

Benefit Factors - Sum Assured Factor for Future Suraksha
Canara HSBC Life Insurance Guaranteed Suraksha Kavach (UIN: 136N078V02)

Sum Assured Factor when multiplied by the Annualized Premium gives the Guaranteed Sum Assured. Sum Assured Factor varies by Plan Option, Rate A / Rate B, Premium Payment Mode, Annualised Premium, Band, Entry Age and by Premium Payment Term

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
1	Future Suraksha	Rate A	Yearly	NA																
	Annualized Premium Band - 24,000 to less than 36,000				Annualized Premium Band - 36,000 to less than 48,000				Annualized Premium Band - 48,000 to less than 60,000				Annualized Premium Band - 60,000 to less than 72,000				Annualized Premium Band - 72,000 and above			
Entry Age/ PPT	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12
18	4.9482	7.8775	13.0777	15.8402	5.1720	8.2338	13.5448	16.4060	5.3134	8.3464	13.7939	16.7077	5.3841	8.4589	13.9184	16.8585	5.4312	8.4964	13.9807	16.9340
19	4.9458	7.8733	13.0687	15.8252	5.1695	8.2294	13.5354	16.3904	5.3108	8.3419	13.7843	16.6918	5.3815	8.4544	13.9088	16.8426	5.4286	8.4919	13.9710	16.9179
20	4.9443	7.8705	13.0616	15.8127	5.1680	8.2266	13.5281	16.3775	5.3092	8.3390	13.7769	16.6787	5.3799	8.4515	13.9013	16.8293	5.4269	8.4889	13.9635	16.9046
21	4.9434	7.8685	13.0554	15.8007	5.1671	8.2245	13.5217	16.3650	5.3083	8.3369	13.7704	16.6659	5.3789	8.4493	13.8947	16.8164	5.4260	8.4868	13.9569	16.8917
22	4.9427	7.8665	13.0485	15.7872	5.1663	8.2224	13.5145	16.3510	5.3075	8.3348	13.7631	16.6518	5.3781	8.4472	13.8873	16.8021	5.4252	8.4846	13.9495	16.8773
23	4.9417	7.8639	13.0398	15.7705	5.1652	8.2197	13.5055	16.3338	5.3064	8.3320	13.7539	16.6341	5.3770	8.4443	13.8781	16.7843	5.4241	8.4818	13.9402	16.8594
24	4.9401	7.8601	13.0283	15.7492	5.1636	8.2157	13.4936	16.3117	5.3047	8.3280	13.7418	16.6117	5.3753	8.4403	13.8659	16.7617	5.4223	8.4777	13.9279	16.8367
25	4.9377	7.8547	13.0131	15.7218	5.1610	8.2100	13.4779	16.2833	5.3021	8.3222	13.7257	16.5828	5.3727	8.4344	13.8497	16.7325	5.4197	8.4718	13.9116	16.8074
26	4.9341	7.8473	12.9936	15.6874	5.1573	8.2023	13.4576	16.2476	5.2983	8.3144	13.7051	16.5464	5.3688	8.4265	13.8289	16.6958	5.4158	8.4639	13.8908	16.7705
27	4.9293	7.8377	12.9689	15.6448	5.1523	8.1922	13.4321	16.2036	5.2931	8.3042	13.6791	16.5016	5.3635	8.4162	13.8026	16.6506	5.4105	8.4535	13.8644	16.7251
28	4.9231	7.8253	12.9387	15.5932	5.1458	8.1793	13.4008	16.1501	5.2864	8.2911	13.6472	16.4471	5.3568	8.4029	13.7704	16.5956	5.4037	8.4401	13.8321	16.6698
