

Sum Assured Factor when multiplied by the Annualized Premium gives the Guaranteed Sum Assured. Sum Assured Factor varies by Plan Option, Rate A / Rate B, Premium Payment Mode, Annualized Premium, Band, Entry Age and by Premium Payment Term

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period	Annualized Premium Band - 24,000 to less than 36,000																			
					Annualized Premium Band - 36,000 to less than 48,000					Annualized Premium Band - 48,000 to less than 60,000					Annualized Premium Band - 60,000 to less than 72,000					Annualized Premium Band - 72,000 and above				
					5	7	10	12	15	5	7	10	12	15	5	7	10	12	15	5	7	10	12	
1	Future Suraksha	Rate A	Yearly	NA	5	7	10	12	15	5	7	10	12	15	5	7	10	12	15	5	7	10	12	15
18	4.5185	7.1218	11.6525	13.7179	4.7337	7.4270	12.0664	14.2405	14.8628	14.2405	4.9273	7.6644	12.4294	14.6324	14.9704	7.6983	12.4848	14.6977	4.5185	7.1218	11.6525	13.7179	14.8628	
19	4.5161	7.1178	11.6441	13.7042	4.7311	7.4228	12.0677	14.2263	14.8602	14.2395	4.9247	7.6601	12.4204	14.6178	14.9677	7.6940	12.4758	14.6831	4.5161	7.1178	11.6441	13.7042	14.8602	
20	4.5147	7.1153	11.6375	13.6927	4.7297	7.4202	12.0688	14.2143	4.8587	7.5557	12.3025	14.4751	4.9232	7.6574	12.4133	14.6055	7.6913	12.4688	4.5147	7.1153	11.6375	13.6927	14.8587	
21	4.5139	7.1133	11.6315	13.6814	4.7288	7.4181	12.0746	14.2026	4.8578	7.5536	12.2962	14.4632	4.9223	7.6552	12.4070	14.5935	7.6891	12.4623	4.5139	7.1133	11.6315	13.6814	14.8578	
22	4.5131	7.1113	11.6248	13.6688	4.7280	7.4160	12.0677	14.1896	4.8569	7.5515	12.2891	14.4499	4.9214	7.6531	12.3998	14.5801	7.6870	12.4551	4.5131	7.1113	11.6248	13.6688	14.8569	
23	4.5120	7.1088	11.6164	13.6533	4.7269	7.4134	12.0589	14.1734	4.8558	7.5488	12.2802	14.4335	4.9202	7.6504	12.3908	14.5635	7.6842	12.4461	4.5120	7.1088	11.6164	13.6533	14.8558	
24	4.5104	7.1059	11.6054	13.6334	4.7252	7.4095	12.0475	14.1577	4.8544	7.5448	12.2685	14.4124	4.9185	7.6463	12.3791	14.5422	7.6801	12.4343	4.5104	7.1059	11.6054	13.6334	14.8544	
25	4.5079	7.0997	11.5907	13.6079	4.7226	7.4040	12.0322	14.1263	4.8514	7.5392	12.2530	14.3855	4.9158	7.6407	12.3634	14.5151	7.6745	12.4186	4.5079	7.0997	11.5907	13.6079	14.8514	
26	4.5043	7.0926	11.5720	13.5760	4.7188	7.3966	12.0128	14.0932	4.8475	7.5317	12.2332	14.3518	4.9119	7.6330	12.3435	14.4811	7.6667	12.3986	4.5043	7.0926	11.5720	13.5760	14.8475	
27	4.4994	7.0831	11.5485	13.5366	4.7137	7.3867	11.9834	14.0523	4.8422	7.5216	12.2084	14.3102	4.9065	7.6228	12.3184	14.4391	7.6565	12.3734	4.4994	7.0831	11.5485	13.5366	14.8422	
28	4.4931	7.0713	11.5196	13.4890	4.7071	7.3743	11.9584	14.0028	4.8354	7.5090	12.1779	14.2598	4.8996	7.6100	12.2876	14.3882	7.6437	12.3424	4.4931	7.0713	11.5196	13.4890	14.8354	
29	4.4852	7.0566	11.4848	13.4321	4.6988	7.3590	11.9224	13.9438	4.8270	7.4934	12.1411	14.1996	4.8910	7.5942	12.2505	14.3275	7.6278	12.3052	4.4852	7.0566	11.4848	13.4321	14.8270	
