

Mortality / Premium Funding Benefit Charge per annum per Rs. 1000 Sum at Risk for Death Benefit

Product: Canara HSBC Life Insurance Alpha Wealth

Age	Males	Females
0	0.641	0.641
1	0.641	0.641
2	0.641	0.641
3	0.329	0.641
4	0.190	0.641
5	0.130	0.641
6	0.106	0.329
7	0.104	0.190
8	0.117	0.130
9	0.144	0.106
10	0.186	0.104
11	0.239	0.117
12	0.300	0.144
13	0.365	0.186
14	0.430	0.239
15	0.489	0.300
16	0.539	0.365
17	0.580	0.430
18	0.612	0.489
19	0.634	0.539
20	0.647	0.580
21	0.654	0.612
22	0.656	0.634
23	0.655	0.647
24	0.653	0.654
25	0.652	0.656
26	0.652	0.655
27	0.654	0.653
28	0.659	0.652
29	0.669	0.652
30	0.684	0.654
31	0.704	0.659
32	0.729	0.669
33	0.760	0.684
34	0.798	0.704
35	0.841	0.729
36	0.893	0.760
37	0.951	0.798
38	1.017	0.841
39	1.092	0.893
40	1.176	0.951
41	1.271	1.017
42	1.378	1.092
43	1.501	1.176
44	1.642	1.271
45	1.805	1.378
46	1.996	1.501
47	2.218	1.642
48	2.475	1.805
49	2.771	1.996
50	3.105	2.218

Age	Males	Females
51	3.478	2.475
52	3.885	2.771
53	4.322	3.105
54	4.782	3.478
55	5.259	3.885
56	5.748	4.322
57	6.248	4.782
58	6.756	5.259
59	7.275	5.748
60	7.813	6.248
61	8.378	6.756
62	8.982	7.275
63	9.636	7.813
64	10.354	8.378
65	11.152	8.982
66	12.044	9.636
67	13.045	10.354
68	14.168	11.152
69	15.428	12.044
70	16.841	13.045
71	18.420	14.168
72	20.182	15.428
73	22.147	16.841
74	24.330	18.420
75	26.755	20.182
76	29.443	22.147
77	32.421	24.330
78	35.717	26.755
79	39.362	29.443
80	43.390	32.421
81	47.837	35.717
82	52.745	39.362
83	58.157	43.390
84	64.121	47.837
85	70.685	52.745
86	77.904	58.157
87	85.831	64.121
88	94.526	70.685
89	104.047	77.904
90	114.455	85.831
91	125.808	94.526
92	138.166	104.047
93	151.583	114.455
94	166.111	125.808
95	181.794	138.166
96	198.669	151.583
97	216.761	166.111
98	236.086	181.794
99	256.641	198.669
100	278.413	216.761

Present Value factors for Premium Funding Benefit

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The following table gives the Present Value Factors for the Premium Funding Benefit to be applied on the Annualized Premium.

Number of complete Annualized Premiums outstanding	Present Value factor (PVFP)
29	13.93
28	13.74
27	13.54
26	13.33
25	13.10
24	12.86
23	12.61
22	12.34
21	12.06
20	11.76
19	11.44
18	11.1
17	10.74
16	10.36
15	9.96
14	9.53
13	9.08
12	8.59
11	8.09
10	7.55
9	6.97
8	6.37
7	5.72
6	5.04
5	4.32
4	3.56
3	2.74
2	1.88
1	0.97