29	4.9151	7.8099	12.9021	15.5314	5.1374	8.1633	13.3629	16.0861	5.2779	8.2748	13.6087	16.3820	5.3481	8.3864	13.7316	16.5299	5.3949	8.4236	13.7930	16.6038
30	4.9054	7.7913	12.8588	15.4587	5.1274	8.1437	13.3180	16.0108	5.2675	8.2550	13.5629	16.3052	5.3376	8.3663	13.6854	16.4524	5.3843	8.4034	13.7466	16.5261
31	4.8940	7.7692	12.8082	15.3739	5.1154	8.1207	13.2656	15.9230	5.2552	8.2317	13.5096	16.2158	5.3251	8.3426	13.6315	16.3623	5.3717	8.3796	13.6925	16.4355
32	4.8804	7.7435	12.7495	15.2761	5.1012	8.0938	13.2048	15.8217	5.2407	8.2044	13.4476	16.1126	5.3104	8.3150	13.5691	16.2581	5.3569	8.3519	13.6298	16.3309
33	4.8648	7.7140	12.6810	15.1629	5.0849	8.0629	13.1339	15.7044	5.2239	8.1731	13.3754	15.9932	5.2934	8.2833	13.4962	16.1376	5.3397	8.3201	13.5566	16.2098
34	4.8468	7.6800	12.6024	15.0338	5.0661	8.0274	13.0524	15.5708	5.2046	8.1371	13.2925	15.8571	5.2738	8.2468	13.4125	16.0003	5.3200	8.2834	13.4725	16.0719
35	4.8264	7.6413	12.5129	14.8877	5.0447	7.9870	12.9598	15.4194	5.1826	8.0962	13.1981	15.7030	5.2516	8.2053	13.3173	15.8447	5.2975	8.2417	13.3769	15.9156
36	4.8258	7.6333	12.4571	14.7787	5.0442	7.9787	12.9020	15.3065	5.1820	8.0877	13.1393	15.5880	5.2510	8.1967	13.2580	15.7288	5.2969	8.2331	13.3173	15.7991
37	4.8253	7.6193	12.3878	14.6493	5.0436	7.9639	12.8303	15.1725	5.1815	8.0728	13.0662	15.4516	5.2504	8.1816	13.1842	15.5911	5.2964	8.2179	13.2432	15.6608
38	4.8248	7.5981	12.3031	14.4979	5.0431	7.9418	12.7425	15.0157	5.1809	8.0503	12.9768	15.2919	5.2498	8.1589	13.0940	15.4299	5.2958	8.1950	13.1526	15.4990
39	4.8243	7.5689	12.2021	14.3220	5.0425	7.9113	12.6379	14.8335	5.1803	8.0194	12.8703	15.1063	5.2493	8.1275	12.9865	15.2427	5.2952	8.1636	13.0446	15.3109
40	4.8227	7.5309	12.0836	14.1217	5.0409	7.8715	12.5151	14.6261	5.1787	7.9791	12.7453	14.8950	5.2476	8.0867	12.8604	15.0295	5.2935	8.1226	12.9179	15.0968
41	4.8075	7.4830	11.9461	13.8961	5.0250	7.8215	12.3728	14.3924	5.1623	7.9284	12.6003	14.6570	5.2310	8.0353	12.7141	14.7894	5.2768	8.0709	12.7710	14.8556
42	4.7858	7.4243	11.7876	13.6423	5.0023	7.7601	12.2085	14.1295	5.1391	7.8662	12.4331	14.3894	5.2075	7.9723	12.5453	14.5193	5.2530	8.0076	12.6015	14.5842
43	4.7570	7.3538	11.6085	13.3616	4.9722	7.6865	12.0231	13.8388	5.1081	7.7916	12.2442	14.0933	5.1760	7.8966	12.3548	14.2206	5.2213	7.9316	12.4101	14.2842
44	4.7201	7.2710	11.4085	13.0522	4.9336	7.5999	11.8160	13.5183	5.0685	7.7038	12.0333	13.7669	5.1359	7.8076	12.1419	13.8912	5.1809	7.8423	12.1962	13.9534
45	4.6746	7.1753	11.3190	12.8992	4.8861	7.4999	11.7233	13.3599	5.0197	7.6024	11.9389	13.6056	5.0865	7.7049	12.0467	13.7284	5.1310	7.7391	12.1006	13.7899
