

Annexure II (b) - Benefit Factors - Income Payout Factor for Income Suraksha
 Company: Canara HSBC Life Insurance Co. Ltd.
 Product: Canara HSBC Life Insurance Guaranteed Suraksha Kavach

Income Payout Factor when multiplied by the Annualized Premium and Income Frequency Factor, gives the Guaranteed Survival Income. Income Payout Factor varies by Rate A / Rate B, Premium Payment Mode, Annualized Premium Band, Entry Age, Premium Payment Term and by Income Period

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period	
			Rate A	Yearly		
9	Income Suraksha				10	
			Annualized Premium Band - 24,000 to less than 36,000			
Entry Age/ PPT			5	7	10	12
18	0.4363	0.6503	0.9101	0.8610	0.4879	0.7153
19	0.4358	0.6497	0.9090	0.8598	0.4873	0.7147
20	0.4352	0.6492	0.9080	0.8578	0.4866	0.7141
21	0.4347	0.6487	0.9069	0.8563	0.4860	0.7136
22	0.4340	0.6482	0.9058	0.8545	0.4853	0.7130
23	0.4332	0.6475	0.9045	0.8524	0.4844	0.7123
24	0.4322	0.6468	0.9028	0.8500	0.4833	0.7115
25	0.4311	0.6460	0.9007	0.8469	0.4821	0.7106
26	0.4299	0.6449	0.8983	0.8432	0.4807	0.7094
27	0.4284	0.6435	0.8954	0.8389	0.4790	0.7079
28	0.4265	0.6419	0.8919	0.8337	0.4769	0.7061
29	0.4243	0.6401	0.8879	0.8277	0.4745	0.7041
30	0.4218	0.6379	0.8831	0.8211	0.4716	0.7017
31	0.4188	0.6354	0.8786	0.8146	0.4683	0.6993
32	0.4166	0.6325	0.8740	0.8080	0.4647	0.6968
33	0.4177	0.6292	0.8685	0.8015	0.4611	0.6943
34	0.4172	0.6256	0.8630	0.7950	0.4575	0.6918
35	0.4166	0.6215	0.8575	0.7885	0.4539	0.6893
36	0.4161	0.6171	0.8520	0.7820	0.4503	0.6868
37	0.4155	0.6126	0.8465	0.7755	0.4467	0.6843
38	0.4154	0.6100	0.8410	0.7690	0.4431	0.6818
39	0.4127	0.6155	0.8355	0.7625	0.4395	0.6793
40	0.4116	0.6149	0.8337	0.7615	0.4380	0.6783
41	0.4098	0.6146	0.8332	0.7614	0.4373	0.6782
42	0.4075	0.6208	0.8385	0.7714	0.4356	0.6798
43	0.3997	0.6014	0.8192	0.7512	0.4269	0.6616
44	0.3886	0.5921	0.7973	0.7333	0.4145	0.6433
45	0.3765	0.5816	0.7725	0.7175	0.4011	0.6253
46	0.3630	0.5700	0.7444	0.6984	0.3869	0.6070
47	0.3489	0.5568	0.7128	0.6761	0.3716	0.5906
48	0.3324	0.5421	0.6775	0.6506	0.3553	0.5743
49	0.3145	0.5258	0.6382	0.6212	0.3382	0.5579
50	0.2951	0.5078	0.5943	0.5883	0.3209	0.5415
51	0.2737	0.4878		0.5666	0.3036	0.5257
52	0.2504	0.4660		0.5416	0.2863	0.5100
53	0.2267	0.4420		0.5166	0.2690	0.4947
54	0.1966			0.4916	0.2517	0.4799
55	0.1658			0.4666	0.2344	0.4656

