

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	34.10%	36.50%	38.39%	39.33%	40.27%	41.21%
1	34.39%	36.81%	38.69%	39.63%	40.58%	41.51%
2	34.82%	37.24%	39.11%	40.06%	41.00%	41.94%
3	34.89%	37.32%	39.19%	40.13%	41.08%	42.01%
4	34.92%	37.35%	39.22%	40.16%	41.11%	42.04%
5	34.93%	37.35%	39.23%	40.17%	41.12%	42.05%
6	34.93%	37.35%	39.23%	40.16%	41.11%	42.05%
7	34.92%	37.34%	39.22%	40.15%	41.10%	42.04%
8	34.90%	37.32%	39.20%	40.14%	41.08%	42.02%
9	34.88%	37.30%	39.17%	40.11%	41.06%	42.00%
10	34.85%	37.27%	39.15%	40.08%	41.03%	41.97%
11	34.82%	37.24%	39.12%	40.06%	41.00%	41.94%
12	34.79%	37.21%	39.09%	40.03%	40.97%	41.91%
13	34.76%	37.18%	39.06%	40.00%	40.94%	41.88%
14	34.74%	37.15%	39.03%	39.98%	40.92%	41.85%
15	34.72%	37.13%	39.01%	39.96%	40.89%	41.83%
16	34.70%	37.11%	38.99%	39.94%	40.88%	41.81%
17	34.69%	37.10%	38.99%	39.92%	40.86%	41.80%
18	34.68%	37.09%	38.98%	39.92%	40.85%	41.79%
19	34.67%	37.08%	38.97%	39.91%	40.85%	41.79%
20	34.67%	37.08%	38.97%	39.91%	40.84%	41.78%
21	34.67%	37.08%	38.97%	39.91%	40.84%	41.78%
22	34.67%	37.08%	38.97%	39.90%	40.84%	41.78%
23	34.67%	37.08%	38.97%	39.90%	40.84%	41.78%
24	34.67%	37.08%	38.97%	39.90%	40.84%	41.78%
25	34.66%	37.08%	38.96%	39.90%	40.84%	41.78%
26	34.66%	37.07%	38.96%	39.90%	40.84%	41.78%
27	34.65%	37.07%	38.96%	39.89%	40.83%	41.77%
28	34.65%	37.06%	38.95%	39.89%	40.83%	41.76%
29	34.64%	37.05%	38.94%	39.88%	40.82%	41.75%
30	34.62%	37.04%	38.93%	39.86%	40.80%	41.74%

31	34.61%	37.02%	38.91%	39.85%	40.79%	41.72%
32	34.59%	37.00%	38.89%	39.83%	40.77%	41.71%
33	34.57%	36.98%	38.87%	39.81%	40.74%	41.68%
34	34.54%	36.95%	38.84%	39.78%	40.72%	41.66%
35	34.51%	36.92%	38.81%	39.75%	40.69%	41.64%
36	34.47%	36.89%	38.78%	39.72%	40.65%	41.60%
37	34.43%	36.86%	38.74%	39.68%	40.62%	41.56%
38	34.39%	36.81%	38.69%	39.63%	40.58%	41.52%
39	34.34%	36.76%	38.64%	39.58%	40.53%	41.47%
40	34.28%	36.71%	38.58%	39.53%	40.47%	41.41%
41	34.22%	36.64%	38.52%	39.47%	40.41%	41.35%
42	34.14%	36.56%	38.45%	39.39%	40.33%	41.27%
43	34.06%	36.48%	38.37%	39.31%	40.25%	41.19%
44	33.95%	36.37%	38.26%	39.21%	40.15%	41.10%
45	33.83%	36.27%	38.15%	39.09%	40.04%	40.98%
46	33.70%	36.13%	38.01%	38.96%	39.91%	40.85%
47	33.55%	35.98%	37.87%	38.81%	39.75%	40.70%
48	33.38%	35.81%	37.70%	38.64%	39.58%	40.53%
49	33.18%	35.62%	37.50%	38.46%	39.40%	40.34%
50	32.98%	35.41%	37.30%	38.25%	39.19%	40.13%
51	32.75%	35.19%	37.08%	38.02%	38.97%	39.92%
52	32.51%	34.94%	36.84%	37.79%	38.73%	39.68%
53	32.25%	34.70%	36.59%	37.54%	38.48%	39.44%
54	32.00%	34.43%	36.33%	37.28%	38.23%	39.17%
55	31.72%	34.17%	36.06%	37.01%	37.96%	38.91%
56	31.44%	33.88%	35.79%	36.74%	37.68%	38.63%
57	31.15%	33.60%	35.50%	36.44%	37.40%	38.35%
58	30.85%	33.29%	35.20%	36.15%	37.10%	38.05%
59	30.52%	32.97%	34.87%	35.83%	36.79%	37.74%
60	30.17%	32.63%	34.54%	35.49%	36.44%	37.40%

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	82.97%	86.76%	89.70%	91.18%	92.65%	94.12%
1	83.48%	87.27%	90.21%	91.69%	93.16%	94.63%
2	84.27%	88.05%	91.00%	92.47%	93.94%	95.41%
3	84.40%	88.18%	91.12%	92.60%	94.07%	95.54%
4	84.46%	88.24%	91.18%	92.65%	94.12%	95.59%
5	84.47%	88.26%	91.20%	92.67%	94.14%	95.61%
6	84.47%	88.25%	91.20%	92.67%	94.14%	95.61%
7	84.46%	88.24%	91.18%	92.65%	94.12%	95.60%
8	84.43%	88.21%	91.15%	92.62%	94.10%	95.57%
9	84.39%	88.17%	91.12%	92.59%	94.06%	95.54%
10	84.35%	88.14%	91.08%	92.55%	94.02%	95.50%
11	84.30%	88.09%	91.04%	92.51%	93.98%	95.46%
12	84.25%	88.04%	90.99%	92.46%	93.94%	95.41%
13	84.20%	88.00%	90.94%	92.42%	93.89%	95.36%
14	84.16%	87.95%	90.90%	92.37%	93.85%	95.32%
15	84.12%	87.91%	90.86%	92.33%	93.81%	95.28%
16	84.09%	87.88%	90.83%	92.30%	93.77%	95.25%
17	84.08%	87.86%	90.81%	92.28%	93.75%	95.23%
18	84.06%	87.84%	90.79%	92.26%	93.74%	95.21%
19	84.05%	87.83%	90.78%	92.25%	93.72%	95.20%
20	84.04%	87.82%	90.77%	92.24%	93.72%	95.19%
21	84.04%	87.82%	90.77%	92.24%	93.72%	95.19%
22	84.04%	87.82%	90.77%	92.24%	93.72%	95.19%
23	84.04%	87.82%	90.77%	92.24%	93.72%	95.19%
24	84.04%	87.82%	90.77%	92.24%	93.71%	95.19%
25	84.03%	87.82%	90.76%	92.24%	93.71%	95.19%
26	84.03%	87.81%	90.76%	92.23%	93.71%	95.18%
27	84.02%	87.80%	90.75%	92.22%	93.70%	95.17%
28	84.00%	87.79%	90.74%	92.21%	93.68%	95.16%
29	83.99%	87.77%	90.72%	92.20%	93.67%	95.15%
30	83.96%	87.76%	90.71%	92.18%	93.66%	95.13%

31	83.94%	87.73%	90.68%	92.16%	93.64%	95.11%
32	83.90%	87.70%	90.65%	92.13%	93.60%	95.08%
33	83.87%	87.66%	90.62%	92.09%	93.57%	95.04%
34	83.82%	87.62%	90.57%	92.05%	93.53%	95.00%
35	83.77%	87.57%	90.52%	92.00%	93.48%	94.95%
36	83.72%	87.51%	90.47%	91.94%	93.42%	94.90%
37	83.65%	87.44%	90.40%	91.88%	93.36%	94.84%
38	83.57%	87.38%	90.34%	91.82%	93.29%	94.76%
39	83.48%	87.29%	90.25%	91.73%	93.21%	94.69%
40	83.38%	87.19%	90.16%	91.64%	93.12%	94.60%
41	83.28%	87.08%	90.05%	91.53%	93.01%	94.49%
42	83.15%	86.96%	89.93%	91.41%	92.90%	94.38%
43	82.99%	86.81%	89.78%	91.27%	92.75%	94.24%
44	82.83%	86.65%	89.62%	91.10%	92.59%	94.08%
45	82.63%	86.46%	89.43%	90.92%	92.41%	93.90%
46	82.41%	86.24%	89.22%	90.71%	92.19%	93.68%
47	82.16%	85.99%	88.97%	90.46%	91.95%	93.45%
48	81.87%	85.71%	88.69%	90.19%	91.68%	93.18%
49	81.54%	85.39%	88.39%	89.88%	91.38%	92.88%
50	81.19%	85.05%	88.04%	89.54%	91.04%	92.54%
51	80.80%	84.67%	87.67%	89.17%	90.68%	92.18%
52	80.40%	84.26%	87.27%	88.78%	90.28%	91.79%
53	79.96%	83.83%	86.85%	88.35%	89.86%	91.37%
54	79.50%	83.38%	86.40%	87.91%	89.42%	90.93%
55	79.03%	82.92%	85.94%	87.45%	88.97%	90.48%
56	78.53%	82.42%	85.45%	86.97%	88.49%	90.00%
57	78.00%	81.90%	84.94%	86.46%	87.99%	89.51%
58	77.45%	81.36%	84.41%	85.93%	87.45%	88.98%
59	76.85%	80.78%	83.83%	85.36%	86.89%	88.42%
60	76.21%	80.15%	83.22%	84.75%	86.29%	87.81%