

Premium rates derived are annual rate per Rs. 1,000 of Sum assured and are exclusive of service tax.

Table No.	Loan Type	Cover Type	Loan Interest Rate	Moratorium Period	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Channel	Life Type
1	Home Loan	Decreasing	10.00%	2	PB Only	45.00% of IALM 06-08	Tier 1	7.50%	Agents	Single Life
2	Loan Against Property	Decreasing	13.00%	1	PB Only	50.00% of IALM 06-08	Tier 2	7.50%	Direct	Single Life
3	Education Loan	Decreasing	10.00%	3	PB Only	50.00% of IALM 06-08	Tier 1	7.50%	Agents	Single Life
4	Car Loan	Decreasing	10.00%	0	PB Only	50.00% of IALM 06-08	Tier 2	7.50%	Agents	Single Life
5	Agriculture Loan	Decreasing	13.00%	0	PB Only	75.00% of IALM 06-08	Tier 1	7.50%	Direct	Single Life
6	Business Loan	Decreasing	10.00%	0	PB Only	57.50% of IALM 06-08	Tier 2	7.50%	Agents	Single Life
7	Home Loan	Level	10.00%	2	PB Only	45.00% of IALM 06-08	Tier 1	7.50%	Agents	Single Life
8	Loan Against Property	Level	13.00%	1	PB Only	50.00% of IALM 06-08	Tier 2	7.50%	Direct	Single Life
9	Education Loan	Level	10.00%	3	PB Only	50.00% of IALM 06-08	Tier 1	7.50%	Agents	Single Life
10	Car Loan	Level	n/a	0	PB Only	50.00% of IALM 06-08	Tier 2	7.50%	Agents	Single Life
11	Agriculture Loan	Level	n/a	0	PB Only	75.00% of IALM 06-08	Tier 1	7.50%	Direct	Single Life
12	Business Loan	Level	n/a	0	PB Only	57.50% of IALM 06-08	Tier 2	7.50%	Agents	Single Life
13	Home Loan	Decreasing	10.00%	2	PB + OB	45.00% of IALM 06-08	Tier 1	7.50%	Agents	Single Life
14	Home Loan	Decreasing	10.00%	2	PB Only	45.00% of IALM 06-08	Tier 1	7.50%	Agents	Joint Life
15	Home Loan	Decreasing	10.00%	2	PB + OB	45.00% of IALM 06-08	Tier 1	7.50%	Direct	Joint Life

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Home Loan	Decreasing	10.00%	Agents	PB Only	45% of IALM 06-08	Tier 1	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.41	3.94	5.31	6.52	7.64	8.75	9.94	11.25
19	2.47	4.02	5.41	6.65	7.81	8.99	10.27	11.7
20	2.52	4.09	5.49	6.76	7.98	9.24	10.63	12.17
21	2.55	4.14	5.56	6.87	8.15	9.5	11.01	12.68
22	2.58	4.18	5.63	6.99	8.34	9.79	11.43	13.24
23	2.61	4.22	5.7	7.11	8.55	10.12	11.9	13.85
24	2.62	4.25	5.78	7.25	8.79	10.49	12.43	14.53
25	2.64	4.3	5.87	7.42	9.06	10.92	13.01	15.29
26	2.66	4.35	5.98	7.61	9.39	11.41	13.68	16.13
27	2.69	4.41	6.11	7.85	9.77	11.97	14.42	17.07
28	2.72	4.49	6.27	8.12	10.21	12.6	15.26	18.11
29	2.76	4.59	6.46	8.45	10.72	13.33	16.2	19.27
30	2.81	4.71	6.68	8.83	11.31	14.15	17.25	20.55
31	2.87	4.86	6.95	9.28	11.99	15.06	18.41	21.97
32	2.95	5.04	7.27	9.8	12.76	16.09	19.7	23.53
33	3.05	5.24	7.64	10.41	13.63	17.24	21.13	25.25
34	3.16	5.48	8.07	11.09	14.61	18.51	22.7	27.14
35	3.3	5.76	8.57	11.88	15.7	19.91	24.43	29.21
36	3.45	6.09	9.15	12.77	16.92	21.46	26.33	31.47
37	3.63	6.47	9.8	13.76	18.27	23.17	28.4	33.93
38	3.84	6.9	10.56	14.88	19.76	25.04	30.68	-
39	4.08	7.4	11.41	16.13	21.39	27.08	33.15	-
40	4.35	7.98	12.38	17.51	23.19	29.32	35.85	-
41	4.67	8.64	13.46	19.03	25.16	31.76	38.78	-
42	5.04	9.39	14.67	20.7	27.3	34.41	41.96	-
43	5.47	10.25	16.01	22.53	29.64	37.28	-	-
44	5.96	11.21	17.48	24.51	32.17	40.4	-	-
45	6.52	12.29	19.09	26.66	34.9	43.76	-	-
46	7.15	13.47	20.83	28.98	37.84	47.37	-	-

47	7.86	14.75	22.7	31.47	41	51.17	-	-
48	8.64	16.13	24.69	34.12	44.38	-	-	-
49	9.48	17.6	26.8	36.94	47.98	-	-	-
50	10.37	19.15	29.03	39.93	51.7	-	-	-
51	11.32	20.77	31.38	43.1	55.53	-	-	-
52	12.3	22.45	33.85	46.46	59.61	-	-	-
53	13.32	24.22	36.46	50.03	-	-	-	-
54	14.37	26.06	39.22	53.61	-	-	-	-
55	15.47	28.01	42.16	57.45	-	-	-	-
56	16.61	30.08	45.32	61.56	-	-	-	-
57	17.83	32.29	48.72	66	-	-	-	-
58	19.12	34.69	52.26	-	-	-	-	-
59	20.52	37.29	56.04	-	-	-	-	-
60	22.04	40.13	60.14	-	-	-	-	-
61	23.71	43.24	64.62	-	-	-	-	-
62	25.55	46.65	69.5	-	-	-	-	-
63	27.56	50.36	-	-	-	-	-	-
64	29.78	54.22	-	-	-	-	-	-
65	32.23	58.44	-	-	-	-	-	-
66	34.91	63.04	-	-	-	-	-	-
67	37.84	68.04	-	-	-	-	-	-
68	41.05	-	-	-	-	-	-	-
69	44.55	-	-	-	-	-	-	-
70	48.36	-	-	-	-	-	-	-
71	52.36	-	-	-	-	-	-	-
72	56.61	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Loan Against Property	Decreasing	13.00%	Direct	PB Only	50% of IALM 06-08	Tier 2	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-

