per 1000 benefit

Protection

Benefit - Below 25 lac

Male

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	9.4	10.1	10.8	11.5	12.2	12.9	13.5	14.2	14.8	15.5	16.2	16.9	17.6	18.3	19.0	19.7	20.5	21.2	22.0	22.8	23.6
19	9.5	10.2	10.9	11.6	12.3	13.0	13.7	14.4	15.1	15.8	16.5	17.2	17.9	18.7	19.4	20.2	21.0	21.8	22.6	23.4	24.3
20	9.6	10.3	11.0	11.8	12.5	13.2	13.9	14.6	15.3	16.0	16.8	17.5	18.3	19.1	19.9	20.7	21.5	22.4	23.3	24.2	25.1
21	9.7	10.4	11.1	11.9	12.6	13.3	14.1	14.8	15.6	16.3	17.1	17.9	18.7	19.5	20.4	21.2	22.1	23.1	24.0	25.0	26.0
22	9.7	10.5	11.2	12.0	12.8	13.5	14.3	15.1	15.9	16.7	17.5	18.3	19.2	20.1	21.0	21.9	22.8	23.8	24.9	25.9	27.0
23	9.8	10.6	11.4	12.1	12.9	13.7	14.5	15.4	16.2	17.1	17.9	18.8	19.7	20.7	21.6	22.6	23.6	24.7	25.8	27.0	28.2
24	9.9	10.7	11.5	12.3	13.1	14.0	14.8	15.7	16.6	17.5	18.4	19.4	20.3	21.3	22.4	23.4	24.5	25.7	26.9	28.1	29.4
25	10.0	10.8	11.7	12.5	13.4	14.3	15.2	16.1	17.0	18.0	19.0	20.0	21.0	22.1	23.2	24.4	25.6	26.8	28.1	29.5	30.8
26	10.1	11.0	11.9	12.8	13.7	14.6	15.6	16.6	17.6	18.6	19.6	20.7	21.8	23.0	24.2	25.4	26.7	28.1	29.5	30.9	32.4
27	10.3	11.2	12.1	13.1	14.1	15.1	16.1	17.1	18.1	19.2	20.4	21.5	22.7	24.0	25.3	26.7	28.1	29.5	31.0	32.6	34.1
28	10.5	11.4	12.4	13.5	14.5	15.5	16.6	17.7	18.8	20.0	21.2	22.5	23.8	25.2	26.6	28.1	29.6	31.1	32.8	34.4	36.0
29	10.7	11.8	12.8	13.9	15.0	16.1	17.3	18.4	19.7	20.9	22.2	23.6	25.0	26.5	28.1	29.6	31.3	33.0	34.7	36.4	38.1
30	11.1	12.2	13.3	14.5	15.6	16.8	18.0	19.3	20.6	22.0	23.4	24.9	26.5	28.1	29.7	31.4	33.2	35.0	36.8	38.6	40.5
31	11.5	12.7	13.9	15.1	16.3	17.6	18.9	20.3	21.7	23.2	24.8	26.4	28.1	29.8	31.6	33.4	35.3	37.2	39.1	41.1	43.1
32	12.0	13.3	14.5	15.8	17.2	18.6	20.0	21.5	23.0	24.7	26.4	28.1	29.9	31.8	33.7	35.7	37.7	39.6	41.7	43.8	45.9
33	12.6	14.0	15.3	16.7	18.1	19.6	21.2	22.8	24.5	26.3	28.1	30.0	32.0	34.0	36.0	38.1	40.2	42.3	44.5	46.8	49.1
34	13.3	14.7	16.2	17.7	19.3	20.9	22.6	24.4	26.2	28.1	30.1	32.1	34.2	36.4	38.6	40.7	43.0	45.3	47.6	50.1	52.6
35	14.1	15.6	17.2	18.8	20.5	22.3	24.2	26.1	28.1	30.1	32.3	34.5	36.7	39.0	41.3	43.6	46.1	48.5	51.1	53.7	56.4
36	15.3	16.9	18.6	20.4	22.2	24.1	26.0	28.0	30.1	32.2	34.5	36.7	39.0	41.4	43.8	46.3	48.9	51.5	54.2	57.0	59.9
37	16.3	18.0	19.9	21.8	23.7	25.8	27.9	30.1	32.3	34.6	37.0	39.4	41.9	44.4	47.0	49.7	52.5	55.3	58.3	61.3	64.3
38	17.4	19.3	21.3	23.3	25.5	27.7	30.0	32.3	34.7	37.2	39.8	42.4	45.0	47.7	50.5	53.4	56.4	59.5	62.7	65.9	69.2
39	18.6	20.7	22.8	25.1	27.4	29.8	32.3	34.8	37.4	40.1	42.8	45.5	48.4	51.3	54.4	57.5	60.8	64.1	67.4	70.9	74.5
40	19.9	22.2	24.5	27.0	29.5	32.1	34.8	37.5	40.3	43.1	46.0	49.0	52.1	55.3	58.6	62.0	65.5	69.0	72.7	76.5	80.4
41	21.4	23.9	26.5	29.1	31.8	34.6	37.5	40.4	43.4	46.5	49.6	52.8	56.2	59.6	63.2	66.8	70.5	74.4	78.4	82.5	
42	23.1	25.8	28.6	31.4	34.4	37.4	40.5	43.6	46.8	50.1	53.5	57.0	60.6	64.4	68.2	72.1	76.1	80.3	84.7		
43	25.0	27.9	30.9	34.0	37.2	40.4	43.7	47.1	50.5	54.1	57.8	61.6	65.6	69.5	73.6	77.8	82.3	86.9			
44	27.1	30.3	33.5	36.9	40.3	43.7	47.2	50.9	54.6	58.5	62.5	66.7	70.9	75.1	79.6	84.2	89.0				
45	29.6	33.1	36.6	40.2	43.9	47.6	51.5	55.5	59.6	63.8	68.2	72.7	77.2	81.9	86.9	91.9					
46	32.4	36.2	40.0	43.9	47.9	52.0	56.2	60.5	65.0	69.7	74.4	79.2	84.3	89.5	94.9						
47	35.5	39.5	43.7	47.9	52.2	56.7	61.3	66.1	71.1	76.1	81.2	86.5	92.0	97.8							
48	38.8	43.1	47.6	52.2	57.0	61.9	67.0	72.2	77.6	83.0	88.6	94.5	100.6								
49	42.3	47.1	52.0	57.0	62.2	67.6	73.2	78.9	84.6	90.6	96.9	103.4									
50	46.1	51.3	56.7	62.3	68.0	73.9	79.9	86.1	92.5	99.1	106.0										
51	50.3	56.0	61.9	68.0	74.3	80.7	87.3	94.1	101.1	108.5											
52	54.9	61.2	67.7	74.4	81.2	88.1	95.4	102.9	110.8												
53	60.0	66.9	74.0	81.3	88.7	96.4	104.4	112.8													
54	65.6	73.2	80.9	88.8	97.0	105.6	114.5														
55	71.8	80.0	88.4	97.2	106.3	115.8															
56	78.5	87.5	96.9	106.6	116.8																
57	85.9	95.9	106.4	117.2																	
58	94.3	105.5	117.0																		
59	103.0	115.3																			
60	112.7																				

Benefit - 25 lac to 50 lac

Male -Non Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	7.1	7.6	8.1	8.5	9.0	9.4	9.9	10.3	10.7	11.2	11.6	12.0	12.5	12.9	13.4	13.9	14.3	14.8	15.3	15.8	16.3
19	7.2	7.7	8.2	8.6	9.1	9.5	10.0	10.4	10.9	11.3	11.8	12.3	12.7	13.2	13.7	14.2	14.7	15.2	15.7	16.2	16.8
20	7.3	7.7	8.2	8.7	9.2	9.7	10.1	10.6	11.0	11.5	12.0	12.5	13.0	13.5	14.0	14.5	15.0	15.6	16.1	16.7	17.3
21	7.3	7.8	8.3	8.8	9.3	9.8	10.2	10.7	11.2	11.7	12.2	12.7	13.3	13.8	14.3	14.9	15.4	16.0	16.6	17.2	17.8
22	7.4	7.9	8.4	8.9	9.4	9.9	10.4	10.9	11.4	11.9	12.5	13.0	13.6	14.1	14.7	15.3	15.9	16.5	17.1	17.8	18.4
23	7.4	7.9	8.5	9.0	9.5	10.0	10.6	11.1	11.6	12.2	12.8	13.3	13.9	14.5	15.1	15.7	16.4	17.0	17.7	18.4	19.1
24	7.5	8.0	8.6	9.1	9.6	10.2	10.8	11.3	11.9	12.5	13.1	13.7	14.3	14.9	15.6	16.2	16.9	17.6	18.3	19.1	19.9
25	7.5	8.1	8.7	9.2	9.8	10.4	11.0	11.6	12.2	12.8	13.4	14.1	14.7	15.4	16.1	16.8	17.5	18.3	19.1	19.9	20.7
26	7.6	8.2	8.8	9.4	10.0	10.6	11.2	11.9	12.5	13.2	13.8	14.5	15.2	16.0	16.7	17.5	18.2	19.1	19.9	20.7	21.6
27	7.8	8.4	9.0	9.6	10.3	10.9	11.6	12.2	12.9	13.6	14.3	15.1	15.8	16.6	17.4	18.2	19.0	19.9	20.8	21.7	22.6
28	7.9	8.6	9.2	9.9	10.5	11.2	11.9	12.6	13.4	14.1	14.9	15.7	16.5	17.3	18.2	19.0	19.9	20.9	21.8	22.8	23.8
29	8.1	8.8	9.5	10.2	10.9	11.6	12.4	13.1	13.9	14.7	15.5	16.4	17.2	18.1	19.0	20.0	20.9	21.9	22.9	24.0	25.0
30	8.3	9.0	9.8	10.5	11.3	12.1	12.8	13.7	14.5	15.3	16.2	17.1	18.1	19.0	20.0	21.0	22.0	23.1	24.2	25.3	26.4
31	8.6	9.4	10.1	10.9	11.7	12.6	13.4	14.3	15.2	16.1	17.1	18.0	19.0	20.1	21.1	22.2	23.3	24.4	25.5	26.7	27.9
32	8.9	9.7	10.6	11.4	12.3	13.2	14.1	15.0	16.0	17.0	18.0	19.0	20.1	21.2	22.3	23.5	24.6	25.8	27.1	28.3	29.6
33	9.3	10.2	11.0	11.9	12.9	13.8	14.8	15.8	16.8	17.9	19.0	20.1	21.3	22.5	23.7	24.9	26.1	27.4	28.7	30.1	31.5
34	9.7	10.6	11.6	12.5	13.5	14.6	15.6	16.7	17.8	19.0	20.2	21.4	22.6	23.8	25.1	26.4	27.8	29.1	30.6	32.1	33.6
35	10.2	11.2	12.2	13.2	14.3	15.4	16.5	17.7	18.9	20.2	21.4	22.7	24.0	25.4	26.7	28.1	29.6	31.1	32.6	34.2	35.9
36	10.7	11.8	12.9	14.0	15.2	16.3	17.6	18.8	20.1	21.4	22.8	24.2	25.6	27.0	28.5	30.0	31.6	33.2	34.9	36.6	38.4
37	11.3	12.5	13.7	14.9	16.1	17.4	18.7	20.1	21.5	22.9	24.3	25.8	27.3	28.8	30.4	32.0	33.7	35.5	37.3	39.2	41.1
38	12.0	13.2	14.5	15.8	17.2	18.5	20.0	21.4	22.9	24.4	26.0	27.5	29.1	30.8	32.5	34.3	36.1	38.0	40.0	42.0	44.2
39	12.8	14.1	15.5	16.9	18.3	19.8	21.3	22.9	24.5	26.1	27.7	29.4	31.2	33.0	34.8	36.8	38.8	40.8	42.9	45.2	47.6
40	13.6	15.0	16.5	18.0	19.6	21.2	22.8	24.5	26.2	27.9	29.7	31.5	33.4	35.4	37.4	39.5	41.6	43.8	46.2	48.7	51.3
41	14.5	16.0	17.6	19.3	20.9	22.7	24.4	26.2	28.0	29.9	31.8	33.8	35.8	38.0	40.2	42.4	44.7	47.2	49.8	52.6	
42	15.5	17.2	18.9	20.6	22.4	24.3	26.1	28.0	30.0	32.0	34.1	36.3	38.5	40.8	43.2	45.6	48.2	51.0	53.9		
43	16.6	18.4	20.2	22.1	24.0	26.0	28.0	30.1	32.2	34.4	36.7	39.0	41.4	43.9	46.5	49.2	52.1	55.1			
44	17.8	19.7	21.7	23.7	25.8	27.9	30.1	32.3	34.6	37.0	39.4	42.0	44.6	47.3	50.2	53.2	56.4				
45	19.2	21.3	23.5	25.7	27.9	30.2	32.5	35.0	37.5	40.1	42.9	45.6	48.5	51.5	54.7	58.1					
46	21.2	23.5	25.8	28.1	30.6	33.1	35.7	38.3	41.1	44.0	46.9	50.0	53.2	56.6	60.2						
47	22.9	25.4	27.9	30.5	33.1	35.9	38.7	41.6	44.7	47.8	51.0	54.5	58.1	61.9							
48	24.8	27.4	30.2	33.0	35.9	38.9	42.0	45.3	48.6	52.0	55.7	59.5	63.6								
49	26.8	29.7	32.7	35.8	39.0	42.3	45.7	49.3	52.9	56.8	60.8	65.1									
50	29.0	32.2	35.5	38.9	42.4	46.0	49.8	53.6	57.7	62.1	66.7										
51	31.4	34.9	38.5	42.3	46.2	50.1	54.2	58.6	63.2	68.1											
52	34.1	38.0	41.9	46.0	50.3	54.6	59.3	64.1	69.3												
53	37.1	41.3	45.7	50.2	54.8	59.8	65.0	70.5													
54	40.4	45.1	49.9	54.8	60.0	65.6	71.5														
55	44.1	49.2	54.4	60.1	65.9	72.2															
56	49.7	55.3	61.2	67.5	74.2																
57	54.3	60.6	67.3	74.4																	
58	59.6	66.8	74.4																		
59	65.2	73.2																			
60	71.6																				

Benefit - 50 lac to 100 lac

Male -Non Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	5.4	5.8	6.1	6.5	6.8	7.2	7.5	7.8	8.1	8.5	8.8	9.1	9.4	9.8	10.1	10.5	10.8	11.2	11.6	12.0	12.4
19	5.5	5.9	6.2	6.6	6.9	7.3	7.6	7.9	8.3	8.6	9.0	9.3	9.7	10.0	10.4	10.8	11.1	11.5	11.9	12.3	12.8
20	5.5	5.9	6.3	6.7	7.0	7.4	7.7	8.1	8.4	8.8	9.1	9.5	9.9	10.3	10.7	11.0	11.5	11.9	12.3	12.7	13.2
21	5.6	6.0	6.4	6.7	7.1	7.5	7.8	8.2	8.6	9.0	9.3	9.7	10.1	10.5	10.9	11.4	11.8	12.2	12.7	13.2	13.7
22	5.6	6.0	6.4	6.8	7.2	7.6	8.0	8.4	8.7	9.1	9.6	10.0	10.4	10.8	11.3	11.7	12.2	12.7	13.2	13.7	14.2
23	5.7	6.1	6.5	6.9	7.3	7.7	8.1	8.5	8.9	9.4	9.8	10.2	10.7	11.1	11.6	12.1	12.6	13.1	13.6	14.2	14.7
24	5.7	6.2	6.6	7.0	7.4	7.8	8.3	8.7	9.2	9.6	10.1	10.5	11.0	11.5	12.0	12.5	13.1	13.6	14.2	14.8	15.4
25	5.8	6.2	6.7	7.1	7.6	8.0	8.5	8.9	9.4	9.9	10.4	10.9	11.4	11.9	12.5	13.0	13.6	14.2	14.8	15.4	16.1
26	5.9	6.4	6.8	7.3	7.7	8.2	8.7	9.2	9.7	10.2	10.7	11.3	11.8	12.4	13.0	13.6	14.2	14.9	15.5	16.2	16.8
27	6.0	6.5	7.0	7.5	8.0	8.5	9.0	9.5	10.0	10.6	11.2	11.7	12.3	13.0	13.6	14.2	14.9	15.6	16.3	17.0	17.7
28	6.1	6.6	7.2	7.7	8.2	8.8	9.3	9.9	10.4	11.0	11.6	12.3	12.9	13.6	14.3	14.9	15.7	16.4	17.1	17.9	18.6
29	6.3	6.8	7.4	7.9	8.5	9.1	9.7	10.3	10.9	11.5	12.2	12.9	13.6	14.3	15.0	15.7	16.5	17.3	18.1	18.9	19.7
30	6.5	7.1	7.6	8.2	8.8	9.5	10.1	10.8	11.4	12.1	12.8	13.5	14.3	15.0	15.8	16.6	17.4	18.2	19.1	20.0	20.8
31	6.7	7.3	8.0	8.6	9.2	9.9	10.6	11.3	12.0	12.8	13.5	14.3	15.1	15.9	16.7	17.6	18.4	19.3	20.2	21.2	22.1
32	7.0	7.6	8.3	9.0	9.7	10.4	11.1	11.9	12.7	13.5	14.3	15.1	16.0	16.9	17.8	18.7	19.6	20.5	21.5	22.5	23.5
33	7.3	8.0	8.7	9.5	10.2	11.0	11.8	12.6	13.4	14.3	15.2	16.1	17.0	17.9	18.9	19.8	20.8	21.8	22.9	24.0	25.1
34	7.7	8.4	9.2	10.0	10.8	11.6	12.5	13.4	14.3	15.2	16.1	17.1	18.1	19.1	20.1	21.1	22.2	23.3	24.4	25.6	26.8
35	8.1	8.9	9.7	10.6	11.4	12.3	13.3	14.2	15.2	16.2	17.2	18.2	19.2	20.3	21.4	22.5	23.7	24.9	26.1	27.4	28.7
36	8.7	9.6	10.5	11.4	12.3	13.3	14.3	15.3	16.4	17.4	18.5	19.6	20.7	21.9	23.0	24.3	25.5	26.8	28.2	29.6	31.0
37	9.2	10.2	11.1	12.1	13.1	14.2	15.3	16.3	17.5	18.6	19.7	20.9	22.1	23.4	24.6	26.0	27.3	28.7	30.2	31.7	33.3
38	9.8	10.8	11.9	12.9	14.0	15.1	16.3	17.5	18.7	19.9	21.1	22.4	23.7	25.0	26.4	27.8	29.3	30.9	32.4	34.1	35.8
39	10.4	11.5	12.6	13.8	15.0	16.2	17.4	18.7	19.9	21.2	22.6	23.9	25.3	26.8	28.3	29.9	31.5	33.2	34.9	36.7	38.7
40	11.1	12.3	13.5	14.8	16.0	17.3	18.6	20.0	21.3	22.7	24.2	25.7	27.2	28.8	30.4	32.1	33.9	35.7	37.6	39.7	41.9
41	11.9	13.2	14.5	15.8	17.2	18.5	19.9	21.4	22.8	24.4	25.9	27.5	29.2	30.9	32.7	34.6	36.5	38.5	40.7	43.0	
42	12.7	14.1	15.5	16.9	18.4	19.8	21.4	22.9	24.5	26.1	27.8	29.6	31.4	33.3	35.2	37.2	39.4	41.7	44.1		
43	13.6	15.1	16.6	18.1	19.7	21.3	22.9	24.6	26.3	28.1	29.9	31.8	33.8	35.9	38.0	40.2	42.6	45.2			
44	14.6	16.2	17.8	19.4	21.1	22.8	24.6	26.4	28.3	30.2	32.2	34.3	36.5	38.7	41.1	43.6	46.3				
45	15.8	17.5	19.2	21.0	22.8	24.7	26.6	28.6	30.7	32.8	35.0	37.3	39.6	42.2	44.8	47.7					
46	17.7	19.5	21.4	23.3	25.3	27.4	29.5	31.7	33.9	36.3	38.7	41.2	43.9	46.8	49.8						
47	19.1	21.1	23.1	25.2	27.4	29.7	32.0	34.4	36.9	39.4	42.1	45.0	48.0	51.2							
48	20.6	22.7	25.0	27.3	29.7	32.2	34.7	37.4	40.1	42.9	45.9	49.1	52.6								
49	22.2	24.6	27.0	29.6	32.2	34.9	37.7	40.6	43.6	46.8	50.2	53.9									
50	24.0	26.6	29.3	32.1	34.9	38.0	41.0	44.2	47.7	51.3	55.1										
51	25.9	28.8	31.8	34.8	38.0	41.3	44.7	48.4	52.2	56.3											
52	28.1	31.3	34.5	37.9	41.4	45.0	48.9	53.0	57.4												
53	30.6	34.0	37.6	41.3	45.2	49.3	53.7	58.4													
54	33.3	37.1	41.1	45.2	49.6	54.2	59.2														
55	36.3	40.5	44.9	49.6	54.5	59.8															
56	40.1	44.7	49.8	55.0	60.7																
57	43.9	49.3	54.9	60.9																	
58	48.5	54.5	60.9																		
59	53.2	60.0																			
60	58.7																				

Benefit - 100 lac & above

Male -Non Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	4.5	4.8	5.1	5.4	5.6	5.9	6.2	6.5	6.7	7.0	7.2	7.5	7.8	8.1	8.3	8.6	8.9	9.2	9.5	9.8	10.1
19	4.5	4.9	5.2	5.4	5.7	6.0	6.3	6.6	6.8	7.1	7.4	7.7	8.0	8.3	8.6	8.9	9.2	9.5	9.8	10.2	10.5
20	4.6	4.9	5.2	5.5	5.8	6.1	6.4	6.7	7.0	7.3	7.6	7.9	8.2	8.5	8.8	9.1	9.5	9.8	10.2	10.5	10.9
21	4.6	5.0	5.3	5.6	5.9	6.2	6.5	6.8	7.1	7.4	7.7	8.1	8.4	8.7	9.1	9.4	9.8	10.1	10.5	10.9	11.3
22	4.7	5.0	5.3	5.7	6.0	6.3	6.6	6.9	7.3	7.6	7.9	8.3	8.6	9.0	9.4	9.7	10.1	10.5	10.9	11.3	11.8
23	4.7	5.1	5.4	5.7	6.1	6.4	6.7	7.1	7.4	7.8	8.2	8.5	8.9	9.3	9.7	10.1	10.5	10.9	11.4	11.8	12.3
24	4.8	5.1	5.5	5.8	6.2	6.5	6.9	7.3	7.6	8.0	8.4	8.8	9.2	9.6	10.0	10.5	10.9	11.4	11.9	12.3	12.8
25	4.8	5.2	5.6	5.9	6.3	6.7	7.1	7.5	7.9	8.3	8.7	9.1	9.5	10.0	10.5	10.9	11.4	11.9	12.4	12.9	13.5
26	4.9	5.3	5.7	6.1	6.5	6.9	7.3	7.7	8.1	8.6	9.0	9.5	9.9	10.4	10.9	11.4	11.9	12.5	13.0	13.6	14.1
27	5.0	5.4	5.8	6.3	6.7	7.1	7.5	8.0	8.4	8.9	9.4	9.9	10.4	10.9	11.4	12.0	12.5	13.1	13.7	14.3	14.9
28	5.1	5.6	6.0	6.4	6.9	7.4	7.8	8.3	8.8	9.3	9.8	10.3	10.9	11.4	12.0	12.6	13.2	13.8	14.4	15.1	15.7
29	5.3	5.7	6.2	6.7	7.2	7.7	8.2	8.7	9.2	9.7	10.3	10.9	11.5	12.1	12.7	13.3	13.9	14.6	15.3	15.9	16.6
30	5.5	5.9	6.4	7.0	7.5	8.0	8.5	9.1	9.7	10.3	10.9	11.5	12.1	12.7	13.4	14.1	14.8	15.5	16.2	16.9	17.7
31	5.7	6.2	6.7	7.3	7.8	8.4	9.0	9.6	10.2	10.8	11.5	12.1	12.8	13.5	14.2	14.9	15.7	16.4	17.2	18.0	18.8
32	5.9	6.5	7.0	7.6	8.2	8.8	9.5	10.1	10.8	11.5	12.2	12.9	13.6	14.3	15.1	15.9	16.6	17.4	18.3	19.1	20.0
33	6.2	6.8	7.4	8.0	8.7	9.3	10.0	10.7	11.4	12.2	12.9	13.7	14.5	15.3	16.1	16.9	17.7	18.6	19.5	20.4	21.4
34	6.5	7.2	7.8	8.5	9.2	9.9	10.6	11.4	12.2	13.0	13.8	14.6	15.4	16.3	17.1	18.0	18.9	19.9	20.8	21.9	22.9
35	6.9	7.6	8.3	9.0	9.8	10.5	11.3	12.1	13.0	13.8	14.7	15.6	16.4	17.4	18.3	19.2	20.2	21.3	22.3	23.4	24.6
36	7.4	8.1	8.9	9.7	10.5	11.3	12.2	13.1	13.9	14.9	15.8	16.7	17.7	18.6	19.7	20.7	21.8	22.9	24.0	25.2	26.5
37	7.8	8.6	9.5	10.3	11.2	12.1	13.0	13.9	14.9	15.9	16.9	17.9	18.9	20.0	21.0	22.2	23.4	24.6	25.8	27.1	28.5
38	8.3	9.2	10.1	11.0	12.0	12.9	13.9	14.9	15.9	17.0	18.0	19.1	20.2	21.4	22.6	23.8	25.1	26.4	27.8	29.2	30.7
39	8.9	9.8	10.8	11.8	12.8	13.8	14.9	16.0	17.1	18.2	19.3	20.5	21.7	23.0	24.3	25.6	27.0	28.4	29.9	31.6	33.2
40	9.5	10.5	11.6	12.6	13.7	14.8	16.0	17.1	18.3	19.5	20.7	22.0	23.3	24.7	26.1	27.6	29.1	30.7	32.4	34.1	36.1
41	10.1	11.3	12.4	13.5	14.7	15.9	17.1	18.3	19.6	20.9	22.2	23.6	25.1	26.6	28.1	29.7	31.4	33.1	35.0	37.0	
42	10.9	12.1	13.3	14.5	15.8	17.0	18.3	19.6	21.0	22.4	23.9	25.4	27.0	28.6	30.3	32.0	33.9	35.9	38.0		
43	11.7	12.9	14.2	15.5	16.9	18.2	19.6	21.1	22.6	24.1	25.7	27.4	29.1	30.9	32.7	34.7	36.8	39.0			
44	12.5	13.9	15.2	16.7	18.1	19.6	21.1	22.7	24.3	26.0	27.7	29.5	31.4	33.3	35.4	37.6	40.0				
45	13.5	15.0	16.5	18.0	19.6	21.2	22.8	24.6	26.4	28.2	30.1	32.1	34.2	36.4	38.7	41.2					
46	14.9	16.5	18.1	19.8	21.5	23.3	25.1	27.0	29.0	31.0	33.1	35.3	37.6	40.1	42.8						
47	16.1	17.8	19.6	21.4	23.3	25.2	27.3	29.3	31.5	33.7	36.0	38.6	41.2	44.0							
48	17.4	19.2	21.2	23.2	25.3	27.4	29.6	31.9	34.3	36.7	39.4	42.2	45.2								
49	18.7	20.8	22.9	25.1	27.4	29.7	32.2	34.7	37.3	40.2	43.1	46.4									
50	20.3	22.5	24.9	27.3	29.8	32.4	35.1	37.9	40.9	44.0	47.5										
51	21.9	24.4	27.0	29.7	32.4	35.3	38.3	41.5	44.8	48.5											
52	23.8	26.6	29.4	32.3	35.4	38.5	41.9	45.5	49.4												
53	25.9	28.9	32.1	35.3	38.7	42.3	46.1	50.3													
54	28.2	31.6	35.0	38.6	42.5	46.6	51.0														
55	30.9	34.6	38.4	42.5	46.9	51.6															
56	34.1	38.1	42.5	47.2	52.2																
57	37.4	42.1	47.1	52.4																	
58	41.4	46.7	52.4																		
59	45.6	51.6																			
60	50.5																				

