

## Mortality Charges:

Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
8	0.400	0.400	27	1.159	1.113	46	3.438	2.602	65	21.615	15.904
9	0.400	0.400	28	1.166	1.132	47	3.816	2.832	66	22.724	17.612
10	0.380	0.400	29	1.170	1.147	48	4.243	3.110	67	25.617	19.516
11	0.450	0.400	30	1.170	1.159	49	4.719	3.438	68	28.823	21.615
12	0.530	0.400	31	1.171	1.166	50	5.244	3.816	69	32.372	22.724
13	0.650	0.380	32	1.201	1.170	51	5.819	4.243	70	36.294	25.617
14	0.713	0.450	33	1.246	1.170	52	6.443	4.719	71	40.623	28.823
15	0.770	0.530	34	1.308	1.171	53	7.116	5.244	72	45.392	32.372
16	0.823	0.650	35	1.387	1.201	54	7.839	5.819	73	50.639	36.294
17	0.873	0.713	36	1.482	1.246	55	8.611	6.443	74	56.404	40.623
18	0.919	0.770	37	1.593	1.308	56	9.433	7.116	75	62.728	45.392
19	0.961	0.823	38	1.721	1.387	57	10.294	7.839	76	69.655	50.639
20	0.999	0.873	39	1.865	1.482	58	11.025	8.611	77	77.231	56.404
21	1.033	0.919	40	2.053	1.593	59	11.951	9.433	78	85.502	62.728
22	1.063	0.961	41	2.247	1.721	60	13.073	10.294	79	94.519	69.655
23	1.090	0.999	42	2.418	1.865	61	14.391	11.025	80	104.331	77.231
24	1.113	1.033	43	2.602	2.053	62	15.904	11.951			
25	1.132	1.063	44	2.832	2.247	63	17.612	13.073			
26	1.147	1.090	45	3.110	2.418	64	19.516	14.391			



- The mortality charges vary by attained age and gender and are levied by unit cancellations on each monthly processing date. These charges are guaranteed to never increase during the policy term.
- Mortality charge for 1000 SAR per annum. Need to be divided by 12 when applied monthly
- Males: Mortality charges will be X% Indian Assured Lives Mortality (1994 -96) (modified) Ult
- Female Rates are 3 years rated down as compared to Male Rates.
- Rates excluding Service Tax & applicable Cess.
- The mortality charge shall apply on the sum at risk