

### Premium Rates per ₹ 1000 of Sum Assured

These premium rates are exclusive of all applicable taxes cesses and levies as imposed by the Government. The above rates are subject to the loadings for modal premium.

Band ->	Band 1 Sum Assured <= 12,49,999		Band 2 12,50,000 <= Sum Assured <= 24,99,999		Band 3 Sum Assured >= 25,00,000	
	Age (in years)	12-Pay-22 variant	15-Pay-25 variant	12-Pay-22 variant	15-Pay-25 variant	12-Pay-22 variant
18	67.15	52.12	65.92	51.21	65.32	50.76
19	67.19	52.15	65.96	51.24	65.36	50.80
20	67.22	52.19	65.99	51.28	65.39	50.84
21	67.26	52.23	66.03	51.32	65.43	50.88
22	67.30	52.28	66.06	51.36	65.46	50.92
23	67.34	52.33	66.10	51.41	65.50	50.97
24	67.39	52.38	66.15	51.47	65.55	51.02
25	67.44	52.45	66.21	51.53	65.60	51.09
26	67.51	52.52	66.27	51.60	65.67	51.16
27	67.58	52.61	66.34	51.69	65.74	51.24
28	67.67	52.71	66.43	51.79	65.83	51.34
29	67.78	52.82	66.53	51.90	65.93	51.45
30	67.90	52.95	66.65	52.02	66.04	51.57
31	68.03	53.09	66.78	52.17	66.18	51.71
32	68.19	53.26	66.94	52.33	66.33	51.87
33	68.36	53.44	67.11	52.51	66.50	52.05
34	68.56	53.65	67.30	52.71	66.69	52.25
35	68.78	53.87	67.52	52.93	66.90	52.47
36	69.03	54.12	67.76	53.17	67.14	52.71
37	69.30	54.40	68.02	53.44	67.40	52.98
38	69.60	54.71	68.32	53.74	67.69	53.28
39	69.93	55.04	68.64	54.07	68.01	53.60
40	70.29	55.42	69.00	54.44	68.36	53.96
41	70.70	55.83	69.39	54.84	68.75	54.36
42	71.14	56.28	69.82	55.28	69.18	54.80
43	71.62	56.77	70.29	55.77	69.65	55.28
44	72.15	57.31	70.81	56.30	70.16	55.80
45	72.73	57.91	71.38	56.88	70.72	56.38
46	73.36	58.55	72.00	57.51	71.33	57.00
47	74.05	59.25	72.67	58.20	71.99	57.68
48	74.79	60.02	73.39	58.94	72.71	58.42
49	75.59	60.84	74.17	59.75	73.48	59.21



Band ->	Band 1 Sum Assured <= 12,49,999		Band 2 12,50,000 <= Sum Assured <= 24,99,999		Band 3 Sum Assured >= 25,00,000	
	12-Pay-22 variant	15-Pay-25 variant	12-Pay-22 variant	15-Pay-25 variant	12-Pay-22 variant	15-Pay-25 variant
50	76.45	61.73	75.01	60.62	74.32	60.07
51	76.59	NA	75.92	NA	75.21	NA
52	76.74	NA	76.19	NA	76.18	NA
53	76.88	NA	76.46	NA	76.42	NA
54	77.02	NA	76.73	NA	76.66	NA
55	77.16	NA	77.00	NA	76.90	NA