46	4.5898	7.0323	10.8959	12.4796	4.7974	7.3504	11.2850	12.9253	4.9286	7.4509	11.4926	13.1630	4.9941	7.5514	11.5963	13.2819	5.0379	7.5849	11.6482	13.3413
47	4.4961	6.8769	10.5850	12.0377	4.6995	7.1880	10.9630	12.4676	4.8280	7.2863	11.1646	12.6969	4.8922	7.3845	11.2655	12.8115	4.9351	7.4172	11.3159	12.8688
48	4.3941	6.7097	10.2578	11.5735	4.5929	7.0132	10.6242	11.9868	4.7184	7.1090	10.8195	12.2072	4.7812	7.2049	10.9172	12.3175	4.8230	7.2368	10.9661	12.3726
49	4.2843	6.5322	9.9152	11.0905	4.4781	6.8277	10.2693	11.4866	4.6005	6.9210	10.4582	11.6978	4.6617	7.0143	10.5526	11.8034	4.7025	7.0454	10.5998	11.8562
50	4.1680	6.3466	9.5577	10.5937	4.3566	6.6337	9.8990	10.9721	4.4757	6.7243	10.0811	11.1738	4.5352	6.8150	10.1721	11.2747	4.5749	6.8452	10.2176	11.3252
51	4.0465	6.1538	9.1912	10.0889	4.2296	6.4322	9.5195	10.4492	4.3452	6.5201	9.6946	10.6414	4.4030	6.6080	9.7821	10.7374	4.4416	6.6373	9.8259	10.7855
52	3.9211	5.9549	8.8170	9.5776	4.0984	6.2243	9.1319	9.9197	4.2105	6.3094	9.2998	10.1021	4.2665	6.3944	9.3838	10.1933	4.3038	6.4228	9.4258	10.2389
53	3.7919	5.7452	8.4378	9.0629	3.9635	6.0051	8.7392	9.3866	4.0718	6.0872	8.8999	9.5592	4.1260	6.1693	8.9803	9.6455	4.1621	6.1966	9.0205	9.6887
54	3.7830	5.5319	8.0563		3.9541	5.7821	8.3440		4.0622	5.8611	8.4975		4.1162	5.9402	8.5742		4.1523	5.9665	8.6125	
55	3.7489	5.3145	7.6722		3.9185	5.5549	7.9462		4.0256	5.6309	8.0923		4.0791	5.7068	8.1654		4.1148	5.7321	8.2019	

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2	Future Suraksha	Rate B	Yearly	NA																
	Annualized Premium Band - 24,000 to less than 36,00				Annualized Premium Band - 36,000 to less than 48,00				Annualized Premium Band - 48,000 to less than 60,00				Annualized Premium Band - 60,000 to less than 72,00				Annualized Premium Band - 72,000 and above			
Entry Age/ PPT	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12
18	4.6734	7.3237	11.8522	14.2244	4.8848	7.6550	12.2755	14.7324	5.0183	7.7596	12.5013	15.0034	5.0851	7.8642	12.6142	15.1388	5.1296	7.8991	12.6706	15.2066
19	4.6711	7.3197	11.8438	14.2110	4.8824	7.6508	12.2668	14.7185	5.0158	7.7554	12.4924	14.9892	5.0826	7.8600	12.6052	15.1245	5.1271	7.8948	12.6616	15.1922
20	4.6696	7.3171	11.8373	14.1999	4.8809	7.6481	12.2601	14.7071	5.0143	7.7526	12.4856	14.9775	5.0810	7.8571	12.5983	15.1128	5.1254	7.8920	12.6547	15.1804
21	4.6688	7.3152	11.8316	14.1893	4.8800	7.6461	12.2541	14.6961	5.0134	7.7506	12.4795	14.9664	5.0801	7.8551	12.5922	15.1015	5.1245	7.8900	12.6485	15.1691
22	4.6680	7.3133	11.8254	14.1776	4.8792	7.6441	12.2477	14.6839	5.0126	7.7486	12.4729	14.9540	5.0793	7.8531	12.5856	15.0890	5.1237	7.8879	12.6419	15.1565
