

Sum Assured Factors  
 Canara HSBC Life Insurance Flexi Edge  
 Sum Assured Factors are same for both males and females:

Sum Assured Factors for Plan Option - Flexi Income without Premium Protection Benefit (PPB) and PPT - 7																													
Entry Age/ Policy Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
0							3.9001	3.9817	4.0657	3.8966	3.9772	4.0596	4.1442	4.2306	4.0589	4.1424	4.2271	4.3134	4.4009	3.8662	3.9389	4.0125	4.0868	4.1606	3.8951	3.9644	4.0340	4.1037	4.1728
1						3.8252	3.9000	3.9816	4.0656	3.8965	3.9771	4.0595	4.1441	4.2305	4.0588	4.1423	4.2270	4.3133	4.4008	3.8690	3.9388	4.0124	4.0867	4.1605	3.8950	3.9643	4.0339	4.1036	4.1727
2				3.7545	3.8251	3.8999	3.9815	4.0655	3.8964	3.9770	4.0594	4.1440	4.2304	4.0587	4.1422	4.2269	4.3132	4.4007	3.8725	3.9387	4.0123	4.0866	4.1604	3.8949	3.9642	4.0338	4.1035	4.1726	
3			3.8747	3.7544	3.8250	3.8998	3.9814	4.0654	3.8963	3.9769	4.0593	4.1439	4.2303	4.0586	4.1421	4.2268	4.3131	4.4006	3.8767	3.9386	4.0122	4.0865	4.1603	3.8948	3.9641	4.0337	4.1034	4.1725	
4		3.8010	3.8746	3.7543	3.8249	3.8997	3.9813	4.0653	3.8962	3.9768	4.0592	4.1438	4.2302	4.0585	4.1420	4.2267	4.3130	4.4005	3.8774	3.9385	4.0121	4.0864	4.1602	3.8947	3.9640	4.0336	4.1033	4.1724	
5		3.7294	3.8004	3.8745	3.7542	3.8248	3.8996	3.9812	4.0652	3.8961	3.9767	4.0591	4.1437	4.2301	4.0584	4.1419	4.2266	4.3129	4.4004	3.8764	3.9384	4.0120	4.0863	4.1601	3.8946	3.9639	4.0335	4.1032	4.1723
6	3.6606	3.7280	3.7989	3.8733	3.7541	3.8247	3.8995	3.9811	4.0651	3.8960	3.9766	4.0590	4.1436	4.2300	4.0583	4.1418	4.2265	4.3128	4.4003	3.8744	3.9383	4.0119	4.0862	4.1600	3.8945	3.9638	4.0334	4.1031	4.1722
7	3.6588	3.7260	3.7969	3.8713	3.7540	3.8246	3.8994	3.9810	4.0650	3.8959	3.9765	4.0589	4.1435	4.2299	4.0582	4.1417	4.2264	4.3127	4.4002	3.8718	3.9382	4.0118	4.0861	4.1599	3.8944	3.9637	4.0333	4.1030	4.1721
8	3.6565	3.7237	3.7945	3.8688	3.7526	3.8245	3.8993	3.9809	4.0649	3.8958	3.9764	4.0588	4.1434	4.2298	4.0581	4.1416	4.2263	4.3126	4.4001	3.8689	3.9381	4.0117	4.0860	4.1598	3.8943	3.9636	4.0332	4.1029	4.1720
9	3.6540	3.7211	3.7918	3.8661	3.7499	3.8239	3.8992	3.9808	4.0648	3.8957	3.9763	4.0587	4.1433	4.2297	4.0580	4.1415	4.2262	4.3125	4.4000	3.8655	3.9380	4.0111	4.0851	4.1591	3.8935	3.9624	4.0317	4.1007	4.1688
10	3.6513	3.7184	3.7890	3.8632	3.7470	3.8209	3.8984	3.9798	4.0636	3.8945	3.9748	4.0569	4.1413	4.2274	4.0566	4.1387	4.2231	4.3091	4.3963	3.8620	3.9345	4.0074	4.0813	4.1552	3.8899	3.9587	4.0279	4.0968	4.1644
11	3.6486	3.7156	3.7861	3.8602	3.7441	3.8180	3.8953	3.9766	4.0603	3.8913	3.9715	4.0535	4.1377	4.2238	4.0520	4.1350	4.2193	4.3052	4.3923	3.8585	3.9308	4.0037	4.0774	4.1513	3.8862	3.9550	4.0240	4.0928	4.1599
12	3.6459	3.7129	3.7834	3.8574	3.7414	3.8151	3.8923	3.9734	4.0570	3.8881	3.9683	4.0501	4.1343	4.2202	4.0485	4.1314	4.2157	4.3014	4.3883	3.8550	3.9272	4.0000	4.0736	4.1474	3.8826	3.9513	4.0203	4.0887	4.1555
13	3.6435	3.7105	3.7809	3.8548	3.7388	3.8124	3.8895	3.9706	4.0541	3.8852	3.9653	4.0470	4.1311	4.2169	4.0453	4.1281	4.2122	4.2978	4.3847	3.8517	3.9239	3.9966	4.0701	4.1438	3.8793	3.9479	4.0167	4.0846	4.1513
14	3.6414	3.7084	3.7787	3.8526	3.7366	3.8101	3.8871	3.9680	4.0514	3.8826	3.9626	4.0443	4.1282	4.2139	4.0424	4.1251	4.2091	4.2946	4.3814	3.8488	3.9209	3.9935	4.0669	4.1405	3.8763	3.9448	4.0135	4.0808	4.1474
15	3.6397	3.7066	3.7769	3.8507	3.7347	3.8082	3.8850	3.9659	4.0492	3.8804	3.9603	4.0419	4.1257	4.2113	4.0398	4.1225	4.2064	4.2918	4.3785	3.8461	3.9182	3.9907	4.0640	4.1375	3.8736	3.9420	4.0106	4.0774	4.1438
16	3.6383	3.7053	3.7755	3.8492	3.7332	3.8066	3.8834	3.9641	4.0473	3.8786	3.9584	4.0399	4.1236	4.2091	4.0377	4.1202	4.2040	4.2893	4.3759	3.8439	3.9158	3.9883	4.0615	4.1349	3.8713	3.9396	4.0080	4.0743	4.1404
17	3.6373	3.7042	3.7744	3.8481	3.7321	3.8053	3.8820	3.9627	4.0458	3.8771	3.9568	4.0382	4.1218	4.2072	4.0358	4.1183	4.2020	4.2872	4.3737	3.8419	3.9137	3.9861	4.0592	4.1326	3.8692	3.9374	4.0055	4.0713	4.1372
18	3.6366	3.7035	3.7736	3.8472	3.7311	3.8043	3.8810	3.9615	4.0446	3.8758	3.9554	4.0367	4.1203	4.2056	4.0342	4.1166	4.2002	4.2853	4.3717	3.8401	3.9119	3.9842	4.0571	4.1304	3.8673	3.9354	4.0028	4.0685	4.1342
19	3.6362	3.7030	3.7730	3.8465	3.7304	3.8035	3.8801	3.9606	4.0435	3.8747	3.9542	4.0355	4.1189	4.2041	4.0327	4.1150	4.1985	4.2835	4.3698	3.8384	3.9101	3.9823	4.0552	4.1280	3.8655	3.9333	4.0001	4.0656	4.1310
20	3.6358	3.7026	3.7726	3.8460	3.7298	3.8028	3.8793	3.9597	4.0425	3.8737	3.9531	4.0342	4.1176	4.2027	4.0313	4.1134	4.1969	4.2818	4.3680	3.8367	3.9083	3.9804	4.0532	4.1253	3.8637	3.9312	3.9972	4.0625	4.1277
21	3.6355	3.7022	3.7721	3.8455	3.7292	3.8022	3.8785	3.9588	4.0415	3.8726	3.9520	4.0330	4.1162	4.2012	4.0298	4.1118	4.1951	4.2799	4.3659	3.8348	3.9063	3.9783	4.0509	4.1224	3.8616	3.9286	3.9941	4.0591	4.1239
22	3.6353	3.7018	3.7716	3.8449	3.7286	3.8014	3.8776	3.9578	4.0404	3.8715	3.9507	4.0315	4.1146	4.1995	4.0280	4.1099	4.1931	4.2777	4.3636	3.8327	3.9041	3.9760	4.0483	4.1192	3.8592	3.9253	3.9905	4.0552	4.1197
23	3.6349	3.7013	3.7710	3.8442	3.7278	3.8005	3.8766	3.9566	4.0391	3.8701	3.9492	4.0299	4.1128	4.1974	4.0260	4.1077	4.1907	4.2752	4.3609	3.8302	3.9015	3.9731	4.0452	4.1153	3.8563	3.9215	3.9862	4.0506	4.1147
24	3.6344	3.7007	3.7703	3.8433	3.7268	3.7993	3.8753	3.9552	4.0375	3.8664	3.9453	4.0258	4.1085	4.1930	4.0215	4.1031	4.1859	4.2702	4.3557	3.8273	3.8983	3.9698	4.0409	4.1108	3.8528	3.9171	3.9813	4.0453	4.1094
25	3.6337	3.6999	3.7693	3.8421	3.7255	3.7979	3.8737	3.9534	4.0355	3.8644	3.9450	4.0253	4.1078	4.1921	4.0206	4.1019	4.1845	4.2685	4.3538	3.8237	3.8945	3.9657	4.0359	4.1055	3.8482	3.9118	3.9757	4.0391	4.1023
26	3.6327	3.6987	3.7680	3.8407	3.7239	3.7962	3.8717	3.9512	4.0331	3.8639	3.9423	4.0224	4.1046	4.1886	4.0170	4.0981	4.1804	4.2642	4.3492	3.8195	3.8901	3.9609	4.0301	4.0993	3.8424	3.9057	3.9691	4.0320	4.0946
27	3.6315	3.6973	3.7664	3.8388	3.7220	3.7940	3.8694	3.9485	4.0301	3.8608	3.9390	4.0188	4.1007	4.1844	4.0128	4.0936	4.1756	4.2591	4.3438	3.8145	3.8848	3.9549	4.0234	4.0921	3.8357	3.8986	3.9616	4.0239	4.0859
28	3.6300	3.6956	3.7644	3.8366	3.7196	3.7914	3.8665	3.9453	4.0266	3.8572	3.9351	4.0145	4.0960	4.1794	4.0078	4.0882	4.1699	4.2531	4.3374	3.8087	3.8786	3.9475	4.0155	4.0837	3.8281	3.8904	3.9529	4.0147	4.0762
29	3.6281	3.6935	3.7620	3.8340	3.7168	3.7883	3.8630	3.9415	4.0224	3.8529	3.9304	4.0094	4.0906	4.1735	4.0020	4.0820	4.1633	4.2461	4.3299	3.8019	3.8713	3.9390	4.0065	4.0742	3.8193	3.8811	3.9431	4.0043	4.0651
30	3.6259	3.6910	3.7592	3.8309	3.7135	3.7846	3.8589	3.9370	4.0175	3.8479	3.9249	4.0035	4.0842	4.1667	3.9952	4.0748	4.1557	4.2380	4.3213	3.7941	3.8628	3.9294	3.9963	4.0635	3.8093	3.8706	3.9320	3.9926	4.0527
31	3.6232	3.6880	3.7559	3.8272	3.7095	3.7802	3.8542	3.9318	4.0118	3.8420	3.9186	3.9967	4.0769	4.1589	3.9874	4.0666	4.1470	4.2287	4.3114	3.7851	3.8524	3.9184	3.9848	4.0513	3.7981	3.8588	3.9195	3.9794	
32	3.6202	3.6846	3.7520	3.8229	3.7050	3.7752	3.8486	3.9257	4.0051	3.8352	3.9112	3.9888	4.0685	4.1500	3.9785	4.0572	4.1371	4.2183	4.2993	3.7749	3.8407	3.9061	3.9718	4.0377	3.7854	3.8455	3.9056		
33	3.6166	3.6806	3.7476	3.8180	3.6997	3.7694	3.8422	3.9186	3.9974	3.8274	3.9028	3.9798	4.0590	4.1399	3.9684	4.0466	4.1259	4.2064	4.2857	3.7628	3.8276	3.8923	3.9573	4.0225	3.7713	3.8307			
34	3.6125	3.6760	3.7424	3.8122	3.6936	3.7627	3.8348	3.9105	3.9886	3.8185	3.8933	3.9697	4.0482	4.1285	3.9571	4.0346	4.1133	4.1925	4.2705	3.7490	3.8130	3.8770	3.9412	4.0056	3.7557				
35	3.6078	3.6707	3.7365	3.8057	3.6865	3.7549	3.8264	3.9013	3.9787	3.8084	3.8825	3.9583	4.0361	4.1157	3.9444	4.0213	4.0992	4.1765	4.2536	3.7336	3.7969	3.8600	3.9234	3.9869					
36	3.6025	3.6647	3.7297	3.7981	3.6785	3.7461	3.8168	3.8909	3.9674	3.7971	3.8705	3.9454	4.0226	4.1014	3.9302	4.0064	4.0833	4.1587	4.2349	3.7165	3.7790	3.8412	3.9037						
37	3.5963	3.6577	3.7219	3.78																									



