

Please note:

- Income Benefit is expressed as a percentage of annualised premium and varies by the entry age, premium band and gender of the life insured and the sub-variant selected.
- Below mentioned rates are applicable for male lives, there will be a 3 year setback for female lives.

6 Pay 7

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	142.11%	142.75%	143.29%	143.56%	144.16%	144.29%
1	142.92%	143.57%	144.11%	144.38%	144.98%	145.11%
2	144.07%	144.72%	145.26%	145.53%	146.13%	146.27%
3	144.27%	144.92%	145.46%	145.73%	146.33%	146.47%
4	144.35%	145.00%	145.54%	145.82%	146.41%	146.55%
5	144.38%	145.03%	145.57%	145.84%	146.44%	146.57%
6	144.37%	145.02%	145.56%	145.83%	146.43%	146.57%
7	144.34%	144.99%	145.53%	145.80%	146.40%	146.54%
8	144.29%	144.94%	145.48%	145.76%	146.35%	146.49%
9	144.23%	144.88%	145.42%	145.70%	146.29%	146.43%
10	144.16%	144.81%	145.36%	145.63%	146.22%	146.36%
11	144.08%	144.73%	145.27%	145.55%	146.14%	146.28%
12	144.00%	144.65%	145.19%	145.47%	146.06%	146.20%
13	143.93%	144.57%	145.12%	145.39%	145.99%	146.12%
14	143.86%	144.51%	145.05%	145.32%	145.92%	146.05%
15	143.80%	144.45%	144.99%	145.26%	145.86%	145.99%
16	143.75%	144.40%	144.94%	145.21%	145.81%	145.94%
17	143.71%	144.36%	144.91%	145.18%	145.77%	145.91%
18	143.69%	144.34%	144.88%	145.15%	145.75%	145.88%
19	143.67%	144.32%	144.86%	145.14%	145.73%	145.87%
20	143.67%	144.31%	144.86%	145.13%	145.72%	145.86%
21	143.66%	144.31%	144.85%	145.12%	145.72%	145.86%
22	143.66%	144.31%	144.85%	145.12%	145.72%	145.86%
23	143.66%	144.31%	144.85%	145.12%	145.72%	145.86%
24	143.66%	144.31%	144.85%	145.12%	145.72%	145.85%
25	143.66%	144.30%	144.85%	145.12%	145.71%	145.85%
26	143.65%	144.30%	144.84%	145.11%	145.71%	145.84%
27	143.63%	144.28%	144.82%	145.10%	145.69%	145.83%
28	143.62%	144.26%	144.81%	145.08%	145.67%	145.81%
29	143.59%	144.24%	144.78%	145.05%	145.65%	145.78%
30	143.56%	144.20%	144.75%	145.02%	145.61%	145.75%

31	143.51%	144.16%	144.70%	144.97%	145.57%	145.71%
32	143.46%	144.11%	144.65%	144.93%	145.52%	145.66%
33	143.41%	144.05%	144.60%	144.87%	145.46%	145.60%
34	143.34%	143.99%	144.53%	144.80%	145.40%	145.53%
35	143.26%	143.91%	144.45%	144.72%	145.32%	145.45%
36	143.17%	143.82%	144.36%	144.63%	145.23%	145.36%
37	143.07%	143.72%	144.26%	144.53%	145.12%	145.26%
38	142.95%	143.60%	144.14%	144.41%	145.01%	145.14%
39	142.82%	143.47%	144.01%	144.28%	144.88%	145.01%
40	142.67%	143.32%	143.86%	144.13%	144.73%	144.86%
41	142.50%	143.15%	143.69%	143.96%	144.56%	144.69%
42	142.31%	142.95%	143.49%	143.76%	144.36%	144.49%
43	142.08%	142.72%	143.26%	143.53%	144.13%	144.26%
44	141.82%	142.46%	143.00%	143.27%	143.87%	144.00%
45	141.51%	142.16%	142.69%	142.96%	143.56%	143.69%
46	141.16%	141.80%	142.34%	142.61%	143.21%	143.34%
47	140.76%	141.41%	141.94%	142.21%	142.81%	142.94%
48	140.31%	140.95%	141.49%	141.76%	142.36%	142.49%
49	139.81%	140.45%	140.99%	141.26%	141.86%	141.99%
50	139.26%	139.90%	140.44%	140.70%	141.30%	141.43%
51	138.67%	139.31%	139.84%	140.11%	140.71%	140.84%
52	138.04%	138.67%	139.20%	139.47%	140.07%	140.20%
53	137.37%	138.01%	138.54%	138.80%	139.40%	139.53%
54	136.68%	137.31%	137.84%	138.11%	138.71%	138.83%
55	135.97%	136.60%	137.12%	137.39%	137.99%	138.11%
56	135.23%	135.85%	136.38%	136.64%	137.25%	137.37%
57	134.46%	135.08%	135.61%	135.87%	136.48%	136.60%
58	133.66%	134.28%	134.80%	135.07%	135.67%	135.79%
59	132.81%	133.43%	133.95%	134.21%	134.82%	134.94%
60	131.90%	132.52%	133.04%	133.30%	133.90%	134.02%