23	4.6670	7.3108	11.8174	14.1630	4.8781	7.6415	12.2394	14.6688	5.0114	7.7459	12.4645	14.9386	5.0781	7.8504	12.5771	15.0734	5.1226	7.8852	12.6333	15.1409
24	4.6654	7.3073	11.8068	14.1442	4.8765	7.6379	12.2284	14.6493	5.0098	7.7423	12.4533	14.9187	5.0764	7.8467	12.5658	15.0534	5.1208	7.8815	12.6220	15.1208
25	4.6630	7.3022	11.7928	14.1200	4.8739	7.6325	12.2140	14.6243	5.0072	7.7368	12.4386	14.8933	5.0738	7.8411	12.5509	15.0277	5.1182	7.8759	12.6071	15.0950
26	4.6595	7.2951	11.7747	14.0955	4.8703	7.6252	12.1953	14.5989	5.0034	7.7294	12.4196	14.8674	5.0700	7.8336	12.5317	15.0016	5.1144	7.8683	12.5878	15.0687
27	4.6548	7.2860	11.7521	14.0699	4.8654	7.6156	12.1718	14.5724	4.9984	7.7197	12.3956	14.8404	5.0649	7.8238	12.5076	14.9744	5.1092	7.8585	12.5635	15.0414
28	4.6485	7.2742	11.7293	14.0431	4.8588	7.6033	12.1482	14.5446	4.9916	7.7072	12.3716	14.8121	5.0580	7.8111	12.4833	14.9458	5.1023	7.8458	12.5392	15.0127
29	4.6407	7.2597	11.7064	14.0148	4.8507	7.5882	12.1245	14.5153	4.9833	7.6919	12.3475	14.7823	5.0496	7.7956	12.4589	14.9158	5.0938	7.8302	12.5147	14.9825
30	4.6312	7.2423	11.6833	13.9855	4.8407	7.5699	12.1006	14.4850	4.9730	7.6734	12.3231	14.7514	5.0392	7.7769	12.4344	14.8846	5.0833	7.8114	12.4900	14.9512
31	4.6198	7.2258	11.6604	13.9500	4.8288	7.5527	12.0768	14.4482	4.9608	7.6559	12.2989	14.7140	5.0268	7.7592	12.4100	14.8468	5.0708	7.7936	12.4655	14.9132
32	4.6065	7.2104	11.6381	13.9087	4.8149	7.5366	12.0538	14.4054	4.9465	7.6396	12.2755	14.6703	5.0123	7.7426	12.3863	14.8028	5.0562	7.7769	12.4417	14.8690
33	4.5950	7.1962	11.6120	13.8623	4.8028	7.5218	12.0267	14.3573	4.9341	7.6246	12.2479	14.6214	4.9997	7.7274	12.3585	14.7534	5.0435	7.7616	12.4138	14.8194
34	4.5854	7.1835	11.5825	13.8106	4.7928	7.5085	11.9962	14.3038	4.9238	7.6111	12.2168	14.5669	4.9893	7.7137	12.3271	14.6984	5.0330	7.7479	12.3822	14.7642
35	4.5778	7.1730	11.5507	13.7546	4.7849	7.4975	11.9632	14.2459	4.9157	7.6000	12.1832	14.5079	4.9811	7.7025	12.2932	14.6389	5.0247	7.7366	12.3482	14.7044
36	4.5725	7.1614	11.5168	13.6945	4.7793	7.4853	11.9281	14.1836	4.9100	7.5876	12.1474	14.4444	4.9753	7.6899	12.2571	14.5748	5.0188	7.7240	12.3120	14.6400
37	4.5699	7.1496	11.4815	13.6305	4.7766	7.4730	11.8915	14.1173	4.9072	7.5752	12.1102	14.3770	4.9724	7.6773	12.2196	14.5068	5.0160	7.7114	12.2743	14.5717
38	4.5668	7.1388	11.4456	13.5632	4.7734	7.4617	11.8543	14.0476	4.9039	7.5637	12.0724	14.3060	4.9691	7.6657	12.1814	14.4351	5.0126	7.6997	12.2359	14.4997
39	4.5646	7.1300	11.4093	13.4932	4.7711	7.4525	11.8168	13.9751	4.9015	7.5544	12.0341	14.2321	4.9667	7.6562	12.1428	14.3606	5.0102	7.6902	12.1971	14.4248
