

**Annexure 3: Premium Rates per Rs. 100 of future premiums to be waived for Male Lives - Life Insured and Policyholder are same**

| Age/Policy Term | Premium Rates per Rs. 100 of annualised premium to be waived for Male Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are same |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
|-----------------|--|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|------|------|------|------|------|------|------|
|                 | 5  | 6    | 7    | 8     | 9     | 10    | 11    | 12    | 13    | 14    | 15    | 16    | 17    | 18    | 19    | 20    | 21    | 22    | 23    | 24    | 25    | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   | 35   |
| 18              | 0.22   | 0.27 | 0.31 | 0.36  | 0.41  | 0.46  | 0.55  | 0.61  | 0.67  | 0.73  | 0.77  | 0.86  | 0.90  | 0.94  | 0.97  | 1.01  | 1.05  | 1.08  | 1.11  | 1.15  | 1.18  | 1.21 | 1.24 | 1.27 | 1.30 | 1.33 | 1.36 | 1.38 | 1.41 | 1.45 | 1.49 |
| 19              | 0.24   | 0.28 | 0.33 | 0.38  | 0.44  | 0.49  | 0.58  | 0.64  | 0.71  | 0.77  | 0.81  | 0.91  | 0.95  | 0.99  | 1.03  | 1.07  | 1.11  | 1.15  | 1.19  | 1.22  | 1.26  | 1.29 | 1.32 | 1.36 | 1.39 | 1.42 | 1.45 | 1.47 | 1.51 | 1.55 | 1.60 |
| 20              | 0.25   | 0.30 | 0.35 | 0.41  | 0.46  | 0.52  | 0.62  | 0.68  | 0.75  | 0.82  | 0.86  | 0.97  | 1.01  | 1.06  | 1.10  | 1.14  | 1.18  | 1.22  | 1.26  | 1.30  | 1.34  | 1.37 | 1.41 | 1.44 | 1.48 | 1.51 | 1.54 | 1.58 | 1.62 | 1.66 | 1.71 |
| 21              | 0.26   | 0.31 | 0.37 | 0.43  | 0.49  | 0.55  | 0.65  | 0.72  | 0.79  | 0.87  | 0.91  | 1.02  | 1.07  | 1.12  | 1.16  | 1.21  | 1.25  | 1.29  | 1.34  | 1.38  | 1.42  | 1.46 | 1.50 | 1.53 | 1.57 | 1.60 | 1.64 | 1.68 | 1.73 | 1.78 | 1.84 |
| 22              | 0.27   | 0.33 | 0.39 | 0.45  | 0.51  | 0.58  | 0.68  | 0.76  | 0.84  | 0.92  | 0.97  | 1.08  | 1.13  | 1.18  | 1.23  | 1.28  | 1.33  | 1.37  | 1.42  | 1.46  | 1.51  | 1.55 | 1.59 | 1.63 | 1.67 | 1.71 | 1.75 | 1.80 | 1.86 | 1.91 | 1.98 |
| 23              | 0.29   | 0.35 | 0.41 | 0.47  | 0.54  | 0.61  | 0.72  | 0.80  | 0.88  | 0.97  | 1.02  | 1.14  | 1.20  | 1.25  | 1.31  | 1.36  | 1.41  | 1.46  | 1.51  | 1.56  | 1.60  | 1.65 | 1.69 | 1.74 | 1.78 | 1.82 | 1.87 | 1.93 | 1.99 | 2.06 | 2.13 |
| 24              | 0.30   | 0.37 | 0.43 | 0.50  | 0.57  | 0.64  | 0.76  | 0.85  | 0.93  | 1.02  | 1.08  | 1.21  | 1.27  | 1.33  | 1.39  | 1.44  | 1.50  | 1.55  | 1.60  | 1.65  | 1.71  | 1.75 | 1.80 | 1.85 | 1.89 | 1.95 | 2.01 | 2.07 | 2.14 | 2.22 | 2.30 |
| 25              | 0.32   | 0.39 | 0.46 | 0.53  | 0.60  | 0.68  | 0.81  | 0.89  | 0.99  | 1.08  | 1.14  | 1.28  | 1.35  | 1.41  | 1.47  | 1.53  | 1.59  | 1.65  | 1.70  | 1.76  | 1.82  | 1.87 | 1.92 | 1.97 | 2.02 | 2.08 | 2.15 | 2.23 | 2.31 | 2.39 | 2.48 |
| 26              | 0.33   | 0.40 | 0.48 | 0.55  | 0.63  | 0.71  | 0.85  | 0.94  | 1.04  | 1.14  | 1.21  | 1.36  | 1.42  | 1.49  | 1.56  | 1.62  | 1.69  | 1.75  | 1.81  | 1.87  | 1.93  | 1.99 | 2.05 | 2.10 | 2.16 | 2.24 | 2.32 | 2.40 | 2.49 | 2.58 | 2.68 |
| 27              | 0.35   | 0.42 | 0.50 | 0.58  | 0.66  | 0.75  | 0.89  | 0.99  | 1.10  | 1.21  | 1.28  | 1.44  | 1.51  | 1.58  | 1.65  | 1.72  | 1.79  | 1.86  | 1.93  | 1.99  | 2.06  | 2.12 | 2.18 | 2.24 | 2.32 | 2.40 | 2.49 | 2.59 | 2.69 | 2.79 | 2.89 |
| 28              | 0.36   | 0.44 | 0.52 | 0.61  | 0.70  | 0.79  | 0.94  | 1.05  | 1.16  | 1.28  | 1.35  | 1.53  | 1.60  | 1.68  | 1.76  | 1.84  | 1.91  | 1.99  | 2.06  | 2.13  | 2.20  | 2.27 | 2.34 | 2.41 | 2.50 | 2.59 | 2.69 | 2.80 | 2.91 | 3.02 | 3.13 |
| 29              | 0.38   | 0.46 | 0.55 | 0.64  | 0.74  | 0.84  | 1.00  | 1.11  | 1.23  | 1.36  | 1.44  | 1.63  | 1.71  | 1.80  | 1.88  | 1.96  | 2.05  | 2.13  | 2.21  | 2.28  | 2.36  | 2.43 | 2.51 | 2.60 | 2.70 | 2.81 | 2.92 | 3.03 | 3.15 | 3.27 | 3.40 |
| 30              | 0.40   | 0.49 | 0.58 | 0.68  | 0.78  | 0.89  | 1.06  | 1.19  | 1.32  | 1.46  | 1.55  | 1.74  | 1.84  | 1.93  | 2.02  | 2.11  | 2.20  | 2.29  | 2.38  | 2.46  | 2.55  | 2.63 | 2.71 | 2.82 | 2.93 | 3.05 | 3.17 | 3.30 | 3.43 | 3.56 | 3.70 |
| 31              | 0.42   | 0.52 | 0.62 | 0.73  | 0.83  | 0.95  | 1.14  | 1.27  | 1.41  | 1.56  | 1.66  | 1.88  | 1.98  | 2.08  | 2.18  | 2.28  | 2.38  | 2.48  | 2.57  | 2.66  | 2.75  | 2.84 | 2.95 | 3.06 | 3.19 | 3.32 | 3.45 | 3.59 | 3.73 | 3.88 | 4.02 |
| 32              | 0.45   | 0.55 | 0.66 | 0.78  | 0.90  | 1.02  | 1.23  | 1.37  | 1.53  | 1.69  | 1.80  | 2.03  | 2.14  | 2.25  | 2.37  | 2.47  | 2.58  | 2.69  | 2.79  | 2.89  | 2.99  | 3.09 | 3.21 | 3.34 | 3.48 | 3.62 | 3.77 | 3.92 | 4.07 | 4.23 | 4.39 |
| 33              | 0.48   | 0.60 | 0.71 | 0.84  | 0.97  | 1.11  | 1.33  | 1.49  | 1.66  | 1.84  | 1.95  | 2.21  | 2.33  | 2.46  | 2.58  | 2.70  | 2.82  | 2.93  | 3.05  | 3.16  | 3.27  | 3.38 | 3.51 | 3.66 | 3.81 | 3.97 | 4.13 | 4.29 | 4.46 | 4.62 | 4.79 |
| 34              | 0.52   | 0.64 | 0.77 | 0.91  | 1.05  | 1.20  | 1.45  | 1.62  | 1.81  | 2.00  | 2.14  | 2.42  | 2.55  | 2.69  | 2.82  | 2.95  | 3.08  | 3.21  | 3.34  | 3.46  | 3.58  | 3.71 | 3.86 | 4.01 | 4.18 | 4.35 | 4.52 | 4.70 | 4.88 | 5.06 | 5.24 |
| 35              | 0.57   | 0.70 | 0.84 | 0.99  | 1.15  | 1.31  | 1.58  | 1.78  | 1.98  | 2.20  | 2.34  | 2.65  | 2.80  | 2.95  | 3.10  | 3.24  | 3.39  | 3.53  | 3.67  | 3.80  | 3.93  | 4.07 | 4.24 | 4.41 | 4.59 | 4.77 | 4.96 | 5.15 | 5.34 | 5.53 | 5.73 |
| 36              | 0.62   | 0.77 | 0.92 | 1.09  | 1.26  | 1.44  | 1.74  | 1.95  | 2.18  | 2.41  | 2.57  | 2.92  | 3.08  | 3.25  | 3.41  | 3.57  | 3.73  | 3.89  | 4.04  | 4.18  | 4.33  | 4.48 | 4.66 | 4.85 | 5.04 | 5.24 | 5.45 | 5.65 | 5.85 | 6.06 |      |
| 37              | 0.68   | 0.84 | 1.01 | 1.19  | 1.38  | 1.59  | 1.91  | 2.15  | 2.40  | 2.66  | 2.84  | 3.22  | 3.40  | 3.58  | 3.76  | 3.94  | 4.12  | 4.29  | 4.45  | 4.61  | 4.77  | 4.94 | 5.13 | 5.34 | 5.55 | 5.76 | 5.98 | 6.20 | 6.42 |      |      |