8 Pay 9

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	159.13%	159.85%	160.52%	161.94%	162.47%	163.24%
1	159.91%	160.64%	161.31%	162.72%	163.25%	164.02%
2	161.00%	161.73%	162.41%	163.82%	164.35%	165.12%
3	161.19%	161.93%	162.60%	164.01%	164.55%	165.31%
4	161.27%	162.00%	162.68%	164.09%	164.62%	165.39%
5	161.29%	162.02%	162.70%	164.11%	164.64%	165.41%
6	161.28%	162.01%	162.69%	164.10%	164.63%	165.40%
7	161.25%	161.98%	162.66%	164.07%	164.60%	165.37%
8	161.21%	161.94%	162.61%	164.02%	164.56%	165.33%
9	161.15%	161.88%	162.55%	163.96%	164.50%	165.27%
10	161.08%	161.81%	162.48%	163.90%	164.43%	165.20%
11	161.00%	161.73%	162.41%	163.82%	164.35%	165.12%
12	160.93%	161.66%	162.33%	163.74%	164.28%	165.04%
13	160.85%	161.58%	162.26%	163.67%	164.20%	164.97%
14	160.79%	161.52%	162.19%	163.60%	164.14%	164.90%
15	160.73%	161.46%	162.13%	163.55%	164.08%	164.85%
16	160.69%	161.41%	162.09%	163.50%	164.04%	164.80%
17	160.65%	161.38%	162.05%	163.47%	164.00%	164.77%
18	160.63%	161.36%	162.03%	163.44%	163.98%	164.74%
19	160.61%	161.34%	162.01%	163.43%	163.96%	164.73%
20	160.60%	161.33%	162.00%	163.42%	163.95%	164.72%
21	160.60%	161.33%	162.00%	163.41%	163.95%	164.72%
22	160.60%	161.33%	162.00%	163.41%	163.95%	164.71%
23	160.60%	161.33%	162.00%	163.41%	163.95%	164.71%
24	160.59%	161.32%	162.00%	163.41%	163.94%	164.71%
25	160.59%	161.32%	161.99%	163.40%	163.94%	164.71%
26	160.58%	161.31%	161.98%	163.40%	163.93%	164.70%
27	160.57%	161.30%	161.97%	163.38%	163.92%	164.68%
28	160.55%	161.27%	161.95%	163.36%	163.90%	164.66%
29	160.52%	161.25%	161.92%	163.34%	163.87%	164.64%
30	160.48%	161.21%	161.88%	163.30%	163.83%	164.60%

