

Max Life Future Genius Education Plan (Deferment/ Discount Factors)

The following deferment/discounting factors are based on the 2 year G-Sec yield of 6.57% per annum as on 1 April, 2017 (basis FIMMDA website).

2 year G-Sec yield	
6.57%	(Yearly)
0.53%	(Monthly)

No. of Months	Factors	
	Deferment	Discount
0	1.000000	1.000000
1	1.005317	0.994711
2	1.010662	0.989451
3	1.016035	0.984218
4	1.021437	0.979013
5	1.026868	0.973835
6	1.032327	0.968685
7	1.037816	0.963562
8	1.043334	0.958466
9	1.048881	0.953397
10	1.054458	0.948355
11	1.060064	0.943339
12	1.065700	0.938350
13	1.071366	0.933388
14	1.077062	0.928451
15	1.082789	0.923541
16	1.088546	0.918657
17	1.094333	0.913799
18	1.100151	0.908966
19	1.106001	0.904159
20	1.111881	0.899377
21	1.117792	0.894620
22	1.123736	0.889889
23	1.129710	0.885183
24	1.135716	0.880501
25	1.141755	0.875845
26	1.147825	0.871213
27	1.153928	0.866605
28	1.160063	0.862022
29	1.166231	0.857463
30	1.172431	0.852928
31	1.178665	0.848418
32	1.184931	0.843931
33	1.191231	0.839467
34	1.197565	0.835028
35	1.203932	0.830612
36	1.210333	0.826219