Benefit - Below 25 lac

Female

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	8.9	9.6	10.3	11.0	11.7	12.3	13.0	13.6	14.2	14.8	15.4	16.0	16.6	17.2	17.8	18.4	19.1	19.7	20.4	21.0	21.7
19	9.1	9.8	10.5	11.2	11.9	12.5	13.2	13.8	14.4	15.0	15.6	16.2	16.9	17.5	18.1	18.8	19.5	20.2	20.8	21.5	22.3
20	9.2	10.0	10.7	11.4	12.0	12.7	13.3	14.0	14.6	15.2	15.9	16.5	17.2	17.8	18.5	19.2	19.9	20.6	21.3	22.1	22.9
21	9.4	10.1	10.8	11.5	12.2	12.8	13.5	14.2	14.8	15.5	16.1	16.8	17.5	18.2	18.9	19.6	20.4	21.1	21.9	22.7	23.5
22	9.5	10.2	10.9	11.6	12.3	13.0	13.7	14.3	15.0	15.7	16.4	17.1	17.8	18.6	19.3	20.1	20.9	21.7	22.5	23.4	24.2
23	9.6	10.3	11.0	11.7	12.4	13.1	13.8	14.5	15.2	16.0	16.7	17.5	18.2	19.0	19.8	20.6	21.4	22.3	23.2	24.1	25.0
24	9.6	10.4	11.1	11.8	12.6	13.3	14.0	14.8	15.5	16.3	17.0	17.8	18.6	19.4	20.3	21.2	22.0	23.0	23.9	24.9	25.9
25	9.7	10.5	11.2	12.0	12.7	13.5	14.2	15.0	15.8	16.6	17.4	18.2	19.1	20.0	20.9	21.8	22.7	23.7	24.7	25.8	26.9
26	9.8	10.6	11.3	12.1	12.9	13.7	14.5	15.3	16.1	17.0	17.8	18.7	19.6	20.5	21.5	22.5	23.5	24.6	25.7	26.8	27.9
27	9.8	10.6	11.4	12.3	13.1	13.9	14.7	15.6	16.5	17.4	18.3	19.2	20.2	21.2	22.2	23.3	24.4	25.5	26.7	27.9	29.1
28	9.9	10.8	11.6	12.4	13.3	14.2	15.1	16.0	16.9	17.9	18.8	19.9	20.9	22.0	23.1	24.2	25.4	26.6	27.9	29.1	30.4
29	10.0	10.9	11.8	12.7	13.6	14.5	15.5	16.4	17.4	18.4	19.5	20.6	21.7	22.8	24.0	25.3	26.5	27.8	29.1	30.5	31.9
30	10.2	11.1	12.0	13.0	13.9	14.9	15.9	17.0	18.0	19.1	20.2	21.4	22.6	23.8	25.1	26.4	27.8	29.2	30.6	32.0	33.5
31	10.4	11.3	12.3	13.3	14.4	15.4	16.5	17.6	18.7	19.9	21.1	22.3	23.6	25.0	26.3	27.8	29.2	30.7	32.2	33.8	35.3
32	10.6	11.7	12.7	13.8	14.9	16.0	17.1	18.3	19.5	20.8	22.1	23.4	24.8	26.3	27.7	29.2	30.8	32.4	34.0	35.7	37.3
33	11.0	12.1	13.2	14.3	15.5	16.7	17.9	19.2	20.5	21.8	23.2	24.7	26.2	27.7	29.3	30.9	32.6	34.3	36.0	37.8	39.5
34	11.4	12.6	13.7	14.9	16.2	17.5	18.8	20.2	21.6	23.1	24.6	26.1	27.7	29.4	31.1	32.8	34.6	36.4	38.2	40.1	42.0
35	11.9	13.1	14.4	15.7	17.0	18.4	19.8	21.3	22.9	24.4	26.1	27.8	29.5	31.3	33.1	34.9	36.8	38.7	40.7	42.7	44.7
36	13.0	14.3	15.6	17.0	18.4	19.8	21.4	23.0	24.6	26.3	28.1	29.9	31.8	33.7	35.7	37.7	39.8	41.9	44.0	46.2	48.5
37	13.7	15.0	16.5	17.9	19.5	21.1	22.7	24.4	26.2	28.0	30.0	31.9	33.9	36.0	38.1	40.3	42.5	44.8	47.1	49.5	52.0
38	14.4	15.9	17.4	19.0	20.7	22.4	24.2	26.1	28.0	30.0	32.1	34.2	36.4	38.6	40.8	43.1	45.5	47.9	50.5	53.1	55.7
39	15.3	16.9	18.5	20.3	22.1	24.0	25.9	27.9	30.0	32.2	34.4	36.7	39.0	41.3	43.7	46.2	48.8	51.4	54.2	57.0	59.8
40	16.2	18.0	19.8	21.7	23.7	25.7	27.8	30.0	32.2	34.6	36.9	39.4	41.8	44.4	47.0	49.6	52.4	55.3	58.2	61.2	64.2
41	17.3	19.2	21.2	23.3	25.4	27.6	29.9	32.3	34.7	37.2	39.7	42.3	44.9	47.7	50.5	53.4	56.4	59.5	62.6	65.8	
42	18.5	20.6	22.8	25.0	27.3	29.7	32.2	34.8	37.4	40.0	42.7	45.5	48.3	51.3	54.3	57.5	60.7	64.0	67.4		
43	19.9	22.2	24.5	26.9	29.5	32.1	34.7	37.5	40.3	43.1	46.0	49.0	52.1	55.3	58.6	62.0	65.4	69.0			
44	21.4	23.9	26.4	29.1	31.8	34.6	37.5	40.4	43.4	46.5	49.6	52.8	56.2	59.6	63.2	66.8	70.5				
45	23.3	26.0	28.8	31.7	34.6	37.7	40.8	44.0	47.2	50.5	53.9	57.5	61.1	64.9	68.7	72.6					
46	25.4	28.4	31.4	34.6	37.8	41.1	44.4	47.8	51.3	55.0	58.7	62.6	66.6	70.6	74.8						
47	27.8	31.0	34.3	37.7	41.2	44.8	48.4	52.1	56.0	59.9	64.0	68.3	72.6	76.9							
48	30.4	33.9	37.5	41.2	45.0	48.8	52.7	56.8	61.0	65.4	69.9	74.4	79.1								
49	33.2	37.1	41.0	45.0	49.0	53.2	57.5	62.0	66.6	71.4	76.2	81.2									
50	36.4	40.5	44.7	49.1	53.5	58.1	62.8	67.7	72.8	77.9	83.2										
51	39.7	44.2	48.8	53.5	58.4	63.4	68.6	74.0	79.5	85.0											
52	43.4	48.2	53.3	58.4	63.8	69.3	75.0	80.8	86.7												
53	47.3	52.6	58.1	63.8	69.7	75.8	82.0	88.2													
54	51.6	57.5	63.5	69.8	76.2	82.8	89.5														
55	56.3	62.8	69.4	76.3	83.3	90.4															
56	61.5	68.6	76.0	83.4	91.0																
57	67.3	75.1	83.1	91.1																	
58	73.7	82.2	90.8																		
59	79.9	89.0																			
60	86.7																				

Benefit - 25 lac to 50 lac

Female -Non Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	6.6	7.1	7.5	8.0	8.4	8.8	9.2	9.6	10.0	10.3	10.7	11.1	11.4	11.8	12.2	12.6	13.0	13.4	13.8	14.2	14.6
19	6.7	7.2	7.7	8.1	8.5	8.9	9.3	9.7	10.1	10.5	10.9	11.2	11.6	12.0	12.4	12.8	13.3	13.7	14.1	14.6	15.0
20	6.8	7.3	7.8	8.2	8.6	9.0	9.4	9.8	10.2	10.6	11.0	11.4	11.8	12.2	12.7	13.1	13.5	14.0	14.4	14.9	15.4
21	6.9	7.4	7.9	8.3	8.7	9.1	9.5	9.9	10.4	10.8	11.2	11.6	12.0	12.5	12.9	13.4	13.8	14.3	14.8	15.3	15.8
22	7.0	7.5	7.9	8.4	8.8	9.2	9.6	10.1	10.5	10.9	11.4	11.8	12.3	12.7	13.2	13.7	14.1	14.7	15.2	15.7	16.3
23	7.1	7.5	8.0	8.4	8.9	9.3	9.8	10.2	10.6	11.1	11.5	12.0	12.5	13.0	13.5	14.0	14.5	15.0	15.6	16.2	16.8
24	7.1	7.6	8.0	8.5	9.0	9.4	9.9	10.3	10.8	11.3	11.8	12.2	12.7	13.3	13.8	14.3	14.9	15.5	16.1	16.7	17.3
25	7.1	7.6	8.1	8.6	9.0	9.5	10.0	10.5	11.0	11.5	12.0	12.5	13.0	13.6	14.1	14.7	15.3	16.0	16.6	17.3	17.9
26	7.2	7.7	8.2	8.6	9.1	9.6	10.1	10.6	11.2	11.7	12.2	12.8	13.4	14.0	14.6	15.2	15.8	16.5	17.2	17.9	18.6
27	7.2	7.7	8.2	8.7	9.3	9.8	10.3	10.8	11.4	12.0	12.5	13.1	13.7	14.4	15.0	15.7	16.4	17.1	17.8	18.6	19.3
28	7.3	7.8	8.3	8.8	9.4	9.9	10.5	11.1	11.7	12.3	12.9	13.5	14.2	14.8	15.5	16.3	17.0	17.8	18.6	19.4	20.2
29	7.3	7.9	8.4	9.0	9.6	10.1	10.7	11.4	12.0	12.6	13.3	14.0	14.7	15.4	16.1	16.9	17.7	18.5	19.4	20.2	21.1
30	7.4	8.0	8.6	9.2	9.8	10.4	11.0	11.7	12.3	13.0	13.7	14.5	15.2	16.0	16.8	17.6	18.5	19.4	20.3	21.2	22.1
31	7.5	8.1	8.7	9.4	10.0	10.7	11.4	12.1	12.8	13.5	14.3	15.1	15.9	16.7	17.6	18.5	19.4	20.3	21.3	22.2	23.2
32	7.7	8.3	9.0	9.7	10.3	11.1	11.8	12.5	13.3	14.1	14.9	15.8	16.7	17.5	18.5	19.4	20.4	21.4	22.4	23.4	24.5
33	7.9	8.6	9.3	10.0	10.7	11.5	12.3	13.1	13.9	14.8	15.7	16.6	17.5	18.5	19.5	20.5	21.5	22.6	23.7	24.8	25.9
34	8.2	8.9	9.6	10.4	11.2	12.0	12.9	13.7	14.6	15.6	16.5	17.5	18.5	19.5	20.6	21.7	22.8	23.9	25.1	26.2	27.4
35	8.5	9.3	10.1	10.9	11.7	12.6	13.5	14.5	15.4	16.4	17.5	18.5	19.6	20.7	21.8	23.0	24.2	25.4	26.6	27.9	29.2
36	8.9	9.7	10.6	11.5	12.4	13.3	14.3	15.3	16.4	17.4	18.5	19.7	20.8	22.0	23.2	24.4	25.7	27.0	28.3	29.7	31.1
37	9.3	10.2	11.1	12.1	13.1	14.1	15.2	16.3	17.4	18.6	19.7	20.9	22.2	23.4	24.7	26.0	27.4	28.7	30.2	31.6	33.2
38	9.8	10.8	11.8	12.8	13.9	15.0	16.1	17.3	18.5	19.8	21.0	22.3	23.7	25.0	26.4	27.8	29.2	30.7	32.2	33.8	35.5
39	10.4	11.4	12.5	13.6	14.8	16.0	17.2	18.5	19.8	21.1	22.5	23.9	25.3	26.7	28.2	29.6	31.2	32.8	34.5	36.3	38.1
40	11.0	12.1	13.3	14.5	15.8	17.1	18.4	19.8	21.2	22.6	24.0	25.5	27.0	28.5	30.1	31.7	33.4	35.2	37.0	38.9	40.9
41	11.7	12.9	14.2	15.5	16.9	18.3	19.7	21.2	22.6	24.2	25.7	27.3	28.9	30.5	32.3	34.0	35.9	37.8	39.8	41.9	
42	12.5	13.8	15.2	16.6	18.1	19.6	21.1	22.7	24.3	25.9	27.5	29.2	31.0	32.7	34.6	36.5	38.6	40.7	42.8		
43	13.4	14.8	16.3	17.8	19.4	21.0	22.6	24.3	26.0	27.8	29.5	31.3	33.2	35.2	37.2	39.3	41.5	43.8			
44	14.3	15.9	17.5	19.1	20.8	22.6	24.3	26.1	27.9	29.8	31.7	33.6	35.7	37.8	40.1	42.4	44.8				
45	15.5	17.2	19.0	20.7	22.6	24.4	26.3	28.2	30.2	32.2	34.3	36.5	38.7	41.1	43.5	46.1					
46	17.2	19.0	20.9	22.8	24.8	26.8	28.8	30.9	33.0	35.3	37.6	39.9	42.5	45.0	47.7						
47	18.6	20.6	22.6	24.7	26.8	29.0	31.2	33.4	35.8	38.2	40.7	43.4	46.1	49.0							
48	20.1	22.3	24.5	26.7	29.0	31.4	33.8	36.2	38.8	41.5	44.3	47.2	50.3								
49	21.8	24.1	26.5	28.9	31.4	34.0	36.6	39.3	42.2	45.2	48.2	51.5									
50	23.6	26.1	28.7	31.3	34.0	36.8	39.7	42.7	45.9	49.2	52.6										
51	25.5	28.3	31.0	33.9	36.9	39.9	43.1	46.5	50.0	53.6											
52	27.6	30.6	33.6	36.7	40.0	43.4	47.0	50.7	54.5												
53	29.8	33.1	36.4	39.9	43.5	47.3	51.2	55.3													
54	32.3	35.8	39.5	43.4	47.4	51.6	55.9														
55	35.0	38.9	43.0	47.3	51.7	56.3															
56	39.5	43.8	48.4	53.1	58.0																
57	42.8	47.7	52.7	58.0																	
58	46.7	52.1	57.7																		
59	50.6	56.5																			
60	55.0																				

Benefit - 50 lac to 100 lac

Female -Non Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	4.9	5.3	5.6	5.9	6.2	6.5	6.8	7.1	7.4	7.6	7.9	8.2	8.4	8.7	9.0	9.2	9.5	9.8	10.1	10.4	10.7
19	5.0	5.4	5.7	6.0	6.4	6.6	6.9	7.2	7.5	7.8	8.0	8.3	8.6	8.9	9.2	9.4	9.7	10.1	10.4	10.7	11.0
20	5.1	5.5	5.8	6.1	6.4	6.7	7.0	7.3	7.6	7.9	8.2	8.5	8.7	9.0	9.4	9.7	10.0	10.3	10.7	11.0	11.4
21	5.2	5.6	5.9	6.2	6.5	6.8	7.1	7.4	7.7	8.0	8.3	8.6	8.9	9.2	9.6	9.9	10.2	10.6	11.0	11.3	11.7
22	5.3	5.6	6.0	6.3	6.6	6.9	7.2	7.5	7.8	8.1	8.5	8.8	9.1	9.4	9.8	10.2	10.5	10.9	11.3	11.7	12.1
23	5.3	5.7	6.0	6.3	6.7	7.0	7.3	7.6	7.9	8.3	8.6	9.0	9.3	9.7	10.0	10.4	10.8	11.2	11.7	12.1	12.6
24	5.4	5.7	6.0	6.4	6.7	7.1	7.4	7.7	8.1	8.4	8.8	9.2	9.5	9.9	10.3	10.7	11.2	11.6	12.1	12.5	13.0
25	5.4	5.7	6.1	6.4	6.8	7.1	7.5	7.9	8.2	8.6	9.0	9.4	9.8	10.2	10.6	11.1	11.5	12.0	12.5	13.0	13.6
26	5.4	5.8	6.1	6.5	6.9	7.2	7.6	8.0	8.4	8.8	9.2	9.6	10.1	10.5	11.0	11.5	12.0	12.5	13.0	13.6	14.1
27	5.4	5.8	6.2	6.6	7.0	7.4	7.7	8.2	8.6	9.0	9.5	9.9	10.4	10.9	11.4	11.9	12.4	13.0	13.6	14.2	14.8
28	5.5	5.9	6.3	6.7	7.1	7.5	7.9	8.4	8.8	9.3	9.7	10.2	10.8	11.3	11.8	12.4	13.0	13.6	14.2	14.8	15.4
29	5.5	5.9	6.3	6.8	7.2	7.7	8.1	8.6	9.1	9.6	10.1	10.6	11.2	11.7	12.3	13.0	13.6	14.2	14.9	15.5	16.2
30	5.6	6.0	6.5	6.9	7.4	7.9	8.4	8.9	9.4	9.9	10.5	11.1	11.7	12.3	12.9	13.6	14.2	14.9	15.6	16.3	17.1
31	5.7	6.1	6.6	7.1	7.6	8.1	8.6	9.2	9.8	10.3	11.0	11.6	12.2	12.9	13.6	14.3	15.0	15.7	16.5	17.2	18.0
32	5.8	6.3	6.8	7.3	7.9	8.4	9.0	9.6	10.2	10.8	11.5	12.2	12.9	13.6	14.3	15.1	15.8	16.6	17.4	18.2	19.1
33	6.0	6.5	7.1	7.6	8.2	8.8	9.4	10.1	10.7	11.4	12.1	12.9	13.6	14.4	15.2	16.0	16.8	17.6	18.5	19.3	20.2
34	6.2	6.8	7.4	8.0	8.6	9.3	9.9	10.6	11.4	12.1	12.9	13.7	14.5	15.3	16.1	17.0	17.9	18.7	19.6	20.6	21.5
35	6.5	7.1	7.7	8.4	9.1	9.8	10.5	11.3	12.1	12.9	13.7	14.5	15.4	16.3	17.2	18.1	19.0	20.0	20.9	21.9	23.0
36	7.0	7.6	8.3	9.0	9.8	10.6	11.4	12.2	13.0	13.9	14.8	15.7	16.6	17.5	18.5	19.5	20.5	21.5	22.5	23.6	24.7
37	7.3	8.1	8.8	9.6	10.4	11.2	12.1	13.0	13.9	14.8	15.8	16.8	17.7	18.7	19.8	20.8	21.9	23.0	24.1	25.3	26.5
38	7.8	8.6	9.4	10.2	11.1	12.0	12.9	13.9	14.9	15.9	16.9	17.9	19.0	20.0	21.1	22.3	23.4	24.6	25.8	27.1	28.5
39	8.3	9.1	10.0	10.9	11.9	12.9	13.9	14.9	15.9	17.0	18.1	19.2	20.3	21.5	22.6	23.8	25.1	26.4	27.7	29.2	30.6
40	8.8	9.7	10.7	11.7	12.7	13.8	14.9	16.0	17.1	18.2	19.4	20.6	21.8	23.0	24.3	25.6	26.9	28.4	29.9	31.4	33.1
41	9.4	10.4	11.5	12.6	13.7	14.8	16.0	17.1	18.4	19.6	20.8	22.1	23.4	24.7	26.1	27.5	29.0	30.6	32.2	33.9	
42	10.1	11.2	12.4	13.5	14.7	15.9	17.2	18.4	19.7	21.0	22.3	23.7	25.1	26.5	28.0	29.6	31.3	33.0	34.8		
43	10.9	12.1	13.3	14.5	15.8	17.1	18.4	19.8	21.2	22.6	24.0	25.5	27.0	28.6	30.2	31.9	33.7	35.6			
44	11.7	13.0	14.3	15.6	17.0	18.4	19.8	21.3	22.7	24.2	25.8	27.4	29.0	30.8	32.6	34.5	36.5				
45	12.7	14.1	15.5	17.0	18.4	20.0	21.5	23.0	24.6	26.3	28.0	29.7	31.5	33.5	35.5	37.6					
46	14.5	16.0	17.5	19.1	20.7	22.3	23.9	25.6	27.3	29.1	31.0	32.9	35.0	37.1	39.4						
47	15.6	17.3	18.9	20.6	22.3	24.1	25.9	27.7	29.6	31.6	33.6	35.8	38.1	40.5							
48	16.9	18.7	20.4	22.3	24.1	26.0	28.0	30.0	32.1	34.3	36.6	39.0	41.6								
49	18.2	20.2	22.1	24.1	26.1	28.1	30.3	32.5	34.8	37.3	39.8	42.6									
50	19.7	21.7	23.8	26.0	28.2	30.5	32.8	35.3	37.9	40.6	43.5										
51	21.2	23.5	25.7	28.1	30.5	33.0	35.6	38.4	41.3	44.3											
52	22.9	25.3	27.8	30.4	33.0	35.8	38.8	41.8	45.1												
53	24.7	27.3	30.1	32.9	35.9	39.0	42.3	45.7													
54	26.7	29.6	32.6	35.7	39.1	42.5	46.2														
55	28.9	32.1	35.4	39.0	42.7	46.6															
56	31.6	35.2	39.0	42.9	47.1																
57	34.4	38.5	42.6	47.1																	
58	37.6	42.1	46.8																		
59	40.9	45.9																			
60	44.7																				

Benefit - 100 lac & above

Female -Non Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	4.0	4.3	4.6	4.8	5.1	5.3	5.5	5.7	6.0	6.2	6.4	6.6	6.8	7.0	7.2	7.4	7.6	7.9	8.1	8.3	8.6
19	4.1	4.4	4.7	4.9	5.2	5.4	5.6	5.8	6.1	6.3	6.5	6.7	6.9	7.1	7.4	7.6	7.8	8.1	8.3	8.6	8.9
20	4.2	4.5	4.7	5.0	5.3	5.5	5.7	5.9	6.2	6.4	6.6	6.8	7.1	7.3	7.5	7.8	8.1	8.3	8.6	8.9	9.2
21	4.3	4.5	4.8	5.1	5.3	5.6	5.8	6.0	6.3	6.5	6.7	7.0	7.2	7.5	7.7	8.0	8.3	8.6	8.9	9.2	9.5
22	4.3	4.6	4.9	5.1	5.4	5.6	5.9	6.1	6.4	6.6	6.9	7.1	7.4	7.7	7.9	8.2	8.5	8.8	9.2	9.5	9.9
23	4.4	4.6	4.9	5.2	5.4	5.7	5.9	6.2	6.5	6.7	7.0	7.3	7.6	7.9	8.2	8.5	8.8	9.2	9.5	9.9	10.2
24	4.4	4.7	5.0	5.2	5.5	5.8	6.0	6.3	6.6	6.9	7.2	7.5	7.8	8.1	8.4	8.8	9.1	9.5	9.9	10.3	10.7
25	4.4	4.7	5.0	5.3	5.6	5.8	6.1	6.4	6.7	7.0	7.3	7.7	8.0	8.3	8.7	9.1	9.5	9.9	10.3	10.7	11.1
26	4.4	4.7	5.0	5.3	5.6	5.9	6.2	6.5	6.9	7.2	7.5	7.9	8.2	8.6	9.0	9.4	9.8	10.3	10.7	11.2	11.6
27	4.4	4.8	5.1	5.4	5.7	6.0	6.3	6.7	7.0	7.4	7.8	8.1	8.5	8.9	9.4	9.8	10.3	10.7	11.2	11.7	12.2
28	4.5	4.8	5.1	5.5	5.8	6.1	6.5	6.9	7.2	7.6	8.0	8.4	8.9	9.3	9.8	10.2	10.7	11.2	11.7	12.3	12.8
29	4.5	4.9	5.2	5.6	5.9	6.3	6.7	7.1	7.5	7.9	8.3	8.8	9.2	9.7	10.2	10.7	11.3	11.8	12.3	12.9	13.5
30	4.6	4.9	5.3	5.7	6.1	6.5	6.9	7.3	7.7	8.2	8.7	9.2	9.7	10.2	10.7	11.3	11.9	12.4	13.0	13.6	14.2
31	4.6	5.0	5.4	5.8	6.3	6.7	7.1	7.6	8.1	8.6	9.1	9.6	10.2	10.7	11.3	11.9	12.5	13.1	13.8	14.4	15.0
32	4.8	5.2	5.6	6.1	6.5	7.0	7.5	8.0	8.5	9.0	9.6	10.2	10.8	11.4	12.0	12.6	13.3	13.9	14.6	15.3	16.0
33	4.9	5.4	5.8	6.3	6.8	7.3	7.8	8.4	9.0	9.5	10.2	10.8	11.4	12.1	12.7	13.4	14.1	14.8	15.5	16.3	17.0
34	5.1	5.6	6.1	6.6	7.2	7.7	8.3	8.9	9.5	10.2	10.8	11.5	12.2	12.9	13.6	14.3	15.0	15.8	16.6	17.3	18.1
35	5.4	5.9	6.4	7.0	7.6	8.2	8.8	9.5	10.1	10.8	11.5	12.3	13.0	13.7	14.5	15.3	16.1	16.9	17.7	18.5	19.4
36	5.7	6.3	6.9	7.5	8.2	8.8	9.5	10.2	10.9	11.7	12.4	13.2	14.0	14.8	15.6	16.4	17.3	18.1	19.0	19.9	20.9
37	6.1	6.7	7.4	8.0	8.7	9.4	10.2	10.9	11.7	12.5	13.3	14.1	15.0	15.8	16.7	17.6	18.5	19.4	20.4	21.4	22.5
38	6.5	7.1	7.9	8.6	9.3	10.1	10.9	11.7	12.6	13.4	14.3	15.2	16.1	17.0	17.9	18.9	19.8	20.9	21.9	23.0	24.2
39	6.9	7.6	8.4	9.2	10.0	10.9	11.7	12.6	13.5	14.4	15.4	16.3	17.2	18.2	19.2	20.3	21.3	22.4	23.6	24.8	26.1
40	7.4	8.2	9.0	9.9	10.8	11.7	12.6	13.6	14.5	15.5	16.5	17.5	18.5	19.6	20.7	21.8	23.0	24.2	25.5	26.8	28.3
41	7.9	8.8	9.7	10.7	11.6	12.6	13.6	14.6	15.6	16.7	17.7	18.8	19.9	21.1	22.2	23.5	24.7	26.1	27.5	29.0	
42	8.5	9.5	10.5	11.5	12.5	13.6	14.6	15.7	16.8	17.9	19.1	20.2	21.4	22.7	24.0	25.3	26.7	28.2	29.8		
43	9.2	10.3	11.3	12.4	13.5	14.6	15.8	16.9	18.1	19.3	20.5	21.8	23.1	24.4	25.9	27.4	28.9	30.6			
44	10.0	11.1	12.2	13.4	14.6	15.8	17.0	18.2	19.5	20.8	22.1	23.5	24.9	26.4	28.0	29.6	31.4				
45	10.8	12.1	13.3	14.5	15.8	17.1	18.4	19.8	21.1	22.5	24.0	25.5	27.1	28.8	30.5	32.4					
46	12.1	13.4	14.8	16.1	17.5	18.9	20.3	21.8	23.2	24.8	26.4	28.1	29.9	31.7	33.7						
47	13.1	14.6	16.0	17.4	18.9	20.4	22.0	23.6	25.2	26.9	28.7	30.6	32.6	34.7							
48	14.2	15.8	17.3	18.9	20.5	22.1	23.8	25.5	27.4	29.2	31.3	33.4	35.6								
49	15.4	17.0	18.7	20.4	22.2	23.9	25.8	27.7	29.7	31.9	34.1	36.5									
50	16.6	18.4	20.2	22.1	24.0	25.9	28.0	30.1	32.4	34.8	37.3										
51	17.9	19.9	21.8	23.9	26.0	28.1	30.4	32.8	35.3	38.0											
52	19.4	21.5	23.6	25.8	28.1	30.5	33.1	35.8	38.7												
53	20.9	23.2	25.6	28.0	30.6	33.3	36.2	39.2													
54	22.6	25.1	27.7	30.4	33.4	36.4	39.6														
55	24.4	27.2	30.1	33.2	36.5	39.9															
56	26.7	29.8	33.1	36.5	40.2																
57	29.1	32.6	36.3	40.2																	
58	31.9	35.8	40.0																		
59	34.8	39.2																			
60	38.2																				

Benefit - Below 25 lac

Male

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	2.1	2.3	2.5	2.6	2.8	2.9	3.1	3.3	3.4	3.6	3.7	3.9	4.1	4.2	4.4	4.5	4.7	4.9	5.0	5.2	5.4
19	2.2	2.3	2.5	2.7	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.1	4.3	4.5	4.6	4.8	5.0	5.2	5.4	5.5
20	2.2	2.3	2.5	2.7	2.8	3.0	3.2	3.3	3.5	3.7	3.9	4.1	4.2	4.4	4.6	4.7	4.9	5.1	5.3	5.5	5.7
21	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.6	3.8	4.0	4.1	4.3	4.5	4.7	4.9	5.1	5.3	5.5	5.7	5.9
22	2.2	2.4	2.6	2.7	2.9	3.1	3.3	3.5	3.7	3.8	4.1	4.2	4.4	4.6	4.8	5.0	5.2	5.4	5.7	5.9	6.2
23	2.2	2.4	2.6	2.8	3.0	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2	5.4	5.6	5.9	6.1	6.4
24	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.3	4.5	4.7	4.9	5.1	5.4	5.6	5.9	6.1	6.4	6.7
25	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.4	4.6	4.8	5.1	5.3	5.6	5.8	6.1	6.4	6.7	7.0
26	2.3	2.5	2.7	2.9	3.1	3.3	3.6	3.8	4.0	4.3	4.5	4.8	5.0	5.3	5.5	5.8	6.1	6.4	6.7	7.0	7.3
27	2.3	2.5	2.8	3.0	3.2	3.4	3.7	3.9	4.2	4.4	4.7	4.9	5.2	5.5	5.8	6.1	6.4	6.7	7.0	7.4	7.7
28	2.4	2.6	2.8	3.1	3.3	3.5	3.8	4.0	4.3	4.6	4.9	5.2	5.5	5.8	6.1	6.4	6.7	7.1	7.4	7.8	8.1
29	2.4	2.7	2.9	3.2	3.4	3.7	3.9	4.2	4.5	4.8	5.1	5.4	5.7	6.1	6.4	6.7	7.1	7.5	7.8	8.2	8.6
30	2.5	2.8	3.0	3.3	3.5	3.8	4.1	4.4	4.7	5.0	5.4	5.7	6.0	6.4	6.8	7.1	7.5	7.9	8.3	8.7	9.1
31	2.6	2.9	3.1	3.4	3.7	4.0	4.3	4.6	5.0	5.3	5.7	6.0	6.4	6.8	7.2	7.6	8.0	8.4	8.8	9.3	9.7
32	2.7	3.0	3.3	3.6	3.9	4.2	4.5	4.9	5.2	5.6	6.0	6.4	6.8	7.2	7.7	8.1	8.5	9.0	9.4	9.9	10.3
33	2.9	3.1	3.5	3.8	4.1	4.4	4.8	5.2	5.6	6.0	6.4	6.8	7.3	7.7	8.2	8.6	9.1	9.6	10.0	10.5	11.0
34	3.0	3.3	3.6	4.0	4.3	4.7	5.1	5.5	6.0	6.4	6.9	7.3	7.8	8.3	8.7	9.2	9.7	10.2	10.7	11.3	11.8
35	3.2	3.5	3.9	4.2	4.6	5.0	5.5	5.9	6.4	6.9	7.4	7.9	8.4	8.9	9.4	9.9	10.4	11.0	11.5	12.1	12.7
36	3.5	3.9	4.2	4.6	5.0	5.5	5.9	6.4	6.9	7.4	7.9	8.4	8.9	9.4	10.0	10.5	11.1	11.7	12.3	12.9	13.5
37	3.7	4.1	4.5	4.9	5.4	5.8	6.3	6.8	7.4	7.9	8.5	9.0	9.6	10.1	10.7	11.3	11.9	12.5	13.2	13.8	14.5
38	3.9	4.4	4.8	5.3	5.8	6.3	6.8	7.4	7.9	8.5	9.1	9.7	10.3	10.9	11.5	12.1	12.8	13.5	14.2	14.9	15.6
39	4.2	4.7	5.2	5.7	6.2	6.7	7.3	7.9	8.5	9.2	9.8	10.4	11.0	11.7	12.4	13.1	13.8	14.5	15.2	16.0	16.8
40	4.5	5.0	5.5	6.1	6.7	7.3	7.9	8.5	9.2	9.8	10.5	11.2	11.9	12.6	13.3	14.1	14.8	15.6	16.4	17.3	18.1
41	4.8	5.4	6.0	6.6	7.2	7.8	8.5	9.2	9.9	10.6	11.3	12.1	12.8	13.6	14.4	15.2	16.0	16.8	17.7	18.6	
42	5.2	5.8	6.4	7.1	7.8	8.4	9.2	9.9	10.6	11.4	12.2	13.0	13.8	14.7	15.5	16.4	17.3	18.2	19.1		
43	5.6	6.3	7.0	7.7	8.4	9.1	9.9	10.7	11.5	12.3	13.2	14.1	14.9	15.8	16.7	17.7	18.6	19.7			
44	6.1	6.8	7.5	8.3	9.1	9.9	10.7	11.5	12.4	13.3	14.3	15.2	16.1	17.1	18.1	19.1	20.2				
45	6.7	7.4	8.2	9.1	9.9	10.8	11.7	12.6	13.6	14.6	15.6	16.6	17.6	18.7	19.8	20.9					
46	7.3	8.2	9.0	9.9	10.8	11.7	12.7	13.8	14.8	15.9	17.1	18.1	19.3	20.4	21.6						
47	8.0	8.9	9.8	10.8	11.8	12.8	13.9	15.0	16.2	17.4	18.7	19.8	21.1	22.4							
48	8.8	9.7	10.8	11.8	12.9	14.0	15.2	16.5	17.7	19.0	20.4	21.7	23.1								
49	9.6	10.6	11.8	12.9	14.1	15.4	16.7	18.0	19.4	20.8	22.4	23.8									
50	10.6	11.9	13.1	14.4	15.8	17.2	18.7	20.2	21.8	23.4	25.2										
51	11.6	13.0	14.4	15.8	17.3	18.9	20.5	22.1	23.9	25.7											
52	12.7	14.2	15.7	17.3	19.0	20.6	22.4	24.3	26.2												
53	14.0	15.7	17.4	19.2	21.0	22.9	24.9	27.0													
54	15.5	17.3	19.2	21.2	23.2	25.4	27.6														
55	17.0	19.0	21.1	23.3	25.6	28.0															
56	18.6	20.8	23.1	25.6	28.1																
57	20.3	22.7	25.3	28.0																	
58	22.1	24.8	27.6																		
59	24.2	27.2																			
60	26.5																				