19				5.6264	5.4432	5.5610	5.6904	5.8259	5.9650	5.7275	5.8624	6.0010	6.1427	6.2878	6.0448	6.1876	6.3314	6.4793	6.6275	5.8667	5.9942	6.1230	6.2534	6.3848	5.9862	6.1086	6.2323	6.3541	6.4781
20				5.6260	5.4428	5.5605	5.6900	5.8254	5.9646	5.7271	5.8620	6.0006	6.1423	6.2874	6.0443	6.1871	6.3310	6.4788	6.6268	5.8659	5.9933	6.1221	6.2523	6.3837	5.9854	6.1075	6.2311	6.3527	6.4765
21				5.6257	5.4425	5.5602	5.6897	5.8251	5.9642	5.7267	5.8616	6.0002	6.1419	6.2871	6.0443	6.1876	6.3306	6.4784	6.6262	5.8651	5.9924	6.1211	6.2512	6.3824	5.9844	6.1064	6.2296	6.3511	6.4748
22				5.6254	5.4422	5.5599	5.6893	5.8247	5.9638	5.7263	5.8612	5.9999	6.1416	6.2871	6.0446	6.1874	6.3302	6.4779	6.6256	5.8643	5.9915	6.1200	6.2500	6.3811	5.9833	6.1051	6.2281	6.3494	6.4728
23				5.6250	5.4418	5.5595	5.6889	5.8243	5.9634	5.7259	5.8608	5.9995	6.1412	6.2864	6.0433	6.1860	6.3297	6.4773	6.6248	5.8633	5.9904	6.1187	6.2485	6.3794	5.9819	6.1035	6.2261	6.3474	6.4705
24				5.6246	5.4413	5.5590	5.6884	5.8237	5.9628	5.7253	5.8602	5.9989	6.1406	6.2858	6.0427	6.1853	6.3290	6.4765	6.6239	5.8620	5.9890	6.1170	6.2466	6.3773	5.9801	6.1016	6.2236	6.3448	6.4675
25				5.6239	5.4406	5.5583	5.6876	5.8229	5.9619	5.7244	5.8594	5.9981	6.1398	6.2850	6.0420	6.1845	6.3281	6.4754	6.6227	5.8602	5.9870	6.1148	6.2442	6.3747	5.9778	6.0990	6.2205	6.3417	6.4637
26				5.6230	5.4396	5.5574	5.6866	5.8218	5.9608	5.7233	5.8582	5.9970	6.1387	6.2839	6.0409	6.1833	6.3268	6.4739	6.6211	5.8580	5.9845	6.1121	6.2412	6.3714	5.9751	6.0957	6.2167	6.3376	6.4589
27				5.6218	5.4384	5.5561	5.6853	5.8204	5.9594	5.7219	5.8568	5.9955	6.1373	6.2825	6.0396	6.1817	6.3250	6.4719	6.6189	5.8555	5.9813	6.1087	6.2374	6.3673	5.9717	6.0916	6.2121	6.3328	6.4533
28				5.6204	5.4369	5.5545	5.6836	5.8187	5.9575	5.7201	5.8549	5.9937	6.1355	6.2807	6.0377	6.1796	6.3228	6.4694	6.6162	5.8522	5.9775	6.1046	6.2328	6.3622	5.9674	6.0865	6.2066	6.3270	6.4456
29				5.6186	5.4350	5.5526	5.6815	5.8165	5.9553	5.7178	5.8526	5.9914	6.1332	6.2783	6.0354	6.1770	6.3201	6.4662	6.6127	5.8481	5.9727	6.0996	6.2274	6.3564	5.9620	6.0807	6.2001	6.3202	6.4363
30				5.6164	5.4327	5.5502	5.6790	5.8138	5.9526	5.7151	5.8499	5.9886	6.1305	6.2754	6.0326	6.1736	6.3167	6.4622	6.6085	5.8432	5.9671	6.0935	6.2210	6.3494	5.9554	6.0737	6.1926	6.3119	6.4257
31				5.6138	5.4300	5.5473	5.6760	5.8107	5.9493	5.7118	5.8466	5.9852	6.1271	6.2718	6.0291	6.1698	6.3125	6.4575	6.6037	5.8373	5.9611	6.0864	6.2139	6.3413	5.9478	6.0655	6.1840	6.3009	
32				5.6107	5.4268	5.5440	5.6724	5.8070	5.9455	5.7080	5.8427	5.9813	6.1230	6.2675	6.0248	6.1651	6.3075	6.4518	6.5979	5.8304	5.9539	6.0781	6.2056	6.3320	5.9391	6.0560	6.1738		
33				5.6072	5.4230	5.5401	5.6683	5.8027	5.9410	5.7035	5.8381	5.9766	6.1182	6.2623	6.0197	6.1596	6.3016	6.4454	6.5910	5.8230	5.9455	6.0694	6.1961	6.3217	5.9290	6.0455			
34				5.6030	5.4187	5.5356	5.6635	5.7977	5.9358	5.6983	5.8328	5.9712	6.1125	6.2562	6.0135	6.1530	6.2947	6.4380	6.5828	5.8147	5.9359	6.0599	6.1853	6.3098	5.9176				
35				5.5981	5.4138	5.5305	5.6581	5.7920	5.9299	5.6924	5.8267	5.9648	6.1059	6.2491	6.0064	6.1454	6.2867	6.4295	6.5735	5.8052	5.9254	6.0491	6.1736	6.2953					
36				5.5926	5.4081	5.5246	5.6518	5.7855	5.9231	5.6856	5.8197	5.9575	6.0981	6.2410	5.9981	6.1367	6.2774	6.4195	6.5630	5.7942	5.9140	6.0370	6.1605						
37				5.5863	5.4017	5.5179	5.6447	5.7780	5.9153	5.6779	5.8117	5.9490	6.0892	6.2317	5.9886	6.1267	6.2669	6.4081	6.5513	5.7820	5.9017	6.0235							
38				5.5791	5.3944	5.5103	5.6367	5.7696	5.9064	5.6691	5.8025	5.9393	6.0791	6.2211	5.9779	6.1154	6.2547	6.3953	6.5383	5.7687	5.8881								
39				5.5709	5.3862	5.5017	5.6275	5.7601	5.8963	5.6591	5.7920	5.9282	6.0675	6.2092	5.9657	6.1027	6.2410	6.3813	6.5236	5.7542									
40				5.5618	5.3769	5.4920	5.6172	5.7493	5.8848	5.6478	5.7800	5.9156	6.0545	6.1956	5.9520	6.0881	6.2257	6.3656	6.5070										
41				5.5515	5.3665	5.4809	5.6055	5.7369	5.8717	5.6348	5.7663	5.9013	6.0397	6.1801	5.9365	6.0715	6.2089	6.3480											
42				5.5399	5.3545	5.4684	5.5922	5.7227	5.8569	5.6200	5.7508	5.8853	6.0230	6.1624	5.9187	6.0532	6.1901												
43				5.5268	5.3410	5.4542	5.5770	5.7066	5.8401	5.6031	5.7332	5.8671	6.0040	6.1426	5.8986	6.0329													
44				5.5120	5.3257	5.4379	5.5596	5.6884	5.8211	5.5838	5.7134	5.8465	5.9822	6.1207	5.8763														
45				5.4953	5.3085	5.4195	5.5398	5.6678	5.7997	5.5620	5.6909	5.8228	5.9580	6.0960															
46				5.4765	5.2889	5.3987	5.5175	5.6446	5.7755	5.5375	5.6654	5.7962	5.9311																
47				5.4552	5.2668	5.3753	5.4927	5.6185	5.7481	5.5100	5.6363	5.7667																	
48				5.4315	5.2418	5.3493	5.4651	5.5893	5.7175	5.4790	5.6043																		
49				5.4057	5.2144	5.3205	5.4346	5.5567	5.6840	5.4448																			
50				5.3776	5.1845	5.2890	5.4010	5.5213	5.6475																				
51				5.3466	5.1522	5.2545	5.3646	5.4831																					
52				5.3119	5.1172	5.2173	5.3261																						
53				5.2748	5.0797	5.1778																							
54				5.2345	5.0403																								
55				5.1910																									