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period	
			Rate B	Yearly		
10	Income Suraksha				10	
			Annualized Premium Band - 24,000 to less than 36,000			
Entry Age/ PPT			5	7	10	12
18	0.3875	0.6064	0.8117	0.7152	0.4333	0.6670
19	0.3869	0.6058	0.8112	0.7144	0.4326	0.6664
20	0.3864	0.6054	0.8109	0.7141	0.4320	0.6659
21	0.3857	0.6050	0.8107	0.7136	0.4313	0.6655
22	0.3850	0.6049	0.8106	0.7131	0.4305	0.6654
23	0.3846	0.6048	0.8105	0.7121	0.4301	0.6653
24	0.3842	0.6043	0.8100	0.7106	0.4296	0.6647
25	0.3839	0.6037	0.8090	0.7087	0.4293	0.6641
26	0.3838	0.6032	0.8076	0.7060	0.4292	0.6635
27	0.3837	0.6026	0.8056	0.7027	0.4291	0.6629
28	0.3835	0.6021	0.8030	0.6987	0.4288	0.6623
29	0.3828	0.6015	0.7999	0.6937	0.4281	0.6617
30	0.3819	0.6013	0.7961	0.6892	0.4270	0.6614
31	0.3804	0.5994	0.7956	0.6876	0.4254	0.6594
32	0.3799	0.5973	0.7950	0.6821	0.4248	0.6571
33	0.3793	0.5948	0.7945	0.6815	0.4242	0.6543
34	0.3788	0.5920	0.7939	0.6810	0.4235	0.6512
35	0.3782	0.5889	0.7934	0.6804	0.4229	0.6478
36	0.3777	0.5854	0.7928	0.6800	0.4223	0.6439
37	0.3771	0.5848	0.7923	0.6803	0.4217	0.6413
38	0.3766	0.5843	0.7917	0.6808	0.4211	0.6427
39	0.3760	0.5837	0.7912	0.6822	0.4205	0.6421
40	0.3755	0.5832	0.7906	0.6827	0.4198	0.6415
41	0.3749	0.5826	0.7901	0.6831	0.4192	0.6409
42	0.3744	0.5821	0.7895	0.6836	0.4186	0.6403
43	0.3738	0.5815	0.7890	0.6841	0.4180	0.6397
44	0.3733	0.5810	0.7884	0.6846	0.4174	0.6391
45	0.3727	0.5800	0.7688	0.6223	0.4168	0.6380

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period
11	Income Suraksha	Rate A	Yearly	15
Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12
18	0.3551	0.5649	0.8468	0.8938
19	0.3543	0.5640	0.8452	0.8918
20	0.3533	0.5632	0.8434	0.8890
21	0.3523	0.5623	0.8416	0.8864
22	0.3512	0.5613	0.8394	0.8835
23	0.3499	0.5601	0.8370	0.8801
24	0.3483	0.5587	0.8342	0.8762
25	0.3466	0.5571	0.8309	0.8717
26	0.3444	0.5551	0.8271	0.8666
27	0.3420	0.5530	0.8228	0.8608
28	0.3391	0.5504	0.8179	0.8542
29	0.3359	0.5475	0.8124	0.8467
30	0.3321	0.5442	0.8061	0.8382
31	0.3279	0.5406	0.7993	0.8287
32	0.3237	0.5366	0.7921	0.8183
33	0.3250	0.5321	0.7942	0.8337
34	0.3228	0.5273	0.7905	0.8277
35	0.3202	0.5219	0.7859	0.8202
36	0.3170	0.5161	0.7803	0.8112
37	0.3131	0.5119	0.7734	0.8005
38	0.3086	0.5113	0.7653	0.7878
39	0.3035	0.5080	0.7558	0.7728
40	0.2976	0.5040	0.7444	0.7552
41	0.2908	0.4971	0.7311	0.7346
42	0.2831	0.4869	0.7125	0.7066
43	0.2743	0.4756	0.6882	0.6707
44	0.2656	0.4629	0.6608	0.6359
45	0.2544	0.4488	0.6298	0.5923
46	0.2286	0.4330		0.5601
47	0.2099	0.4154		0.5289
48	0.1893	0.3957		0.4987
49	0.1666			0.4700
50	0.1415			0.4431

