



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	135.12%	138.03%	140.29%	141.43%	142.56%	143.69%
1	135.94%	138.85%	141.11%	142.24%	143.37%	144.50%
2	137.09%	139.99%	142.25%	143.38%	144.51%	145.64%
3	137.29%	140.19%	142.45%	143.58%	144.71%	145.84%
4	137.37%	140.27%	142.53%	143.66%	144.79%	145.92%
5	137.40%	140.30%	142.56%	143.69%	144.82%	145.95%
6	137.39%	140.29%	142.55%	143.68%	144.81%	145.94%
7	137.36%	140.26%	142.52%	143.65%	144.78%	145.91%
8	137.31%	140.21%	142.47%	143.60%	144.73%	145.86%
9	137.25%	140.15%	142.41%	143.54%	144.67%	145.80%
10	137.17%	140.08%	142.34%	143.47%	144.60%	145.73%
11	137.10%	140.00%	142.26%	143.39%	144.52%	145.65%
12	137.01%	139.92%	142.18%	143.31%	144.44%	145.57%
13	136.94%	139.84%	142.11%	143.24%	144.37%	145.50%
14	136.87%	139.77%	142.04%	143.17%	144.30%	145.43%
15	136.81%	139.72%	141.98%	143.11%	144.24%	145.37%
16	136.76%	139.67%	141.93%	143.06%	144.19%	145.32%
17	136.72%	139.63%	141.89%	143.02%	144.16%	145.29%
18	136.70%	139.61%	141.87%	143.00%	144.13%	145.26%
19	136.68%	139.59%	141.85%	142.99%	144.12%	145.25%
20	136.67%	139.58%	141.85%	142.98%	144.11%	145.24%
21	136.67%	139.58%	141.84%	142.97%	144.10%	145.24%
22	136.67%	139.58%	141.84%	142.97%	144.10%	145.23%
23	136.67%	139.58%	141.84%	142.97%	144.10%	145.23%
24	136.67%	139.58%	141.84%	142.97%	144.10%	145.23%
25	136.66%	139.57%	141.84%	142.97%	144.10%	145.23%
26	136.65%	139.56%	141.83%	142.96%	144.09%	145.22%
27	136.64%	139.55%	141.81%	142.95%	144.08%	145.21%
28	136.62%	139.53%	141.79%	142.93%	144.06%	145.19%
29	136.59%	139.50%	141.77%	142.90%	144.03%	145.16%
30	136.56%	139.47%	141.74%	142.87%	144.00%	145.13%
31	136.52%	139.43%	141.69%	142.82%	143.96%	145.09%
32	136.47%	139.38%	141.64%	142.78%	143.91%	145.04%
33	136.41%	139.32%	141.59%	142.72%	143.85%	144.98%
34	136.34%	139.25%	141.52%	142.65%	143.78%	144.91%
35	136.26%	139.17%	141.44%	142.57%	143.70%	144.84%
36	136.17%	139.08%	141.35%	142.48%	143.61%	144.75%
37	136.06%	138.98%	141.25%	142.38%	143.51%	144.65%
38	135.95%	138.86%	141.13%	142.26%	143.40%	144.53%
39	135.81%	138.73%	141.00%	142.13%	143.27%	144.40%
40	135.66%	138.58%	140.85%	141.98%	143.12%	144.25%
41	135.49%	138.41%	140.68%	141.81%	142.95%	144.08%
42	135.29%	138.21%	140.48%	141.62%	142.75%	143.89%
43	135.05%	137.98%	140.25%	141.39%	142.53%	143.66%
44	134.79%	137.71%	139.99%	141.13%	142.26%	143.40%
45	134.48%	137.40%	139.68%	140.82%	141.96%	143.10%
46	134.12%	137.05%	139.33%	140.47%	141.61%	142.75%
47	133.71%	136.65%	138.93%	140.07%	141.22%	142.36%



48	133.25%	136.19%	138.48%	139.62%	140.77%	141.91%
49	132.74%	135.69%	137.98%	139.12%	140.27%	141.41%
50	132.18%	135.13%	137.43%	138.57%	139.72%	140.87%
51	131.58%	134.53%	136.83%	137.98%	139.13%	140.28%
52	130.94%	133.89%	136.20%	137.35%	138.50%	139.65%
53	130.26%	133.22%	135.53%	136.68%	137.83%	138.99%
54	129.56%	132.53%	134.83%	135.99%	137.14%	138.30%
55	128.83%	131.80%	134.12%	135.27%	136.43%	137.59%
56	128.07%	131.06%	133.37%	134.53%	135.69%	136.85%
57	127.29%	130.28%	132.60%	133.76%	134.93%	136.09%
58	126.48%	129.47%	131.80%	132.96%	134.13%	135.29%
59	125.61%	128.61%	130.95%	132.11%	133.28%	134.45%
60	124.68%	127.69%	130.03%	131.20%	132.37%	133.54%

