

001	5	5	5	5	5
-----	---	---	---	---	---

[illegible]

Variant 1: Insta Income - 50% cashback

[illegible]

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

[illegible]

Variant 1: Initial Income - 50% cashback

Regular (Guaranteed) Income Rates for Accumulated Premium greater than RUB 50,000 and less than RUB 2,000,000

Age at entry / VPI	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
1	9.35%	11.07%	12.65%	13.92%	14.85%	15.48%	15.82%	12.00%	14.12%	16.20%	16.79%	16.49%	15.40%	14.00%	12.00%	10.00%	8.50%	7.50%	6.50%	5.50%	4.50%	3.50%	2.50%	1.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

Annexure A - Income Rates

Early Guaranteed Income Rates for Ann	
Year	Rate
1980	10.00%
1981	10.00%
1982	10.00%
1983	10.00%
1984	10.00%
1985	10.00%
1986	10.00%
1987	10.00%
1988	10.00%
1989	10.00%
1990	10.00%
1991	10.00%
1992	10.00%
1993	10.00%
1994	10.00%
1995	10.00%
1996	10.00%
1997	10.00%
1998	10.00%
1999	10.00%
2000	10.00%
2001	10.00%
2002	10.00%
2003	10.00%
2004	10.00%
2005	10.00%
2006	10.00%
2007	10.00%
2008	10.00%
2009	10.00%
2010	10.00%
2011	10.00%
2012	10.00%
2013	10.00%
2014	10.00%
2015	10.00%
2016	10.00%
2017	10.00%
2018	10.00%
2019	10.00%
2020	10.00%
2021	10.00%
2022	10.00%
2023	10.00%
2024	10.00%
2025	10.00%
2026	10.00%
2027	10.00%
2028	10.00%
2029	10.00%
2030	10.00%

