6	6 6	6	6	7	7	7 7	7	7	0	0	0 0			10	10	20 1	10	10	11 11	11	1	11 11	11	12	12	12 1	12 12 12
Am at entry \PT	20	16	30	99	95	40	20	95	30 32	95	40	20	95	30 32	95	40	20	15	20 22	95	40	20	95	20 2	2 25	40	20 25	30		22 25	40	20	95	20 2	22 25 A3
-	12,85%	14.41%	15,90%	16,86%	17.78%	10.20%		17,39%		% 21.26%		17.51%		21.01% 22.4	26.19%	5 24,89%	19.50%	21.77% 2	24.18% 24.90	9 26,851	% 27.72%		25.18%		95% 32.46%	22,40%	26.10% 27.	22% 29.3		9.58% 22.4	12% 25.12%	23.52%	27,00%		2.61% 34.96% 27.16
-																																			
1	12,82%	14,39%	15.90%	16.82%	17.73%	18.25%		17.33%		% 21.19%				21.79% 22.3				21.76% 2			% 27.71%			29.69% 29.			26.07% 27.		22% 29		25,11%				2.57% 34.92% 37.15
2	12.78%	14,36%	15.90%	16,79%	17.69%	18.21%		17.30%		% 21.14%				21.76% 22.3				21.71% 2			% 27.69%			28.60% 28			26.02% 27				25,11%			20.40% 22	
	12.75%	14.32%	15.91%	16,75%	17.62%	10,10%		17.28%						21.76% 22.3					24.11% 24.01					28.64% 20.			26.00% 27.								2,49% 34,85% 27,16
4	12,72%	14,30%	15,89%	16.71%	17.50%	18,14%	15,25%	17.25%	9.15% 19.66	% 21.04%	21.72%	17.29%			24.01%			21.00% 2					25,00%		95% 22.32%		23.97% 27.		24% 29	2.47% 22.2			26.85%	20.21% 22	2.46% 34.82% 37.12
	12,69%		15.00%	16.67%	17.52%	18.11%	15.22%	17.22% 1	1206	7% 20.99%	21.69%	17.39%	19.43%	21 6996 22 3	1% 23.02%	5 26,77%	19 40%	21.63% 2	24.00% 24.76	9 26,649	% 27.65%	22,49%	25.04%	28.59% 28.	92% 22.29%	22.40%	23.92% 27.	176 29.2	21% 22	9.44% 20.2	25% 25.10%	23.25%	26 81%	20.27% 22	2.42% 34.78% 37.13
	12,66%	14.25%	15.04%	16.64%	17.47%	10.00%		17.20%		% 20.96%		17.32%			1% 23.77%			21.60% 2						28.56% 28.			23.90% 27.				21% 25.10%			30.22% 22	
-	12,63%		15.62%		17.42%	10.04%		17,19%		% 20.89%				21.65% 22.1			10.74%	21.50% 2	24.00% 24.00		% 27.61%			28.56% 28.			23.87% 27.	110 20 1	150 20						2.36% 36.71% 27.11
- 1	12.60%		15.79%		17,27%	18.01%		17.15%						21.63% 22.1					23.99% 24.65					28.51% 28.			23.84% 27.								2.30% 34.60% 37.11
-:-	12.60%		15.77%		17.37%	17.99%		17.12%		% 20.79%		17.24%			23.63%			21.52% 2			% 27.68%			28.49% 28.			23.80% 27.		10% 29		11% 25.09%			20.09% 22	
10	12.54%		15.75%		17.27%	17.94%		17.10% 1		% 20.74%				21.50% 22.0				21.50% 2			% 27.47%			29.60% 29.			23.77% 27.		27% 29		27% 25.00%			30.05% 22	
11	12.51%		15.72%		17.22%	17.91%		17.07% 1		7% 20.69%				21.56% 22.0				21.47% 2			% 27.45%			29.66% 29.			23.74% 26		35% 23		36% 25.00%			33.00% 22	
12	12.48%	14.09%	15.70%	16.42%	17.17%	17.07%	15.11%	17.05%	1,90% 19.35	76 20.64%	21.47%	17.15%	19.25%	21.56% 21.9	23.50%	6 24.45%	19.19%	21.46% 2	23.90% 24.53	16 26.351	% 27.42%	23.27%	25.84%	28.41% 28.	65% 32.07%	22.40%	23.71% 26.	96% 29.0	22% 29	325% 33.0	35.00%	23.10%	26.53%	29.96% 32	2.56% 36.53% 37.00
12	12.45%	14.00%	15.60%	16.30%	17.12%	17.84%	15.00%	17.02%	1,96% 19.33	% 20.59%	21.66%	17.12%	19.22%	21.51% 21.9	9% 23.45%	6 24.42%	19.16%	21.42% 2	23.87% 24.50	% 26.219	% 27.42%	22,26%	25.82%	28.29% 28.	62% 22.02%	22.40%	23.67% 26.	93% 28.9	29% 23	3.22% 32.5	25,00%	22.07%	26.49%	29.91% 32	2,10% 34,50% 37,07
14	12.42%		15.65%		17.07%	17.00%	15.05%			% 20.54%				21.49% 21.9				21.39% 2			% 27.40%		25.79%		60% 22.00%		23.64% 26.			9.19% 22.5					2.05% 34.46% 27.07