| 38              | 0.74   | 0.92 | 1.11 | 1.31  | 1.52  | 1.74  | 2.10  | 2.36  | 2.64  | 2.93  | 3.13  | 3.54  | 3.75  | 3.95  | 4.15  | 4.34  | 4.54  | 4.72  | 4.91  | 5.08  | 5.25  | 5.44 | 5.65 | 5.87 | 6.09 | 6.32 | 6.56 | 6.79 |      |      |      |
| 39              | 0.81   | 1.01 | 1.22 | 1.44  | 1.67  | 1.92  | 2.32  | 2.61  | 2.91  | 3.23  | 3.45  | 3.91  | 4.14  | 4.36  | 4.58  | 4.80  | 5.01  | 5.21  | 5.41  | 5.60  | 5.79  | 5.99 | 6.21 | 6.45 | 6.69 | 6.94 | 7.19 |      |      |      |      |
| 40              | 0.89   | 1.11 | 1.34 | 1.59  | 1.84  | 2.12  | 2.56  | 2.88  | 3.22  | 3.57  | 3.81  | 4.32  | 4.57  | 4.82  | 5.06  | 5.30  | 5.53  | 5.75  | 5.97  | 6.18  | 6.38  | 6.59 | 6.84 | 7.09 | 7.35 | 7.61 |      |      |      |      |      |
| 41              | 0.97   | 1.22 | 1.48 | 1.75  | 2.04  | 2.34  | 2.82  | 3.18  | 3.55  | 3.95  | 4.21  | 4.78  | 5.05  | 5.32  | 5.59  | 5.85  | 6.10  | 6.35  | 6.59  | 6.82  | 7.04  | 7.26 | 7.52 | 7.79 | 8.07 |      |      |      |      |      |      |
| 42              | 1.07   | 1.34 | 1.63 | 1.93  | 2.25  | 2.58  | 3.12  | 3.52  | 3.93  | 4.37  | 4.66  | 5.29  | 5.59  | 5.89  | 6.18  | 6.47  | 6.74  | 7.01  | 7.27  | 7.52  | 7.77  | 8.00 | 8.27 | 8.56 |      |      |      |      |      |      |      |
| 43              | 1.18   | 1.48 | 1.80 | 2.14  | 2.49  | 2.86  | 3.46  | 3.90  | 4.36  | 4.84  | 5.16  | 5.86  | 6.19  | 6.52  | 6.84  | 7.15  | 7.45  | 7.75  | 8.03  | 8.31  | 8.57  | 8.82 | 9.10 |      |      |      |      |      |      |      |      |
| 44              | 1.31   | 1.64 | 1.99 | 2.37  | 2.76  | 3.17  | 3.84  | 4.32  | 4.83  | 5.37  | 5.72  | 6.49  | 6.86  | 7.22  | 7.57  | 7.91  | 8.24  | 8.56  | 8.87  | 9.17  | 9.46  | 9.73 |      |      |      |      |      |      |      |      |      |
| 45              | 1.45   | 1.82 | 2.21 | 2.62  | 3.06  | 3.51  | 4.25  | 4.79  | 5.35  | 5.95  | 6.34  | 7.19  | 7.60  | 7.99  | 8.37  | 8.75  | 9.11  | 9.46  | 9.80  | 10.12 | 10.43 |      |      |      |      |      |      |      |      |      |      |
| 46              | 1.61   | 2.02 | 2.45 | 2.91  | 3.39  | 3.90  | 4.72  | 5.31  | 5.93  | 6.59  | 7.03  | 7.97  | 8.41  | 8.84  | 9.26  | 9.67  | 10.06 | 10.44 | 10.81 | 11.16 |       |      |      |      |      |      |      |      |      |      |      |
| 47              | 1.78   | 2.23 | 2.72 | 3.23  | 3.76  | 4.32  | 5.23  | 5.88  | 6.57  | 7.30  | 7.77  | 8.81  | 9.30  | 9.77  | 10.23 | 10.67 | 11.10 | 11.51 |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 48              | 1.97   | 2.47 | 3.01 | 3.57  | 4.16  | 4.78  | 5.78  | 6.51  | 7.27  | 8.07  | 8.59  | 9.74  | 10.27 | 10.78 | 11.28 | 11.76 | 12.22 | 12.67 |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 49              | 2.18   | 2.74 | 3.33 | 3.95  | 4.60  | 5.28  | 6.39  | 7.19  | 8.03  | 8.91  | 9.48  | 10.74 | 11.32 | 11.88 | 12.42 | 12.94 | 13.45 |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 50              | 2.41   | 3.02 | 3.68 | 4.36  | 5.08  | 5.83  | 7.06  | 7.93  | 8.85  | 9.82  | 10.44 | 11.83 | 12.46 | 13.07 | 13.66 | 14.23 |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 51              | 2.65   | 3.33 | 4.05 | 4.81  | 5.60  | 6.42  | 7.77  | 8.73  | 9.74  | 10.80 | 11.48 | 13.01 | 13.69 | 14.35 | 14.99 |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 52              | 2.92   | 3.67 | 4.46 | 5.29  | 6.15  | 7.06  | 8.54  | 9.59  | 10.70 | 11.86 | 12.60 | 14.28 | 15.02 | 15.73 |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 53              | 3.21   | 4.03 | 4.90 | 5.80  | 6.75  | 7.74  | 9.37  | 10.52 | 11.73 | 13.00 | 13.80 | 15.64 | 16.43 |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 54              | 3.52   | 4.42 | 5.36 | 6.35  | 7.39  | 8.47  | 10.25 | 11.51 | 12.83 | 14.21 | 15.08 | 17.09 |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 55              | 3.85   | 4.83 | 5.86 | 6.94  | 8.07  | 9.24  | 11.19 | 12.56 | 14.00 | 15.50 | 16.44 |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 56              | 4.20   | 5.26 | 6.39 | 7.56  | 8.79  | 10.07 | 12.19 | 13.68 | 15.24 | 16.87 |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 57              | 4.57   | 5.72 | 6.95 | 8.22  | 9.55  | 10.94 | 13.25 | 14.87 | 16.56 |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 58              | 4.95   | 6.21 | 7.54 | 8.92  | 10.36 | 11.86 | 14.37 | 16.12 |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 59              | 5.37   | 6.73 | 8.17 | 9.67  | 11.23 | 12.85 | 15.58 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 60              | 5.82   | 7.29 | 8.85 | 10.47 | 12.16 | 13.91 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |
| 61              | 6.30   | 7.89 | 9.57 | 11.32 | 13.14 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |



| Age/Policy Term | Premium Rates per Rs. 100 of annualised premium to be waived for Male Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are same |      |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|-----------------|--|------|-------|-------|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
|                 | 5  | 6    | 7     | 8     | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 62              | 6.80   | 8.52 | 10.34 | 12.22 |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 63              | 7.34   | 9.20 | 11.15 |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 64              | 7.91   | 9.90 |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 65              | 8.50   |      |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |

