

**Annuity Rates (Joint Life)**  
**Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.**  
**Canara HSBC Oriental Bank of Commerce Life Insurance Pension4life Plan (UIN: 136N071V06)**  
**Annuity Option 5: Immediate Joint Life Annuity with Return of Purchase Price**

Tabular Annual Annuity Rates per ₹1,000 Purchase Price are as follows:

| Age of Primary Annuitant/Age of Secondary Annuitant | 42*   | 43*   | 44*   | 45    | 46    | 47    | 48    | 49    | 50    | 51    | 52      | 53    | 54    | 55    | 56    | 57    | 58    | 59    | 60    | 61    | 62    | 63    | 64    | 65    | 66    | 67    | 68    | 69    | 70    |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 42*   | 54.99 | 55.05 | 55.12 | 55.18 | 55.24 | 55.30 | 55.36 | 55.41 | 55.46 | 55.51 | 55.56   | 55.60 | 55.65 | 55.69 | 55.72 | 55.76 | 55.79 | 55.82 | 55.85 | 55.87 | 55.89 | 55.91 | 55.93 | 55.95 | 55.96 | 55.97 | 55.98 | 55.99 | 56.00 |
| 43*   | 55.05 | 55.12 | 55.19 | 55.26 | 55.32 | 55.38 | 55.44 | 55.50 | 55.56 | 55.61 | 55.66   | 55.71 | 55.75 | 55.80 | 55.84 | 55.87 | 55.91 | 55.94 | 55.97 | 56.00 | 56.02 | 56.04 | 56.06 | 56.08 | 56.09 | 56.11 | 56.12 | 56.13 | 56.13 |
| 44*   | 55.12 | 55.19 | 55.26 | 55.33 | 55.40 | 55.46 | 55.53 | 55.59 | 55.65 | 55.71 | 55.76   | 55.81 | 55.86 | 55.91 | 55.95 | 55.99 | 56.03 | 56.06 | 56.09 | 56.12 | 56.15 | 56.17 | 56.19 | 56.21 | 56.23 | 56.24 | 56.25 | 56.26 | 56.27 |
| 45  | 55.18 | 55.26 | 55.33 | 55.40 | 55.48 | 55.55 | 55.61 | 55.68 | 55.74 | 55.80 | 55.86   | 55.91 | 55.97 | 56.01 | 56.06 | 56.10 | 56.14 | 56.18 | 56.22 | 56.25 | 56.28 | 56.30 | 56.33 | 56.35 | 56.36 | 56.38 | 56.39 | 56.40 | 56.41 |
| 46  | 55.24 | 55.32 | 55.40 | 55.48 | 55.55 | 55.62 | 55.70 | 55.78 | 55.85 | 55.92 | 56.00   | 56.07 | 56.14 | 56.21 | 56.28 | 56.35 | 56.42 | 56.49 | 56.56 | 56.63 | 56.70 | 56.77 | 56.84 | 56.91 | 56.98 | 57.05 | 57.12 | 57.19 | 57.26 |
| 47  | 55.30 | 55.38 | 55.46 | 55.55 | 55.62 | 55.70 | 55.78 | 55.85 | 55.92 | 56.00 | 56.07   | 56.14 | 56.21 | 56.28 | 56.35 | 56.42 | 56.49 | 56.56 | 56.63 | 56.70 | 56.77 | 56.84 | 56.91 | 56.98 | 57.05 | 57.12 | 57.19 | 57.26 | 57.33 |
| 48  | 55.36 | 55.44 | 55.53 | 55.61 | 55.70 | 55.78 | 55.86 | 55.93 | 56.01 | 56.08 | 56.15   | 56.21 | 56.28 | 56.34 | 56.39 | 56.45 | 56.50 | 56.54 | 56.59 | 56.63 | 56.66 | 56.69 | 56.72 | 56.75 | 56.77 | 56.80 | 56.81 | 56.83 | 56.84 |
| 49  | 55.41 | 55.50 | 55.59 | 55.68 | 55.76 | 55.85 | 55.93 | 56.01 | 56.09 | 56.17 | 56.24   | 56.31 | 56.38 | 56.44 | 56.50 | 56.56 | 56.61 | 56.66 | 56.71 | 56.75 | 56.79 | 56.82 | 56.86 | 56.89 | 56.91 | 56.93 | 56.95 | 56.97 | 56.98 |