- 15	12.39%		15.63%		17.02%	17.77%		16.97%		76 20.49%				21.47% 21.9				21.30% 2			% 27.39%			28.36% 28.			23.62% 26.				20% 25.07%				2.02% 34.42% 27.00
15	12.35%		15.60%				14.00%			% 20.42%				21.47% 21.8					23.78% 24.39					29.20% 29.			23,58% 26.								1.96% 34.27% 27.00
					16.95%	17.60%																													
17	12.31%		15.57%		16.29%	17.59%		16.90%		76 20.37%				21.40% 21.8				21.29% 2			% 27.27%			29.23% 29.			23.55% 26.				25.00%				1.91% 36.31% 36.97
18	12.27%		15.53%		16.83%	17.51%		16.00%		% 20.31%				21.36% 21.7				21.25% 2			% 27.21%			28.17% 28.			23.53% 26				76% 36.96%				1.05% 34.25% 36.93
19	12.26%	13.87%	15.50%	16.11%	16.76%	17.42%	14.07%	16.83% 1	1.79% 19.00	7% 20.25%	21.03%	16.92%	19.02%	21.32% 21.7	2% 23.13%	6 24.09%	10.97%	21.21% 2	23.65% 24.25	16 26,011	% 27.15%	23.07%	25.60%	28.12% 28.	35% 31.78%	22.20%	23.50% 26.	70% 29.7	70% 28	1.92% 32.0	34.92%	22.00%	26.24%	29.61% 21	1.79% 34.20% 36.69
20	12.20%	13.02%	15.47%	16.07%	16.70%	17.32%	14,02%	16,92%	1,70% 19.02	% 20.29%	20.95%	16.00%	10.99%	21.29% 21.0	23.00%	6 24.02%	10.96%	21.17% 2	23.61% 24.20	% 25.901	% 27.10%	22.05%	25,55%	28.06% 28.	20% 21.72%	22.25%	23.47% 26	65% 29.6	54% 28	1,06% 22.0	52% 34,89%	22.05%	26.20%	29.55% 21	1.76% 36.16% 36.60
21	12.10%	13.90%	15.42%	16.01%	16.63%	17.24%	14.79%	16.79% 1	72% 19.00	% 20.12%	20.06%	16.85%	10 05%	21 25% 21 6	23.02%	5 23,95%	10 01%	21.16% 2	23.57% 24.05	6 25.919	% 27.04%	22 02%	25.51%	20.01% 20	24% 21.66%	22 22%	23.44% 26.	61% 20.5	50% 20	1,00% 32.5	50% 34,65%	22 02%	26.16%	22 50% 21	1.60% 36.00% 36.00
22	12.12%		15.40%		16.57%	17.14%	14.75%	16.73%		96 20.07%		16.81%			29 22.96%			21.10% 2					25.47%		19% 21.62%		23.41% 26.			1.74% 22.5				29.44% 21	
21	12.00%	13.72%	15.30%	15.91%	16.50%	17.05%	14.71%	16.69%		76 20.00%		16.70%			22.91%			21.00% 2						27.90% 28			23.38% 26.			1.68% 22.6			26.07%		
24	12.04%	13.68%	15.32%	15.86%	16.43%	16.90%	14.60%			19.95%				21.56% 21.5				21.02% 2			% 25.07%			27.04% 20.			23.35% 26.			1.62% 22.6				29.34% 21	
25	12.00%	13.66%	15.29%	15.81%	16.27%	16.85%	14.64%	16.62% 1		19,89%		16.71%			22,79%			20.99% 2						27.79% 20.			23.32% 26.			1.56% 22.3				29.28% 21	
26	11,90%	13.60%	15.26%	15.75%	16.30%	16.76%	14.60%			% 19.82%				21.07% 21.4				20.95% 2						27.72% 27.			23.20% 26		28% 28					29.22% 21	
27	11.92%	13.56%	15,20%	15.69%	16.23%	16.67%	14,50%	16.55%	1,55% 19.00	% 19.78%	20,35%	16.62%	19.72%	21.03% 21.4	1% 22.60%	6 23.52%	18.71%	20.91% 2	23.22% 23.77	9 25.581	% 25.69%	22.05%	25.27%	27.60% 27.	91% 21,29%	22.04%	23.27% 26.	26% 28.2	22% 28	1.42% 22.2	26% 24.62%	22.64%	25.91%	29.17% 21	1.25% 23.74% 26.54
28	11.87%	12.51%	15.10%	15,64%	16.16%	16.57%	14.52%	16.52%	1.51% 18.61	% 19.72%	20.26%	16.60%	10.00%	20.99% 21.3	9% 22.62%	6 23,45%	10.60%	20.87% 2	23.27% 23.72	9 25.531	% 25.54%	22,83%	25,22%	27.62% 27.	99% 31,35%	22.01%	23,24% 26	20% 20.1	19% 28	1.27% 22.3	20% 34.59%	22.61%	25.89%	29.12% 21	1.29% 23.69% 26.50
29	11.82%		15.11%		16.09%	16.47%	14.40%	16.42%	1.48% 18.70	% 19.66%	20.10%	16.59%	10.00%	20.95% 21.3	2% 22.57%			20,83% 2		5 25.489	% 26.58%			27.57% 27.	92% 31,20%	22,90%	23.21% 26.			1,21% 22.1		22.50%	25.82%	29.00% 21	1.26% 22.62% 26.60