**Annexure 3: Premium Rates per Rs. 100 of future premiums to be waived for Female Lives - Life Insured and Policyholder are same**

| Age/Policy Term | Premium Rates per Rs. 100 of annualised premium to be waived for Female Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are same. |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|-----------------|---|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|                 | 5   | 6    | 7    | 8    | 9    | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   | 35   |
| 18              | 0.23  | 0.28 | 0.33 | 0.38 | 0.43 | 0.48 | 0.57 | 0.63 | 0.7  | 0.76 | 0.8  | 0.9  | 0.94 | 0.98 | 1.02 | 1.06 | 1.1  | 1.14 | 1.17 | 1.21 | 1.25 | 1.28 | 1.31 | 1.35 | 1.38 | 1.41 | 1.44 | 1.47 | 1.5  | 1.55 | 1.59 |
| 19              | 0.25  | 0.3  | 0.35 | 0.4  | 0.45 | 0.51 | 0.6  | 0.67 | 0.73 | 0.81 | 0.85 | 0.95 | 1    | 1.04 | 1.08 | 1.13 | 1.17 | 1.21 | 1.25 | 1.29 | 1.32 | 1.36 | 1.4  | 1.43 | 1.47 | 1.5  | 1.53 | 1.57 | 1.61 | 1.66 | 1.7  |
| 20              | 0.26  | 0.31 | 0.36 | 0.42 | 0.48 | 0.54 | 0.64 | 0.7  | 0.78 | 0.85 | 0.9  | 1.01 | 1.05 | 1.1  | 1.15 | 1.19 | 1.24 | 1.28 | 1.33 | 1.37 | 1.41 | 1.45 | 1.49 | 1.52 | 1.56 | 1.59 | 1.63 | 1.67 | 1.72 | 1.77 | 1.83 |
| 21              | 0.27  | 0.32 | 0.38 | 0.44 | 0.5  | 0.56 | 0.67 | 0.74 | 0.82 | 0.9  | 0.95 | 1.06 | 1.12 | 1.17 | 1.22 | 1.27 | 1.31 | 1.36 | 1.41 | 1.45 | 1.5  | 1.54 | 1.58 | 1.62 | 1.66 | 1.7  | 1.74 | 1.79 | 1.84 | 1.9  | 1.96 |
| 22              | 0.28  | 0.34 | 0.4  | 0.46 | 0.53 | 0.59 | 0.71 | 0.78 | 0.86 | 0.95 | 1    | 1.13 | 1.18 | 1.24 | 1.29 | 1.34 | 1.4  | 1.45 | 1.5  | 1.55 | 1.59 | 1.64 | 1.68 | 1.73 | 1.77 | 1.81 | 1.86 | 1.92 | 1.98 | 2.04 | 2.11 |
| 23              | 0.29  | 0.36 | 0.42 | 0.49 | 0.56 | 0.63 | 0.75 | 0.83 | 0.92 | 1.01 | 1.07 | 1.2  | 1.26 | 1.32 | 1.37 | 1.43 | 1.49 | 1.54 | 1.6  | 1.65 | 1.7  | 1.75 | 1.8  | 1.84 | 1.89 | 1.94 | 2    | 2.06 | 2.13 | 2.2  | 2.27 |
| 24              | 0.31  | 0.38 | 0.44 | 0.51 | 0.59 | 0.67 | 0.79 | 0.88 | 0.97 | 1.07 | 1.13 | 1.28 | 1.34 | 1.4  | 1.47 | 1.53 | 1.59 | 1.65 | 1.71 | 1.76 | 1.82 | 1.87 | 1.92 | 1.97 | 2.02 | 2.08 | 2.15 | 2.22 | 2.29 | 2.37 | 2.45 |
| 25              | 0.33  | 0.4  | 0.47 | 0.55 | 0.62 | 0.71 | 0.84 | 0.94 | 1.04 | 1.14 | 1.21 | 1.36 | 1.43 | 1.5  | 1.57 | 1.64 | 1.7  | 1.77 | 1.83 | 1.89 | 1.95 | 2.01 | 2.07 | 2.12 | 2.17 | 2.24 | 2.31 | 2.39 | 2.47 | 2.56 | 2.65 |
| 26              | 0.34  | 0.42 | 0.5  | 0.58 | 0.67 | 0.75 | 0.9  | 1    | 1.11 | 1.22 | 1.3  | 1.46 | 1.54 | 1.61 | 1.69 | 1.76 | 1.83 | 1.9  | 1.97 | 2.03 | 2.1  | 2.16 | 2.22 | 2.28 | 2.34 | 2.42 | 2.5  | 2.59 | 2.68 | 2.77 | 2.87 |
| 27              | 0.37  | 0.45 | 0.53 | 0.62 | 0.71 | 0.81 | 0.96 | 1.08 | 1.19 | 1.31 | 1.39 | 1.57 | 1.65 | 1.73 | 1.81 | 1.89 | 1.97 | 2.05 | 2.12 | 2.19 | 2.26 | 2.33 | 2.4  | 2.46 | 2.53 | 2.61 | 2.71 | 2.8  | 2.9  | 3    | 3.11 |
| 28              | 0.39  | 0.48 | 0.57 | 0.66 | 0.76 | 0.87 | 1.04 | 1.16 | 1.28 | 1.42 | 1.5  | 1.69 | 1.78 | 1.87 | 1.96 | 2.05 | 2.13 | 2.21 | 2.29 | 2.37 | 2.45 | 2.52 | 2.59 | 2.66 | 2.74 | 2.84 | 2.94 | 3.04 | 3.15 | 3.26 | 3.37 |
| 29              | 0.42  | 0.51 | 0.61 | 0.71 | 0.82 | 0.93 | 1.12 | 1.25 | 1.39 | 1.53 | 1.63 | 1.83 | 1.93 | 2.03 | 2.12 | 2.22 | 2.31 | 2.4  | 2.48 | 2.57 | 2.65 | 2.73 | 2.81 | 2.89 | 2.98 | 3.08 | 3.19 | 3.3  | 3.42 | 3.54 | 3.67 |
| 30              | 0.45  | 0.55 | 0.66 | 0.77 | 0.89 | 1.01 | 1.21 | 1.35 | 1.5  | 1.66 | 1.76 | 1.99 | 2.09 | 2.2  | 2.3  | 2.4  | 2.5  | 2.6  | 2.7  | 2.79 | 2.88 | 2.97 | 3.05 | 3.14 | 3.24 | 3.35 | 3.47 | 3.6  | 3.72 | 3.85 | 3.99 |
| 31              | 0.48  | 0.59 | 0.71 | 0.83 | 0.96 | 1.09 | 1.31 | 1.46 | 1.63 | 1.8  | 1.91 | 2.15 | 2.27 | 2.38 | 2.5  | 2.61 | 2.72 | 2.82 | 2.93 | 3.03 | 3.13 | 3.22 | 3.32 | 3.41 | 3.52 | 3.64 | 3.77 | 3.91 | 4.05 | 4.19 | 4.33 |
| 32              | 0.52  | 0.64 | 0.76 | 0.9  | 1.04 | 1.18 | 1.42 | 1.59 | 1.76 | 1.95 | 2.07 | 2.34 | 2.46 | 2.59 | 2.71 | 2.83 | 2.95 | 3.06 | 3.18 | 3.29 | 3.39 | 3.5  | 3.6  | 3.7  | 3.83 | 3.96 | 4.1  | 4.25 | 4.4  | 4.55 | 4.71 |
| 33              | 0.56  | 0.69 | 0.83 | 0.97 | 1.12 | 1.28 | 1.54 | 1.72 | 1.91 | 2.11 | 2.25 | 2.54 | 2.68 | 2.81 | 2.94 | 3.08 | 3.21 | 3.33 | 3.45 | 3.57 | 3.69 | 3.8  | 3.92 | 4.03 | 4.17 | 4.31 | 4.47 | 4.63 | 4.79 | 4.95 | 5.11 |
| 34              | 0.6   | 0.74 | 0.9  | 1.05 | 1.22 | 1.39 | 1.67 | 1.87 | 2.08 | 2.3  | 2.44 | 2.76 | 2.91 | 3.06 | 3.2  | 3.35 | 3.49 | 3.63 | 3.76 | 3.89 | 4.02 | 4.14 | 4.26 | 4.39 | 4.54 | 4.7  | 4.86 | 5.03 | 5.21 | 5.38 | 5.56 |
| 35              | 0.65  | 0.81 | 0.97 | 1.14 | 1.32 | 1.51 | 1.81 | 2.03 | 2.26 | 2.5  | 2.66 | 3    | 3.17 | 3.33 | 3.49 | 3.65 | 3.8  | 3.95 | 4.1  | 4.24 | 4.38 | 4.51 | 4.64 | 4.78 | 4.94 | 5.12 | 5.3  | 5.48 | 5.66 | 5.85 | 6.04 |
| 36              | 0.71  | 0.88 | 1.05 | 1.24 | 1.44 | 1.64 | 1.97 | 2.21 | 2.46 | 2.72 | 2.9  | 3.27 | 3.45 | 3.63 | 3.8  | 3.97 | 4.14 | 4.3  | 4.46 | 4.62 | 4.77 | 4.91 | 5.06 | 5.21 | 5.39 | 5.57 | 5.77 | 5.96 | 6.16 | 6.36 |      |
| 37              | 0.77  | 0.95 | 1.15 | 1.35 | 1.56 | 1.79 | 2.15 | 2.41 | 2.68 | 2.97 | 3.16 | 3.57 | 3.76 | 3.96 | 4.15 | 4.33 | 4.52 | 4.69 | 4.87 | 5.04 | 5.2  | 5.36 | 5.51 | 5.68 | 5.87 | 6.07 | 6.28 | 6.49 | 6.7  |      |      |
| 38              | 0.83  | 1.03 | 1.24 | 1.47 | 1.7  | 1.94 | 2.33 | 2.62 | 2.91 | 3.23 | 3.44 | 3.88 | 4.1  | 4.31 | 4.52 | 4.72 | 4.92 | 5.11 | 5.3  | 5.48 | 5.66 | 5.84 | 6    | 6.18 | 6.39 | 6.6  | 6.83 | 7.05 |      |      |      |
| 39              | 0.9   | 1.12 | 1.35 | 1.59 | 1.84 | 2.11 | 2.54 | 2.85 | 3.17 | 3.51 | 3.74 | 4.23 | 4.47 | 4.7  | 4.92 | 5.14 | 5.36 | 5.57 | 5.78 | 5.98 | 6.17 | 6.36 | 6.53 | 6.73 | 6.95 | 7.18 | 7.42 |      |      |      |      |