| 50  | 55.46 | 55.56 | 55.65 | 55.74 | 55.83 | 55.92 | 56.01 | 56.09 | 56.17 | 56.25 | 56.33   | 56.41 | 56.48 | 56.54 | 56.61 | 56.67 | 56.72 | 56.78 | 56.83 | 56.87 | 56.91 | 56.95 | 56.99 | 57.02 | 57.05 | 57.07 | 57.09 | 57.11 | 57.13 |
| 51  | 55.51 | 55.61 | 55.71 | 55.80 | 55.90 | 55.99 | 56.08 | 56.17 | 56.25 | 56.34 | 56.42   | 56.50 | 56.57 | 56.64 | 56.71 | 56.78 | 56.84 | 56.89 | 56.94 | 56.99 | 57.04 | 57.08 | 57.12 | 57.15 | 57.18 | 57.21 | 57.23 | 57.25 | 57.27 |
| 52  | 55.56 | 55.66 | 55.76 | 55.86 | 55.96 | 56.05 | 56.15 | 56.24 | 56.33 | 56.42 | 56.50   | 56.59 | 56.67 | 56.74 | 56.81 | 56.88 | 56.94 | 57.00 | 57.06 | 57.11 | 57.16 | 57.20 | 57.24 | 57.28 | 57.31 | 57.34 | 57.37 | 57.39 | 57.41 |
| 53  | 55.60 | 55.71 | 55.81 | 55.91 | 56.02 | 56.12 | 56.21 | 56.31 | 56.41 | 56.50 | 56.59   | 56.67 | 56.76 | 56.83 | 56.91 | 56.98 | 57.05 | 57.11 | 57.17 | 57.23 | 57.28 | 57.33 | 57.37 | 57.41 | 57.44 | 57.47 | 57.50 | 57.52 | 57.54 |
| 54  | 55.65 | 55.75 | 55.86 | 55.97 | 56.07 | 56.17 | 56.28 | 56.38 | 56.48 | 56.57 | 56.67   | 56.76 | 56.84 | 56.93 | 57.00 | 57.08 | 57.15 | 57.22 | 57.28 | 57.34 | 57.40 | 57.45 | 57.49 | 57.53 | 57.57 | 57.60 | 57.63 | 57.66 | 57.68 |
| 55  | 55.69 | 55.80 | 55.91 | 56.01 | 56.12 | 56.23 | 56.34 | 56.44 | 56.54 | 56.64 | 56.74   | 56.83 | 56.93 | 57.01 | 57.10 | 57.18 | 57.25 | 57.32 | 57.39 | 57.45 | 57.51 | 57.56 | 57.61 | 57.65 | 57.69 | 57.73 | 57.76 | 57.79 | 57.81 |
| 56  | 55.72 | 55.84 | 55.95 | 56.06 | 56.17 | 56.28 | 56.39 | 56.50 | 56.61 | 56.71 | 56.81   | 56.91 | 57.00 | 57.10 | 57.18 | 57.27 | 57.35 | 57.42 | 57.49 | 57.56 | 57.62 | 57.67 | 57.73 | 57.77 | 57.82 | 57.85 | 57.89 | 57.92 | 57.94 |
| 57  | 55.76 | 55.87 | 55.99 | 56.10 | 56.22 | 56.33 | 56.45 | 56.56 | 56.67 | 56.78 | 56.88   | 56.98 | 57.08 | 57.18 | 57.27 | 57.35 | 57.44 | 57.51 | 57.59 | 57.66 | 57.72 | 57.78 | 57.84 | 57.89 | 57.93 | 57.97 | 58.01 | 58.04 | 58.07 |
| 58  | 55.79 | 55.91 | 56.03 | 56.14 | 56.26 | 56.38 | 56.50 | 56.61 | 56.72 | 56.84 | 56.94   | 57.05 | 57.15 | 57.25 | 57.35 | 57.44 | 57.52 | 57.61 | 57.68 | 57.76 | 57.82 | 57.89 | 57.94 | 58.00 | 58.04 | 58.09 | 58.13 | 58.16 | 58.19 |
| 59  | 55.82 | 55.94 | 56.06 | 56.18 | 56.30 | 56.42 | 56.54 | 56.66 | 56.78 | 56.89 | 57.00   | 57.11 | 57.22 | 57.32 | 57.42 | 57.51 | 57.61 | 57.69 | 57.77 | 57.85 | 57.92 | 57.98 | 58.05 | 58.10 | 58.15 | 58.20 | 58.24 | 58.27 | 58.30 |