Sum Assured Factors for Plan Option - Flexi Income without Premium Protection Benefit (PPB) and PPT - 11																														
Entry Age/Policy Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
0							6.3109	6.4649	6.6238	6.3670	6.5210	6.6791	6.8421	7.0085	6.7449	6.9097	7.0781	7.2476	7.4220	6.6084	6.7489	6.9022	7.0559	7.2119	6.7632	6.9096	7.0566	7.2050	7.3524	
1						6.1702	6.3108	6.4648	6.6237	6.3669	6.5209	6.6790	6.8420	7.0084	6.7448	6.9096	7.0780	7.2475	7.4219	6.6083	6.7488	6.9021	7.0558	7.2118	6.7631	6.9095	7.0565	7.2049	7.3523	
2				6.0515	6.1701	6.3107	6.4647	6.6236	6.3668	6.5208	6.6789	6.8419	7.0083	7.1747	6.9095	7.0779	7.2474	7.4218	6.6082	6.7487	6.9020	7.0557	7.2117	6.7630	6.9094	7.0564	7.2048	7.3522		
3				6.0514	6.1700	6.3106	6.4646	6.6235	6.3667	6.5207	6.6788	6.8418	7.0082	7.1746	6.9094	7.0778	7.2473	7.4217	6.6081	6.7486	6.9019	7.0556	7.2116	6.7629	6.9093	7.0563	7.2047	7.3521		
4				6.0513	6.1699	6.3105	6.4645	6.6234	6.3666	6.5206	6.6787	6.8417	7.0081	7.1745	6.9093	7.0777	7.2472	7.4216	6.6080	6.7485	6.9018	7.0555	7.2115	6.7628	6.9092	7.0562	7.2046	7.3520		
5				6.0512	6.1698	6.3104	6.4644	6.6233	6.3665	6.5205	6.6786	6.8416	7.0080	7.1744	6.9092	7.0776	7.2471	7.4215	6.6079	6.7484	6.9017	7.0554	7.2114	6.7627	6.9091	7.0561	7.2045	7.3519		
6				6.0511	6.1697	6.3103	6.4643	6.6232	6.3664	6.5204	6.6785	6.8415	7.0079	7.1743	6.9091	7.0775	7.2470	7.4214	6.6078	6.7483	6.9016	7.0553	7.2113	6.7626	6.9090	7.0560	7.2044	7.3518		
7				6.0510	6.1696	6.3102	6.4642	6.6231	6.3663	6.5203	6.6784	6.8414	7.0078	7.1742	6.9090	7.0774	7.2469	7.4213	6.6077	6.7482	6.9015	7.0552	7.2112	6.7625	6.9089	7.0559	7.2043	7.3517		
8				6.0509	6.1695	6.3101	6.4641	6.6230	6.3662	6.5202	6.6783	6.8413	7.0077	7.1741	6.9089	7.0773	7.2468	7.4212	6.6076	6.7481	6.9014	7.0551	7.2111	6.7624	6.9088	7.0558	7.2042	7.3516		
9				6.0508	6.1694	6.3100	6.4640	6.6229	6.3661	6.5201	6.6782	6.8412	7.0076	7.1740																