| 40              | 0.97  | 1.21 | 1.46 | 1.73 | 2    | 2.29 | 2.76 | 3.1  | 3.46 | 3.83 | 4.08 | 4.61 | 4.87 | 5.12 | 5.37 | 5.61 | 5.84 | 6.07 | 6.3  | 6.51 | 6.72 | 6.92 | 7.12 | 7.33 | 7.57 | 7.81 |      |      |      |      |      |
| 41              | 1.06  | 1.32 | 1.59 | 1.88 | 2.18 | 2.5  | 3.01 | 3.38 | 3.77 | 4.17 | 4.45 | 5.03 | 5.31 | 5.58 | 5.85 | 6.12 | 6.37 | 6.62 | 6.86 | 7.1  | 7.32 | 7.54 | 7.75 | 7.98 | 8.23 |      |      |      |      |      |      |
| 42              | 1.15  | 1.43 | 1.73 | 2.05 | 2.38 | 2.72 | 3.28 | 3.69 | 4.11 | 4.56 | 4.85 | 5.5  | 5.8  | 6.1  | 6.39 | 6.68 | 6.96 | 7.23 | 7.49 | 7.74 | 7.99 | 8.23 | 8.45 | 8.69 |      |      |      |      |      |      |      |
| 43              | 1.25  | 1.56 | 1.89 | 2.23 | 2.59 | 2.97 | 3.58 | 4.03 | 4.49 | 4.98 | 5.31 | 6.01 | 6.34 | 6.67 | 6.99 | 7.3  | 7.6  | 7.89 | 8.18 | 8.45 | 8.72 | 8.97 | 9.22 |      |      |      |      |      |      |      |      |
| 44              | 1.36  | 1.7  | 2.06 | 2.44 | 2.83 | 3.25 | 3.92 | 4.4  | 4.91 | 5.45 | 5.8  | 6.57 | 6.93 | 7.29 | 7.64 | 7.98 | 8.31 | 8.62 | 8.93 | 9.23 | 9.51 | 9.79 |      |      |      |      |      |      |      |      |      |
| 45              | 1.48  | 1.85 | 2.25 | 2.66 | 3.09 | 3.55 | 4.29 | 4.82 | 5.37 | 5.96 | 6.35 | 7.19 | 7.59 | 7.97 | 8.35 | 8.72 | 9.08 | 9.42 | 9.76 | 10.1 | 10.4 |      |      |      |      |      |      |      |      |      |      |
| 46              | 1.62  | 2.03 | 2.46 | 2.91 | 3.39 | 3.88 | 4.69 | 5.27 | 5.89 | 6.53 | 6.95 | 7.88 | 8.31 | 8.73 | 9.14 | 9.54 | 9.93 | 10.3 | 10.7 | 11   |      |      |      |      |      |      |      |      |      |      |      |
| 47              | 1.77  | 2.22 | 2.69 | 3.19 | 3.71 | 4.26 | 5.14 | 5.78 | 6.45 | 7.16 | 7.62 | 8.63 | 9.1  | 9.56 | 10   | 10.4 | 10.9 | 11.3 | 11.7 |      |      |      |      |      |      |      |      |      |      |      |      |
| 48              | 1.94  | 2.43 | 2.95 | 3.49 | 4.07 | 4.66 | 5.64 | 6.34 | 7.07 | 7.84 | 8.35 | 9.46 | 9.97 | 10.5 | 11   | 11.4 | 11.9 | 12.3 |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 49              | 2.12  | 2.66 | 3.23 | 3.83 | 4.46 | 5.11 | 6.18 | 6.95 | 7.75 | 8.6  | 9.15 | 10.4 | 10.9 | 11.5 | 12   | 12.5 | 13   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 50              | 2.33  | 2.92 | 3.54 | 4.2  | 4.89 | 5.61 | 6.78 | 7.62 | 8.5  | 9.42 | 10   | 11.3 | 12   | 12.5 | 13.1 | 13.7 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 51              | 2.55  | 3.2  | 3.88 | 4.6  | 5.36 | 6.14 | 7.43 | 8.35 | 9.31 | 10.3 | 11   | 12.4 | 13.1 | 13.7 | 14.3 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 52              | 2.79  | 3.5  | 4.25 | 5.04 | 5.87 | 6.72 | 8.13 | 9.13 | 10.2 | 11.3 | 12   | 13.6 | 14.3 | 15   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 53              | 3.06  | 3.83 | 4.66 | 5.52 | 6.41 | 7.35 | 8.89 | 9.98 | 11.1 | 12.3 | 13.1 | 14.8 | 15.6 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 54              | 3.34  | 4.19 | 5.09 | 6.03 | 7    | 8.02 | 9.7  | 10.9 | 12.1 | 13.4 | 14.3 | 16.2 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 55              | 3.64  | 4.57 | 5.55 | 6.57 | 7.63 | 8.74 | 10.6 | 11.9 | 13.2 | 14.6 | 15.5 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 56              | 3.97  | 4.97 | 6.03 | 7.14 | 8.3  | 9.5  | 11.5 | 12.9 | 14.4 | 15.9 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 57              | 4.31  | 5.4  | 6.55 | 7.75 | 9    | 10.3 | 12.5 | 14   | 15.6 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 58              | 4.67  | 5.85 | 7.09 | 8.39 | 9.74 | 11.2 | 13.5 | 15.1 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 59              | 5.05  | 6.32 | 7.66 | 9.07 | 10.5 | 12.1 | 14.6 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 60              | 5.45  | 6.82 | 8.27 | 9.79 | 11.4 | 13   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 61              | 5.87  | 7.36 | 8.92 | 10.6 | 12.3 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |



| Age/Policy Term | Premium Rates per Rs. 100 of annualised premium to be waived for Female Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are same. |      |      |      |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|-----------------|---|------|------|------|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
|                 | 5   | 6    | 7    | 8    | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 62              | 6.33  | 7.94 | 9.63 | 11.4 |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 63              | 6.83  | 8.56 | 10.4 |      |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 64              | 7.36  | 9.22 |      |      |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 65              | 7.92  |      |      |      |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |

**Annexure 3: Premium rates per Rs. 100 of future premiums to be waived for Male Lives - Life Insured and Policyholder are different**

| Age/Policy Term | Premium Rates per Rs. 100 of annualised premium to be waived for Male Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are different |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
|-----------------|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|--|--|
|                 | 5   | 6     | 7     | 8     | 9     | 10    | 11    | 12    | 13    | 14    | 15    | 16    | 17    | 18    | 19    | 20    | 21    | 22    | 23    | 24    | 25    | 26    | 27    | 28    | 29    | 30    | 31    | 32    | 33    | 34    | 35    |  |  |  |  |
| 18              | 0.49  | 0.59  | 0.71  | 0.82  | 0.94  | 1.06  | 1.26  | 1.40  | 1.54  | 1.69  | 1.78  | 2.00  | 2.09  | 2.18  | 2.26  | 2.35  | 2.43  | 2.51  | 2.59  | 2.66  | 2.74  | 2.81  | 2.87  | 2.94  | 3.00  | 3.06  | 3.12  | 3.18  | 3.24  | 3.29  | 3.34  |  |  |  |  |
