

### Income Benefit table for Guaranteed Income Plan

Please refer to the Income Benefit applicable for your age and the chosen Policy Term variant from the table below

|                                | 6 Years Policy Term variant   |   |                               | 12 Years Policy Term variant  |   |
|--------------------------------|---|---|-------------------------------|---|---|
| Entry Age (Age last birthday ) | Annual Income Benefits in the first 5 years of the Payout Period<br><i>(as % of Annualised Premium)</i> | Annual Income Benefit in the last 5 years of the Payout Period<br><i>(as % of Annualised Premium)</i> | Entry Age (Age last birthday) | Annual Income Benefits in the first 5 years of the Payout Period<br><i>(as % of Annualised Premium)</i> | Annual Income Benefit in the last 5 years of the Payout Period<br><i>(as % of Annualised Premium)</i> |
| 25                             | 53.65%  | 107.31%   | 25                            | 126.67%   | 253.34%   |
| 26                             | 53.65%  | 107.31%   | 26                            | 126.67%   | 253.34%   |
| 27                             | 53.65%  | 107.31%   | 27                            | 126.67%   | 253.34%   |
| 28                             | 53.65%  | 107.31%   | 28                            | 126.67%   | 253.34%   |
| 29                             | 53.65%  | 107.31%   | 29                            | 126.49%   | 252.97%   |
| 30                             | 53.65%  | 107.31%   | 30                            | 126.49%   | 252.97%   |
| 31                             | 53.65%  | 107.31%   | 31                            | 126.49%   | 252.97%   |
| 32                             | 53.56%  | 107.12%   | 32                            | 126.22%   | 252.44%   |
| 33                             | 53.56%  | 107.12%   | 33                            | 126.22%   | 252.44%   |
| 34                             | 53.56%  | 107.12%   | 34                            | 125.95%   | 251.89%   |
| 35                             | 53.46%  | 106.92%   | 35                            | 125.95%   | 251.89%   |
| 36                             | 53.46%  | 106.92%   | 36                            | 125.58%   | 251.16%   |
| 37                             | 53.36%  | 106.73%   | 37                            | 125.35%   | 250.70%   |
| 38                             | 53.36%  | 106.73%   | 38                            | 125.09%   | 250.18%   |
| 39                             | 53.24%  | 106.47%   | 39                            | 124.79%   | 249.57%   |
| 40                             | 53.16%  | 106.31%   | 40                            | 124.44%   | 248.88%   |
| 41                             | 53.06%  | 106.13%   | 41                            | 124.04%   | 248.09%   |
| 42                             | 52.96%  | 105.91%   | 42                            | 123.59%   | 247.19%   |
| 43                             | 52.83%  | 105.67%   | 43                            | 123.09%   | 246.17%   |
| 44                             | 52.69%  | 105.39%   | 44                            | 122.52%   | 245.04%   |
| 45                             | 52.53%  | 105.07%   | 45                            | 121.89%   | 243.77%   |
| 46                             | 52.35%  | 104.71%   | 46                            | 121.19%   | 242.38%   |
| 47                             | 52.16%  | 104.31%   | 47                            | 120.43%   | 240.86%   |
| 48                             | 51.94%  | 103.88%   | 48                            | 119.61%   | 239.21%   |
| 49                             | 51.71%  | 103.41%   | 49                            | 118.72%   | 237.45%   |
| 50                             | 51.46%  | 102.92%   | 50                            | 117.78%   | 235.55%   |
| 51                             | 51.20%  | 102.40%   | 51                            | 116.60%   | 233.20%   |
| 52                             | 50.92%  | 101.85%   | 52                            | 115.67%   | 231.35%   |

|    |        |         |  |    |         |         |
|----|--------|---------|--|----|---------|---------|
| 53 | 50.64% | 101.28% |  | 53 | 114.52% | 229.03% |
| 54 | 50.34% | 100.68% |  | 54 | 113.37% | 226.74% |
| 55 | 50.03% | 100.06% |  | 55 | 111.96% | 223.93% |
| 56 | 49.70% | 99.39%  |  | 56 | N.A.    | N.A.    |
| 57 | 49.34% | 98.68%  |  | 57 | N.A.    | N.A.    |
| 58 | 48.95% | 97.91%  |  | 58 | N.A.    | N.A.    |
| 59 | 48.46% | 96.93%  |  | 59 | N.A.    | N.A.    |
| 60 | 48.07% | 96.14%  |  | 60 | N.A.    | N.A.    |

*Annualised Premium is the amount of premium payable in annual mode that excludes extra premium, rider premium and service tax or any other taxes, cesses or levies, if any.*