18	2.23	3.92	5.44	6.78	8.02	9.24	10.55	12.01
19	2.29	4	5.54	6.92	8.2	9.52	10.94	12.51
20	2.34	4.07	5.63	7.04	8.4	9.79	11.34	13.05
21	2.38	4.12	5.7	7.16	8.59	10.09	11.78	13.64
22	2.4	4.16	5.77	7.29	8.8	10.43	12.26	14.28
23	2.43	4.19	5.85	7.43	9.05	10.81	12.8	14.97
24	2.44	4.23	5.94	7.59	9.31	11.23	13.4	15.75
25	2.46	4.28	6.04	7.77	9.62	11.72	14.07	16.6
26	2.48	4.33	6.15	8	10	12.28	14.83	17.55
27	2.5	4.4	6.29	8.25	10.43	12.92	15.68	18.61
28	2.53	4.48	6.47	8.57	10.93	13.64	16.62	19.78
29	2.57	4.59	6.67	8.93	11.51	14.46	17.69	21.07
30	2.62	4.71	6.92	9.35	12.17	15.39	18.87	22.51
31	2.68	4.86	7.21	9.85	12.94	16.42	20.17	24.09
32	2.75	5.04	7.56	10.43	13.8	17.58	21.61	25.83
33	2.84	5.25	7.95	11.09	14.78	18.87	23.21	27.74
34	2.95	5.5	8.42	11.86	15.87	20.29	24.96	29.83
35	3.07	5.79	8.96	12.73	17.09	21.85	26.88	32.12
36	3.21	6.13	9.57	13.71	18.44	23.58	28.99	34.62
37	3.38	6.52	10.28	14.81	19.94	25.47	31.29	37.34
38	3.58	6.96	11.09	16.03	21.59	27.55	33.81	-
39	3.8	7.48	12.01	17.4	23.4	29.81	36.54	-
40	4.06	8.07	13.04	18.91	25.38	32.28	39.52	-
41	4.35	8.75	14.21	20.58	27.56	34.98	42.76	-
42	4.69	9.53	15.5	22.4	29.91	37.9	46.26	-
43	5.1	10.4	16.94	24.39	32.48	41.06	-	-
44	5.55	11.39	18.51	26.56	35.25	44.49	-	-
45	6.08	12.5	20.23	28.89	38.25	48.18	-	-
46	6.66	13.7	22.08	31.41	41.47	52.05	-	-
47	7.33	15.02	24.07	34.09	44.92	56.17	-	-
48	8.06	16.43	26.2	36.98	48.62	-	-	-
49	8.85	17.94	28.44	40.03	52.45	-	-	-
50	9.69	19.53	30.81	43.27	56.52	-	-	-
51	10.57	21.19	33.31	46.71	60.83	-	-	-
52	11.5	22.92	35.94	50.31	65.42	-	-	-
53	12.46	24.73	38.71	54.08	-	-	-	-
54	13.46	26.62	41.65	58.08	-	-	-	-
55	14.48	28.62	44.79	62.37	-	-	-	-
56	15.56	30.73	48.15	66.96	-	-	-	-
57	16.7	33.01	51.69	71.92	-	-	-	-
58	17.91	35.46	55.49	-	-	-	-	-

59	19.23	38.12	59.62	-	-	-	-	-
60	20.65	41.02	64.11	-	-	-	-	-
61	22.22	44.21	69.01	-	-	-	-	-
62	23.93	47.7	74.34	-	-	-	-	-
63	25.81	51.45	-	-	-	-	-	-
64	27.9	55.51	-	-	-	-	-	-
65	30.18	59.94	-	-	-	-	-	-
66	32.69	64.77	-	-	-	-	-	-
67	35.44	70.03	-	-	-	-	-	-
68	38.45	-	-	-	-	-	-	-
69	41.72	-	-	-	-	-	-	-
70	45.29	-	-	-	-	-	-	-
71	49.16	-	-	-	-	-	-	-
72	53.25	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Education Loan	Decreasing	10.00%	Agents	PB Only	50% of IALM 06-08	Tier 1	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	2.94	4.92	6.8	8.51	10.08	11.59	13.1	14.68
15	3.09	5.13	7.04	8.77	10.38	11.95	13.55	15.25
16	3.23	5.32	7.25	9.01	10.67	12.3	14	15.83
17	3.36	5.48	7.43	9.22	10.93	12.65	14.46	16.43
18	3.47	5.61	7.58	9.41	11.18	12.99	14.93	17.05
19	3.55	5.72	7.71	9.58	11.42	13.33	15.42	17.7
20	3.62	5.81	7.83	9.75	11.67	13.7	15.95	18.41
21	3.67	5.88	7.93	9.91	11.92	14.09	16.52	19.17
22	3.71	5.94	8.03	10.08	12.2	14.52	17.15	20
23	3.74	5.99	8.13	10.27	12.51	15.02	17.85	20.91
24	3.77	6.05	8.25	10.48	12.87	15.58	18.63	21.93
25	3.8	6.11	8.39	10.73	13.29	16.22	19.52	23.06
26	3.83	6.19	8.55	11.03	13.78	16.95	20.52	24.33
27	3.87	6.29	8.75	11.38	14.35	17.79	21.64	25.73
28	3.92	6.42	8.99	11.8	15.02	18.75	22.89	27.29
29	3.98	6.57	9.29	12.29	15.79	19.84	24.3	29.02

30	4.07	6.76	9.63	12.87	16.68	21.06	25.86	30.93
31	4.17	6.98	10.04	13.55	17.69	22.44	27.6	33.04
32	4.29	7.25	10.52	14.33	18.85	23.98	29.52	35.37
33	4.44	7.57	11.08	15.24	20.15	25.69	31.65	37.93
34	4.62	7.93	11.73	16.27	21.62	27.58	33.99	40.73
35	4.83	8.36	12.48	17.45	23.25	29.68	36.56	43.79
36	5.07	8.85	13.35	18.78	25.07	31.98	39.37	47.14
37	5.34	9.43	14.34	20.28	27.08	34.52	42.46	50.79
38	5.67	10.09	15.47	21.95	29.3	37.29	45.82	-
39	6.03	10.84	16.76	23.81	31.73	40.33	49.48	-
40	6.46	11.72	18.2	25.87	34.41	43.64	53.47	-
41	6.95	12.72	19.83	28.14	37.32	47.24	57.79	-
42	7.52	13.86	21.64	30.62	40.5	51.16	62.48	-
43	8.18	15.16	23.64	33.33	43.95	55.4	-	-
44	8.94	16.61	25.84	36.27	47.68	59.98	-	-
45	9.8	18.22	28.23	39.45	51.71	64.91	-	-
46	10.77	19.99	30.81	42.87	56.03	70.21	-	-
47	11.85	21.91	33.57	46.52	60.66	75.87	-	-
48	13.03	23.96	36.5	50.41	65.61	-	-	-
49	14.3	26.13	39.6	54.53	70.86	-	-	-
50	15.65	28.41	42.87	58.91	76.46	-	-	-
51	17.06	30.8	46.31	63.54	82.39	-	-	-
52	18.53	33.28	49.93	68.46	88.71	-	-	-
53	20.06	35.88	53.75	73.68	-	-	-	-
54	21.63	38.6	57.81	79.25	-	-	-	-
55	23.27	41.48	62.13	85.21	-	-	-	-
56	25	44.54	66.78	91.62	-	-	-	-
57	26.83	47.83	71.79	98.52	-	-	-	-
58	28.78	51.39	77.22	-	-	-	-	-
59	30.9	55.26	83.12	-	-	-	-	-
60	33.21	59.48	89.54	-	-	-	-	-
61	35.74	64.11	96.54	-	-	-	-	-
62	38.52	69.18	104.16	-	-	-	-	-
63	41.58	74.74	-	-	-	-	-	-
64	44.95	80.81	-	-	-	-	-	-
65	48.65	87.43	-	-	-	-	-	-
66	52.7	94.64	-	-	-	-	-	-
67	57.13	102.47	-	-	-	-	-	-
68	61.97	-	-	-	-	-	-	-
69	67.24	-	-	-	-	-	-	-
70	72.97	-	-	-	-	-	-	-

71	79.2	-	-	-	-	-	-	-
72	85.94	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Business	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Car Loan	Decreasing	10.00%	Agents	PB Only	50% of IALM 06-08	Tier 2	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.11	3.88	5.5	6.99	8.4	9.78	11.2	12.73
19	2.16	3.96	5.6	7.12	8.58	10.03	11.56	13.21
20	2.2	4.02	5.68	7.24	8.75	10.3	11.94	13.72
21	2.24	4.07	5.75	7.35	8.94	10.58	12.35	14.26
22	2.26	4.11	5.82	7.47	9.14	10.89	12.8	14.86
23	2.28	4.15	5.9	7.6	9.36	11.24	13.3	15.52
24	2.29	4.18	5.98	7.75	9.61	11.64	13.86	16.25
25	2.31	4.23	6.07	7.92	9.9	12.09	14.49	17.06
26	2.32	4.27	6.18	8.13	10.24	12.61	15.2	17.96
27	2.34	4.33	6.31	8.37	10.64	13.21	16	18.96
28	2.37	4.41	6.47	8.65	11.11	13.88	16.89	20.07
29	2.4	4.51	6.66	9	11.65	14.65	17.89	21.31
30	2.44	4.62	6.89	9.39	12.28	15.52	19.01	22.68
31	2.5	4.76	7.16	9.86	12.99	16.5	20.25	24.2
32	2.56	4.93	7.49	10.4	13.8	17.59	21.63	25.86
33	2.64	5.12	7.86	11.03	14.72	18.81	23.15	27.7
34	2.73	5.36	8.3	11.75	15.75	20.16	24.82	29.71
35	2.84	5.62	8.8	12.56	16.91	21.65	26.66	31.91
36	2.96	5.93	9.38	13.49	18.19	23.29	28.68	34.32
37	3.11	6.29	10.05	14.52	19.61	25.1	30.89	36.94
38	3.28	6.71	10.81	15.69	21.18	27.08	33.31	-
39	3.47	7.19	11.68	16.98	22.9	29.25	35.94	-
40	3.69	7.74	12.65	18.41	24.79	31.62	38.8	-