PPT	5	5	5	5	5	
...	50	50	50	50	50	

1	0.90%	11.70%	11.65%	11.60%	11.55%	0.90%	12.20%	12.15%	12.10%	12.05%	12.00%	11.95%	11.90%	11.85%	11.80%	11.75%	11.70%	11.65%	11.60%	11.55%	11.50%	11.45%	11.40%	11.35%	11.30%	11.25%	11.20%	11.15%	11.10%	11.05%	11.00%	10.95%	10.90%	10.85%	10.80%	10.75%	10.70%	10.65%	10.60%	10.55%	10.50%	10.45%	10.40%	10.35%	10.30%	10.25%	10.20%	10.15%	10.10%	10.05%	10.00%	9.95%	9.90%	9.85%	9.80%	9.75%	9.70%	9.65%	9.60%	9.55%	9.50%	9.45%	9.40%	9.35%	9.30%	9.25%	9.20%	9.15%	9.10%	9.05%	9.00%	8.95%	8.90%	8.85%	8.80%	8.75%	8.70%	8.65%	8.60%	8.55%	8.50%	8.45%	8.40%	8.35%	8.30%	8.25%	8.20%	8.15%	8.10%	8.05%	8.00%	7.95%	7.90%	7.85%	7.80%	7.75%	7.70%	7.65%	7.60%	7.55%	7.50%	7.45%	7.40%	7.35%	7.30%	7.25%	7.20%	7.15%	7.10%	7.05%	7.00%	6.95%	6.90%	6.85%	6.80%	6.75%	6.70%	6.65%	6.60%	6.55%	6.50%	6.45%	6.40%	6.35%	6.30%	6.25%	6.20%	6.15%	6.10%	6.05%	6.00%	5.95%	5.90%	5.85%	5.80%	5.75%	5.70%	5.65%	5.60%	5.55%	5.50%	5.45%	5.40%	5.35%	5.30%	5.25%	5.20%	5.15%	5.10%	5.05%	5.00%	4.95%	4.90%	4.85%	4.80%	4.75%	4.70%	4.65%	4.60%	4.55%	4.50%	4.45%	4.40%	4.35%	4.30%	4.25%	4.20%	4.15%	4.10%	4.05%	4.00%	3.95%	3.90%	3.85%	3.80%	3.75%	3.70%	3.65%	3.60%	3.55%	3.50%	3.45%	3.40%	3.35%	3.30%	3.25%	3.20%	3.15%	3.10%	3.05%	3.00%	2.95%	2.90%	2.85%	2.80%	2.75%	2.70%	2.65%	2.60%	2.55%	2.50%	2.45%	2.40%	2.35%	2.30%	2.25%	2.20%	2.15%	2.10%	2.05%	2.00%	1.95%	1.90%	1.85%	1.80%	1.75%	1.70%	1.65%	1.60%	1.55%	1.50%	1.45%	1.40%	1.35%	1.30%	1.25%	1.20%	1.15%	1.10%	1.05%	1.00%	0.95%	0.90%	0.85%	0.80%	0.75%	0.70%	0.65%	0.60%	0.55%	0.50%	0.45%	0.40%	0.35%	0.30%	0.25%	0.20%	0.15%	0.10%	0.05%	0.00%	-0.05%	-0.10%	-0.15%	-0.20%	-0.25%	-0.30%	-0.35%	-0.40%	-0.45%	-0.50%	-0.55%	-0.60%	-0.65%	-0.70%	-0.75%	-0.80%	-0.85%	-0.90%	-0.95%	-1.00%	-1.05%	-1.10%	-1.15%	-1.20%	-1.25%	-1.30%	-1.35%	-1.40%	-1.45%	-1.50%	-1.55%	-1.60%	-1.65%	-1.70%	-1.75%	-1.80%	-1.85%	-1.90%	-1.95%	-2.00%	-2.05%	-2.10%	-2.15%	-2.20%	-2.25%	-2.30%	-2.35%	-2.40%	-2.45%	-2.50%	-2.55%	-2.60%	-2.65%	-2.70%	-2.75%	-2.80%	-2.85%	-2.90%	-2.95%	-3.00%	-3.05%	-3.10%	-3.15%	-3.20%	-3.25%	-3.30%	-3.35%	-3.40%	-3.45%	-3.50%	-3.55%	-3.60%	-3.65%	-3.70%	-3.75%	-3.80%	-3.85%	-3.90%	-3.95%	-4.00%	-4.05%	-4.10%	-4.15%	-4.20%	-4.25%	-4.30%	-4.35%	-4.40%	-4.45%	-4.50%	-4.55%	-4.60%	-4.65%	-4.70%	-4.75%	-4.80%	-4.85%	-4.90%	-4.95%	-5.00%	-5.05%	-5.10%	-5.15%	-5.20%	-5.25%	-5.30%	-5.35%	-5.40%	-5.45%	-5.50%	-5.55%	-5.60%	-5.65%	-5.70%	-5.75%	-5.80%	-5.85%	-5.90%	-5.95%	-6.00%	-6.05%	-6.10%	-6.15%	-6.20%	-6.25%	-6.30%	-6.35%	-6.40%	-6.45%	-6.50%	-6.55%	-6.60%	-6.65%	-6.70%	-6.75%	-6.80%	-6.85%	-6.90%	-6.95%	-7.00%	-7.05%	-7.10%	-7.15%	-7.20%	-7.25%	-7.30%	-7.35%	-7.40%	-7.45%	-7.50%	-7.55%	-7.60%	-7.65%	-7.70%	-7.75%	-7.80%	-7.85%	-7.90%	-7.95%	-8.00%	-8.05%	-8.10%	-8.15%	-8.20%	-8.25%	-8.30%	-8.35%	-8.40%	-8.45%	-8.50%	-8.55%	-8.60%	-8.65%	-8.70%	-8.75%	-8.80%	-8.85%	-8.90%	-8.95%	-9.00%	-9.05%	-9.10%	-9.15%	-9.20%	-9.25%	-9.30%	-9.35%	-9.40%	-9.45%	-9.50%	-9.55%	-9.60%	-9.65%	-9.70%	-9.75%	-9.80%	-9.85%	-9.90%	-9.95%	-10.00%	-10.05%	-10.10%	-10.15%	-10.20%	-10.25%	-10.30%	-10.35%	-10.40%	-10.45%	-10.50%	-10.55%	-10.60%	-10.65%	-10.70%	-10.75%	-10.80%	-10.85%	-10.90%	-10.95%	-11.00%	-11.05%	-11.10%	-11.15%	-11.20%	-11.25%	-11.30%	-11.35%	-11.40%	-11.45%	-11.50%	-11.55%	-11.60%	-11.65%	-11.70%	-11.75%	-11.80%	-11.85%	-11.90%	-11.95%	-12.00%	-12.05%	-12.10%	-12.15%	-12.20%	-12.25%	-12.30%	-12.35%	-12.40%	-12.45%	-12.50%	-12.55%	-12.60%	-12.65%	-12.70%	-12.75%	-12.80%	-12.85%	-12.90%	-12.95%	-13.00%	-13.05%	-13.10%	-13.15%	-13.20%	-13.25%	-13.30%	-13.35%	-13.40%	-13.45%	-13.50%	-13.55%	-13.60%	-13.65%	-13.70%	-13.75%	-13.80%	-13.85%	-13.90%	-13.95%	-14.00%	-14.05%	-14.10%	-14.15%	-14.20%	-14.25%	-14.30%	-14.35%	-14.40%	-14.45%	-14.50%	-14.55%	-14.60%	-14.65%	-14.70%	-14.75%	-14.80%	-14.85%	-14.90%	-14.95%	-15.00%	-15.05%	-15.10%	-15.15%	-15.20%	-15.25%	-15.30%	-15.35%	-15.40%	-15.45%	-15.50%	-15.55%	-15.60%	-15.65%	-15.70%	-15.75%	-15.80%	-15.85%	-15.90%	-15.95%	-16.00%	-16.05%	-16.10%	-16.15%	-16.20%	-16.25%	-16.30%	-16.35%	-16.40%	-16.45%	-16.50%	-16.55%	-16.60%	-16.65%	-16.70%	-16.75%	-16.80%	-16.85%	-16.90%	-16.95%	-17.00%	-17.05%	-17.10%	-17.15%	-17.20%	-17.25%	-17.30%	-17.35%	-17.40%	-17.45%	-17.50%	-17.55%	-17.60%	-17.65%	-17.70%	-17.75%	-17.80%	-17.85%	-17.90%	-17.95%	-18.00%	-18.05%	-18.10%	-18.15%	-18.20%	-18.25%	-18.30%	-18.35%	-18.40%	-18.45%	-18.50%	-18.55%	-18.60%	-18.65%	-18.70%	-18.75%	-18.80%	-18.85%	-18.90%	-18.95%	-19.00%	-19.05%	-19.10%	-19.15%	-19.20%	-19.25%	-19.30%	-19.35%	-19.40%	-19.45%	-19.50%	-19.55%	-19.60%	-19.65%	-19.70%	-19.75%	-19.80%	-19.85%	-19.90%	-19.95%	-20.00%	-20.05%	-20.10%	-20.15%	-20.20%	-20.25%	-20.30%	-20.35%	-20.40%	-20.45%	-20.50%	-20.55%	-20.60%	-20.65%	-20.70%	-20.75%	-20.80%	-20.85%	-20.90%	-20.95%	-21.00%	-21.05%	-21.10%	-21.15%	-21.20%	-21.25%	-21.30%	-21.35%	-21.40%	-21.45%	-21.50%	-21.55%	-21.60%	-21.65%	