30	4.4756	7.0389	11.4437	13.3651	4.6887	7.3406	11.8796	13.8742	4.8166	7.4747	12.0976	14.1288	4.8805	7.5752	12.2066	14.2561	7.6087	12.2611	4.4756	7.0389	11.4437	13.3651	14.8166	
31	4.4640	7.0181	11.3954	13.2871	4.6766	7.3189	11.8295	13.7932	4.8041	7.4526	12.0465	14.0463	4.8679	7.5529	12.1551	14.1729	7.5863	12.2093	4.4640	7.0181	11.3954	13.2871	14.8041	
32	4.4506	6.9939	11.3392	13.1969	4.6625	7.2936	11.7712	13.6996	4.7897	7.4268	11.9872	13.9510	4.8532	7.5268	12.0952	14.0767	7.5601	12.1491	4.4506	6.9939	11.3392	13.1969	14.7897	
33	4.4350	6.9660	11.2746	13.0928	4.6462	7.2645	11.7041	13.5916	4.7729	7.3972	11.9189	13.8410	4.8363	7.4967	12.0263	13.9657	7.5299	12.0800	4.4350	6.9660	11.2746	13.0928	14.7729	
34	4.4172	6.9337	11.2007	12.9740	4.6275	7.2309	11.6274	13.4682	4.7537	7.3630	11.8408	13.7153	4.8168	7.4620	11.9474	13.8389	7.4950	12.0008	4.4172	6.9337	11.2007	12.9740	14.7537	
35	4.3987	6.8970	11.1264	12.8396	4.6061	7.1936	11.5539	13.3387	4.7317	7.3239	11.7516	13.5732	4.7945	7.4225	11.8575	13.7555	7.4635	11.9304	4.3987	6.8970	11.1264	12.8396	14.7317	
36	4.3802	6.8567	11.0506	12.6980	4.5811	7.1489	11.4821	13.2133	4.7074	7.2821	11.6598	13.4659	4.7693	7.3811	11.7691	13.6572	7.4428	11.9033	4.3802	6.8567	11.0506	12.6980	14.7074	
37	4.3757	6.8745	11.0960	12.6179	4.5841	7.1691	11.4149	13.0986	4.7091	7.3001	11.6743	13.3389	4.7716	7.3983	11.7290	13.4591	7.4310	11.8144	4.3757	6.8745	11.0960	12.6179	14.7091	
38	4.3652	6.8535	10.9147	12.4778	4.5731	7.1472	11.3305	12.9532	4.6978	7.2778	11.5384	13.1908	4.7602	7.3757	11.6423	13.3097	7.4083	11.6943	4.3652	6.8535	10.9147	12.4778	14.6978	
39	4.3547	6.8252	10.8181	12.3170	4.5621	7.1177	11.2302	12.7862	4.6865	7.2517	11.4363	13.0208	4.7487	7.3542	11.5393	13.1381	7.3777	11.5908	4.3547	6.8252	10.8181	12.3170	14.6865	
40	4.3442	6.7884	10.7050	12.1343	4.5511	7.0793	11.1128	12.5965	4.6752	7.2086	11.3167	12.8277	4.7373	7.3056	11.4187	12.9432	7.3786	11.5466	4.3442	6.7884	10.7050	12.1343	14.6752	
41	4.3337	6.7422	10.5746	11.9289	4.5401	7.0312	10.9774	12.3833	4.6639	7.1596	11.1789	12.6105	4.7258	7.2559	11.2796	12.7241	7.3671	11.5299	4.3337	6.7422	10.5746	11.9289	14.6639	
42	4.3232	6.6857	10.4260	11.6981	4.5291	6.9722	10.8232	12.1437	4.6526	7.0996	11.0218	12.3666	4.7144	7.1951	11.1211	12.4780	7.3555	11.5077	4.3232	6.6857	10.4260	11.6981	14.6526	
43	4.3188	6.6183	10.2588	11.4426	4.5245	6.9019	10.6496	11.8785	4.6479	7.0280	10.8450	12.0965	4.7095	7.1226	10.9427	12.2055	7.3407	11.4511	4.3188	6.6183	10.2588	11.4426	14.6479	
44	4.2813	6.5393	10.0719	11.1619	4.4852	6.8196	10.4555	11.5871	4.6075	6.9442	10.6474	11.7997	4.6687	7.0376	10.7433	11.9060	7.0687	11.2913	4.2813	6.5393	10.0719	11.1619	14.6075	
45	4.2357	6.4486	9.8646	11.0775	4.4374	6.7250	10.4243	11.4995	4.5585	6.8478	10.4283	11.7105	4.6190	6.9399	10.5222	11.8160	6.9593	11.0692	4.2357	6.4486	9.8646	11.0775	14.5585	
