

Annexure A

The Mortality charges for Rs.1000 sum at risk per annum are as follows:

| Age last birthday | Mortality charge | Age last birthday | Mortality charge |
|-------------------|------------------|-------------------|------------------|
| 0 | 2.50245 | 36 | 0.84135 |
| 1 | 2.04930 | 37 | 0.89865 |
| 2 | 1.54380 | 38 | 0.96480 |
| 3 | 1.16445 | 39 | 1.04085 |
| 4 | 0.88050 | 40 | 1.12845 |
| 5 | 0.66870 | 41 | 1.22970 |
| 6 | 0.51240 | 42 | 1.34685 |
| 7 | 0.40020 | 43 | 1.48260 |
| 8 | 0.32445 | 44 | 1.63980 |
| 9 | 0.27945 | 45 | 1.82115 |
| 10 | 0.26040 | 46 | 2.02905 |
| 11 | 0.26265 | 47 | 2.26470 |
| 12 | 0.28140 | 48 | 2.52780 |
| 13 | 0.31170 | 49 | 2.81670 |
| 14 | 0.34860 | 50 | 3.12855 |
| 15 | 0.38805 | 51 | 3.46005 |
| 16 | 0.42690 | 52 | 3.80790 |
| 17 | 0.46275 | 53 | 4.16940 |
| 18 | 0.49425 | 54 | 4.54305 |
| 19 | 0.52065 | 55 | 4.92915 |
| 20 | 0.54180 | 56 | 5.33025 |
| 21 | 0.55830 | 57 | 5.75055 |
| 22 | 0.57090 | 58 | 6.19575 |
| 23 | 0.58020 | 59 | 6.67275 |
| 24 | 0.58725 | 60 | 7.18920 |
| 25 | 0.59325 | 61 | 7.75335 |
| 26 | 0.59910 | 62 | 8.37315 |
| 27 | 0.60600 | 63 | 9.05610 |
| 28 | 0.61500 | 64 | 9.80970 |
| 29 | 0.62670 | 65 | 10.64100 |
| 30 | 0.64170 | 66 | 11.55675 |
| 31 | 0.66075 | 67 | 12.56385 |
| 32 | 0.68475 | 68 | 13.66920 |
| 33 | 0.71430 | 69 | 14.88000 |
| 34 | 0.74985 | 70 | 16.20405 |
| 35 | 0.79200 | | |

1. Monthly rates are 1/12th of the annual rates and there is no frequency loading
2. Mortality charges will be different for sub standard lives.