-21.70%	-21.75%	-21.80%	-21.85%	-21.90%	-21.95%	-22.00%	-22.05%	-22.10%	-22.15%	-22.20%	-22.25%	-22.30%	-22.35%	-22.40%	-22.45%	-22.50%	-22.55%	-22.60%	-22.65%	-22.70%	-22.75%	-22.80%	-22.85%	-22.90%	-22.95%	-23.00%	-23.05%	-23.10%	-23.15%	-23.20%	-23.25%	-23.30%	-23.35%	-23.40%	-23.45%	-23.50%	-23.55%	-23.60%	-23.65%	-23.70%	-23.75%	-23.80%	-23.85%	-23.90%	-23.95%	-24.00%	-24.05%	-24.10%	-24.15%	-24.20%	-24.25%	-24.30%	-24.35%	-24.40%	-24.45%	-24.50%	-24.55%	-24.60%	-24.65%	-24.70%	-24.75%	-24.80%	-24.85%	-24.90%	-24.95%	-25.00%	-25.05%	-25.10%	-25.15%	-25.20%	-25.25%	-25.30%	-25.35%	-25.40%	-25.45%	-25.50%	-25.55%	-25.60%	-25.65%	-25.70%	-25.75%	-25.80%	-25.85%	-25.90%	-25.95%	-26.00%	-26.05%	-26.10%	-26.15%	-26.20%	-26.25%	-26.30%	-26.35%	-26.40%	-26.45%	-26.50%	-26.55%	-26.60%	-26.65%	-26.70%	-26.75%	-26.80%	-26.85%	-26.90%	-26.95%	-27.00%	-27.05%	-27.10%	-27.15%	-27.20%	-27.25%	-27.30%	-27.35%	-27.40%	-27.45%	-27.50%	-27.55%	-27.60%	-27.65%	-27.70%	-27.75%	-27.80%	-27.85%	-27.90%	-27.95%	-28.00%	-28.05%	-28.10%	-28.15%	-28.20%	-28.25%	-28.30%	-28.35%	-28.40%	-28.45%	-28.50%	-28.55%	-28.60%	-28.65%	-28.70%	-28.75%	-28.80%	-28.85%	-28.90%	-28.95%	-29.00%	-29.05%	-29.10%	-29.15%	-29.20%	-29.25%	-29.30%	-29.35%	-29.40%	-29.45%	-29.50%	-29.55%	-29.60%	-29.65%	-29.70%	-29.75%	-29.80%	-29.85%	-29.90%	-29.95%	-30.00%	-30.05%	-30.10%	-30.15%	-30.20%	-30.25%	-30.30%	-30.35%	-30.40%	-30.45%	-30.50%	-30.55%	-30.60%	-30.65%	-30.70%	-30.75%	-30.80%	-30.85%	-30.90%	-30.95%	-31.00%	-31.05%	-31.10%	-31.15%	-31.20%	-31.25%	-31.30%	-31.35%	-31.40%	-31.45%	-31.50%	-31.55%	-31.60%	-31.65%	-31.70%	-31.75%	-31.80%	-31.85%	-31.90%	-31.95%	-32.00%	-32.05%	-32.10%	-32.15%	-32.20%	-32.25%	-32.30%	-32.35%	-32.40%	-32.45%	-32.50%	-32.55%	-32.60%	-32.65%	-32.70%	-32.75%	-32.80%	-32.85%	-32.90%	-32.95%	-33.00%	-33.05%	-33.10%	-33.15%	-33.20%	-33.25%	-33.30%	-33.35%	-33.40%	-33.45%	-33.50%	-33.55%	-33.60%	-33.65%	-33.70%	-33.75%	-33.80%	-33.85%	-33.90%	-33.95%	-34.00%	-34.05%	-34.10%	-34.15%	-34.20%	-34.25%	-34.30%	-34.35%	-34.40%	-34.45%	-34.50%	-34.55%	-34.60%	-34.65%	-34.70%	-34.75%	-34.80%	-34.85%	-34.90%	-34.95%	-35.00%	-35.05%	-35.10%	-35.15%	-35.20%	-35.25%	-35.30%	-35.35%	-35.40%	-35.45%	-35.50%	-35.55%	-35.60%	-35.65%	-35.70%	-35.75%	-35.80%	-35.85%	-35.90%	-35.95%	-36.00%	-36.05%	-36.10%	-36.15%	-36.20%	-36.25%	-36.30%	-36.35%	-36.40%	-36.45%	-36.50%	-36.55%	-36.60%	-36.65%	-36.70%	-36.75%	-36.80%	-36.85%	-36.90%	-36.95%	-37.00%	-37.05%	-37.10%	-37.15%	-37.20%	-37.25%	-37.30%	-37.35%	-37.40%	-37.45%	-37.50%	-37.55%	-37.60%	-37.65%	-37.70%	-37.75%	-37.80%	-37.85%	-37.90%	-37.95%	-38.00%	-38.05%	-38.10%	-38.15%	-38.20%	-38.25%	-38.30%	-38.35%	-38.40%	-38.45%	-38.50%	-38.55%	-38.60%	-38.65%	-38.70%	-38.75%	-38.80%	-38.85%	-38.90%	-38.95%	-39.00%	-39.05%	-39.10%	-39.15%	-39.20%	-39.25%	-39.30%	-39.35%	-39.40%	-39.45%	-39.50%	-39.55%	-39.60%	-39.65%	-39.70%	-39.75%	-39.80%	-39.85%	-39.90%	-39.95%	-40.00%	-40.05%	-40.10%	-40.15%	-40.20%	-40.25%	-40.30%	-40.35%	-40.40%	-40.45%	-40.50%	-40.55%	-40.60%	-40.65%	-40.70%	-40.75%	-40.80%	-40.85%	-40.90%	-40.95%	-41.00%	-41.05%	-41.10%	-41.15%	-41.20%	-41.25%	-41.30%	-41.35%	-41.40%	-41.45%	-41.50%	-41.55%	-41.60%	-41.65%	-41.70%	-41.75%	-41.80%	-41.85%	-41.90%	-41.95%	-42.00%	-42.05%	-42.10%	-42.15%	-42.20%	-42.25%	-42.30%	-42.35%	-42.40%	-42.45%	-42.50%	-42.55%	-42.60%	-42.65%	-42.70%	-42.75%	-42.80%	-42.85%	-42.90%	-42.95%	-43.00%	-43.05%	-43.10%	-43.15%	-43.20%	-43.25%	-43.30%	-43.35%	-43.40%	-43.45%	-43.50%	-43.55%	-43.60%	-43.65%	-43.70%	-43.75%	-43.80%	-43.85%	-43.90%	-43.95%	-44.00%	-44.05%	-44.10%	-44.15%	-44.20%	-44.25%	-44.30%	-44.35%	-44.40%	-44.45%	-44.50%	-44.55%	-44.60%	-44.65%	-44.70%	-44.75%	-44.80%	-44.85%	-44.90%	-44.95%	-45.00%	-45.05%	-45.10%	-45.15%	-45.20%	-45.25%	-45.30%	-45.35%	-45.40%	-45.45%	-45.50%	-45.55%	-45.60%	-45.65%	-45.70%	-45.75%	-45.80%	-45.85%	-45.90%	-45.95%	-46.00%	-46.05%	-46.10%	-46.15%	-46.20%	-46.25%	-46.30%	-46.35%	-46.40%	-46.45%	-46.50%	-46.55%	-46.60%	-46.65%	-46.70%	-46.75%	-46.80%	-46.85%	-46.90%	-46.95%	-47.00%	-47.05%	-47.10%	-47.15%	-47.20%	-47.25%	-47.30%	-47.35%	-47.40%	-47.45%	-47.50%	-47.55%	-47.60%	-47.65%	-47.70%	-47.75%	-47.80%	-47.85%	-47.90%	-47.95%	-48.00%	-48.05%	-48.10%	-48.15%	-48.20%	-48.25%	-48.30%	-48.35%	-48.40%	-48.45%	-48.50%	-48.55%	-48.60%	-48.65%	-48.70%	-48.75%	-48.80%	-48.85%	-48.90%	-48.95%	-49.00%	-49.05%	-49.10%	-49.15%	-49.20%	-49.25%	-49.30%	-49.35%	-49.40%	-49.45%	-49.50%	-49.55%	-49.60%	-49.65%	-49.70%	-49.75%	-49.80%	-49.85%	-49.90%	-49.95%	-50.00%	-50.05%	-50.10%	-50.15%	-50.20%	-50.25%	-50.30%	-50.35%	-50.40%	-50.45%	-50.50%	-50.55%	-50.60%	-50.65%	-50.70%	-50.75%	-50.80%	-50.85%	-50.90%	-50.95%	-51.00%	-51.05%	-51.10%	-51.15%	-51.20%	-51.25%	-51.30%	-51.
---	-------	--------	--------	--------	--------	-------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	------