20	11.77%		15.07%		16.02%	16.27%		16.45%		% 19.60%		16.52%						20.80% 2					25.14%		74% 21.25%		23.18% 26			1.25% 22.1				29.01% 21	
	11,72%	12.37%	15.02%	15.66%	15.94%	16.27%		16.41%				16.49%						20.76% 2					25.10%		99% 31,29%		23.15% 26.				34.48%		25.74%		1.12% 22.52% 26.27
22	11.67%		14,90%	15.60%	15,00%	16,10%		16.32%		% 19.48%		16.49%			276 22.40% 2% 22.40%			20,72% 2			% 25.40%			27.40% 27			23,12% 26				20% 24.44%				1.07% 22.52% 36.33 1.07% 22.46% 36.33
	11.62%		14,93%		15.78%	16.10%	14.22%			% 19.42%		16.42%			PN 22.80% EN 22.36%			20.60% 2					25.02%		58% 31.15%		23.10% 26.			1.07% 21.5				28.85% 21	
22																																			
34	11.57%		14.00%		15.09%	15.90%		16.31%		19.30%				20.77% 21.3				20.66% 2			% 26.29%		24.90%		52% 21.06%		23.07% 26.				36.27%				0.96% 23.25% 36.26
35	11.52%		14.83%		15.61%	15.86%		16.20%		rs 19.30%				20.73% 21.0				20.61% 2						27.28% 27.			23.04% 25		74% 27					28.74% 30	
36	11.33%	13.01%	14.60%	15.03%	15.42%		14.07%	16.12%	1.17% 19.35	% 19.12%	l I	16.17%	10.20%	20.60% 20.9	22.07%			20.46% 2		16 25.001	% 25.04%	22.45%	24.77%	27.07% 27.	21% 20.88%	32.65%	22.84% 25.	27.5	56% 27	7.77% 21.0	35.15%	22.20%	25.38%	28.57% 30	0.75% 33.15% 35.96
27	11.12%	12.83%	14.53%	14.00%	15.22%		13.89%	15.97% 1	10.00%	10.90%	1 7	15.99%	10.12%	20.46% 20.7	21.91%		10.00%	20.20% 2	22.68% 23.10	16 24.051	% 25.04%	22.20%	24.60%	26.91% 27.	15% 30.75%	22.50%	22.65% 25.	62% 27.3	29% 27.	7.59% 21.5	55% 23.97%	21.99%	25.20%	28.41% 30	0.60% 23.00% 25.79
20	10.94%	12.66%	14,20%	14,60%	15.02%		13.71%	15.91%	7.92% 18.11	% 10.00%		15.91%	17.96%	20.32% 20.6	1% 21.75%			20.12% 2		6 24.701	% 25.65%	22,10%	24.42%	26.75% 26.	98% 30.61%	22,25%	22,46% 25.	62% 27.2	21% 27.	7.41% 21.4	11% 23,78%	21.79%	25.02%	28.25% 20	0.45% 32.86% 35.56
29	10.74%		14,22%		14.92%			15.99%						20.19% 20.4				19.95% 2		% 24.551				26.59% 26.			22.26% 25.				20% 22.60%				0.30% 22.71% 25.37
40	20,55%		14.00%		14.62%			15.50%						20.05% 20.3					22.26% 22.65					26.43% 26.			22.07% 25.								0.16% 22.57% 25.17
41	10.55%		12.00%		14.63%			15.35%			-			19.91% 20.1				19.63% 2		% 24.251				26.276 26			21.88% 24			5.87% 20.5					9.99% 22.42% 35.17
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42	10.14%							15.19%			_			19.77% 20.0				19.47% 2		16 24.101			23.78%		22% 20.00%		21.68% 24								9.86% 32.29%
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44	9.72%		13.40%					14.00%				14.72%						19.16% 2		16 23.001				25.78% 26.			21.30% 24								9.53% 22.00%
45	9.52%	11.37%	13.23%				12.45%	14.73% 1	7.02%		ш Т	14.54%	16.85%	19.36%				18.90% 2		% 23.651	96	20.03%	23.22%	25.62% 25.	04% 29.69%	ш Т	21.10% 24.	14% 25.9	25 25	5.14% 30.4	62%	20.35%	23.73%	27.12% 29	9.30% 31.65%
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Age at entry \ PT	20	25	20	22	25	40	20	25	20	22	25	40	20	25	20	22	25 6	40 20	95	20	22	25	40	20	25	20 2	2	35 40	20	95	20 2	12	25 40	20	95	20 20	99 T	05 40
	13.36%	14.91%	16,40%							20,20%			18.01%				24.69% 25			7% 24.79								2.90% 22.90%	24,609		0.00% 20		22,96% 25,62%		27.50%		0.11% 25.	