41	3.95	8.37	13.75	20	26.86	34.2	41.91	-
42	4.25	9.09	14.97	21.73	29.12	37	45.28	-
43	4.59	9.91	16.33	23.63	31.57	40.05	-	-
44	4.99	10.83	17.82	25.69	34.23	43.34	-	-
45	5.44	11.85	19.45	27.93	37.11	46.89	-	-
46	5.96	12.99	21.21	30.33	40.2	50.7	-	-
47	6.54	14.22	23.1	32.91	43.51	54.79	-	-
48	7.17	15.54	25.12	35.66	47.06	-	-	-
49	7.86	16.95	27.26	38.58	50.83	-	-	-
50	8.59	18.43	29.52	41.69	54.85	-	-	-
51	9.37	19.99	31.89	44.97	59.11	-	-	-
52	10.18	21.61	34.4	48.45	63.64	-	-	-
53	11.02	23.3	37.03	52.15	-	-	-	-
54	11.88	25.07	39.83	56.09	-	-	-	-
55	12.79	26.94	42.8	60.3	-	-	-	-
56	13.73	28.92	45.99	64.82	-	-	-	-
57	14.72	31.04	49.42	69.68	-	-	-	-
58	15.78	33.33	53.14	-	-	-	-	-
59	16.93	35.82	57.17	-	-	-	-	-
60	18.17	38.53	61.56	-	-	-	-	-
61	19.53	41.5	66.34	-	-	-	-	-
62	21.02	44.76	71.55	-	-	-	-	-
63	22.67	48.33	-	-	-	-	-	-
64	24.48	52.23	-	-	-	-	-	-
65	26.47	56.49	-	-	-	-	-	-
66	28.66	61.14	-	-	-	-	-	-
67	31.06	66.2	-	-	-	-	-	-
68	33.68	-	-	-	-	-	-	-
69	36.53	-	-	-	-	-	-	-
70	39.65	-	-	-	-	-	-	-
71	43.03	-	-	-	-	-	-	-
72	46.71	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Agriculture Loan	Decreasing	13.00%	Direct	PB Only	75% of IALM 06-08	Tier 1	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.72	5.18	7.47	9.56	11.53	13.47	15.51	17.78
19	2.81	5.3	7.61	9.77	11.82	13.88	16.1	18.55
20	2.87	5.4	7.75	9.96	12.11	14.31	16.72	19.37
21	2.92	5.48	7.86	10.15	12.42	14.78	17.4	20.26
22	2.96	5.54	7.98	10.34	12.74	15.29	18.13	21.23
23	2.99	5.6	8.09	10.55	13.1	15.87	18.95	22.29
24	3.02	5.65	8.22	10.8	13.51	16.51	19.86	23.45
25	3.04	5.72	8.37	11.08	13.99	17.26	20.89	24.75
26	3.06	5.8	8.55	11.42	14.56	18.11	22.04	26.19
27	3.09	5.89	8.76	11.81	15.22	19.09	23.32	27.77
28	3.13	6.02	9.02	12.28	15.98	20.19	24.76	29.54
29	3.19	6.16	9.33	12.83	16.87	21.44	26.37	31.49
30	3.24	6.35	9.7	13.48	17.89	22.84	28.15	33.63
31	3.32	6.57	10.13	14.24	19.04	24.42	30.12	36
32	3.42	6.83	10.65	15.12	20.36	26.18	32.3	38.59
33	3.55	7.14	11.25	16.13	21.84	28.12	34.69	41.43
34	3.68	7.51	11.96	17.29	23.51	30.27	37.33	44.54
35	3.85	7.93	12.76	18.6	25.35	32.63	40.21	47.93
36	4.05	8.42	13.69	20.09	27.41	35.24	43.36	51.61
37	4.27	8.99	14.76	21.76	29.67	38.09	46.8	55.6
38	4.53	9.64	15.97	23.62	32.17	41.21	50.53	-
39	4.83	10.4	17.36	25.68	34.9	44.6	54.59	-
40	5.17	11.26	18.9	27.96	37.89	48.3	58.98	-
41	5.58	12.26	20.65	30.47	41.15	52.31	63.73	-
42	6.04	13.39	22.59	33.21	44.69	56.66	68.85	-
43	6.57	14.68	24.74	36.21	48.53	61.36	-	-
44	7.18	16.12	27.09	39.45	52.68	66.42	-	-
45	7.89	17.73	29.65	42.95	57.15	71.85	-	-
46	8.68	19.49	32.41	46.72	61.95	77.67	-	-
47	9.56	21.42	35.38	50.74	67.06	83.88	-	-
48	10.54	23.48	38.53	55.03	72.52	-	-	-
49	11.61	25.68	41.87	59.57	78.32	-	-	-
50	12.74	27.99	45.38	64.38	84.46	-	-	-
51	13.94	30.4	49.08	69.46	90.95	-	-	-
52	15.18	32.92	52.97	74.83	97.83	-	-	-

53	16.46	35.54	57.07	80.53	-	-	-	-
54	17.8	38.29	61.4	86.57	-	-	-	-
55	19.19	41.18	66	93.01	-	-	-	-
56	20.63	44.25	70.92	99.78	-	-	-	-
57	22.16	47.52	76.21	106.73	-	-	-	-
58	23.79	51.06	81.92	-	-	-	-	-
59	25.55	54.9	88.1	-	-	-	-	-
60	27.45	59.07	94.81	-	-	-	-	-
61	29.54	63.64	101.84	-	-	-	-	-
62	31.83	68.63	109.28	-	-	-	-	-
63	34.35	74.09	-	-	-	-	-	-
64	37.12	80.05	-	-	-	-	-	-
65	40.16	86.53	-	-	-	-	-	-
66	43.5	93.58	-	-	-	-	-	-
67	47.16	101.04	-	-	-	-	-	-
68	51.15	-	-	-	-	-	-	-
69	55.5	-	-	-	-	-	-	-
70	60.22	-	-	-	-	-	-	-
71	65.36	-	-	-	-	-	-	-
72	70.92	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Business	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Business Loan	Decreasing	10.00%	Agents	PB Only	57.5% of IALM 06-08	Tier 2	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.25	4.17	5.94	7.55	9.07	10.54	12.08	13.76
19	2.31	4.26	6.05	7.7	9.28	10.83	12.49	14.3
20	2.36	4.33	6.14	7.84	9.48	11.13	12.92	14.88
21	2.4	4.39	6.23	7.97	9.69	11.46	13.39	15.51
22	2.43	4.44	6.31	8.11	9.92	11.81	13.91	16.19
23	2.45	4.48	6.39	8.26	10.17	12.21	14.48	16.94