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period
12	Income Suraksha	Rate B	Yearly	15
Annualized Premium Band - 36,000 to less than 48,000				
Entry Age/ PPT	5	7	10	12
18	0.3040	0.5180	0.7499	0.7552
19	0.3034	0.5178	0.7491	0.7538
20	0.3022	0.5177	0.7484	0.7523
21	0.3011	0.5175	0.7474	0.7507
22	0.3000	0.5173	0.7463	0.7488
23	0.3028	0.5168	0.7448	0.7464
24	0.3023	0.5162	0.7431	0.7437
25	0.3017	0.5153	0.7408	0.7403
26	0.3008	0.5142	0.7380	0.7363
27	0.2995	0.5128	0.7347	0.7317
28	0.2979	0.5111	0.7308	0.7262
29	0.2959	0.5089	0.7263	0.7201
30	0.2935	0.5065	0.7212	0.7198
31	0.2907	0.5037	0.7156	0.7190
32	0.2902	0.5006	0.7152	0.7172
33	0.2891	0.4970	0.7141	0.7147
34	0.2881	0.4932	0.7125	0.7117
35	0.2886	0.4890	0.7104	0.7081
36	0.2884	0.4844	0.7079	0.7041
37	0.2867	0.4839	0.7051	0.6994
38	0.2844	0.4832	0.7019	0.6944
39	0.2827	0.4824	0.6987	0.6888
40	0.2788	0.4817	0.6951	0.6827
41	0.2755	0.4788	0.6913	0.6760
42	0.2723	0.4739	0.6844	0.6652
43	0.2674	0.4671	0.6701	0.6442
44	0.2569	0.4584	0.6512	0.6224
45	0.2441	0.4471	0.6263	0.5963

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period
13	Income Suraksha	Rate A	Half Yearly	10
Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12
18	0.4145	0.6177	0.8646	0.8180
19	0.4140	0.6172	0.8635	0.8164
20	0.4135	0.6167	0.8626	0.8149
21	0.4129	0.6163	0.8615	0.8135
22	0.4123	0.6158	0.8605	0.8118
23	0.4116	0.6151	0.8592	0.8098
24	0.4106	0.6145	0.8577	0.8075
25	0.4096	0.6137	0.8557	0.8046
26	0.4084	0.6126	0.8534	0.8010
27	0.4070	0.6114	0.8507	0.7970
28	0.4052	0.6098	0.8473	0.7921
29	0.4031	0.6081	0.8435	0.7863
30	0.4007	0.6060	0.8390	0.7858
31	0.3979	0.6036	0.8385	0.7853
32	0.3974	0.6009	0.8379	0.7847
33	0.3968	0.5978	0.8374	0.7842
34	0.3963	0.5943	0.8369	0.7841
35	0.3958	0.5905	0.8364	0.7839
36	0.3953	0.5863	0.8358	0.7838
37	0.3947	0.5858	0.8348	0.7834
38	0.3946	0.5852	0.8331	0.7830
39	0.3920	0.5847	0.8322	0.7827
40	0.3910	0.5842	0.8302	0.7824
41	0.3893	0.5839	0.8277	0.7820
42	0.3871	0.5793	0.7965	0.7815
43	0.3797	0.5714	0.7783	0.7811
44	0.3691	0.5625	0.7575	0.7805
45	0.3576	0.5525	0.7338	0.7804
46	0.3449	0.5415	0.7072	0.7802
47	0.3310	0.5289	0.6772	0.7800
48	0.3157	0.5150	0.6437	0.7798
49	0.2988	0.4996	0.6063	0.7796
50	0.2803	0.4824	0.5646	0.7794
51	0.2600	0.4634		0.7792
52	0.2379	0.4427		0.7790
53	0.2134	0.4199		0.7788
54	0.1868			0.7786
55	0.1575			0.7784

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period
14	Income Suraksha	Rate B	Half Yearly	10
Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12
18	0.3681	0.5761	0.7121	0.6794
19	0.3676	0.5755	0.7117	0.6789
20	0.3671	0.5751	0.7113	0.6784
21	0.3664	0.5748	0.7107	0.6779
22	0.3658	0.5747	0.7101	0.6774
23	0.3654	0.5746	0.7100	0.6774
24	0.3650	0.5741	0.7095	0.6771
25	0.3648	0.5739	0.7092	0.6770
26	0.3647	0.5739	0.7092	0.6770
27	0.3645	0.5735	0.7083	0.6767
28	0.3643	0.5730	0.7079	0.6767
29	0.3637	0.5715	0.7059	0.6750
30	0.3628	0.5712	0.7053	0.6745
31	0.3624	0.5695	0.7038	0.6730
32	0.3620	0.5675	0.7023	0.6715
33	0.3604	0.5651	0.7047	0.6699
34	0.3598	0.5624	0.7042	0.6684
35	0.3593	0.5594	0.7037	0.6669
36	0.3588	0.5561	0.7032	0.6654
37	0.3583	0.5556	0.7027	0.6649
38	0.3578	0.5550	0.7021	0.6644
39	0.3572	0.5545	0.7016	0.6639
40	0.3567	0.5540	0.7011	0.6634
41	0.3562	0.5535	0.7006	0.6629
42	0.3557	0.5530	0.7001	0.6624
43	0.3551	0.5524	0.6996	0.6619
44	0.3546	0.5519	0.6991	0.6614
45	0.3541	0.5510	0.6986	0.6609