30		4.1115	4.1777	4.2520	4.1110	4.1857	4.2633	4.3442	4.4290	4.2371	4.3183	4.4021	4.4874	4.5737	4.3801	4.4634	4.5480	4.6337	4.7209	4.1555	4.2175	4.2903	4.3637	4.4383	4.1472	4.2160	4.2858	4.3558	4.4253			
31		4.1053	4.1707	4.2442	4.1027	4.1765	4.2531	4.3327	4.4163	4.2240	4.3038	4.3863	4.4703	4.5551	4.3615	4.4436	4.5269	4.6115	4.6974	4.1342	4.1954	4.2671	4.3393	4.4132	4.1229	4.1906	4.2597	4.3287				
32		4.0981	4.1626	4.2351	4.0931	4.1658	4.2412	4.3196	4.4016	4.2090	4.2874	4.3684	4.4509	4.5342	4.3407	4.4215	4.5035	4.5869	4.6716	4.1109	4.1711	4.2415	4.3128	4.3855	4.0963	4.1633	4.2311					
33		4.0897	4.1533	4.2247	4.0820	4.1535	4.2276	4.3045	4.3848	4.1919	4.2687	4.3483	4.4291	4.5110	4.3177	4.3971	4.4778	4.5599	4.6431	4.0855	4.1444	4.2135	4.2840	4.3555	4.0674	4.1335						
34		4.0801	4.1426	4.2127	4.0691	4.1393	4.2119	4.2872	4.3658	4.1726	4.2478	4.3258	4.4050	4.4853	4.2922	4.3703	4.4496	4.5303	4.6119	4.0576	4.1150	4.1831	4.2525	4.3228	4.0360							
35		4.0691	4.1303	4.1989	4.0545	4.1232	4.1941	4.2678	4.3444	4.1511	4.2246	4.3008	4.3783	4.4571	4.2643	4.3409	4.4188	4.4979	4.5777	4.0271	4.0830	4.1500	4.2183	4.2869								
36		4.0565	4.1162	4.1831	4.0378	4.1048	4.1739	4.2459	4.3205	4.1272	4.1989	4.2732	4.3490	4.4262	4.2338	4.3089	4.3852	4.4625	4.5406	3.9937	4.0483	4.1142	4.1809									
37		4.0420	4.1001	4.1652	4.0189	4.0841	4.1512	4.2214	4.2939	4.1008	4.1707	4.2429	4.3170	4.3925	4.2006	4.2741	4.3486	4.4239	4.5003	3.9573	4.0107	4.0752										
38		4.0255	4.0818	4.1448	3.9975	4.0609	4.1260	4.1941	4.2645	4.0717	4.1396	4.2097	4.2821	4.3559	4.1645	4.2362	4.3086	4.3819	4.4569	3.9180	3.9701											
39		4.0068	4.0611	4.1218	3.9736	4.0349	4.0981	4.1641	4.2324	4.0397	4.1056	4.1738	4.2442	4.3161	4.1253	4.1950	4.2652	4.3367	4.4099	3.8756												
40		3.9855	4.0375	4.0960	3.9470	4.0061	4.0673	4.1310	4.1973	4.0047	4.0685	4.1347	4.2028	4.2728	4.0828	4.1500	4.2181	4.2878	4.3589													
41		3.9614	4.0110	4.0672	3.9175	3.9744	4.0333	4.0947	4.1590	3.9665	4.0282	4.0924	4.1585	4.2257	4.0364	4.1011	4.1672	4.2349														
42		3.9342	3.9815	4.0353	3.8849	3.9394	3.9960	4.0550	4.1172	3.9248	3.9846	4.0465	4.1099	4.1744	3.9858	4.0483	4.1124															
43		3.9039	3.9487	3.9999	3.8493	3.9012	3.9552	4.0120	4.0716	3.8796	3.9371	3.9966	4.0571	4.1190	3.9310	3.9913																
44		3.8704	3.9125	3.9611	3.8102	3.8593	3.9109	3.9655	4.0222	3.8307	3.8857	3.9422	3.9998	4.0592	3.8719																	
45		3.8335	3.8728	3.9188	3.7677	3.8137	3.8629	3.9149	3.9688	3.7778	3.8297	3.8830	3.9380	3.9948																		
46		3.7929	3.8296	3.8729	3.7214	3.7643	3.8109	3.8601	3.9107	3.7204	3.7689	3.8192	3.8715																			
47		3.7490	3.7828	3.8235	3.6714	3.7111	3.7549	3.8006	3.8478	3.6582	3.7035	3.7508																				
48		3.7020	3.7327	3.8128	3.6652	3.7086	3.7436	3.7976	3.8472	3.6400	3.6600																					
49		3.6943	3.7311	3.8021	3.6591	3.7061	3.7322	3.7945	3.8467	3.6400																						
50		3.6866	3.7296	3.7915	3.6530	3.7037	3.7209	3.7915	3.8462																							

Sum Assured Factors for Plan Option - Flexi Income with Premium Protection Benefit (PPB) and PPT - 9																																				
Entry Age/ Policy Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40							
18			4.7743	4.8568	4.6993	4.7911	4.8876	4.9890	5.0980	4.8864	4.9917	5.1005	5.2115	5.3252	5.1113	5.2230	5.3354	5.4518	5.5691	4.9229	5.0112	5.1108	5.2112	5.3121	4.9733	5.0672	5.1614	5.2553	5.3494							
19			4.7730	4.8553	4.6977	4.7893	4.8857	4.9868	5.0955	4.8837	4.9888	5.0973	5.2079	5.3213	5.1073	5.2186	5.3305	5.4464	5.5631	4.9172	5.0050	5.1039	5.2038	5.3041	4.9656	5.0590	5.1526	5.2461	5.3396							
20			4.7719	4.8541	4.6964	4.7878	4.8839	4.9847	5.0931	4.8812	4.9860	5.0942	5.2044	5.3174	5.1032	5.2140	5.3254	5.4407	5.5569	4.9112	4.9984	5.0967	5.1961	5.2957	4.9575	5.0502	5.1432	5.2365	5.3294							
21			4.7710	4.8530	4.6951	4.7862	4.8821	4.9826	5.0907	4.8787	4.9831	5.0908	5.2007	5.3132	5.0989	5.2091	5.3199	5.4345	5.5501	4.9045	4.9912	5.0887	5.1876	5.2865	4.9487	5.0408	5.1333	5.2261	5.3183							
22			4.7699	4.8517	4.6936	4.7845	4.8801	4.9802	5.0879	4.8758	4.9801	5.0871	5.1965	5.3085	5.0939	5.2035	5.3137	5.4275	5.5424	4.8970	4.9831	5.0798	5.1781	5.2765	4.9390	5.0304	5.1224	5.2148	5.3061							
23			4.7685	4.8501	4.6918	4.7824	4.8776	4.9774	5.0847	4.8724	4.9759	5.0827	5.1915	5.3029	5.0881	5.1969	5.3065	5.4194	5.5334	4.8884	4.9738	5.0698	5.1673	5.2651	4.9280	5.0190	5.1103	5.2023	5.2927							
24			4.7668	4.8481	4.6895	4.7798	4.8747	4.9740	5.0808	4.8683	4.9712	5.0775	5.1856	5.2963	5.0813	5.1892	5.2985	5.4100	5.5230	4.8875	4.9631	5.0585	5.1552	5.2523	4.9158	5.0061	5.0969	5.1881	5.2777							
25			4.7645	4.8455	4.6866	4.7765	4.8710	4.9697	5.0760	4.8633	4.9656	5.0712	5.1786	5.2884	5.0731	5.1801	5.2880	5.3989	5.5110	4.8672	4.9508	5.0456	5.1415	5.2380	4.9019	4.9917	5.0818	5.1722	5.2610							
26			4.7615	4.8422	4.6830	4.7725	4.8665	4.9646	5.0702	4.8572	4.9588	5.0635	5.1701	5.2791	5.0633	5.1693	5.2763	5.3861	5.4971	4.8542	4.9369	5.0310	5.1260	5.2219	4.8865	4.9754	5.0648	5.1544	5.2425							
27			4.7578	4.8381	4.6786	4.7676	4.8610	4.9584	5.0631	4.8500	4.9506	5.0545	5.1601	5.2680	5.0520	5.1567	5.2629	5.3714	5.4812	4.8395	4.9212	5.0146	5.1086	5.2036	4.8692	4.9572	5.0459	5.1346	5.2219							
28			4.7534	4.8331	4.6732	4.7616	4.8544	4.9509	5.0548	4.8413	4.9409	5.0438	5.1482	5.2546	5.0387	5.1423	5.2474	5.3546	5.4632	4.8228	4.9037	4.9962	5.0893	5.1831	4.8498	4.9370	5.0248	5.1123	5.1991							
29			4.7480	4.8271	4.6668	4.7545	4.8466	4.9420	5.0448	4.8311	4.9295	5.0312	5.1345	5.2400	5.0235	5.1258	5.2298	5.3356	5.4429	4.8040	4.8840	4.9757	5.0678	5.1605	4.8281	4.9146	5.0012	5.0876	5.1742							
30			4.7416	4.8200	4.6593	4.7461	4.8373	4.9317	5.0332	4.8192	4.9162	5.0166	5.1186	5.2228	5.0061	5.1072	5.2100	5.3144	5.4203	4.7833	4.8622	4.9531	5.0440	5.1355	4.8042	4.8898	4.9749	5.0604	5.1466							
31			4.7341	4.8117	4.6504	4.7364	4.8265	4.9196	5.0197	4.8054	4.9009	4.9999	5.1005	5.2034	4.9865	5.0864	5.1878	5.2908	5.3953	4.7606	4.8383	4.9282	5.0178	5.1078	4.7780	4.8624	4.9458	5.0307								
32			4.7254	4.8021	4.6402	4.7250	4.8140	4.9057	5.0041	4.7895	4.8834	4.9810	5.0811	5.1815	4.9647	5.0632	5.1632	5.2648	5.3677	4.7355	4.8122	4.9008	4.9891	5.0777	4.7491	4.8324	4.9142									
33			4.7153	4.7910	4.6283	4.7119	4.7996	4.8897	4.9863	4.7716	4.8636	4.9597	5.0573	5.1572	4.9405	5.0376	5.1361	5.2361	5.3374	4.7079	4.7837	4.8709	4.9575	5.0450	4.7175	4.7994										
34			4.7037	4.7782	4.6147	4.6968	4.7831	4.8713	4.9661	4.7512	4.8414	4.9359	5.0319	5.1303	4.9138	5.0094	5.1062	5.2047	5.3045	4.6777	4.7525	4.8383	4.9228	5.0094	4.6830											
35			4.6904	4.7636	4.5991	4.6797	4.7643	4.8507	4.9433	4.7285	4.8167	4.9095	5.0040	5.1006	4.8845	4.9784	5.0735	5.1705	5.2687	4.6451	4.7186	4.8025	4.8854	4.9708												
36			4.6750	4.7468	4.5814	4.6601	4.7429	4.8277	4.9180	4.7031	4.7894	4.8805	4.9733	5.0681	4.8524	4.9445	5.0379	5.1332	5.2297	4.6098	4.6814	4.7634	4.8450													
37			4.6575	4.7278	4.5612	4.6380	4.7190	4.8019	4.8900	4.6751	4.7595	4.8487	4.9396	5.0325	4.8174	4.9075	4.9992	5.0927	5.1871	4.5715	4.6409	4.7210														
38			4.6375	4.7062	4.5385	4.6131	4.6924	4.7732	4.8591	4.6444	4.7268	4.8139	4.9029	4.9937	4.7791	4.8673	4.9571	5.0486	5.1407	4.5298	4.5970															
39			4.6150	4.6819	4.5131	4.5854	4.6629	4.7416	4.8252	4.6107	4.6912	4.7760	4.8628																							