24	2.47	4.52	6.48	8.43	10.46	12.67	15.12	17.77
25	2.48	4.57	6.59	8.63	10.8	13.19	15.84	18.69
26	2.5	4.63	6.71	8.86	11.19	13.78	16.65	19.72
27	2.52	4.7	6.86	9.14	11.65	14.46	17.56	20.86
28	2.55	4.78	7.05	9.47	12.18	15.24	18.58	22.13
29	2.59	4.89	7.27	9.86	12.8	16.12	19.73	23.54
30	2.64	5.02	7.53	10.32	13.51	17.11	21	25.1
31	2.7	5.18	7.85	10.85	14.33	18.23	22.42	26.82
32	2.77	5.38	8.21	11.47	15.26	19.48	23.98	28.72
33	2.86	5.6	8.64	12.19	16.31	20.87	25.71	30.8
34	2.96	5.87	9.14	13.01	17.49	22.41	27.62	33.08
35	3.09	6.17	9.72	13.95	18.81	24.11	29.72	35.58
36	3.23	6.53	10.39	15.01	20.28	25.99	32.01	38.3
37	3.4	6.94	11.16	16.19	21.9	28.05	34.53	41.27
38	3.59	7.42	12.03	17.53	23.7	30.31	37.27	-
39	3.82	7.97	13.02	19.01	25.67	32.78	40.25	-
40	4.07	8.6	14.14	20.65	27.83	35.47	43.5	-
41	4.37	9.33	15.4	22.46	30.19	38.41	47.02	-
42	4.71	10.15	16.8	24.44	32.76	41.6	50.84	-
43	5.11	11.09	18.35	26.61	35.56	45.05	-	-
44	5.56	12.15	20.06	28.97	38.59	48.79	-	-
45	6.09	13.33	21.93	31.52	41.87	52.81	-	-
46	6.68	14.62	23.94	34.27	45.38	57.13	-	-
47	7.34	16.03	26.11	37.21	49.15	61.75	-	-
48	8.07	17.55	28.42	40.35	53.18	-	-	-
49	8.86	19.17	30.86	43.68	57.46	-	-	-
50	9.7	20.87	33.44	47.21	62.01	-	-	-
51	10.59	22.65	36.16	50.95	66.84	-	-	-
52	11.52	24.51	39.01	54.91	71.96	-	-	-
53	12.48	26.44	42.03	59.11	-	-	-	-
54	13.48	28.47	45.21	63.58	-	-	-	-
55	14.51	30.61	48.6	68.35	-	-	-	-
56	15.59	32.87	52.23	73.46	-	-	-	-
57	16.73	35.3	56.14	78.96	-	-	-	-
58	17.95	37.92	60.36	-	-	-	-	-
59	19.26	40.76	64.94	-	-	-	-	-
60	20.69	43.86	69.92	-	-	-	-	-
61	22.25	47.25	75.35	-	-	-	-	-
62	23.96	50.96	81.25	-	-	-	-	-
63	25.85	55.02	-	-	-	-	-	-
64	27.92	59.47	-	-	-	-	-	-

65	30.2	64.32	-	-	-	-	-	-
66	32.71	69.6	-	-	-	-	-	-
67	35.45	75.35	-	-	-	-	-	-
68	38.45	-	-	-	-	-	-	-
69	41.72	-	-	-	-	-	-	-
70	45.28	-	-	-	-	-	-	-
71	49.15	-	-	-	-	-	-	-
72	53.35	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Home Loan	Level	10.00%	Agents	PB Only	45% of IALM 06-08	Tier 1	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.01	5.17	6.79	8.11	9.33	10.63	12.12	13.76
19	3.09	5.27	6.92	8.29	9.6	11.02	12.66	14.42
20	3.15	5.34	7.03	8.48	9.88	11.44	13.23	15.13
21	3.19	5.41	7.15	8.67	10.19	11.91	13.86	15.88
22	3.22	5.47	7.27	8.88	10.53	12.42	14.53	16.7
23	3.25	5.53	7.4	9.11	10.92	13	15.28	17.59
24	3.28	5.6	7.55	9.39	11.37	13.64	16.1	18.57
25	3.3	5.68	7.72	9.7	11.88	14.37	17	19.65
26	3.33	5.78	7.93	10.07	12.47	15.18	18	20.84
27	3.37	5.9	8.18	10.5	13.14	16.08	19.1	22.15
28	3.42	6.05	8.48	11.01	13.92	17.09	20.32	23.59
29	3.48	6.23	8.83	11.61	14.79	18.21	21.66	25.18
30	3.56	6.44	9.24	12.3	15.78	19.45	23.14	26.92
31	3.65	6.69	9.72	13.09	16.88	20.81	24.77	28.83
32	3.77	6.99	10.28	13.99	18.11	22.32	26.57	30.93
33	3.91	7.34	10.93	15.02	19.46	23.97	28.53	33.22
34	4.08	7.75	11.69	16.17	20.96	25.78	30.69	35.72
35	4.27	8.22	12.55	17.46	22.6	27.77	33.04	38.44

36	4.49	8.77	13.54	18.88	24.4	29.94	35.61	41.4
37	4.75	9.4	14.66	20.45	26.36	32.31	38.41	44.6
38	5.05	10.13	15.91	22.18	28.51	34.9	41.45	-
39	5.39	10.96	17.31	24.07	30.84	37.72	44.76	-
40	5.79	11.92	18.87	26.12	33.39	40.78	48.34	-
41	6.25	13	20.58	28.36	36.16	44.11	52.07	-
42	6.78	14.23	22.44	30.79	39.16	47.72	56	-
43	7.39	15.59	24.48	33.41	42.41	51.52	-	-
44	8.09	17.09	26.67	36.25	45.93	55.48	-	-
45	8.88	18.74	29.04	39.31	49.73	59.73	-	-
46	9.77	20.52	31.57	42.6	53.59	64.3	-	-
47	10.75	22.43	34.28	46.13	57.72	69.2	-	-
48	11.82	24.46	37.16	49.91	62.14	-	-	-
49	12.97	26.6	40.22	53.71	66.86	-	-	-
50	14.19	28.84	43.47	57.76	71.9	-	-	-
51	15.46	31.2	46.91	62.08	77.26	-	-	-
52	16.78	33.67	50.53	66.69	82.96	-	-	-
53	18.15	36.27	54.2	71.61	-	-	-	-
54	19.57	39.02	58.12	76.87	-	-	-	-
55	21.06	41.95	62.33	82.5	-	-	-	-
56	22.62	45.09	66.86	88.55	-	-	-	-
57	24.28	48.48	71.75	95.06	-	-	-	-
58	26.07	52.04	77.05	-	-	-	-	-
59	28	55.81	82.8	-	-	-	-	-
60	30.11	59.94	89.03	-	-	-	-	-
61	32.43	64.44	95.8	-	-	-	-	-
62	34.97	69.37	103.13	-	-	-	-	-
63	37.77	74.74	-	-	-	-	-	-
64	40.84	80.6	-	-	-	-	-	-
65	44.22	86.97	-	-	-	-	-	-
66	47.92	93.88	-	-	-	-	-	-
67	51.85	101.37	-	-	-	-	-	-
68	56.01	-	-	-	-	-	-	-
69	60.54	-	-	-	-	-	-	-
70	65.46	-	-	-	-	-	-	-
71	70.79	-	-	-	-	-	-	-
72	76.58	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Loan Against Property	Level	13.00%	Direct	PB Only	50% of IALM 06-08	Tier 2	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.07	5.29	6.95	8.3	9.57	10.92	12.48	14.19
19	3.15	5.38	7.08	8.5	9.86	11.33	13.04	14.89
20	3.21	5.47	7.2	8.69	10.15	11.78	13.65	15.62
21	3.25	5.54	7.32	8.9	10.48	12.27	14.3	16.42
22	3.29	5.6	7.45	9.11	10.84	12.81	15.01	17.28
23	3.32	5.66	7.59	9.37	11.25	13.42	15.8	18.21
24	3.35	5.74	7.74	9.65	11.71	14.09	16.65	19.24
25	3.37	5.82	7.93	9.99	12.25	14.86	17.6	20.36
26	3.41	5.93	8.15	10.38	12.88	15.71	18.65	21.61
27	3.45	6.06	8.42	10.83	13.59	16.66	19.81	22.98
28	3.5	6.21	8.72	11.37	14.41	17.72	21.08	24.49
29	3.57	6.4	9.09	12	15.33	18.89	22.49	26.15
30	3.65	6.62	9.53	12.72	16.37	20.2	24.05	27.97
31	3.75	6.89	10.04	13.55	17.52	21.63	25.75	29.97
32	3.87	7.21	10.63	14.5	18.82	23.21	27.64	32.15
33	4.02	7.58	11.32	15.59	20.24	24.94	29.69	34.55
34	4.19	8.01	12.11	16.8	21.81	26.84	31.95	37.15
35	4.4	8.51	13.02	18.16	23.54	28.93	34.41	39.97
36	4.64	9.08	14.06	19.66	25.42	31.2	37.09	43.05
37	4.91	9.75	15.25	21.32	27.49	33.69	40.01	46.37
38	5.22	10.52	16.57	23.13	29.74	36.4	43.19	-
39	5.59	11.4	18.04	25.11	32.19	39.35	46.63	-
40	6.01	12.41	19.68	27.27	34.86	42.55	50.31	-
41	6.49	13.55	21.48	29.63	37.76	46.02	54.21	-
42	7.05	14.85	23.45	32.17	40.91	49.76	58.42	-
43	7.69	16.28	25.59	34.94	44.32	53.71	-	-
44	8.43	17.87	27.9	37.92	48	57.97	-	-
45	9.27	19.61	30.39	41.13	51.88	62.53	-	-
46	10.21	21.48	33.06	44.58	56.03	67.44	-	-