| 60  | 55.85 | 55.97 | 56.09 | 56.22 | 56.34 | 56.46 | 56.59 | 56.71 | 56.83 | 56.94 | 57.06   | 57.17 | 57.28 | 57.39 | 57.49 | 57.59 | 57.68 | 57.77 | 57.86 | 57.94 | 58.01 | 58.08 | 58.14 | 58.20 | 58.25 | 58.30 | 58.35 | 58.38 | 58.42 |
| 61  | 55.87 | 56.00 | 56.12 | 56.25 | 56.37 | 56.50 | 56.63 | 56.75 | 56.87 | 56.99 | 57.11   | 57.23 | 57.34 | 57.45 | 57.56 | 57.66 | 57.76 | 57.85 | 57.94 | 58.02 | 58.10 | 58.17 | 58.24 | 58.30 | 58.35 | 58.40 | 58.45 | 58.49 | 58.52 |
| 62  | 55.89 | 56.02 | 56.15 | 56.28 | 56.40 | 56.53 | 56.66 | 56.79 | 56.91 | 57.04 | 57.16   | 57.28 | 57.40 | 57.51 | 57.62 | 57.72 | 57.82 | 57.92 | 58.01 | 58.10 | 58.18 | 58.25 | 58.32 | 58.39 | 58.44 | 58.50 | 58.54 | 58.59 | 58.62 |
| 63  | 55.91 | 56.04 | 56.17 | 56.30 | 56.43 | 56.56 | 56.69 | 56.82 | 56.95 | 57.08 | 57.20   | 57.33 | 57.45 | 57.56 | 57.67 | 57.78 | 57.89 | 57.98 | 58.08 | 58.17 | 58.25 | 58.33 | 58.40 | 58.47 | 58.53 | 58.59 | 58.64 | 58.68 | 58.72 |
| 64  | 55.93 | 56.06 | 56.19 | 56.33 | 56.46 | 56.59 | 56.72 | 56.86 | 56.99 | 57.12 | 57.24   | 57.37 | 57.49 | 57.61 | 57.73 | 57.84 | 57.94 | 58.05 | 58.14 | 58.24 | 58.32 | 58.40 | 58.48 | 58.55 | 58.61 | 58.67 | 58.72 | 58.77 | 58.81 |
| 65  | 55.95 | 56.08 | 56.21 | 56.35 | 56.48 | 56.62 | 56.75 | 56.89 | 57.02 | 57.15 | 57.28   | 57.41 | 57.53 | 57.65 | 57.77 | 57.89 | 58.00 | 58.10 | 58.20 | 58.30 | 58.39 | 58.47 | 58.55 | 58.62 | 58.69 | 58.75 | 58.80 | 58.85 | 58.89 |
| 66  | 55.96 | 56.09 | 56.23 | 56.36 | 56.50 | 56.64 | 56.77 | 56.91 | 57.05 | 57.18 | 57.31   | 57.44 | 57.57 | 57.69 | 57.82 | 57.93 | 58.04 | 58.15 | 58.25 | 58.35 | 58.44 | 58.53 | 58.61 | 58.69 | 58.75 | 58.82 | 58.87 | 58.92 | 58.97 |
| 67  | 55.97 | 56.11 | 56.24 | 56.38 | 56.52 | 56.66 | 56.80 | 56.93 | 57.07 | 57.21 | 57.34   | 57.47 | 57.60 | 57.73 | 57.85 | 57.97 | 58.09 | 58.20 | 58.30 | 58.40 | 58.50 | 58.59 | 58.67 | 58.75 | 58.82 | 58.88 | 58.94 | 58.99 | 59.03 |
| 68  | 55.98 | 56.12 | 56.25 | 56.39 | 56.53 | 56.67 | 56.81 | 56.95 | 57.09 | 57.23 | 57.37   | 57.50 | 57.63 | 57.76 | 57.89 | 58.01 | 58.13 | 58.24 | 58.35 | 58.45 | 58.54 | 58.64 | 58.72 | 58.80 | 58.87 | 58.94 | 59.00 | 59.05 | 59.10 |
| 69  | 55.99 | 56.13 | 56.26 | 56.40 | 56.55 | 56.69 | 56.83 | 56.97 | 57.11 | 57.25 | 57.39   | 57.52 | 57.66 | 57.79 | 57.92 | 58.04 | 58.16 | 58.27 | 58.38 | 58.49 | 58.59 | 58.68 | 58.77 | 58.85 | 58.92 | 58.99 | 59.05 | 59.11 | 59.15 |
| 70  | 56.00 | 56.13 | 56.27 | 56.41 | 56.56 | 56.70 | 56.84 | 56.98 | 57.13 | 57.27 | 57.41   | 57.54 | 57.68 | 57.81 | 57.94 | 58.07 | 58.19 | 58.30 | 58.42 | 58.52 | 58.62 | 58.72 | 58.81 | 58.89 | 58.97 | 59.03 | 59.10 | 59.15 | 59.20 |
