

Waiver of Premium on Disability Rider

Rider term in years	Annual Premium per Rs.1000/- annual premium to be waived
10	14.54
11	14.66
12	14.81
13	14.97
14	15.15
15	15.52
16	15.71
17	15.91
18	16.11
19	16.32
20	16.52
21	16.73
22	16.94
23	17.15
24	17.35
25	17.56
26	17.76
27	17.96
28	18.16
29	18.35
30	18.55

Term Assurance Rider
Annual Premium per Rs.1000/- Sum Assured

age lbd	policy term																									
	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
18	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.44	2.46	2.48	2.50	2.52	2.55	2.58	2.61	2.64	2.67	2.71	2.75	2.79
19	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.48	2.50	2.52	2.54	2.57	2.60	2.63	2.67	2.70	2.74	2.78	2.83	2.87
20	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.52	2.54	2.56	2.59	2.62	2.66	2.69	2.73	2.77	2.81	2.86	2.91	2.96
21	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.54	2.56	2.59	2.62	2.65	2.68	2.72	2.76	2.80	2.85	2.90	2.95	3.01	3.06
22	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.56	2.58	2.61	2.64	2.67	2.71	2.75	2.79	2.83	2.88	2.93	2.99	3.05	3.11	3.18
23	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.58	2.60	2.63	2.66	2.70	2.74	2.78	2.82	2.87	2.92	2.97	3.03	3.10	3.16	3.23	3.30	
24	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.63	2.66	2.69	2.73	2.76	2.81	2.85	2.90	2.96	3.02	3.08	3.15	3.21	3.29	3.36	3.44	
25	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.60	2.62	2.68	2.72	2.76	2.80	2.84	2.89	2.94	3.00	3.06	3.13	3.20	3.27	3.35	3.43	3.51	3.60
26	2.60	2.60	2.60	2.60	2.60	2.60	2.61	2.63	2.65	2.68	2.75	2.79	2.83	2.88	2.93	2.99	3.05	3.11	3.18	3.26	3.34	3.42	3.50	3.59	3.68	3.78
27	2.61	2.61	2.61	2.61	2.61	2.65	2.66	2.68	2.71	2.75	2.83	2.87	2.92	2.98	3.03	3.10	3.17	3.24	3.32	3.40	3.49	3.58	3.68	3.77	3.87	3.98
28	2.63	2.63	2.63	2.63	2.63	2.70	2.72	2.76	2.79	2.84	2.92	2.97	3.03	3.09	3.16	3.23	3.31	3.39	3.48	3.57	3.67	3.77	3.87	3.98	4.09	4.19
29	2.66	2.66	2.66	2.66	2.66	2.78	2.81	2.85	2.89	2.94	3.03	3.09	3.15	3.22	3.30	3.38	3.47	3.57	3.66	3.77	3.87	3.98	4.09	4.21	4.32	4.44
30	2.71	2.71	2.71	2.71	2.71	2.87	2.91	2.95	3.00	3.06	3.16	3.23	3.30	3.38	3.47	3.56	3.66	3.77	3.87	3.99	4.10	4.22	4.34	4.47	4.59	4.71
31	2.78	2.78	2.78	2.78	2.79	2.99	3.03	3.08	3.14	3.20	3.31	3.39	3.47	3.57	3.66	3.77	3.88	3.99	4.11	4.24	4.36	4.49	4.62	4.75	4.88	5.02
32	2.87	2.87	2.87	2.87	2.92	3.12	3.17	3.23	3.29	3.36	3.49	3.58	3.67	3.78	3.89	4.01	4.13	4.25	4.38	4.52	4.66	4.79	4.93	5.07	5.21	5.36