Variant 1: Male Income - 25% constant

Early Quoted Income Rates for Annuitized Premium greater than INR 50,000 and less than INR 1,00,000

Age/Annuity (PT)	5					6					7					8					9					10					11					12					13					14					15					16					17					18					19					20					21					22					23					24					25					26					27					28					29					30					31					32					33					34					35					36					37					38					39					40					41					42					43					44					45					46					47					48					49					50					51					52					53					54					55					56					57					58					59					60					61					62					63					64					65					66					67					68					69					70					71					72					73					74					75					76					77					78					79					80					81					82					83					84					85					86					87					88					89					90					91					92					93					94					95					96					97					98					99					100					101					102					103					104					105					106					107					108					109					110					111					112					113					114					115					116					117					118					119					120					121					122					123					124					125					126					127					128					129					130					131					132					133					134					135					136					137					138					139					140					141					142					143					144					145					146					147					148					149					150					151					152					153					154					155					156					157					158					159					160					161					162					163					164					165					166					167					168					169					170					171					172					173					174					175					176					177					178					179					180					181					182					183					184					185					186					187					188					189					190					191					192					193					194					195					196					197					198					199					200					201					202					203					204					205					206					207					208					209					210					211					212					213					214					215					216					217					218					219					220					221					222					223					224					225					226					227					228					229					230					231					232					233					234					235					236					237					238					239					240					241					242					243					244					245					246					247					248					249					250				
1	12.80	12.82	12.84	12.86	12.88	12.89	12.90	12.91	12.92	12.93	12.94	12.95	12.96	12.97	12.98	12.99	13.00	13.01	13.02	13.03	13.04	13.05	13.06	13.07	13.08	13.09	13.10	13.11	13.12	13.13	13.14	13.15	13.16	13.17	13.18	13.19	13.20	13.21	13.22	13.23	13.24	13.25	13.26	13.27	13.28	13.29	13.30	13.31	13.32	13.33	13.34	13.35	13.36	13.37	13.38	13.39	13.40	13.41	13.42	13.43	13.44	13.45	13.46	13.47	13.48	13.49	13.50	13.51	13.52	13.53	13.54	13.55	13.56	13.57	13.58	13.59	13.60	13.61	13.62	13.63	13.64	13.65	13.66	13.67	13.68	13.69	13.70	13.71	13.72	13.73	13.74	13.75	13.76	13.77	13.78	13.79	13.80	13.81	13.82	13.83	13.84	13.85	13.86	13.87	13.88	13.89	13.90	13.91	13.92	13.93	13.94	13.95	13.96	13.97	13.98	13.99	14.00	14.01	14.02	14.03	14.04	14.05	14.06	14.07	14.08	14.09	14.10	14.11	14.12	14.13	14.14	14.15	14.16	14.17	14.18	14.19	14.20	14.21	14.22	14.23	14.24	14.25	14.26	14.27	14.28	14.29	14.30	14.31	14.32	14.33	14.34	14.35	14.36	14.37	14.38	14.39	14.40	14.41	14.42	14.43	14.44	14.45	14.46	14.47	14.48	14.49	14.50	14.51	14.52	14.53	14.54	14.55	14.56	14.57	14.58	14.59	14.60	14.61	14.62	14.63	14.64	14.65	14.66	14.67	14.68	14.69	14.70	14.71	14.72	14.73	14.74	14.75	14.76	14.77	14.78	14.79	14.80	14.81	14.82	14.83	14.84	14.85	14.86	14.87	14.88	14.89	14.90	14.91	14.92	14.93	14.94	14.95	14.96	14.97	14.98	14.99	15.00	15.01	15.02	15.03	15.04	15.05	15.06	15.07	15.08	15.09	15.10	15.11	15.12	15.13	15.14	15.15	15.16	15.17	15.18	15.19	15.20	15.21	15.22	15.23	15.24	15.25	15.26	15.27	15.28	15.29	15.30	15.31	15.32	15.33	15.34	15.35	15.36	15.37	15.38	15.39	15.40	15.41	15.42	15.43	15.44	15.45	15.46	15.47	15.48	15.49	15.50	15.51	15.52	15.53	15.54	15.55	15.56	15.57	15.58	15.59	15.60	15.61	15.62	15.63	15.64	15.65	15.66	15.67	15.68	15.69	15.70	15.71	15.72	15.73	15.74	15.75	15.76	15.77	15.78	15.79	15.80	15.81	15.82	15.83	15.84	15.85	15.86	15.87	15.88	15.89	15.90	15.91	15.92	15.93	15.94	15.95	15.96	15.97	15.98	15.99	16.00	16.01	16.02	16.03	16.04	16.05	16.06	16.07	16.08	16.09	16.10	16.11	16.12	16.13	16.14	16.15	16.16	16.17	16.18	16.19	16.20	16.21	16.22	16.23	16.24	16.25	16.26	16.27	16.28	16.29	16.30	16.31	16.32	16.33	16.34	16.35	16.36	16.37	16.38	16.39	16.40	16.41	16.42	16.43	16.44	16.45	16.46	16.47	16.48	16.49	16.50	16.51	16.52	16.53	16.54	16.55	16.56	16.57	16.58	16.59	16.60	16.61	16.62	16.63	16.64	16.65	16.66	16.67	16.68	16.69	16.70	16.71	16.72	16.73	16.74	16.75	16.76	16.77	16.78	16.79	16.80	16.81	16.82	16.83	16.84	16.85	16.86	16.87	16.88	16.89	16.90	16.91	16.92	16.93	16.94	16.95	16.96	16.97	16.98	16.99	17.00	17.01	17.02	17.03	17.04	17.05	17.06	17.07	17.08	17.09	17.10	17.11	17.12	17.13	17.14	17.15	17.16	17.17	17.18	17.19	17.20	17.21	17.22	17.23	17.24	17.25	17.26	17.27	17.28	17.29	17.30	17.31	17.32	17.33	17.34	17.35	17.36	17.37	17.38	17.39	17.40	17.41	17.42	17.43	17.44	17.45	17.46	17.47	17.48	17.49	17.50	17.51	17.52	17.53	17.54	17.55	17.56	17.57	17.58	17.59	17.60	17.61	17.62	17.63	17.64	17.65	17.66	17.67	17.68	17.69	17.70	17.71	17.72	17.73	17.74	17.75	17.76	17.77	17.78	17.79	17.80	17.81	17.82	17.83	17.84	17.85	17.86	17.87	17.88	17.89	17.90	17.91	17.92	17.93	17.94	17.95	17.96	17.97	17.98	17.99	18.00	18.01	18.02	18.03	18.04	18.05	18.06	18.07	18.08	18.09	18.10	18.11	18.12	18.13	18.14	18.15	18.16	18.17	18.18	18.19	18.20	18.21	18.22	18.23	18.24	18.25	18.26	18.27	18.28	18.29	18.30	18.31	18.32	18.33	18.34	18.35	18.36	18.37	18.38	18.39	18.40	18.41	18.42	18.43	18.44	18.45	18.46	18.47	18.48	18.49	18.50	18.51	18.52	18.53	18.54	18.55	18.56	18.57	18.58	18.59	18.60	18.61	18.62	18.63	18.64	18.65	18.66	18.67	18.68	18.69	18.70	18.71	18.72	18.73	18.74	18.75	18.76	18.77	18.78	18.79	18.80	18.81	18.82	18.83	18.84	18.85	18.86	18.87	18.88	18.89	18.90	18.91	18.92	18.93	18.94	18.95	18.96	18.97	18.98	18.99	19.00	19.01	19.02	19.03	19.04	19.05	19.06	19.07	19.08	19.09	19.10	19.11	19.12	19.13	19.14	19.15	19.16	19.17	19.18	19.19	19.20	19.21	19.22	19.23	19.24	19.25	19.26	19.27	19.28	19.29	19.30	19.31	19.32	19.33	19.34	19.35	19.36	19.37	19.38	19.39	19.40	19.41	19.42	19.43	19.44	19.45	19.46	19.47	19.48	19.49	19.50	19.51	19.52	19.53	19.54	19.55	19.56	19.57	19.58	19.59	19.60	19.61	19.62	19.63	19.64	19.65	19.66	19.67	19.68	19.69	19.70	19.71	19.72	19.73	19.74	19.75	19.76	19.77	19.78	19.79	19.80	19.81	19.82	19.83	19.84	19.85	19.86	19.87	19.88	19.89	19.90	19.91	19.92	19.93	19.94	19.95	19.96	19.97	19.98	19.99	20.00	20.01	20.02	20.03	20.04	20.05	20.06	20.07	20.08	20.09	20.10	20.11	20.12	20.13	20.14	20.15	20.16	20.17	20.18	20.19	20.20	20.21	20.22	20.23	20.24	20.25	20.26	20.27	20.28	20.29	20.30	20.31	20.32	20.33	20.34	20.35	20.36	20.37	20.38	20.39	20.40	20.41	20.42	20.43	20.44	20.45	20.46	20.47	20.48	20.49	20.50	20.51	20.52	20.53	20.54	20.55	20.56	20.57	20.58	20.59	20.60	20.61	20.62	20.63	20.64	20.65	20.66	20.67	20.68	20.69	20.70	20.71	20.72	20.73	20.74	20.75	20.76	20.77	20.78	20.79	20.80	20.81	20.82	20.83	20.84	20.85	20.86	20.87	20.88	20.89	20.90	20.91	20.92	20.93	20.94	20.95	20.96	20.97	20.98	20.99	21.00	21.01	21.02	21.03	21.04	21.05	21.06	21.07	21.08	21.09	21.10	21.11	21.12	21.13	21.14	21.15	21.16	21.17	21.18	21.19	21.20	21.21	21.22	21.23	21.24	21.25	21.26	21.27	21.28	21.29	21.30	21.31	21.32	21.33	21.34	21.35	21.36	21.37	21.38	21.39	21.40	21.41	21.42	21.43	21.44	21.45	21.46	21.47	21.48	21.49	21.50	21.51	21.52	21.53	21.54	21.55	21.56	21.57	21.58	21.59	21.60	21.61	21.62	21.63	21.64	21.65	21.66	21.67	21.68	21.69	21.70	21.71	21.72	21.73	21.74	21.75	21.76	21.77	21.78	21.79	21.80	21.81	21.82	21.83	21.84	21.85	21.86	21.87	21.88	21.89	21.90	21.91	21.92	21.93	21.94	21.95	21.96	21.97	21.98	21.99	22.00	22.01	22.02	22.03	22.04	22.05	22.06	22.07	22.08	22.09	22.10	22.11	22.12	22.13	22.14	22.15	22.16	22.17	22.18	22.19	22.20	22.21	22.22	22.23	22.24	22.25	22.26	22.27	22.28	22.29	22.30	22.31	22.32	22.33	22.34	22.35	22.36	22.37	22.38	22.39	22.40	22.41	22.42	22.43	22.44	22.45	22.46	22.47	22.48	22.49	22.50	22.51	22.52	22.53	22.54	22.55	22.56	22.57	22.58																																																																																																																																																																																																																																																															