Benefit - 25 lac to 50 lac

Male -Non Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.8	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.7	3.8
19	1.7	1.8	1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9
20	1.7	1.8	1.9	2.0	2.2	2.3	2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.0
21	1.7	1.8	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.7	3.9	4.0	4.1
22	1.7	1.9	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	3.0	3.1	3.2	3.3	3.4	3.6	3.7	3.8	4.0	4.1	4.3
23	1.7	1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4	3.5	3.7	3.8	4.0	4.1	4.3	4.4
24	1.8	1.9	2.0	2.1	2.3	2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.4	3.5	3.6	3.8	3.9	4.1	4.3	4.4	4.6
25	1.8	1.9	2.0	2.2	2.3	2.4	2.6	2.7	2.9	3.0	3.2	3.3	3.4	3.6	3.8	3.9	4.1	4.2	4.4	4.6	4.8
26	1.8	1.9	2.1	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.3	3.4	3.6	3.7	3.9	4.1	4.2	4.4	4.6	4.8	5.0
27	1.8	2.0	2.1	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.5	3.7	3.9	4.0	4.2	4.4	4.6	4.8	5.0	5.2
28	1.9	2.0	2.1	2.3	2.5	2.6	2.8	2.9	3.1	3.3	3.5	3.7	3.8	4.0	4.2	4.4	4.6	4.8	5.0	5.2	5.4
29	1.9	2.0	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.0	5.3	5.5	5.7
30	1.9	2.1	2.3	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.1	5.3	5.5	5.8	6.0
31	2.0	2.2	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.7	4.0	4.2	4.4	4.6	4.9	5.1	5.4	5.6	5.8	6.1	6.4
32	2.1	2.3	2.4	2.6	2.8	3.0	3.2	3.5	3.7	3.9	4.2	4.4	4.6	4.9	5.1	5.4	5.7	5.9	6.2	6.5	6.8
33	2.2	2.3	2.5	2.7	3.0	3.2	3.4	3.6	3.9	4.1	4.4	4.7	4.9	5.2	5.4	5.7	6.0	6.3	6.6	6.9	7.2
34	2.2	2.4	2.7	2.9	3.1	3.3	3.6	3.8	4.1	4.4	4.7	4.9	5.2	5.5	5.8	6.1	6.4	6.7	7.0	7.3	7.6
35	2.3	2.6	2.8	3.0	3.3	3.5	3.8	4.1	4.4	4.6	5.0	5.2	5.5	5.8	6.1	6.4	6.8	7.1	7.4	7.8	8.2
36	2.5	2.7	2.9	3.2	3.5	3.7	4.0	4.3	4.6	4.9	5.3	5.6	5.9	6.2	6.5	6.9	7.2	7.6	7.9	8.3	8.7
37	2.6	2.8	3.1	3.4	3.7	4.0	4.3	4.6	4.9	5.3	5.6	5.9	6.3	6.6	7.0	7.3	7.7	8.1	8.5	8.9	9.3
38	2.7	3.0	3.3	3.6	3.9	4.2	4.6	4.9	5.2	5.6	6.0	6.3	6.7	7.1	7.4	7.8	8.2	8.7	9.1	9.5	10.0
39	2.9	3.2	3.5	3.8	4.2	4.5	4.9	5.2	5.6	6.0	6.4	6.8	7.1	7.5	8.0	8.4	8.8	9.3	9.8	10.3	10.8
40	3.1	3.4	3.7	4.1	4.4	4.8	5.2	5.6	6.0	6.4	6.8	7.2	7.6	8.1	8.5	9.0	9.5	10.0	10.5	11.0	11.6
41	3.3	3.6	4.0	4.4	4.7	5.1	5.5	6.0	6.4	6.8	7.3	7.7	8.2	8.7	9.2	9.7	10.2	10.7	11.3	11.9	
42	3.5	3.9	4.3	4.7	5.1	5.5	5.9	6.4	6.8	7.3	7.8	8.3	8.8	9.3	9.8	10.4	11.0	11.6	12.2		
43	3.8	4.2	4.6	5.0	5.4	5.9	6.4	6.8	7.3	7.9	8.4	8.9	9.5	10.0	10.6	11.2	11.8	12.5			
44	4.0	4.5	4.9	5.4	5.8	6.3	6.8	7.3	7.9	8.4	9.0	9.6	10.2	10.8	11.4	12.1	12.8				
45	4.4	4.8	5.3	5.8	6.3	6.8	7.4	8.0	8.6	9.2	9.8	10.4	11.1	11.8	12.5	13.2					
46	4.8	5.3	5.8	6.4	6.9	7.5	8.1	8.8	9.4	10.1	10.8	11.5	12.2	13.0	13.8						
47	5.2	5.8	6.3	6.9	7.5	8.2	8.8	9.5	10.2	11.0	11.8	12.5	13.3	14.2							
48	5.6	6.2	6.9	7.5	8.2	8.9	9.6	10.4	11.2	12.0	12.8	13.7	14.6								
49	6.1	6.8	7.4	8.1	8.9	9.6	10.5	11.3	12.1	13.1	14.1	15.0									
50	6.7	7.5	8.2	9.0	9.9	10.7	11.7	12.6	13.6	14.7	15.8										
51	7.3	8.1	8.9	9.8	10.8	11.7	12.7	13.8	14.9	16.1											
52	7.9	8.8	9.7	10.7	11.7	12.8	13.9	15.1	16.4												
53	8.7	9.7	10.7	11.8	13.0	14.2	15.5	16.8													
54	9.5	10.7	11.8	13.0	14.3	15.7	17.2														
55	10.4	11.6	12.9	14.3	15.8	17.4															
56	11.7	13.1	14.5	16.1	17.8																
57	12.7	14.3	15.9	17.7																	
58	13.9	15.6	17.5																		
59	15.2	17.1																			
60	16.7																				

Benefit - 50 lac to 100 lac

Male -Non Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.2	1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9
19	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.9
20	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.8	2.9	3.0
21	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1
22	1.3	1.4	1.5	1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.2	3.3
23	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.2	3.3	3.4
24	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.3	3.4	3.5
25	1.3	1.4	1.5	1.6	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.7	2.8	2.9	3.0	3.1	3.3	3.4	3.5	3.7
26	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.1	3.3	3.4	3.6	3.7	3.9
27	1.4	1.5	1.6	1.7	1.8	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4	3.6	3.7	3.9	4.0
28	1.4	1.5	1.6	1.8	1.9	2.0	2.1	2.3	2.4	2.6	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8	3.9	4.1	4.3
29	1.4	1.6	1.7	1.8	2.0	2.1	2.2	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.1	4.3	4.5
30	1.5	1.6	1.8	1.9	2.0	2.2	2.3	2.5	2.6	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.2	4.4	4.5	4.7
31	1.5	1.7	1.8	2.0	2.1	2.3	2.4	2.6	2.8	2.9	3.1	3.3	3.5	3.7	3.8	4.0	4.2	4.4	4.6	4.8	5.0
32	1.6	1.7	1.9	2.1	2.2	2.4	2.6	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9	5.1	5.4
33	1.7	1.8	2.0	2.2	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2	5.5	5.7
34	1.7	1.9	2.1	2.3	2.5	2.6	2.8	3.1	3.3	3.5	3.7	3.9	4.1	4.4	4.6	4.8	5.1	5.3	5.6	5.8	6.1
35	1.8	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.5	3.7	3.9	4.2	4.4	4.6	4.9	5.1	5.4	5.7	5.9	6.2	6.5
36	2.0	2.2	2.4	2.6	2.8	3.0	3.3	3.5	3.7	4.0	4.3	4.5	4.8	5.0	5.3	5.5	5.8	6.1	6.4	6.7	7.0
37	2.1	2.3	2.5	2.8	3.0	3.2	3.5	3.7	4.0	4.3	4.5	4.8	5.1	5.3	5.6	5.9	6.2	6.5	6.9	7.2	7.5
38	2.2	2.5	2.7	2.9	3.2	3.4	3.7	4.0	4.3	4.5	4.8	5.1	5.4	5.7	6.0	6.3	6.7	7.0	7.4	7.7	8.1
39	2.4	2.6	2.9	3.1	3.4	3.7	4.0	4.3	4.6	4.9	5.2	5.5	5.8	6.1	6.5	6.8	7.2	7.5	7.9	8.3	8.8
40	2.5	2.8	3.1	3.3	3.6	3.9	4.2	4.5	4.9	5.2	5.5	5.9	6.2	6.6	6.9	7.3	7.7	8.1	8.5	9.0	9.5
41	2.7	3.0	3.3	3.6	3.9	4.2	4.5	4.9	5.2	5.6	5.9	6.3	6.7	7.1	7.5	7.9	8.3	8.7	9.2	9.7	
42	2.9	3.2	3.5	3.8	4.1	4.5	4.8	5.2	5.6	6.0	6.4	6.8	7.2	7.6	8.0	8.5	8.9	9.4	10.0		
43	3.1	3.4	3.7	4.1	4.4	4.8	5.2	5.6	6.0	6.4	6.8	7.3	7.7	8.2	8.6	9.1	9.7	10.2			
44	3.3	3.6	4.0	4.4	4.8	5.1	5.6	6.0	6.4	6.9	7.4	7.8	8.3	8.8	9.3	9.9	10.5				
45	3.6	3.9	4.3	4.7	5.1	5.6	6.0	6.5	7.0	7.5	8.0	8.5	9.1	9.6	10.2	10.8					
46	4.0	4.4	4.9	5.3	5.8	6.2	6.7	7.2	7.8	8.3	8.9	9.5	10.1	10.7	11.4						
47	4.3	4.8	5.3	5.7	6.2	6.8	7.3	7.9	8.5	9.1	9.7	10.4	11.0	11.7							
48	4.7	5.2	5.7	6.2	6.8	7.3	7.9	8.6	9.2	9.9	10.6	11.3	12.1								
49	5.1	5.6	6.2	6.7	7.3	8.0	8.6	9.3	10.0	10.8	11.6	12.4									
50	5.6	6.2	6.8	7.5	8.1	8.9	9.6	10.4	11.2	12.1	13.1										
51	6.0	6.7	7.4	8.1	8.9	9.7	10.5	11.4	12.3	13.3											
52	6.5	7.3	8.0	8.8	9.7	10.5	11.5	12.5	13.6												
53	7.2	8.0	8.8	9.7	10.7	11.7	12.8	13.9													
54	7.8	8.8	9.7	10.7	11.8	13.0	14.2														
55	8.5	9.6	10.7	11.8	13.0	14.4															
56	9.4	10.6	11.8	13.1	14.5																
57	10.3	11.6	13.0	14.5																	
58	11.3	12.7	14.3																		
59	12.4	14.0																			
60	13.7																				

Benefit - 100 lac & above

Male -Non Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.0	1.1	1.2	1.2	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3
19	1.0	1.1	1.2	1.2	1.3	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4
20	1.0	1.1	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.3	2.4	2.5
21	1.1	1.1	1.2	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6
22	1.1	1.1	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7
23	1.1	1.2	1.2	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8
24	1.1	1.2	1.3	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9
25	1.1	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	3.0	3.1
26	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.2
27	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4
28	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.2	3.3	3.4	3.6
29	1.2	1.3	1.4	1.5	1.6	1.7	1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.8	2.9	3.0	3.2	3.3	3.5	3.6	3.8
30	1.2	1.3	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.4	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.8	4.0
31	1.3	1.4	1.5	1.6	1.8	1.9	2.0	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.6	3.7	3.9	4.1	4.3
32	1.3	1.5	1.6	1.7	1.9	2.0	2.2	2.3	2.5	2.6	2.8	3.0	3.1	3.3	3.4	3.6	3.8	4.0	4.2	4.3	4.5
33	1.4	1.5	1.7	1.8	2.0	2.1	2.3	2.4	2.6	2.8	3.0	3.1	3.3	3.5	3.7	3.8	4.0	4.2	4.4	4.6	4.8
34	1.5	1.6	1.8	1.9	2.1	2.2	2.4	2.6	2.8	3.0	3.2	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2
35	1.5	1.7	1.9	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.1	5.3	5.6
36	1.7	1.8	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.5	4.7	4.9	5.2	5.4	5.7	6.0
37	1.8	1.9	2.1	2.3	2.5	2.7	2.9	3.2	3.4	3.6	3.9	4.1	4.3	4.5	4.8	5.0	5.3	5.6	5.9	6.1	6.4
38	1.9	2.1	2.3	2.5	2.7	2.9	3.2	3.4	3.6	3.9	4.1	4.4	4.6	4.9	5.1	5.4	5.7	6.0	6.3	6.6	6.9
39	2.0	2.2	2.4	2.7	2.9	3.1	3.4	3.6	3.9	4.1	4.4	4.7	4.9	5.2	5.5	5.8	6.1	6.4	6.8	7.1	7.5
40	2.1	2.4	2.6	2.8	3.1	3.3	3.6	3.9	4.2	4.4	4.7	5.0	5.3	5.6	5.9	6.3	6.6	6.9	7.3	7.7	8.1
41	2.3	2.5	2.8	3.0	3.3	3.6	3.9	4.1	4.4	4.8	5.1	5.4	5.7	6.0	6.4	6.7	7.1	7.5	7.9	8.4	
42	2.4	2.7	3.0	3.3	3.5	3.8	4.1	4.4	4.8	5.1	5.5	5.8	6.1	6.5	6.9	7.3	7.7	8.1	8.6		
43	2.6	2.9	3.2	3.5	3.8	4.1	4.4	4.8	5.1	5.5	5.9	6.2	6.6	7.0	7.4	7.9	8.3	8.8			
44	2.8	3.1	3.4	3.7	4.1	4.4	4.8	5.1	5.5	5.9	6.3	6.7	7.1	7.6	8.0	8.5	9.0				
45	3.0	3.4	3.7	4.0	4.4	4.8	5.2	5.6	6.0	6.4	6.9	7.3	7.8	8.3	8.8	9.4					
46	3.4	3.7	4.1	4.5	4.9	5.3	5.7	6.1	6.6	7.1	7.6	8.1	8.6	9.2	9.8						
47	3.6	4.0	4.4	4.8	5.3	5.7	6.2	6.7	7.2	7.7	8.3	8.8	9.4	10.1							
48	3.9	4.3	4.8	5.2	5.7	6.2	6.7	7.3	7.8	8.4	9.1	9.7	10.4								
49	4.2	4.7	5.2	5.7	6.2	6.8	7.3	7.9	8.5	9.2	9.9	10.7									
50	4.7	5.2	5.7	6.3	6.9	7.5	8.2	8.9	9.6	10.4	11.2										
51	5.1	5.6	6.2	6.9	7.5	8.2	8.9	9.7	10.6	11.5											
52	5.5	6.1	6.8	7.5	8.2	9.0	9.8	10.7	11.6												
53	6.0	6.7	7.5	8.3	9.1	10.0	10.9	12.0													
54	6.6	7.4	8.3	9.2	10.1	11.1	12.2														
55	7.3	8.2	9.1	10.1	11.2	12.4															
56	8.0	9.0	10.1	11.3	12.5																
57	8.8	9.9	11.1	12.5																	
58	9.7	10.9	12.3																		
59	10.6	12.1																			
60	11.8																				

Benefit - Below 25 lac

Female

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	2.0	2.2	2.3	2.5	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.7	3.8	4.0	4.1	4.2	4.4	4.5	4.7	4.8	5.0
19	2.1	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.3	3.5	3.6	3.8	3.9	4.0	4.2	4.3	4.5	4.6	4.8	4.9	5.1
20	2.1	2.3	2.4	2.6	2.7	2.9	3.1	3.2	3.4	3.5	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.7	4.9	5.0	5.2
21	2.1	2.3	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.6	3.7	3.9	4.0	4.2	4.3	4.5	4.7	4.8	5.0	5.2	5.4
22	2.2	2.3	2.5	2.6	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.1	4.3	4.4	4.6	4.8	5.0	5.1	5.3	5.5
23	2.2	2.3	2.5	2.7	2.8	3.0	3.2	3.3	3.5	3.7	3.9	4.0	4.2	4.4	4.5	4.7	4.9	5.1	5.3	5.5	5.7
24	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.6	3.8	3.9	4.1	4.3	4.5	4.7	4.9	5.1	5.3	5.5	5.7	5.9
25	2.2	2.4	2.6	2.7	2.9	3.1	3.3	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.0	5.2	5.4	5.6	5.9	6.1
26	2.2	2.4	2.6	2.8	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9	5.2	5.4	5.6	5.9	6.1	6.4
27	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.7	4.9	5.1	5.3	5.6	5.8	6.1	6.3	6.6
28	2.3	2.5	2.6	2.8	3.0	3.2	3.5	3.7	3.9	4.1	4.4	4.6	4.8	5.0	5.3	5.5	5.8	6.1	6.3	6.6	6.9
29	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.8	4.0	4.2	4.5	4.7	5.0	5.2	5.5	5.8	6.0	6.3	6.6	6.9	7.2
30	2.3	2.5	2.7	3.0	3.2	3.4	3.6	3.9	4.1	4.4	4.7	4.9	5.2	5.5	5.7	6.0	6.3	6.6	6.9	7.3	7.6
31	2.4	2.6	2.8	3.0	3.3	3.5	3.8	4.0	4.3	4.6	4.9	5.1	5.4	5.7	6.0	6.3	6.6	7.0	7.3	7.6	8.0
32	2.4	2.6	2.9	3.1	3.4	3.6	3.9	4.2	4.5	4.8	5.1	5.4	5.7	6.0	6.3	6.7	7.0	7.3	7.7	8.1	8.4
33	2.5	2.7	3.0	3.2	3.5	3.8	4.1	4.4	4.7	5.0	5.3	5.7	6.0	6.3	6.7	7.0	7.4	7.8	8.1	8.5	8.9
34	2.6	2.8	3.1	3.4	3.7	4.0	4.3	4.6	4.9	5.3	5.6	6.0	6.3	6.7	7.1	7.4	7.8	8.2	8.6	9.0	9.5
35	2.7	3.0	3.3	3.5	3.8	4.2	4.5	4.8	5.2	5.6	6.0	6.3	6.7	7.1	7.5	7.9	8.3	8.8	9.2	9.6	10.1
36	3.0	3.3	3.6	3.9	4.2	4.5	4.9	5.3	5.6	6.0	6.5	6.9	7.3	7.7	8.1	8.6	9.0	9.5	10.0	10.5	11.0
37	3.1	3.4	3.7	4.1	4.4	4.8	5.2	5.6	6.0	6.4	6.9	7.3	7.8	8.2	8.7	9.2	9.7	10.2	10.7	11.2	11.7
38	3.3	3.6	4.0	4.3	4.7	5.1	5.5	6.0	6.4	6.9	7.4	7.8	8.3	8.8	9.3	9.8	10.3	10.9	11.4	12.0	12.6
39	3.5	3.8	4.2	4.6	5.0	5.4	5.9	6.4	6.9	7.4	7.9	8.4	8.9	9.4	10.0	10.5	11.1	11.7	12.3	12.9	13.5
40	3.7	4.1	4.5	4.9	5.4	5.8	6.3	6.8	7.4	7.9	8.5	9.0	9.6	10.1	10.7	11.3	11.9	12.5	13.2	13.8	14.5
41	3.9	4.4	4.8	5.3	5.8	6.3	6.8	7.3	7.9	8.5	9.1	9.7	10.3	10.9	11.5	12.1	12.8	13.5	14.2	14.9	
42	4.2	4.7	5.1	5.7	6.2	6.7	7.3	7.9	8.5	9.1	9.8	10.4	11.0	11.7	12.4	13.1	13.8	14.5	15.2		
43	4.5	5.0	5.5	6.1	6.7	7.3	7.9	8.5	9.2	9.8	10.5	11.2	11.9	12.6	13.3	14.1	14.8	15.6			
44	4.8	5.4	6.0	6.6	7.2	7.8	8.5	9.2	9.9	10.6	11.3	12.1	12.8	13.6	14.4	15.2	16.0				
45	5.3	5.9	6.5	7.1	7.8	8.5	9.2	10.0	10.7	11.5	12.3	13.1	14.0	14.8	15.6	16.5					
46	5.7	6.4	7.1	7.8	8.5	9.3	10.1	10.9	11.7	12.6	13.5	14.3	15.2	16.1	17.0						
47	6.3	7.0	7.7	8.5	9.3	10.1	11.0	11.9	12.8	13.7	14.7	15.7	16.6	17.6							
48	6.9	7.7	8.5	9.3	10.2	11.1	12.0	12.9	13.9	15.0	16.1	17.1	18.1								
49	7.5	8.4	9.3	10.2	11.1	12.1	13.1	14.2	15.3	16.4	17.6	18.7									
50	8.4	9.3	10.3	11.4	12.4	13.5	14.7	15.9	17.1	18.4	19.7										
51	9.2	10.2	11.3	12.4	13.6	14.8	16.1	17.4	18.7	20.1											
52	10.0	11.2	12.3	13.6	14.9	16.2	17.6	19.0	20.5												
53	11.0	12.3	13.6	15.0	16.4	17.9	19.5	21.1													
54	12.2	13.6	15.1	16.6	18.2	19.9	21.5														
55	13.3	14.8	16.5	18.2	19.9	21.7															
56	14.5	16.2	18.1	19.9	21.8																
57	15.8	17.7	19.7	21.7																	
58	17.2	19.2	21.3																		
59	18.7	20.9																			
60	20.3																				

Benefit - 25 lac to 50 lac

Female -Non Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.0	3.1	3.2	3.3	3.4
19	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5
20	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6
21	1.6	1.7	1.8	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.2	3.3	3.5	3.6	3.7
22	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8
23	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9
24	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.7	3.9	4.0
25	1.7	1.8	1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.3	3.4	3.6	3.7	3.9	4.0	4.2
26	1.7	1.8	1.9	2.0	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.1	3.3	3.4	3.5	3.7	3.8	4.0	4.1	4.3
27	1.7	1.8	1.9	2.1	2.2	2.3	2.4	2.6	2.7	2.8	3.0	3.1	3.2	3.4	3.5	3.7	3.8	4.0	4.1	4.3	4.5
28	1.7	1.8	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.9	3.0	3.2	3.3	3.5	3.6	3.8	4.0	4.1	4.3	4.5	4.6
29	1.7	1.9	2.0	2.1	2.2	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8	3.9	4.1	4.3	4.5	4.7	4.9
30	1.7	1.9	2.0	2.1	2.3	2.4	2.6	2.7	2.9	3.1	3.2	3.4	3.6	3.7	3.9	4.1	4.3	4.5	4.7	4.9	5.1
31	1.8	1.9	2.0	2.2	2.3	2.5	2.7	2.8	3.0	3.2	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9	5.1	5.3
32	1.8	1.9	2.1	2.3	2.4	2.6	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9	5.1	5.4	5.6
33	1.8	2.0	2.2	2.3	2.5	2.7	2.8	3.0	3.2	3.4	3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2	5.4	5.7	5.9
34	1.9	2.1	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.1	4.3	4.5	4.7	5.0	5.2	5.5	5.7	6.0	6.3
35	2.0	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.6	3.8	4.1	4.3	4.5	4.8	5.0	5.3	5.5	5.8	6.1	6.4	6.6
36	2.1	2.2	2.4	2.6	2.8	3.1	3.3	3.5	3.8	4.0	4.3	4.6	4.8	5.1	5.3	5.6	5.9	6.2	6.5	6.8	7.1
37	2.2	2.4	2.6	2.8	3.0	3.2	3.5	3.7	4.0	4.3	4.6	4.8	5.1	5.4	5.7	6.0	6.3	6.6	6.9	7.2	7.5
38	2.3	2.5	2.7	2.9	3.2	3.4	3.7	4.0	4.3	4.6	4.9	5.1	5.4	5.7	6.0	6.4	6.7	7.0	7.3	7.7	8.1
39	2.4	2.6	2.9	3.1	3.4	3.7	3.9	4.2	4.5	4.9	5.2	5.5	5.8	6.1	6.4	6.8	7.1	7.5	7.9	8.2	8.6
40	2.5	2.8	3.0	3.3	3.6	3.9	4.2	4.5	4.9	5.2	5.5	5.9	6.2	6.5	6.9	7.2	7.6	8.0	8.4	8.8	9.3
41	2.7	2.9	3.2	3.5	3.8	4.2	4.5	4.8	5.2	5.5	5.9	6.3	6.6	7.0	7.4	7.8	8.2	8.6	9.0	9.5	
42	2.8	3.1	3.5	3.8	4.1	4.5	4.8	5.2	5.6	5.9	6.3	6.7	7.1	7.5	7.9	8.3	8.8	9.2	9.7		
43	3.0	3.4	3.7	4.0	4.4	4.8	5.2	5.5	5.9	6.4	6.8	7.2	7.6	8.0	8.5	9.0	9.4	10.0			
44	3.3	3.6	4.0	4.3	4.7	5.1	5.5	5.9	6.4	6.8	7.3	7.7	8.2	8.6	9.1	9.6	10.2				
45	3.5	3.9	4.3	4.7	5.1	5.5	6.0	6.4	6.9	7.4	7.9	8.4	8.9	9.4	9.9	10.5					
46	3.9	4.3	4.8	5.2	5.6	6.1	6.6	7.1	7.6	8.1	8.7	9.2	9.8	10.3	10.9						
47	4.2	4.7	5.1	5.6	6.1	6.6	7.1	7.7	8.2	8.8	9.4	10.0	10.6	11.3							
48	4.6	5.1	5.6	6.1	6.6	7.2	7.7	8.3	8.9	9.6	10.2	10.9	11.6								
49	5.0	5.5	6.0	6.6	7.2	7.8	8.4	9.0	9.7	10.4	11.2	11.9									
50	5.5	6.1	6.7	7.3	7.9	8.6	9.3	10.0	10.8	11.6	12.5										
51	5.9	6.6	7.2	7.9	8.6	9.3	10.1	10.9	11.8	12.7											
52	6.4	7.1	7.8	8.6	9.3	10.2	11.0	11.9	12.9												
53	7.0	7.7	8.6	9.4	10.3	11.2	12.2	13.2													
54	7.6	8.5	9.4	10.3	11.3	12.4	13.4														
55	8.2	9.2	10.2	11.2	12.3	13.5															
56	9.3	10.3	11.5	12.6	13.9																
57	10.0	11.2	12.4	13.7																	
58	10.9	12.1	13.5																		
59	11.8	13.2																			
60	12.8																				

Benefit - 50 lac to 100 lac

Female -Non Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.1	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.3	2.4	2.5
19	1.2	1.2	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6
20	1.2	1.3	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.6
21	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7
22	1.2	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8
23	1.2	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9
24	1.2	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0
25	1.2	1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1
26	1.3	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.3	2.4	2.6	2.7	2.8	2.9	3.0	3.1	3.2
27	1.3	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.1	3.3	3.4
28	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4	3.5
29	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4	3.6	3.7
30	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.3	2.4	2.6	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.7	3.9
31	1.3	1.4	1.5	1.6	1.7	1.9	2.0	2.1	2.3	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8	3.9	4.1
32	1.3	1.4	1.6	1.7	1.8	1.9	2.1	2.2	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.2	4.3
33	1.4	1.5	1.6	1.7	1.9	2.0	2.2	2.3	2.5	2.6	2.8	3.0	3.1	3.3	3.5	3.7	3.8	4.0	4.2	4.4	4.6
34	1.4	1.6	1.7	1.8	2.0	2.1	2.3	2.4	2.6	2.8	3.0	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9
35	1.5	1.6	1.8	1.9	2.1	2.2	2.4	2.6	2.8	3.0	3.2	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.8	5.0	5.2
36	1.6	1.8	1.9	2.1	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.5	4.7	4.9	5.1	5.4	5.6
37	1.7	1.9	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.9	4.1	4.3	4.5	4.8	5.0	5.2	5.5	5.7	6.0
38	1.8	2.0	2.1	2.3	2.5	2.7	3.0	3.2	3.4	3.6	3.9	4.1	4.4	4.6	4.8	5.1	5.3	5.6	5.9	6.2	6.5
39	1.9	2.1	2.3	2.5	2.7	2.9	3.2	3.4	3.6	3.9	4.2	4.4	4.7	4.9	5.2	5.4	5.7	6.0	6.3	6.6	6.9
40	2.0	2.2	2.4	2.7	2.9	3.1	3.4	3.6	3.9	4.2	4.5	4.7	5.0	5.3	5.5	5.8	6.1	6.4	6.8	7.1	7.5
41	2.1	2.4	2.6	2.9	3.1	3.4	3.6	3.9	4.2	4.5	4.8	5.1	5.3	5.6	5.9	6.3	6.6	6.9	7.3	7.7	
42	2.3	2.5	2.8	3.1	3.3	3.6	3.9	4.2	4.5	4.8	5.1	5.4	5.7	6.1	6.4	6.7	7.1	7.5	7.9		
43	2.5	2.7	3.0	3.3	3.6	3.9	4.2	4.5	4.8	5.2	5.5	5.8	6.2	6.5	6.9	7.3	7.7	8.1			
44	2.6	2.9	3.2	3.5	3.8	4.2	4.5	4.8	5.2	5.5	5.9	6.3	6.6	7.0	7.4	7.8	8.3				
45	2.9	3.2	3.5	3.8	4.2	4.5	4.9	5.2	5.6	6.0	6.4	6.8	7.2	7.6	8.1	8.6					
46	3.3	3.6	4.0	4.3	4.7	5.1	5.5	5.9	6.3	6.7	7.2	7.6	8.1	8.5	9.0						
47	3.6	3.9	4.3	4.7	5.1	5.5	5.9	6.4	6.8	7.3	7.8	8.3	8.8	9.3							
48	3.9	4.3	4.7	5.1	5.5	5.9	6.4	6.9	7.4	7.9	8.5	9.0	9.6								
49	4.2	4.6	5.0	5.5	6.0	6.4	6.9	7.5	8.0	8.6	9.2	9.8									
50	4.6	5.0	5.5	6.0	6.6	7.1	7.7	8.3	8.9	9.6	10.3										
51	4.9	5.5	6.0	6.5	7.1	7.7	8.4	9.0	9.8	10.5											
52	5.3	5.9	6.5	7.1	7.7	8.4	9.1	9.9	10.7												
53	5.8	6.4	7.1	7.8	8.5	9.2	10.1	10.9													
54	6.3	7.0	7.7	8.5	9.3	10.2	11.1														
55	6.8	7.6	8.4	9.3	10.2	11.2															
56	7.4	8.3	9.2	10.2	11.3																
57	8.1	9.0	10.1	11.2																	
58	8.7	9.8	11.0																		
59	9.5	10.7																			
60	10.4																				