23					5.8026	5.9132	6.0298	6.1525	6.2887	6.0450	6.1773	6.3162	6.4607	6.6083	6.3562	6.5010	6.6501	6.8016	6.9562	6.1864	6.3076	6.4421	6.5776	6.7147	6.2915	6.4206	6.5510	6.6831	6.8137
24					5.7999	5.9102	6.0265	6.1486	6.2842	6.0403	6.1720	6.3102	6.4539	6.6007	6.3481	6.4921	6.6402	6.7906	6.9442	6.1752	6.2956	6.4294	6.5639	6.7001	6.2776	6.4061	6.5355	6.6671	6.7969
25					5.7965	5.9064	6.0224	6.1438	6.2788	6.0346	6.1655	6.3029	6.4458	6.5917	6.3385	6.4815	6.6285	6.7779	6.9304	6.1623	6.2819	6.4149	6.5483	6.6836	6.2620	6.3899	6.5182	6.6491	6.7778
26					5.7923	5.9018	6.0174	6.1380	6.2721	6.0277	6.1577	6.2942	6.4360	6.5809	6.3271	6.4690	6.6149	6.7630	6.9144	6.1475	6.2663	6.3984	6.5306	6.6651	6.2445	6.3716	6.4988	6.6288	6.7565
27					5.7871	5.8961	6.0113	6.1309	6.2641	6.0195	6.1483	6.2838	6.4245	6.5681	6.3138	6.4545	6.5991	6.7460	6.8961	6.1306	6.2486	6.3797	6.5108	6.6444	6.2248	6.3510	6.4773	6.6061	6.7328
28					5.7809	5.8893	6.0039	6.1225	6.2546	6.0097	6.1372	6.2714	6.4108	6.5532	6.2983	6.4377	6.5810	6.7265	6.8754	6.1116	6.2287	6.3586	6.4886	6.6214	6.2027	6.3279	6.4535	6.5805	6.7065
29					5.7734	5.8812	5.9950	6.1126	6.2432	5.9981	6.1241	6.2569	6.3950	6.5359	6.2804	6.4185	6.5604	6.7046	6.8521	6.0903	6.2063	6.3351	6.4641	6.5956	6.1780	6.3025	6.4268	6.5522	6.6771
30					5.7646	5.8716	5.9846	6.1010	6.2299	5.9846	6.1088	6.2402	6.3767	6.5162	6.2601	6.3968	6.5373	6.6800	6.8260	6.0666	6.1813	6.3089	6.4371	6.5670	6.1507	6.2742	6.3972	6.5209	6.6447
31					5.7542	5.8602	5.9725	6.0876	6.2144	5.9690	6.0912	6.2210	6.3558	6.4938	6.2372	6.3724	6.5115	6.6526	6.7970	6.0403	6.1536	6.2801	6.4072	6.5353	6.1207	6.2429	6.3644	6.4863	
32					5.7422	5.8469	5.9584	6.0721	6.1965	5.9512	6.0712	6.1991	6.3323	6.4686	6.2117	6.3453	6.4830	6.6224	6.7651	6.0113	6.1231	6.2484	6.3741	6.5004	6.0878	6.2082	6.3284		
33					5.7284	5.8316	5.9422	6.0546	6.1760	5.9311	6.0486	6.1746	6.3060	6.4406	6.1833	6.3154	6.4516	6.5892	6.7301	5.9793	6.0896	6.2138	6.3376	6.4623	6.0515	6.1702			
34					5.7124	5.8140	5.9235	6.0346	6.1529	5.9084	6.0232	6.1472	6.2768	6.4097	6.1522	6.2825	6.4171	6.5529	6.6919	5.9441	6.0531	6.1755	6.2976	6.4204	6.0118				
35					5.6942	5.7939	5.9022	6.0119	6.1270	5.8830	5.9949	6.1169	6.2445	6.3757	6.1180	6.2465	6.3795	6.5133	6.6504	5.9058	6.0135	6.1337	6.2537	6.3746					
36					5.6734	5.7710	5.8779	5.9864	6.0981	5.8548	5.9637	6.0834	6.2091	6.3384	6.0806	6.2074	6.3386	6.4700	6.6053	5.8640	5.9699	6.0879	6.2056						
37					5.6498	5.7452	5.8504	5.9578	6.0664	5.8235	5.9294	6.0467	6.1704	6.2977	6.0400	6.1649	6.2939	6.4230	6.5566	5.8187	5.9225	6.0378							
38					5.6232	5.7163	5.8197	5.9261	6.0320	5.7888	5.8923	6.0066	6.1281	6.2534	5.9958	6.1187	6.2454	6.3719	6.5039	5.7692	5.8707								
39					5.5934	5.6840	5.7853	5.8910	5.9946	5.7508	5.8523	5.9630	6.0822	6.2053	5.9477	6.0686	6.1927	6.3167	6.4464	5.7155									
40					5.5600	5.6483	5.7422	5.8522	5.9540	5.7087	5.8092	5.9155	6.0323	6.1530	5.8955	6.0142	6.1355	6.2570	6.3837										
41					5.5229	5.6088	5.7049	5.8093	5.9096	5.6628	5.7619	5.8640	5.9780	6.0960	5.8389	5.9552	6.0734	6.1920											
42					5.4807	5.5655	5.6583	5.7619	5.8612	5.6123	5.7105	5.8088	5.9190	6.0341	5.7775	5.8910													
43					5.4330	5.5180	5.6072	5.7096	5.8075	5.5571	5.6542	5.7496	5.8548	5.9668	5.7106	5.8212													
44					5.3806	5.4661	5.5516	5.6519	5.7489	5.4969	5.5919	5.6854	5.7852	5.8937	5.6381														
45					5.3230	5.4097	5.4921	5.5890	5.6846	5.4311	5.5244	5.6153	5.7105	5.8139															
46					5.2601	5.3483	5.4278	5.5203	5.6143	5.3597	5.4507	5.5393	5.6300																
47					5.1919	5.2816	5.3584	5.4459	5.5376	5.2824	5.3702	5.4560																	
48					5.1192	5.2100	5.2838	5.3659	5.4545	5.1993	5.2831																		
49					5.0925	5.1530	5.2033	5.2802	5.3647	5.1099																			
50					5.0900	5.1500	5.1875	5.2296	5.2892																				