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period
15	Income Suraksha	Rate A	Half Yearly	15
Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12
18	0.3403	0.5415	0.6117	0.6567
19	0.3395	0.5406	0.6108	0.6558
20	0.3387	0.5398	0.6099	0.6549
21	0.3377	0.5390	0.6090	0.6540
22	0.3366	0.5380	0.6080	0.6530
23	0.3353	0.5369	0.6073	0.6523
24	0.3339	0.5355	0.6059	0.6509
25	0.3322	0.5340	0.6045	0.6495
26	0.3301	0.5321	0.6027	0.6477
27	0.3279	0.5300	0.6007	0.6455
28	0.3250	0.5275	0.6000	0.6437
29	0.3219	0.5248	0.6000	0.6437
30	0.3183	0.5216	0.6000	0.6437
31	0.3143	0.5182	0.6000	0.6437
32	0.3102	0.5143	0.6000	0.6437
33	0.3115	0.5101	0.6000	0.6437
34	0.3094	0.5054	0.6000	0.6437
35	0.3070	0.5003	0.6000	0.6437
36	0.3038	0.4947	0.6000	0.6437
37	0.3001	0.4896	0.6000	0.6437
38	0.2968	0.4841	0.6000	0.6437
39	0.2909	0.4870	0.6000	0.6437
40	0.2852	0.4831	0.6000	0.6437
41	0.2788	0.4765	0.6000	0.6437
42	0.2714	0.4667	0.6000	0.6437
43	0.2620	0.4559	0.6000	0.6437
44	0.2508	0.4437	0.6000	0.6437
45	0.2352	0.4302	0.6000	0.6437
46	0.2191	0.4150	0.6000	0.6437
47	0.2012	0.3982	0.6000	0.6437
48	0.1814	0.3793	0.6000	0.6437
49	0.1597	0.3577	0.6000	0.6437
50	0.1357	0.3327	0.6000	0.6437

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period
16	Income Suraksha	Rate B	Half Yearly	15
Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12
18	0.2914	0.4965	0.7188	0.7239
19	0.2908	0.4963	0.7181	0.7232
20	0.2906	0.4962	0.7179	0.7231
21	0.2905	0.4960	0.7174	0.7229
22	0.2904	0.4958	0.7174	0.7229
23	0.2902	0.4954	0.7173	0.7228
24	0.2898	0.4948	0.7172	0.7228
25	0.2892	0.4939	0.7171	0.7228
26	0.2883	0.4929	0.7170	0.7228
27	0.2871	0.4916	0.7162	0.7227
28	0.2855	0.4899	0.7160	0.7227
29	0.2837	0.4878	0.7159	0.7227
30	0.2814	0.4855	0.7158	0.7227
31	0.2787	0.4828	0.7158	0.7227
32	0.2761	0.4798	0.7158	0.7227
33	0.2727	0.4754	0.7158	0.7227
34	0.2711	0.4727	0.7158	0.7227
35	0.2706	0.4687	0.7158	0.7227
36	0.2705	0.4643	0.7158	0.7227
37	0.2704	0.4638	0.7158	0.7227
38	0.2702	0.4632	0.7158	0.7227
39	0.2702	0.4624	0.7158	0.7227
40	0.2702	0.4617	0.7158	0.7227
41	0.2641	0.4589	0.7158	0.7227
42	0.2610	0.4542	0.7158	0.7227
43	0.2563	0.4478	0.7158	0.7227
44	0.2462	0.4393	0.7158	0.7227
45	0.2339	0.4285	0.7158	0.7227