31	160.44%	161.17%	161.84%	163.26%	163.79%	164.56%
32	160.39%	161.12%	161.79%	163.21%	163.74%	164.51%
33	160.33%	161.06%	161.73%	163.15%	163.68%	164.45%
34	160.26%	160.99%	161.66%	163.08%	163.61%	164.38%
35	160.19%	160.91%	161.58%	163.00%	163.53%	164.30%
36	160.09%	160.82%	161.49%	162.91%	163.44%	164.21%
37	159.99%	160.72%	161.39%	162.81%	163.34%	164.11%
38	159.87%	160.60%	161.27%	162.69%	163.22%	163.99%
39	159.74%	160.46%	161.13%	162.55%	163.09%	163.86%
40	159.59%	160.31%	160.98%	162.40%	162.93%	163.70%
41	159.41%	160.13%	160.80%	162.23%	162.76%	163.53%
42	159.21%	159.93%	160.60%	162.02%	162.56%	163.33%
43	158.98%	159.70%	160.37%	161.79%	162.32%	163.09%
44	158.71%	159.43%	160.09%	161.52%	162.06%	162.83%
45	158.40%	159.12%	159.78%	161.21%	161.74%	162.52%
46	158.05%	158.76%	159.43%	160.86%	161.39%	162.16%
47	157.65%	158.36%	159.02%	160.45%	160.99%	161.76%
48	157.19%	157.90%	158.56%	160.00%	160.53%	161.30%
49	156.69%	157.40%	158.05%	159.49%	160.03%	160.80%
50	156.14%	156.84%	157.50%	158.94%	159.47%	160.25%
51	155.54%	156.24%	156.90%	158.34%	158.87%	159.65%
52	154.91%	155.61%	156.26%	157.71%	158.24%	159.01%
53	154.24%	154.94%	155.59%	157.04%	157.57%	158.34%
54	153.54%	154.23%	154.88%	156.34%	156.87%	157.64%
55	152.82%	153.51%	154.15%	155.61%	156.14%	156.92%
56	152.07%	152.75%	153.39%	154.85%	155.39%	156.16%
57	151.28%	151.96%	152.60%	154.07%	154.60%	155.38%
58	150.46%	151.13%	151.77%	153.29%	153.77%	154.55%
59	149.58%	150.25%	150.88%	152.39%	152.89%	153.67%
60	148.63%	149.30%	149.93%	151.43%	151.94%	152.72%

10 Pay 11

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	168.95%	173.23%	176.56%	178.22%	179.88%	181.55%
1	169.81%	174.09%	177.41%	179.08%	180.74%	182.40%
2	171.13%	175.41%	178.73%	180.40%	182.05%	183.71%
3	171.36%	175.63%	178.95%	180.61%	182.28%	183.94%
4	171.45%	175.72%	179.05%	180.71%	182.36%	184.02%
5	171.48%	175.75%	179.08%	180.74%	182.40%	184.06%
6	171.47%	175.74%	179.07%	180.73%	182.39%	184.05%
7	171.44%	175.71%	179.04%	180.70%	182.36%	184.02%
8	171.38%	175.66%	178.99%	180.65%	182.31%	183.98%
9	171.33%	175.61%	178.93%	180.60%	182.26%	183.92%
10	171.26%	175.53%	178.86%	180.52%	182.18%	183.85%
11	171.17%	175.46%	178.78%	180.44%	182.11%	183.77%
12	171.10%	175.37%	178.70%	180.36%	182.03%	183.69%
13	171.01%	175.29%	178.62%	180.28%	181.94%	183.62%
14	170.93%	175.22%	178.54%	180.22%	181.88%	183.54%
15	170.88%	175.15%	178.49%	180.15%	181.81%	183.47%
16	170.82%	175.09%	178.43%	180.09%	181.75%	183.43%
17	170.78%	175.07%	178.39%	180.06%	181.73%	183.39%
18	170.75%	175.04%	178.36%	180.03%	181.70%	183.36%
19	170.73%	175.02%	178.34%	180.01%	181.68%	183.34%
20	170.72%	175.01%	178.34%	180.01%	181.67%	183.33%
21	170.72%	175.00%	178.33%	180.00%	181.66%	183.33%
22	170.72%	175.00%	178.33%	180.00%	181.66%	183.32%
23	170.72%	175.00%	178.32%	180.00%	181.66%	183.32%
24	170.72%	175.00%	178.32%	179.99%	181.66%	183.32%
25	170.71%	174.99%	178.32%	179.99%	181.65%	183.31%
26	170.70%	174.98%	178.31%	179.98%	181.64%	183.30%
27	170.68%	174.96%	178.29%	179.96%	181.62%	183.29%
28	170.66%	174.94%	178.28%	179.94%	181.60%	183.27%
29	170.62%	174.90%	178.24%	179.91%	181.57%	183.25%
30	170.59%	174.88%	178.21%	179.87%	181.55%	183.21%