| 19              | 0.51  | 0.62  | 0.74  | 0.86  | 0.99  | 1.11  | 1.33  | 1.47  | 1.62  | 1.77  | 1.87  | 2.09  | 2.19  | 2.28  | 2.37  | 2.46  | 2.55  | 2.63  | 2.71  | 2.79  | 2.87  | 2.94  | 3.02  | 3.09  | 3.15  | 3.22  | 3.28  | 3.34  | 3.40  | 3.46  | 3.51  |  |  |  |  |
| 20              | 0.53  | 0.65  | 0.77  | 0.90  | 1.03  | 1.16  | 1.38  | 1.53  | 1.69  | 1.85  | 1.95  | 2.18  | 2.28  | 2.38  | 2.48  | 2.57  | 2.66  | 2.75  | 2.83  | 2.92  | 3.00  | 3.08  | 3.15  | 3.23  | 3.30  | 3.37  | 3.43  | 3.50  | 3.56  | 3.62  | 3.69  |  |  |  |  |
| 21              | 0.55  | 0.68  | 0.80  | 0.93  | 1.07  | 1.21  | 1.43  | 1.59  | 1.75  | 1.92  | 2.02  | 2.27  | 2.37  | 2.47  | 2.57  | 2.67  | 2.77  | 2.86  | 2.95  | 3.04  | 3.12  | 3.20  | 3.28  | 3.36  | 3.44  | 3.51  | 3.58  | 3.65  | 3.71  | 3.79  | 3.87  |  |  |  |  |
| 22              | 0.57  | 0.70  | 0.83  | 0.97  | 1.11  | 1.25  | 1.49  | 1.65  | 1.81  | 1.99  | 2.10  | 2.35  | 2.46  | 2.56  | 2.67  | 2.77  | 2.87  | 2.97  | 3.06  | 3.16  | 3.25  | 3.33  | 3.42  | 3.50  | 3.58  | 3.66  | 3.73  | 3.81  | 3.88  | 3.97  | 4.07  |  |  |  |  |
| 23              | 0.59  | 0.72  | 0.86  | 1.00  | 1.14  | 1.29  | 1.54  | 1.70  | 1.88  | 2.06  | 2.17  | 2.43  | 2.55  | 2.66  | 2.77  | 2.88  | 2.98  | 3.08  | 3.18  | 3.28  | 3.38  | 3.47  | 3.56  | 3.65  | 3.73  | 3.82  | 3.90  | 3.97  | 4.07  | 4.17  | 4.29  |  |  |  |  |
| 24              | 0.61  | 0.75  | 0.89  | 1.03  | 1.18  | 1.33  | 1.59  | 1.76  | 1.94  | 2.13  | 2.25  | 2.52  | 2.64  | 2.76  | 2.87  | 2.99  | 3.10  | 3.21  | 3.31  | 3.42  | 3.52  | 3.62  | 3.71  | 3.81  | 3.90  | 3.98  | 4.07  | 4.16  | 4.28  | 4.40  | 4.53  |  |  |  |  |
| 25              | 0.63  | 0.77  | 0.91  | 1.06  | 1.22  | 1.38  | 1.64  | 1.82  | 2.01  | 2.20  | 2.33  | 2.61  | 2.74  | 2.86  | 2.99  | 3.11  | 3.22  | 3.34  | 3.45  | 3.56  | 3.67  | 3.77  | 3.88  | 3.98  | 4.07  | 4.17  | 4.26  | 4.38  | 4.51  | 4.66  | 4.81  |  |  |  |  |
| 26              | 0.65  | 0.79  | 0.94  | 1.10  | 1.26  | 1.42  | 1.69  | 1.88  | 2.08  | 2.28  | 2.42  | 2.71  | 2.85  | 2.98  | 3.11  | 3.23  | 3.36  | 3.48  | 3.60  | 3.72  | 3.83  | 3.95  | 4.06  | 4.16  | 4.27  | 4.37  | 4.49  | 4.63  | 4.78  | 4.94  | 5.11  |  |  |  |  |
| 27              | 0.67  | 0.82  | 0.97  | 1.13  | 1.30  | 1.47  | 1.75  | 1.95  | 2.16  | 2.37  | 2.51  | 2.82  | 2.96  | 3.10  | 3.24  | 3.38  | 3.51  | 3.64  | 3.77  | 3.90  | 4.02  | 4.14  | 4.26  | 4.37  | 4.48  | 4.61  | 4.76  | 4.92  | 5.09  | 5.27  | 5.46  |  |  |  |  |
| 28              | 0.69  | 0.84  | 1.00  | 1.17  | 1.35  | 1.53  | 1.82  | 2.03  | 2.25  | 2.47  | 2.62  | 2.95  | 3.10  | 3.25  | 3.40  | 3.54  | 3.68  | 3.82  | 3.96  | 4.10  | 4.23  | 4.36  | 4.48  | 4.61  | 4.74  | 4.89  | 5.06  | 5.25  | 5.44  | 5.64  | 5.84  |  |  |  |  |
| 29              | 0.71  | 0.87  | 1.04  | 1.22  | 1.40  | 1.59  | 1.90  | 2.12  | 2.35  | 2.59  | 2.75  | 3.10  | 3.26  | 3.42  | 3.58  | 3.73  | 3.89  | 4.04  | 4.19  | 4.33  | 4.47  | 4.61  | 4.75  | 4.88  | 5.04  | 5.23  | 5.42  | 5.63  | 5.84  | 6.06  | 6.28  |  |  |  |  |
| 30              | 0.74  | 0.91  | 1.09  | 1.27  | 1.47  | 1.67  | 2.00  | 2.23  | 2.48  | 2.73  | 2.90  | 3.27  | 3.44  | 3.62  | 3.79  | 3.96  | 4.12  | 4.29  | 4.45  | 4.60  | 4.76  | 4.91  | 5.06  | 5.22  | 5.41  | 5.61  | 5.83  | 6.06  | 6.29  | 6.53  | 6.78  |  |  |  |  |
| 31              | 0.77  | 0.95  | 1.14  | 1.34  | 1.54  | 1.76  | 2.11  | 2.36  | 2.62  | 2.89  | 3.08  | 3.47  | 3.66  | 3.85  | 4.03  | 4.21  | 4.40  | 4.57  | 4.75  | 4.92  | 5.09  | 5.25  | 5.41  | 5.61  | 5.82  | 6.06  | 6.30  | 6.55  | 6.80  | 7.07  | 7.34  |  |  |  |  |
| 32              | 0.81  | 1.00  | 1.21  | 1.42  | 1.64  | 1.87  | 2.24  | 2.51  | 2.79  | 3.09  | 3.28  | 3.71  | 3.91  | 4.12  | 4.32  | 4.52  | 4.71  | 4.91  | 5.10  | 5.28  | 5.47  | 5.65  | 5.84  | 6.06  | 6.30  | 6.56  | 6.83  | 7.10  | 7.38  | 7.67  | 7.96  |  |  |  |  |
| 33              | 0.86  | 1.07  | 1.28  | 1.51  | 1.75  | 1.99  | 2.40  | 2.69  | 2.99  | 3.31  | 3.53  | 3.99  | 4.21  | 4.43  | 4.65  | 4.87  | 5.09  | 5.30  | 5.51  | 5.71  | 5.91  | 6.11  | 6.33  | 6.58  | 6.85  | 7.13  | 7.43  | 7.72  | 8.03  | 8.34  | 8.66  |  |  |  |  |
| 34              | 0.92  | 1.14  | 1.37  | 1.62  | 1.87  | 2.14  | 2.58  | 2.89  | 3.22  | 3.57  | 3.81  | 4.31  | 4.55  | 4.80  | 5.04  | 5.28  | 5.51  | 5.74  | 5.97  | 6.20  | 6.42  | 6.63  | 6.89  | 7.17  | 7.47  | 7.78  | 8.10  | 8.42  | 8.76  | 9.10  | 9.44  |  |  |  |  |
| 35              | 0.98  | 1.22  | 1.48  | 1.74  | 2.02  | 2.31  | 2.79  | 3.13  | 3.49  | 3.87  | 4.13  | 4.68  | 4.95  | 5.22  | 5.48  | 5.74  | 6.00  | 6.26  | 6.51  | 6.75  | 6.99  | 7.24  | 7.53  | 7.84  | 8.16  | 8.50  | 8.85  | 9.20  | 9.57  | 9.93  | 10.30 |  |  |  |  |
| 36              | 1.06  | 1.32  | 1.60  | 1.89  | 2.19  | 2.51  | 3.03  | 3.40  | 3.80  | 4.22  | 4.50  | 5.10  | 5.40  | 5.69  | 5.98  | 6.27  | 6.56  | 6.84  | 7.11  | 7.38  | 7.64  | 7.92  | 8.24  | 8.58  | 8.94  | 9.31  | 9.69  | 10.07 | 10.46 | 10.86 |       |  |  |  |  |
| 37              | 1.15  | 1.44  | 1.74  | 2.05  | 2.39  | 2.74  | 3.30  | 3.71  | 4.15  | 4.61  | 4.92  | 5.58  | 5.91  | 6.23  | 6.56  | 6.87  | 7.19  | 7.49  | 7.80  | 8.09  | 8.38  | 8.69  | 9.04  | 9.42  | 9.81  | 10.21 | 10.62 | 11.03 | 11.45 |       |       |  |  |  |  |
| 38              | 1.25  | 1.56  | 1.89  | 2.24  | 2.60  | 2.99  | 3.61  | 4.06  | 4.54  | 5.05  | 5.39  | 6.12  | 6.48  | 6.84  | 7.20  | 7.55  | 7.89  | 8.23  | 8.56  | 8.89  | 9.20  | 9.54  | 9.93  | 10.34 | 10.76 | 11.19 | 11.64 | 12.09 |       |       |       |  |  |  |  |