Benefit - 100 lac & above

Female -Non Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.9	1.0	1.0	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0
19	0.9	1.0	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0
20	1.0	1.0	1.1	1.1	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1
21	1.0	1.0	1.1	1.2	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.1	2.2
22	1.0	1.0	1.1	1.2	1.2	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.3
23	1.0	1.1	1.1	1.2	1.2	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.4
24	1.0	1.1	1.1	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.4	2.4
25	1.0	1.1	1.1	1.2	1.3	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.5
26	1.0	1.1	1.1	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7
27	1.0	1.1	1.2	1.2	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8
28	1.0	1.1	1.2	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.8	2.9
29	1.0	1.1	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.8	2.9	3.1
30	1.0	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.8	3.0	3.1	3.2
31	1.1	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.9	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4
32	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.3	2.5	2.6	2.7	2.9	3.0	3.2	3.3	3.5	3.6
33	1.1	1.2	1.3	1.4	1.5	1.7	1.8	1.9	2.0	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.8
34	1.2	1.3	1.4	1.5	1.6	1.7	1.9	2.0	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.3	3.4	3.6	3.8	3.9	4.1
35	1.2	1.3	1.5	1.6	1.7	1.9	2.0	2.2	2.3	2.5	2.6	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.2	4.4
36	1.3	1.4	1.6	1.7	1.8	2.0	2.2	2.3	2.5	2.7	2.9	3.0	3.2	3.4	3.6	3.7	3.9	4.1	4.3	4.5	4.7
37	1.4	1.5	1.7	1.8	2.0	2.1	2.3	2.5	2.7	2.9	3.1	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.1
38	1.5	1.6	1.8	1.9	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2	5.5
39	1.6	1.7	1.9	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.2	4.4	4.6	4.8	5.1	5.3	5.6	5.9
40	1.7	1.8	2.0	2.2	2.4	2.6	2.9	3.1	3.3	3.5	3.8	4.0	4.2	4.5	4.7	4.9	5.2	5.5	5.8	6.1	6.4
41	1.8	2.0	2.2	2.4	2.6	2.8	3.1	3.3	3.6	3.8	4.1	4.3	4.5	4.8	5.1	5.3	5.6	5.9	6.2	6.6	
42	1.9	2.1	2.4	2.6	2.8	3.1	3.3	3.6	3.8	4.1	4.4	4.6	4.9	5.2	5.4	5.7	6.1	6.4	6.7		
43	2.1	2.3	2.5	2.8	3.0	3.3	3.6	3.8	4.1	4.4	4.7	5.0	5.3	5.6	5.9	6.2	6.6	6.9			
44	2.2	2.5	2.7	3.0	3.3	3.5	3.8	4.1	4.4	4.7	5.0	5.3	5.7	6.0	6.3	6.7	7.1				
45	2.4	2.7	3.0	3.3	3.6	3.9	4.2	4.5	4.8	5.1	5.5	5.8	6.2	6.5	6.9	7.4					
46	2.7	3.0	3.3	3.6	4.0	4.3	4.6	5.0	5.3	5.7	6.1	6.4	6.8	7.2	7.7						
47	3.0	3.3	3.6	3.9	4.3	4.6	5.0	5.4	5.8	6.2	6.6	7.0	7.5	7.9							
48	3.2	3.6	3.9	4.3	4.6	5.0	5.4	5.8	6.3	6.7	7.2	7.7	8.2								
49	3.5	3.9	4.2	4.6	5.0	5.4	5.9	6.3	6.8	7.3	7.9	8.4									
50	3.8	4.2	4.7	5.1	5.6	6.0	6.5	7.0	7.6	8.2	8.8										
51	4.1	4.6	5.0	5.5	6.0	6.6	7.1	7.7	8.3	9.0											
52	4.5	5.0	5.5	6.0	6.5	7.1	7.8	8.4	9.1												
53	4.9	5.4	6.0	6.6	7.2	7.9	8.6	9.3													
54	5.3	5.9	6.6	7.2	7.9	8.7	9.5														
55	5.7	6.4	7.1	7.9	8.7	9.6															
56	6.3	7.0	7.8	8.7	9.6																
57	6.8	7.7	8.6	9.5																	
58	7.4	8.4	9.4																		
59	8.1	9.2																			
60	8.9																				

Benefit - Below 25 lac

Male

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1
19											2.2	2.3	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1
20											2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2
21											2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.4
22											2.3	2.4	2.5	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.5
23											2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.3	3.5	3.6
24											2.5	2.6	2.7	2.8	2.9	3.1	3.2	3.3	3.5	3.6	3.8
25											2.5	2.6	2.8	2.9	3.0	3.2	3.3	3.5	3.6	3.8	3.9
26											2.6	2.7	2.9	3.0	3.1	3.3	3.4	3.6	3.8	3.9	4.1
27											2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8	4.0	4.1	4.3
28											2.8	3.0	3.1	3.3	3.4	3.6	3.8	4.0	4.2	4.4	4.6
29											2.9	3.1	3.3	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8
30											3.1	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.7	4.9	5.1
31											3.2	3.4	3.6	3.8	4.1	4.3	4.5	4.7	4.9	5.2	5.4
32											3.4	3.6	3.9	4.1	4.3	4.5	4.8	5.0	5.3	5.5	5.8
33											3.7	3.9	4.1	4.4	4.6	4.8	5.1	5.4	5.6	5.9	6.2
34											3.9	4.2	4.4	4.7	4.9	5.2	5.4	5.7	6.0	6.3	6.6
35											4.2	4.5	4.7	5.0	5.3	5.5	5.8	6.1	6.4	6.7	7.1
36											4.5	4.8	5.1	5.3	5.6	5.9	6.2	6.5	6.9	7.2	7.5
37											4.8	5.1	5.4	5.7	6.0	6.4	6.7	7.0	7.4	7.7	8.1
38											5.2	5.5	5.8	6.1	6.5	6.8	7.2	7.6	7.9	8.3	8.7
39											5.6	5.9	6.3	6.6	7.0	7.3	7.7	8.1	8.5	8.9	9.4
40											6.0	6.4	6.7	7.1	7.5	7.9	8.3	8.7	9.2	9.6	10.1
41											6.5	6.9	7.3	7.7	8.1	8.5	9.0	9.4	9.9	10.4	
42											7.0	7.4	7.8	8.3	8.7	9.2	9.7	10.2	10.7		
43											7.5	8.0	8.5	8.9	9.4	9.9	10.5	11.0			
44											8.1	8.6	9.2	9.7	10.2	10.8	11.3				
45											8.9	9.4	10.0	10.6	11.2	11.8					
46											9.8	10.4	11.0	11.7	12.3						
47											10.9	11.6	12.3	13.0							
48											12.1	12.8	13.6								
49											13.4	14.3									
50											15.1										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 25 lac to 50 lac

Male -Non Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2
19											1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.2
20											1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3
21											1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4
22											1.7	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.4
23											1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.4	2.5
24											1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6
25											1.9	1.9	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7
26											1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7	2.8
27											2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9
28											2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.9	3.0	3.1
29											2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.1	3.2
30											2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.1	3.3	3.4
31											2.3	2.4	2.5	2.7	2.8	2.9	3.0	3.2	3.3	3.4	3.6
32											2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.3	3.5	3.6	3.8
33											2.5	2.7	2.8	3.0	3.1	3.2	3.4	3.5	3.7	3.9	4.0
34											2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8	3.9	4.1	4.3
35											2.8	3.0	3.2	3.3	3.5	3.6	3.8	4.0	4.2	4.4	4.6
36											3.0	3.2	3.4	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9
37											3.2	3.4	3.6	3.8	3.9	4.1	4.3	4.5	4.8	5.0	5.2
38											3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.9	5.1	5.3	5.6
39											3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2	5.5	5.7	6.0
40											3.9	4.1	4.3	4.6	4.8	5.1	5.3	5.6	5.9	6.2	6.5
41											4.2	4.4	4.7	4.9	5.2	5.4	5.7	6.0	6.3	6.7	
42											4.5	4.7	5.0	5.3	5.6	5.9	6.2	6.5	6.8		
43											4.8	5.1	5.4	5.7	6.0	6.3	6.7	7.0			
44											5.2	5.5	5.8	6.1	6.5	6.8	7.2				
45											5.6	6.0	6.3	6.7	7.0	7.5					
46											6.2	6.6	7.0	7.4	7.9						
47											6.9	7.3	7.8	8.2							
48											7.6	8.1	8.6								
49											8.4	9.0									
50											9.4										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 50 lac to 100 lac

Male -Non Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.6
19											1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7
20											1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7
21											1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8
22											1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9
23											1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9
24											1.4	1.4	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0
25											1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1
26											1.5	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.0	2.1	2.2
27											1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.3
28											1.6	1.6	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.4
29											1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5
30											1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7
31											1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8
32											1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0
33											2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.8	2.9	3.1	3.2
34											2.1	2.2	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4
35											2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.2	3.3	3.5	3.6
36											2.4	2.6	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8	3.9
37											2.6	2.7	2.9	3.0	3.2	3.4	3.5	3.7	3.9	4.0	4.2
38											2.8	2.9	3.1	3.2	3.4	3.6	3.8	3.9	4.1	4.3	4.5
39											3.0	3.1	3.3	3.5	3.7	3.8	4.0	4.2	4.4	4.7	4.9
40											3.2	3.4	3.5	3.7	3.9	4.1	4.3	4.6	4.8	5.0	5.3
41											3.4	3.6	3.8	4.0	4.2	4.4	4.7	4.9	5.2	5.4	
42											3.6	3.9	4.1	4.3	4.5	4.8	5.0	5.3	5.6		
43											3.9	4.1	4.4	4.6	4.9	5.2	5.4	5.7			
44											4.2	4.5	4.7	5.0	5.3	5.6	5.9				
45											4.6	4.9	5.1	5.5	5.8	6.1					
46											5.2	5.5	5.8	6.1	6.5						
47											5.7	6.0	6.4	6.8							
48											6.3	6.7	7.1								
49											7.0	7.4									
50											7.8										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 100 lac & above

Male -Non Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3
19											1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4
20											1.0	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4
21											1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5
22											1.1	1.1	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5
23											1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6
24											1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.6	1.6	1.7
25											1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.7
26											1.2	1.3	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.8
27											1.3	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.8	1.9
28											1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.9	1.9	2.0
29											1.4	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.0	2.1
30											1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.2	2.3
31											1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3	2.4
32											1.6	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5
33											1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7
34											1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.7	2.8	2.9
35											1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.8	3.0	3.1
36											2.1	2.2	2.3	2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.4
37											2.2	2.3	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4	3.6
38											2.4	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.9
39											2.5	2.7	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.2
40											2.7	2.9	3.0	3.2	3.4	3.5	3.7	3.9	4.1	4.3	4.5
41											2.9	3.1	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.7	
42											3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.6	4.8		
43											3.4	3.6	3.8	4.0	4.2	4.4	4.7	5.0			
44											3.6	3.8	4.1	4.3	4.5	4.8	5.1				
45											3.9	4.2	4.4	4.7	5.0	5.3					
46											4.4	4.7	4.9	5.2	5.6						
47											4.8	5.2	5.5	5.9							
48											5.4	5.7	6.1								
49											6.0	6.4									
50											6.7										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - Below 25 lac

Female

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											2.1	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.7	2.8
19											2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9
20											2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9	3.0
21											2.2	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.9	3.0
22											2.2	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1
23											2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2
24											2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3
25											2.3	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.2	3.3	3.5
26											2.4	2.5	2.6	2.7	2.8	2.9	3.1	3.2	3.3	3.4	3.6
27											2.4	2.6	2.7	2.8	2.9	3.0	3.2	3.3	3.4	3.6	3.7
28											2.5	2.6	2.8	2.9	3.0	3.1	3.3	3.4	3.6	3.7	3.9
29											2.6	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.7	3.9	4.1
30											2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.7	3.9	4.1	4.3
31											2.8	2.9	3.1	3.2	3.4	3.6	3.7	3.9	4.1	4.3	4.5
32											2.9	3.1	3.2	3.4	3.6	3.8	3.9	4.1	4.3	4.5	4.7
33											3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.0
34											3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.1	5.3
35											3.4	3.6	3.8	4.0	4.2	4.5	4.7	4.9	5.1	5.4	5.6
36											3.7	3.9	4.1	4.4	4.6	4.8	5.1	5.3	5.6	5.9	6.1
37											3.9	4.2	4.4	4.7	4.9	5.2	5.4	5.7	6.0	6.3	6.6
38											4.2	4.5	4.7	5.0	5.2	5.5	5.8	6.1	6.4	6.7	7.0
39											4.5	4.8	5.1	5.3	5.6	5.9	6.2	6.5	6.9	7.2	7.5
40											4.8	5.1	5.4	5.7	6.0	6.3	6.7	7.0	7.4	7.7	8.1
41											5.2	5.5	5.8	6.1	6.5	6.8	7.2	7.5	7.9	8.3	
42											5.6	5.9	6.2	6.6	7.0	7.3	7.7	8.1	8.5		
43											6.0	6.4	6.7	7.1	7.5	7.9	8.3	8.7			
44											6.5	6.8	7.2	7.7	8.1	8.5	9.0				
45											7.0	7.5	7.9	8.4	8.8	9.3					
46											7.7	8.2	8.7	9.2	9.7						
47											8.6	9.1	9.6	10.2							
48											9.5	10.1	10.7								
49											10.5	11.1									
50											11.8										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 25 lac to 50 lac

Female -Non Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0
19											1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0
20											1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1
21											1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1
22											1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2
23											1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2
24											1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3
25											1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.4
26											1.7	1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5
27											1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.4	2.5	2.5
28											1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.5	2.6
29											1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.8
30											1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.6	2.7	2.8	2.9
31											2.0	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.0
32											2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.0	3.2
33											2.1	2.2	2.3	2.5	2.6	2.7	2.8	2.9	3.1	3.2	3.3
34											2.2	2.3	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.4	3.5
35											2.3	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.4	3.6	3.7
36											2.5	2.6	2.7	2.9	3.0	3.2	3.3	3.5	3.6	3.8	4.0
37											2.6	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.9	4.0	4.2
38											2.8	2.9	3.1	3.3	3.4	3.6	3.8	3.9	4.1	4.3	4.5
39											3.0	3.1	3.3	3.5	3.7	3.8	4.0	4.2	4.4	4.6	4.8
40											3.2	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9	5.2
41											3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.1	5.3	
42											3.6	3.8	4.0	4.2	4.5	4.7	4.9	5.2	5.4		
43											3.9	4.1	4.3	4.6	4.8	5.0	5.3	5.6			
44											4.2	4.4	4.6	4.9	5.2	5.4	5.7				
45											4.5	4.8	5.0	5.3	5.6	5.9					
46											5.0	5.3	5.6	5.9	6.2						
47											5.5	5.8	6.2	6.5							
48											6.0	6.4	6.8								
49											6.7	7.1									
50											7.4										
51																					
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57																					
58																					
59																					
60																					

Benefit - 50 lac to 100 lac

Female -Non Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4
19											1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5
20											1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.4	1.5	1.5
21											1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6
22											1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6
23											1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7
24											1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7
25											1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8
26											1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9
27											1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	1.9
28											1.3	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	1.9	2.0
29											1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.9	1.9	2.0	2.1
30											1.4	1.5	1.6	1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2
31											1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.3
32											1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.2	2.3	2.4
33											1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6
34											1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7
35											1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9
36											2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.2
37											2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.1	3.2	3.4
38											2.2	2.4	2.5	2.6	2.7	2.9	3.0	3.2	3.3	3.5	3.6
39											2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.9
40											2.6	2.7	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.2
41											2.7	2.9	3.0	3.2	3.4	3.5	3.7	3.9	4.1	4.3	
42											2.9	3.1	3.3	3.4	3.6	3.8	4.0	4.2	4.4		
43											3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5			
44											3.4	3.6	3.8	4.0	4.2	4.4	4.7				
45											3.7	3.9	4.1	4.3	4.6	4.8					
46											4.1	4.4	4.6	4.9	5.2						
47											4.6	4.8	5.1	5.4							
48											5.0	5.3	5.7								
49											5.5	5.9									
50											6.2										
51																					
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57																					
58																					
59																					
60																					

Benefit - 100 lac & above

Female -Non Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1
19											0.9	0.9	0.9	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2
20											0.9	0.9	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2
21											0.9	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.3
22											1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.3	1.3
23											1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.4
24											1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4
25											1.0	1.0	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5
26											1.0	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5
27											1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6
28											1.1	1.1	1.2	1.2	1.3	1.4	1.4	1.5	1.5	1.6	1.7
29											1.1	1.2	1.2	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7
30											1.2	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.8
31											1.2	1.3	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.8	1.9
32											1.3	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.0
33											1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.2
34											1.4	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3
35											1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5
36											1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6
37											1.8	1.8	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8
38											1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.7	2.8	2.9	3.1
39											2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.3
40											2.2	2.3	2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.4	3.6
41											2.3	2.4	2.6	2.7	2.9	3.0	3.2	3.3	3.5	3.7	
42											2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.6	3.8		
43											2.7	2.8	3.0	3.1	3.3	3.5	3.7	3.9			
44											2.9	3.0	3.2	3.4	3.6	3.8	4.0				
45											3.1	3.3	3.5	3.7	3.9	4.1					
46											3.5	3.7	3.9	4.1	4.4						
47											3.9	4.1	4.3	4.6							
48											4.3	4.5	4.8								
49											4.7	5.0									
50											5.3										
51																					
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58																					
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60																					

Benefit - Below 25 lac

147.4772018

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.9	2.0	2.1	2.1	2.2	2.3
19																2.0	2.0	2.1	2.2	2.2	2.3
20																2.0	2.1	2.2	2.2	2.3	2.4
21																2.1	2.1	2.2	2.3	2.4	2.5
22																2.1	2.2	2.3	2.4	2.5	2.5
23																2.2	2.3	2.4	2.5	2.5	2.6
24																2.3	2.4	2.4	2.5	2.6	2.7
25																2.3	2.4	2.5	2.6	2.8	2.9
26																2.4	2.5	2.6	2.8	2.9	3.0
27																2.5	2.7	2.8	2.9	3.0	3.1
28																2.7	2.8	2.9	3.0	3.2	3.3
29																2.8	2.9	3.1	3.2	3.3	3.5
30																3.0	3.1	3.2	3.4	3.5	3.7
31																3.1	3.3	3.4	3.6	3.7	3.9
32																3.3	3.5	3.7	3.8	4.0	4.2
33																3.6	3.7	3.9	4.1	4.3	4.4
34																3.8	4.0	4.2	4.4	4.5	4.8
35																4.1	4.3	4.5	4.7	4.9	5.1
36																4.3	4.6	4.8	5.0	5.2	5.4
37																4.7	4.9	5.1	5.4	5.6	5.8
38																5.0	5.3	5.5	5.8	6.0	6.3
39																5.4	5.7	5.9	6.2	6.5	6.8
40																5.8	6.1	6.4	6.7	7.0	7.3
41																6.3	6.6	7.0	7.3	7.7	
42																6.9	7.3	7.6	8.0		
43																7.6	8.0	8.4			
44																8.3	8.7				
45																9.2					
46																					
47																					
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57																					
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Benefit - 25 lac to 50 lac

Male -Non Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.4	1.5	1.5	1.5	1.6	1.6
19																1.5	1.5	1.5	1.6	1.6	1.7
20																1.5	1.5	1.6	1.6	1.7	1.7
21																1.5	1.6	1.6	1.7	1.7	1.8
22																1.6	1.6	1.7	1.7	1.8	1.8
23																1.6	1.7	1.7	1.8	1.8	1.9
24																1.6	1.7	1.8	1.8	1.9	1.9
25																1.7	1.7	1.8	1.9	1.9	2.0
26																1.7	1.8	1.9	1.9	2.0	2.1
27																1.8	1.9	1.9	2.0	2.1	2.2
28																1.9	2.0	2.0	2.1	2.2	2.3
29																2.0	2.0	2.1	2.2	2.3	2.4
30																2.1	2.1	2.2	2.3	2.4	2.5
31																2.2	2.2	2.3	2.4	2.5	2.6
32																2.3	2.4	2.5	2.6	2.7	2.8
33																2.4	2.5	2.6	2.7	2.8	2.9
34																2.5	2.6	2.8	2.9	3.0	3.1
35																2.7	2.8	2.9	3.1	3.2	3.3
36																2.9	3.0	3.1	3.3	3.4	3.5
37																3.0	3.2	3.3	3.5	3.6	3.8
38																3.3	3.4	3.6	3.7	3.9	4.1
39																3.5	3.6	3.8	4.0	4.2	4.4
40																3.7	3.9	4.1	4.3	4.5	4.7
41																4.1	4.2	4.5	4.7	4.9	
42																4.4	4.6	4.9	5.1		
43																4.8	5.1	5.3			
44																5.2	5.5				
45																5.8					
46																					
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Benefit - 50 lac to 100 lac

Male -Non Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.1	1.1	1.1	1.2	1.2	1.2
19																1.1	1.1	1.2	1.2	1.2	1.3
20																1.1	1.2	1.2	1.2	1.3	1.3
21																1.2	1.2	1.2	1.3	1.3	1.3
22																1.2	1.2	1.3	1.3	1.3	1.4
23																1.2	1.3	1.3	1.3	1.4	1.4
24																1.3	1.3	1.3	1.4	1.4	1.5
25																1.3	1.3	1.4	1.4	1.5	1.5
26																1.3	1.4	1.4	1.5	1.6	1.6
27																1.4	1.5	1.5	1.6	1.6	1.7
28																1.5	1.5	1.6	1.6	1.7	1.8
29																1.5	1.6	1.7	1.7	1.8	1.8
30																1.6	1.7	1.7	1.8	1.9	1.9
31																1.7	1.8	1.8	1.9	2.0	2.1
32																1.8	1.9	1.9	2.0	2.1	2.2
33																1.9	2.0	2.1	2.1	2.2	2.3
34																2.0	2.1	2.2	2.3	2.4	2.5
35																2.1	2.2	2.3	2.4	2.5	2.6
36																2.3	2.4	2.5	2.6	2.7	2.9
37																2.5	2.6	2.7	2.8	2.9	3.1
38																2.6	2.8	2.9	3.0	3.2	3.3
39																2.8	3.0	3.1	3.2	3.4	3.6
40																3.0	3.2	3.3	3.5	3.7	3.8
41																3.3	3.5	3.6	3.8	4.0	
42																3.6	3.8	4.0	4.2		
43																3.9	4.1	4.4			
44																4.3	4.5				
45																4.8					
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55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 100 lac & above

Male -Non Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																0.9	0.9	0.9	1.0	1.0	1.0
19																0.9	0.9	1.0	1.0	1.0	1.0
20																0.9	1.0	1.0	1.0	1.0	1.1
21																1.0	1.0	1.0	1.0	1.1	1.1
22																1.0	1.0	1.0	1.1	1.1	1.1
23																1.0	1.0	1.1	1.1	1.1	1.2
24																1.0	1.1	1.1	1.2	1.2	1.2
25																1.1	1.1	1.2	1.2	1.2	1.3
26																1.1	1.2	1.2	1.3	1.3	1.3
27																1.2	1.2	1.3	1.3	1.4	1.4
28																1.2	1.3	1.3	1.4	1.4	1.5
29																1.3	1.3	1.4	1.4	1.5	1.6
30																1.4	1.4	1.5	1.5	1.6	1.6
31																1.4	1.5	1.6	1.6	1.7	1.7
32																1.5	1.6	1.6	1.7	1.8	1.9
33																1.6	1.7	1.7	1.8	1.9	2.0
34																1.7	1.8	1.9	1.9	2.0	2.1
35																1.8	1.9	2.0	2.1	2.2	2.3
36																2.0	2.1	2.1	2.2	2.3	2.4
37																2.1	2.2	2.3	2.4	2.5	2.6
38																2.3	2.4	2.5	2.6	2.7	2.8
39																2.4	2.5	2.6	2.8	2.9	3.0
40																2.6	2.7	2.9	3.0	3.1	3.3
41																2.8	3.0	3.1	3.3	3.4	
42																3.1	3.2	3.4	3.6		
43																3.4	3.6	3.8			
44																3.7	3.9				
45																4.1					
46																					
47																					
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60																					

Benefit - Below 25 lac

Female

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.8	1.9	1.9	2.0	2.0	2.1
19																1.9	1.9	2.0	2.0	2.1	2.1
20																1.9	1.9	2.0	2.1	2.1	2.2
21																1.9	2.0	2.1	2.1	2.2	2.2
22																2.0	2.0	2.1	2.2	2.2	2.3
23																2.0	2.1	2.2	2.2	2.3	2.4
24																2.1	2.1	2.2	2.3	2.4	2.4
25																2.1	2.2	2.3	2.4	2.4	2.5
26																2.2	2.3	2.4	2.4	2.5	2.6
27																2.3	2.3	2.4	2.5	2.6	2.7
28																2.3	2.4	2.5	2.6	2.7	2.8
29																2.4	2.5	2.6	2.7	2.8	3.0
30																2.5	2.6	2.7	2.9	3.0	3.1
31																2.6	2.8	2.9	3.0	3.1	3.2
32																2.8	2.9	3.0	3.1	3.3	3.4
33																2.9	3.0	3.2	3.3	3.5	3.6
34																3.1	3.2	3.4	3.5	3.7	3.8
35																3.3	3.4	3.6	3.7	3.9	4.1
36																3.6	3.7	3.9	4.1	4.2	4.4
37																3.8	4.0	4.2	4.3	4.5	4.7
38																4.1	4.2	4.4	4.6	4.9	5.1
39																4.3	4.5	4.8	5.0	5.2	5.4
40																4.7	4.9	5.1	5.4	5.6	5.8
41																5.1	5.3	5.6	5.8	6.1	
42																5.5	5.8	6.1	6.4		
43																6.0	6.3	6.6			
44																6.6	6.9				
45																7.2					
46																					
47																					
48																					
49																					
50																					
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 25 lac to 50 lac

Female -Non Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.3	1.3	1.4	1.4	1.4	1.5
19																1.3	1.4	1.4	1.4	1.5	1.5
20																1.4	1.4	1.4	1.5	1.5	1.5
21																1.4	1.4	1.5	1.5	1.5	1.6
22																1.4	1.5	1.5	1.5	1.6	1.6
23																1.4	1.5	1.5	1.6	1.6	1.7
24																1.5	1.5	1.6	1.6	1.7	1.7
25																1.5	1.6	1.6	1.7	1.7	1.8
26																1.6	1.6	1.7	1.7	1.8	1.8
27																1.6	1.6	1.7	1.8	1.8	1.9
28																1.6	1.7	1.8	1.8	1.9	1.9
29																1.7	1.8	1.8	1.9	2.0	2.0
30																1.8	1.8	1.9	2.0	2.0	2.1
31																1.8	1.9	2.0	2.0	2.1	2.2
32																1.9	2.0	2.1	2.1	2.2	2.3
33																2.0	2.1	2.2	2.2	2.3	2.4
34																2.1	2.2	2.3	2.4	2.5	2.6
35																2.2	2.3	2.4	2.5	2.6	2.7
36																2.3	2.4	2.5	2.7	2.8	2.9
37																2.5	2.6	2.7	2.8	2.9	3.1
38																2.6	2.8	2.9	3.0	3.1	3.3
39																2.8	2.9	3.1	3.2	3.4	3.5
40																3.0	3.1	3.3	3.4	3.6	3.8
41																3.3	3.4	3.6	3.7	3.9	
42																3.5	3.7	3.9	4.1		
43																3.8	4.0	4.2			
44																4.2	4.4				
45																4.6					
46																					
47																					
48																					
49																					
50																					
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 50 lac to 100 lac

Female -Non Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.0	1.0	1.0	1.0	1.1	1.1
19																1.0	1.0	1.0	1.1	1.1	1.1
20																1.0	1.0	1.1	1.1	1.1	1.1
21																1.0	1.1	1.1	1.1	1.1	1.2
22																1.0	1.1	1.1	1.1	1.2	1.2
23																1.1	1.1	1.1	1.2	1.2	1.2
24																1.1	1.1	1.2	1.2	1.2	1.3
25																1.1	1.2	1.2	1.2	1.3	1.3
26																1.2	1.2	1.2	1.3	1.3	1.4
27																1.2	1.2	1.3	1.3	1.4	1.4
28																1.2	1.3	1.3	1.4	1.4	1.5
29																1.3	1.3	1.4	1.4	1.5	1.5
30																1.3	1.4	1.4	1.5	1.6	1.6
31																1.4	1.4	1.5	1.6	1.6	1.7
32																1.5	1.5	1.6	1.6	1.7	1.8
33																1.5	1.6	1.7	1.7	1.8	1.9
34																1.6	1.7	1.8	1.8	1.9	2.0
35																1.7	1.8	1.9	2.0	2.0	2.1
36																1.9	1.9	2.0	2.1	2.2	2.3
37																2.0	2.1	2.2	2.3	2.3	2.4
38																2.1	2.2	2.3	2.4	2.5	2.6
39																2.3	2.4	2.5	2.6	2.7	2.8
40																2.4	2.5	2.6	2.8	2.9	3.0
41																2.6	2.8	2.9	3.0	3.2	
42																2.9	3.0	3.1	3.3		
43																3.1	3.3	3.4			
44																3.4	3.6				
45																3.8					
46																					
47																					
48																					
49																					
50																					
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 100 lac & above

Female -Non Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																0.8	0.8	0.8	0.8	0.8	0.9
19																0.8	0.8	0.8	0.8	0.9	0.9
20																0.8	0.8	0.8	0.9	0.9	0.9
21																0.8	0.8	0.9	0.9	0.9	0.9
22																0.8	0.9	0.9	0.9	0.9	1.0
23																0.9	0.9	0.9	0.9	1.0	1.0
24																0.9	0.9	0.9	1.0	1.0	1.0
25																0.9	0.9	1.0	1.0	1.0	1.1
26																0.9	1.0	1.0	1.0	1.1	1.1
27																1.0	1.0	1.1	1.1	1.1	1.2
28																1.0	1.1	1.1	1.1	1.2	1.2
29																1.1	1.1	1.1	1.2	1.2	1.3
30																1.1	1.1	1.2	1.2	1.3	1.3
31																1.2	1.2	1.2	1.3	1.4	1.4
32																1.2	1.3	1.3	1.4	1.4	1.5
33																1.3	1.3	1.4	1.5	1.5	1.6
34																1.4	1.4	1.5	1.5	1.6	1.7
35																1.4	1.5	1.6	1.6	1.7	1.8
36																1.6	1.6	1.7	1.8	1.8	1.9
37																1.7	1.7	1.8	1.9	2.0	2.1
38																1.8	1.9	1.9	2.0	2.1	2.2
39																1.9	2.0	2.1	2.2	2.3	2.4
40																2.1	2.1	2.2	2.4	2.5	2.6
41																2.2	2.3	2.5	2.6	2.7	
42																2.4	2.6	2.7	2.8		
43																2.7	2.8	2.9			
44																2.9	3.1				
45																3.2					
46																					
47																					
48																					
49																					
50																					
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - Below 25 lac