33	2.97	2.97	2.97	3.01	3.06	3.28	3.33	3.40	3.47	3.55	3.69	3.79	3.90	4.02	4.14	4.27	4.41	4.54	4.69	4.83	4.97	5.12	5.27	5.42	5.58	5.74
34	3.10	3.10	3.12	3.16	3.21	3.45	3.51	3.59	3.68	3.77	3.93	4.04	4.16	4.29	4.43	4.57	4.72	4.87	5.02	5.17	5.32	5.48	5.64	5.81	5.98	6.16
35	3.26	3.26	3.29	3.33	3.39	3.65	3.72	3.81	3.91	4.02	4.19	4.32	4.45	4.60	4.75	4.90	5.06	5.22	5.38	5.55	5.71	5.88	6.06	6.24	6.43	6.62
36	3.43	3.44	3.47	3.52	3.59	3.87	3.96	4.06	4.17	4.30	4.49	4.63	4.78	4.94	5.10	5.27	5.44	5.61	5.78	5.96	6.14	6.32	6.52	6.72	6.92	
37	3.62	3.63	3.67	3.73	3.81	4.12	4.22	4.34	4.47	4.61	4.82	4.98	5.14	5.31	5.49	5.67	5.85	6.03	6.22	6.41	6.61	6.81	7.02	7.24		
38	3.83	3.84	3.89	3.97	4.07	4.40	4.52	4.66	4.80	4.96	5.19	5.36	5.54	5.73	5.92	6.11	6.30	6.50	6.70	6.91	7.13	7.35	7.58			
39	4.06	4.08	4.15	4.24	4.35	4.72	4.86	5.01	5.17	5.35	5.60	5.79	5.99	6.19	6.39	6.59	6.79	7.01	7.23	7.46	7.70	7.94				
40	4.30	4.34	4.43	4.54	4.67	5.08	5.23	5.40	5.59	5.78	6.05	6.26	6.47	6.68	6.89	7.11	7.33	7.57	7.81	8.07	8.33					
41	4.58	4.64	4.74	4.87	5.03	5.48	5.65	5.84	6.04	6.25	6.55	6.77	6.99	7.21	7.44	7.68	7.93	8.19	8.45	8.73						
42	4.90	4.98	5.11	5.26	5.43	5.93	6.12	6.33	6.55	6.77	7.09	7.32	7.56	7.80	8.05	8.31	8.59	8.87	9.16							
43	5.27	5.38	5.53	5.70	5.90	6.44	6.65	6.87	7.11	7.35	7.69	7.93	8.19	8.45	8.73	9.02	9.32	9.63								
44	5.71	5.84	6.00	6.20	6.42	7.00	7.23	7.48	7.73	7.98	8.34	8.60	8.88	9.17	9.48	9.79	10.12									
45	6.20	6.35	6.54	6.75	6.99	7.63	7.88	8.14	8.40	8.66	9.05	9.34	9.65	9.97	10.30	10.65										
46	6.76	6.92	7.13	7.36	7.62	8.32	8.58	8.85	9.12	9.41	9.83	10.15	10.49	10.84	11.21											
47	7.37	7.55	7.78	8.03	8.31	9.06	9.33	9.61	9.90	10.22	10.69	11.04	11.41	11.80												
48	8.03	8.23	8.48	8.75	9.05	9.85	10.13	10.43	10.76	11.11	11.62	12.02	12.43													
49	8.76	8.98	9.24	9.53	9.83	10.69	10.99	11.33	11.69	12.08	12.65	13.08														
50	9.54	9.78	10.06	10.35	10.66	11.59	11.93	12.31	12.71	13.14	13.78															
51	10.38	10.63	10.91	11.21	11.55	12.58	12.96	13.38	13.83	14.31																
52	11.28	11.52	11.80	12.14	12.52	13.65	14.09	14.56	15.06																	
53	12.20	12.45	12.77	13.15	13.58	14.84	15.33	15.85																		
54	13.16	13.45	13.82	14.26	14.76	16.14	16.69																			
55	14.20	14.55	14.98	15.49	16.05	17.59																				
56	15.34	15.76	16.28	16.86	17.49																					
57	16.63	17.13	17.72	18.39																						
58	18.14	18.72	19.40																							
59	19.89	20.54																								
60	21.86																									