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period
17	Income Suraksha	Rate A	Quarterly	10
Annualized Premium Band - 24,000 to less than 36,000				
Entry Age/ PPT	5	7	10	12
18	0.4026	0.6000	0.8398	0.7945
19	0.4021	0.5995	0.8387	0.7930
20	0.4016	0.5990	0.8378	0.7915
21	0.4011	0.5986	0.8368	0.7901
22	0.4005	0.5981	0.8358	0.7885
23	0.3998	0.5975	0.8346	0.7866
24	0.3988	0.5969	0.8331	0.7843
25	0.3978	0.5961	0.8311	0.7825
26	0.3967	0.5950	0.8289	0.7809
27	0.3953	0.5938	0.8263	0.7791
28	0.3936	0.5923	0.8230	0.7769
29	0.3915	0.5907	0.8193	0.7747
30	0.3892	0.5886	0.8149	0.7722
31	0.3865	0.5863	0.8144	0.7707
32	0.3830	0.5837	0.8139	0.7692
33	0.3814	0.5806	0.8134	0.7677
34	0.3849	0.5773	0.8129	0.7662
35	0.3844	0.5735	0.8124	0.7647
36	0.3839	0.5695	0.8118	0.7632
37	0.3834	0.5650	0.8110	0.7617
38	0.3833	0.5604	0.8107	0.7602
39	0.3808	0.5579	0.8095	0.7587
40	0.3798	0.5574	0.8096	0.7582
41	0.3781	0.5571	0.8094	0.7581
42	0.3760	0.5527	0.8082	0.7569
43	0.3688	0.5550	0.8079	0.7564
44	0.3585	0.5463	0.8077	0.7559
45	0.3474	0.5367	0.8076	0.7554
46	0.3350	0.5259	0.8069	0.7548
47	0.3215	0.5137	0.8078	0.7543
48	0.3067	0.5002	0.8072	0.7538
49	0.2902	0.4852	0.8089	0.7544
50	0.2723	0.4686	0.8084	0.7549
51	0.2526	0.4501	0.8089	0.7554
52	0.2311	0.4300	0.8093	0.7559
53	0.2073	0.4079	0.8097	0.7564
54	0.1814	0.3843	0.8101	0.7569
55	0.1530	0.3580	0.8105	0.7574

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate B	Quarterly	
18	Income Suraksha				10
Annualized Premium Band - 24,000 to less than 36,000					
Entry Age/ PPT	5	7	10	12	
18	0.3575	0.5595	0.7490	0.6599	0.4033
19	0.3570	0.5590	0.7485	0.6592	0.4027
20	0.3565	0.5585	0.7480	0.6585	0.4021
21	0.3560	0.5580	0.7475	0.6578	0.4015
22	0.3555	0.5575	0.7470	0.6571	0.4009
23	0.3550	0.5570	0.7465	0.6564	0.4003
24	0.3545	0.5565	0.7460	0.6557	0.3997
25	0.3540	0.5560	0.7455	0.6550	0.3991
26	0.3535	0.5555	0.7450	0.6543	0.3985
27	0.3530	0.5550	0.7445	0.6536	0.3979
28	0.3525	0.5545	0.7440	0.6529	0.3973
29	0.3520	0.5540	0.7435	0.6522	0.3967
30	0.3515	0.5535	0.7430	0.6515	0.3961
31	0.3510	0.5530	0.7425	0.6508	0.3955
32	0.3505	0.5525	0.7420	0.6501	0.3949
33	0.3500	0.5520	0.7415	0.6494	0.3943
34	0.3495	0.5515	0.7410	0.6487	0.3937
35	0.3490	0.5510	0.7405	0.6480	0.3931
36	0.3485	0.5505	0.7400	0.6473	0.3925
37	0.3480	0.5500	0.7395	0.6466	0.3919
38	0.3475	0.5495	0.7390	0.6459	0.3913
39	0.3470	0.5490	0.7385	0.6452	0.3907
40	0.3465	0.5485	0.7380	0.6445	0.3901
41	0.3460	0.5480	0.7375	0.6438	0.3895
42	0.3455	0.5475	0.7370	0.6431	0.3889
43	0.3450	0.5470	0.7365	0.6424	0.3883
44	0.3445	0.5465	0.7360	0.6417	0.3877
45	0.3440	0.5460	0.7355	0.6410	0.3871