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2	13.28%	34,85%	16,42%	17,28%	18,17%	10,70%	15.91%	17.00%	19.70%	20.21%	21.64%	22.29%	17.95%	20.11%	22.31%	22.90%	24.60% 25	5.34% 20.00	22.2	56 26.73	% 25,66%	27,37%	28.26%	24,00%	25.62%	29.20% 29.	51% 2	22.99% 23.90%	24,549	27.04%	29.94% 20	1,19%	22,67% 25,62%	23.95%	27.43%	22,90% 22	0.03% 25.	5.29% 27.65%
2	13.25%	34,82%	16.41%	17.24%	18.12%	10.67%	15,00%	17.78%	19.67%	20,10%	21.59%	22.20%	17.92%	20.00%	22.29%	22.87%	24,50% 25	5.32% 19.90	7% 22.1	9% 26.71	% 25.41%	27,32%	28.22%	24.05%	25.59%	29.26% 29.	48% 3	2.86% 22.90%	24,509	27.81%	29.92% 20	1,16%	22,82% 25,62%	23.92%	27,29%	30.65% 22	0.00% 25.	5.35% 37.64%
-	13.21%	34.00%	15,30%			10,62%		17.75%	10.55%	20.140	21.54%		17.89%				24.51% 25											2 82% 22.90%					22.00% 25.62%	22.000	27.35%	22 52 22	2.96% 25.	5.22% 27.62%
-	13.18%	24,77%	16,36%			10,60%			19.52%				17,00%				24.47% 25								25.56%			2.79% 22.90%		27.75%			22,76% 25,62%		27,21%			5.28% 27.63%
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	13.09%	34.69%	16.29%		17.00%	10.50%	15.73%	17.65%	19.57%	20.00%	21.34%		17.77%				24.33% 25																22.66% 25.60%		27.19%	30.63% 32.	2.00% 25	5.18% 37.61%
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13	12.98%	14.55%	16.17%	16.07%	17.61%	10.33%	15.50%	17.52%	19.46%	19.82%	21.09%	21.98%	17.62%	29.82%	22.05%	22.52%	23.95% 24	4.93% 19.68	21.9	26.47	% 25.00%	26.81%	27.92%	22.76%	25.31%	20.99% 29.	23% 3	12.53% 23.90%	24.189	27.51%	29.65% 29	100%	22.40% 25.50%	23.57%	26.99%	30.41% 32.	2.60% 25	5.00% 37.57%
14	12.91%	14.52%	16.15%	16.02%	17.50%	10,29%	15.55%	17.49%	10.44%	19 70%	21.08%	21 91%	17.59%	19 70%	22 04%	22.47%	23.90% 26	4 90% 19 6	21.0	26 24 45	95.04%	26 72%	27 90%	23 71%	25 22%	20 90% 29	21% 3	22 50% 22 90%	24 149	27.60%	29 62% 29	000	22.45% 25.58%	22 52%	26 95%	30.27% 22.	0.50% 3/	6.96% 27.57%
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10	12.76%	14.40%	16.03%	16.65%	17.32%	10.00%	15.41%	17.36%	19.32%	19.61%	20.82%	21.62%	17.49%	22.55%	21.91%	22.29%	23.69% 26	4.66% 19.50	21.7	5% 24.30	% 24.00%	26.57%	27.71%	22.60%	25.14%	29.77% 29.	.02% 3	12.33% 23.81%	24.029	27.32%	29.41% 29	1.65%	22.25% 25.47%	23.41%	26.79%	30.16% 32.	2.35% 38	4.75% 37.43%
19	12.73%	14.30%	16,00%	16,61%	17.25%	17.92%	15,97%	17.33%	19 20%	19.50%	20.75%	21 53%	17.42%	12.67%	21 07%	22 25%	23.63% 26	4 50% 10 40	21.7	16 24 25	04 01%	26 519	27 65%	22.57%	26.22%	20.72% 20	95% 3	2.29% 22.79%	24 000	27.28%	29 35% 29	50%	22,20% 25,44%	22 20%	26.74%	30.11% 22.	2 20% 3/	6.70% 27.29%
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21	12.65%	14.29%	15.93%					17.29%		19.50%			17.35%				23.52% 26											2.18% 22.72%					22.09% 25.20%		26,66%			4.58% 27.30%
22	12.61%		15.89%					17.23%		19.40%			17.21%				23.66% 26								25.97%			12.12% 22.69%					22.06% 25.22%		26.62%			6.53% 37.26%
23	12.57%	14.21%	15.00%	16.40%	16.99%	17.54%	15.21%	17.19%	19.17%	19.40%	20.51%	21.19%	17.28%	22,48%	21.73%	22.12%	23.41% 24	4.21% 19.3	1% 21.5	24.00	% 24.52%	26.30%	27.42%	22.47%	25.92%	29.50% 29.	74% 2	12.09% 23.66%	23,669	27.10%	29.11% 29	1,26%	22.99% 35.29%	23.26%	26.57%	29.89% 32	2.07% 34.	4.47% 27.22%
24	12.53%	14.10%	15.82%	16.35%	16.92%	17.45%	15,10%	17.16%	19.14%	19.45%	20.45%	21.10%	17.24%	22,44%	21.09%	22.07%	23.25% 26	4.22% 19.2	1% 21.5	24.04	% 24.47%	26,25%	27.27%	22.46%	25.89%	28.66% 28.	69% 3	2.04% 22.62%	23,009	27.06%	9.05% 29	20%	22.93% 35.25%	23.23%	26.52%	29.04% 22.	2.02% 36	6.41% 27.17%