| 39              | 1.36  | 1.70  | 2.06  | 2.45  | 2.85  | 3.27  | 3.96  | 4.46  | 4.99  | 5.55  | 5.93  | 6.73  | 7.13  | 7.53  | 7.92  | 8.30  | 8.68  | 9.05  | 9.42  | 9.78  | 10.12 | 10.49 | 10.91 | 11.36 | 11.82 | 12.29 | 12.77 |       |       |       |       |  |  |  |  |
| 40              | 1.49  | 1.86  | 2.26  | 2.68  | 3.13  | 3.59  | 4.35  | 4.90  | 5.49  | 6.11  | 6.54  | 7.42  | 7.87  | 8.30  | 8.73  | 9.16  | 9.58  | 9.99  | 10.39 | 10.78 | 11.15 | 11.55 | 12.01 | 12.49 | 12.98 | 13.49 |       |       |       |       |       |  |  |  |  |
| 41              | 1.63  | 2.04  | 2.48  | 2.95  | 3.44  | 3.96  | 4.80  | 5.41  | 6.06  | 6.75  | 7.22  | 8.20  | 8.69  | 9.17  | 9.65  | 10.12 | 10.58 | 11.03 | 11.46 | 11.89 | 12.31 | 12.73 | 13.22 | 13.74 | 14.27 |       |       |       |       |       |       |  |  |  |  |
| 42              | 1.79  | 2.25  | 2.74  | 3.25  | 3.80  | 4.37  | 5.30  | 5.98  | 6.70  | 7.47  | 7.99  | 9.08  | 9.62  | 10.15 | 10.67 | 11.19 | 11.70 | 12.19 | 12.67 | 13.14 | 13.60 | 14.04 | 14.57 | 15.12 |       |       |       |       |       |       |       |  |  |  |  |
| 43              | 1.97  | 2.48  | 3.03  | 3.60  | 4.21  | 4.84  | 5.88  | 6.63  | 7.43  | 8.28  | 8.85  | 10.06 | 10.66 | 11.25 | 11.83 | 12.39 | 12.95 | 13.49 | 14.02 | 14.54 | 15.04 | 15.52 | 16.06 |       |       |       |       |       |       |       |       |  |  |  |  |
| 44              | 2.18  | 2.75  | 3.35  | 3.99  | 4.67  | 5.38  | 6.52  | 7.36  | 8.25  | 9.19  | 9.83  | 11.17 | 11.83 | 12.48 | 13.11 | 13.74 | 14.35 | 14.95 | 15.53 | 16.10 | 16.64 | 17.17 |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 45              | 2.42  | 3.05  | 3.73  | 4.44  | 5.19  | 5.97  | 7.25  | 8.18  | 9.17  | 10.21 | 10.91 | 12.41 | 13.13 | 13.85 | 14.55 | 15.24 | 15.91 | 16.57 | 17.20 | 17.82 | 18.42 |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 46              | 2.69  | 3.39  | 4.14  | 4.93  | 5.77  | 6.64  | 8.06  | 9.10  | 10.19 | 11.35 | 12.12 | 13.78 | 14.58 | 15.36 | 16.14 | 16.89 | 17.63 | 18.35 | 19.05 | 19.73 |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 47              | 2.99  | 3.77  | 4.60  | 5.48  | 6.41  | 7.38  | 8.96  | 10.11 | 11.32 | 12.60 | 13.45 | 15.29 | 16.17 | 17.03 | 17.88 | 18.71 | 19.53 | 20.31 | 21.08 |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 48              | 3.32  | 4.19  | 5.11  | 6.09  | 7.11  | 8.19  | 9.94  | 11.21 | 12.55 | 13.97 | 14.91 | 16.94 | 17.91 | 18.86 | 19.79 | 20.70 | 21.59 | 22.46 |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 49              | 3.69  | 4.65  | 5.67  | 6.75  | 7.88  | 9.08  | 11.01 | 12.42 | 13.90 | 15.46 | 16.49 | 18.74 | 19.81 | 20.85 | 21.87 | 22.87 | 23.84 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 50              | 4.08  | 5.15  | 6.28  | 7.47  | 8.72  | 10.03 | 12.17 | 13.72 | 15.35 | 17.07 | 18.20 | 20.68 | 21.84 | 22.98 | 24.10 | 25.19 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 51              | 4.51  | 5.68  | 6.93  | 8.24  | 9.61  | 11.06 | 13.41 | 15.11 | 16.90 | 18.80 | 20.03 | 22.78 | 24.05 | 25.30 | 26.52 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 52              | 4.96  | 6.25  | 7.62  | 9.06  | 10.56 | 12.15 | 14.74 | 16.61 | 18.57 | 20.65 | 22.01 | 25.03 | 26.41 | 27.78 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 53              | 5.45  | 6.86  | 8.36  | 9.93  | 11.58 | 13.31 | 16.16 | 18.20 | 20.36 | 22.64 | 24.12 | 27.43 | 28.95 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 54              | 5.96  | 7.50  | 9.14  | 10.86 | 12.66 | 14.55 | 17.67 | 19.90 | 22.26 | 24.75 | 26.37 | 30.01 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 55              | 6.51  | 8.18  | 9.97  | 11.84 | 13.80 | 15.87 | 19.27 | 21.71 | 24.29 | 27.01 | 28.77 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 56              | 7.08  | 8.90  | 10.84 | 12.88 | 15.02 | 17.26 | 20.98 | 23.64 | 26.46 | 29.43 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 57              | 7.68  | 9.66  | 11.77 | 13.98 | 16.31 | 18.75 | 22.81 | 25.71 | 28.77 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 58              | 8.32  | 10.47 | 12.76 | 15.16 | 17.69 | 20.35 | 24.77 | 27.93 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 59              | 9.01  | 11.35 | 13.83 | 16.44 | 19.18 | 22.07 | 26.89 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 60              | 9.76  | 12.29 | 14.98 | 17.82 | 20.80 | 23.94 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |
| 61              | 10.56   | 13.31 | 16.23 | 19.31 | 22.55 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |  |



| Age/Policy Term | Premium Rates per Rs. 100 of annualised premium to be waived for Male Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are different |       |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|-----------------|---|-------|-------|-------|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
|                 | 5   | 6     | 7     | 8     | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 62              | 11.43   | 14.41 | 17.58 | 20.92 |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 63              | 12.37   | 15.60 | 19.04 |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 64              | 13.38   | 16.88 |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 65              | 14.47   |       |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |

**Annexure 3: Premium rates per Rs. 100 of future premiums to be waived for Female Lives - Life Insured and Policyholder are different**

| Age/Policy Term | Premium Rates per Rs. 100 of annualised premium to be waived for Female Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are different |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