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
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Age (in years)	Premium Band					
	35,000	50,000	75,000	100,000	150,000	300,000
	0	159.13%	159.85%	160.52%	161.94%	162.47%
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	188.50%	193.64%	197.64%	199.62%	201.62%	203.63%
1	189.42%	194.56%	198.56%	200.54%	202.55%	204.58%
2	190.83%	195.97%	199.96%	201.96%	203.98%	205.95%
3	191.07%	196.20%	200.19%	202.20%	204.22%	206.18%
4	191.16%	196.29%	200.29%	202.29%	204.31%	206.28%
5	191.18%	196.32%	200.31%	202.32%	204.34%	206.30%
6	191.17%	196.30%	200.30%	202.30%	204.33%	206.29%
7	191.13%	196.26%	200.26%	202.26%	204.29%	206.25%
8	191.07%	196.21%	200.21%	202.21%	204.24%	206.21%
9	191.01%	196.15%	200.14%	202.15%	204.17%	206.14%
10	190.93%	196.07%	200.07%	202.07%	204.09%	206.13%
11	190.84%	195.98%	199.98%	201.98%	204.00%	206.04%
12	190.75%	195.89%	199.89%	201.89%	203.91%	205.95%
13	190.66%	195.80%	199.81%	201.80%	203.82%	205.86%
14	190.58%	195.73%	199.73%	201.72%	203.74%	205.78%
15	190.51%	195.66%	199.66%	201.66%	203.67%	205.71%
16	190.45%	195.60%	199.60%	201.59%	203.61%	205.65%
17	190.42%	195.56%	199.56%	201.56%	203.58%	205.61%
18	190.38%	195.53%	199.53%	201.52%	203.54%	205.57%
19	190.36%	195.50%	199.51%	201.50%	203.52%	205.55%
20	190.35%	195.50%	199.50%	201.50%	203.51%	205.55%
21	190.34%	195.49%	199.49%	201.49%	203.50%	205.54%
22	190.33%	195.48%	199.48%	201.48%	203.49%	205.53%
23	190.33%	195.47%	199.48%	201.47%	203.49%	205.52%

24	190.32%	195.47%	199.47%	201.46%	203.48%	205.51%
25	190.30%	195.45%	199.46%	201.45%	203.47%	205.50%
26	190.28%	195.43%	199.44%	201.43%	203.45%	205.48%
27	190.27%	195.42%	199.42%	201.42%	203.43%	205.47%
28	190.23%	195.38%	199.39%	201.38%	203.39%	205.43%
29	190.19%	195.34%	199.35%	201.34%	203.36%	205.39%
30	190.13%	195.28%	199.29%	201.29%	203.30%	205.33%
31	190.07%	195.23%	199.24%	201.23%	203.25%	205.28%
32	190.00%	195.16%	199.17%	201.16%	203.17%	205.20%
33	189.91%	195.07%	199.09%	201.08%	203.09%	205.12%
34	189.80%	194.97%	198.99%	200.98%	202.99%	205.02%
35	189.69%	194.85%	198.88%	200.86%	202.87%	204.90%
36	189.55%	194.72%	198.74%	200.73%	202.74%	204.77%
37	189.39%	194.57%	198.60%	200.58%	202.59%	204.61%
38	189.21%	194.39%	198.43%	200.41%	202.41%	204.44%
39	189.01%	194.20%	198.23%	200.22%	202.22%	204.24%
40	188.77%	193.97%	198.01%	199.99%	201.99%	204.01%
41	188.51%	193.72%	197.76%	199.74%	201.81%	203.83%
42	188.21%	193.43%	197.48%	199.46%	201.54%	203.55%
43	187.87%	193.10%	197.16%	199.13%	201.22%	203.24%
44	187.49%	192.72%	196.79%	198.83%	200.82%	202.90%
45	187.05%	192.30%	196.38%	198.42%	200.40%	202.50%
46	186.56%	191.82%	195.91%	197.96%	199.94%	202.05%
47	186.01%	191.28%	195.38%	197.43%	199.48%	201.48%
48	185.40%	190.68%	194.79%	196.85%	198.91%	200.89%
49	184.72%	190.02%	194.14%	196.20%	198.26%	200.33%
50	183.97%	189.29%	193.42%	195.49%	197.56%	199.63%
51	183.17%	188.50%	192.65%	194.72%	196.79%	198.87%
52	182.30%	187.65%	191.81%	193.89%	195.97%	198.05%
53	181.38%	186.75%	190.92%	193.01%	195.10%	197.19%
54	180.40%	185.79%	189.98%	192.08%	194.17%	196.27%
55	179.37%	184.78%	188.99%	191.09%	193.20%	195.30%
56	178.28%	183.72%	187.94%	190.06%	192.17%	194.28%
57	177.13%	182.59%	186.83%	188.96%	191.08%	193.20%
58	175.89%	181.38%	185.65%	187.78%	189.92%	192.05%
59	174.55%	180.07%	184.37%	186.52%	188.66%	190.81%
60	173.09%	178.65%	182.97%	185.13%	187.29%	189.45%