Sum Assured Factors for Plan Option - Flexi Income with Premium Protection Benefit (PPB) and PPT - 12																													
Entry Age/ Policy Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18						6.4988	6.6255	6.7557	6.9125	6.6480	6.7993	6.9577	7.1249	7.2961	7.0232	7.1907	7.3629	7.5413	7.7227	6.8773	7.0225	7.1803	7.3413	7.5024	7.0343	7.1879	7.3415	7.4966	7.6545
19						6.4965	6.6231	6.7529	6.9093	6.6447	6.7956	6.9536	7.1203	7.2911	7.0180	7.1850	7.3565	7.5344	7.7150	6.8700	7.0145	7.1715	7.3318	7.4921	7.0242	7.1771	7.3300	7.4845	7.6417
20						6.4945	6.6209	6.7503	6.9063	6.6416	6.7921	6.9496	7.1159	7.2861	7.0127	7.1791	7.3500	7.5272	7.7070	6.8624	7.0061	7.1623	7.3218	7.4812	7.0136	7.1658	7.3180	7.4718	7.6282
21						6.4925	6.6186	6.7476	6.9033	6.6384	6.7883	6.9454	7.1111	7.2807	7.0070	7.1727	7.3429	7.5193	7.6982	6.8540	6.9969	7.1523	7.3109	7.4693	7.0021	7.1535	7.3051	7.4582	7.6138
22						6.4903	6.6161	6.7446	6.8998	6.6348	6.7841	6.9406	7.1057	7.2747	7.0006	7.1655	7.3349	7.5103	7.6882	6.8446	6.9866	7.1410	7.2988	7.4563	6.9895	7.1401	7.2910	7.4434	7.5980
23						6.4876	6.6131	6.7411	6.8958	6.6305	6.7792	6.9350	7.0994	7.2676	6.9930	7.1570	7.3255	7.4999	7.6766	6.8338	6.9748	7.1283	7.2850	7.4417	6.9754	7.1252	7.2753	7.4269	7.5807
24						6.4843	6.6093	6.7367	6.8908	6.6253	6.7733	6.9283	7.0919	7.2592	6.9841	7.1470	7.3144	7.4877	7.6632	6.8213	6.9613	7.1137	7.2694	7.4252	6.9596	7.1085	7.2578	7.4085	7.5615
25						6.4800	6.6047	6.7314	6.8848	6.6191	6.7661	6.9203	7.0829	7.2491	6.9734	7.1352	7.3014	7.4736	7.6477	6.8069	6.9459	7.0972	7.2518	7.4067	6.9418	7.0898	7.2382	7.3879	7.5399
26						6.4748	6.5992	6.7249	6.8775	6.6115	6.7575	6.9106	7.0721	7.2371	6.9608	7.1213	7.2863	7.4571	7.6299	6.7903	6.9282	7.0784	7.2319	7.3860	6.9219	7.0688	7.2161	7.3651	7.5159
27						6.4685	6.5924	6.7171	6.8687	6.6024	6.7471	6.8990	7.0592	7.2229	6.9461	7.1052	7.2687	7.4381	7.6095	6.7716	6.9082	7.0573	7.2096	7.3627	6.8996	7.0454	7.1915	7.3396	7.4891
28						6.4609	6.5843	6.7078	6.8581	6.5915	6.7348	6.8853	7.0441	7.2063	6.9289	7.0865	7.2486	7.4165	7.5863	6.7503	6.8858	7.0335	7.1847	7.3368	6.8747	7.0192	7.1642	7.3113	7.4592
29						6.4518	6.5747	6.6968	6.8456	6.5787	6.7204	6.8693	7.0265	7.1871	6.9091	7.0652	7.2258	7.3921	7.5602	6.7265	6.8606	7.0071	7.1570	7.3080	6.8471	6.9902	7.1339	7.2800	7.4262
30						6.4411	6.5634	6.6842	6.8310	6.5639	6.7035	6.8507	7.0063	7.1651	6.8867	7.0410	7.2001	7.3648	7.5312	6.7001	6.8326	6.9778	7.1265	7.2762	6.8164	6.9582	7.1005	7.2451	7.3898
31						6.4286	6.5502	6.6696	6.8140	6.5468	6.6841	6.8294	6.9832	7.1402	6.8614	7.0140	7.1715	7.3345	7.4991	6.6708	6.8017	6.9456	7.0928	7.2409	6.7825	6.9231	7.0638	7.2068	
32						6.4140	6.5346	6.6528	6.7943	6.5273	6.6620	6.8052	6.9571	7.1123	6.8331	6.9840	7.1398	7.3009	7.4637	6.6384	6.7677	6.9103	7.0558	7.2020	6.7453	6.8846	7.0233		
33						6.3970	6.5166	6.6335	6.7719	6.5050	6.6372	6.7781	6.9280	7.0811	6.8019	6.9508	7.1048	7.2640	7.4250	6.6030	6.7305	6.8717	7.0153	7.1596	6.7047	6.8425			
34						6.3776	6.4959	6.6114	6.7465	6.4801	6.6094	6.7478	6.8956	7.0467	6.7674	6.9143	7.0665	7.2236	7.3827	6.5641	6.6899	6.8295	6.9710	7.1132	6.6604				
35						6.3554																							

High Premium Boosters - Canara HSBC Life Insurance Flexi Edge

High Premium Booster tables vary by Plan Option, Premium Protection Benefit (PPB) opted or not, Annualised Premium Band, and within each table boosters vary by Policy Term and PPT.

Flexi Income without PPB for Annualised Premium Band 36,000 to 49,999						
Policy Term/ PPT	7	8	9	10	11	12
12	2.25%					
13	2.50%	2.50%				
14	2.50%	2.50%	2.50%			
15	2.50%	2.50%	2.50%	2.25%		
16	3.00%	3.00%	2.75%	2.50%	2.25%	
17	3.25%	3.00%	2.75%	2.50%	2.25%	2.25%
18	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%
19	3.75%	3.25%	3.00%	2.75%	2.50%	2.25%
20	3.75%	3.50%	3.00%	2.75%	2.50%	2.25%
21	4.00%	3.50%	3.25%	3.00%	2.75%	2.50%
22	4.00%	3.50%	3.25%	3.00%	2.75%	2.50%
23	4.00%	3.75%	3.25%	3.00%	2.75%	2.50%
24	4.25%	3.75%	3.50%	3.00%	2.75%	2.50%
25	4.25%	3.75%	3.50%	3.25%	3.00%	2.75%
26	4.50%	4.00%	3.50%	3.25%	3.00%	2.75%
27	4.50%	4.00%	3.75%	3.50%	3.00%	3.00%
28	4.50%	4.25%	3.75%	3.50%	3.25%	3.00%
29	4.75%	4.25%	3.75%	3.50%	3.25%	3.00%
30	4.75%	4.25%	3.75%	3.50%	3.25%	3.00%
31	5.00%	4.50%	3.75%	3.75%	3.25%	3.00%
32	5.00%	4.50%	3.75%	3.75%	3.50%	3.25%
33	5.00%	4.50%	4.00%	3.75%	3.50%	3.25%
34	5.00%	4.75%	4.25%	3.75%	3.50%	3.25%
35	5.25%	4.75%	4.25%	3.75%	3.50%	3.25%
36	5.25%	4.75%	4.25%	3.75%	3.50%	3.25%
37	5.25%	4.75%	4.25%	3.75%	3.50%	3.25%
38	5.25%	4.75%	4.25%	4.00%	3.50%	3.50%
39	5.25%	4.75%	4.25%	4.00%	3.75%	3.50%
40	5.25%	4.75%	4.25%	4.00%	3.75%	3.50%

Flexi Income with PPB for Annualised Premium Band 36,000 to 49,999						
Policy Term/ PPT	7	8	9	10	11	12
12	2.75%					
13	3.00%	2.75%				
14	3.25%	3.00%	2.50%			
15	3.25%	3.00%	2.75%	2.25%		
16	3.50%	3.25%	3.00%	2.25%	2.00%	
17	3.50%	3.25%	3.00%	2.50%	2.25%	2.25%
18	3.75%	3.50%	3.00%	2.50%	2.50%	2.50%
19	4.00%	3.75%	3.25%	2.75%	2.50%	2.50%
20	4.25%	4.00%	3.50%	3.00%	2.75%	2.75%
21	4.50%	4.25%	3.75%	3.50%	3.00%	3.00%
22	4.75%	4.50%	4.00%	3.75%	3.25%	3.25%
23	5.00%	4.75%	4.25%	4.00%	3.50%	3.50%
24	5.25%	5.00%	4.50%	4.25%	3.75%	3.75%
25	5.50%	5.25%	4.75%	4.50%	4.00%	4.00%
26	5.75%	5.25%	5.00%	4.75%	4.25%	4.25%
27	6.00%	5.50%	5.25%	4.75%	4.50%	4.50%
28	6.00%	5.50%	5.25%	4.75%	4.50%	4.50%
29	6.25%	5.50%	5.25%	5.00%	4.75%	4.50%
30	6.25%	5.50%	5.25%	5.00%	4.75%	4.50%
31	6.25%	5.50%	5.25%	5.00%	4.75%	4.50%
32	6.25%	5.50%	5.50%	5.00%	4.75%	4.75%
33	6.25%	5.75%	5.50%	5.00%	5.00%	4.75%
34	6.50%	5.75%	5.50%	5.25%	5.00%	4.75%
35	6.50%	5.75%	5.75%	5.25%	5.00%	4.75%
36	6.75%	5.75%	5.75%	5.25%	5.00%	4.75%
37	6.75%	6.00%	5.75%	5.25%	5.00%	4.75%
38	6.75%	6.00%	5.75%	5.25%	5.00%	4.75%
39	6.75%	6.00%	5.75%	5.50%	5.00%	5.00%
40	6.75%	6.00%	5.75%	5.50%	5.00%	5.00%