40	4.5645	7.1240	11.3736	13.4217	4.7710	7.4463	11.7798	13.9010	4.9014	7.5480	11.9965	14.1567	4.9666	7.6498	12.1048	14.2845	5.0101	7.6837	12.1590	14.3484
41	4.5640	7.1218	11.3390	13.3488	4.7704	7.4440	11.7440	13.8255	4.9008	7.5457	11.9599	14.0798	4.9660	7.6474	12.0679	14.2069	5.0095	7.6813	12.1219	14.2705
42	4.5635	7.1213	11.3082	13.2782	4.7699	7.4434	11.7121	13.7525	4.9003	7.5451	11.9275	14.0054	4.9655	7.6469	12.0352	14.1318	5.0089	7.6808	12.0890	14.1951
43	4.5629	7.1041	11.2312	13.1430	4.7693	7.4255	11.6323	13.6124	4.8997	7.5270	11.8462	13.8627	4.9649	7.6285	11.9532	13.9879	5.0084	7.6623	12.0066	14.0505
44	4.5477	7.0549	11.1026	12.9367	4.7534	7.3740	11.4992	13.3987	4.8834	7.4748	11.7106	13.6451	4.9483	7.5756	11.8164	13.7683	4.9916	7.6092	11.8693	13.8299
45	4.5041	6.9739	10.9173	12.6554	4.7079	7.2894	11.3072	13.1074	4.8366	7.3891	11.5152	13.3484	4.9009	7.4887	11.6191	13.4689	4.9438	7.5219	11.6711	13.5292

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3	Future Suraksha	Rate A	Half Yearly	NA																
	Annualized Premium Band - 24,000 to less than 36,000				Annualized Premium Band - 36,000 to less than 48,000				Annualized Premium Band - 48,000 to less than 60,000				Annualized Premium Band - 60,000 to less than 72,000				Annualized Premium Band - 72,000 and above			
Entry Age/ PPT	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12
18	4.8304	7.6899	12.7663	15.4631	5.0542	8.0463	13.2334	16.0288	5.1956	8.1588	13.4825	16.3305	5.2663	8.2713	13.6070	16.4814	5.3134	8.3088	13.6693	16.5568
19	4.8280	7.6858	12.7575	15.4484	5.0517	8.0420	13.2242	16.0136	5.1930	8.1545	13.4732	16.3151	5.2637	8.2669	13.5976	16.4658	5.3108	8.3044	13.6599	16.5411
20	4.8266	7.6831	12.7506	15.4362	5.0502	8.0392	13.2171	16.0010	5.1915	8.1516	13.4659	16.3022	5.2621	8.2641	13.5903	16.4528	5.3092	8.3015	13.6525	16.5281
21	4.8257	7.6812	12.7446	15.4245	5.0494	8.0372	13.2109	15.9888	5.1906	8.1496	13.4595	16.2897	5.2612	8.2620	13.5839	16.4402	5.3083	8.2994	13.6460	16.5154
22	4.8250	7.6792	12.7378	15.4113	5.0486	8.0351	13.2038	15.9752	5.1898	8.1475	13.4524	16.2759	5.2605	8.2599	13.5767	16.4262	5.3075	8.2973	13.6388	16.5014
23	4.8240	7.6767	12.7293	15.3950	5.0476	8.0324	13.1950	15.9583	5.1887	8.1448	13.4434	16.2587	5.2593	8.2571	13.5676	16.4089	5.3064	8.2946	13.6297	16.4840
24	4.8225	7.6730	12.7181	15.3742	5.0459	8.0286	13.1834	15.9367	5.1871	8.1409	13.4316	16.2367	5.2577	8.2531	13.5557	16.3867	5.3047	8.2906	13.6177	16.4617
25	4.8201	7.6677	12.7033	15.3475	5.0435	8.0230	13.1680	15.9090	5.1846	8.1352	13.4159	16.2084	5.2551	8.2474	13.5398	16.3582	5.3021	8.2848	13.6018	16.4330
