

Mortality / Premium Funding Benefit Charge per annum per Rs. 1000 Sum at Risk for Death
Benefit Product: Canara HSBC Life Insurance Promise4Growth

Age	Males	Females	Age	Males	Females
0	0.869	0.869	51	4.721	3.359
1	0.869	0.869	52	5.273	3.76
2	0.869	0.869	53	5.865	4.214
3	0.447	0.869	54	6.489	4.721
4	0.257	0.869	55	7.137	5.273
5	0.176	0.869	56	7.801	5.865
6	0.144	0.447	57	8.479	6.489
7	0.142	0.257	58	9.168	7.137
8	0.159	0.176	59	9.873	7.801
9	0.196	0.144	60	10.604	8.479
10	0.252	0.142	61	11.371	9.168
11	0.324	0.159	62	12.189	9.873
12	0.408	0.196	63	13.077	10.604
13	0.496	0.252	64	14.052	11.371
14	0.583	0.324	65	15.135	12.189
15	0.663	0.408	66	16.346	13.077
16	0.732	0.496	67	17.703	14.052
17	0.788	0.583	68	19.228	15.135
18	0.83	0.663	69	20.938	16.346
19	0.86	0.732	70	22.855	17.703
20	0.878	0.788	71	24.998	19.228
21	0.887	0.83	72	27.39	20.938
22	0.89	0.86	73	30.056	22.855
23	0.889	0.878	74	33.019	24.998
24	0.886	0.887	75	36.31	27.39
25	0.884	0.89	76	39.958	30.056

26	0.884	0.889	77	44	33.019
27	0.887	0.886	78	48.473	36.31
28	0.895	0.884	79	53.419	39.958
29	0.908	0.884	80	58.886	44
30	0.928	0.887	81	64.921	48.473
31	0.955	0.895	82	71.583	53.419
32	0.99	0.908	83	78.928	58.886
33	1.032	0.928	84	87.021	64.921
34	1.083	0.955	85	95.93	71.583
35	1.142	0.99	86	105.726	78.928
36	1.211	1.032	87	116.485	87.021
37	1.29	1.083	88	128.285	95.93
38	1.38	1.142	89	141.207	105.726
39	1.482	1.211	90	155.332	116.485
40	1.596	1.29	91	170.74	128.285
41	1.724	1.38	92	187.511	141.207
42	1.871	1.482	93	205.72	155.332
43	2.037	1.596	94	225.437	170.74
44	2.228	1.724	95	246.721	187.511
45	2.45	1.871	96	269.622	205.72
46	2.708	2.037	97	294.176	225.437
47	3.01	2.228	98	320.402	246.721
48	3.359	2.45	99	348.299	269.622
49	3.76	2.708	100	377.846	294.176
50	4.214	3.01			

Present Value factors for Premium Funding Benefit

Product : Canara HSBC Life Insurance Promise4Growth

The following table gives the Present Value Factors for the Premium Funding Benefit to be applied on the Annualized Premium.

Number of complete Annualized Premiums outstanding to be payable by the Life Assured	Present value factor
29	13.93
28	13.74
27	13.54
26	13.33
25	13.10
24	12.86
23	12.61
22	12.34
21	12.06
20	11.76
19	11.44
18	11.10
17	10.74
16	10.36
15	9.96
14	9.53
13	9.08
12	8.59
11	8.09
10	7.55
9	6.97
8	6.37
7	5.72
6	5.04
5	4.32
4	3.56
3	2.74
2	1.88
1	0.97