|-----------------|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|
|                 | 5   | 6     | 7     | 8     | 9     | 10    | 11    | 12    | 13    | 14    | 15    | 16    | 17    | 18    | 19    | 20    | 21    | 22    | 23    | 24    | 25    | 26    | 27    | 28    | 29    | 30    | 31    | 32    | 33    | 34    | 35   |
| 18              | 0.49  | 0.59  | 0.70  | 0.81  | 0.93  | 1.05  | 1.25  | 1.38  | 1.52  | 1.67  | 1.76  | 1.97  | 2.06  | 2.15  | 2.24  | 2.32  | 2.41  | 2.49  | 2.56  | 2.64  | 2.71  | 2.78  | 2.85  | 2.91  | 2.98  | 3.04  | 3.10  | 3.15  | 3.21  | 3.26  | 3.31 |
| 19              | 0.50  | 0.61  | 0.72  | 0.84  | 0.96  | 1.08  | 1.29  | 1.43  | 1.58  | 1.73  | 1.82  | 2.04  | 2.14  | 2.23  | 2.32  | 2.41  | 2.49  | 2.58  | 2.66  | 2.74  | 2.81  | 2.89  | 2.96  | 3.03  | 3.09  | 3.16  | 3.22  | 3.28  | 3.33  | 3.39  | 3.44 |
| 20              | 0.51  | 0.63  | 0.74  | 0.87  | 0.99  | 1.12  | 1.33  | 1.48  | 1.63  | 1.79  | 1.89  | 2.12  | 2.22  | 2.31  | 2.41  | 2.50  | 2.59  | 2.68  | 2.76  | 2.85  | 2.93  | 3.00  | 3.08  | 3.15  | 3.22  | 3.29  | 3.35  | 3.42  | 3.48  | 3.53  | 3.59 |
| 21              | 0.53  | 0.65  | 0.77  | 0.90  | 1.03  | 1.16  | 1.39  | 1.54  | 1.70  | 1.86  | 1.97  | 2.20  | 2.31  | 2.41  | 2.51  | 2.61  | 2.70  | 2.79  | 2.88  | 2.97  | 3.05  | 3.14  | 3.22  | 3.29  | 3.37  | 3.44  | 3.51  | 3.57  | 3.64  | 3.70  | 3.77 |
| 22              | 0.56  | 0.68  | 0.81  | 0.94  | 1.08  | 1.22  | 1.45  | 1.61  | 1.78  | 1.95  | 2.06  | 2.31  | 2.42  | 2.53  | 2.63  | 2.73  | 2.83  | 2.93  | 3.03  | 3.12  | 3.21  | 3.29  | 3.38  | 3.46  | 3.54  | 3.61  | 3.69  | 3.76  | 3.83  | 3.90  | 3.98 |
| 23              | 0.58  | 0.71  | 0.84  | 0.98  | 1.13  | 1.27  | 1.52  | 1.68  | 1.86  | 2.04  | 2.15  | 2.41  | 2.53  | 2.64  | 2.75  | 2.86  | 2.97  | 3.07  | 3.17  | 3.27  | 3.36  | 3.46  | 3.54  | 3.63  | 3.71  | 3.79  | 3.87  | 3.95  | 4.02  | 4.11  | 4.21 |
| 24              | 0.60  | 0.74  | 0.88  | 1.02  | 1.17  | 1.33  | 1.58  | 1.75  | 1.94  | 2.13  | 2.25  | 2.52  | 2.64  | 2.76  | 2.88  | 2.99  | 3.11  | 3.21  | 3.32  | 3.42  | 3.52  | 3.62  | 3.72  | 3.81  | 3.90  | 3.98  | 4.07  | 4.15  | 4.23  | 4.34  | 4.45 |
| 25              | 0.63  | 0.77  | 0.91  | 1.06  | 1.22  | 1.38  | 1.64  | 1.83  | 2.02  | 2.22  | 2.35  | 2.63  | 2.76  | 2.89  | 3.01  | 3.13  | 3.25  | 3.37  | 3.48  | 3.59  | 3.70  | 3.80  | 3.90  | 4.00  | 4.09  | 4.18  | 4.27  | 4.36  | 4.47  | 4.59  | 4.72 |
| 26              | 0.65  | 0.79  | 0.95  | 1.10  | 1.27  | 1.44  | 1.71  | 1.91  | 2.11  | 2.32  | 2.45  | 2.75  | 2.89  | 3.02  | 3.15  | 3.28  | 3.41  | 3.53  | 3.65  | 3.77  | 3.88  | 3.99  | 4.10  | 4.20  | 4.30  | 4.40  | 4.49  | 4.60  | 4.73  | 4.87  | 5.01 |
| 27              | 0.67  | 0.83  | 0.99  | 1.15  | 1.32  | 1.50  | 1.79  | 1.99  | 2.20  | 2.42  | 2.56  | 2.88  | 3.03  | 3.17  | 3.31  | 3.44  | 3.58  | 3.71  | 3.84  | 3.96  | 4.08  | 4.20  | 4.31  | 4.43  | 4.53  | 4.64  | 4.74  | 4.87  | 5.02  | 5.18  | 5.34 |
| 28              | 0.70  | 0.86  | 1.03  | 1.20  | 1.38  | 1.57  | 1.87  | 2.09  | 2.31  | 2.54  | 2.69  | 3.03  | 3.18  | 3.33  | 3.48  | 3.63  | 3.77  | 3.91  | 4.04  | 4.18  | 4.31  | 4.43  | 4.56  | 4.68  | 4.79  | 4.90  | 5.03  | 5.19  | 5.35  | 5.53  | 5.71 |
| 29              | 0.73  | 0.90  | 1.08  | 1.26  | 1.45  | 1.64  | 1.97  | 2.19  | 2.43  | 2.68  | 2.84  | 3.19  | 3.36  | 3.52  | 3.68  | 3.83  | 3.98  | 4.13  | 4.28  | 4.42  | 4.56  | 4.70  | 4.83  | 4.96  | 5.08  | 5.21  | 5.37  | 5.54  | 5.73  | 5.92  | 6.12 |
| 30              | 0.77  | 0.94  | 1.13  | 1.32  | 1.52  | 1.73  | 2.07  | 2.31  | 2.57  | 2.83  | 3.00  | 3.38  | 3.55  | 3.73  | 3.90  | 4.06  | 4.23  | 4.39  | 4.55  | 4.70  | 4.85  | 5.00  | 5.14  | 5.28  | 5.41  | 5.57  | 5.75  | 5.94  | 6.14  | 6.35  | 6.57 |
| 31              | 0.80  | 0.99  | 1.19  | 1.39  | 1.61  | 1.83  | 2.19  | 2.45  | 2.72  | 3.00  | 3.18  | 3.58  | 3.77  | 3.96  | 4.14  | 4.32  | 4.50  | 4.67  | 4.84  | 5.00  | 5.17  | 5.32  | 5.48  | 5.63  | 5.78  | 5.96  | 6.16  | 6.38  | 6.60  | 6.83  | 7.07 |
| 32              | 0.85  | 1.05  | 1.26  | 1.47  | 1.70  | 1.94  | 2.32  | 2.60  | 2.88  | 3.18  | 3.38  | 3.81  | 4.02  | 4.22  | 4.41  | 4.61  | 4.80  | 4.98  | 5.17  | 5.35  | 5.52  | 5.69  | 5.86  | 6.02  | 6.20  | 6.41  | 6.63  | 6.87  | 7.12  | 7.37  | 7.63 |
| 33              | 0.90  | 1.11  | 1.33  | 1.57  | 1.81  | 2.06  | 2.47  | 2.77  | 3.07  | 3.40  | 3.61  | 4.07  | 4.29  | 4.51  | 4.72  | 4.93  | 5.14  | 5.34  | 5.54  | 5.73  | 5.92  | 6.11  | 6.29  | 6.46  | 6.67  | 6.91  | 7.16  | 7.42  | 7.69  | 7.96  | 8.24 |
| 34              | 0.95  | 1.18  | 1.42  | 1.67  | 1.93  | 2.20  | 2.64  | 2.96  | 3.29  | 3.64  | 3.87  | 4.36  | 4.60  | 4.84  | 5.07  | 5.29  | 5.52  | 5.74  | 5.95  | 6.17  | 6.37  | 6.57  | 6.77  | 6.97  | 7.21  | 7.47  | 7.74  | 8.03  | 8.32  | 8.61  | 8.92 |
| 35              | 1.01  | 1.26  | 1.51  | 1.78  | 2.06  | 2.36  | 2.83  | 3.17  | 3.53  | 3.90  | 4.15  | 4.69  | 4.95  | 5.20  | 5.46  | 5.70  | 5.95  | 6.19  | 6.42  | 6.65  | 6.88  | 7.09  | 7.31  | 7.54  | 7.81  | 8.09  | 8.39  | 8.70  | 9.02  | 9.34  | 9.66 |
| 36              | 1.08  | 1.35  | 1.62  | 1.91  | 2.22  | 2.53  | 3.05  | 3.41  | 3.80  | 4.21  | 4.48  | 5.06  | 5.34  | 5.62  | 5.89  | 6.16  | 6.43  | 6.69  | 6.95  | 7.20  | 7.44  | 7.68  | 7.91  | 8.17  | 8.47  | 8.78  | 9.11  | 9.44  | 9.79  | 10.14 |      |
| 37              | 1.16  | 1.45  | 1.75  | 2.06  | 2.39  | 2.73  | 3.28  | 3.68  | 4.10  | 4.54  | 4.84  | 5.47  | 5.78  | 6.08  | 6.38  | 6.68  | 6.97  | 7.25  | 7.53  | 7.80  | 8.07  | 8.33  | 8.58  | 8.88  | 9.21  | 9.55  | 9.90  | 10.27 | 10.64 |       |      |