47	11.25	23.49	35.91	48.28	60.48	72.68	-	-
48	12.38	25.64	38.94	52.15	65.23	-	-	-
49	13.59	27.89	42.15	56.24	70.31	-	-	-
50	14.88	30.25	45.56	60.61	75.71	-	-	-
51	16.22	32.74	49.17	65.27	81.46	-	-	-
52	17.62	35.34	52.89	70.23	87.57	-	-	-
53	19.06	38.07	56.86	75.53	-	-	-	-
54	20.57	40.97	61.09	81.18	-	-	-	-
55	22.14	44.05	65.64	87.23	-	-	-	-
56	23.78	47.35	70.52	93.72	-	-	-	-
57	25.54	50.86	75.8	100.7	-	-	-	-
58	27.42	54.62	81.51	-	-	-	-	-
59	29.46	58.7	87.7	-	-	-	-	-
60	31.68	63.16	94.4	-	-	-	-	-
61	34.13	68.04	101.67	-	-	-	-	-
62	36.81	73.35	109.52	-	-	-	-	-
63	39.76	79.15	-	-	-	-	-	-
64	43	85.48	-	-	-	-	-	-
65	46.56	92.35	-	-	-	-	-	-
66	50.41	99.78	-	-	-	-	-	-
67	54.55	107.84	-	-	-	-	-	-
68	59.05	-	-	-	-	-	-	-
69	63.96	-	-	-	-	-	-	-
70	69.29	-	-	-	-	-	-	-
71	75.07	-	-	-	-	-	-	-
72	81.32	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Education Loan	Level	10.00%	Agents	PB Only	50% of IALM 06-08	Tier 1	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	3.44	6.4	8.68	10.49	12.09	13.67	15.39	17.31
15	3.62	6.64	8.95	10.8	12.47	14.16	16.03	18.12
16	3.78	6.85	9.19	11.09	12.85	14.66	16.7	18.96
17	3.93	7.03	9.4	11.37	13.23	15.18	17.41	19.84

18	4.05	7.19	9.59	11.63	13.6	15.72	18.15	20.76
19	4.14	7.31	9.76	11.89	13.99	16.29	18.94	21.73
20	4.22	7.41	9.93	12.16	14.4	16.92	19.79	22.77
21	4.28	7.5	10.09	12.44	14.86	17.61	20.71	23.89
22	4.32	7.59	10.26	12.75	15.36	18.37	21.72	25.11
23	4.36	7.68	10.45	13.1	15.94	19.23	22.82	26.44
24	4.39	7.78	10.68	13.5	16.6	20.19	24.04	27.9
25	4.43	7.9	10.94	13.97	17.37	21.27	25.39	29.5
26	4.47	8.04	11.25	14.52	18.25	22.48	26.88	31.27
27	4.52	8.22	11.62	15.17	19.26	23.83	28.52	33.22
28	4.59	8.43	12.05	15.93	20.41	25.33	30.34	35.36
29	4.68	8.69	12.57	16.81	21.71	27	32.34	37.72
30	4.79	9.01	13.18	17.83	23.18	28.84	34.54	40.31
31	4.92	9.38	13.89	19.01	24.82	30.87	36.96	43.15
32	5.09	9.81	14.72	20.35	26.64	33.11	39.62	46.25
33	5.28	10.32	15.68	21.87	28.66	35.56	42.54	49.64
34	5.51	10.91	16.79	23.57	30.87	38.24	45.72	53.32
35	5.78	11.6	18.06	25.48	33.3	41.18	49.2	57.33
36	6.08	12.39	19.52	27.58	35.96	44.39	52.99	61.68
37	6.44	13.31	21.16	29.9	38.86	47.9	57.12	66.38
38	6.85	14.36	23	32.45	42.03	51.71	61.6	-
39	7.33	15.58	25.06	35.23	45.47	55.86	66.45	-
40	7.88	16.96	27.34	38.25	49.22	60.37	71.7	-
41	8.51	18.53	29.84	41.54	53.29	65.26	77.37	-
42	9.25	20.3	32.57	45.1	57.7	70.55	83.48	-
43	10.09	22.27	35.54	48.95	62.47	76.26	-	-
44	11.06	24.44	38.74	53.1	67.62	82.41	-	-
45	12.15	26.81	42.18	57.56	73.17	89.01	-	-
46	13.38	29.36	45.85	62.36	79.13	96.09	-	-
47	14.73	32.1	49.77	67.49	85.52	103.64	-	-
48	16.2	34.99	53.93	72.97	92.34	-	-	-
49	17.77	38.04	58.34	78.82	99.62	-	-	-
50	19.43	41.24	63.02	85.05	107.37	-	-	-
51	21.17	44.59	67.97	91.69	115.61	-	-	-
52	22.97	48.1	73.24	98.76	124.37	-	-	-
53	24.84	51.79	78.85	106.32	-	-	-	-
54	26.78	55.71	84.85	114.4	-	-	-	-
55	28.8	59.88	91.29	123.05	-	-	-	-
56	30.94	64.36	98.22	132.34	-	-	-	-
57	33.21	69.19	105.72	142.31	-	-	-	-
58	35.65	74.45	113.83	-	-	-	-	-

59	38.3	80.17	122.63	-	-	-	-	-
60	41.2	86.41	132.16	-	-	-	-	-
61	44.37	93.23	142.48	-	-	-	-	-
62	47.86	100.68	153.65	-	-	-	-	-
63	51.69	108.8	-	-	-	-	-	-
64	55.9	117.64	-	-	-	-	-	-
65	60.52	127.24	-	-	-	-	-	-
66	65.57	137.64	-	-	-	-	-	-
67	71.09	148.88	-	-	-	-	-	-
68	77.11	-	-	-	-	-	-	-
69	83.65	-	-	-	-	-	-	-
70	90.75	-	-	-	-	-	-	-
71	98.45	-	-	-	-	-	-	-
72	106.77	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Car Loan	Level	n/a	Agents	PB Only	50% of IALM 06-08	Tier 2	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.21	5.54	7.33	8.86	10.33	11.88	13.61	15.46
19	3.29	5.64	7.46	9.06	10.62	12.3	14.18	16.17
20	3.35	5.72	7.59	9.26	10.93	12.76	14.8	16.93
21	3.4	5.79	7.71	9.46	11.26	13.26	15.47	17.74
22	3.44	5.86	7.84	9.69	11.63	13.81	16.2	18.62
23	3.47	5.92	7.98	9.95	12.05	14.43	17	19.58
24	3.49	6	8.15	10.24	12.53	15.13	17.88	20.63
25	3.52	6.09	8.34	10.58	13.08	15.91	18.85	21.78
26	3.55	6.19	8.56	10.98	13.71	16.78	19.92	23.05
27	3.59	6.32	8.83	11.44	14.44	17.75	21.1	24.46
28	3.65	6.48	9.15	11.99	15.27	18.83	22.41	26
29	3.72	6.67	9.52	12.63	16.21	20.03	23.85	27.7