Male

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6
19	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.6
20	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7
21	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.7
22	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.7	1.8
23	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.7	1.8	1.8	1.8
24	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9
25	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	1.9	2.0
26	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	1.9	2.0	2.0	2.1
27	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	1.9	2.0	2.0	2.1	2.1	2.2
28	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3
29	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.3	2.4
30	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.5
31	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.4	2.5	2.6	2.6	2.7
32	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.7	2.8	2.9
33	1.8	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	2.9	3.0	3.1
34	1.9	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.1	3.2	3.3
35	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6
36	2.2	2.2	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.2	3.3	3.4	3.5	3.7	3.8	3.9
37	2.3	2.4	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	3.9	4.1	4.2
38	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.0	4.1	4.3	4.4	4.6
39	2.6	2.7	2.8	2.9	2.9	3.0	3.2	3.3	3.4	3.5	3.6	3.7	3.8	3.9	4.1	4.2	4.3	4.5	4.6	4.8	4.9
40	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.1	4.3	4.4	4.6	4.7	4.9	5.0	5.2	5.4
41	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1	4.2	4.3	4.5	4.6	4.8	5.0	5.1	5.3	5.5	5.7	
42	3.2	3.3	3.4	3.6	3.7	3.8	4.0	4.1	4.2	4.4	4.6	4.7	4.9	5.0	5.2	5.4	5.6	5.8	6.0		
43	3.5	3.6	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.8	5.0	5.1	5.3	5.5	5.7	5.9	6.1	6.3			
44	3.8	3.9	4.0	4.2	4.3	4.5	4.6	4.8	5.0	5.2	5.4	5.6	5.8	6.0	6.2	6.4	6.7				
45	4.1	4.3	4.4	4.6	4.7	4.9	5.1	5.3	5.5	5.7	5.9	6.1	6.3	6.6	6.8	7.1					
46	4.5	4.7	4.9	5.0	5.2	5.4	5.6	5.8	6.0	6.3	6.5	6.7	7.0	7.2	7.5						
47	5.0	5.2	5.3	5.5	5.7	5.9	6.1	6.4	6.6	6.9	7.2	7.4	7.7	8.0							
48	5.5	5.7	5.9	6.1	6.3	6.5	6.8	7.0	7.3	7.6	7.9	8.2	8.5								
49	6.0	6.2	6.4	6.7	6.9	7.2	7.4	7.7	8.0	8.4	8.7	9.0									
50	6.6	6.8	7.1	7.3	7.6	7.9	8.2	8.5	8.9	9.2	9.6										
51	7.3	7.5	7.8	8.1	8.4	8.7	9.0	9.4	9.8	10.2											
52	8.0	8.3	8.5	8.9	9.2	9.5	9.9	10.3	10.8												
53	8.8	9.1	9.4	9.7	10.1	10.5	10.9	11.4													
54	9.6	9.9	10.3	10.6	11.0	11.5	12.0														
55	10.3	10.6	11.0	11.4	11.9	12.4															
56	11.3	11.7	12.1	12.6	13.1																
57	12.4	12.8	13.3	13.9																	
58	13.6	14.0	14.6																		
59	14.9	15.4																			
60	16.4																				

Benefit - 25 lac to 50 lac

Male -Non Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
19	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
20	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
21	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3
22	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3
23	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3
24	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4
25	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4
26	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.5
27	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5
28	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6
29	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7
30	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7
31	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8
32	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	1.9
33	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0	2.1
34	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	1.9	2.0	2.0	2.1	2.1	2.2
35	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.3
36	1.6	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5
37	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.6	2.7
38	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.8	2.9
39	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2
40	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.2	3.3	3.4
41	2.1	2.1	2.2	2.2	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	
42	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8		
43	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	2.9	3.0	3.2	3.3	3.4	3.5	3.6	3.7	3.8	4.0			
44	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.2				
45	2.7	2.8	2.9	2.9	3.0	3.1	3.2	3.3	3.5	3.6	3.7	3.8	4.0	4.1	4.3	4.4					
46	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.7						
47	3.3	3.4	3.5	3.5	3.7	3.8	3.9	4.0	4.2	4.3	4.5	4.7	4.8	5.0							
48	3.6	3.7	3.8	3.9	4.0	4.1	4.3	4.4	4.6	4.8	4.9	5.1	5.3								
49	3.9	4.0	4.1	4.2	4.3	4.5	4.7	4.8	5.0	5.2	5.4	5.6									
50	4.2	4.3	4.4	4.6	4.7	4.9	5.1	5.3	5.5	5.7	6.0										
51	4.6	4.7	4.9	5.0	5.2	5.4	5.6	5.8	6.0	6.3											
52	5.0	5.1	5.3	5.5	5.7	5.9	6.1	6.4	6.7												
53	5.5	5.6	5.8	6.0	6.2	6.4	6.7	7.0													
54	5.9	6.1	6.3	6.5	6.8	7.1	7.4														
55	6.3	6.5	6.7	7.0	7.3	7.6															
56	7.2	7.4	7.6	7.9	8.2																
57	7.8	8.1	8.4	8.7																	
58	8.5	8.8	9.2																		
59	9.3	9.7																			
60	10.3																				

Benefit - 50 lac to 100 lac

Male -Non Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
19	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
20	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0
21	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0
22	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0
23	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
24	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1
25	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1
26	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1
27	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2
28	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2
29	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.3	1.3
30	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4
31	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.4
32	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5
33	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6
34	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7
35	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9
36	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0
37	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2
38	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.2	2.3	2.4
39	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6
40	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8
41	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.8	3.0	
42	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1		
43	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.3			
44	2.0	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4				
45	2.2	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.3	3.4	3.5	3.6					
46	2.6	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9						
47	2.8	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.9	4.0	4.2							
48	3.0	3.1	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1	4.3	4.4								
49	3.2	3.3	3.4	3.5	3.6	3.7	3.9	4.0	4.2	4.3	4.5	4.7									
50	3.5	3.6	3.7	3.8	3.9	4.1	4.2	4.4	4.6	4.8	5.0										
51	3.8	3.9	4.0	4.2	4.3	4.5	4.6	4.8	5.0	5.3											
52	4.2	4.3	4.4	4.5	4.7	4.9	5.1	5.3	5.5												
53	4.5	4.7	4.8	5.0	5.1	5.4	5.6	5.8													
54	4.9	5.1	5.2	5.4	5.6	5.9	6.1														
55	5.2	5.4	5.6	5.8	6.0	6.3															
56	5.8	6.0	6.2	6.5	6.8																
57	6.3	6.6	6.8	7.1																	
58	6.9	7.2	7.5																		
59	7.6	8.0																			
60	8.4																				

Benefit - 100 lac & above

Male -Non Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8
19	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8
20	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
21	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
22	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
23	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9
24	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9
25	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9
26	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
27	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0
28	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0
29	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1
30	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1
31	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2
32	0.8	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3
33	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4
34	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5
35	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6
36	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.7
37	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9
38	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.9	1.9	2.0	2.0
39	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2
40	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4
41	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.4	2.4	2.5	
42	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7		
43	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8			
44	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.6	2.7	2.8	3.0				
45	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1					
46	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.4						
47	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.6							
48	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.8								
49	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.9	4.0									
50	2.9	3.0	3.1	3.2	3.3	3.5	3.6	3.7	3.9	4.1	4.3										
51	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1	4.3	4.5											
52	3.5	3.6	3.7	3.9	4.0	4.2	4.3	4.5	4.8												
53	3.8	3.9	4.1	4.2	4.4	4.6	4.8	5.0													
54	4.2	4.3	4.5	4.6	4.8	5.0	5.3														
55	4.4	4.6	4.8	5.0	5.2	5.5															
56	4.9	5.1	5.3	5.5	5.8																
57	5.4	5.6	5.9	6.1																	
58	5.9	6.2	6.5																		
59	6.6	6.9																			
60	7.3																				

Benefit - Below 25 lac

Female

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5
19	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5
20	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5
21	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6
22	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6
23	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.6	1.7
24	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.7
25	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.7	1.8
26	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.7	1.8	1.8	1.8
27	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9
28	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	1.9	2.0
29	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0	2.1
30	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.1
31	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3
32	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.3	2.4
33	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.3	2.4	2.5	2.5
34	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7
35	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.6	2.7	2.8	2.9
36	1.9	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.2
37	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.2	3.3	3.4
38	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.0	3.1	3.2	3.3	3.4	3.5	3.7
39	2.2	2.2	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	4.0
40	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.1	4.3
41	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.3	3.4	3.5	3.6	3.7	3.8	3.9	4.1	4.2	4.3	4.5	
42	2.6	2.7	2.8	2.8	2.9	3.0	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.1	4.3	4.4	4.6	4.7		
43	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1	4.2	4.3	4.5	4.6	4.8	5.0			
44	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	4.0	4.1	4.3	4.4	4.5	4.7	4.9	5.0	5.2				
45	3.3	3.4	3.5	3.6	3.7	3.9	4.0	4.2	4.3	4.5	4.7	4.8	5.0	5.2	5.3	5.5					
46	3.6	3.7	3.8	3.9	4.1	4.2	4.4	4.6	4.7	4.9	5.1	5.3	5.5	5.7	5.9						
47	3.9	4.0	4.2	4.3	4.5	4.7	4.8	5.0	5.2	5.4	5.6	5.8	6.0	6.2							
48	4.3	4.4	4.6	4.8	4.9	5.1	5.3	5.5	5.7	5.9	6.2	6.4	6.6								
49	4.7	4.9	5.1	5.2	5.4	5.6	5.8	6.0	6.3	6.5	6.8	7.0									
50	5.2	5.4	5.6	5.7	5.9	6.2	6.4	6.6	6.9	7.2	7.5										
51	5.7	5.9	6.1	6.3	6.5	6.8	7.0	7.3	7.6	7.9											
52	6.3	6.5	6.7	6.9	7.1	7.4	7.7	8.0	8.3												
53	6.9	7.1	7.3	7.6	7.8	8.1	8.4	8.8													
54	7.5	7.7	8.0	8.3	8.6	8.9	9.2														
55	8.0	8.3	8.5	8.8	9.2	9.5															
56	8.8	9.1	9.4	9.7	10.1																
57	9.6	9.9	10.3	10.6																	
58	10.5	10.8	11.2																		
59	11.4	11.8																			
60	12.4																				

Benefit - 25 lac to 50 lac

Female -Non Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
19	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
20	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
21	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2
22	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
23	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
24	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
25	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3
26	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3
27	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3
28	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4
29	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4
30	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5
31	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5
32	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6
33	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7
34	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8
35	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9
36	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0
37	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2
38	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4
39	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5
40	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.7
41	1.7	1.7	1.8	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	
42	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0		
43	1.9	1.9	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2			
44	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3				
45	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5					
46	2.5	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7						
47	2.7	2.7	2.8	2.9	3.0	3.1	3.1	3.2	3.4	3.5	3.6	3.7	3.8	4.0							
48	2.9	3.0	3.1	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1	4.2								
49	3.2	3.2	3.3	3.4	3.5	3.6	3.7	3.8	4.0	4.1	4.3	4.4									
50	3.4	3.5	3.6	3.7	3.8	3.9	4.1	4.2	4.4	4.5	4.7										
51	3.7	3.8	3.9	4.0	4.1	4.3	4.4	4.6	4.8	4.9											
52	4.1	4.1	4.2	4.4	4.5	4.7	4.8	5.0	5.2												
53	4.4	4.5	4.6	4.7	4.9	5.1	5.3	5.5													
54	4.7	4.9	5.0	5.1	5.3	5.5	5.7														
55	5.0	5.1	5.3	5.5	5.7	5.9															
56	5.7	5.8	6.0	6.2	6.4																
57	6.2	6.3	6.5	6.7																	
58	6.7	6.8	7.1																		
59	7.2	7.4																			
60	7.9																				

Benefit - 50 lac to 100 lac

Female -Non Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
19	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
20	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9
21	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
22	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
23	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
24	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
25	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0
26	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0
27	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0
28	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
29	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1
30	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1
31	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2
32	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2
33	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3
34	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4
35	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5
36	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6
37	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8
38	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9
39	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0
40	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2
41	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	
42	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.4	2.4		
43	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6			
44	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7				
45	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9					
46	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1						
47	2.3	2.3	2.4	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3							
48	2.5	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.0	3.2	3.3	3.4	3.5								
49	2.7	2.7	2.8	2.9	2.9	3.0	3.1	3.2	3.3	3.4	3.6	3.7									
50	2.9	3.0	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9										
51	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	4.0	4.1											
52	3.4	3.5	3.6	3.6	3.8	3.9	4.0	4.2	4.3												
53	3.7	3.8	3.8	4.0	4.1	4.2	4.4	4.6													
54	4.0	4.0	4.2	4.3	4.4	4.6	4.8														
55	4.1	4.2	4.4	4.5	4.7	4.9															
56	4.6	4.7	4.8	5.0	5.2																
57	5.0	5.1	5.3	5.5																	
58	5.4	5.5	5.8																		
59	5.8	6.1																			
60	6.4																				

Benefit - 100 lac & above

Female -Non Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
19	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
20	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
21	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
22	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
23	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8
24	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8
25	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8
26	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
27	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
28	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9
29	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9
30	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9
31	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0
32	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0
33	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1
34	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2
35	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3
36	0.8	0.8	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4
37	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5
38	0.9	0.9	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6
39	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7
40	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9
41	1.1	1.1	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0	
42	1.2	1.2	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1		
43	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2			
44	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3				
45	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5					
46	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7						
47	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8							
48	2.1	2.1	2.2	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0								
49	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.2									
50	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3										
51	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.2	3.4	3.5											
52	2.9	2.9	3.0	3.1	3.2	3.3	3.4	3.6	3.7												
53	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.9													
54	3.3	3.4	3.5	3.6	3.8	3.9	4.1														
55	3.5	3.6	3.7	3.9	4.0	4.2															
56	3.9	4.0	4.1	4.3	4.4																
57	4.2	4.3	4.5	4.7																	
58	4.6	4.7	4.9																		
59	5.0	5.2																			
60	5.5																				

per 1000 Sum Assured

Benefit - 25 lac to 50 lac

Male - Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	8.2	8.8	9.4	9.9	10.5	11.0	11.6	12.1	12.6	13.2	13.7	14.3	14.9	15.4	16.0	16.6	17.2	17.9	18.5	19.2	19.9
19	8.3	8.9	9.5	10.1	10.7	11.2	11.8	12.3	12.9	13.5	14.1	14.6	15.2	15.8	16.5	17.1	17.8	18.4	19.1	19.9	20.6
20	8.4	9.1	9.7	10.2	10.8	11.4	12.0	12.6	13.2	13.8	14.4	15.0	15.6	16.3	17.0	17.6	18.3	19.1	19.8	20.6	21.4
21	8.6	9.2	9.8	10.4	11.0	11.6	12.2	12.8	13.5	14.1	14.7	15.4	16.1	16.8	17.5	18.2	19.0	19.8	20.6	21.4	22.3
22	8.7	9.3	9.9	10.6	11.2	11.8	12.5	13.1	13.8	14.5	15.2	15.9	16.6	17.3	18.1	18.9	19.7	20.6	21.4	22.4	23.3
23	8.8	9.4	10.1	10.7	11.4	12.1	12.8	13.4	14.2	14.9	15.6	16.4	17.1	17.9	18.8	19.6	20.5	21.4	22.4	23.4	24.4
24	8.9	9.6	10.3	11.0	11.7	12.4	13.1	13.8	14.6	15.3	16.1	16.9	17.8	18.6	19.5	20.5	21.4	22.4	23.5	24.5	25.6
25	9.0	9.7	10.5	11.2	11.9	12.7	13.4	14.2	15.0	15.8	16.7	17.6	18.5	19.4	20.4	21.4	22.4	23.5	24.6	25.8	27.0
26	9.2	9.9	10.7	11.5	12.3	13.1	13.9	14.7	15.6	16.4	17.4	18.3	19.3	20.3	21.4	22.5	23.6	24.8	26.0	27.2	28.5
27	9.4	10.2	11.0	11.8	12.6	13.5	14.4	15.3	16.2	17.2	18.1	19.2	20.2	21.3	22.5	23.7	24.9	26.2	27.4	28.8	30.1
28	9.6	10.5	11.3	12.2	13.1	14.0	15.0	15.9	16.9	18.0	19.0	20.2	21.3	22.5	23.8	25.0	26.4	27.7	29.1	30.5	31.9
29	9.9	10.8	11.7	12.7	13.6	14.6	15.6	16.7	17.8	18.9	20.1	21.3	22.5	23.8	25.2	26.6	28.0	29.4	30.9	32.4	33.9
30	10.3	11.3	12.2	13.2	14.3	15.3	16.4	17.5	18.7	20.0	21.2	22.5	23.9	25.3	26.8	28.3	29.8	31.3	32.9	34.5	36.2
31	10.7	11.7	12.8	13.9	15.0	16.1	17.3	18.6	19.8	21.2	22.6	24.0	25.5	27.0	28.5	30.1	31.7	33.4	35.1	36.8	38.6
32	11.2	12.3	13.5	14.6	15.8	17.1	18.4	19.7	21.1	22.6	24.1	25.6	27.2	28.8	30.5	32.2	33.9	35.7	37.5	39.4	41.4
33	11.8	13.0	14.2	15.5	16.8	18.1	19.5	21.0	22.5	24.1	25.7	27.4	29.1	30.9	32.6	34.5	36.3	38.3	40.2	42.3	44.4
34	12.5	13.7	15.1	16.4	17.8	19.3	20.9	22.5	24.1	25.8	27.6	29.4	31.2	33.1	35.0	37.0	39.0	41.0	43.2	45.4	47.6
35	13.2	14.6	16.0	17.5	19.1	20.7	22.4	24.1	25.9	27.7	29.6	31.5	33.5	35.5	37.6	39.7	41.9	44.1	46.4	48.8	51.3
36	14.0	15.6	17.1	18.8	20.5	22.2	24.0	25.9	27.8	29.8	31.9	33.9	36.0	38.2	40.4	42.7	45.1	47.5	50.0	52.6	55.2
37	15.0	16.6	18.4	20.2	22.0	23.9	25.9	27.9	30.0	32.1	34.3	36.5	38.8	41.1	43.5	46.0	48.6	51.2	53.9	56.7	59.5
38	16.1	17.9	19.8	21.7	23.7	25.8	27.9	30.1	32.3	34.6	37.0	39.3	41.8	44.3	46.9	49.6	52.4	55.2	58.1	61.1	64.2
39	17.3	19.3	21.3	23.4	25.6	27.8	30.1	32.5	34.9	37.3	39.8	42.4	45.1	47.8	50.7	53.6	56.6	59.6	62.7	66.0	69.4
40	18.7	20.8	23.0	25.3	27.7	30.1	32.6	35.1	37.7	40.3	43.0	45.8	48.7	51.7	54.7	57.9	61.1	64.4	67.9	71.4	75.2
41	20.2	22.5	24.9	27.4	30.0	32.6	35.2	37.9	40.7	43.6	46.5	49.5	52.7	55.9	59.2	62.6	66.0	69.7	73.4	77.4	
42	21.9	24.4	27.0	29.7	32.4	35.2	38.1	41.0	44.0	47.1	50.3	53.6	57.0	60.5	64.0	67.7	71.5	75.5	79.6		
43	23.7	26.4	29.3	32.2	35.1	38.1	41.2	44.3	47.6	51.0	54.4	58.0	61.7	65.4	69.3	73.3	77.5	81.9			
44	25.7	28.7	31.7	34.8	38.0	41.2	44.6	48.0	51.5	55.2	58.9	62.8	66.8	70.8	75.1	79.5	84.1				
45	28.1	31.4	34.7	38.0	41.4	45.0	48.6	52.4	56.3	60.3	64.4	68.6	72.9	77.4	82.1	87.0					
46	31.1	34.6	38.2	41.8	45.6	49.5	53.5	57.6	61.8	66.2	70.7	75.2	80.0	85.0	90.2						
47	34.0	37.8	41.6	45.6	49.7	54.0	58.4	62.9	67.5	72.3	77.1	82.2	87.5	93.0							
48	37.0	41.1	45.4	49.7	54.3	58.9	63.7	68.7	73.7	78.9	84.3	89.9	95.8								
49	40.3	44.8	49.5	54.3	59.2	64.3	69.6	75.0	80.4	86.2	92.2	98.5									
50	43.9	48.9	54.0	59.3	64.7	70.3	76.0	81.8	88.0	94.3	101.0										
51	47.9	53.3	58.9	64.7	70.7	76.8	83.0	89.5	96.3	103.4											
52	52.2	58.2	64.3	70.7	77.2	83.8	90.8	98.0	105.6												
53	57.0	63.6	70.4	77.3	84.3	91.8	99.5	107.6													
54	62.3	69.6	77.0	84.5	92.4	100.7	109.3														
55	68.2	76.1	84.2	92.7	101.4	110.7															
56	76.2	84.8	93.9	103.3	113.1																
57	83.4	93.1	103.1	113.7																	
58	91.7	102.4	113.8																		
59	100.1	112.1																			
60	109.7																				

Benefit - 50 lac to 100 lac

Male - Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	6.3	6.7	7.2	7.6	8.1	8.5	8.9	9.3	9.7	10.2	10.6	11.0	11.5	11.9	12.4	12.9	13.3	13.9	14.4	14.9	15.5
19	6.4	6.9	7.3	7.8	8.2	8.7	9.1	9.5	10.0	10.4	10.9	11.3	11.8	12.3	12.8	13.3	13.8	14.4	15.0	15.6	16.2
20	6.5	7.0	7.5	7.9	8.4	8.8	9.3	9.8	10.2	10.7	11.2	11.7	12.2	12.7	13.3	13.8	14.4	15.0	15.6	16.2	16.9
21	6.6	7.1	7.6	8.1	8.5	9.0	9.5	10.0	10.5	11.0	11.5	12.1	12.6	13.2	13.7	14.3	15.0	15.6	16.3	17.0	17.7
22	6.7	7.2	7.7	8.2	8.7	9.2	9.8	10.3	10.8	11.3	11.9	12.5	13.1	13.7	14.3	15.0	15.6	16.3	17.1	17.8	18.6
23	6.8	7.3	7.9	8.4	8.9	9.5	10.0	10.6	11.1	11.7	12.3	12.9	13.6	14.2	14.9	15.6	16.4	17.2	17.9	18.8	19.6
24	6.9	7.5	8.0	8.6	9.2	9.7	10.3	10.9	11.5	12.1	12.8	13.5	14.2	14.9	15.6	16.4	17.2	18.0	18.9	19.8	20.7
25	7.1	7.6	8.2	8.8	9.4	10.0	10.7	11.3	11.9	12.6	13.3	14.1	14.8	15.6	16.4	17.3	18.1	19.1	20.0	20.9	21.9
26	7.2	7.8	8.5	9.1	9.7	10.4	11.0	11.7	12.4	13.2	13.9	14.7	15.6	16.4	17.3	18.2	19.2	20.2	21.2	22.2	23.3
27	7.4	8.1	8.7	9.4	10.1	10.8	11.5	12.3	13.0	13.8	14.7	15.5	16.4	17.4	18.3	19.3	20.4	21.4	22.5	23.6	24.7
28	7.6	8.3	9.0	9.8	10.5	11.3	12.0	12.9	13.7	14.6	15.5	16.4	17.4	18.4	19.5	20.6	21.7	22.8	24.0	25.2	26.4
29	7.9	8.7	9.4	10.2	11.0	11.8	12.7	13.5	14.5	15.4	16.4	17.5	18.5	19.6	20.8	21.9	23.1	24.3	25.6	26.9	28.2
30	8.2	9.0	9.9	10.7	11.6	12.5	13.4	14.3	15.3	16.4	17.5	18.6	19.8	21.0	22.2	23.4	24.7	26.0	27.4	28.7	30.2
31	8.6	9.5	10.4	11.3	12.2	13.2	14.2	15.3	16.4	17.5	18.7	19.9	21.2	22.4	23.8	25.1	26.5	27.9	29.3	30.8	32.4
32	9.1	10.0	11.0	11.9	13.0	14.0	15.1	16.3	17.5	18.7	20.0	21.3	22.7	24.1	25.5	26.9	28.4	29.9	31.5	33.1	34.8
33	9.6	10.6	11.6	12.7	13.8	15.0	16.2	17.5	18.8	20.1	21.5	22.9	24.4	25.9	27.4	29.0	30.6	32.2	33.9	35.7	37.5
34	10.2	11.3	12.4	13.6	14.8	16.1	17.4	18.8	20.2	21.7	23.2	24.7	26.3	27.9	29.5	31.2	32.9	34.7	36.5	38.4	40.4
35	10.8	12.0	13.3	14.6	15.9	17.3	18.8	20.2	21.8	23.4	25.0	26.6	28.3	30.0	31.8	33.6	35.5	37.4	39.4	41.5	43.6
36	11.8	13.1	14.5	15.9	17.3	18.8	20.4	22.0	23.7	25.4	27.1	28.9	30.7	32.6	34.5	36.5	38.5	40.6	42.8	45.0	47.3
37	12.7	14.1	15.6	17.1	18.7	20.4	22.1	23.8	25.6	27.4	29.3	31.2	33.1	35.2	37.2	39.4	41.6	43.9	46.2	48.6	51.1
38	13.6	15.2	16.8	18.5	20.2	22.0	23.9	25.8	27.7	29.6	31.6	33.7	35.8	38.0	40.3	42.6	45.0	47.5	50.0	52.6	55.3
39	14.7	16.4	18.2	20.0	21.9	23.9	25.8	27.9	29.9	32.1	34.2	36.5	38.7	41.1	43.6	46.1	48.7	51.4	54.1	57.0	59.9
40	16.0	17.8	19.8	21.7	23.8	25.9	28.0	30.2	32.4	34.7	37.0	39.5	42.0	44.6	47.2	49.9	52.8	55.6	58.6	61.8	65.0
41	17.3	19.4	21.5	23.6	25.8	28.1	30.3	32.7	35.1	37.6	40.1	42.8	45.5	48.3	51.2	54.1	57.1	60.3	63.6	67.1	
42	18.8	21.0	23.3	25.6	28.0	30.4	32.9	35.4	38.0	40.7	43.5	46.4	49.3	52.4	55.5	58.6	62.0	65.5	69.1		
43	20.5	22.8	25.3	27.8	30.3	32.9	35.6	38.4	41.2	44.1	47.2	50.3	53.5	56.8	60.1	63.6	67.3	71.2			
44	22.2	24.8	27.5	30.1	32.9	35.7	38.6	41.6	44.7	47.9	51.1	54.5	58.0	61.5	65.3	69.1	73.2				
45	24.4	27.2	30.0	32.9	35.9	39.0	42.2	45.5	48.9	52.3	55.9	59.6	63.4	67.3	71.4	75.8					
46	27.3	30.3	33.4	36.6	39.9	43.3	46.8	50.4	54.1	57.9	61.8	65.8	70.0	74.4	79.0						
47	29.7	33.1	36.4	39.9	43.5	47.3	51.1	55.0	59.1	63.2	67.5	72.0	76.6	81.5							
48	32.4	36.0	39.7	43.5	47.5	51.6	55.8	60.1	64.5	69.0	73.8	78.8	84.0								
49	35.2	39.2	43.3	47.5	51.9	56.3	60.9	65.6	70.4	75.5	80.8	86.3									
50	38.4	42.7	47.3	51.9	56.6	61.5	66.5	71.7	77.1	82.7	88.6										
51	41.8	46.7	51.6	56.6	61.9	67.2	72.7	78.5	84.4	90.7											
52	45.7	50.9	56.3	61.9	67.6	73.4	79.6	86.0	92.7												
53	49.9	55.6	61.6	67.7	73.9	80.5	87.3	94.5													
54	54.5	60.9	67.4	74.0	81.1	88.3	96.0														
55	59.7	66.7	73.8	81.3	89.0	97.2															
56	65.9	73.5	81.5	89.8	98.6																
57	72.3	80.9	89.7	99.1																	
58	79.6	89.1	99.2																		
59	87.1	97.8																			
60	95.6																				

Benefit - 100 lac & above

Male - Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	5.2	5.6	6.0	6.3	6.7	7.1	7.4	7.8	8.1	8.5	8.8	9.2	9.6	9.9	10.3	10.7	11.2	11.6	12.0	12.5	13.0
19	5.3	5.7	6.1	6.5	6.9	7.2	7.6	8.0	8.3	8.7	9.1	9.5	9.9	10.3	10.7	11.2	11.6	12.1	12.6	13.1	13.6
20	5.4	5.8	6.2	6.6	7.0	7.4	7.8	8.2	8.6	9.0	9.4	9.8	10.2	10.7	11.1	11.6	12.1	12.6	13.2	13.7	14.3
21	5.5	5.9	6.4	6.8	7.2	7.6	8.0	8.4	8.8	9.3	9.7	10.1	10.6	11.1	11.6	12.1	12.7	13.2	13.8	14.4	15.1
22	5.6	6.1	6.5	6.9	7.3	7.8	8.2	8.7	9.1	9.6	10.0	10.5	11.0	11.6	12.1	12.7	13.3	13.9	14.5	15.2	15.9
23	5.7	6.2	6.6	7.1	7.5	8.0	8.5	8.9	9.4	9.9	10.4	11.0	11.5	12.1	12.7	13.3	14.0	14.6	15.3	16.1	16.8
24	5.8	6.3	6.8	7.3	7.7	8.2	8.7	9.2	9.8	10.3	10.9	11.4	12.1	12.7	13.3	14.0	14.7	15.5	16.2	17.0	17.8
25	6.0	6.5	7.0	7.5	8.0	8.5	9.0	9.6	10.2	10.8	11.4	12.0	12.7	13.4	14.1	14.8	15.6	16.4	17.2	18.1	18.9
26	6.1	6.6	7.2	7.7	8.3	8.8	9.4	10.0	10.6	11.3	11.9	12.6	13.4	14.1	14.9	15.7	16.6	17.4	18.3	19.2	20.2
27	6.3	6.9	7.4	8.0	8.6	9.2	9.8	10.5	11.2	11.9	12.6	13.4	14.2	15.0	15.8	16.7	17.6	18.6	19.5	20.5	21.5
28	6.5	7.1	7.7	8.3	9.0	9.6	10.3	11.0	11.8	12.6	13.4	14.2	15.1	16.0	16.9	17.9	18.8	19.9	20.9	21.9	23.0
29	6.8	7.4	8.1	8.7	9.4	10.2	10.9	11.7	12.5	13.3	14.2	15.1	16.1	17.1	18.1	19.1	20.2	21.3	22.4	23.5	24.6
30	7.1	7.7	8.5	9.2	10.0	10.7	11.6	12.4	13.3	14.3	15.2	16.2	17.2	18.3	19.4	20.5	21.6	22.8	24.0	25.2	26.5
31	7.4	8.2	8.9	9.7	10.6	11.4	12.3	13.3	14.3	15.3	16.3	17.4	18.5	19.7	20.8	22.0	23.2	24.5	25.8	27.1	28.5
32	7.8	8.6	9.5	10.3	11.3	12.2	13.2	14.2	15.3	16.4	17.5	18.7	19.9	21.2	22.4	23.7	25.0	26.4	27.8	29.2	30.7
33	8.3	9.2	10.1	11.1	12.1	13.1	14.2	15.3	16.5	17.7	18.9	20.2	21.5	22.8	24.1	25.5	26.9	28.4	29.9	31.5	33.1
34	8.8	9.8	10.8	11.9	12.9	14.1	15.3	16.5	17.8	19.1	20.4	21.8	23.2	24.6	26.1	27.5	29.1	30.7	32.3	34.0	35.8
35	9.4	10.5	11.6	12.8	14.0	15.2	16.5	17.8	19.2	20.6	22.1	23.5	25.0	26.6	28.1	29.8	31.4	33.2	35.0	36.8	38.7
36	10.2	11.4	12.6	13.9	15.2	16.5	18.0	19.4	20.9	22.4	24.0	25.5	27.1	28.8	30.5	32.3	34.1	36.0	37.9	39.9	42.0
37	11.0	12.3	13.6	15.0	16.4	17.9	19.5	21.0	22.6	24.2	25.9	27.6	29.3	31.2	33.0	35.0	36.9	39.0	41.1	43.2	45.4
38	11.9	13.3	14.8	16.3	17.8	19.5	21.1	22.8	24.5	26.2	28.0	29.9	31.8	33.7	35.8	37.9	40.0	42.2	44.5	46.8	49.3
39	12.9	14.5	16.0	17.7	19.4	21.1	22.9	24.7	26.5	28.4	30.4	32.4	34.5	36.6	38.8	41.1	43.4	45.8	48.2	50.8	53.5
40	14.0	15.7	17.5	19.2	21.1	23.0	24.9	26.8	28.8	30.8	33.0	35.1	37.4	39.7	42.1	44.6	47.1	49.7	52.4	55.2	58.2
41	15.3	17.1	19.0	20.9	22.9	24.9	27.0	29.1	31.2	33.5	35.8	38.2	40.6	43.1	45.7	48.4	51.1	54.0	56.9	60.1	
42	16.7	18.7	20.7	22.8	24.9	27.1	29.3	31.5	33.9	36.3	38.8	41.4	44.1	46.8	49.6	52.5	55.5	58.6	62.0		
43	18.2	20.3	22.5	24.8	27.0	29.4	31.7	34.2	36.8	39.5	42.2	45.0	47.8	50.8	53.8	57.0	60.3	63.8			
44	19.8	22.1	24.5	26.9	29.3	31.8	34.5	37.2	40.0	42.8	45.8	48.8	52.0	55.1	58.5	62.0	65.7				
45	21.7	24.2	26.7	29.4	32.0	34.9	37.7	40.7	43.7	46.9	50.1	53.4	56.8	60.4	64.1	68.0					
46	24.1	26.8	29.6	32.4	35.4	38.4	41.6	44.9	48.2	51.6	55.2	58.8	62.6	66.5	70.7						
47	26.2	29.2	32.2	35.4	38.7	42.0	45.5	49.0	52.7	56.5	60.3	64.4	68.6	73.0							
48	28.6	31.8	35.2	38.7	42.3	45.9	49.7	53.6	57.6	61.7	66.1	70.5	75.2								
49	31.1	34.8	38.4	42.3	46.2	50.2	54.4	58.6	63.0	67.6	72.4	77.4									
50	34.0	37.9	42.0	46.2	50.5	54.9	59.5	64.1	69.0	74.1	79.5										
51	37.1	41.5	45.9	50.5	55.2	60.1	65.0	70.3	75.7	81.4											
52	40.6	45.3	50.2	55.2	60.4	65.7	71.3	77.0	83.2												
53	44.4	49.5	54.9	60.5	66.1	72.1	78.2	84.8													
54	48.5	54.3	60.2	66.2	72.6	79.2	86.2														
55	53.2	59.6	66.0	72.8	79.9	87.3															
56	58.7	65.6	72.9	80.4	88.4																
57	64.5	72.3	80.4	88.9																	
58	71.2	79.8	89.0																		
59	78.0	87.7																			
60	85.7																				

