Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.
Product: Canara HSBC Oriental Bank of Commerce Life Insurance Samridh Bhavishya (UIN: 136N038V03)

Note on the Tabular Annuity Rates:

1. For Single Life options separate tabular annuity rates for Male and Female annuitants are provided.
2. For Joint Life option the tabular annuity rates are provided in a two dimensional table for Primary and Secondary annuitants.
3. Under Joint Life Option for female annuitant a setback for 3 years is applied and for males the provided tabular annuity rates can be used directly. For example,
   - 3.1 For (Male 60, Female 60) the rate of (Primary 60, Secondary 57) is applicable
   - 3.2 For (Male 60, Male 60) the rate of (Primary 60, Secondary 60) is applicable
   - 3.3 In case, tabular annuity rates are not available then the last possible rates shall be chosen, for example if lives aged (Male 20, Female 1) then the rate of (Primary 20, Secondary 0) is applicable.
4. For Entry Age exceeding 90 years l.b.d. the tabular annuity rate for the Entry Age 90 year l.b.d. shall be applicable.

Single Life Annuity Rates
Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.
Product: Canara HSBC Oriental Bank of Commerce Life Insurance Samridh Bhavishya (UIN: 136N038V03)

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

	Annuity Rate per 1000 Purchase Price (Male)					Annuity Rate per 1000 Purchase Price (Female)				
Age/Option	**Option 1**	**Option 2**	**Option 3**	**Option 4**	**Option 5**	**Option 1**	**Option 2**	**Option 3**	**Option 4**	**Option 5**
0	45.80	45.71	45.59	45.49	45.41	45.80	45.71	45.59	45.49	45.41
1	46.18	46.12	46.02	45.94	45.86	45.80	45.71	45.59	45.49	45.41
2	46.58	46.53	46.46	46.39	46.33	45.80	45.71	45.59	45.49	45.41
3	47.02	46.97	46.92	46.87	46.81	45.80	45.71	45.59	45.49	45.41
4	47.47	47.44	47.40	47.34	47.30	46.18	46.12	46.02	45.94	45.86
5	47.95	47.92	47.88	47.84	47.80	46.58	46.53	46.46	46.39	46.33
6	48.42	48.40	48.37	48.34	48.30	47.02	46.97	46.92	46.87	46.81
7	48.91	48.90	48.87	48.84	48.78	47.47	47.44	47.40	47.34	47.30
8	49.41	49.40	49.37	49.32	49.28	47.95	47.92	47.88	47.84	47.80
9	49.90	49.89	49.86	49.82	49.78	48.42	48.40	48.37	48.34	48.30
10	50.40	50.39	50.36	50.32	50.26	48.91	48.90	48.87	48.84	48.78
11	50.89	50.88	50.85	50.80	50.75	49.41	49.40	49.37	49.32	49.28
12	51.39	51.38	51.33	51.29	51.23	49.90	49.89	49.86	49.82	49.78
13	51.87	51.86	51.82	51.77	51.70	50.40	50.39	50.36	50.32	50.26
14	52.36	52.34	52.30	52.24	52.18	50.89	50.88	50.85	50.80	50.75
15	52.84	52.83	52.77	52.71	52.65	51.39	51.38	51.33	51.29	51.23
16	53.31	53.29	53.25	53.19	53.11	51.87	51.86	51.82	51.77	51.70
17	53.79	53.77	53.71	53.64	53.57	52.36	52.34	52.30	52.24	52.18
18	54.25	54.23	54.08	54.08	54.03	52.84	52.83	52.77	52.71	52.65
19	54.72	54.70	54.63	54.56	54.49	53.31	53.29	53.25	53.19	53.11
20	55.19	55.16	55.10	55.02	54.94	53.79	53.77	53.71	53.64	53.57
21	55.65	55.62	55.56	55.48	55.40	54.25	54.23	54.08	54.08	54.03
22	56.12	56.08	56.01	55.94	55.84	54.72	54.70	54.63	54.56	54.49
23	56.57	56.54	56.48	56.39	56.30	55.19	55.16	55.10	55.02	54.94
24	57.04	57.01	56.93	56.85	56.75	55.65	55.62	55.56	55.48	55.40
25	57.50	57.47	57.40	57.30	57.21	56.12	56.08	56.01	55.94	55.84
26	57.97	57.94	57.86	57.77	57.66	56.57	56.54	56.48	56.39	56.30
27	58.44	58.41	58.33	58.23	58.13	57.04	57.01	56.93	56.85	56.75
28	58.92	58.88	58.80	58.71	58.59	57.50	57.47	57.40	57.30	57.21
29	59.41	59.37	59.28	59.17	59.06	57.97	57.94	57.86	57.77	57.66
30	59.89	59.85	59.77	59.66	59.52	58.44	58.41	58.33	58.23	58.13
31	60.39	60.35	60.26	60.15	60.00	58.92	58.88	58.80	58.71	58.59
32	60.90	60.86	60.77	60.65	60.49	59.41	59.37	59.28	59.17	59.06
33	61.42	61.39	61.28	61.14	60.97	59.89	59.85	59.77	59.66	59.52
34	61.96	61.92	61.81	61.66	61.47	60.39	60.35	60.26	60.15	60.00
35	62.51	62.46	62.35	62.18	61.98	60.90	60.86	60.77	60.65	60.49
36	63.07	63.02	62.89	62.72	62.49	61.42	61.39	61.28	61.14	60.97
37	63.64	63.59	63.46	63.26	63.01	61.96	61.92	61.81	61.66	61.47
38	64.24	64.18	64.03	63.81	63.53	62.51	62.46	62.35	62.18	61.98