ne ne	12.49%	14.16%	15.78%					17.12%		19.46%	20.200	24 020	17.21%															11.99% 22.60%					22.00% 35.21%	22.200	20,420	29.78% 21.	000 24	
	12.45%	24.09%	15.74%					17.09%			20.22%		17.17%				22.28% 26								25.89%			11.98% 22.57%					22.02% 25.17%		26.45%			4.20% 27.09%
27	12.40%		15.70%					17.05%		19.25%			17.12%															11.89% 22.54%					22,77% 35,14%			29.67% 21.		6.28% 27.08%
28	12.36%	24,00%	15.65%			17.06%		17.02%		19.21%			17.10%				23.12% 23											1.65% 22.51%					22,72% 25,10%		26.36%			4.19% 27.00%
29	12.31%	13.96%	15.61%	16.07%	16.50%	16,96%	14,90%	16.90%	10.90%	19.26%	20.16%	20.60%	17.09%	29.26%	21.50%	21.85%	22.07% 20	3,00% 19.10	21.3	23.83	% 24.23%	25,98%	27.00%	22,30%	25.09%	28.17% 28.	41% 3	11.00% 22.40%	23,719	26.83%	20,75% 20	1.97%	22,00% 25,00%	23.00%	26.32%	29.56% 21	1.76% 36.	6.12% 26.96%
30	12.27%	13.91%	15.56%	16.02%	16.51%	16,00%	14.94%	16.95%	18.95%	19.22%	20.10%		17.02%				23.01% 23				% 24.19%				25,64%	20 11% 20	25% 2	11.75% 22.45%			20,69% 20		22.61% 25.02%	22.05%	26.28%	29 51% 21	1 60% 34	6.07% 26.91%
	12.22%		15.51%			16.78%		16.91%					16.99%		21.42%										25.60%		29% 3						22.56% 34.99%		26.24%			6.02% 26.87%
22	12.17%		15.67%					16.00%		19.12%			16.90%				22.90% 23																22.50% 34.95%			29.40% 21		3.90% 36.83%
22	12.12%		15.42%					16.84%		19.00%			16.92%				22.88% 23								25.52%			11.61% 22.36%					22.45% 34.92%			29.35% 21.		3.90% 36.70%
34	12.07%		15.37%					16.81%		19.06%			16.00%				22.78% 23											11.56% 22.22%					22.40% 34.66%			29.29% 31.		2.65% 26.76%
35	12.02%	13.67%	15.32%	15.70%	16.11%	16.35%	14.75%	16.70%	18.80%	10.99%	19.80%	20.16%	16.85%	23.94%	21.20%	21.58%	22.73% 23	3.45% 18.95	21.1	1% 23.62	% 23.99%	25,66%	26.72%	23,16%	25.44%	27.04% 20.	.00% 3	11.51% 23.30%	23,549	26.57%	20.42% 20	1.62%	22.36% 34.66%	22.90%	26.07%	29.26% 31.	1.41% 32	3.79% 36.70%
36	11.02%		15.17%					16.62%		10.05%			16.67%		21.15%			10.7	20.0	196 23.42	96 22 8296	25 500	25 54%	22 96%	25.27%	27 67% 27		11.38% 23.15%					22,20% 34,66%			29.07% 21.		2,65% 26,49%
27	11.63%		15.02%					16.47%					16.49%		21.01%			10.50							25,22%			11.25% 22.00%					22.00% 34.48%			28.91% 21.		
			14.87%					16.31%		18.61%			16.21%		20.87%										24.92%			11.11% 22.00%					21.92% 34.20%			28.75% 20.		
28	11.42%																	19.40																				
22	11.26%		14.72%					16.16%					16.13%		20.76%			10.22							24.75%			0.90% 32.69%					21.70% 34.12%			28.59% 30.		
40	11.06%		14.57%					16.00%			10.90%		15.94%		20.60%		21.93%	10.0							24.50%			0.65% 22.54%					21.66% 23.92%			28.43% 30.		
41	10.04%	12.62%	14.40%	14,70%			13.67%	15.85%	18.02%	18.26%			15.76%	17.99%	20.46%	20.70%		17.0	20.1	1% 22.70	% 23.07%	26,75%		22.05%	24.41%	26.87% 27.	10% 3	0.72%	22,389	25.60%	27.32% 27	53%	21.50%	21.67%	24.97%	28.27% 30.	0.49% 32	2.92%
42	10.63%	12.43%	14.23%	14.57%			12,49%	15.69%	17 90%	18,12%			15.50%	17 83%	20.32%	20.61%		17.6	10.0	79. 22.55	% 22.92%	24 600		21 07%	24.26%	26 70% 26	92% 2	10 58%	22 199	25.276	27 1696 27	25%	21 25%			28.10% 20.		
40	10.42%							15.54%					15.40%		20.19%		-	17.50			% 22.77%				24.07%		.77% 3			25.09%						27.96% 20.		
					_					48.00/%						au wells									23.89%											27.78% 30.		