Benefit - 25 lac to 50 lac

Female - Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	7.4	8.0	8.5	9.0	9.5	10.0	10.4	10.9	11.3	11.7	12.2	12.6	13.0	13.5	13.9	14.4	14.9	15.4	15.9	16.5	17.0
19	7.6	8.2	8.7	9.2	9.7	10.1	10.6	11.0	11.5	11.9	12.4	12.8	13.3	13.8	14.3	14.8	15.3	15.8	16.4	17.0	17.6
20	7.7	8.3	8.8	9.3	9.8	10.3	10.7	11.2	11.7	12.1	12.6	13.1	13.6	14.1	14.6	15.2	15.7	16.3	16.9	17.5	18.2
21	7.9	8.4	8.9	9.4	9.9	10.4	10.9	11.4	11.9	12.4	12.8	13.4	13.9	14.4	15.0	15.6	16.2	16.8	17.5	18.2	18.9
22	8.0	8.5	9.0	9.5	10.0	10.5	11.0	11.5	12.1	12.6	13.1	13.7	14.2	14.8	15.4	16.0	16.7	17.4	18.1	18.8	19.6
23	8.0	8.6	9.1	9.6	10.2	10.7	11.2	11.7	12.3	12.8	13.4	14.0	14.6	15.2	15.9	16.5	17.3	18.0	18.8	19.6	20.4
24	8.1	8.7	9.2	9.7	10.3	10.8	11.4	11.9	12.5	13.1	13.7	14.3	15.0	15.7	16.4	17.1	17.9	18.7	19.5	20.4	21.3
25	8.1	8.7	9.3	9.8	10.4	11.0	11.5	12.1	12.7	13.4	14.1	14.7	15.4	16.2	17.0	17.8	18.6	19.5	20.4	21.4	22.3
26	8.2	8.8	9.3	9.9	10.5	11.1	11.7	12.4	13.1	13.7	14.5	15.2	16.0	16.8	17.6	18.5	19.4	20.4	21.4	22.4	23.5
27	8.2	8.8	9.4	10.0	10.7	11.3	12.0	12.7	13.4	14.2	14.9	15.7	16.6	17.5	18.4	19.3	20.3	21.4	22.4	23.6	24.7
28	8.3	8.9	9.6	10.2	10.9	11.6	12.3	13.1	13.8	14.6	15.5	16.4	17.3	18.2	19.2	20.3	21.4	22.5	23.7	24.8	26.1
29	8.4	9.0	9.7	10.4	11.1	11.9	12.7	13.5	14.3	15.2	16.1	17.1	18.1	19.2	20.2	21.4	22.6	23.8	25.0	26.3	27.6
30	8.5	9.2	9.9	10.7	11.5	12.3	13.2	14.0	15.0	15.9	16.9	18.0	19.1	20.2	21.4	22.6	23.9	25.2	26.6	27.9	29.4
31	8.7	9.4	10.2	11.1	11.9	12.8	13.7	14.7	15.7	16.8	17.8	19.0	20.2	21.4	22.7	24.1	25.4	26.8	28.3	29.8	31.3
32	8.9	9.8	10.6	11.5	12.5	13.4	14.4	15.5	16.6	17.7	18.9	20.2	21.5	22.8	24.2	25.7	27.1	28.6	30.2	31.8	33.5
33	9.3	10.2	11.1	12.1	13.1	14.2	15.3	16.4	17.6	18.9	20.2	21.6	23.0	24.4	25.9	27.5	29.1	30.7	32.4	34.1	35.9
34	9.7	10.7	11.7	12.8	13.9	15.0	16.2	17.5	18.8	20.2	21.6	23.1	24.7	26.2	27.8	29.5	31.2	33.0	34.8	36.6	38.5
35	10.3	11.3	12.4	13.6	14.8	16.1	17.4	18.8	20.2	21.7	23.3	24.9	26.5	28.2	30.0	31.8	33.6	35.5	37.4	39.4	41.5
36	10.9	12.1	13.3	14.5	15.9	17.2	18.7	20.2	21.8	23.4	25.1	26.8	28.6	30.5	32.4	34.3	36.3	38.3	40.4	42.5	44.7
37	11.6	12.9	14.2	15.6	17.1	18.6	20.2	21.8	23.5	25.3	27.1	29.0	30.9	32.9	35.0	37.0	39.2	41.3	43.6	45.9	48.3
38	12.4	13.8	15.3	16.8	18.4	20.1	21.8	23.6	25.5	27.4	29.4	31.4	33.5	35.6	37.8	40.0	42.3	44.7	47.1	49.7	52.3
39	13.4	14.9	16.5	18.2	20.0	21.8	23.7	25.6	27.6	29.7	31.8	34.0	36.3	38.6	40.9	43.3	45.8	48.4	51.0	53.8	56.6
40	14.5	16.2	18.0	19.8	21.7	23.7	25.7	27.8	30.0	32.3	34.6	36.9	39.3	41.8	44.3	47.0	49.7	52.4	55.3	58.3	61.3
41	15.7	17.6	19.5	21.5	23.6	25.8	28.0	30.3	32.6	35.1	37.5	40.1	42.7	45.3	48.1	50.9	53.8	56.9	60.0	63.2	
42	17.1	19.2	21.3	23.5	25.7	28.1	30.5	32.9	35.5	38.1	40.8	43.5	46.3	49.2	52.2	55.2	58.5	61.7	65.1		
43	18.7	20.9	23.2	25.6	28.0	30.6	33.1	35.8	38.6	41.4	44.3	47.2	50.2	53.4	56.6	60.0	63.4	67.0			
44	20.3	22.8	25.3	27.9	30.5	33.2	36.1	39.0	41.9	45.0	48.0	51.3	54.6	58.0	61.5	65.1	68.8				
45	22.4	25.0	27.8	30.6	33.5	36.5	39.6	42.7	45.9	49.2	52.6	56.1	59.7	63.5	67.3	71.3					
46	25.0	27.9	30.9	33.9	37.1	40.4	43.7	47.1	50.6	54.2	58.0	61.8	65.8	69.8	74.0						
47	27.4	30.6	33.9	37.3	40.7	44.3	47.9	51.6	55.4	59.4	63.4	67.7	72.0	76.5							
48	30.1	33.6	37.2	40.8	44.6	48.4	52.4	56.4	60.7	65.0	69.5	74.1	78.8								
49	33.0	36.8	40.7	44.7	48.8	53.0	57.3	61.8	66.4	71.2	76.0	81.1									
50	36.2	40.3	44.6	48.9	53.4	58.0	62.7	67.6	72.7	77.9	83.3										
51	39.6	44.1	48.8	53.5	58.4	63.4	68.6	74.1	79.6	85.3											
52	43.3	48.2	53.3	58.5	63.9	69.4	75.2	81.0	87.1												
53	47.3	52.7	58.2	64.0	69.9	76.0	82.3	88.7													
54	51.7	57.6	63.7	70.0	76.6	83.2	90.1														
55	56.5	63.0	69.7	76.7	83.8	91.1															
56	63.3	70.4	77.9	85.4	93.3																
57	69.2	77.2	85.2	93.6																	
58	75.8	84.5	93.4																		
59	82.3	91.8																			
60	89.5																				

Benefit - 50 lac to 100 lac

Female - Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	5.5	5.9	6.3	6.7	7.0	7.4	7.7	8.0	8.3	8.6	8.9	9.3	9.6	9.9	10.2	10.6	11.0	11.3	11.7	12.2	12.6
19	5.6	6.1	6.5	6.8	7.2	7.5	7.8	8.2	8.5	8.8	9.1	9.5	9.8	10.2	10.5	10.9	11.3	11.7	12.2	12.6	13.1
20	5.8	6.2	6.6	6.9	7.3	7.6	8.0	8.3	8.6	9.0	9.3	9.7	10.0	10.4	10.8	11.2	11.7	12.1	12.6	13.1	13.7
21	5.9	6.3	6.7	7.0	7.4	7.8	8.1	8.4	8.8	9.2	9.5	9.9	10.3	10.7	11.2	11.6	12.1	12.6	13.1	13.7	14.3
22	6.0	6.4	6.8	7.1	7.5	7.9	8.2	8.6	9.0	9.4	9.7	10.2	10.6	11.1	11.5	12.0	12.6	13.1	13.7	14.3	15.0
23	6.0	6.4	6.8	7.2	7.6	8.0	8.4	8.7	9.1	9.6	10.0	10.5	10.9	11.4	12.0	12.5	13.1	13.7	14.3	15.0	15.7
24	6.1	6.5	6.9	7.3	7.7	8.1	8.5	8.9	9.3	9.8	10.3	10.8	11.3	11.8	12.4	13.0	13.7	14.3	15.0	15.8	16.5
25	6.1	6.5	6.9	7.3	7.8	8.2	8.6	9.1	9.6	10.1	10.6	11.1	11.7	12.3	12.9	13.6	14.3	15.1	15.8	16.6	17.4
26	6.1	6.5	7.0	7.4	7.9	8.3	8.8	9.3	9.8	10.4	10.9	11.5	12.2	12.8	13.5	14.3	15.0	15.9	16.7	17.6	18.5
27	6.1	6.6	7.1	7.5	8.0	8.5	9.0	9.6	10.1	10.7	11.4	12.0	12.7	13.5	14.2	15.0	15.9	16.8	17.7	18.6	19.6
28	6.2	6.7	7.1	7.7	8.2	8.7	9.3	9.9	10.5	11.2	11.9	12.6	13.4	14.2	15.0	15.9	16.8	17.8	18.8	19.8	20.8
29	6.2	6.8	7.3	7.8	8.4	9.0	9.6	10.3	11.0	11.7	12.5	13.3	14.1	15.0	15.9	16.9	17.9	19.0	20.0	21.1	22.2
30	6.4	6.9	7.5	8.1	8.7	9.4	10.0	10.8	11.5	12.3	13.2	14.1	15.0	16.0	17.0	18.1	19.1	20.3	21.4	22.6	23.8
31	6.5	7.1	7.7	8.4	9.1	9.8	10.6	11.4	12.2	13.1	14.0	15.0	16.1	17.1	18.2	19.4	20.5	21.7	23.0	24.3	25.6
32	6.7	7.4	8.1	8.8	9.6	10.4	11.2	12.1	13.0	14.0	15.1	16.1	17.2	18.4	19.6	20.8	22.1	23.4	24.8	26.2	27.6
33	7.1	7.8	8.5	9.3	10.2	11.0	12.0	13.0	14.0	15.1	16.2	17.4	18.6	19.9	21.2	22.5	23.9	25.3	26.8	28.2	29.8
34	7.4	8.2	9.1	10.0	10.9	11.9	12.9	14.0	15.1	16.3	17.6	18.8	20.2	21.5	22.9	24.4	25.9	27.4	29.0	30.6	32.2
35	7.9	8.8	9.7	10.7	11.7	12.8	14.0	15.2	16.4	17.7	19.1	20.5	21.9	23.4	24.9	26.5	28.1	29.7	31.4	33.1	34.9
36	8.7	9.6	10.7	11.8	12.9	14.1	15.4	16.7	18.1	19.5	20.9	22.4	24.0	25.6	27.2	28.9	30.7	32.4	34.3	36.1	38.1
37	9.3	10.4	11.6	12.8	14.0	15.4	16.8	18.2	19.7	21.2	22.8	24.4	26.1	27.9	29.6	31.5	33.3	35.2	37.2	39.3	41.4
38	10.1	11.3	12.6	13.9	15.3	16.8	18.3	19.9	21.5	23.1	24.9	26.6	28.5	30.3	32.3	34.2	36.2	38.3	40.5	42.7	45.0
39	11.0	12.4	13.7	15.2	16.8	18.3	20.0	21.7	23.5	25.3	27.1	29.1	31.0	33.0	35.1	37.2	39.4	41.7	44.0	46.5	48.9
40	12.1	13.5	15.1	16.7	18.4	20.1	21.9	23.7	25.6	27.6	29.6	31.7	33.8	36.0	38.2	40.6	43.0	45.4	48.0	50.6	53.3
41	13.2	14.8	16.6	18.3	20.2	22.0	24.0	26.0	28.0	30.2	32.4	34.6	36.9	39.2	41.7	44.2	46.8	49.5	52.2	55.1	
42	14.5	16.3	18.2	20.1	22.1	24.1	26.2	28.4	30.7	33.0	35.3	37.7	40.2	42.8	45.4	48.2	51.0	53.9	56.9		
43	16.0	17.9	20.0	22.1	24.2	26.4	28.7	31.1	33.5	36.0	38.5	41.1	43.9	46.6	49.5	52.5	55.5	58.7			
44	17.5	19.7	21.9	24.1	26.5	28.9	31.4	34.0	36.6	39.3	42.0	44.9	47.8	50.8	54.0	57.2	60.5				
45	19.4	21.8	24.2	26.7	29.2	31.9	34.6	37.4	40.2	43.1	46.2	49.3	52.5	55.8	59.2	62.8					
46	22.1	24.7	27.3	30.0	32.9	35.7	38.7	41.7	44.8	48.0	51.4	54.8	58.3	62.0	65.7						
47	24.3	27.1	30.0	33.0	36.1	39.2	42.5	45.8	49.2	52.7	56.3	60.1	64.0	68.0							
48	26.7	29.8	33.0	36.3	39.6	43.0	46.5	50.2	53.9	57.8	61.8	65.9	70.2								
49	29.3	32.7	36.2	39.8	43.4	47.1	51.0	55.0	59.1	63.4	67.7	72.3									
50	32.2	35.9	39.7	43.6	47.5	51.7	55.9	60.3	64.8	69.5	74.3										
51	35.3	39.3	43.4	47.7	52.1	56.6	61.2	66.1	71.0	76.2											
52	38.6	43.0	47.5	52.2	57.0	61.9	67.1	72.4	77.9												
53	42.2	47.0	52.0	57.1	62.4	67.9	73.5	79.4													
54	46.1	51.4	56.9	62.5	68.4	74.4	80.6														
55	50.4	56.3	62.3	68.6	74.9	81.6															
56	55.6	62.0	68.7	75.5	82.7																
57	60.9	68.1	75.4	83.0																	
58	66.9	74.7	82.9																		
59	72.8	81.5																			
60	79.4																				

Benefit - 100 lac & above

Female - Tobacco User

Level Term Assurance - Single Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	4.5	4.8	5.1	5.4	5.7	6.0	6.2	6.5	6.7	7.0	7.2	7.4	7.7	8.0	8.2	8.5	8.8	9.1	9.5	9.8	10.2
19	4.6	4.9	5.2	5.5	5.8	6.1	6.3	6.6	6.9	7.1	7.4	7.6	7.9	8.2	8.5	8.8	9.1	9.5	9.8	10.2	10.6
20	4.7	5.0	5.4	5.7	5.9	6.2	6.5	6.7	7.0	7.3	7.5	7.8	8.1	8.4	8.8	9.1	9.5	9.9	10.3	10.7	11.2
21	4.8	5.1	5.4	5.7	6.0	6.3	6.6	6.9	7.1	7.4	7.7	8.0	8.4	8.7	9.1	9.5	9.9	10.3	10.7	11.2	11.7
22	4.9	5.2	5.5	5.8	6.1	6.4	6.7	7.0	7.3	7.6	7.9	8.3	8.6	9.0	9.4	9.8	10.3	10.8	11.3	11.8	12.4
23	4.9	5.3	5.6	5.9	6.2	6.5	6.8	7.1	7.4	7.8	8.1	8.5	8.9	9.3	9.8	10.3	10.8	11.3	11.8	12.4	13.1
24	5.0	5.3	5.6	5.9	6.3	6.6	6.9	7.3	7.6	8.0	8.4	8.8	9.3	9.7	10.2	10.7	11.3	11.9	12.5	13.1	13.8
25	5.0	5.3	5.7	6.0	6.3	6.7	7.0	7.4	7.8	8.2	8.7	9.1	9.6	10.1	10.7	11.3	11.9	12.5	13.2	13.9	14.7
26	5.0	5.3	5.7	6.1	6.4	6.8	7.2	7.6	8.0	8.5	9.0	9.5	10.1	10.6	11.3	11.9	12.6	13.3	14.0	14.8	15.6
27	5.0	5.4	5.8	6.1	6.5	6.9	7.4	7.8	8.3	8.8	9.4	10.0	10.6	11.2	11.9	12.6	13.4	14.1	14.9	15.8	16.6
28	5.0	5.4	5.8	6.3	6.7	7.1	7.6	8.1	8.7	9.2	9.8	10.5	11.2	11.9	12.6	13.4	14.2	15.1	16.0	16.9	17.8
29	5.1	5.5	6.0	6.4	6.9	7.4	7.9	8.5	9.1	9.7	10.4	11.1	11.9	12.7	13.5	14.3	15.2	16.2	17.1	18.1	19.1
30	5.2	5.6	6.1	6.6	7.2	7.7	8.3	9.0	9.6	10.3	11.1	11.9	12.7	13.6	14.5	15.4	16.4	17.4	18.4	19.4	20.6
31	5.3	5.8	6.4	6.9	7.5	8.1	8.8	9.5	10.3	11.0	11.9	12.7	13.7	14.6	15.6	16.6	17.7	18.7	19.8	21.0	22.2
32	5.5	6.1	6.7	7.3	8.0	8.7	9.4	10.2	11.0	11.9	12.8	13.8	14.8	15.8	16.9	18.0	19.1	20.3	21.5	22.7	24.0
33	5.8	6.4	7.1	7.8	8.5	9.3	10.1	11.0	11.9	12.9	13.9	14.9	16.0	17.2	18.3	19.5	20.7	22.0	23.3	24.7	26.1
34	6.2	6.9	7.6	8.4	9.2	10.1	11.0	11.9	13.0	14.0	15.1	16.3	17.5	18.7	20.0	21.2	22.6	24.0	25.4	26.8	28.3
35	6.6	7.4	8.2	9.1	10.0	10.9	12.0	13.0	14.2	15.3	16.5	17.8	19.1	20.4	21.8	23.2	24.6	26.1	27.6	29.2	30.8
36	7.2	8.1	9.0	10.0	11.0	12.1	13.2	14.4	15.6	16.9	18.2	19.5	20.9	22.4	23.9	25.4	27.0	28.6	30.2	31.9	33.7
37	7.8	8.8	9.8	10.9	12.0	13.2	14.5	15.8	17.1	18.5	19.9	21.4	22.9	24.5	26.1	27.7	29.4	31.2	33.0	34.8	36.7
38	8.6	9.6	10.8	12.0	13.2	14.6	15.9	17.3	18.8	20.3	21.8	23.4	25.1	26.8	28.5	30.3	32.1	34.0	36.0	38.0	40.1
39	9.4	10.6	11.9	13.2	14.6	16.0	17.5	19.1	20.6	22.3	23.9	25.7	27.5	29.3	31.2	33.1	35.1	37.2	39.3	41.5	43.7
40	10.4	11.7	13.1	14.6	16.1	17.7	19.3	20.9	22.7	24.4	26.3	28.1	30.1	32.1	34.1	36.2	38.4	40.6	42.9	45.3	47.8
41	11.5	13.0	14.5	16.1	17.8	19.5	21.2	23.0	24.9	26.8	28.8	30.8	32.9	35.0	37.3	39.6	41.9	44.4	46.9	49.5	
42	12.7	14.3	16.0	17.8	19.6	21.4	23.3	25.3	27.3	29.4	31.6	33.8	36.0	38.3	40.8	43.2	45.8	48.4	51.2		
43	14.0	15.8	17.7	19.6	21.5	23.5	25.6	27.8	29.9	32.2	34.5	36.9	39.4	41.9	44.5	47.2	50.0	52.9			
44	15.5	17.5	19.5	21.5	23.7	25.8	28.1	30.4	32.8	35.3	37.7	40.3	43.0	45.8	48.7	51.6	54.7				
45	17.3	19.4	21.6	23.8	26.1	28.6	31.0	33.6	36.2	38.8	41.6	44.4	47.3	50.4	53.5	56.8					
46	19.5	21.8	24.2	26.6	29.2	31.8	34.6	37.3	40.1	43.1	46.1	49.2	52.5	55.8	59.2						
47	21.5	24.1	26.7	29.4	32.2	35.1	38.0	41.0	44.2	47.4	50.7	54.1	57.6	61.4							
48	23.7	26.5	29.4	32.4	35.4	38.6	41.8	45.1	48.5	52.0	55.7	59.5	63.4								
49	26.1	29.2	32.3	35.6	38.9	42.3	45.9	49.5	53.3	57.2	61.2	65.4									
50	28.7	32.1	35.5	39.1	42.7	46.5	50.4	54.3	58.5	62.8	67.2										
51	31.5	35.2	39.0	42.8	46.9	51.0	55.2	59.7	64.2	69.0											
52	34.5	38.6	42.7	47.0	51.4	55.9	60.6	65.4	70.5												
53	37.8	42.2	46.8	51.5	56.3	61.4	66.5	71.9													
54	41.4	46.3	51.3	56.4	61.8	67.3	73.1														
55	45.4	50.8	56.2	62.0	67.8	74.0															
56	50.0	55.8	62.0	68.2	74.8																
57	54.8	61.4	68.1	75.1																	
58	60.4	67.5	75.0																		
59	65.8	73.8																			
60	71.9																				

per 1000 Sum Assured

Benefit - 25 lac to 50 lac

Male - Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.9	2.1	2.2	2.3	2.4	2.6	2.7	2.8	3.0	3.1	3.2	3.4	3.5	3.6	3.7	3.9	4.0	4.2	4.3	4.4	4.6
19	1.9	2.1	2.2	2.4	2.5	2.6	2.8	2.9	3.0	3.2	3.3	3.4	3.6	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.8
20	2.0	2.1	2.3	2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.8	5.0
21	2.0	2.1	2.3	2.4	2.6	2.7	2.9	3.0	3.2	3.3	3.5	3.6	3.8	3.9	4.1	4.2	4.4	4.6	4.8	5.0	5.2
22	2.0	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.6	3.7	3.9	4.0	4.2	4.4	4.6	4.8	5.0	5.2	5.4
23	2.1	2.2	2.3	2.5	2.7	2.8	3.0	3.1	3.3	3.5	3.7	3.8	4.0	4.2	4.4	4.6	4.8	5.0	5.2	5.4	5.6
24	2.1	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.6	3.8	4.0	4.1	4.3	4.5	4.7	5.0	5.2	5.4	5.6	5.9
25	2.1	2.3	2.4	2.6	2.8	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2	5.4	5.7	5.9	6.2
26	2.1	2.3	2.5	2.7	2.8	3.0	3.2	3.4	3.6	3.8	4.1	4.3	4.5	4.7	4.9	5.2	5.4	5.7	6.0	6.2	6.5
27	2.2	2.4	2.5	2.7	2.9	3.1	3.3	3.5	3.8	4.0	4.2	4.5	4.7	4.9	5.2	5.5	5.7	6.0	6.3	6.6	6.9
28	2.2	2.4	2.6	2.8	3.0	3.2	3.5	3.7	3.9	4.2	4.4	4.7	4.9	5.2	5.5	5.8	6.1	6.4	6.7	7.0	7.3
29	2.3	2.5	2.7	2.9	3.1	3.4	3.6	3.8	4.1	4.4	4.7	4.9	5.2	5.5	5.8	6.1	6.4	6.7	7.1	7.4	7.7
30	2.4	2.6	2.8	3.0	3.3	3.5	3.8	4.0	4.3	4.6	4.9	5.2	5.5	5.8	6.1	6.5	6.8	7.2	7.5	7.9	8.2
31	2.5	2.7	2.9	3.2	3.4	3.7	4.0	4.3	4.6	4.9	5.2	5.5	5.9	6.2	6.5	6.9	7.3	7.6	8.0	8.4	8.8
32	2.6	2.8	3.1	3.3	3.6	3.9	4.2	4.5	4.8	5.2	5.6	5.9	6.2	6.6	7.0	7.4	7.7	8.1	8.5	9.0	9.4
33	2.7	3.0	3.2	3.5	3.8	4.1	4.5	4.8	5.2	5.5	5.9	6.3	6.7	7.1	7.5	7.9	8.3	8.7	9.1	9.6	10.1
34	2.8	3.1	3.4	3.7	4.1	4.4	4.8	5.1	5.5	5.9	6.3	6.7	7.2	7.6	8.0	8.4	8.9	9.3	9.8	10.3	10.8
35	3.0	3.3	3.6	4.0	4.3	4.7	5.1	5.5	5.9	6.4	6.8	7.2	7.7	8.1	8.6	9.0	9.5	10.0	10.5	11.1	11.6
36	3.2	3.5	3.9	4.3	4.6	5.0	5.5	5.9	6.4	6.8	7.3	7.8	8.2	8.7	9.2	9.7	10.2	10.8	11.3	11.9	12.5
37	3.4	3.8	4.2	4.6	5.0	5.4	5.9	6.3	6.8	7.3	7.9	8.4	8.9	9.4	9.9	10.5	11.0	11.6	12.2	12.8	13.5
38	3.6	4.0	4.5	4.9	5.4	5.8	6.3	6.8	7.4	7.9	8.5	9.0	9.5	10.1	10.7	11.3	11.9	12.5	13.2	13.8	14.5
39	3.9	4.4	4.8	5.3	5.8	6.3	6.8	7.4	7.9	8.5	9.1	9.7	10.3	10.9	11.5	12.2	12.8	13.5	14.2	14.9	15.7
40	4.2	4.7	5.2	5.7	6.2	6.8	7.4	8.0	8.6	9.2	9.8	10.5	11.1	11.8	12.4	13.1	13.9	14.6	15.4	16.2	17.0
41	4.6	5.1	5.6	6.2	6.7	7.3	8.0	8.6	9.2	9.9	10.6	11.3	12.0	12.7	13.5	14.2	15.0	15.8	16.6	17.5	
42	4.9	5.5	6.1	6.7	7.3	7.9	8.6	9.3	10.0	10.7	11.5	12.2	13.0	13.8	14.5	15.4	16.2	17.1	18.0		
43	5.3	5.9	6.6	7.2	7.9	8.6	9.3	10.0	10.8	11.6	12.4	13.2	14.0	14.9	15.7	16.6	17.6	18.5			
44	5.8	6.4	7.1	7.8	8.5	9.3	10.1	10.9	11.7	12.6	13.5	14.3	15.2	16.1	17.1	18.0	19.1				
45	6.3	7.0	7.8	8.5	9.3	10.1	11.0	11.9	12.8	13.7	14.7	15.7	16.6	17.6	18.7	19.8					
46	7.0	7.8	8.6	9.4	10.3	11.2	12.1	13.1	14.1	15.1	16.2	17.2	18.3	19.4	20.6						
47	7.7	8.5	9.4	10.3	11.3	12.2	13.3	14.3	15.4	16.6	17.7	18.9	20.1	21.3							
48	8.4	9.3	10.3	11.3	12.3	13.4	14.5	15.7	16.9	18.1	19.4	20.7	22.0								
49	9.1	10.1	11.2	12.3	13.4	14.6	15.9	17.1	18.4	19.8	21.3	22.7									
50	10.1	11.3	12.5	13.7	15.0	16.4	17.8	19.2	20.7	22.3	24.0										
51	11.1	12.3	13.7	15.0	16.5	17.9	19.4	21.1	22.7	24.5											
52	12.1	13.5	14.9	16.5	18.0	19.6	21.3	23.1	25.0												
53	13.3	14.9	16.5	18.2	19.9	21.8	23.7	25.7													
54	14.7	16.5	18.3	20.1	22.1	24.2	26.4														
55	16.1	18.1	20.1	22.2	24.4	26.7															
56	18.0	20.1	22.4	24.7	27.2																
57	19.7	22.0	24.5	27.2																	
58	21.5	24.1	26.9																		
59	23.5	26.4																			
60	25.8																				