30	3.8	6.9	9.97	13.37	17.27	21.36	25.44	29.56
31	3.9	7.18	10.49	14.23	18.46	22.83	27.18	31.61
32	4.03	7.5	11.09	15.2	19.78	24.44	29.1	33.84
33	4.18	7.88	11.8	16.3	21.24	26.22	31.21	36.29
34	4.36	8.32	12.61	17.54	22.84	28.16	33.51	38.95
35	4.57	8.83	13.54	18.93	24.6	30.29	36.03	41.84
36	4.81	9.42	14.6	20.46	26.53	32.61	38.77	44.98
37	5.09	10.1	15.81	22.15	28.64	35.15	41.75	48.38
38	5.41	10.88	17.16	24.01	30.94	37.92	45	-
39	5.78	11.78	18.67	26.04	33.45	40.93	48.51	-
40	6.21	12.81	20.34	28.24	36.18	44.2	52.32	-
41	6.7	13.98	22.18	30.65	39.14	47.76	56.43	-
42	7.27	15.3	24.19	33.25	42.35	51.6	60.87	-
43	7.93	16.77	26.37	36.07	45.84	55.76	-	-
44	8.69	18.39	28.74	39.12	49.6	60.24	-	-
45	9.54	20.16	31.28	42.4	53.66	65.06	-	-
46	10.5	22.08	34.01	45.92	58.02	70.22	-	-
47	11.56	24.14	36.91	49.7	62.71	75.74	-	-
48	12.72	26.32	40.01	53.75	67.71	-	-	-
49	13.96	28.62	43.29	58.06	73.06	-	-	-
50	15.27	31.04	46.77	62.66	78.75	-	-	-
51	16.64	33.58	50.46	67.56	84.8	-	-	-
52	18.07	36.23	54.38	72.79	91.23	-	-	-
53	19.55	39.03	58.56	78.36	-	-	-	-
54	21.08	41.99	63.01	84.31	-	-	-	-
55	22.68	45.13	67.79	90.68	-	-	-	-
56	24.36	48.51	72.94	97.51	-	-	-	-
57	26.16	52.15	78.49	104.85	-	-	-	-
58	28.08	56.1	84.5	-	-	-	-	-
59	30.16	60.39	91	-	-	-	-	-
60	32.44	65.08	98.06	-	-	-	-	-
61	34.93	70.2	105.7	-	-	-	-	-
62	37.67	75.8	113.97	-	-	-	-	-
63	40.68	81.9	-	-	-	-	-	-
64	43.99	88.54	-	-	-	-	-	-
65	47.63	95.76	-	-	-	-	-	-
66	51.6	103.59	-	-	-	-	-	-
67	55.95	112.06	-	-	-	-	-	-
68	60.68	-	-	-	-	-	-	-
69	65.84	-	-	-	-	-	-	-
70	71.43	-	-	-	-	-	-	-

71	77.5	-	-	-	-	-	-	-
72	84.07	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Agriculture Loan	Level	n/a	Direct	PB Only	75% of IALM 06-08	Tier 1	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	4.25	7.42	9.86	11.95	13.94	16.05	18.46	21.09
19	4.37	7.57	10.05	12.24	14.38	16.68	19.33	22.14
20	4.47	7.69	10.25	12.54	14.84	17.37	20.25	23.27
21	4.54	7.8	10.44	12.86	15.34	18.12	21.25	24.46
22	4.6	7.9	10.62	13.19	15.89	18.94	22.32	25.75
23	4.64	8	10.84	13.58	16.51	19.87	23.51	27.17
24	4.68	8.11	11.08	14.01	17.23	20.91	24.81	28.7
25	4.72	8.24	11.38	14.53	18.06	22.07	26.25	30.4
26	4.77	8.41	11.71	15.13	19.01	23.37	27.83	32.26
27	4.83	8.6	12.12	15.84	20.1	24.81	29.59	34.3
28	4.91	8.84	12.59	16.66	21.34	26.43	31.51	36.54
29	5.02	9.13	13.16	17.62	22.76	28.21	33.62	39
30	5.15	9.48	13.83	18.73	24.34	30.18	35.96	41.7
31	5.3	9.9	14.61	20.01	26.11	32.35	38.51	44.65
32	5.49	10.38	15.52	21.47	28.08	34.73	41.32	47.86
33	5.72	10.95	16.58	23.13	30.24	37.35	44.38	51.35
34	5.99	11.61	17.81	24.98	32.63	40.21	47.73	55.14
35	6.3	12.38	19.21	27.05	35.25	43.34	51.36	59.24
36	6.66	13.27	20.81	29.34	38.1	46.74	55.32	63.67
37	7.09	14.3	22.62	31.87	41.23	50.45	59.6	68.44
38	7.58	15.48	24.65	34.63	44.62	54.48	64.24	-
39	8.13	16.84	26.9	37.64	48.3	58.86	69.25	-
40	8.78	18.38	29.41	40.92	52.31	63.59	74.65	-
41	9.53	20.15	32.15	44.49	56.65	68.72	80.44	-