26	4.8166	7.6605	12.6842	15.3139	5.0398	8.0155	13.1483	15.8741	5.1808	8.1276	13.3958	16.1729	5.2513	8.2397	13.5195	16.3223	5.2983	8.2771	13.5814	16.3970
27	4.8119	7.6511	12.6601	15.2723	5.0349	8.0056	13.1233	15.8311	5.1757	8.1176	13.3703	16.1291	5.2462	8.2296	13.4938	16.2781	5.2931	8.2669	13.5556	16.3526
28	4.8059	7.6390	12.6306	15.2219	5.0286	7.9930	13.0927	15.7788	5.1692	8.1048	13.3392	16.0758	5.2396	8.2165	13.4624	16.2243	5.2864	8.2538	13.5240	16.2986
29	4.7981	7.6240	12.5949	15.1616	5.0204	7.9773	13.0557	15.7163	5.1609	8.0889	13.3015	16.0122	5.2311	8.2004	13.4244	16.1601	5.2779	8.2376	13.4858	16.2341
30	4.7886	7.6058	12.5526	15.0906	5.0106	7.9582	13.0118	15.6427	5.1507	8.0695	13.2568	15.9372	5.2208	8.1808	13.3792	16.0844	5.2675	8.2179	13.4405	16.1580
31	4.7775	7.5842	12.5032	15.0079	4.9989	7.9357	12.9606	15.5570	5.1387	8.0467	13.2046	15.8498	5.2086	8.1577	13.3266	15.9962	5.2552	8.1947	13.3876	16.0694
32	4.7642	7.5591	12.4459	14.9124	4.9850	7.9094	12.9012	15.4579	5.1245	8.0200	13.1441	15.7489	5.1942	8.1307	13.2655	15.8944	5.2407	8.1675	13.3262	15.9671
33	4.7490	7.5303	12.3791	14.8019	4.9690	7.8793	12.8320	15.3434	5.1080	7.9895	13.0735	15.6322	5.1775	8.0997	13.1943	15.7766	5.2239	8.1364	13.2547	15.8488
34	4.7314	7.4971	12.3023	14.6759	4.9507	7.8445	12.7524	15.2128	5.0892	7.9542	12.9924	15.4992	5.1584	8.0640	13.1125	15.6424	5.2046	8.1005	13.1725	15.7139
35	4.7115	7.4594	12.2150	14.5332	4.9298	7.8051	12.6619	15.0649	5.0677	7.9142	12.9002	15.3485	5.1366	8.0234	13.0194	15.4903	5.1826	8.0598	13.0790	15.5612
36	4.7109	7.4516	12.1605	14.4268	4.9293	7.7969	12.6054	14.9546	5.0671	7.9060	12.8427	15.2361	5.1361	8.0150	12.9614	15.3769	5.1820	8.0514	13.0207	15.4473
37	4.7104	7.4379	12.0929	14.3005	4.9287	7.7825	12.5353	14.8237	5.0666	7.8914	12.7713	15.1028	5.1355	8.0002	12.8893	15.2423	5.1815	8.0365	12.9482	15.3120
38	4.7099	7.4172	12.0102	14.1527	4.9282	7.7609	12.4496	14.6705	5.0660	7.8694	12.6839	14.9467	5.1350	7.9780	12.8011	15.0847	5.1809	8.0141	12.8597	15.1538
39	4.7094	7.3887	11.9116	13.9810	4.9277	7.7311	12.3474	14.4925	5.0655	7.8392	12.5798	14.7653	5.1344	7.9473	12.6960	14.9017	5.1803	7.9834	12.7541	14.9699
40	4.7079	7.3516	11.7959	13.7855	4.9260	7.6922	12.2274	14.2898	5.0638	7.7998	12.4576	14.5588	5.1327	7.9074	12.5726	14.6933	5.1787	7.9433	12.6302	14.7605
41	4.6930	7.3048	11.6617	13.5652	4.9105	7.6433	12.0883	14.0615	5.0478	7.7502	12.3159	14.3262	5.1165	7.8571	12.4296	14.4585	5.1623	7.8928	12.4865	14.5247