Benefit - 50 lac to 100 lac

Male - Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.4	1.5	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.6
19	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.1	3.2	3.3	3.5	3.6	3.7
20	1.5	1.6	1.7	1.8	1.9	2.0	2.2	2.3	2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.3	3.5	3.6	3.7	3.9
21	1.5	1.6	1.7	1.9	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.1	3.2	3.3	3.5	3.6	3.8	3.9	4.1
22	1.5	1.7	1.8	1.9	2.0	2.1	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.2	3.3	3.5	3.6	3.8	3.9	4.1	4.3
23	1.6	1.7	1.8	1.9	2.1	2.2	2.3	2.4	2.6	2.7	2.9	3.0	3.1	3.3	3.4	3.6	3.8	3.9	4.1	4.3	4.5
24	1.6	1.7	1.8	2.0	2.1	2.2	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8	4.0	4.1	4.3	4.5	4.7
25	1.6	1.8	1.9	2.0	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.3	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.0
26	1.7	1.8	1.9	2.1	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.1	5.3
27	1.7	1.8	2.0	2.2	2.3	2.5	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.7	4.9	5.1	5.4	5.6
28	1.8	1.9	2.1	2.2	2.4	2.6	2.8	2.9	3.1	3.4	3.6	3.8	4.0	4.2	4.5	4.7	5.0	5.2	5.5	5.7	6.0
29	1.8	2.0	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.8	4.0	4.3	4.5	4.7	5.0	5.3	5.5	5.8	6.1	6.4
30	1.9	2.1	2.2	2.4	2.6	2.8	3.1	3.3	3.5	3.8	4.0	4.3	4.5	4.8	5.1	5.3	5.6	5.9	6.2	6.5	6.8
31	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.5	3.7	4.0	4.3	4.6	4.8	5.1	5.4	5.7	6.0	6.3	6.7	7.0	7.3
32	2.1	2.3	2.5	2.7	2.9	3.2	3.4	3.7	4.0	4.3	4.6	4.9	5.2	5.5	5.8	6.1	6.5	6.8	7.1	7.5	7.9
33	2.2	2.4	2.6	2.9	3.1	3.4	3.7	4.0	4.3	4.6	4.9	5.2	5.6	5.9	6.2	6.6	6.9	7.3	7.7	8.1	8.5
34	2.3	2.5	2.8	3.1	3.3	3.6	3.9	4.3	4.6	4.9	5.3	5.6	6.0	6.3	6.7	7.1	7.5	7.9	8.3	8.7	9.1
35	2.4	2.7	3.0	3.3	3.6	3.9	4.2	4.6	4.9	5.3	5.7	6.1	6.4	6.8	7.2	7.6	8.0	8.5	8.9	9.4	9.8
36	2.7	3.0	3.3	3.6	3.9	4.3	4.6	5.0	5.4	5.8	6.2	6.6	7.0	7.4	7.8	8.3	8.7	9.2	9.7	10.2	10.7
37	2.9	3.2	3.5	3.9	4.2	4.6	5.0	5.4	5.8	6.2	6.7	7.1	7.5	8.0	8.5	8.9	9.4	9.9	10.5	11.0	11.5
38	3.1	3.4	3.8	4.2	4.6	5.0	5.4	5.8	6.3	6.7	7.2	7.7	8.2	8.6	9.1	9.7	10.2	10.7	11.3	11.9	12.5
39	3.3	3.7	4.1	4.5	4.9	5.4	5.8	6.3	6.8	7.3	7.8	8.3	8.8	9.3	9.9	10.4	11.0	11.6	12.2	12.9	13.5
40	3.6	4.0	4.4	4.9	5.3	5.8	6.3	6.8	7.3	7.9	8.4	9.0	9.5	10.1	10.7	11.3	11.9	12.6	13.2	13.9	14.7
41	3.9	4.3	4.8	5.3	5.8	6.3	6.8	7.4	7.9	8.5	9.1	9.7	10.3	11.0	11.6	12.3	12.9	13.6	14.4	15.1	
42	4.2	4.7	5.2	5.7	6.3	6.8	7.4	8.0	8.6	9.2	9.9	10.6	11.2	11.9	12.6	13.3	14.0	14.8	15.6		
43	4.6	5.1	5.7	6.2	6.8	7.4	8.0	8.7	9.3	10.0	10.7	11.4	12.2	12.9	13.6	14.4	15.2	16.1			
44	5.0	5.6	6.1	6.7	7.4	8.0	8.7	9.4	10.1	10.9	11.7	12.4	13.2	14.0	14.8	15.7	16.6				
45	5.5	6.1	6.7	7.4	8.1	8.8	9.5	10.3	11.1	11.9	12.8	13.6	14.4	15.3	16.2	17.2					
46	6.2	6.8	7.5	8.3	9.0	9.8	10.6	11.5	12.3	13.2	14.2	15.1	16.0	17.0	18.0						
47	6.7	7.5	8.2	9.0	9.8	10.7	11.6	12.5	13.5	14.5	15.5	16.5	17.6	18.7							
48	7.3	8.1	9.0	9.8	10.8	11.7	12.7	13.7	14.8	15.8	17.0	18.1	19.3								
49	8.0	8.9	9.8	10.8	11.8	12.8	13.9	15.0	16.1	17.4	18.6	19.9									
50	8.9	9.9	10.9	12.0	13.2	14.3	15.6	16.8	18.2	19.5	21.0										
51	9.7	10.8	11.9	13.1	14.4	15.7	17.0	18.4	19.9	21.5											
52	10.6	11.8	13.1	14.4	15.8	17.2	18.7	20.2	21.9												
53	11.6	13.0	14.5	15.9	17.5	19.1	20.8	22.6													
54	12.9	14.4	16.0	17.6	19.4	21.2	23.2														
55	14.1	15.8	17.6	19.5	21.4	23.5															
56	15.6	17.4	19.4	21.5	23.7																
57	17.0	19.1	21.3	23.7																	
58	18.6	21.0	23.4																		
59	20.4	23.0																			
60	22.5																				

Benefit - 100 lac & above

Male - Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0
19	1.2	1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1
20	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.3
21	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.2	3.3	3.4
22	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.0	3.2	3.3	3.5	3.6
23	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.3	2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.8
24	1.3	1.4	1.5	1.7	1.8	1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.9	4.1
25	1.4	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.6	3.7	3.9	4.1	4.3
26	1.4	1.5	1.6	1.8	1.9	2.0	2.1	2.3	2.4	2.6	2.8	2.9	3.1	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6
27	1.4	1.6	1.7	1.8	2.0	2.1	2.2	2.4	2.6	2.7	2.9	3.1	3.3	3.4	3.6	3.8	4.0	4.2	4.4	4.7	4.9
28	1.5	1.6	1.7	1.9	2.0	2.2	2.4	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2
29	1.5	1.7	1.8	2.0	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.4	4.6	4.8	5.1	5.3	5.6
30	1.6	1.8	1.9	2.1	2.3	2.4	2.6	2.8	3.0	3.3	3.5	3.7	3.9	4.2	4.4	4.7	4.9	5.2	5.4	5.7	6.0
31	1.7	1.8	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.5	3.7	4.0	4.2	4.5	4.7	5.0	5.3	5.5	5.8	6.1	6.4
32	1.8	1.9	2.1	2.3	2.5	2.8	3.0	3.2	3.5	3.7	4.0	4.3	4.5	4.8	5.1	5.4	5.7	6.0	6.3	6.6	6.9
33	1.9	2.1	2.3	2.5	2.7	3.0	3.2	3.5	3.7	4.0	4.3	4.6	4.9	5.2	5.5	5.8	6.1	6.4	6.8	7.1	7.5
34	2.0	2.2	2.4	2.7	2.9	3.2	3.4	3.7	4.0	4.3	4.7	5.0	5.3	5.6	5.9	6.2	6.6	6.9	7.3	7.7	8.1
35	2.1	2.4	2.6	2.9	3.1	3.4	3.7	4.0	4.3	4.7	5.0	5.4	5.7	6.0	6.4	6.7	7.1	7.5	7.9	8.3	8.7
36	2.3	2.6	2.8	3.1	3.4	3.7	4.0	4.4	4.7	5.1	5.5	5.8	6.2	6.5	6.9	7.3	7.7	8.1	8.6	9.0	9.5
37	2.5	2.8	3.1	3.4	3.7	4.0	4.4	4.7	5.1	5.5	5.9	6.3	6.7	7.1	7.5	7.9	8.4	8.8	9.3	9.7	10.2
38	2.7	3.0	3.3	3.6	4.0	4.4	4.7	5.1	5.5	6.0	6.4	6.8	7.2	7.6	8.1	8.6	9.0	9.5	10.0	10.6	11.1
39	2.9	3.2	3.6	4.0	4.3	4.7	5.1	5.6	6.0	6.4	6.9	7.4	7.8	8.3	8.8	9.3	9.8	10.3	10.9	11.5	12.0
40	3.1	3.5	3.9	4.3	4.7	5.1	5.6	6.0	6.5	7.0	7.5	8.0	8.5	9.0	9.5	10.1	10.6	11.2	11.8	12.4	13.1
41	3.4	3.8	4.2	4.7	5.1	5.6	6.1	6.5	7.1	7.6	8.1	8.7	9.2	9.8	10.3	10.9	11.5	12.2	12.8	13.5	
42	3.7	4.2	4.6	5.1	5.6	6.1	6.6	7.1	7.7	8.2	8.8	9.4	10.0	10.6	11.2	11.9	12.5	13.2	14.0		
43	4.0	4.5	5.0	5.5	6.0	6.6	7.1	7.7	8.3	8.9	9.6	10.2	10.8	11.5	12.2	12.9	13.6	14.4			
44	4.4	4.9	5.4	6.0	6.6	7.1	7.7	8.4	9.0	9.7	10.4	11.1	11.8	12.5	13.2	14.0	14.8				
45	4.8	5.4	6.0	6.6	7.2	7.8	8.5	9.2	9.9	10.6	11.4	12.2	12.9	13.7	14.5	15.4					
46	5.4	6.0	6.6	7.3	8.0	8.7	9.4	10.2	10.9	11.8	12.6	13.4	14.3	15.2	16.1						
47	5.9	6.6	7.2	8.0	8.7	9.5	10.3	11.1	12.0	12.9	13.8	14.7	15.7	16.7							
48	6.4	7.2	7.9	8.7	9.5	10.4	11.3	12.2	13.1	14.1	15.2	16.2	17.2								
49	7.0	7.8	8.7	9.5	10.4	11.4	12.3	13.4	14.4	15.5	16.6	17.8									
50	7.8	8.7	9.7	10.7	11.7	12.8	13.9	15.0	16.2	17.5	18.8										
51	8.5	9.5	10.6	11.7	12.8	14.0	15.2	16.5	17.8	19.2											
52	9.3	10.4	11.6	12.8	14.0	15.3	16.7	18.1	19.6												
53	10.3	11.6	12.9	14.2	15.6	17.1	18.6	20.2													
54	11.4	12.8	14.3	15.8	17.3	19.0	20.8														
55	12.6	14.1	15.7	17.4	19.2	21.1															
56	13.9	15.6	17.4	19.3	21.3																
57	15.2	17.1	19.1	21.2																	
58	16.7	18.8	21.0																		
59	18.3	20.7																			
60	20.2																				

Benefit - 25 lac to 50 lac

Female - Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.7	1.9	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	4.0
19	1.8	1.9	2.0	2.1	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.5	3.6	3.7	3.8	3.9	4.1
20	1.8	1.9	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1	4.2
21	1.8	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.0	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.1	4.2	4.4
22	1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.3	3.5	3.6	3.7	3.9	4.0	4.2	4.4	4.5
23	1.9	2.0	2.1	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.2	3.3	3.4	3.6	3.7	3.9	4.0	4.2	4.4	4.5	4.7
24	1.9	2.0	2.2	2.3	2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.4	3.5	3.7	3.8	4.0	4.2	4.3	4.5	4.7	4.9
25	1.9	2.0	2.2	2.3	2.4	2.6	2.7	2.8	3.0	3.2	3.3	3.5	3.6	3.8	4.0	4.1	4.3	4.5	4.7	4.9	5.1
26	1.9	2.1	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.6	3.7	3.9	4.1	4.3	4.5	4.7	4.9	5.2	5.4
27	1.9	2.1	2.2	2.4	2.5	2.6	2.8	3.0	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9	5.2	5.4	5.7
28	1.9	2.1	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.5	4.7	4.9	5.2	5.4	5.7	6.0
29	2.0	2.1	2.3	2.4	2.6	2.8	3.0	3.1	3.3	3.6	3.8	4.0	4.2	4.4	4.7	4.9	5.2	5.5	5.7	6.0	6.3
30	2.0	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.7	4.0	4.2	4.4	4.7	4.9	5.2	5.5	5.8	6.1	6.4	6.7
31	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.9	4.2	4.4	4.7	5.0	5.2	5.5	5.8	6.1	6.5	6.8	7.1
32	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.6	3.8	4.1	4.4	4.7	5.0	5.3	5.6	5.9	6.2	6.6	6.9	7.3	7.6
33	2.2	2.4	2.6	2.8	3.0	3.3	3.5	3.8	4.1	4.4	4.7	5.0	5.3	5.6	5.9	6.3	6.6	7.0	7.4	7.8	8.1
34	2.2	2.5	2.7	2.9	3.2	3.4	3.7	4.0	4.3	4.7	5.0	5.3	5.7	6.0	6.4	6.7	7.1	7.5	7.9	8.3	8.7
35	2.4	2.6	2.8	3.1	3.4	3.7	4.0	4.3	4.6	5.0	5.4	5.7	6.1	6.5	6.9	7.3	7.7	8.1	8.5	8.9	9.4
36	2.5	2.8	3.0	3.3	3.6	3.9	4.3	4.6	5.0	5.4	5.8	6.2	6.6	7.0	7.4	7.8	8.3	8.7	9.2	9.6	10.1
37	2.7	2.9	3.2	3.6	3.9	4.2	4.6	5.0	5.4	5.8	6.2	6.6	7.1	7.5	8.0	8.4	8.9	9.4	9.9	10.4	10.9
38	2.8	3.1	3.5	3.8	4.2	4.6	5.0	5.4	5.8	6.3	6.7	7.2	7.6	8.1	8.6	9.1	9.6	10.1	10.7	11.2	11.8
39	3.0	3.4	3.7	4.1	4.5	4.9	5.4	5.8	6.3	6.8	7.3	7.8	8.3	8.8	9.3	9.8	10.4	11.0	11.6	12.2	12.8
40	3.3	3.7	4.1	4.5	4.9	5.4	5.8	6.3	6.8	7.4	7.9	8.4	9.0	9.5	10.1	10.7	11.3	11.9	12.5	13.2	13.8
41	3.6	4.0	4.4	4.9	5.3	5.8	6.3	6.9	7.4	8.0	8.6	9.1	9.7	10.3	10.9	11.6	12.2	12.9	13.6	14.3	
42	3.9	4.3	4.8	5.3	5.8	6.3	6.9	7.5	8.1	8.7	9.3	9.9	10.5	11.2	11.8	12.5	13.2	14.0	14.7		
43	4.2	4.7	5.2	5.8	6.3	6.9	7.5	8.1	8.8	9.4	10.1	10.8	11.4	12.1	12.9	13.6	14.4	15.2			
44	4.6	5.1	5.7	6.3	6.9	7.5	8.1	8.8	9.5	10.2	11.0	11.7	12.4	13.2	14.0	14.8	15.6				
45	5.0	5.6	6.2	6.9	7.5	8.2	8.9	9.7	10.4	11.2	12.0	12.8	13.6	14.4	15.3	16.2					
46	5.6	6.3	7.0	7.7	8.4	9.1	9.9	10.7	11.5	12.4	13.3	14.1	15.0	15.9	16.9						
47	6.2	6.9	7.6	8.4	9.2	10.0	10.9	11.7	12.6	13.6	14.6	15.5	16.5	17.5							
48	6.8	7.6	8.4	9.2	10.1	11.0	11.9	12.9	13.9	14.9	16.0	17.0	18.1								
49	7.5	8.3	9.2	10.1	11.1	12.0	13.0	14.1	15.2	16.3	17.5	18.7									
50	8.3	9.3	10.3	11.3	12.4	13.5	14.6	15.8	17.1	18.4	19.7										
51	9.1	10.2	11.3	12.4	13.6	14.8	16.0	17.4	18.7	20.2											
52	10.0	11.2	12.3	13.6	14.9	16.2	17.6	19.0	20.6												
53	11.0	12.3	13.6	15.0	16.5	18.0	19.5	21.2													
54	12.2	13.6	15.1	16.6	18.3	19.9	21.7														
55	13.3	14.9	16.6	18.3	20.1	21.9															
56	14.9	16.7	18.5	20.4	22.4																
57	16.2	18.2	20.2	22.3																	
58	17.7	19.8	22.0																		
59	19.2	21.5																			
60	20.9																				

Benefit - 50 lac to 100 lac

Female - Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9
19	1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9	3.0
20	1.3	1.4	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1
21	1.4	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.2	3.3
22	1.4	1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.2	3.3	3.4
23	1.4	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.7	2.8	2.9	3.0	3.2	3.3	3.5	3.6
24	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.2	3.3	3.5	3.6	3.8
25	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.9	3.0	3.1	3.3	3.5	3.6	3.8	4.0
26	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.2	2.3	2.4	2.6	2.7	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.2
27	1.4	1.5	1.6	1.7	1.8	2.0	2.1	2.2	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.5	3.7	3.8	4.1	4.3	4.5
28	1.4	1.5	1.6	1.8	1.9	2.0	2.1	2.3	2.4	2.6	2.8	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.8
29	1.4	1.6	1.7	1.8	1.9	2.1	2.2	2.4	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.6	4.8	5.1
30	1.5	1.6	1.7	1.9	2.0	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.4	4.6	4.9	5.1	5.4
31	1.5	1.6	1.8	1.9	2.1	2.2	2.4	2.6	2.8	3.0	3.2	3.5	3.7	3.9	4.2	4.4	4.7	5.0	5.2	5.5	5.8
32	1.5	1.7	1.8	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.5	3.7	4.0	4.2	4.5	4.8	5.0	5.3	5.6	5.9	6.2
33	1.6	1.8	1.9	2.1	2.3	2.5	2.7	3.0	3.2	3.5	3.7	4.0	4.3	4.5	4.8	5.1	5.4	5.7	6.1	6.4	6.7
34	1.7	1.9	2.1	2.3	2.5	2.7	2.9	3.2	3.5	3.7	4.0	4.3	4.6	4.9	5.2	5.5	5.9	6.2	6.6	6.9	7.3
35	1.8	2.0	2.2	2.4	2.7	2.9	3.2	3.4	3.7	4.0	4.4	4.7	5.0	5.3	5.7	6.0	6.4	6.7	7.1	7.5	7.9
36	2.0	2.2	2.4	2.7	2.9	3.2	3.5	3.8	4.1	4.4	4.8	5.1	5.5	5.8	6.2	6.6	7.0	7.4	7.8	8.2	8.6
37	2.1	2.4	2.6	2.9	3.2	3.5	3.8	4.1	4.5	4.8	5.2	5.6	5.9	6.3	6.7	7.1	7.6	8.0	8.4	8.9	9.3
38	2.3	2.6	2.8	3.1	3.5	3.8	4.1	4.5	4.9	5.3	5.7	6.1	6.5	6.9	7.3	7.8	8.2	8.7	9.1	9.6	10.1
39	2.5	2.8	3.1	3.4	3.8	4.1	4.5	4.9	5.3	5.7	6.2	6.6	7.1	7.5	8.0	8.4	8.9	9.4	9.9	10.5	11.0
40	2.7	3.0	3.4	3.8	4.1	4.5	4.9	5.4	5.8	6.3	6.8	7.2	7.7	8.2	8.7	9.2	9.7	10.3	10.8	11.4	12.0
41	3.0	3.3	3.7	4.1	4.5	5.0	5.4	5.9	6.3	6.9	7.4	7.9	8.4	8.9	9.4	10.0	10.6	11.2	11.8	12.4	
42	3.3	3.7	4.1	4.5	5.0	5.4	5.9	6.4	6.9	7.5	8.0	8.6	9.1	9.7	10.3	10.9	11.5	12.2	12.8		
43	3.6	4.0	4.5	4.9	5.4	5.9	6.5	7.0	7.6	8.2	8.8	9.3	10.0	10.6	11.2	11.9	12.5	13.3			
44	3.9	4.4	4.9	5.4	5.9	6.5	7.1	7.7	8.3	8.9	9.6	10.2	10.8	11.5	12.2	12.9	13.7				
45	4.3	4.9	5.4	6.0	6.5	7.2	7.8	8.4	9.1	9.8	10.5	11.2	11.9	12.7	13.4	14.2					
46	5.0	5.6	6.2	6.8	7.4	8.1	8.8	9.5	10.2	11.0	11.8	12.5	13.3	14.1	15.0						
47	5.5	6.1	6.8	7.5	8.2	8.9	9.6	10.4	11.2	12.1	12.9	13.8	14.6	15.5							
48	6.0	6.7	7.4	8.2	9.0	9.8	10.6	11.4	12.3	13.2	14.2	15.1	16.1								
49	6.6	7.4	8.2	9.0	9.8	10.7	11.6	12.5	13.5	14.5	15.6	16.6									
50	7.4	8.3	9.2	10.1	11.0	12.0	13.0	14.1	15.2	16.4	17.6										
51	8.1	9.1	10.0	11.0	12.1	13.2	14.3	15.5	16.7	18.0											
52	8.9	9.9	11.0	12.1	13.3	14.4	15.7	17.0	18.4												
53	9.8	11.0	12.2	13.4	14.7	16.1	17.4	18.9													
54	10.8	12.1	13.5	14.9	16.3	17.8	19.4														
55	11.9	13.3	14.8	16.3	17.9	19.6															
56	13.1	14.7	16.3	18.0	19.8																
57	14.3	16.1	17.8	19.7																	
58	15.6	17.5	19.5																		
59	17.0	19.1																			
60	18.6																				

Benefit - 100 lac & above

Female - Tobacco User

Level Term Assurance - 5 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.0	1.1	1.2	1.2	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3
19	1.0	1.1	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.3	2.4
20	1.1	1.1	1.2	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.4	2.5	2.6
21	1.1	1.2	1.2	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7
22	1.1	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8
23	1.1	1.2	1.3	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	3.0
24	1.1	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.4	2.5	2.6	2.7	2.9	3.0	3.2
25	1.1	1.2	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.9	3.0	3.2	3.3
26	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.9	3.0	3.2	3.4	3.6
27	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.2	2.3	2.4	2.6	2.7	2.9	3.1	3.2	3.4	3.6	3.8
28	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.9	2.0	2.1	2.3	2.4	2.6	2.7	2.9	3.1	3.2	3.4	3.6	3.8	4.0
29	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.4	2.6	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3
30	1.2	1.3	1.4	1.5	1.6	1.8	1.9	2.0	2.2	2.4	2.5	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.2	4.4	4.6
31	1.2	1.3	1.4	1.6	1.7	1.8	2.0	2.2	2.3	2.5	2.7	2.9	3.1	3.3	3.6	3.8	4.0	4.2	4.5	4.8	5.0
32	1.3	1.4	1.5	1.7	1.8	2.0	2.1	2.3	2.5	2.7	2.9	3.1	3.4	3.6	3.8	4.1	4.3	4.6	4.9	5.1	5.4
33	1.3	1.5	1.6	1.8	1.9	2.1	2.3	2.5	2.7	2.9	3.2	3.4	3.7	3.9	4.2	4.4	4.7	5.0	5.3	5.6	5.9
34	1.4	1.5	1.7	1.9	2.1	2.3	2.5	2.7	2.9	3.2	3.5	3.7	4.0	4.2	4.5	4.8	5.1	5.4	5.7	6.0	6.4
35	1.5	1.7	1.8	2.0	2.2	2.5	2.7	2.9	3.2	3.5	3.8	4.0	4.3	4.6	4.9	5.2	5.6	5.9	6.2	6.6	6.9
36	1.6	1.8	2.0	2.2	2.5	2.7	3.0	3.3	3.5	3.8	4.1	4.4	4.8	5.1	5.4	5.7	6.1	6.4	6.8	7.2	7.6
37	1.8	2.0	2.2	2.4	2.7	3.0	3.3	3.6	3.9	4.2	4.5	4.9	5.2	5.5	5.9	6.3	6.6	7.0	7.4	7.8	8.3
38	1.9	2.2	2.4	2.7	3.0	3.3	3.6	3.9	4.2	4.6	5.0	5.3	5.7	6.1	6.4	6.8	7.2	7.7	8.1	8.5	9.0
39	2.1	2.4	2.7	3.0	3.3	3.6	3.9	4.3	4.7	5.0	5.4	5.8	6.2	6.6	7.0	7.5	7.9	8.4	8.8	9.3	9.8
40	2.3	2.6	2.9	3.3	3.6	4.0	4.3	4.7	5.1	5.5	6.0	6.4	6.8	7.2	7.7	8.2	8.6	9.1	9.7	10.2	10.7
41	2.6	2.9	3.2	3.6	4.0	4.4	4.8	5.2	5.6	6.1	6.5	7.0	7.4	7.9	8.4	8.9	9.4	10.0	10.5	11.1	
42	2.8	3.2	3.6	4.0	4.4	4.8	5.2	5.7	6.2	6.6	7.2	7.6	8.1	8.7	9.2	9.7	10.3	10.9	11.5		
43	3.1	3.5	3.9	4.4	4.8	5.3	5.7	6.2	6.7	7.3	7.8	8.4	8.9	9.5	10.0	10.7	11.3	11.9			
44	3.4	3.9	4.3	4.8	5.3	5.8	6.3	6.8	7.4	8.0	8.6	9.1	9.7	10.3	11.0	11.6	12.3				
45	3.8	4.3	4.8	5.3	5.8	6.4	7.0	7.6	8.2	8.8	9.4	10.1	10.7	11.4	12.1	12.8					
46	4.4	4.9	5.4	6.0	6.6	7.2	7.8	8.4	9.1	9.8	10.5	11.2	11.9	12.7	13.5						
47	4.8	5.4	6.0	6.6	7.2	7.9	8.6	9.3	10.0	10.8	11.6	12.4	13.1	14.0							
48	5.3	5.9	6.6	7.3	8.0	8.7	9.4	10.2	11.0	11.9	12.8	13.6	14.5								
49	5.9	6.5	7.3	8.0	8.8	9.6	10.4	11.2	12.1	13.1	14.0	15.0									
50	6.6	7.4	8.2	9.0	9.9	10.8	11.7	12.7	13.7	14.8	15.9										
51	7.2	8.1	9.0	9.9	10.8	11.8	12.9	14.0	15.1	16.3											
52	7.9	8.9	9.8	10.9	11.9	13.0	14.2	15.3	16.6												
53	8.8	9.8	10.9	12.1	13.2	14.5	15.7	17.1													
54	9.7	10.9	12.1	13.4	14.7	16.1	17.5														
55	10.7	12.0	13.3	14.8	16.2	17.8															
56	11.8	13.2	14.7	16.3	17.9																
57	12.9	14.5	16.1	17.9																	
58	14.1	15.8	17.6																		
59	15.4	17.3																			
60	16.8																				

per 1000 Sum Assured

Benefit - 25 lac to 50 lac

Male - Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6
19											1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7
20											2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8
21											2.0	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9
22											2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.1
23											2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.1	3.2
24											2.2	2.3	2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.3
25											2.3	2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.4	3.5
26											2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.4	3.5	3.7
27											2.5	2.6	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.7	3.9
28											2.6	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8	3.9	4.1
29											2.7	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0	4.2	4.3
30											2.8	3.0	3.2	3.3	3.5	3.7	3.8	4.0	4.2	4.4	4.6
31											3.0	3.2	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	4.9
32											3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.0	5.2
33											3.4	3.6	3.8	4.0	4.2	4.4	4.7	4.9	5.1	5.4	5.6
34											3.6	3.8	4.1	4.3	4.5	4.7	5.0	5.2	5.5	5.8	6.0
35											3.9	4.1	4.4	4.6	4.8	5.1	5.4	5.6	5.9	6.2	6.5
36											4.2	4.4	4.7	4.9	5.2	5.5	5.8	6.0	6.3	6.6	7.0
37											4.5	4.7	5.0	5.3	5.6	5.9	6.2	6.5	6.8	7.2	7.5
38											4.8	5.1	5.4	5.7	6.0	6.3	6.7	7.0	7.4	7.7	8.1
39											5.2	5.5	5.8	6.2	6.5	6.8	7.2	7.6	7.9	8.3	8.7
40											5.6	5.9	6.3	6.6	7.0	7.4	7.8	8.2	8.6	9.0	9.5
41											6.1	6.4	6.8	7.2	7.6	8.0	8.4	8.8	9.3	9.8	
42											6.5	6.9	7.3	7.8	8.2	8.6	9.1	9.6	10.1		
43											7.1	7.5	8.0	8.4	8.9	9.4	9.9	10.4			
44											7.7	8.1	8.6	9.1	9.6	10.2	10.7				
45											8.4	8.9	9.4	10.0	10.5	11.1					
46											9.3	9.9	10.5	11.1	11.7						
47											10.4	11.0	11.7	12.4							
48											11.5	12.2	13.0								
49											12.8	13.6									
50											14.4										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 50 lac to 100 lac

Male - Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0
19											1.5	1.5	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1
20											1.5	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.1	2.1	2.2
21											1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3
22											1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4
23											1.7	1.7	1.8	1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5
24											1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7
25											1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8
26											1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.9	3.0
27											2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.8	2.9	3.0	3.2
28											2.1	2.2	2.3	2.4	2.5	2.7	2.8	2.9	3.1	3.2	3.4
29											2.2	2.3	2.4	2.6	2.7	2.8	3.0	3.1	3.3	3.4	3.6
30											2.3	2.4	2.6	2.7	2.9	3.0	3.2	3.3	3.5	3.7	3.8
31											2.5	2.6	2.8	2.9	3.1	3.2	3.4	3.6	3.7	3.9	4.1
32											2.6	2.8	2.9	3.1	3.3	3.5	3.6	3.8	4.0	4.2	4.4
33											2.8	3.0	3.2	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7
34											3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.1
35											3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.7	5.0	5.2	5.5
36											3.5	3.8	4.0	4.2	4.4	4.7	4.9	5.2	5.4	5.7	5.9
37											3.8	4.0	4.3	4.5	4.8	5.0	5.3	5.6	5.8	6.1	6.4
38											4.1	4.4	4.6	4.9	5.1	5.4	5.7	6.0	6.3	6.6	6.9
39											4.4	4.7	5.0	5.3	5.6	5.9	6.2	6.5	6.8	7.2	7.5
40											4.8	5.1	5.4	5.7	6.0	6.4	6.7	7.0	7.4	7.8	8.2
41											5.2	5.5	5.9	6.2	6.5	6.9	7.3	7.6	8.0	8.4	
42											5.7	6.0	6.3	6.7	7.1	7.5	7.9	8.3	8.7		
43											6.1	6.5	6.9	7.3	7.7	8.1	8.5	9.0			
44											6.6	7.1	7.5	7.9	8.3	8.8	9.3				
45											7.3	7.7	8.2	8.7	9.2	9.7					
46											8.2	8.7	9.2	9.7	10.3						
47											9.1	9.6	10.2	10.8							
48											10.1	10.7	11.4								
49											11.2	11.9									
50											12.6										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 100 lac & above

Male - Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7
19											1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8
20											1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9
21											1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	2.0
22											1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1
23											1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.2
24											1.5	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3
25											1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3	2.4
26											1.6	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.4	2.5	2.6
27											1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7
28											1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.7	2.8	2.9
29											1.9	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.8	3.0	3.1
30											2.0	2.1	2.2	2.4	2.5	2.6	2.8	2.9	3.0	3.2	3.3
31											2.1	2.3	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.4	3.6
32											2.3	2.4	2.6	2.7	2.9	3.0	3.2	3.3	3.5	3.7	3.9
33											2.5	2.6	2.8	2.9	3.1	3.3	3.4	3.6	3.8	4.0	4.2
34											2.7	2.8	3.0	3.2	3.3	3.5	3.7	3.9	4.1	4.3	4.5
35											2.9	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.9
36											3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.8	5.0	5.3
37											3.4	3.6	3.8	4.0	4.2	4.4	4.7	4.9	5.2	5.4	5.7
38											3.6	3.8	4.1	4.3	4.6	4.8	5.1	5.3	5.6	5.9	6.2
39											3.9	4.2	4.4	4.7	4.9	5.2	5.5	5.8	6.1	6.4	6.7
40											4.3	4.5	4.8	5.1	5.4	5.7	6.0	6.3	6.6	6.9	7.3
41											4.6	4.9	5.2	5.5	5.8	6.1	6.5	6.8	7.2	7.5	
42											5.0	5.3	5.7	6.0	6.3	6.7	7.0	7.4	7.8		
43											5.5	5.8	6.1	6.5	6.9	7.3	7.6	8.1			
44											5.9	6.3	6.7	7.1	7.5	7.9	8.3				
45											6.5	6.9	7.3	7.8	8.2	8.7					
46											7.3	7.7	8.2	8.7	9.2						
47											8.1	8.6	9.1	9.7							
48											9.0	9.6	10.2								
49											10.0	10.7									
50											11.3										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