42	10.39	22.13	35.16	48.34	61.36	74.24	86.65	-
43	11.38	24.33	38.42	52.51	66.43	80.18	-	-
44	12.52	26.76	41.94	57	71.9	86.55	-	-
45	13.81	29.43	45.73	61.82	77.77	93.37	-	-
46	15.26	32.3	49.76	66.99	84.06	100.48	-	-
47	16.86	35.38	54.08	72.52	90.79	107.73	-	-
48	18.6	38.64	58.65	78.42	97.93	-	-	-
49	20.46	42.08	63.5	84.69	105.08	-	-	-
50	22.44	45.69	68.63	91.35	112.64	-	-	-
51	24.5	49.46	74.06	98.39	120.63	-	-	-
52	26.65	53.41	79.8	105.45	129.07	-	-	-
53	28.86	57.57	85.9	112.94	-	-	-	-
54	31.16	61.96	92.39	120.89	-	-	-	-
55	33.57	66.61	99.25	129.37	-	-	-	-
56	36.09	71.59	106.26	138.4	-	-	-	-
57	38.78	76.96	113.8	148.03	-	-	-	-
58	41.66	82.76	121.91	-	-	-	-	-
59	44.78	89.07	130.66	-	-	-	-	-
60	48.17	95.93	140.1	-	-	-	-	-
61	51.89	103.1	150.27	-	-	-	-	-
62	55.98	110.77	161.22	-	-	-	-	-
63	60.47	119.11	-	-	-	-	-	-
64	65.39	128.15	-	-	-	-	-	-
65	70.78	137.94	-	-	-	-	-	-
66	76.68	148.52	-	-	-	-	-	-
67	83.1	159.9	-	-	-	-	-	-
68	90.1	-	-	-	-	-	-	-
69	97.69	-	-	-	-	-	-	-
70	105.48	-	-	-	-	-	-	-
71	113.88	-	-	-	-	-	-	-
72	122.95	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Business Loan	Level	n/a	Agents	PB Only	57.5% of IALM 06-08	Tier 2	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.49	6.04	8	9.68	11.27	12.93	14.82	16.87
19	3.58	6.15	8.16	9.91	11.6	13.42	15.48	17.68
20	3.65	6.25	8.3	10.13	11.95	13.94	16.19	18.55
21	3.71	6.33	8.44	10.37	12.33	14.51	16.95	19.47
22	3.75	6.41	8.59	10.63	12.76	15.15	17.79	20.47
23	3.78	6.48	8.75	10.93	13.24	15.86	18.7	21.56
24	3.82	6.57	8.94	11.26	13.78	16.65	19.7	22.76
25	3.85	6.67	9.16	11.65	14.42	17.54	20.81	24.07
26	3.89	6.79	9.42	12.11	15.14	18.54	22.03	25.52
27	3.93	6.94	9.72	12.64	15.98	19.65	23.38	27.11
28	3.99	7.12	10.09	13.27	16.93	20.89	24.87	28.86
29	4.07	7.34	10.52	14.01	18.01	22.26	26.51	30.78
30	4.17	7.61	11.03	14.86	19.22	23.78	28.31	32.89
31	4.29	7.92	11.63	15.83	20.58	25.45	30.3	35.21
32	4.43	8.3	12.32	16.95	22.09	27.29	32.48	37.74
33	4.6	8.73	13.13	18.21	23.75	29.31	34.87	40.49
34	4.81	9.23	14.06	19.63	25.59	31.52	37.48	43.49
35	5.05	9.82	15.13	21.22	27.6	33.94	40.33	46.75
36	5.33	10.49	16.35	22.97	29.8	36.59	43.44	50.28
37	5.65	11.28	17.73	24.91	32.21	39.48	46.81	54.1
38	6.01	12.18	19.28	27.03	34.83	42.62	50.47	-
39	6.44	13.21	21.01	29.35	37.69	46.04	54.44	-
40	6.93	14.39	22.92	31.87	40.79	49.75	58.73	-
41	7.5	15.74	25.03	34.61	44.16	53.77	63.35	-
42	8.16	17.25	27.33	37.59	47.82	58.12	68.32	-
43	8.91	18.93	29.83	40.8	51.77	62.81	-	-
44	9.78	20.79	32.53	44.27	56.04	67.86	-	-
45	10.77	22.82	35.44	48.01	60.64	73.28	-	-
46	11.87	25.02	38.55	52.02	65.59	79.08	-	-
47	13.09	27.37	41.87	56.32	70.88	85.27	-	-
48	14.41	29.88	45.4	60.92	76.53	-	-	-
49	15.83	32.51	49.15	65.82	82.55	-	-	-
50	17.34	35.28	53.12	71.03	88.96	-	-	-
51	18.91	38.18	57.32	76.58	95.75	-	-	-
52	20.55	41.22	61.78	82.49	102.88	-	-	-
53	22.24	44.41	66.53	88.78	-	-	-	-

54	24	47.79	71.6	95.49	-	-	-	-
55	25.84	51.38	77.02	102.58	-	-	-	-
56	27.77	55.23	82.85	110.03	-	-	-	-
57	29.82	59.39	89.14	118.01	-	-	-	-
58	32.03	63.88	95.93	-	-	-	-	-
59	34.42	68.78	103.18	-	-	-	-	-
60	37.02	74.11	110.9	-	-	-	-	-
61	39.87	79.94	119.26	-	-	-	-	-
62	43.01	86.29	128.28	-	-	-	-	-
63	46.46	93.22	-	-	-	-	-	-
64	50.24	100.72	-	-	-	-	-	-
65	54.4	108.66	-	-	-	-	-	-
66	58.94	117.26	-	-	-	-	-	-
67	63.9	126.54	-	-	-	-	-	-
68	69.31	-	-	-	-	-	-	-
69	75.18	-	-	-	-	-	-	-
70	81.56	-	-	-	-	-	-	-
71	88.47	-	-	-	-	-	-	-
72	95.95	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Home Loan	Decreasing	10.00%	Agents	PB + OB	45% of IALM 06-08	Tier 1	7.50%	Single Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.43	3.98	5.37	6.59	7.72	8.84	10.03	11.35
19	2.49	4.06	5.46	6.71	7.89	9.08	10.36	11.8
20	2.54	4.13	5.54	6.83	8.06	9.32	10.72	12.27
21	2.58	4.18	5.62	6.94	8.23	9.59	11.1	12.78

22	2.61	4.22	5.68	7.05	8.42	9.88	11.52	13.34
23	2.63	4.26	5.75	7.18	8.63	10.21	11.99	13.95
24	2.65	4.29	5.83	7.32	8.86	10.58	12.52	14.63
25	2.67	4.34	5.92	7.49	9.14	11.01	13.11	15.39
26	2.69	4.39	6.03	7.68	9.47	11.49	13.77	16.23
27	2.71	4.45	6.16	7.91	9.84	12.05	14.52	17.17
28	2.74	4.53	6.32	8.19	10.29	12.69	15.35	18.21
29	2.78	4.63	6.51	8.52	10.8	13.41	16.29	19.37
30	2.83	4.75	6.74	8.9	11.39	14.23	17.34	20.65
31	2.9	4.9	7.01	9.35	12.07	15.15	18.5	22.07
32	2.98	5.08	7.33	9.87	12.84	16.18	19.79	23.63
33	3.07	5.28	7.7	10.47	13.71	17.32	21.22	25.35
34	3.19	5.52	8.13	11.16	14.69	18.59	22.79	27.24
35	3.32	5.8	8.63	11.94	15.78	20	24.52	29.3
36	3.48	6.13	9.2	12.83	17	21.55	26.42	31.56
37	3.66	6.51	9.86	13.83	18.34	23.25	28.49	34.03
38	3.86	6.94	10.61	14.95	19.83	25.12	30.76	-
39	4.1	7.44	11.46	16.19	21.47	27.17	33.24	-
40	4.38	8.02	12.43	17.57	23.27	29.4	35.94	-
41	4.7	8.68	13.51	19.09	25.23	31.84	38.87	-
42	5.07	9.43	14.72	20.77	27.38	34.49	42.05	-
43	5.49	10.29	16.06	22.59	29.71	37.37	-	-
44	5.98	11.25	17.54	24.58	32.24	40.48	-	-
45	6.54	12.33	19.14	26.73	34.97	43.84	-	-
46	7.18	13.51	20.88	29.05	37.92	47.45	-	-
47	7.88	14.79	22.75	31.53	41.07	51.25	-	-
48	8.66	16.17	24.74	34.18	44.45	-	-	-
49	9.5	17.64	26.86	37	48.05	-	-	-
50	10.4	19.19	29.09	39.99	51.77	-	-	-
51	11.34	20.8	31.43	43.16	55.6	-	-	-
52	12.32	22.49	33.9	46.52	59.67	-	-	-
53	13.34	24.26	36.51	50.09	-	-	-	-
54	14.4	26.1	39.27	53.67	-	-	-	-
55	15.49	28.05	42.21	57.5	-	-	-	-
56	16.64	30.12	45.37	61.62	-	-	-	-
57	17.85	32.33	48.77	66.06	-	-	-	-
58	19.15	34.73	52.31	-	-	-	-	-
59	20.55	37.33	56.08	-	-	-	-	-
60	22.07	40.17	60.19	-	-	-	-	-
61	23.74	43.28	64.67	-	-	-	-	-
62	25.57	46.69	69.55	-	-	-	-	-