42	4.6719	7.2475	11.5069	13.3175	4.8884	7.5834	11.9279	13.8047	5.0251	7.6894	12.1524	14.0645	5.0935	7.7955	12.2647	14.1945	5.1391	7.8309	12.3208	14.2594
43	4.6437	7.1787	11.3321	13.0435	4.8589	7.5114	11.7467	13.5207	4.9948	7.6165	11.9678	13.7752	5.0628	7.7215	12.0784	13.9024	5.1081	7.7565	12.1337	13.9661
44	4.6077	7.0979	11.1369	12.7414	4.8213	7.4268	11.5443	13.2076	4.9561	7.5307	11.7616	13.4562	5.0235	7.6345	11.8703	13.5805	5.0685	7.6692	11.9246	13.6426
45	4.5633	7.0045	11.0495	12.5921	4.7748	7.3291	11.4538	13.0528	4.9084	7.4316	11.6694	13.2985	4.9752	7.5341	11.7772	13.4213	5.0197	7.5683	11.8311	13.4827
46	4.4805	6.8649	10.6365	12.1825	4.6882	7.1830	11.0256	12.6282	4.8193	7.2835	11.2332	12.8659	4.8849	7.3839	11.3369	12.9847	4.9286	7.4174	11.3888	13.0442
47	4.3891	6.7132	10.3330	11.7511	4.5925	7.0243	10.7110	12.1810	4.7210	7.1225	10.9126	12.4103	4.7852	7.2208	11.0134	12.5249	4.8280	7.2535	11.0638	12.5822
48	4.2895	6.5499	10.0136	11.2979	4.4882	6.8534	10.3799	11.7112	4.6138	6.9493	10.5753	11.9317	4.6766	7.0451	10.6730	12.0419	4.7184	7.0771	10.7219	12.0970
49	4.1823	6.3767	9.6791	10.8264	4.3761	6.6722	10.0332	11.2225	4.4985	6.7655	10.2221	11.4337	4.5597	6.8588	10.3165	11.5394	4.6005	6.8899	10.3637	11.5922
50	4.0688	6.1955	9.3301	10.3415	4.2573	6.4826	9.6715	10.7198	4.3764	6.5732	9.8535	10.9216	4.4360	6.6639	9.9445	11.0225	4.4757	6.6941	9.9900	11.0729
51	3.9502	6.0073	8.9724	9.8487	4.1333	6.2857	9.3006	10.2090	4.2489	6.3736	9.4757	10.4011	4.3067	6.4615	9.5632	10.4972	4.3452	6.4908	9.6070	10.5453
52	3.8277	5.8131	8.6071	9.3496	4.0051	6.0825	8.9220	9.6916	4.1171	6.1676	9.0899	9.8741	4.1731	6.2527	9.1739	9.9653	4.2105	6.2810	9.2159	10.0109
53	3.7016	5.6084	8.2369	8.8471	3.8732	5.8683	8.5383	9.1708	3.9815	5.9504	8.6990	9.3434	4.0357	6.0325	8.7794	9.4297	4.0718	6.0598	8.8196	9.4729
54	3.6929	5.4002	7.8645		3.8641	5.6504	8.1522		3.9721	5.7294	8.3056		4.0262	5.8085	8.3824		4.0622	5.8348	8.4207	
55	3.6596	5.1880	7.4895		3.8292	5.4284	7.7635		3.9363	5.5043	7.9097		3.9899	5.5802	7.9827		4.0256	5.6056	8.0193	

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
4	Future Suraksha	Rate B	Half Yearly	NA																
	Annualized Premium Band - 24,000 to less than 36,00				Annualized Premium Band - 36,000 to less than 48,00				Annualized Premium Band - 48,000 to less than 60,00				Annualized Premium Band - 60,000 to less than 72,00				Annualized Premium Band - 72,000 and above			
Entry Age/ PPT	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12
18	4.5621	7.1493	11.5700	13.8857	4.7735	7.4806	11.9933	14.3937	4.9071	7.5853	12.2191	14.6647	4.9738	7.6899	12.3320	14.8001	5.0183	7.7248	12.3884	14.8679