31	170.53%	174.82%	178.15%	179.83%	181.49%	183.16%
32	170.48%	174.77%	178.11%	179.78%	181.44%	183.11%
33	170.41%	174.71%	178.04%	179.71%	181.38%	183.05%
34	170.34%	174.63%	177.96%	179.64%	181.31%	182.98%
35	170.24%	174.54%	177.88%	179.55%	181.22%	182.89%
36	170.15%	174.44%	177.78%	179.46%	181.13%	182.79%
37	170.02%	174.33%	177.67%	179.34%	181.01%	182.69%
38	169.89%	174.19%	177.54%	179.21%	180.88%	182.56%
39	169.74%	174.04%	177.39%	179.07%	180.74%	182.42%
40	169.56%	173.87%	177.22%	178.89%	180.58%	182.25%
41	169.36%	173.67%	177.03%	178.70%	180.39%	182.07%
42	169.13%	173.45%	176.80%	178.49%	180.17%	181.85%
43	168.86%	173.19%	176.56%	178.24%	179.92%	181.60%
44	168.56%	172.89%	176.26%	177.95%	179.64%	181.33%
45	168.21%	172.55%	175.93%	177.62%	179.31%	180.99%
46	167.81%	172.17%	175.55%	177.24%	178.93%	180.62%
47	167.36%	171.72%	175.11%	176.87%	178.51%	180.21%
48	166.86%	171.23%	174.63%	176.38%	178.03%	179.72%
49	166.30%	170.68%	174.09%	175.83%	177.49%	179.20%
50	165.68%	170.07%	173.49%	175.22%	176.90%	178.67%
51	165.02%	169.41%	172.83%	174.56%	176.31%	177.97%
52	164.29%	168.71%	172.14%	173.87%	175.61%	177.30%
53	163.54%	167.97%	171.41%	173.13%	174.86%	176.61%
54	162.74%	167.18%	170.64%	172.35%	174.07%	175.81%
55	161.92%	166.36%	169.83%	171.53%	173.24%	174.98%
56	161.04%	165.52%	169.00%	170.68%	172.46%	174.19%
57	160.14%	164.63%	168.11%	169.79%	171.60%	173.32%
58	159.17%	163.68%	167.18%	168.93%	170.62%	172.43%
59	158.15%	162.67%	166.18%	167.94%	169.71%	171.40%
60	157.04%	161.58%	165.11%	166.88%	168.64%	170.41%