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Quarterly	
19	Income Suraksha				15
Annualized Premium Band - 24,000 to less than 36,000					
Entry Age/ PPT	5	7	10	12	
18	0.3322	0.5285	0.7922	0.8361	0.3812
19	0.3317	0.5280	0.7917	0.8354	0.3806
20	0.3312	0.5275	0.7912	0.8347	0.3800
21	0.3307	0.5270	0.7907	0.8340	0.3794
22	0.3302	0.5265	0.7902	0.8333	0.3788
23	0.3297	0.5260	0.7897	0.8326	0.3782
24	0.3292	0.5255	0.7892	0.8319	0.3776
25	0.3287	0.5250	0.7887	0.8312	0.3770
26	0.3282	0.5245	0.7882	0.8305	0.3764
27	0.3277	0.5240	0.7877	0.8298	0.3758
28	0.3272	0.5235	0.7872	0.8291	0.3752
29	0.3267	0.5230	0.7867	0.8284	0.3746
30	0.3262	0.5225	0.7862	0.8277	0.3740
31	0.3257	0.5220	0.7857	0.8270	0.3734
32	0.3252	0.5215	0.7852	0.8263	0.3728
33	0.3247	0.5210	0.7847	0.8256	0.3722
34	0.3242	0.5205	0.7842	0.8249	0.3716
35	0.3237	0.5200	0.7837	0.8242	0.3710
36	0.3232	0.5195	0.7832	0.8235	0.3704
37	0.3227	0.5190	0.7827	0.8228	0.3698
38	0.3222	0.5185	0.7822	0.8221	0.3692
39	0.3217	0.5180	0.7817	0.8214	0.3686
40	0.3212	0.5175	0.7812	0.8207	0.3680
41	0.3207	0.5170	0.7807	0.8200	0.3674
42	0.3202	0.5165	0.7802	0.8193	0.3668
43	0.3197	0.5160	0.7797	0.8186	0.3662
44	0.3192	0.5155	0.7792	0.8179	0.3656
45	0.3187	0.5150	0.7787	0.8172	0.3650

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate B	Quarterly	
20	Income Suraksha				15
Annualized Premium Band - 24,000 to less than 36,000					
Entry Age/ PPT	5	7	10	12	
18	0.2844	0.4846	0.7015	0.7065	0.3264
19	0.2838	0.4840	0.7010	0.7058	0.3258
20	0.2832	0.4834	0.7005	0.7051	0.3252
21	0.2826	0.4828	0.7000	0.7044	0.3246
22	0.2820	0.4822	0.6995	0.7037	0.3240
23	0.2814	0.4816	0.6990	0.7030	0.3234
24	0.2808	0.4810	0.6985	0.7023	0.3228
25	0.2802	0.4804	0.6980	0.7016	0.3222
26	0.2796	0.4798	0.6975	0.7009	0.3216
27	0.2790	0.4792	0.6970	0.7002	0.3210
28	0.2784	0.4786	0.6965	0.6995	0.3204
29	0.2778	0.4780	0.6960	0.6988	0.3198
30	0.2772	0.4774	0.6955	0.6981	0.3192
31	0.2766	0.4768	0.6950	0.6974	0.3186
32	0.2760	0.4762	0.6945	0.6967	0.3180
33	0.2754	0.4756	0.6940	0.6960	0.3174
34	0.2748	0.4750	0.6935	0.6953	0.3168
35	0.2742	0.4744	0.6930	0.6946	0.3162
36	0.2736	0.4738	0.6925	0.6939	0.3156
37	0.2730	0.4732	0.6920	0.6932	0.3150
38	0.2724	0.4726	0.6915	0.6925	0.3144
39	0.2718	0.4720	0.6910	0.6918	0.3138
40	0.2712	0.4714	0.6905	0.6911	0.3132
41	0.2706	0.4708	0.6900	0.6904	0.3126
42	0.2700	0.4702	0.6895	0.6897	0.3120
43	0.2694	0.4696	0.6890	0.6890	0.3114
44	0.2688	0.4690	0.6885	0.6883	0.3108
45	0.2682	0.4684	0.6880	0.6876	0.3102