| 38              | 1.25  | 1.56  | 1.88  | 2.22  | 2.57  | 2.94  | 3.55  | 3.98  | 4.43  | 4.92  | 5.24  | 5.93  | 6.26  | 6.59  | 6.92  | 7.24  | 7.56  | 7.87  | 8.17  | 8.47  | 8.76  | 9.04  | 9.32  | 9.65  | 10.01 | 10.38 | 10.77 | 11.16 |       |       |      |
| 39              | 1.35  | 1.68  | 2.03  | 2.40  | 2.78  | 3.18  | 3.84  | 4.31  | 4.81  | 5.33  | 5.68  | 6.44  | 6.80  | 7.16  | 7.52  | 7.87  | 8.22  | 8.56  | 8.89  | 9.21  | 9.53  | 9.84  | 10.15 | 10.51 | 10.90 | 11.31 | 11.72 |       |       |       |      |
| 40              | 1.45  | 1.81  | 2.19  | 2.59  | 3.01  | 3.45  | 4.16  | 4.68  | 5.22  | 5.79  | 6.18  | 7.00  | 7.40  | 7.80  | 8.19  | 8.57  | 8.95  | 9.32  | 9.68  | 10.04 | 10.38 | 10.72 | 11.06 | 11.46 | 11.88 | 12.32 |       |       |       |       |      |
| 41              | 1.57  | 1.96  | 2.38  | 2.81  | 3.27  | 3.75  | 4.52  | 5.09  | 5.68  | 6.31  | 6.73  | 7.63  | 8.07  | 8.51  | 8.94  | 9.36  | 9.77  | 10.18 | 10.57 | 10.96 | 11.33 | 11.70 | 12.07 | 12.51 | 12.96 |       |       |       |       |       |      |
| 42              | 1.70  | 2.13  | 2.58  | 3.06  | 3.56  | 4.08  | 4.93  | 5.55  | 6.20  | 6.89  | 7.36  | 8.34  | 8.83  | 9.30  | 9.77  | 10.23 | 10.69 | 11.13 | 11.56 | 11.98 | 12.39 | 12.79 | 13.19 | 13.66 |       |       |       |       |       |       |      |
| 43              | 1.85  | 2.32  | 2.81  | 3.33  | 3.88  | 4.46  | 5.39  | 6.07  | 6.79  | 7.54  | 8.05  | 9.14  | 9.67  | 10.19 | 10.71 | 11.21 | 11.71 | 12.19 | 12.66 | 13.12 | 13.56 | 14.00 | 14.44 |       |       |       |       |       |       |       |      |
| 44              | 2.02  | 2.53  | 3.07  | 3.64  | 4.24  | 4.88  | 5.90  | 6.65  | 7.44  | 8.27  | 8.83  | 10.03 | 10.61 | 11.18 | 11.75 | 12.30 | 12.84 | 13.37 | 13.89 | 14.39 | 14.87 | 15.35 |       |       |       |       |       |       |       |       |      |
| 45              | 2.20  | 2.76  | 3.36  | 3.99  | 4.65  | 5.35  | 6.48  | 7.30  | 8.17  | 9.09  | 9.70  | 11.02 | 11.66 | 12.29 | 12.91 | 13.51 | 14.10 | 14.68 | 15.25 | 15.79 | 16.32 |       |       |       |       |       |       |       |       |       |      |
| 46              | 2.41  | 3.03  | 3.69  | 4.38  | 5.11  | 5.88  | 7.13  | 8.03  | 8.99  | 10.00 | 10.68 | 12.13 | 12.83 | 13.52 | 14.20 | 14.86 | 15.51 | 16.14 | 16.76 | 17.35 |       |       |       |       |       |       |       |       |       |       |      |
| 47              | 2.65  | 3.33  | 4.06  | 4.82  | 5.63  | 6.48  | 7.85  | 8.86  | 9.91  | 11.02 | 11.77 | 13.37 | 14.13 | 14.89 | 15.63 | 16.36 | 17.07 | 17.76 | 18.43 |       |       |       |       |       |       |       |       |       |       |       |      |
| 48              | 2.91  | 3.67  | 4.47  | 5.32  | 6.21  | 7.14  | 8.66  | 9.77  | 10.93 | 12.16 | 12.97 | 14.74 | 15.58 | 16.41 | 17.22 | 18.02 | 18.79 | 19.55 |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 49              | 3.21  | 4.04  | 4.93  | 5.87  | 6.85  | 7.88  | 9.56  | 10.78 | 12.06 | 13.41 | 14.32 | 16.25 | 17.18 | 18.08 | 18.97 | 19.84 | 20.69 |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 50              | 3.54  | 4.46  | 5.44  | 6.47  | 7.56  | 8.70  | 10.55 | 11.89 | 13.30 | 14.79 | 15.77 | 17.92 | 18.93 | 19.92 | 20.89 | 21.84 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 51              | 3.91  | 4.92  | 6.00  | 7.14  | 8.34  | 9.59  | 11.62 | 13.10 | 14.65 | 16.29 | 17.37 | 19.73 | 20.84 | 21.92 | 22.99 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 52              | 4.31  | 5.42  | 6.61  | 7.86  | 9.17  | 10.55 | 12.79 | 14.41 | 16.12 | 17.92 | 19.10 | 21.70 | 22.91 | 24.10 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 53              | 4.74  | 5.97  | 7.27  | 8.64  | 10.08 | 11.59 | 14.06 | 15.83 | 17.71 | 19.68 | 20.97 | 23.83 | 25.15 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 54              | 5.20  | 6.55  | 7.98  | 9.48  | 11.05 | 12.70 | 15.41 | 17.35 | 19.40 | 21.56 | 22.97 | 26.11 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 55              | 5.70  | 7.17  | 8.73  | 10.37 | 12.08 | 13.88 | 16.85 | 18.97 | 21.21 | 23.57 | 25.10 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 56              | 6.22  | 7.82  | 9.52  | 11.30 | 13.17 | 15.13 | 18.37 | 20.68 | 23.13 | 25.71 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 57              | 6.76  | 8.51  | 10.35 | 12.29 | 14.32 | 16.45 | 19.98 | 22.50 | 25.16 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 58              | 7.34  | 9.22  | 11.23 | 13.33 | 15.54 | 17.85 | 21.69 | 24.43 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 59              | 7.94  | 9.98  | 12.15 | 14.43 | 16.82 | 19.33 | 23.51 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 60              | 8.58  | 10.79 | 13.13 | 15.60 | 18.20 | 20.92 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 61              | 9.26  | 11.65 | 14.19 | 16.86 | 19.67 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |



| Age/Policy Term | Premium Rates per Rs. 100 of annualised premium to be waived for Female Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are different |       |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|-----------------|---|-------|-------|-------|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
|                 | 5   | 6     | 7     | 8     | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 62              | 10.00   | 12.58 | 15.33 | 18.22 |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 63              | 10.79   | 13.59 | 16.56 |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 64              | 11.65   | 14.68 |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 65              | 12.58   |       |       |       |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |