



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						
Age (in years)	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k nd above
	Premium Band					
	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						
Age (in years)	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k nd above
	Premium Band					
	35,000	50,000	75,000	100,000	150,000	300,000
0	82.97%	86.76%	89.70%	96.50%	97.25%	99.00%
1	83.48%	87.27%	90.21%	96.49%	97.24%	98.99%
2	84.27%	88.05%	91.00%	96.48%	97.23%	98.98%
3	84.40%	88.18%	91.12%	96.47%	97.22%	98.97%
4	84.46%	88.24%	91.18%	96.46%	97.21%	98.96%
5	84.47%	88.26%	91.20%	96.45%	97.20%	98.95%
6	84.47%	88.25%	91.20%	96.44%	97.19%	98.94%
7	84.46%	88.24%	91.18%	96.43%	97.18%	98.93%
8	84.43%	88.21%	91.15%	96.42%	97.17%	98.92%
9	84.39%	88.17%	91.12%	96.41%	97.16%	98.91%
10	84.35%	88.14%	91.08%	96.40%	97.15%	98.90%
11	84.30%	88.09%	91.04%	96.39%	97.14%	98.89%
12	84.25%	88.04%	90.99%	96.38%	97.13%	98.88%
13	84.20%	88.00%	90.94%	96.37%	97.12%	98.87%
14	84.16%	87.95%	90.90%	96.36%	97.11%	98.86%
15	84.12%	87.91%	90.86%	96.35%	97.10%	98.85%
16	84.09%	87.88%	90.83%	96.34%	97.09%	98.84%
17	84.08%	87.86%	90.81%	96.33%	97.08%	98.83%
18	84.06%	87.84%	90.79%	96.32%	97.07%	98.82%
19	84.05%	87.83%	90.78%	96.31%	97.06%	98.81%
20	84.04%	87.82%	90.77%	96.30%	97.05%	98.80%
21	84.04%	87.82%	90.77%	96.29%	97.04%	98.79%
22	84.04%	87.82%	90.77%	96.28%	97.03%	98.78%
23	84.04%	87.82%	90.77%	96.27%	97.02%	98.77%
24	84.04%	87.82%	90.77%	96.26%	97.01%	98.76%
25	84.03%	87.82%	90.76%	96.25%	97.00%	98.75%
26	84.03%	87.81%	90.76%	96.24%	96.99%	98.74%
27	84.02%	87.80%	90.75%	96.23%	96.98%	98.73%
28	84.00%	87.79%	90.74%	96.22%	96.97%	98.72%
29	83.99%	87.77%	90.72%	96.21%	96.96%	98.71%
30	83.96%	87.76%	90.71%	96.20%	96.95%	98.70%
31	83.94%	87.73%	90.68%	96.19%	96.94%	98.69%
32	83.90%	87.70%	90.65%	96.18%	96.93%	98.68%
33	83.87%	87.66%	90.62%	96.17%	96.92%	98.67%
34	83.82%	87.62%	90.57%	96.16%	96.91%	98.66%
35	83.77%	87.57%	90.52%	96.15%	96.90%	98.65%
36	83.72%	87.51%	90.47%	96.11%	96.85%	98.60%
37	83.65%	87.44%	90.40%	96.07%	96.80%	98.55%
38	83.57%	87.38%	90.34%	96.03%	96.75%	98.50%
39	83.48%	87.29%	90.25%	95.99%	96.70%	98.45%
40	83.38%	87.19%	90.16%	95.95%	96.65%	98.40%
41	83.28%	87.08%	90.05%	95.91%	96.60%	98.35%
42	83.15%	86.96%	89.93%	95.87%	96.55%	98.30%
43	82.99%	86.81%	89.78%	95.83%	96.50%	98.25%
44	82.83%	86.65%	89.62%	95.79%	96.45%	98.20%
45	82.63%	86.46%	89.43%	95.75%	96.40%	98.15%
46	82.41%	86.24%	89.22%	95.71%	96.35%	98.10%
47	82.16%	85.99%	88.97%	95.67%	96.30%	98.05%
48	81.87%	85.71%	88.69%	95.63%	96.25%	98.00%
49	81.54%	85.39%	88.39%	95.59%	96.20%	97.95%
50	81.19%	85.05%	88.04%	95.55%	96.15%	97.90%
51	80.80%	84.67%	87.67%	95.52%	96.10%	97.85%
52	80.40%	84.26%	87.27%	95.48%	96.05%	97.80%
53	79.96%	83.83%	86.85%	95.44%	96.00%	97.75%
54	79.50%	83.38%	86.40%	95.40%	95.95%	97.70%
55	79.03%	82.92%	85.94%	95.36%	95.90%	97.65%
56	78.53%	82.42%	85.45%	95.32%	95.85%	97.60%
57	78.00%	81.90%	84.94%	95.28%	95.80%	97.55%
58	77.45%	81.36%	84.41%	95.24%	95.75%	97.50%
59	76.85%	80.78%	83.83%	95.20%	95.70%	97.45%
60	76.21%	80.15%	83.22%	95.16%	95.65%	97.40%