Flexi Income without PPB for Annualised Premium Band 50,000 to 74,999						
Policy Term/ PPT	7	8	9	10	11	12
12	3.75%					
13	3.75%	3.75%				
14	4.00%	4.00%	3.75%			
15	4.25%	4.25%	4.00%	3.50%		
16	4.75%	4.50%	4.25%	3.75%	3.50%	
17	5.25%	4.75%	4.25%	4.00%	3.50%	3.25%
18	5.50%	4.75%	4.50%	4.00%	3.75%	3.50%
19	5.75%	5.00%	4.50%	4.00%	3.75%	3.50%
20	5.75%	5.25%	4.75%	4.25%	4.00%	3.75%
21	6.00%	5.25%	5.00%	4.50%	4.25%	3.75%
22	6.25%	5.50%	5.00%	4.50%	4.25%	4.00%
23	6.25%	5.75%	5.25%	4.75%	4.25%	4.00%
24	6.50%	5.75%	5.25%	4.75%	4.50%	4.00%
25	6.75%	6.00%	5.50%	5.00%	4.50%	4.25%
26	7.00%	6.25%	5.75%	5.25%	4.75%	4.50%
27	7.00%	6.50%	5.75%	5.25%	4.75%	4.50%
28	7.25%	6.50%	6.00%	5.25%	5.00%	4.50%
29	7.25%	6.75%	6.00%	5.50%	5.00%	4.50%
30	7.50%	6.75%	6.00%	5.50%	5.00%	4.75%
31	7.50%	6.75%	6.00%	5.75%	5.00%	4.75%
32	7.75%	7.00%	6.00%	5.75%	5.25%	5.00%
33	7.75%	7.00%	6.25%	5.75%	5.25%	5.00%
34	7.75%	7.00%	6.25%	5.75%	5.25%	5.00%
35	8.00%	7.00%	6.25%	5.75%	5.25%	5.00%
36	8.00%	7.00%	6.25%	5.75%	5.50%	5.00%
37	8.00%	7.00%	6.50%	6.00%	5.50%	5.00%
38	8.00%	7.25%	6.50%	6.00%	5.50%	5.25%
39	8.00%	7.25%	6.50%	6.00%	5.50%	5.25%
40	8.00%	7.25%	6.50%	6.00%	5.50%	5.25%

Flexi Income with PPB for Annualised Premium Band 50,000 to 74,999						
Policy Term/ PPT	7	8	9	10	11	12
12	5.00%					
13	5.25%	5.00%				
14	5.50%	5.25%	5.00%			
15	5.75%	5.50%	5.25%	4.75%		
16	6.00%	5.75%	5.50%	5.00%	4.50%	
17	6.25%	6.00%	5.75%	5.25%	4.75%	4.50%
18	6.50%	6.25%	5.75%	5.50%	5.00%	5.00%
19	6.75%	6.50%	6.00%	5.75%	5.50%	5.25%
20	7.00%	6.50%	6.25%	6.00%	6.00%	5.50%
21	7.50%	6.75%	6.50%	6.50%	6.25%	5.75%
22	8.00%	7.00%	7.00%	6.75%	6.25%	6.00%
23	8.25%	7.50%	7.25%	7.00%	6.50%	6.25%
24	8.50%	7.75%	7.50%	7.00%	6.75%	6.25%
25	8.75%	8.00%	7.50%	7.25%	6.75%	6.50%
26	9.00%	8.25%	7.75%	7.50%	7.00%	6.50%
27	9.25%	8.50%	8.00%	7.50%	7.00%	6.75%
28	9.50%	8.75%	8.25%	7.75%	7.25%	6.75%
29	9.50%	8.75%	8.25%	7.75%	7.25%	6.75%
30	9.75%	8.75%	8.25%	7.75%	7.25%	6.75%
31	9.50%	8.75%	8.25%	7.75%	7.25%	7.00%
32	10.00%	9.00%	8.50%	7.75%	7.25%	7.00%
33	10.00%	9.25%	8.50%	8.00%	7.50%	7.00%
34	10.25%	9.25%	8.50%	8.00%	7.50%	7.00%
35	10.25%	9.25%	8.75%	8.00%	7.50%	7.25%
36	10.25%	9.25%	8.75%	8.25%	7.75%	7.25%
37	10.50%	9.50%	8.75%	8.25%	7.75%	7.25%
38	10.50%	9.50%	8.75%	8.25%	7.75%	7.50%
39	10.50%	9.50%	9.00%	8.50%	7.75%	7.50%
40	10.50%	9.50%	9.00%	8.50%	7.75%	7.50%

Flexi Income without PPB for Annualised Premium Band 75,000 to 99,999						
Policy Term/ PPT	7	8	9	10	11	12
12	5.25%					
13	5.50%	5.25%				
14	5.50%	5.50%	5.00%			
15	6.00%	5.75%	5.25%	4.75%		
16	6.50%	6.00%	5.50%	5.00%	4.50%	
17	6.75%	6.00%	5.50%	5.25%	4.75%	4.25%
18	7.00%	6.25%	5.75%	5.25%	4.75%	4.50%
19	7.25%	6.50%	5.75%	5.25%	5.00%	4.75%
20	7.50%	6.75%	6.00%	5.50%	5.00%	4.75%
21	7.75%	7.00%	6.25%	5.75%	5.25%	5.00%
22	8.00%	7.25%	6.50%	6.00%	5.50%	5.00%
23	8.25%	7.50%	6.75%	6.25%	5.50%	5.25%

Flexi Income with PPB for Annualised Premium Band 75,000 to 99,999						
Policy Term/ PPT	7	8	9	10	11	12
12	7.00%					
13	7.25%	6.75%				
14	7.50%	7.00%	6.25%			
15	7.75%	7.25%	6.75%	6.25%		
16	8.00%	7.50%	7.00%	6.50%	6.25%	
17	8.25%	7.75%	7.25%	6.75%	6.50%	6.25%
18	8.50%	8.00%	7.50%	7.00%	7.00%	6.50%
19	8.75%	8.25%	7.75%	7.50%	7.50%	7.00%
20	9.00%	8.50%	8.00%	8.00%	7.75%	7.25%
21	9.50%	9.00%	8.50%	8.25%	8.00%	7.50%
22	10.00%	9.50%	9.00%	8.50%	8.25%	7.75%
23	10.50%	9.75%	9.25%	8.75%	8.50%	8.00%

24	8.50%	7.75%	7.00%	6.25%	5.75%	5.25%
25	8.75%	7.75%	7.00%	6.50%	6.00%	5.50%
26	9.00%	8.00%	7.25%	6.75%	6.25%	5.75%
27	9.25%	8.25%	7.50%	6.75%	6.25%	5.75%
28	9.50%	8.50%	7.75%	7.00%	6.25%	5.75%
29	9.50%	8.50%	7.75%	7.00%	6.50%	6.00%
30	9.75%	8.75%	7.75%	7.25%	6.50%	6.00%
31	9.75%	8.75%	7.75%	7.25%	6.50%	6.25%
32	10.00%	8.75%	7.75%	7.25%	6.75%	6.25%
33	10.00%	9.00%	8.00%	7.50%	6.75%	6.25%
34	10.00%	9.00%	8.25%	7.50%	7.00%	6.50%
35	10.25%	9.00%	8.25%	7.50%	7.00%	6.50%
36	10.25%	9.00%	8.25%	7.50%	7.00%	6.50%
37	10.25%	9.25%	8.25%	7.75%	7.00%	6.75%
38	10.25%	9.25%	8.25%	7.75%	7.25%	6.75%
39	10.25%	9.25%	8.25%	7.75%	7.25%	6.75%
40	10.25%	9.25%	8.25%	7.75%	7.25%	6.75%

24	10.75%	10.00%	9.50%	9.00%	8.75%	8.25%
25	11.00%	10.25%	9.75%	9.25%	8.75%	8.25%
26	11.25%	10.50%	10.00%	9.50%	9.00%	8.50%
27	11.50%	10.75%	10.25%	9.75%	9.25%	8.75%
28	11.75%	11.00%	10.50%	10.00%	9.25%	8.75%
29	12.00%	11.25%	10.50%	10.00%	9.50%	9.00%
30	12.25%	11.50%	10.50%	10.00%	9.50%	9.00%
31	12.25%	11.50%	10.50%	10.00%	9.50%	9.00%
32	12.75%	11.50%	10.75%	10.00%	9.50%	9.00%
33	13.00%	11.75%	10.75%	10.25%	9.50%	9.00%
34	13.00%	11.75%	11.00%	10.25%	9.50%	9.00%
35	13.25%	11.75%	11.00%	10.50%	9.75%	9.25%
36	13.25%	12.00%	11.00%	10.50%	9.75%	9.25%
37	13.25%	12.00%	11.25%	10.50%	9.75%	9.25%
38	13.25%	12.00%	11.25%	10.75%	10.00%	9.25%
39	13.25%	12.00%	11.25%	10.75%	10.00%	9.25%
40	13.25%	12.00%	11.25%	10.75%	10.00%	9.25%