46	4.1536	6.3140	9.5970	10.6427	4.3514	6.5846	9.9626	11.0482	4.4701	6.7049	10.1454	11.2509	4.5294	6.7951	10.2368	11.5523	6.8251	10.8295	4.1536	6.3140	9.5970	10.6427	14.4701	
47	4.0635	6.1679	9.4500	10.2456	4.2570	6.4922	9.8100	10.6359	4.3731	6.5497	9.9900	10.8311	4.4312	6.6378	10.0800	11.0287	6.6672	10.2750	4.0635	6.1679	9.4500	10.2456	14.3731	
48	3.9660	6.0112	9.3500	9.8364	4.1549	6.3608	9.6268	10.2046	4.2683	6.3833	9.8570	10.3919	4.3248	6.4693	9.7440	10.4855	6.4978	9.7440	3.9660	6.0112	9.3500	9.8364	14.2683	
49	3.9375	5.9816	9.2800	9.3986	4.1250	6.2920	9.5160	9.7566	4.2375	6.2932	9.7357	10.2152	4.2938	6.3867	9.6200	10.2052	6.3313	9.6145	3.9375	5.9816	9.2800	9.3986	14.2375	
50	3.8850	5.9625	9.4525	8.9550	4.0700	6.2052	9.2745	9.2961	4.1810	6.0130	9.8555	9.4667	4.2365	6.0939	9.0160	9.5520	6.2735	9.0563	3.8850	5.9625	9.4525	8.9550	14.2052	
51	3.8510	5.9780	8.2747	8.4975	4.0344	6.1870	8.5899	8.8212	4.1444	5.9233	9.7475	8.9811	4.1995	6.0029	8.8263	9.0640	6.0295	8.8657	3.8510	5.9780	8.2747	8.4975	14.1995	
52	3.8170	5.9434	8.0968	8.0246	3.9988	6.1428	8.4053	8.3303	4.1078	5.8335	9.5955	8.8831	4.1624	5.9120	8.6366	8.9595	5.9881	8.6751	3.8170	5.9434	8.0968	8.0246	14.1078	
53	3.7830	5.4089	7.9188	7.7192	3.9631	6.1007	8.2205	8.0133	4.0712	5.7437	9.3713	8.4468	4.1253	5.8210	8.4468	8.2338	5.8468	8.4845	3.7830	5.4089	7.9188	7.7192	14.0712	
54	3.7489	5.3244	7.7410	7.4100	3.9274	6.0526	8.0359	7.7428	4.0345	5.6540	9.1833	8.1833	4.0880	5.7301	8.2570	8.0287	5.7554	8.2939	3.7489	5.3244	7.7410	7.4100	14.0345	
55	3.7148	5.2399	7.5631	7.1100	3.8917	5.9644	7.8512	7.4482	3.9979	5.5642	8.9953	7.9353	4.0509	5.6391	8.0673	7.8522	5.6640	8.1033	3.7148	5.2399	7.5631	7.1100	14.0345	

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period	Annualized Premium Band - 24,000 to less than 36,000																			
					Annualized Premium Band - 36,000 to less than 48,000					Annualized Premium Band - 48,000 to less than 60,000					Annualized Premium Band - 60,000 to less than 72,000					Annualized Premium Band - 72,000 and above				
					5	7	10	12	15	5	7	10	12	15	5	7	10	12	15	5	7	10	12	
1	Future Suraksha	Rate B	Yearly	NA	5	7	10	12	15	5	7	10	12	15	5	7	10	12	15	5	7	10	12	15
18	4.2450	6.5969	10.5033	12.2459	4.4471	6.8796	10.9034	12.7124	4.5684	7.0053	12.9456	14.6291	7.0995	11.2035	13.0623	14.6695	7.1309	11.2535	4.2450	6.5969	10.5033	12.2459	14.6695	
19	4.2428	6.5931	10.4955	12.2338	4.4448	6.8757	10.8954	12.6999	4.5660	7.0012	12.9329	14.6267	7.0954	11.1952	13.0494	14.6671	7.1268	11.2452	4.2428	6.5931	10.4955	12.2338	14.6671	
20	4.2414	6.5907	10.4895	12.2237	4.4434	6.8731	10.8891	12.6894	4.5646	6.9987	12.9222	14.6252	7.0928	11.1888	13.0386									

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Rate B	
5	Future Suraksha	Rate A	Quarterly	NA	
	Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12	
18	4.3464	6.8505	11.2086	13.1953	4.5615