| 71  | 56.00 | 56.14 | 56.28 | 56.42 | 56.56 | 56.71 | 56.85 | 57.00 | 57.14 | 57.28 | 57.42   | 57.56 | 57.70 | 57.83 | 57.96 | 58.09 | 58.21 | 58.33 | 58.44 | 58.55 | 58.65 | 58.75 | 58.84 | 58.93 | 59.00 | 59.07 | 59.14 | 59.20 | 59.25 |
| 72  | 56.01 | 56.15 | 56.29 | 56.43 | 56.57 | 56.72 | 56.86 | 57.01 | 57.15 | 57.29 | 57.44   | 57.58 | 57.71 | 57.85 | 57.98 | 58.11 | 58.23 | 58.35 | 58.47 | 58.58 | 58.68 | 58.78 | 58.87 | 58.96 | 59.04 | 59.11 | 59.17 | 59.23 | 59.28 |
| 73  | 56.01 | 56.15 | 56.29 | 56.43 | 56.58 | 56.72 | 56.87 | 57.01 | 57.16 | 57.30 | 57.45   | 57.59 | 57.73 | 57.86 | 58.00 | 58.13 | 58.25 | 58.37 | 58.49 | 58.60 | 58.71 | 58.81 | 58.90 | 58.99 | 59.07 | 59.14 | 59.20 | 59.26 | 59.32 |
| 74  | 56.01 | 56.15 | 56.29 | 56.44 | 56.58 | 56.73 | 56.87 | 57.02 | 57.17 | 57.31 | 57.45   | 57.60 | 57.74 | 57.87 | 58.01 | 58.14 | 58.27 | 58.39 | 58.51 | 58.62 | 58.72 | 58.83 | 58.92 | 59.01 | 59.09 | 59.16 | 59.23 | 59.29 | 59.34 |
| 75  | 56.01 | 56.15 | 56.30 | 56.44 | 56.58 | 56.73 | 56.88 | 57.02 | 57.17 | 57.32 | 57.46   | 57.60 | 57.74 | 57.88 | 58.02 | 58.15 | 58.28 | 58.40 | 58.52 | 58.63 | 58.74 | 58.84 | 58.94 | 59.03 | 59.11 | 59.18 | 59.25 | 59.31 | 59.37 |
| 76  | 56.02 | 56.16 | 56.30 | 56.44 | 56.59 | 56.73 | 56.88 | 57.03 | 57.17 | 57.32 | 57.47   | 57.61 | 57.75 | 57.89 | 58.03 | 58.16 | 58.29 | 58.41 | 58.53 | 58.65 | 58.75 | 58.86 | 58.95 | 59.04 | 59.13 | 59.20 | 59.27 | 59.33 | 59.39 |
| 77  | 56.02 | 56.16 | 56.30 | 56.44 | 56.59 | 56.74 | 56.88 | 57.03 | 57.18 | 57.32 | 57.47   | 57.61 | 57.76 | 57.90 | 58.03 | 58.16 | 58.29 | 58.42 | 58.54 | 58.65 | 58.76 | 58.87 | 58.96 | 59.05 | 59.14 | 59.21 | 59.28 | 59.34 | 59.40 |
| 78  | 56.02 | 56.16 | 56.30 | 56.44 | 56.59 | 56.74 | 56.88 | 57.03 | 57.18 | 57.33 | 57.47   | 57.62 | 57.76 | 57.90 | 58.04 | 58.17 | 58.30 | 58.43 | 58.55 | 58.66 | 58.77 | 58.88 | 58.97 | 59.06 | 59.15 | 59.22 | 59.29 | 59.36 | 59.41 |
| 79  | 56.02 | 56.16 | 56.30 | 56.44 | 56.59 | 56.74 | 56.88 | 57.03 | 57.18 | 57.33 | 57.47   | 57.62 | 57.76 | 57.90 | 58.04 | 58.17 | 58.30 | 58.43 | 58.55 | 58.67 | 58.78 | 58.88 | 58.98 | 59.07 | 59.16 | 59.23 | 59.30 | 59.36 | 59.42 |
| 80  | 56.02 | 56.16 | 56.30 | 56.44 | 56.59 | 56.74 | 56.88 | 57.03 | 57.18 | 57.33 | 57.47   | 57.62 | 57.76 | 57.90 | 58.04 | 58.17 | 58.31 | 58.43 | 58.55 | 58.67 | 58.78 | 58.89 | 58.98 | 59.08 | 59.16 | 59.24 | 59.31 | 59.37 | 59.42 |
| 81  | 56.02 | 56.16 | 56.30 | 56.44 | 56.59 | 56.74 | 56.88 | 57.03 | 57.18 | 57.33 | 57.47</ |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