44	10.22%		13.89%		_			15.38%		_	_		15.22%		20.05%	_	-	17.20			% 22.62%						61% 3			24.90%								
45	10.01%		13.72%					15.23%	17.51%				15.04%		19.91%			17.1			% 22.60%		-1		23.72%		45% 3	0.19%		24.72%			20.92%			27.62% 29.		2.35%
46	9.58%	11.27%					12.54%	14.60%				-T	14.60%	16.82%		-T		25.63	10.0	7% 21.71	% 22.16%			20.00%	23.29%	25.86% 26	.09%		21,099	24.20%	26.24% 26	.42%		29.35%	23.82%	27.15% 29.	4.77%	
47	9.16%	22.67%					12 12%	14.12%					14.10%	16 20%				25.23	10.4	5% 21.31	% 21.04%			20.26%	22,79%	25.51% 25	72%		20.520	23.81%	25,85% 26	02%		10.05%	22.42%	26.68% 27.	7.00%	\neg
- "	8.70%	22.07%						13.58%	_	-	_			15.77%	_	_	-	15.73		20.90			_		22.33%		37%				5.49% 25					26.21% 26.		\rightarrow
									_	_	_				_	_	-					-	_				arm.	_					_					\rightarrow
49	8.27%						11.31%			_				15.24%	_	_		15.25		W 20.50		-	_		21.86%		_	_			25.07%	_	_		22.56%		\rightarrow	\rightarrow
50	7,82%	8.87%					10.90%	12.48%					12.04%	14.71%				34.71	15.9	1% 20.10	%	_		10.00%	21.40%	24.66%	_		19,009	22.68%	24.60%			18,36%	22,14%	25.27%		
51	7,27%						10.49%						12.40%					34.20	16.4	176		1 -		18,12%	20.92%				10,499	21.97%				17.00%	21.72%			
52	6.92%						10.00%						11.90%					12.6							20.47%				17,979					17.20%			\neg	
53								-	_	_			11.52%		_	_		12.27			_	_		17.07%			-		17.459		_	_			20.88%			-
53	6.60%						9.67%	_	_	_	_	_	11.52%	_	_	_	-	11.2			+	+	_			_	_	_			_	_	_			-	-	\rightarrow
- 24	6.00%				_		9,20%	\rightarrow	_	_	_	_	11.09%	_	_	_	\rightarrow	12.90	25 14.9	56	+	-	-	16,53%	19.56%		-	_	16,929	20.55%	_	_	_	16,26%	20.46%	_	\rightarrow	\rightarrow
55	5,55%						8,85%						10.64%					12.43	14.4	1%		1		15.00%	19,07%				25,423	20.07%				15,00%	20.05%			

Variant 2: Early Incom

Variant 2: Early Income																																					
Regular Guaranteed In	come Rates for Annual	ized Premium greater the	an and equal to INR 5	,00,000																																	
PPT	5	5	5	5	5	5	6		6	6 .	6	7	7	7	7	7	7 8						10		20	10	10 10	11	11	11	11	11 11	12	12	12	12	12 12
Age at entry \PT	20	25	20	22	25	40	20	25	20	22 2	5 40	20	25	30	22	35	40 20	25	20	22	25	40	20	25	20	22	25 40	20	25	20	22	35 40	20	25	20	22	25 40
	12.77%	15,25%	16.94%	17.84%	18,78%	19,31%	16,41%	18.32%	20 22%	20,79% 22	27% 22.01	10.420	6 20.76	N 22 88%	22 54%	25.30%	26 02% 20 5	5% 22.0	25 22	6 26 11%	20 15%	28 95%	24.72%	27.29%	20 0.6%	20.02%	23.62% 24.609	25 219	29.49%	20 58%	30 03%	24.65% 26.2	24 64%	20 15%	21.67% 2	22 02%	26.18% 28.41%
1	12.72%	15.22%	16.92%	17.81%	18.72%	19,28%					22% 22.00		6 20.72			25.21%			7% 25.221				24.69%				23.59% 24.599					24.61% 26.2		20.11%			36.15% 38.40%
- ;	12.70%	15,30%	16,90%	17,77%				10.27%		20.72% 22			6 20.71		22 489	26.270	25.98% 20.50	20.6	25.20	26.06%	20.050	22.000	24.000	27.220	20.700		22.50% 24.599					24.50% 26.2			21.58% 2		36.11% 38.40%
	12.67%	15.276	16,00%	17.74%		19,21%		10.24%		20,60% 22			20.66	20.000	20.45%	26 220	25.96% 20.6	704 200	25.20	25.000	20.020	22.000	24.620	27.200	20.770		23.52% 24.599					24.56% 26.2		20.02%			26.00% 28.20%
- 1	12.66%	15.25%	16.65%	17,70%		19.18%				20,65% 22			20.65				25,92% 20.6								20.750		23.49% 24.599					24,51% 26,2		20.00%			26.04% 28.20%
	13.61%	15.22%	15,02%	17.66%		19.15%					02% 22.75		20.63			25.12%			76 25.221					27.14%		29.97%						24.47% 26.2		27.96%			26,00% 28,20%
	13.50%	15.19%	15.01%	17,62%		19.11%					97% 22.72		9 20.60		23,35%				N 25.29				24,52%				22.42% 24.599					26,46% 26,2		27,92%			25.97% 28.37%
7	12.55%	15.17%	25,72%					10.14%		20.56% 21			6 20.57			25.08%								27.09%			22.40% 24.599					24.41% 25.2		27,02%			25.92% 28.30%
	13.52%	15.14%	16.76%	17.55%				10.11%		20.51% 21							25,84% 20.3										22.20% 24.59%					24.27% 26.2		27.84%			25.90% 28.26%
-:-	13.69%	15.10%	16.76%					18.09%		20.51% 21			6 20.53				25.82% 20.20										22.22% 24.599					24.26% 26.2		27.00%			25.86% 28.25%