39	64.85	64.78	64.62	64.38	64.06	63.07	63.02	62.89	62.72	62.49
40	65.48	65.41	65.23	64.95	64.61	63.64	63.59	63.46	63.26	63.01
41	66.13	66.04	65.84	65.54	65.16	64.24	64.18	64.03	63.81	63.53
42	66.79	66.71	66.49	66.15	65.72	64.85	64.78	64.62	64.38	64.06
43	67.49	67.39	67.14	66.76	66.30	65.48	65.41	65.23	64.95	64.61
44	68.20	68.10	67.82	67.40	66.87	66.13	66.04	65.84	65.54	65.16
45	68.94	68.83	68.52	68.04	67.46	66.79	66.71	66.49	66.15	65.72
46	69.71	69.59	69.23	68.71	68.07	67.49	67.39	67.14	66.76	66.30
47	70.53	70.37	69.98	69.39	68.69	68.20	68.10	67.82	67.40	66.87
48	71.37	71.20	70.74	70.08	69.32	68.94	68.83	68.52	68.04	67.46
49	72.23	72.04	71.52	70.79	69.97	69.71	69.59	69.23	68.71	68.07
50	73.14	72.92	72.34	71.52	70.60	70.53	70.37	69.98	69.39	68.69
51	74.08	73.83	73.16	72.24	71.22	71.37	71.20	70.74	70.08	69.32
52	75.07	74.76	73.99	72.98	71.86	72.23	72.04	71.52	70.79	69.97
53	76.07	75.71	74.84	73.75	72.51	73.14	72.92	72.34	71.52	70.60
54	77.12	76.68	75.73	74.53	73.17	74.08	73.83	73.16	72.24	71.22
55	78.19	77.70	76.65	75.35	73.83	75.07	74.76	73.99	72.98	71.86
56	79.30	78.75	77.61	76.18	74.50	76.07	75.71	74.84	73.75	72.51
57	80.47	79.86	78.62	77.04	75.18	77.12	76.68	75.73	74.53	73.17
58	81.70	81.03	79.68	77.93	75.87	78.19	77.70	76.65	75.35	73.83
59	83.00	82.27	80.79	78.85	76.55	79.30	78.75	77.61	76.18	74.50
60	84.38	83.59	81.97	79.80	77.24	80.47	79.86	78.62	77.04	75.18
61	85.85	84.99	83.20	80.77	77.92	81.70	81.03	79.68	77.93	75.87
62	87.42	86.49	84.49	81.76	78.60	83.00	82.27	80.79	78.85	76.55
63	89.16	88.14	85.88	82.78	79.28	84.38	83.59	81.97	79.80	77.24
64	91.08	89.93	87.34	83.84	79.95	85.85	84.99	83.20	80.77	77.92
65	93.15	91.87	88.88	84.91	80.60	87.42	86.49	84.49	81.76	78.60
66	95.42	93.96	90.49	85.99	81.24	89.16	88.14	85.88	82.78	79.28
67	97.85	96.19	92.16	87.07	81.85	91.08	89.93	87.34	83.84	79.95
68	100.49	98.56	93.89	88.15	82.44	93.15	91.87	88.88	84.91	80.60
69	103.30	101.07	95.66	89.21	83.00	95.42	93.96	90.49	85.99	81.24
70	106.32	103.72	97.47	90.26	83.53	97.85	96.19	92.16	87.07	81.85
71	109.53	106.50	99.31	91.28	84.02	100.49	98.56	93.89	88.15	82.44
72	112.96	109.42	101.16	92.27	84.48	103.30	101.07	95.66	89.21	83.00
73	116.60	112.46	103.02	93.22	84.91	106.32	103.72	97.47	90.26	83.53
74	120.47	115.63	104.88	94.13	85.30	109.53	106.50	99.31	91.28	84.02
75	124.56	118.92	106.73	95.00	85.65	112.96	109.42	101.16	92.27	84.48
76	128.89	122.30	108.56	95.82	85.97	116.60	112.46	103.02	93.22	84.91
77	133.46	125.77	110.36	96.59	86.26	120.47	115.63	104.88	94.13	85.30
78	138.28	129.34	112.12	97.30	86.51	124.56	118.92	106.73	95.00	85.65
79	143.35	132.99	113.84	97.97	86.74	128.89	122.30	108.56	95.82	85.97
80	148.70	136.73	115.50	98.58	86.94	133.46	125.77	110.36	96.59	86.26
81	154.33	140.53	117.09	99.14	87.11	138.28	129.34	112.12	97.30	86.51
82	160.23	144.39	118.62	99.65	87.26	143.35	132.99	113.84	97.97	86.74
83	166.43	148.29	120.08	100.12	87.39	148.70	136.73	115.50	98.58	86.94
84	172.94	152.22	121.46	100.53	87.50	154.33	140.53	117.09	99.14	87.11
85	179.77	156.17	122.76	100.90	87.59	160.23	144.39	118.62	99.65	87.26
86	186.92	160.13	123.97	101.23	87.67	166.43	148.29	120.08	100.12	87.39
87	194.41	164.07	125.11	101.52	87.74	172.94	152.22	121.46	100.53	87.50
88	202.24	168.00	126.16	101.78	87.79	179.77	156.17	122.76	100.90	87.59
89	210.44	171.88	127.13	102.00	87.84	186.92	160.13	123.97	101.23	87.67
90	219.02	175.71	128.02	102.20	87.88	194.41	164.07	125.11	101.52	87.74

Joint Life Annuity Rates (Option 6)
Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.
Product: Canara HSBC Oriental Bank of Commerce Life Insurance Samridh Bhavishya (UIN: 136N038V03)
Annuity Rates per 1,000 Purchase Price are as follows:

| Age of Primary Annuitant/Age of Secondary Annuitant | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 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 | 41 | 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 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 |
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