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Monthly	
21	Income Suraksha				10
Annualized Premium Band - 24,000 to less than 36,000					
Entry Age/ PPT	5	7	10	12	
18	0.3966	0.5911	0.8273	0.7827	0.4482
19	0.3961	0.5906	0.8268	0.7822	0.4476
20	0.3956	0.5901	0.8263	0.7817	0.4471
21	0.3951	0.5896	0.8258	0.7812	0.4466
22	0.3946	0.5891	0.8253	0.7807	0.4461
23	0.3941	0.5886	0.8248	0.7802	0.4456
24	0.3936	0.5881	0.8243	0.7797	0.4451
25	0.3931	0.5876	0.8238	0.7792	0.4446
26	0.3926	0.5871	0.8233	0.7787	0.4441
27	0.3921	0.5866	0.8228	0.7782	0.4436
28	0.3916	0.5861	0.8223	0.7777	0.4431
29	0.3911	0.5856	0.8218	0.7772	0.4426
30	0.3906	0.5851	0.8213	0.7767	0.4421
31	0.3901	0.5846	0.8208	0.7762	0.4416
32	0.3896	0.5841	0.8203	0.7757	0.4411
33	0.3891	0.5836	0.8198	0.7752	0.4406
34	0.3886	0.5831	0.8193	0.7747	0.4401
35	0.3881	0.5826	0.8188	0.7742	0.4396
36	0.3876	0.5821	0.8183	0.7737	0.4391
37	0.3871	0.5816	0.8178	0.7732	0.4386
38	0.3866	0.5811	0.8173	0.7727	0.4381
39	0.3861	0.5806	0.8168	0.7722	0.4376
40	0.3856	0.5801	0.8163	0.7717	0.4371
41	0.3851	0.5796	0.8158	0.7712	0.4366
42	0.3846	0.5791	0.8153	0.7707	0.4361
43	0.3841	0.5786	0.8148	0.7702	0.4356
44	0.3836	0.5781	0.8143	0.7697	0.4351
45	0.3831	0.5776	0.8138	0.7692	0.4346

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Rate B	
22	Income Suraksha	Rate A	Rate B	Monthly	10
Annualized Premium Band - 24,000 to less than 36,000					
Entry Age/ PPT	5	7	10	12	15
18	0.3522	0.5512	0.7379	0.6501	0.3980
19	0.3517	0.5507	0.7374	0.6494	0.3975
20	0.3512	0.5502	0.7371	0.6491	0.3970
21	0.3506	0.5500	0.7370	0.6487	0.3965
22	0.3500	0.5499	0.7369	0.6482	0.3960
23	0.3496	0.5498	0.7368	0.6473	0.3955
24	0.3492	0.5493	0.7363	0.6460	0.3949
25	0.3489	0.5488	0.7361	0.6458	0.3944
26	0.3485	0.5483	0.7361	0.6458	0.3943
27	0.3488	0.5478	0.7323	0.6388	0.3942
28	0.3486	0.5473	0.7300	0.6351	0.3940
29	0.3480	0.5468	0.7271	0.6306	0.3933
30	0.3471	0.5466	0.7237	0.6301	0.3923
31	0.3458	0.5449	0.7232	0.6296	0.3908
32	0.3453	0.5430	0.7227	0.6291	0.3902
33	0.3448	0.5407	0.7222	0.6286	0.3897
34	0.3443	0.5381	0.7217	0.6281	0.3891
35	0.3438	0.5353	0.7212	0.6276	0.3885
36	0.3433	0.5321	0.7207	0.6271	0.3880
37	0.3428	0.5316	0.7202	0.6266	0.3874
38	0.3423	0.5311	0.7197	0.6261	0.3868
39	0.3418	0.5306	0.7192	0.6256	0.3863
40	0.3413	0.5301	0.7187	0.6251	0.3857
41	0.3408	0.5296	0.7182	0.6246	0.3852
42	0.3403	0.5291	0.7177	0.6244	0.3846
43	0.3398	0.5286	0.7172	0.6241	0.3840
44	0.3393	0.5281	0.7167	0.6236	0.3835
45	0.3388	0.5272	0.6989	0.5657	0.3829