10	13.45%	15.11%	16,72%					18.09%		20.47% 21			6 20.50				25.79% 20.20							27.00%			22.20% 24.599					24.20% 26.2		27.76%			25.82% 28.36%
11	13.42%	15.09% 15.09%	16,70%					18.03%		20.40% 21			6 20.47			24.90%			1% 25.001					25.90%			22.27% 24.599					34.27% 36.3		27.72%			25.79% 28.36%
	13.40%	15.00% 15.00%	16.67%					18.01%		20.36% 21			4 20.44				25.74% 20.2										22.22% 24.599					34.22% 36.3		27.52%			
12			16.67% 16.65%										6 20.44														23.22% 34.599					34.20% 36.3		27,64%			25.75% 28.22%
12	13.37%	15.01%						17.98%		20.33% 21						24.76%			25.021					26.92%													25.72% 28.23%
14	13.36%	34.90%	16.63%					17.96%		20.29% 21			6 20.39			24.47%			25.001					25.89%			22.17% 24.599					34.16% 35.3		27.60%			25.68% 28.32%
15	13.31%	34.96%	16.60%					17.93%		20.25% 21			6 20.37			24.42%			24.991					26.87%			22.14% 24.599					34.13% 35.3			31.01% 3		25.65% 28.21%
16	13.27%	14.92%	26.57%					17.90%		20.21% 21			6 20.33				25.40% 20.00										22.09% 24.569					34.00% 35.2			30.96% 2		25.59% 38.27%
17	13.22%	34.09%	16.54%					17.87%		20.17% 21			6 20.30			24.31%			26.901					26.80%			22.04% 24.529					34.02% 36.2		27.48%			25.54% 38.23%
18	13.19%	14.85%	16.51%					17.83%		20.12% 21			6 20.20			24.26%			24.801					26.76%			22.00% 24.509					22.97% 35.2		27.44%			25.48% 38.19%
19	13.15%	14.01%	16.60%					17.00%		20.00% 21			6 20.23			24.20%			26.841					26.73%			22.95% 24.40%					22.92% 35.1		27.40%			35.42% 38.14%
20	13.11%	\$4.70%	16.66%	17.00%				17.76%		20.03% 21			6 20.20				25.12% 19.90							25.09%			22.90% 34.45%					22.86% 35.1			33.75% 2		25.37% 28.10%
21	13.00%	14.74%	16.41%	17.01%		10.27%		17.73%		20.02% 21			6 20.10			24.09%			26.771					26.66%			22.85% 34.429					22.01% 35.1		27.31%			25.22% 28.06%
22	13.08%	14.70%	16.37%					17.70%		20.00% 21			6 20.13			24.03%								26.62%			22.02% 24.299					22.76% 35.0			30.66% 2		25.26% 38.02%
23	13.00%	14.67%	16.36%	16.91%		10,09%					05% 21.76		20.00			23.98%			24.701								22.76% 34.369			29.00%		22,71% 36.0		27.23%			25.20% 27.97%
24	12.90%	34,62%	16.31%	16,00%				17.62%		19.97% 20			20.00			23.92%								26,55%			22.71% 24.229					22.66% 36.6		27.19%			25.15% 27.93%
25	12.92%	34,59%	16.27%	16,81%	17.38%	17.92%	15.50%	17.60%	19.51%	19.90% 20	92% 21.59	17,029	6 20.00			23.87%			24,621					26,52%		29.29%	22.67% 34.309					22.60% 25.9		27.15%		22.60% 3	25.09% 27.09%
26	12.07%	34,53%	16,22%	16,75%		17,82%		17.56%		19.92% 20			12.20			23.81%			24,591					25.42%			22.62% 34.279					22,55% 25.9		27.11%			25.02% 27.05%
27	12.02%	24.52%	16,19%	16,72%	17.24%	17.71%					82% 21.42				22.51%		24.62% 19.73	2% 22.0	24,551		26,69%		22,94%	25.45%			22.57% 34.269		27.59%			22,50% 25.6		27,07%			26.98% 27.81%
28	12.79%	34.47%	16,15%	15,54%				17.50%		19,83% 20			123.92				24.55% 19.60	9% 22.0	24.525	6 24.91%	26,64%	27.77%	23.91%	25.41%	28.91%		22 52% 24 219					22.46% 25.6		27.02%			34.92% 27.76%
29	12.76%	34,42%	16.11%	16,59%	17,10%	17.51%	15,43%	17.49%	19,49%	19,79% 20	70% 21.25	6 17,559	12,00	% 22.09%	22,42%	23.64%	24.48% 19.60	22.0	24.481	6 24,876	26,59%	27.72%	22.09%	25.20%	29.00%	29.11%	22.48% 24.189	24,22%	27.51%	29.51%	29.75%	22,29% 25.6	2% 23.70%	26,98%	20.20% 7	22,46% 3	36.87% 37.72%
20	12.70%	34,29%	16.07%	16,52%	17.03%	17.42%	15,29%	17.42%	19.47%	19.75% 20	64% 21.16	17,519	22.00	% 22.05%	22,29%	23.59%	24.41% 19.63	2% 21.5	26,445	6 24,02%	26,54%	27.66%	22.96%	25,34%	28.82%	29.05%	22.42% 24.169	24,29%	27.40%	29.47%	29.70%	22,36% 25.7	9% 23.67%	26.94%	20.21% 7	22,40% 3	34.82% 37.60%
21	12.65%	34,34%	16.02%	16.47%	16.90%	17.22%	15,25%	17.40%	19.44%		58% 21.08		6 22.62		22,34%				26,423		26,48%	27.60%	22.04%	25.21%	29.77%	29.02%			27.66%			22,28% 25.7		26,90%			34,75% 37,64%