19	4.3441	6.8466	11.2005	13.1822	4.5591
20	4.3427	6.8442	11.1942	13.1711	4.5577
21	4.3419	6.8423	11.1884	13.1602	4.5569
22	4.3411	6.8404	11.1820	13.1481	4.5560
23	4.3401	6.8380	11.1739	13.1332	4.5550
24	4.3386	6.8343	11.1633	13.1140	4.5534
25	4.3362	6.8293	11.1491	13.0895	4.5508
26	4.3327	6.8224	11.1312	13.0588	4.5472
27	4.3280	6.8133	11.1085	13.0210	4.5423
28	4.3219	6.8019	11.0808	12.9751	4.5359
29	4.3144	6.7878	11.0473	12.9204	4.5279
30	4.3051	6.7708	11.0097	12.8559	4.5182
31	4.2940	6.7508	10.9613	12.7809	4.5065
32	4.2810	6.7275	10.9072	12.6941	4.4930
33	4.2661	6.7006	10.8451	12.5940	4.4773
34	4.2489	6.6696	10.7740	12.4797	4.4593
35	4.2292	6.6342	10.6929	12.3504	4.4386
36	4.2191	6.6263	10.6412	12.2528	4.4280
37	4.2090	6.6126	10.5771	12.1372	4.4174
38	4.1989	6.5924	10.4989	12.0025	4.4068
39	4.1888	6.5652	10.4060	11.8478	4.3962
40	4.1787	6.5298	10.2972	11.6720	4.3856
41	4.1686	6.4854	10.1718	11.4745	4.3750
42	4.1585	6.4310	10.0288	11.2525	4.3644
43	4.1484	6.3662	9.8680	11.0067	4.3539
44	4.1383	6.2902	9.6882	10.7367	4.3433
45	4.1282	6.2030	9.4888	10.4555	4.3327
46	4.1181	6.1045	9.2314	10.1643	4.3221
47	4.1080	5.9939	8.9200	9.8533	4.3115
48	4.0979	5.8722	8.5600	9.5221	4.3009
49	4.0878	5.7391	8.1540	9.1709	4.2903
50	4.0777	5.5945	7.7000	8.7997	4.2797
51	4.0676	5.4391	7.1991	8.3085	4.2691
52	4.0575	5.2738	6.6541	7.7973	4.2585
53	4.0474	5.0985	5.8745	7.1661	4.2479
54	4.0373	4.9132	5.0590	6.4249	4.2373
55	4.0272	4.7179	4.2075	5.5737	4.2267

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Rate B	
6	Future Suraksha	Rate A	Quarterly	NA	
	Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12	
18	4.0833	6.3456	10.1032	11.7794	4.2854
19	4.0812	6.3419	10.0957	11.7678	4.2832
20	4.0798	6.3396	10.0899	11.7581	4.2818
21	4.0790	6.3379	10.0847	11.7487	4.2810
22	4.0782	6.3361	10.0799	11.7382	4.2801
23	4.0773	6.3339	10.0717	11.7251	4.2792
24	4.0758	6.3305	10.0621	11.7086	4.2776
25	4.0734	6.3258	10.0494	11.6872	4.2750
26	4.0701	6.3194	10.0331	11.6658	4.2716
27	4.0656	6.3109	10.0126	11.6436	4.2669
28	4.0597	6.3002	9.9922	11.6205	4.2607
29	4.0524	6.2871	9.9720	11.5965	4.2530
30	4.0435	6.2712	9.9518	11.5716	4.2437
31	4.0329	6.2564	9.9319	11.5411	4.2325
32	4.0204	6.2426	9.9126	11.5056	4.2194
33	4.0099	6.2299	9.8937	11.4655	4.2084
34	4.0013	6.2187	9.8757	11.4207	4.1993
35	3.9948	6.2096	9.8584	11.3720	4.1926
36	3.9896	6.1993	9.8511	11.3195	4.1881
37	3.9857	6.1888	9.8435	11.2634	4.1862
38	3.9827	6.1791	9.8369	11.2037	4.1836
39	3.9800	6.1709	9.8317	11.1411	4.1812
40	3.9784	6.1652	9.8265	11.0763	4.1806
41	3.9773	6.1626	9.8216	11.0095	4.1800
42	3.9762	6.1525	9.8122	10.9434	4.1794
43	3.9751	6.1442	9.8036	10.8716	4.1788
44	3.9740	6.0984	9.7223	10.6397	4.1782
45	3.9724	6.0242	9.2562	10.3937	4.1776

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Rate B	
7	Future Suraksha	Rate A <td>Monthly</td> <td>NA</td> <td></td>	Monthly	NA	
	Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12	
18	4.3033	6.7826	13.0646	15.8722	4.5185
19	4.3010	6.7788	13.0516	15.8621	4.5161
20	4.2997	6.7764	13.0406	15.8523	4.5147
21	4.2989	6.7745	13.0299	15.8423	4.5139
22	4.2981	6.7726	13.0199	15.8323	4.5131
23	4.2971	6.7703	13.0103	15.8223	4.5120
24	4.2956	6.7666	13.0011	15.8123	4.5104
25	4.2932	6.7616	12.9927	15.8023	4.5079
26	4.2898	6.7548	12.9850	15.7923	4.5043
27	4.2851	6.7458	12.9780	15.7823	4.4994
28	4.2791	6.7345	12.9710	15.7723	4.4931
29	4.2716	6.7205	12.9649	15.7623	4.4852
30	4.2624	6.7037	12.9593	15.7523	4.4756
31	4.2514	6.6839	12.9543	15.7423	4.4640
32	4.2386	6.6608	12.9492	15.7323	4.4506
33	4.2238	6.6342	12.9441	15.7223	4.4350
34	4.2068	6.6035	12.9390	15.7123	4.4172
35	4.1873	6.5680	12.9339	15.7023	4.3967
36	4.1773	6.5285	12.9288	15.6923	4.3862
37	4.1673	6.4771	12.9237	15.6823	4.3757
38	4.1573	6.4257	12.9186	15.6723	4.3652
39	4.1473	6.3743	12.9135	15.6623	4.3547
40	4.1373	6.3229	12.9084	15.6523	4.3442
41	4.1273	6.2715	12.9033	15.6423	4.3337
42	4.1173	6.2201	12.8982	15.6323	4.3232
43	4.1131	6.2031	12.8931	15.6273	4.3188
44	4.0774	6.2279	12.9033	15.6323	4.2813
45	4.0340	6.1415	12.9141	15.6431	4.2357
46	3.9558	6.0133	12.9249	15.6539	4.1536
47	3.8700	5.8741	12.9357	15.6647	4.0635
48	3.8545	5.8280	12.9465	15.6755	3.9680
49	3.7500	5.5634	12.9573	15.6863	3.8650
50	3.7000	5.3928	12.9681	15.6971	3.7550
51	3.6676	5.3123	12.9789	15.7079	3.6400
52	3.6352	5.2318	12.9897	15.7187	3.5150
53	3.6028	5.1513	12.9950	15.7254	3.3800
54	3.5703	5.0708	12.9999	15.7317	3.2350
55	3.5379	4.9903	12.9999	15.7331	3.0900

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Rate B	
8	Future Suraksha	Rate A	Monthly	NA	
	Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12	
18	4.0428	6.2827	12.0031	13.6627	4.2450
19	4.0407	6.2791	11.9957	13.6512	4.2428
20	4.0394	6.2768	11.9890	13.6416	4.2414
21	4.0386	6.2751	11.9848	13.6323	4.2406
22	4.0378	6.2733	11.9791	13.6231	4.2397
23	4.0369	6.2711	11.9719	13.6090	4.2388
24	4.0354	6.2678	11.9596	13.5867	4.2372
25	4.0330	6.2631	11.9499	13.5549	4.2357
26	4.0298	6.2568	11.9337	13.5203	4.2331
27	4.0253	6.2484	11.9133	13.4734	4.2296
28	4.0195	6.2378	11.8892	13.4146	4.2251
29	4.0122	6.2248	11.8616	13.3431	4.2199
30	4.0034	6.2091	11.8312	13.2597	4.2143
31	3.9929	6.1944	11.7983	13.1643	4.2077
32	3.9805	6.1807	11.7621	13.0574	4.1999
33	3.9701	6.1682	11.7221	12.9401	4.1908
34	3.9616	6.1571	11.6783	12.8121	4.1805
35	3.9552	6.1481	11.6299	12.6743	4.1689
36	3.9510	6.1379	11.5780	12.5274	4.1560
37	3.9492	6.1275	11.5221	12.3721	4.1427
38	3.9467	6.1179	11.4624	12.2091	4.1281
39	3.9445	6.1098	11.3991	12.0391	4.1121
40	3.9439	6.1041	11.3321	11.8621	4.0947
41	3.9339	6.1015	11.2611	11.6781	4.0759
42	3.9239	6.0915	11.1861	11.4871	4.0557
43	3.9139	6.0833	11.1071	11.2891	4.0341
44	3.9039	6.0380	10.9211	10.9831	4.0111
45	3.8825	5.9645	10.6271	10.5771	3.9861