63	27.59	50.4	-	-	-	-	-	-
64	29.81	54.26	-	-	-	-	-	-
65	32.25	58.47	-	-	-	-	-	-
66	34.93	63.07	-	-	-	-	-	-
67	37.87	68.07	-	-	-	-	-	-
68	41.07	-	-	-	-	-	-	-
69	44.57	-	-	-	-	-	-	-
70	48.39	-	-	-	-	-	-	-
71	52.39	-	-	-	-	-	-	-
72	56.63	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Home Loan	Decreasing	10.00%	Agents	PB Only	45% of IALM 06-08	Tier 1	7.50%	Joint Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.19	5.44	7.58	9.54	11.34	13.07	14.87	16.82
19	3.32	5.65	7.84	9.85	11.71	13.55	15.47	17.59
20	3.46	5.86	8.1	10.16	12.1	14.04	16.12	18.4
21	3.6	6.06	8.35	10.47	12.49	14.56	16.8	19.27
22	3.73	6.25	8.59	10.77	12.89	15.1	17.52	20.2
23	3.86	6.42	8.81	11.06	13.3	15.67	18.29	21.18
24	3.96	6.57	9.02	11.35	13.72	16.27	19.11	22.24
25	4.06	6.71	9.22	11.65	14.17	16.92	20	23.38
26	4.14	6.84	9.42	11.97	14.65	17.64	20.98	24.62
27	4.21	6.97	9.63	12.31	15.19	18.43	22.05	25.98
28	4.28	7.1	9.86	12.7	15.8	19.32	23.24	27.47
29	4.35	7.24	10.12	13.14	16.49	20.31	24.56	29.11
30	4.42	7.39	10.42	13.64	17.28	21.43	26.02	30.92
31	4.51	7.58	10.76	14.23	18.18	22.69	27.65	32.92
32	4.6	7.8	11.17	14.91	19.21	24.11	29.47	35.12
33	4.72	8.05	11.64	15.69	20.39	25.7	31.48	37.54

34	4.86	8.36	12.2	16.6	21.72	27.48	33.7	40.2
35	5.02	8.72	12.85	17.65	23.22	29.46	36.15	43.11
36	5.22	9.14	13.61	18.85	24.91	31.66	38.85	46.31
37	5.45	9.63	14.49	20.21	26.81	34.09	41.82	49.79
38	5.72	10.21	15.5	21.75	28.92	36.77	45.07	-
39	6.04	10.88	16.66	23.49	31.26	39.72	48.62	-
40	6.41	11.66	17.98	25.43	33.85	42.96	52.34	-
41	6.84	12.56	19.47	27.6	36.7	46.49	56.29	-
42	7.34	13.59	21.16	30	39.83	50.32	60.57	-
43	7.92	14.76	23.05	32.64	43.25	54.26	-	-
44	8.58	16.09	25.14	35.55	46.97	58.53	-	-
45	9.35	17.58	27.46	38.73	50.95	63.13	-	-
46	10.22	19.24	30	42.18	55.06	68.09	-	-
47	11.2	21.08	32.78	45.91	59.48	73.42	-	-
48	12.29	23.1	35.78	49.92	64.23	-	-	-
49	13.49	25.29	39.02	53.98	69.31	-	-	-
50	14.8	27.65	42.48	58.32	74.73	-	-	-
51	16.22	30.18	46.18	62.94	80.5	-	-	-
52	17.75	32.89	50.12	67.86	86.64	-	-	-
53	19.38	35.77	54.06	73.09	-	-	-	-
54	21.12	38.82	58.25	78.65	-	-	-	-
55	22.97	42.06	62.7	84.55	-	-	-	-
56	24.93	45.5	67.43	90.84	-	-	-	-
57	27	49.14	72.46	97.53	-	-	-	-
58	29.2	52.85	77.83	-	-	-	-	-
59	31.53	56.75	83.56	-	-	-	-	-
60	34.02	60.92	89.7	-	-	-	-	-
61	36.68	65.4	96.29	-	-	-	-	-
62	39.54	70.22	103.38	-	-	-	-	-
63	42.63	75.43	-	-	-	-	-	-
64	45.97	81.06	-	-	-	-	-	-
65	49.6	87.17	-	-	-	-	-	-
66	53.35	93.79	-	-	-	-	-	-
67	57.41	100.96	-	-	-	-	-	-
68	61.84	-	-	-	-	-	-	-
69	66.67	-	-	-	-	-	-	-
70	71.94	-	-	-	-	-	-	-
71	77.66	-	-	-	-	-	-	-
72	83.87	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-

75	-	-	-	-	-	-	-	-
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Loan Type	Cover Type	Loan Interest Rate	Channel	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Life Type
Home Loan	Decreasing	10.00%	Direct	PB + OB	45% of IALM 06-08	Tier 1	7.50%	Joint Life

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.17	5.4	7.54	9.48	11.25	12.98	14.75	16.67
19	3.3	5.61	7.79	9.78	11.62	13.44	15.34	17.41
20	3.44	5.82	8.05	10.08	12.01	13.93	15.97	18.22
21	3.58	6.02	8.29	10.39	12.39	14.43	16.64	19.07
22	3.7	6.2	8.52	10.68	12.78	14.95	17.35	19.97
23	3.82	6.37	8.73	10.97	13.17	15.51	18.1	20.94
24	3.93	6.52	8.94	11.25	13.59	16.1	18.9	21.98
25	4.02	6.65	9.13	11.54	14.03	16.75	19.78	23.1
26	4.1	6.78	9.34	11.86	14.5	17.44	20.74	24.31
27	4.17	6.9	9.55	12.19	15.03	18.22	21.79	25.65
28	4.24	7.03	9.77	12.57	15.63	19.09	22.95	27.11
29	4.31	7.16	10.02	12.99	16.31	20.06	24.24	28.71
30	4.38	7.32	10.31	13.49	17.08	21.16	25.68	30.49
31	4.46	7.51	10.64	14.06	17.96	22.39	27.27	32.44
32	4.56	7.71	11.04	14.73	18.97	23.78	29.05	34.59
33	4.67	7.97	11.51	15.5	20.12	25.34	31.02	36.97
34	4.8	8.27	12.05	16.4	21.42	27.09	33.19	39.57
35	4.97	8.61	12.69	17.42	22.9	29.03	35.59	42.42
36	5.15	9.04	13.44	18.59	24.56	31.18	38.24	45.55
37	5.39	9.52	14.3	19.93	26.41	33.57	41.15	48.96
38	5.65	10.08	15.29	21.44	28.48	36.19	44.34	-
39	5.96	10.74	16.42	23.14	30.78	39.08	47.81	-
40	6.32	11.51	17.72	25.05	33.31	42.25	51.44	-
41	6.75	12.39	19.19	27.17	36.11	45.72	55.31	-
42	7.24	13.39	20.83	29.52	39.17	49.46	59.52	-
43	7.81	14.54	22.69	32.11	42.52	53.32	-	-
44	8.46	15.84	24.75	34.97	46.17	57.5	-	-
45	9.21	17.31	27.01	38.07	50.06	62.01	-	-

46	10.05	18.93	29.51	41.45	54.09	66.88	-	-
47	11.02	20.74	32.22	45.11	58.42	72.09	-	-
48	12.08	22.71	35.16	49.04	63.07	-	-	-
49	13.26	24.85	38.34	53.02	68.05	-	-	-
50	14.55	27.18	41.73	57.26	73.36	-	-	-
51	15.94	29.65	45.35	61.79	79.02	-	-	-
52	17.43	32.31	49.21	66.61	85.03	-	-	-
53	19.04	35.12	53.07	71.74	-	-	-	-
54	20.75	38.12	57.17	77.18	-	-	-	-
55	22.55	41.3	61.53	82.97	-	-	-	-
56	24.47	44.66	66.17	89.12	-	-	-	-
57	26.51	48.24	71.1	95.68	-	-	-	-
58	28.67	51.86	76.35	-	-	-	-	-
59	30.95	55.67	81.98	-	-	-	-	-
60	33.39	59.77	87.99	-	-	-	-	-
61	36	64.15	94.45	-	-	-	-	-
62	38.8	68.88	101.39	-	-	-	-	-
63	41.82	73.98	-	-	-	-	-	-
64	45.09	79.51	-	-	-	-	-	-
65	48.65	85.5	-	-	-	-	-	-
66	52.32	91.97	-	-	-	-	-	-
67	56.3	99.01	-	-	-	-	-	-
68	60.64	-	-	-	-	-	-	-
69	65.39	-	-	-	-	-	-	-
70	70.54	-	-	-	-	-	-	-
71	76.15	-	-	-	-	-	-	-
72	82.23	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-