Variant 1: Male Income - 25% combined

Guaranteed Income Rules for Annualized Premium greater than and equal to NRP 2.05.000 and less than NRP 1.00.000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Age at Entry	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
1	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	1

Variant 1: Male Income - 25% constant

Early Guaranteed Income Rules for Annuitized Premium greater than and equal to NRP 5.0,00.00

Age/Annuitant's PT	PT				5				6				7				8				9				10				11				12				13				14				15				16				17				18				19				20				21				22				23				24				25				26				27				28				29				30				31				32				33				34				35				36				37				38				39				40				41				42				43				44				45				46				47				48				49				50				51				52				53				54				55				56				57				58				59				60				61				62				63				64				65				66				67				68				69				70				71				72				73				74				75				76				77				78				79				80				81				82				83				84				85				86				87				88				89				90				91				92				93				94				95				96				97				98				99				100				101				102				103				104				105				106				107				108				109				110				111				112				113				114				115				116				117				118				119				120				121				122				123				124				125				126				127				128				129				130				131				132				133				134				135				136				137				138				139				140				141				142				143				144				145				146				147				148				149				150				151				152				153				154				155				156				157				158				159				160				161				162				163				164				165				166				167				168				169				170				171				172				173				174				175				176				177				178				179				180				181				182				183				184				185				186				187				188				189				190				191				192				193				194				195				196				197				198				199				200				201				202				203				204				205				206				207				208				209				210				211				212				213				214				215				216				217				218				219				220				221				222				223				224				225				226				227				228				229				230				231				232				233				234				235				236				237				238				239				240				241				242				243				244				245				246				247				248				249				250				251				252				253				254				255				256				257				258				259				260				261				262				263				264				265				266				267				268				269				270				271				272				273				274				275				276				277				278				279				280				281				282				283				284				285				286				287				288				289				290				291				292				293				294				295				296				297				298				299				300			
1	14.00%	17.00%	18.00%	19.00%	19.00%	17.00%	14.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								

Variant 1: Insta Income - 25% cashback
Regular Guaranteed Income Rates for Annualized Premium greater than and equal to INR 35,000 and less than and equal to INR 80,000

[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

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

Variant 2 Early Income

Early Guaranteed Income Rates for Annuity Premium Greater than RUB 50,000 and less than RUB 2,00,000