Future Assure Plan
Annual Premiums per Rs.1000/- Sum Assured

age lbd	policy term															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								
0																																			
1														63.58	59.83	56.51	53.55	50.89	48.50	46.33	44.35	42.55	40.90	39.39	37.99	36.71	35.52	0							
2													67.84	63.60	59.84	56.53	53.57	50.91	48.52	46.35	44.38	42.58	40.93	39.41	38.02	36.74	35.55	1							
3																													2						
4													72.71	67.86	63.63	59.89	56.58	53.63	50.97	48.58	46.41	44.44	42.64	41.00	39.48	38.09	36.81	35.62	3						
5													77.34	72.74	67.90	63.66	59.93	56.62	53.66	51.01	48.62	46.45	44.48	42.68	41.04	39.52	38.13	36.85	35.66	4					
6													83.75	77.37	72.78	67.93	63.70	59.97	56.66	53.70	51.05	48.66	46.49	44.53	42.73	41.08	39.57	38.18	36.90	35.71	5				
7													91.31	83.79	77.42	72.82	67.98	63.75	60.02	56.71	53.75	51.10	48.71	46.54	44.57	42.78	41.13	39.62	38.23	36.95	35.76	6			
8													100.35	91.36	83.85	77.47	72.87	68.03	63.80	60.07	56.76	53.81	51.16	48.77	46.60	44.63	42.83	41.19	39.68	38.28	37.00	35.81	7		
9													111.34	100.41	91.42	83.91	77.53	72.93	68.09	63.86	60.13	56.82	53.87	51.22	48.83	46.66	44.69	42.89	41.25	39.74	38.34	37.06	35.87	8	
10													118.25	111.50	100.57	91.58	84.06	77.68	73.09	68.24	64.01	60.28	56.97	54.01	51.36	48.97	46.80	44.83	43.03	41.38	39.87	38.48	37.20	36.01	9
11													125.16	111.55	100.62	91.63	84.11	77.73	73.13	68.29	64.06	60.33	57.02	54.06	51.41	49.01	46.85	44.88	43.08	41.43	39.92	38.53	37.25	36.06	10
12													132.07	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	11
13													139.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	12
14													146.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	13
15													153.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	14
16													160.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	15
17													167.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	16
18													174.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	17
19													181.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	18
20													188.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	19
21													195.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	20
22													202.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	21
23													209.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	22
24													216.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	23
25													223.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	24
26													230.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	25
27													237.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	26
28													244.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	27
29													251.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	28
30													258.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	29
31													265.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	30
32													272.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	31
33													279.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	32
34													286.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	33
35													293.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	34
36													300.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	35
37													307.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	36
38													314.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	37
39													321.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	38
40													328.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	39
41													335.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	40
42													342.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	41
43													349.00	111.81	100.87	91.88	84.15	77.77	73.18	68.34	64.10	60.37	57.06	54.10	51.45	49.06	46.89	44.92	43.12	41.47	39.96	38.57	37.29	36.11	42
44</																																			

Life Guardian Rider**Annual Premium per Rs.1000/- annual premium to be waived**

age lbd of Life Assured	age lbd of proposer						
	20 - 25	26 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55
0	25.07	28.10	35.31	48.48	70.75	106.57	163.07
1	24.30	27.00	33.56	45.66	66.33	99.54	151.43
2	23.56	25.94	31.89	42.95	62.05	92.75	140.25
3	22.84	24.92	30.30	40.34	57.91	86.15	129.52
4	21.87	23.63	28.42	37.37	53.21	78.74	117.59
5	21.20	22.70	26.98	35.01	49.36	72.69	107.82
6		21.80	25.62	32.77	45.67	66.87	98.46
7		20.96	24.34	30.66	42.13	61.28	89.47
8		20.18	23.13	28.67	38.77	55.91	80.80
9		18.40	20.81	25.35	33.62	47.91	68.40
10		17.71	19.74	23.62	30.65	43.03	60.69
11			18.77	22.04	27.88	38.37	53.37
12			17.94	20.63	25.35	34.00	46.45
13			17.31	19.45	23.12	29.97	39.97
14			17.03	18.64	21.31	26.43	34.01

Accidental Death Rider

Annual Premium per Rs.1000/- Sum Assured

Rs.0.50

Accidental Total & Permanent Disability Rider

Annual Premium per Rs.1000/- annual premium to be waived

Rs 0.40