22	12.60%	14.29%	15.97%	16.41%							53% 20.99		6 29.50		22.30%		24.27% 19.50		26.371			27.55%					22.33% 34.109					22.23% 25.7		26.86%			34.70% 37.59%
22	12.55%	14.28%	15.93%					17.33%		19.62% 20			6 29.55			23.42%								26.23%			22.29% 34.079					22.10% 25.6			30.05% 2		
34	12.51%	14.19%	15.80%					17.29%		19.57% 20			6 29.53				24.12% 19.50										22.28% 34.069					22.12% 25.6			29.99% 2		
25	12.65%	14.14%	15.83%	16.22%	16.65%	16.88%	15.20%	17.20%	19.32%	19.53% 20	35% 20.74		6 29.49			23.31%								25.35%		20.04%	32.19% 34.019	24.15%				22.07% 25.0			29.98% 2	32,13% 7	36.53% 37.47%
36	12.20%	13.97%	15.60%	16.05%	16.45%		15.02%	17.11%	19.20%	19.30% 20	19%	17.109	6 29.33	% 21.75%	22.03%	22.16%	19.20	9% 21.5	26.119	6 24.60%	26.12%	27.18%	22.55%	25.90%	29.42%	20.00%	22.06% 22.06%	23.96%	27.09%	29.03%	29.25%	22.93% 35.4	2% 23.32%	26.55%	29.78% 7	21.90% 3	34.29% 37.26%
27	12.07%	13.00%	15.54%	15.00%	16.26%		14.95%	16.96%	19.07%	19.30% 20	02%	16.909	6 29.17			23.00%	19.11	1% 21.3	23.951	6 24.31%				25.80%		20.40%	31.93% 33.71%	23.77%				22.79% 35.2		26.37%	29.62% 3	21.02%	34.25% 37.06%
20	11.00%	13.63%	15.39%		16.07%		14.67%	16.81%	18.95%	19.16% 15	90%		6 29.03			22.08%			23.801					25.63%			21.60% 22.56%					22.65% 35.0			29.60% 2		36.11% 36.86%
29	11.60%	13.66%	15.24%	15.54%	15.87%			16.66%		19.01% 19	69%		6 28.85			22.69%	10.75							25.45%		28.12%	21.67% 22.419	23.38%				22.51% 34.6			29.30% 3	21.52% 2	22.97% 26.65%
40	11.49%	13.29%	15.10%					16.50%		18.93% 15	53%		6 28.00			22.53%	10.57		23.501					25.27%		27.94%						22.30% 34.7		25.83%		21.20% 2	22.02% 26.65%
41	11.29%	13.11%	14.93%	15.20%			14.14%	16.35%	10.57%	18.80%		16.279	6 28.54	% 21.00%	21.30%		19.40	0% 20.7	29,349	6 23.71%	25.29%			25.09%		27.75%	21.41%	23.00%	26.12%	20.04%	28.25%	22.26%	22.31%	25.65%	28.99% 7	21.22% 2	22.68%
42	11.09%	12.93%	14.76%	15.04%			13.96%	16.20%	10.45%	10.67%			6 28.36		21.21%		19.20		5% 23.291	6 23.56%	25.24%			24.90%		27.57%	31.28%				28.05%		22.11%	25.47%	28.83% 7	21.00% 3	22.54%
43	10.89%	12.76%	14.60%	14.87%			13.70%	16.05%	18.32%	18.60%		15.919	6 18.22	% 20.70%	21.05%		18.0	8% 20.3	23.041	6 23.41%	25.10%		22.30%	24.73%	27.16%	27.29%	21.16%	22.62%	25.73%	27.65%	27.65%	21.96%	21.90%	25.29%	28.67% 7	20.92% 3	22.40%
44	10.68%	12.50%	14.42%				12.60%	15.90%	18.19%			15,729	6 28.00	% 20.66%			17.0	9% 20.2	22,889	6 23.20%	24,95%		22,12%	24.55%	26.97%	27,20%	21.02%	22.42%	25.56%	27.45%	27.65%	21.02%	21.70%	25.11%	28.51% 7	20,70% 2	22,26%
45	10.48%	12.30%	14.27%				12.42%	15.75%	18.07%			15.559	6 17.90	% 20.50%			17.6	8% 20.0	22,731	6 22.11%	24,92%		21.96%	24.27%	26,79%	27.02%	20.90%	22.24%	25.36%	27.25%	27.45%	21.69%	21.50%	24.92%	28.25% 7	20,62% 2	22.12%
46	10.06%	11.77%						15.19%					6 17.27				17.2		1% 22.331					23.90%		26,67%				26.87%				24.48%		29.52%	\neg
47	9,59%	11.176					12.59%						6 16.83				25.71		21.92							26.21%				26.49%				26.04%		28.42%	\neg
- 41	9.15%	22.57%					12.176					14.229					25.21		21.26					22.90%		25.96%		20.66%		26.11%				23,60%		27.21%	\neg
49	8.71%	9.97%					11.75%			-		12.779					15.71		1% 20.641		_				25.60%			20.12%		25.73%	2225			23.16%			$\overline{}$
50	0.20%	9.30%					11.36%			-		12.329					15.20		20.44		_				25.05%	-		12.60%		25,35%				22.71%		-	-
51	7.00%	2.00					10.92%		_			12.009		1			24.6			_	_			21.59%		-		12.00%			_			22.27%		-	$\overline{}$
52	7.22%						10.50%					12.449					34.2			_	_		18.26%			-		18,55%		-				21.02%	_	-	
- "	6.07%						10.00%		_	_		11.999					13.90				_			20.66%	_	_		18,00%		-		_		21.39%	-	-	$\overline{}$
54	9.40%						2,00%	_	-	_		11.549					13.6							20.20%	-	_		17,50%		\rightarrow	_			20.95%	-	-	-
- 4	5.60%						9.00%		_	_	_	11.50	1	_		_	13.4			+	_	_	15,00%		_	_	_	17,50%		-	_	_		20.95%	-	-	-
- 3	5,98%						9,25%			_		11,109	5.1				12.90	29.1 34.5	09.1	_	_		10.00%	24./2%		_		16,97%	20.726			_	16.31%	20.51%	_	_	