12 Pay 13

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	192.53%	197.67%	201.68%	203.69%	205.73%	207.68%
1	193.45%	198.59%	202.60%	204.62%	206.59%	208.60%
2	194.87%	200.01%	204.00%	206.05%	208.00%	210.00%
3	195.10%	200.24%	204.24%	206.28%	208.24%	210.23%
4	195.20%	200.34%	204.33%	206.38%	208.33%	210.33%
5	195.22%	200.37%	204.36%	206.41%	208.36%	210.36%
6	195.21%	200.36%	204.35%	206.40%	208.35%	210.35%
7	195.17%	200.32%	204.32%	206.37%	208.31%	210.32%
8	195.12%	200.27%	204.27%	206.32%	208.28%	210.27%
9	195.06%	200.20%	204.21%	206.25%	208.21%	210.20%
10	194.98%	200.12%	204.13%	206.17%	208.13%	210.14%
11	194.89%	200.04%	204.04%	206.09%	208.04%	210.05%
12	194.80%	199.95%	203.95%	206.00%	207.96%	209.96%
13	194.72%	199.86%	203.87%	205.91%	207.88%	209.88%
14	194.64%	199.79%	203.79%	205.83%	207.80%	209.80%
15	194.57%	199.72%	203.73%	205.77%	207.73%	209.73%
16	194.51%	199.66%	203.66%	205.70%	207.68%	209.67%
17	194.47%	199.62%	203.63%	205.67%	207.64%	209.64%
18	194.43%	199.59%	203.59%	205.63%	207.60%	209.60%
19	194.42%	199.56%	203.58%	205.61%	207.58%	209.58%
20	194.41%	199.56%	203.57%	205.60%	207.57%	209.57%
21	194.40%	199.55%	203.56%	205.59%	207.57%	209.57%
22	194.40%	199.54%	203.56%	205.59%	207.56%	209.57%
23	194.39%	199.54%	203.55%	205.58%	207.56%	209.56%
24	194.38%	199.53%	203.55%	205.57%	207.55%	209.56%
25	194.37%	199.52%	203.53%	205.56%	207.54%	209.55%
26	194.35%	199.50%	203.52%	205.55%	207.52%	209.53%
27	194.33%	199.48%	203.50%	205.53%	207.51%	209.52%
28	194.30%	199.46%	203.47%	205.50%	207.48%	209.49%
29	194.26%	199.42%	203.43%	205.47%	207.44%	209.45%
30	194.21%	199.37%	203.38%	205.42%	207.39%	209.40%

31	194.15%	199.32%	203.33%	205.37%	207.35%	209.35%
32	194.09%	199.24%	203.27%	205.30%	207.28%	209.35%
33	194.00%	199.17%	203.19%	205.21%	207.27%	209.22%
34	193.90%	199.07%	203.09%	205.13%	207.17%	209.13%
35	193.79%	198.96%	202.98%	205.02%	207.06%	209.02%
36	193.66%	198.84%	202.87%	204.89%	206.94%	208.91%
37	193.51%	198.70%	202.72%	204.76%	206.80%	208.77%
38	193.34%	198.53%	202.57%	204.59%	206.64%	208.63%
39	193.16%	198.34%	202.38%	204.41%	206.45%	208.45%
40	192.93%	198.14%	202.18%	204.21%	206.24%	208.31%
41	192.69%	197.90%	201.95%	203.96%	206.01%	208.06%
42	192.40%	197.62%	201.69%	203.70%	205.74%	207.79%
43	192.08%	197.31%	201.37%	203.39%	205.43%	207.48%
44	191.72%	196.96%	201.04%	203.04%	205.08%	207.12%
45	191.30%	196.56%	200.64%	202.64%	204.67%	206.72%
46	190.84%	196.10%	200.19%	202.20%	204.28%	206.33%
47	190.32%	195.59%	199.69%	201.69%	203.79%	205.83%
48	189.72%	195.01%	199.13%	201.11%	203.24%	205.27%
49	189.07%	194.37%	198.50%	200.56%	202.57%	204.68%
50	188.35%	193.67%	197.81%	199.87%	201.95%	203.96%
51	187.57%	192.90%	197.05%	199.13%	201.20%	203.22%
52	186.74%	192.09%	196.25%	198.33%	200.42%	202.49%
53	185.85%	191.22%	195.39%	197.48%	199.57%	201.66%
54	184.91%	190.30%	194.48%	196.58%	198.68%	200.77%
55	183.91%	189.33%	193.53%	195.64%	197.74%	199.84%
56	182.86%	188.30%	192.53%	194.64%	196.75%	198.86%
57	181.76%	187.21%	191.47%	193.59%	195.71%	197.84%
58	180.57%	186.06%	190.33%	192.47%	194.60%	196.73%
59	179.30%	184.82%	189.11%	191.26%	193.41%	195.55%
60	177.90%	183.46%	187.78%	189.94%	192.10%	194.26%