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Rate B	
23	Income Suraksha	Rate A	Rate B	Monthly	15
Annualized Premium Band - 24,000 to less than 36,000					
Entry Age/ PPT	5	7	10	12	15
18	0.3272	0.5206	0.7804	0.8237	0.3763
19	0.3264	0.5198	0.7789	0.8225	0.3754
20	0.3256	0.5190	0.7773	0.8213	0.3745
21	0.3247	0.5182	0.7756	0.8199	0.3735
22	0.3236	0.5173	0.7736	0.8182	0.3722
23	0.3224	0.5162	0.7714	0.8161	0.3708
24	0.3210	0.5149	0.7688	0.8135	0.3692
25	0.3194	0.5134	0.7658	0.8108	0.3674
26	0.3174	0.5116	0.7623	0.7987	0.3651
27	0.3152	0.5096	0.7583	0.7933	0.3625
28	0.3125	0.5072	0.7538	0.7872	0.3594
29	0.3095	0.5046	0.7487	0.7803	0.3560
30	0.3060	0.5015	0.7429	0.7727	0.3519
31	0.3022	0.4982	0.7366	0.7652	0.3476
32	0.3011	0.4945	0.7346	0.7623	0.3463
33	0.2995	0.4904	0.7319	0.7683	0.3445
34	0.2975	0.4859	0.7285	0.7628	0.3422
35	0.2951	0.4810	0.7243	0.7559	0.3394
36	0.2921	0.4756	0.7191	0.7476	0.3360
37	0.2885	0.4736	0.7178	0.7437	0.3338
38	0.2854	0.4712	0.7163	0.7403	0.3317
39	0.2797	0.4682	0.6965	0.7122	0.3217
40	0.2742	0.4645	0.6860	0.6960	0.3154
41	0.2680	0.4581	0.6738	0.6770	0.3082
42	0.2609	0.4487	0.6566	0.6512	0.3001
43	0.2528	0.4383	0.6342	0.6181	0.2908
44	0.2451	0.4265	0.6090	0.5820	0.2794
45	0.2261	0.4136	0.5804	0.5404	0.2601
46	0.2106	0.3990	0.5400	0.4900	0.2422
47	0.1934	0.3828	0.5000	0.4400	0.2225
48	0.1744	0.3647	0.4500	0.4000	0.2006
49	0.1535	0.3400	0.4000	0.3500	0.1786
50	0.1304	0.3100	0.3500	0.3000	0.1500

Table No	Plan Option	Mortality Rate	Premium Payment Mode		Income Period
			Rate A	Rate B	
24	Income Suraksha	Rate A	Rate B	Monthly	15
Annualized Premium Band - 24,000 to less than 36,000					
Entry Age/ PPT	5	7	10	12	15
18	0.2801	0.4774	0.6911	0.6960	0.3222
19	0.2796	0.4772	0.6904	0.6947	0.3216
20	0.2794	0.4771	0.6897	0.6933	0.3214
21	0.2793	0.4769	0.6888	0.6918	0.3212
22	0.2792	0.4767	0.6878	0.6901	0.3211
23	0.2790	0.4763	0.6864	0.6879	0.3209
24	0.2786	0.4757	0.6848	0.6854	0.3204
25	0.2780	0.4749	0.6827	0.6823	0.3197
26	0.2772	0.4739	0.6801	0.6786	0.3188
27	0.2760	0.4726	0.6771	0.6743	0.3174
28	0.2745	0.4710	0.6735	0.6693	0.3157
29	0.2727	0.4690	0.6694	0.6636	0.3137
30	0.2705	0.4668	0.6647	0.6634	0.3111
31	0.2679	0.4642	0.6595	0.6626	0.3081
32	0.2674	0.4643	0.6591	0.6610	0.3076
33	0.2669	0.4646	0.6591	0.6587	0.3070
34	0.2664	0.4645	0.6586	0.6559	0.3064
35	0.2659	0.4606	0.6547	0.6526	0.3058
36	0.2658	0.4644	0.6524	0.6489	0.3057
37	0.2642	0.4459	0.6498	0.6446	0.3039
38	0.2621	0.4453	0.6449	0.6400	0.3015
39	0.2596	0.4446	0.6439	0.6340	0.2986
40	0.2569	0.4439	0.6406	0.6292	0.2955
41	0.2539	0.4412	0.6371	0.6230	0.2920
42	0.2509	0.4367	0.6307	0.6130	0.2886
43	0.2464	0.4305	0.6176	0.5937	0.2834
44	0.2367	0.4224	0.6001	0.5723	0.2723
45	0.2249	0.4120	0.5772	0.5487	0.2587