Flexi Income without PPB for Annualised Premium Band 1,00,000 to 1,99,999						
Policy Term/ PPT	7	8	9	10	11	12
12	7.00%					
13	7.25%	6.50%				
14	7.50%	6.75%	5.75%			
15	7.75%	7.00%	6.00%	5.25%		
16	8.00%	7.25%	6.25%	5.50%	5.00%	
17	8.25%	7.50%	6.50%	5.75%	5.25%	5.00%
18	8.50%	7.75%	6.75%	6.00%	5.50%	5.25%
19	8.75%	7.75%	6.75%	6.25%	5.75%	5.25%
20	9.00%	8.00%	7.00%	6.50%	5.75%	5.50%
21	9.25%	8.25%	7.25%	6.75%	6.00%	5.50%
22	9.50%	8.50%	7.50%	7.00%	6.25%	5.50%
23	9.75%	8.75%	7.75%	7.00%	6.50%	5.75%
24	10.00%	9.00%	8.00%	7.25%	6.50%	5.75%
25	10.25%	9.00%	8.25%	7.25%	6.75%	6.00%
26	10.25%	9.00%	8.50%	7.50%	7.00%	6.25%
27	10.25%	9.25%	8.50%	7.75%	7.00%	6.50%
28	10.50%	9.25%	8.75%	8.00%	7.25%	6.75%
29	10.50%	9.25%	8.75%	8.00%	7.25%	6.75%
30	10.50%	9.50%	8.75%	8.25%	7.50%	7.00%
31	10.75%	9.50%	8.75%	8.25%	7.50%	7.00%
32	10.75%	9.50%	9.00%	8.25%	7.50%	7.25%
33	10.75%	9.75%	9.00%	8.50%	7.75%	7.25%
34	11.00%	9.75%	9.00%	8.50%	7.75%	7.25%
35	11.00%	9.75%	9.00%	8.50%	7.75%	7.25%
36	11.00%	9.75%	9.25%	8.50%	8.00%	7.25%
37	11.25%	10.00%	9.25%	8.75%	8.00%	7.50%
38	11.25%	10.00%	9.25%	8.75%	8.00%	7.50%
39	11.25%	10.00%	9.50%	9.00%	8.00%	7.50%
40	11.25%	10.00%	9.50%	9.00%	8.00%	7.50%

Flexi Income with PPB for Annualised Premium Band 1,00,000 to 1,99,999						
Policy Term/ PPT	7	8	9	10	11	12
12	9.00%					
13	9.25%	8.25%				
14	9.50%	8.75%	8.00%			
15	10.00%	9.25%	8.50%	8.00%		
16	10.50%	9.75%	9.00%	8.50%	7.75%	
17	11.00%	10.00%	9.50%	8.75%	8.00%	7.50%
18	11.25%	10.50%	9.75%	9.00%	8.50%	8.00%
19	11.25%	10.75%	10.00%	9.50%	9.00%	8.50%
20	11.50%	11.25%	10.50%	9.75%	9.25%	9.00%
21	12.00%	11.75%	11.00%	10.25%	9.75%	9.25%
22	13.00%	12.00%	11.25%	10.50%	10.00%	9.50%
23	13.25%	12.25%	11.50%	10.50%	10.25%	9.75%
24	13.50%	12.50%	11.50%	10.75%	10.50%	10.00%
25	13.50%	12.50%	11.75%	10.75%	10.75%	10.00%
26	13.75%	12.75%	12.00%	11.00%	10.75%	10.00%
27	13.75%	12.75%	12.00%	11.00%	10.75%	10.00%
28	14.00%	13.00%	12.25%	11.25%	11.00%	10.25%
29	14.00%	13.00%	12.25%	11.25%	11.00%	10.25%
30	14.25%	13.25%	12.50%	11.50%	11.25%	10.50%
31	14.25%	13.50%	12.50%	11.50%	11.25%	10.50%
32	14.50%	13.50%	12.75%	11.75%	11.50%	10.75%
33	14.50%	13.75%	12.75%	12.00%	11.50%	11.00%
34	14.75%	14.00%	13.00%	12.00%	11.75%	11.00%
35	14.75%	14.00%	13.00%	12.25%	12.00%	11.25%
36	15.00%	14.25%	13.25%	12.25%	12.00%	11.25%
37	15.25%	14.25%	13.50%	12.50%	12.25%	11.50%
38	15.25%	14.50%	13.50%	12.50%	12.25%	11.50%
39	15.50%	14.50%	13.75%	12.75%	12.25%	11.75%
40	15.50%	14.50%	13.75%	12.75%	12.25%	11.75%

Flexi Income without PPB for Annualised Premium Band 2,00,000 and above						
Policy Term/ PPT	7	8	9	10	11	12
12	8.00%					
13	8.25%	7.50%				
14	8.50%	7.75%	6.75%			
15	8.75%	8.00%	7.00%	6.00%		
16	9.00%	8.50%	7.25%	6.25%	5.75%	
17	9.50%	8.75%	7.50%	6.50%	6.00%	5.75%
18	9.75%	9.00%	7.75%	6.25%	6.25%	6.00%
19	10.00%	9.00%	7.75%	7.00%	6.50%	6.00%
20	10.25%	9.25%	8.00%	7.25%	6.75%	6.25%
21	10.50%	9.50%	8.25%	7.50%	7.00%	6.50%
22	10.75%	9.75%	8.50%	7.75%	7.25%	6.50%
23	11.00%	10.00%	8.75%	8.00%	7.50%	6.75%
24	11.25%	10.25%	9.00%	8.25%	7.50%	6.75%
25	11.50%	10.50%	9.25%	8.50%	7.75%	7.00%
26	11.75%	10.75%	9.50%	8.75%	8.00%	7.25%
27	12.00%	10.75%	9.75%	9.00%	8.00%	7.50%
28	12.00%	11.00%	9.75%	9.00%	8.25%	7.75%
29	12.00%	11.00%	9.75%	9.00%	8.50%	7.75%
30	12.00%	11.00%	9.75%	9.00%	8.50%	8.00%
31	12.00%	11.00%	9.75%	9.00%	8.50%	8.00%
32	12.25%	11.25%	10.00%	9.25%	8.50%	8.25%
33	12.25%	11.50%	10.00%	9.25%	8.75%	8.25%
34	12.25%	11.75%	10.25%	9.50%	8.75%	8.25%
35	12.50%	11.75%	10.25%	9.50%	9.00%	8.50%
36	12.50%	12.00%	10.50%	9.75%	9.00%	8.50%
37	12.50%	12.00%	10.75%	9.75%	9.25%	8.50%
38	12.75%	12.25%	11.00%	10.00%	9.25%	8.50%
39	12.75%	12.25%	11.00%	10.00%	9.25%	8.50%
40	12.75%	12.25%	11.00%	10.00%	9.25%	8.50%

Flexi Income with PPB for Annualised Premium Band 2,00,000 and above						
Policy Term/ PPT	7	8	9	10	11	12
12	10.00%					
13	10.50%	9.75%				
14	11.00%	10.25%	9.25%			
15	11.50%	10.75%	9.75%	9.00%		
16	12.00%	11.25%	10.25%	9.50%	9.00%	
17	12.50%	11.50%	10.75%	10.00%	9.25%	8.75%
18	13.00%	12.00%	11.25%	10.50%	9.75%	9.25%
19	13.00%	12.50%	11.50%	11.00%	10.25%	9.75%
20	13.00%	12.75%	12.00%	11.25%	10.75%	10.25%
21	13.25%	13.25%	12.50%	11.75%	11.00%	10.50%
22	13.25%	13.25%	13.00%	12.00%	11.50%	10.75%
23	13.50%	13.25%	13.00%	12.00%	11.75%	11.25%
24	13.50%	13.50%	13.00%	12.25%	12.00%	11.50%
25	13.75%	13.50%	13.25%	12.25%	12.25%	11.50%
26	13.75%	13.50%	13.25%	12.50%	12.25%	11.50%
27	14.00%	13.75%	13.50%	12.50%	12.25%	11.75%
28	14.25%	13.75%	13.50%	12.50%	12.25%	11.75%
29	14.25%	14.00%	13.75%	12.75%	12.25%	11.75%
30	14.50%	14.00%	13.75%	12.75%	12.50%	12.00%
31	14.75%	14.25%	14.00%	12.75%	12.50%	12.00%
32	15.00%	14.50%	14.00%	13.00%	12.75%	12.00%
33	15.00%	14.75%	14.25%	13.00%	12.75%	12.25%
34	15.25%	15.00%	14.50%	13.25%	12.75%	12.25%
35	15.25%	15.00%	14.50%	13.25%	13.00%	12.25%
36	15.50%	15.25%	14.50%	13.50%	13.00%	12.50%
37	15.75%	15.50%	14.75%	13.75%	13.25%	12.50%
38	16.00%	15.75%	14.75%	14.00%	13.25%	12.75%
39	16.00%	15.75%	15.00%	14.00%	13.50%	13.00%
40	16.00%	15.75%	15.00%	14.00%	13.50%	13.00%