	11	12	13	14	15	16	17	18	19

Benefit - 25 lac to 50 lac

Female - Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3
19											1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3
20											1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4
21											1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.3	2.3	2.4	2.5
22											1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6
23											1.9	1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7
24											1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8
25											2.0	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9
26											2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.1
27											2.1	2.1	2.2	2.4	2.5	2.6	2.7	2.8	2.9	3.1	3.2
28											2.1	2.2	2.3	2.4	2.6	2.7	2.8	2.9	3.1	3.2	3.4
29											2.2	2.3	2.4	2.6	2.7	2.8	3.0	3.1	3.2	3.4	3.6
30											2.3	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.4	3.6	3.8
31											2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.5	3.6	3.8	4.0
32											2.5	2.7	2.8	3.0	3.2	3.3	3.5	3.7	3.9	4.1	4.3
33											2.7	2.8	3.0	3.2	3.4	3.6	3.7	3.9	4.1	4.3	4.5
34											2.9	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.9
35											3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.8	5.0	5.2
36											3.3	3.5	3.7	3.9	4.2	4.4	4.6	4.9	5.1	5.4	5.6
37											3.6	3.8	4.0	4.2	4.5	4.7	5.0	5.2	5.5	5.8	6.1
38											3.8	4.1	4.3	4.6	4.8	5.1	5.4	5.7	6.0	6.3	6.6
39											4.1	4.4	4.7	5.0	5.2	5.5	5.8	6.1	6.4	6.8	7.1
40											4.5	4.8	5.1	5.4	5.7	6.0	6.3	6.6	7.0	7.3	7.7
41											4.9	5.2	5.5	5.8	6.1	6.5	6.8	7.2	7.6	8.0	
42											5.3	5.6	6.0	6.3	6.7	7.0	7.4	7.8	8.2		
43											5.7	6.1	6.5	6.8	7.2	7.6	8.0	8.5			
44											6.2	6.6	7.0	7.4	7.9	8.3	8.7				
45											6.8	7.3	7.7	8.1	8.6	9.1					
46											7.6	8.1	8.6	9.1	9.6						
47											8.5	9.0	9.6	10.1							
48											9.4	10.0	10.6								
49											10.5	11.1									
50											11.8										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 50 lac to 100 lac

Female - Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.2	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.7
19											1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7
20											1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8
21											1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9
22											1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9	2.0
23											1.4	1.4	1.5	1.6	1.6	1.7	1.7	1.8	1.9	2.0	2.1
24											1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.2
25											1.5	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1	2.2	2.3
26											1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4
27											1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5
28											1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.7
29											1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.6	2.7	2.8
30											1.8	1.9	2.0	2.1	2.2	2.3	2.5	2.6	2.7	2.9	3.0
31											1.9	2.0	2.1	2.2	2.4	2.5	2.6	2.8	2.9	3.1	3.2
32											2.0	2.1	2.2	2.4	2.5	2.7	2.8	3.0	3.1	3.3	3.5
33											2.1	2.3	2.4	2.6	2.7	2.9	3.0	3.2	3.4	3.6	3.7
34											2.3	2.4	2.6	2.8	2.9	3.1	3.3	3.5	3.7	3.8	4.0
35											2.5	2.7	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4
36											2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.5	4.8
37											3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.7	4.9	5.2
38											3.2	3.4	3.7	3.9	4.1	4.3	4.6	4.8	5.1	5.4	5.6
39											3.5	3.7	4.0	4.2	4.5	4.7	5.0	5.3	5.5	5.8	6.1
40											3.8	4.1	4.3	4.6	4.9	5.1	5.4	5.7	6.0	6.3	6.7
41											4.2	4.5	4.7	5.0	5.3	5.6	5.9	6.2	6.6	6.9	
42											4.6	4.9	5.2	5.5	5.8	6.1	6.4	6.8	7.2		
43											5.0	5.3	5.6	6.0	6.3	6.7	7.0	7.4			
44											5.4	5.8	6.1	6.5	6.9	7.3	7.7				
45											6.0	6.4	6.7	7.1	7.6	8.0					
46											6.8	7.2	7.6	8.1	8.5						
47											7.5	8.0	8.5	9.0							
48											8.4	8.9	9.5								
49											9.3	9.9									
50											10.5										
51																					
52																					
53																					
54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 100 lac & above

Female - Tobacco User

Level Term Assurance - 10 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18											1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.3
19											1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4
20											1.0	1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5
21											1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5
22											1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6
23											1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.6	1.6	1.7
24											1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.8
25											1.2	1.2	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.9
26											1.2	1.3	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.9	2.0
27											1.3	1.3	1.4	1.5	1.6	1.6	1.7	1.8	1.9	2.0	2.1
28											1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.2	2.3
29											1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4
30											1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.5	2.6
31											1.6	1.7	1.8	1.9	2.0	2.1	2.3	2.4	2.5	2.7	2.8
32											1.7	1.8	1.9	2.0	2.2	2.3	2.4	2.6	2.7	2.9	3.0
33											1.8	1.9	2.1	2.2	2.3	2.5	2.6	2.8	2.9	3.1	3.3
34											2.0	2.1	2.2	2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.5
35											2.1	2.3	2.4	2.6	2.8	2.9	3.1	3.3	3.5	3.7	3.8
36											2.4	2.5	2.7	2.9	3.0	3.2	3.4	3.6	3.8	4.0	4.2
37											2.6	2.7	2.9	3.1	3.3	3.5	3.7	3.9	4.1	4.3	4.6
38											2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.3	4.5	4.7	5.0
39											3.1	3.3	3.5	3.7	3.9	4.2	4.4	4.7	4.9	5.2	5.4
40											3.4	3.6	3.8	4.1	4.3	4.6	4.8	5.1	5.4	5.7	6.0
41											3.7	3.9	4.2	4.4	4.7	5.0	5.3	5.6	5.9	6.2	
42											4.1	4.3	4.6	4.9	5.2	5.5	5.8	6.1	6.4		
43											4.4	4.7	5.0	5.3	5.6	6.0	6.3	6.6			
44											4.9	5.2	5.5	5.8	6.2	6.5	6.9				
45											5.4	5.7	6.1	6.4	6.8	7.2					
46											6.0	6.4	6.8	7.2	7.6						
47											6.7	7.2	7.6	8.1							
48											7.5	8.0	8.5								
49											8.4	8.9									
50											9.5										
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per 1000 Sum Assured

Benefit - 25 lac to 50 lac

Male - Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.7	1.7	1.8	1.8	1.9	2.0
19																1.7	1.8	1.8	1.9	2.0	2.0
20																1.8	1.8	1.9	2.0	2.0	2.1
21																1.8	1.9	2.0	2.0	2.1	2.2
22																1.9	2.0	2.0	2.1	2.2	2.2
23																2.0	2.0	2.1	2.2	2.3	2.3
24																2.0	2.1	2.2	2.3	2.4	2.4
25																2.1	2.2	2.3	2.4	2.5	2.6
26																2.2	2.3	2.4	2.5	2.6	2.7
27																2.3	2.4	2.5	2.6	2.7	2.8
28																2.4	2.5	2.6	2.7	2.9	3.0
29																2.6	2.7	2.8	2.9	3.0	3.2
30																2.7	2.8	3.0	3.1	3.2	3.3
31																2.9	3.0	3.1	3.3	3.4	3.6
32																3.1	3.2	3.3	3.5	3.6	3.8
33																3.3	3.4	3.6	3.7	3.9	4.1
34																3.5	3.7	3.8	4.0	4.2	4.4
35																3.7	3.9	4.1	4.3	4.5	4.7
36																4.0	4.2	4.4	4.6	4.8	5.0
37																4.3	4.5	4.7	5.0	5.2	5.4
38																4.7	4.9	5.1	5.4	5.6	5.8
39																5.0	5.3	5.5	5.8	6.0	6.3
40																5.4	5.7	6.0	6.2	6.5	6.8
41																5.9	6.2	6.5	6.9	7.2	
42																6.5	6.8	7.2	7.5		
43																7.1	7.5	7.9			
44																7.8	8.2				
45																8.7					
46																					
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Benefit - 50 lac to 100 lac

Male - Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.3	1.3	1.4	1.4	1.5	1.5
19																1.3	1.4	1.4	1.5	1.5	1.6
20																1.4	1.4	1.5	1.5	1.6	1.6
21																1.4	1.5	1.5	1.6	1.6	1.7
22																1.5	1.5	1.6	1.7	1.7	1.8
23																1.5	1.6	1.7	1.7	1.8	1.9
24																1.6	1.7	1.7	1.8	1.9	2.0
25																1.7	1.8	1.8	1.9	2.0	2.1
26																1.8	1.8	1.9	2.0	2.1	2.2
27																1.9	1.9	2.0	2.1	2.2	2.3
28																2.0	2.1	2.2	2.2	2.3	2.4
29																2.1	2.2	2.3	2.4	2.5	2.6
30																2.2	2.3	2.4	2.5	2.7	2.8
31																2.4	2.5	2.6	2.7	2.8	3.0
32																2.5	2.7	2.8	2.9	3.0	3.2
33																2.7	2.8	3.0	3.1	3.3	3.4
34																2.9	3.1	3.2	3.4	3.5	3.7
35																3.1	3.3	3.5	3.6	3.8	4.0
36																3.4	3.6	3.8	3.9	4.1	4.3
37																3.7	3.9	4.1	4.2	4.4	4.6
38																4.0	4.2	4.4	4.6	4.8	5.0
39																4.3	4.5	4.7	5.0	5.2	5.4
40																4.7	4.9	5.1	5.4	5.6	5.9
41																5.1	5.4	5.6	5.9	6.2	
42																5.6	5.9	6.2	6.5		
43																6.2	6.5	6.8			
44																6.8	7.2				
45																7.6					
46																					
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Benefit - 100 lac & above

Male - Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.1	1.1	1.1	1.2	1.2	1.3
19																1.1	1.2	1.2	1.2	1.3	1.3
20																1.2	1.2	1.2	1.3	1.3	1.4
21																1.2	1.2	1.3	1.3	1.4	1.4
22																1.3	1.3	1.3	1.4	1.5	1.5
23																1.3	1.4	1.4	1.5	1.5	1.6
24																1.4	1.4	1.5	1.5	1.6	1.7
25																1.4	1.5	1.6	1.6	1.7	1.8
26																1.5	1.6	1.7	1.7	1.8	1.9
27																1.6	1.7	1.7	1.8	1.9	2.0
28																1.7	1.8	1.9	1.9	2.0	2.1
29																1.8	1.9	2.0	2.1	2.2	2.3
30																1.9	2.0	2.1	2.2	2.3	2.4
31																2.1	2.2	2.3	2.4	2.5	2.6
32																2.2	2.3	2.4	2.5	2.7	2.8
33																2.4	2.5	2.6	2.7	2.9	3.0
34																2.6	2.7	2.8	3.0	3.1	3.2
35																2.8	2.9	3.0	3.2	3.3	3.5
36																3.0	3.2	3.3	3.5	3.6	3.8
37																3.3	3.4	3.6	3.8	3.9	4.1
38																3.5	3.7	3.9	4.1	4.3	4.5
39																3.8	4.0	4.2	4.4	4.6	4.8
40																4.2	4.4	4.6	4.8	5.0	5.3
41																4.6	4.8	5.0	5.3	5.6	
42																5.0	5.3	5.6	5.8		
43																5.5	5.8	6.1			
44																6.1	6.4				
45																6.8					
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	16	17	18	19	20	21	22	23	24

Benefit - 25 lac to 50 lac

Female - Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.5	1.5	1.6	1.6	1.7	1.7
19																1.5	1.6	1.6	1.7	1.7	1.7
20																1.6	1.6	1.7	1.7	1.7	1.8
21																1.6	1.7	1.7	1.8	1.8	1.9
22																1.6	1.7	1.7	1.8	1.9	1.9
23																1.7	1.7	1.8	1.9	1.9	2.0
24																1.7	1.8	1.9	1.9	2.0	2.1
25																1.8	1.9	1.9	2.0	2.1	2.2
26																1.9	1.9	2.0	2.1	2.2	2.2
27																1.9	2.0	2.1	2.2	2.3	2.3
28																2.0	2.1	2.2	2.3	2.4	2.5
29																2.1	2.2	2.3	2.4	2.5	2.6
30																2.2	2.3	2.4	2.5	2.6	2.7
31																2.3	2.4	2.5	2.7	2.8	2.9
32																2.5	2.6	2.7	2.8	2.9	3.1
33																2.6	2.7	2.9	3.0	3.1	3.3
34																2.8	2.9	3.1	3.2	3.4	3.5
35																3.0	3.1	3.3	3.5	3.6	3.8
36																3.2	3.4	3.5	3.7	3.9	4.1
37																3.5	3.6	3.8	4.0	4.2	4.4
38																3.7	3.9	4.1	4.3	4.5	4.7
39																4.0	4.2	4.5	4.7	4.9	5.1
40																4.4	4.6	4.8	5.1	5.3	5.6
41																4.8	5.0	5.3	5.6	5.8	
42																5.3	5.5	5.8	6.1		
43																5.8	6.1	6.4			
44																6.4	6.7				
45																7.1					
46																					
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Benefit - 50 lac to 100 lac

Female - Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																1.1	1.1	1.1	1.2	1.2	1.2
19																1.1	1.2	1.2	1.2	1.3	1.3
20																1.2	1.2	1.2	1.3	1.3	1.3
21																1.2	1.2	1.3	1.3	1.3	1.4
22																1.2	1.3	1.3	1.4	1.4	1.5
23																1.3	1.3	1.4	1.4	1.5	1.5
24																1.3	1.4	1.4	1.5	1.5	1.6
25																1.4	1.4	1.5	1.5	1.6	1.7
26																1.4	1.5	1.5	1.6	1.7	1.7
27																1.5	1.5	1.6	1.7	1.8	1.8
28																1.5	1.6	1.7	1.8	1.9	1.9
29																1.6	1.7	1.8	1.9	2.0	2.1
30																1.7	1.8	1.9	2.0	2.1	2.2
31																1.8	1.9	2.0	2.1	2.2	2.3
32																2.0	2.1	2.2	2.3	2.4	2.5
33																2.1	2.2	2.3	2.5	2.6	2.7
34																2.3	2.4	2.5	2.6	2.8	2.9
35																2.5	2.6	2.7	2.9	3.0	3.1
36																2.7	2.8	3.0	3.1	3.3	3.4
37																2.9	3.1	3.2	3.4	3.6	3.7
38																3.2	3.3	3.5	3.7	3.9	4.1
39																3.4	3.6	3.8	4.0	4.2	4.4
40																3.8	4.0	4.2	4.4	4.6	4.8
41																4.1	4.4	4.6	4.8	5.1	
42																4.6	4.8	5.1	5.3		
43																5.1	5.3	5.6			
44																5.6	5.9				
45																6.2					
46																					
47																					
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54																					
55																					
56																					
57																					
58																					
59																					
60																					

Benefit - 100 lac & above

Female - Tobacco User

Level Term Assurance - 15 Pay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18																0.9	0.9	0.9	0.9	1.0	1.0
19																0.9	0.9	1.0	1.0	1.0	1.0
20																0.9	1.0	1.0	1.0	1.1	1.1
21																1.0	1.0	1.0	1.1	1.1	1.1
22																1.0	1.0	1.1	1.1	1.1	1.2
23																1.0	1.1	1.1	1.2	1.2	1.3
24																1.1	1.1	1.2	1.2	1.3	1.3
25																1.1	1.2	1.2	1.3	1.3	1.4
26																1.2	1.2	1.3	1.3	1.4	1.5
27																1.2	1.3	1.3	1.4	1.5	1.5
28																1.3	1.4	1.4	1.5	1.6	1.6
29																1.4	1.4	1.5	1.6	1.7	1.7
30																1.5	1.5	1.6	1.7	1.8	1.9
31																1.6	1.6	1.7	1.8	1.9	2.0
32																1.7	1.8	1.9	2.0	2.1	2.2
33																1.8	1.9	2.0	2.1	2.2	2.3
34																2.0	2.1	2.2	2.3	2.4	2.5
35																2.1	2.3	2.4	2.5	2.6	2.8
36																2.3	2.5	2.6	2.7	2.9	3.0
37																2.6	2.7	2.8	3.0	3.1	3.3
38																2.8	2.9	3.1	3.3	3.4	3.6
39																3.0	3.2	3.4	3.5	3.7	3.9
40																3.3	3.5	3.7	3.9	4.1	4.3
41																3.7	3.9	4.1	4.3	4.5	
42																4.1	4.3	4.5	4.8		
43																4.5	4.8	5.0			
44																5.0	5.3				
45																5.6					
46																					
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57																					
58																					
59																					
60																					

per 1000 Sum Assured

Benefit - 25 lac to 50 lac

Male - Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4
19	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
20	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5
21	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5
22	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6
23	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6
24	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7
25	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8
26	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9
27	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0
28	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	1.9	2.0	2.0	2.1
29	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0	2.0	2.1	2.1	2.2
30	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.3
31	1.6	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5
32	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.2	2.3	2.3	2.4	2.4	2.5	2.6	2.7
33	1.7	1.7	1.8	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.6	2.7	2.8	2.8
34	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1
35	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.6	2.7	2.8	2.9	2.9	3.0	3.1	3.2	3.3
36	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6
37	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9
38	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	4.0	4.1	4.2
39	2.4	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.3	3.4	3.5	3.6	3.7	3.8	3.9	4.0	4.2	4.3	4.5	4.6
40	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.1	4.3	4.4	4.6	4.7	4.9	5.0
41	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.6	3.7	3.8	3.9	4.1	4.2	4.3	4.5	4.6	4.8	5.0	5.1	5.3	
42	3.0	3.1	3.2	3.4	3.5	3.6	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.7	4.9	5.1	5.2	5.4	5.6		
43	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.2	4.3	4.5	4.7	4.8	5.0	5.2	5.3	5.5	5.7	5.9			
44	3.6	3.7	3.8	3.9	4.1	4.2	4.4	4.5	4.7	4.9	5.1	5.3	5.4	5.6	5.8	6.1	6.3				
45	3.9	4.0	4.2	4.3	4.5	4.6	4.8	5.0	5.2	5.4	5.6	5.8	6.0	6.2	6.4	6.7					
46	4.4	4.5	4.7	4.8	5.0	5.2	5.3	5.5	5.8	6.0	6.2	6.4	6.7	6.9	7.2						
47	4.8	5.0	5.1	5.3	5.5	5.7	5.9	6.1	6.3	6.6	6.8	7.1	7.3	7.6							
48	5.3	5.4	5.6	5.8	6.0	6.2	6.5	6.7	7.0	7.2	7.5	7.8	8.1								
49	5.8	6.0	6.2	6.4	6.6	6.8	7.1	7.4	7.7	8.0	8.3	8.6									
50	6.3	6.5	6.8	7.0	7.3	7.5	7.8	8.1	8.5	8.8	9.2										
51	7.0	7.2	7.4	7.7	8.0	8.3	8.6	8.9	9.3	9.7											
52	7.7	7.9	8.2	8.4	8.8	9.1	9.5	9.8	10.3												
53	8.4	8.7	9.0	9.3	9.6	10.0	10.4	10.9													
54	9.2	9.5	9.8	10.2	10.5	11.0	11.5														
55	9.8	10.1	10.5	10.9	11.4	11.9															
56	11.1	11.4	11.8	12.3	12.8																
57	12.1	12.5	13.0	13.5																	
58	13.3	13.7	14.3																		
59	14.5	15.1																			
60	16.0																				

Benefit - 50 lac to 100 lac

Male - Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1
19	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1
20	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2
21	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2
22	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.3
23	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3
24	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4
25	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4
26	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5
27	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6
28	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7
29	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8
30	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9
31	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.8	1.9	1.9	2.0	2.1
32	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2
33	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4
34	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6
35	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8
36	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1
37	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1	3.2	3.3
38	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6
39	2.1	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	4.0
40	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1	4.2	4.4
41	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.9	4.0	4.1	4.3	4.4	4.6	
42	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.6	3.7	3.8	4.0	4.1	4.2	4.4	4.5	4.7	4.9		
43	2.8	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.7	3.9	4.0	4.2	4.3	4.5	4.6	4.8	5.0	5.2			
44	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1	4.2	4.4	4.6	4.7	4.9	5.1	5.3	5.5				
45	3.4	3.5	3.6	3.7	3.9	4.0	4.2	4.3	4.5	4.7	4.9	5.0	5.2	5.4	5.6	5.8					
46	3.9	4.0	4.1	4.2	4.4	4.5	4.7	4.9	5.0	5.2	5.4	5.6	5.8	6.1	6.3						
47	4.2	4.4	4.5	4.6	4.8	5.0	5.2	5.3	5.6	5.8	6.0	6.2	6.4	6.7							
48	4.6	4.8	4.9	5.1	5.3	5.5	5.7	5.9	6.1	6.4	6.6	6.9	7.1								
49	5.1	5.2	5.4	5.6	5.8	6.0	6.2	6.5	6.7	7.0	7.3	7.6									
50	5.6	5.7	5.9	6.1	6.4	6.6	6.9	7.1	7.4	7.8	8.1										
51	6.1	6.3	6.5	6.7	7.0	7.3	7.5	7.9	8.2	8.6											
52	6.7	6.9	7.2	7.4	7.7	8.0	8.3	8.7	9.0												
53	7.4	7.6	7.9	8.2	8.5	8.8	9.2	9.6													
54	8.1	8.3	8.6	8.9	9.3	9.7	10.1														
55	8.6	8.9	9.2	9.6	10.0	10.4															
56	9.6	9.9	10.3	10.7	11.1																
57	10.5	10.9	11.3	11.8																	
58	11.5	12.0	12.5																		
59	12.7	13.2																			
60	14.0																				

Benefit - 100 lac & above

Male - Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9
19	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
20	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0
21	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0
22	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1
23	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1
24	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2
25	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2
26	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3
27	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.4
28	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5
29	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6
30	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7
31	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.8
32	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9
33	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1
34	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1	2.2	2.3
35	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5
36	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7
37	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9	3.0
38	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.0	3.1	3.2
39	1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5
40	1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.0	3.2	3.3	3.4	3.5	3.6	3.7	3.9
41	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.6	3.7	3.8	4.0	4.1	
42	2.3	2.4	2.5	2.6	2.6	2.7	2.8	2.9	3.1	3.2	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.2	4.4		
43	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.5	3.6	3.7	3.9	4.0	4.1	4.3	4.4	4.6			
44	2.7	2.8	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.8	3.9	4.1	4.2	4.4	4.5	4.7	4.9				
45	3.0	3.1	3.2	3.3	3.4	3.6	3.7	3.9	4.0	4.2	4.3	4.5	4.7	4.8	5.0	5.2					
46	3.4	3.5	3.6	3.7	3.8	4.0	4.1	4.3	4.5	4.7	4.8	5.0	5.2	5.4	5.6						
47	3.7	3.8	3.9	4.1	4.2	4.4	4.6	4.7	4.9	5.1	5.3	5.5	5.7	6.0							
48	4.1	4.2	4.3	4.5	4.7	4.8	5.0	5.2	5.4	5.7	5.9	6.1	6.4								
49	4.5	4.6	4.8	4.9	5.1	5.3	5.5	5.8	6.0	6.3	6.5	6.8									
50	4.9	5.1	5.3	5.5	5.7	5.9	6.1	6.4	6.6	6.9	7.2										
51	5.4	5.6	5.8	6.0	6.2	6.5	6.7	7.0	7.3	7.7											
52	5.9	6.1	6.4	6.6	6.9	7.1	7.4	7.7	8.1												
53	6.5	6.7	7.0	7.3	7.5	7.9	8.2	8.6													
54	7.2	7.4	7.7	8.0	8.3	8.7	9.0														
55	7.7	8.0	8.3	8.6	9.0	9.4															
56	8.5	8.8	9.2	9.6	10.0																
57	9.4	9.7	10.1	10.6																	
58	10.3	10.7	11.2																		
59	11.4	11.8																			
60	12.5																				

Benefit - 25 lac to 50 lac

Female - Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
19	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3
20	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3
21	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
22	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4
23	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4
24	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.5
25	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5
26	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6
27	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6
28	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7
29	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8
30	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.8	1.9
31	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0
32	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.1
33	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3
34	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.5
35	1.5	1.5	1.6	1.6	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.7
36	1.6	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9
37	1.7	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.8	2.9	3.0	3.1
38	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4
39	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.7
40	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	3.9	4.1
41	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.2	3.3	3.4	3.5	3.6	3.7	3.9	4.0	4.2	4.3	
42	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.4	3.6	3.7	3.8	3.9	4.1	4.2	4.4	4.5		
43	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.8	3.9	4.0	4.2	4.3	4.5	4.6	4.8			
44	2.8	2.9	3.0	3.1	3.3	3.4	3.5	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.7	4.9	5.1				
45	3.1	3.2	3.3	3.5	3.6	3.7	3.9	4.0	4.2	4.4	4.5	4.7	4.9	5.0	5.2	5.4					
46	3.5	3.6	3.8	3.9	4.0	4.2	4.3	4.5	4.7	4.9	5.0	5.2	5.4	5.6	5.8						
47	3.9	4.0	4.1	4.3	4.4	4.6	4.8	5.0	5.1	5.4	5.6	5.8	6.0	6.2							
48	4.3	4.4	4.6	4.7	4.9	5.1	5.3	5.5	5.7	5.9	6.1	6.4	6.6								
49	4.7	4.9	5.0	5.2	5.4	5.6	5.8	6.0	6.3	6.5	6.8	7.0									
50	5.2	5.4	5.6	5.7	5.9	6.2	6.4	6.6	6.9	7.2	7.5										
51	5.7	5.9	6.1	6.3	6.5	6.8	7.0	7.3	7.6	7.9											
52	6.3	6.5	6.7	6.9	7.2	7.4	7.7	8.0	8.4												
53	6.9	7.1	7.4	7.6	7.9	8.2	8.5	8.8													
54	7.6	7.8	8.0	8.3	8.6	9.0	9.3														
55	8.1	8.3	8.6	8.9	9.3	9.6															
56	9.1	9.4	9.7	10.0	10.4																
57	10.0	10.3	10.6	11.0																	
58	10.9	11.2	11.6																		
59	11.8	12.2																			
60	12.9																				

Benefit - 50 lac to 100 lac

Female - Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
19	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
20	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0
21	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
22	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
23	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1
24	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1
25	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.2
26	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2
27	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3
28	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3
29	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4
30	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5
31	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6
32	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7
33	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9
34	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.9	2.0	2.0
35	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.1	2.1	2.2
36	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.4
37	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6	2.7
38	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8	2.9
39	1.5	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2
40	1.7	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.7	2.8	2.9	3.0	3.2	3.3	3.4	3.5
41	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	3.5	3.6	3.7	
42	2.0	2.1	2.2	2.3	2.4	2.4	2.5	2.6	2.7	2.9	3.0	3.1	3.2	3.3	3.4	3.5	3.7	3.8	4.0		
43	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.3	3.4	3.5	3.6	3.8	3.9	4.0	4.2			
44	2.4	2.5	2.6	2.7	2.8	2.9	3.1	3.2	3.3	3.4	3.6	3.7	3.8	4.0	4.1	4.3	4.5				
45	2.7	2.8	2.9	3.0	3.1	3.3	3.4	3.5	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.8					
46	3.1	3.2	3.3	3.4	3.6	3.7	3.8	4.0	4.1	4.3	4.5	4.6	4.8	5.0	5.2						
47	3.4	3.6	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.8	4.9	5.1	5.3	5.5							
48	3.8	3.9	4.1	4.2	4.4	4.5	4.7	4.9	5.1	5.3	5.5	5.7	5.9								
49	4.2	4.3	4.5	4.6	4.8	5.0	5.2	5.4	5.6	5.8	6.0	6.3									
50	4.7	4.8	5.0	5.1	5.3	5.5	5.7	5.9	6.2	6.4	6.7										
51	5.1	5.3	5.5	5.6	5.8	6.1	6.3	6.5	6.8	7.1											
52	5.6	5.8	6.0	6.2	6.4	6.7	6.9	7.2	7.5												
53	6.2	6.4	6.6	6.8	7.1	7.3	7.6	7.9													
54	6.8	7.0	7.2	7.5	7.7	8.0	8.3														
55	7.2	7.5	7.7	8.0	8.3	8.6															
56	8.0	8.3	8.6	8.9	9.2																
57	8.8	9.1	9.4	9.7																	
58	9.6	9.9	10.3																		
59	10.5	10.8																			
60	11.4																				

Benefit - 100 lac & above

Female - Tobacco User

Level Term Assurance - RegularPay

per 1000 Sum Assured

Age/Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8
19	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8
20	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
21	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
22	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9
23	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9
24	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9
25	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0
26	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0
27	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1
28	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1
29	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2
30	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.3
31	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.3	1.4
32	0.8	0.8	0.8	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.4	1.5
33	0.8	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6
34	0.9	0.9	0.9	1.0	1.0	1.0	1.1	1.1	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8
35	0.9	1.0	1.0	1.0	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9
36	1.0	1.1	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.4	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.1
37	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.3
38	1.2	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.1	2.2	2.2	2.3	2.4	2.5	2.6
39	1.3	1.4	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.4	2.5	2.5	2.6	2.7	2.8
40	1.4	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1
41	1.6	1.6	1.7	1.8	1.9	2.0	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.3	
42	1.7	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.1	3.2	3.3	3.4	3.5		
43	1.9	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.4	3.5	3.6	3.8			
44	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	3.0	3.1	3.2	3.3	3.4	3.6	3.7	3.9	4.0				
45	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.3	3.4	3.6	3.7	3.8	4.0	4.1	4.3					
46	2.7	2.8	2.9	3.0	3.2	3.3	3.4	3.5	3.7	3.8	4.0	4.1	4.3	4.5	4.6						
47	3.0	3.1	3.2	3.4	3.5	3.6	3.8	3.9	4.1	4.3	4.4	4.6	4.8	4.9							
48	3.3	3.5	3.6	3.7	3.9	4.0	4.2	4.3	4.5	4.7	4.9	5.1	5.3								
49	3.7	3.8	4.0	4.1	4.3	4.4	4.6	4.8	5.0	5.2	5.4	5.6									
50	4.1	4.3	4.4	4.6	4.7	4.9	5.1	5.3	5.6	5.8	6.0										
51	4.5	4.7	4.9	5.0	5.2	5.4	5.6	5.9	6.1	6.4											
52	5.0	5.2	5.4	5.6	5.8	6.0	6.2	6.5	6.8												
53	5.5	5.7	5.9	6.1	6.3	6.6	6.9	7.2													
54	6.1	6.3	6.5	6.7	7.0	7.3	7.6														
55	6.5	6.7	7.0	7.2	7.5	7.8															
56	7.2	7.4	7.7	8.0	8.3																
57	7.9	8.2	8.5	8.8																	
58	8.6	8.9	9.3																		
59	9.5	9.8																			
60	10.4																				