Age group at start	5		6		7		8		9		10		11		12		13		14		15		16		17		18		19		20		21		22		23		24		25		26		27		28		29		30		31		32		33		34		35		36		37		38		39		40		41		42		43		44		45		46		47		48		49		50		51		52		53		54		55		56		57		58		59		60		61		62		63		64		65		66		67		68		69		70		71		72		73		74		75		76		77		78		79		80		81		82		83		84		85		86		87		88		89		90		91		92		93		94		95		96		97		98		99		100		101		102		103		104		105		106		107		108		109		110		111		112		113		114		115		116		117		118		119		120		121		122		123		124		125		126		127		128		129		130		131		132		133		134		135		136		137		138		139		140		141		142		143		144		145		146		147		148		149		150		151		152		153		154		155		156		157		158		159		160		161		162		163		164		165		166		167		168		169		170		171		172		173		174		175		176		177		178		179		180		181		182		183		184		185		186		187		188		189		190		191		192		193		194		195		196		197		198		199		200		201		202		203		204		205		206		207		208		209		210		211		212		213		214		215		216		217		218		219		220		221		222		223		224		225		226		227		228		229		230		231		232		233		234		235		236		237		238		239		240		241		242		243		244		245		246		247		248		249		250		251		252		253		254		255		256		257		258		259		260		261		262		263		264		265		266		267		268		269		270		271		272		273		274		275		276		277		278		279		280		281		282		283		284		285		286		287		288		289		290		291		292		293		294		295		296		297		298		299		300		301		302		303		304		305		306		307		308		309		310		311		312		313		314		315		316		317		318		319		320		321		322		323		324		325		326		327		328		329		330		331		332		333		334		335		336		337		338		339		340		341		342		343		344		345		346		347		348		349		350		351		352		353		354		355		356		357		358		359		360		361		362		363		364		365		366		367		368		369		370		371		372		373		374		375		376		377		378		379		380		381		382		383		384		385		386		387		388		389		390		391		392		393		394		395		396		397		398		399		400		401		402		403		404		405		406		407		408		409		410		411		412		413		414		415		416		417		418		419		420		421		422		423		424		425		426		427		428		429		430		431		432		433		434		435		436		437		438		439		440		441		442		443		444		445		446		447		448		449		450		451		452		453		454		455		456		457		458		459		460		461		462		463		464		465		466		467		468		469		470		471		472		473		474		475		476		477		478		479		480		481		482		483		484		485		486		487		488		489		490		491		492		493		494		495		496		497		498		499		500		501		502		503		504		505		506		507		508		509		510		511		512		513		514		515		516		517		518		519		520		521		522		523		524		525		526		527		528		529		530		531		532		533		534		535		536		537		538		539		540		541		542		543		544		545		546		547		548		549		550		551		552		553		554		555		556		557		558		559		560		561		562		563		564		565		566		567		568		569		570		571		572		573		574		575		576		577		578		579		580		581		582		583		584		585		586		587		588		589		590		591		592		593		594		595		596		597		598		599		600		601		602		603		604		605		606		607		608		609		610		611		612		613		614		615		616		617		618		619		620		621		622		623		624		625		626		627		628		629		630		631		632		633		634		635		636		637		638		639		640		641		642		643		644		645		646		647		648		649		650		651		652		653		654		655		656		657		658		659		660		661		662		663		664		665		666		667		668		669		670		671		672		673		674		675		676		677		678		679		680		681		682		683		684		685		686		687		688		689		690		691		692		693		694		695		696		697		698		699		700		701		702		703		704		705		706		707		708		709		710		711		712		713		714		715		716		717		718		719		720		721		722		723		724		725		726		727		728		729		730		731		732		733		734		735		736		737		738		739		740		741		742		743		744		745		746		747		748		749		750		751		752		753		754		755		756		757		758		759		760		761		762		763		764		765		766		767		768		769		770		771		772		773		774		775		776		777		778		779		780		781		782		783		784		785		786		787		788		789		790		791		792		793		794		795		796		797		798		799		800		801		802		803		804		805		806		807		808		809		810		811		812		813		814		815		816		817		818		819		820		821		822		823		824		825		826		827		828		829		830		831		832		833		834		835		836		837		838		839		840		841		842		843		844		845		846		847		848		849		850		851		852		853		854		855		856		857		858		859		860		861		862		863		864		865		866		867		868		869		870		871		872		873		874		875		876		877		878		879		880		881		882		883		884		885		886		887		888		889		890		891		892		893		894		895		896		897		898		899		900		901		902		903		904		905		906		907		908		909		910		911		912		913		914		915		916		917		918		919		920		921		922		923		924		925		926		927		928		929		930		931		932		933		934		935		936		937		938		939		940		941		942		943		944		945		946		947		948		949		950		951		952		953		954		955		956		957		958		959		960		961		962		963		964		965		966		967		968		969		970		971		972		973		974		975		976		977		978		979		980		981		982		983		984		985		986		987		988		989		990		991		992		993		994		995		996		997		998		999		1000		1001		1002		1003		1004		1005		1006		1007		1008		1009		1010		1011		1012		1013		1014		1015		1016		1017		1018		1019		1020		1021		1022		1023		1024		1025		1026		1027		1028		1029		1030		1031		1032		1033		1034		1035		1036		1037		1038		1039		1040		1041		1042		1043		1044		1045		1046		1047		1048		1049		1050		1051		1052		1053		1054		1055		1056		1057		1058		1059		1060		1061		1062		1063		1064		1065		1066		1067		1068		1069		1070		1071		1072		1073		1074		1075		1076		1077		1078		1079		1080		1081		1082		1083		1084		1085		1086		1087		1088		1089		1090		1091		1092		1093		1094		1095		1096		1097		1098		1099		1100		1101		1102		1103		1104		1105		1106		1107		1108		1109		1110		1111		1112		1113		1114		1115		1116		1117		1118		1119		1120		1121		1122		1123		1124		1125		1126	
--------------------	---	--	---	--	---	--	---	--	---	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	-----	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--

Variant 2: Early Income

Variant 2: Early Income

Early Guaranteed Income Rates for Annuity Premiums greater than and equal to INR 5,00,000

Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Age	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
1	21.77%	21.80%	21.83%	21.86%	21.89%	21.92%	21.95%	21.98%	22.01%	22.04%	22.07%	22.10%	22.13%	22.16%	22.19%	22.22%	22.25%	22.28%	22.31%	22.34%	22.37%	22.40%	22.43%	22.46%	22.49%	22.52%	22.55%	22.58%	22.61%	22.64%	22.67%	22.70%	22.73%	22.76%	22.79%	22.82%	22.85%	22.88%	22.91%	22.94%	22.97%	23.00%	23.03%	23.06%	23.09%	23.12%	23.15%	23.18%	23.21%	23.24%	23.27%	23.30%	23.33%	23.36%	23.39%	23.42%	23.45%	23.48%	23.51%	23.54%	23.57%	23.60%	23.63%	23.66%	23.69%	23.72%	23.75%	23.78%	23.81%	23.84%	23.87%	23.90%	23.93%	23.96%	23.99%	24.02%	24.05%	24.08%	24.11%	24.14%	24.17%	24.20%	24.23%	24.26%	24.29%	24.32%	24.35%	24.38%	24.41%	24.44%	24.47%	24.50%	24.53%	24.56%	24.59%	24.62%	24.65%	24.68%	24.71%	24.74%	24.77%	24.80%	24.83%	24.86%	24.89%	24.92%	24.95%	24.98%	25.01%	25.04%	25.07%	25.10%	25.13%	25.16%	25.19%	25.22%	25.25%	25.28%	25.31%	25.34%	25.37%	25.40%	25.43%	25.46%	25.49%	25.52%	25.55%	25.58%	25.61%	25.64%	25.67%	25.70%	25.73%	25.76%	25.79%	25.82%	25.85%	25.88%	25.91%	25.94%	25.97%	26.00%	26.03%	26.06%	26.09%	26.12%	26.15%	26.18%	26.21%	26.24%	26.27%	26.30%	26.33%	26.36%	26.39%	26.42%	26.45%	26.48%	26.51%	26.54%	26.57%	26.60%	26.63%	26.66%	26.69%	26.72%	26.75%	26.78%	26.81%	26.84%	26.87%	26.90%	26.93%	26.96%	26.99%	27.02%	27.05%	27.08%	27.11%	27.14%	27.17%	27.20%	27.23%	27.26%	27.29%	27.32%	27.35%	27.38%	27.41%	27.44%	27.47%	27.50%	27.53%	27.56%	27.59%	27.62%	27.65%	27.68%	27.71%	27.74%	27.77%	27.80%	27.83%	27.86%	27.89%	27.92%	27.95%	27.98%	28.01%	28.04%	28.07%	28.10%	28.13%	28.16%	28.19%	28.22%	28.25%	28.28%	28.31%	28.34%	28.37%	28.40%	28.43%	28.46%	28.49%	28.52%	28.55%	28.58%	28.61%	28.64%	28.67%	28.70%	28.73%	28.76%	28.79%	28.82%	28.85%	28.88%	28.91%	28.94%	28.97%	29.00%	29.03%	29.06%	29.09%	29.12%	29.15%	29.18%	29.21%	29.24%	29.27%	29.30%	29.33%	29.36%	29.39%	29.42%	29.45%	29.48%	29.51%	29.54%	29.57%	29.60%	29.63%	29.66%	29.69%	29.72%	29.75%	29.78%	29.81%	29.84%	29.87%	29.90%	29.93%	29.96%	29.99%	30.02%	30.05%	30.08%	30.11%	30.14%	30.17%	30.20%	30.23%	30.26%	30.29%	30.32%	30.35%	30.38%	30.41%	30.44%	30.47%	30.50%	30.53%	30.56%	30.59%	30.62%	30.65%	30.68%	30.71%	30.74%	30.77%	30.80%	30.83%	30.86%	30.89%	30.92%	30.95%	30.98%	31.01%	31.04%	31.07%	31.10%	31.13%	31.16%	31.19%	31.22%	31.25%	31.28%	31.31%	31.34%	31.37%	31.40%	31.43%	31.46%	31.49%	31.52%	31.55%	31.58%	31.61%	31.64%	31.67%	31.70%	31.73%	31.76%	31.79%	31.82%	31.85%	31.88%	31.91%	31.94%	31.97%	32.00%	32.03%	32.06%	32.09%	32.12%	32.15%	32.18%	32.21%	32.24%	32.27%	32.30%	32.33%	32.36%	32.39%	32.42%	32.45%	32.48%	32.51%	32.54%	32.57%	32.60%	32.63%	32.66%	32.69%	32.72%	32.75%	32.78%	32.81%	32.84%	32.87%	32.90%	32.93%	32.96%	32.99%	33.02%	33.05%	33.08%	33.11%	33.14%	33.17%	33.20%	33.23%	33.26%	33.29%	33.32%	33.35%	33.38%	33.41%	33.44%	33.47%	33.50%	33.53%	33.56%	33.59%	33.62%	33.65%	33.68%	33.71%	33.74%	33.77%	33.80%	33.83%	33.86%	33.89%	33.92%	33.95%	33.98%	34.01%	34.04%	34.07%	34.10%	34.13%	34.16%	34.19%	34.22%	34.25%	34.28%	34.31%	34.34%	34.37%	34.40%	34.43%	34.46%	34.49%	34.52%	34.55%	34.58%	34.61%	34.64%	34.67%	34.70%	34.73%	34.76%	34.79%	34.82%	34.85%	34.88%	34.91%	34.94%	34.97%	35.00%	35.03%	35.06%	35.09%	35.12%	35.15%	35.18%	35.21%	35.24%	35.27%	35.30%	35.33%	35.36%	35.39%	35.42%	35.45%	35.48%	35.51%	35.54%	35.57%	35.60%	35.63%	35.66%	35.69%	35.72%	35.75%	35.78%	35.81%	35.84%	35.87%	35.90%	35.93%	35.96%	35.99%	36.02%	36.05%	36.08%	36.11%	36.14%	36.17%	36.20%	36.23%	36.26%	36.29%	36.32%	36.35%	36.38%	36.41%	36.44%	36.47%	36.50%	36.53%	36.56%	36.59%	36.62%	36.65%	36.68%	36.71%	36.74%	36.77%	36.80%	36.83%	36.86%	36.89%	36.92%	36.95%	36.98%	37.01%	37.04%	37.07%	37.10%	37.13%	37.16%	37.19%	37.22%	37.25%	37.28%	37.31%	37.34%	37.37%	37.40%	37.43%	37.46%	37.49%	37.52%	37.55%	37.58%	37.61%	37.64%	37.67%	37.70%	37.73%	37.76%	37.79%	37.82%	37.85%	37.88%	37.91%	37.94%	37.97%	38.00%	38.03%	38.06%	38.09%	38.12%	38.15%	38.18%	38.21%	38.24%	38.27%	38.30%	38.33%	38.36%	38.39%	38.42%	38.45%	38.48%	38.51%	38.54%	38.57%	38.60%	38.63%	38.66%	38.69%	38.72%	38.75%	38.78%	38.81%	38.84%	38.87%	38.90%	38.93%	38.96%	38.99%	39.02%	39.05%	39.08%	39.11%	39.14%	39.17%	39.20%	39.23%	39.26%	39.29%	39.32%	39.35%	39.38%	39.41%	39.44%	39.47%	39.50%	39.53%	39.56%	39.59%	39.62%	39.65%	39.68%	39.71%	39.74%	39.77%	39.80%	39.83%	39.86%	39.89%	39.92%	39.95%	39.98%	40.01%	40.04%	40.07%	40.10%	40.13%	40.16%	40.19%	40.22%	40.25%	40.28%	40.31%	40.34%	40.37%	40.40%	40.43%	40.46%	40.49%	40.52%	40.55%	40.58%	40.61%	40.64%	40.67%	40.70%	40.73%	40.76%	40.79%	40.82%	40.85%	40.88%	40.91%	40.94%	40.97%	41.00%	41.03%	41.06%	41.09%	41.12%	41.15%	41.18%	41.21%	41.24%	41.27%	41.30%	41.33%	41.36%	41.39%	41.42%	41.45%	41.48%	41.51%	41.54%	41.57%	41.60%	41.63%	41.66%	41.69%	41.72%	41.75%	41.78%	41.81%	41.84%	41.87%	41.90%	41.93%	41.96%	41.99%	42.02%	42.05%	42.08%	42.11%	42.14%	42.17%	42.20%	42.23%	42.26%	42.29%	42.32%	42.35%	42.38%	42.41%	42.44%	42.47%	42.50%	42.53%	42.56%	42.59%	42.62%	42.65%	42.68%	42.71%	42.74%	42.77%	42.80%	42.83%	42.86%	42.89%	42.92%	42.95%	42.98%	43.01%	43.04%	43.07%	43.10%	43.13%	43.16%	43.19%	43.22%	43.25%	43.28%	43.31%	43.34%	43.37%	43.40%	43.43%	43.46%	43.49%	43.52%	43.55%	43.58%	43.61%	43.64%	43.67%	43.70%	43.73%	43.76%	43.79%	43.82%	43.85%	43.88%	43.91%	43.94%	43.97%	44.00%	44.03%	44.06%	44.09%	44.12%	44.15%	44.18%	44.21%	44.24%	44.27%	44.30%	44.33%	44.36%	44.39%	44.42%	44.45%	44.48%	44.51%	44.54%	44.57%	44.60%	44.63%	44.66%	44.69%	44.72%	44.75%	44.78%	44.81%	44.84%	44.87%	44.90%	44.93%	44.96%	44.99%	45.02%	45.05%	45.08%	45.11%	45.14%	45.17%	45.20%	45.23%	45.26%	45.29%	45.32%	45.35%	45.38%	45.41%	45.44%	45.47%	45.50%	45.53%	45.56%	45.59%	45.62%	45.65%	45.68%	45.71%	45.74%	45.77%	45.80%	45.83%	45.86%	45.89%	45.92%	45.95%	45.98%	46.01%	46.04%	46.07%	46.10%	46.13%	46.16%	46.19%	46.22%	46.25%	46.28%	46.31%	46.34%	46.37%	46.40%	46.43%	46.46%	46.49%	46.52%	46.55%	46.58%	46.61%	46.64%	46.67%	46.70%	46.73%	46.76%	46.79%	46.82%	46.85%	46.88%	46.91%	46.94%	46.97%	47.00%	47.03%	47.06%	47.09%	47.12%	47.15%	47.18%	47.21%	47.24%	47.27%	47.30%	47.33%	47.36%	47.39%	47.42%	47.45%	47.48%	47.51%	47.54%	47.57%	47.60%	47.63%	47.66%	47.69%	47.72%	47.75%	47.78%	47.81%	47.84%	47.87%	47.90%	47.93%	47.96%	47.99%	48.02%	48.05%	48.08%	48.11%	48.14%	48.17%	48.20%	48.23%	48.26%	48.29%	48.32%	48.35%	48.38%	48.41%	48.44%	48.47%	48.50%	48.53%	48.56%	48.59%	48.62%	48.65%	48.68%	48.71%	48.74%	48.77%	48.80%	48.83%	48.86%	48.89%	48.92%	48.95%	48.98%	49.01%	49.04%	49.07%	49.10%	49.13%	49.16%	49.19%	49.22%	49.25%	49.28%	49.31%	49.34%	49.37%	49.40%	49.43%	49.46%	49.49%	49.52%	49.55%	49.58%	49.61%	49.64%	49.67%	49.70%	49.73%	49.76%	49.79%	49.82%	49.85%	49.88%	49.91%	49.94%	49.97%	50.00%	50.03%	50.06%	50.09%	50.12%	50.15%	50.18%	50.21%	50.24%	50.27%	50.30%	50.33%	50.36%	50.39%	50.42%	50.45%	50.48%	50.51%	50.54%	50.57%	50.60%	50.63%	50.66%	50.69%	50.72%	50.75%	50.78%	50.81%	50.84%	50.87%	50.90%	50.93%	50.96%	50.99%	51.02%	51.05%	51.08%	51.11%	51.14%	51.17%	51.20%	51.23%	51.26%	51.29%	51.32%	51.35%	51.38%	51.41%	51.44%	51.47%	51.50%	51.53%	51.56%	51.59%	51.62%	51.65%	51.68%	51.71%	51.74%	51.77%	51.80%	51.83%	51.86%	51.89%	51.92%	51.95%	51.98%	52.01%	52.04%	52.07%	52.10%	52.13%	52.16%	52.19%	52.22%	52.25%	52.28%	52.31%	52.34%	52.37%	52.40%	52.43%	52.46%	52.49%	52.52%	52.55%	52.58%	52.61%	52.64%	52.67%	52.70%	52.73%	52.76%	52.79%	52.82%	52.85%	52.88%	52.91%	52.94%	52.97%	53.00%	53.03%	53.06%	53.09%	53.12%	53.15%	53.18%	53.21%	53.24%	53.27%	53.30%	53.33%	53.36%	53.39%	53.42%	53.45%	53.48%	53.51%	53.54%	53.57%	53.60%	53.63%	53.66%	53.69%	53.72%	53.75%	53.78%	53.81%	53.84%	53.87%	53.90%	53.93%	53.96%	53.99%	54.02%	54.05%	54.08%	54.11%	54.14%	54.17%	54.20%	54.23%	54.26%	54.29%	54.32%	54.35%	54.38%	

