

<b>Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.</b>								
<b>Canara HSBC Oriental Bank of Commerce Life Insurance Smart Future Plan</b>								
Standard mortality rates in ₹ per annum per ₹1,000 of Sum at Risk.								
Age	Male	Female	Age	Male	Female	Age	Male	Female
18	0.879	0.879	36	1.494	1.280	54	7.981	6.031
19	0.933	0.879	37	1.591	1.339	55	8.677	6.656
20	0.976	0.879	38	1.704	1.410	56	9.397	7.307
21	1.010	0.879	39	1.834	1.494	57	10.148	7.981
22	1.037	0.933	40	1.983	1.591	58	10.938	8.677
23	1.057	0.976	41	2.155	1.704	59	11.780	9.397
24	1.071	1.010	42	2.354	1.834	60	12.687	10.148
25	1.082	1.037	43	2.584	1.983	61	13.674	10.938
26	1.093	1.057	44	2.852	2.155	62	14.755	11.780
27	1.104	1.071	45	3.161	2.354	63	15.946	12.687
28	1.118	1.082	46	3.517	2.584	64	17.260	13.674
29	1.137	1.093	47	3.923	2.852	65	18.709	14.755
30	1.161	1.104	48	4.381	3.161	66	20.308	15.946
31	1.192	1.118	49	4.888	3.517	67	22.067	17.260
32	1.231	1.137	50	5.440	3.923	68	24.000	18.709
33	1.280	1.161	51	6.031	4.381	69	26.120	20.308
34	1.339	1.192	52	6.656	4.888	70	28.440	22.067
35	1.410	1.231	53	7.307	5.440			

The above mortality rates are exclusive of Service Tax & Cess (if any)