Table 2: Early Income

Age at entry (x)	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s
------------------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Regular Guaranteed Income Rates for Annualized Premium greater than INR 85,000 and less than INR 2,00,000

[illegible]

Version 2 - Early Income

Regulator: Guaranteed Income Rates for Annuities Premium greater than and equal to RMB 2,000,000 and less than RMB 5,000,000

Age every year (T)	5				6				7				8				9				10				11				12				13				14				15				16				17				18				19				20				21				22				23				24				25				26				27				28				29				30				31				32				33				34				35				36				37				38				39				40				41				42				43				44				45				46				47				48				49				50				51				52				53				54				55				56				57				58				59				60				61				62				63				64				65				66				67				68				69				70				71				72				73				74				75				76				77				78				79				80				81				82				83				84				85				86				87				88				89				90				91				92				93				94				95				96				97				98				99				100				101				102				103				104				105				106				107				108				109				110				111				112				113				114				115				116				117				118				119				120				121				122				123				124				125				126				127				128				129				130				131				132				133				134				135				136				137				138				139				140				141				142				143				144				145				146				147				148				149				150				151				152				153				154				155				156				157				158				159				160				161				162				163				164				165				166				167				168				169				170				171				172				173				174				175				176				177				178				179				180				181				182				183				184				185				186				187				188				189				190				191				192				193				194				195				196				197				198				199				200				201				202				203				204				205				206				207				208				209				210				211				212				213				214				215				216				217				218				219				220				221				222				223				224				225				226				227				228				229				230				231				232				233				234				235				236				237				238				239				240				241				242				243				244				245				246				247				248				249				250				251				252				253				254				255				256				257				258				259				260				261				262				263				264				265				266				267				268				269				270				271				272				273				274				275				276				277				278				279				280				281				282				283				284				285				286				287				288				289				290				291				292				293				294				295				296				297				298				299				300			
1	13.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

Variant 2: Early Income

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

[illegible]