19	4.5599	7.1454	11.5618	13.8726	4.7712	7.4766	11.9848	14.3801	4.9046	7.5811	12.2104	14.6508	4.9714	7.6857	12.3232	14.7862	5.0158	7.7205	12.3796	14.8538
20	4.5584	7.1429	11.5555	13.8618	4.7697	7.4739	11.9782	14.3690	4.9031	7.5784	12.2037	14.6395	4.9698	7.6829	12.3165	14.7747	5.0143	7.7178	12.3728	14.8423
21	4.5576	7.1410	11.5499	13.8515	4.7688	7.4719	11.9724	14.3582	4.9022	7.5764	12.1978	14.6285	4.9689	7.6809	12.3104	14.7637	5.0134	7.7158	12.3668	14.8312
22	4.5569	7.1392	11.5438	13.8400	4.7681	7.4700	11.9661	14.3463	4.9014	7.5745	12.1914	14.6164	4.9681	7.6790	12.3040	14.7514	5.0126	7.7138	12.3603	14.8189
23	4.5559	7.1367	11.5360	13.8258	4.7670	7.4674	11.9581	14.3316	4.9003	7.5719	12.1832	14.6014	4.9670	7.6763	12.2957	14.7362	5.0114	7.7111	12.3520	14.8037
24	4.5543	7.1333	11.5257	13.8074	4.7654	7.4639	11.9473	14.3126	4.8987	7.5683	12.1722	14.5820	4.9653	7.6727	12.2847	14.7167	5.0098	7.7075	12.3409	14.7840
25	4.5520	7.1283	11.5120	13.7838	4.7629	7.4586	11.9332	14.2881	4.8961	7.5630	12.1578	14.5571	4.9628	7.6673	12.2701	14.6916	5.0072	7.7020	12.3263	14.7588
26	4.5486	7.1214	11.4944	13.7599	4.7594	7.4515	11.9149	14.2633	4.8925	7.5557	12.1392	14.5317	4.9591	7.6599	12.2513	14.6660	5.0034	7.6946	12.3074	14.7331
27	4.5440	7.1125	11.4723	13.7349	4.7545	7.4421	11.8920	14.2374	4.8875	7.5462	12.1158	14.5054	4.9540	7.6503	12.2277	14.6394	4.9984	7.6850	12.2837	14.7064
28	4.5378	7.1010	11.4500	13.7087	4.7481	7.4301	11.8689	14.2102	4.8809	7.5340	12.0923	14.4777	4.9473	7.6379	12.2040	14.6115	4.9916	7.6726	12.2599	14.6783
29	4.5302	7.0869	11.4277	13.6811	4.7402	7.4153	11.8458	14.1817	4.8728	7.5190	12.0687	14.4486	4.9391	7.6227	12.1802	14.5821	4.9833	7.6573	12.2360	14.6488
30	4.5209	7.0699	11.4051	13.6525	4.7304	7.3975	11.8224	14.1520	4.8627	7.5010	12.0449	14.4184	4.9289	7.6044	12.1562	14.5516	4.9730	7.6389	12.2118	14.6182
31	4.5098	7.0538	11.3828	13.6179	4.7188	7.3807	11.7992	14.1161	4.8508	7.4839	12.0213	14.3818	4.9168	7.5871	12.1324	14.5147	4.9608	7.6215	12.1879	14.5811
32	4.4968	7.0387	11.3610	13.5775	4.7052	7.3649	11.7767	14.0742	4.8368	7.4679	11.9984	14.3392	4.9026	7.5709	12.1092	14.4716	4.9465	7.6053	12.1646	14.5379
33	4.4856	7.0249	11.3355	13.5322	4.6934	7.3504	11.7502	14.0273	4.8247	7.4532	11.9714	14.2913	4.8903	7.5560	12.0820	14.4233	4.9341	7.5903	12.1373	14.4894
34	4.4762	7.0125	11.3067	13.4818	4.6837	7.3375	11.7204	13.9750	4.8147	7.4401	11.9410	14.2381	4.8802	7.5427	12.0513	14.3696	4.9238	7.5769	12.1065	14.4354
35	4.4688	7.0022	11.2757	13.4271	4.6759	7.3267	11.6882	13.9184	4.8067	7.4292	11.9082	14.1804	4.8721	7.5317	12.0182	14.3114	4.9157	7.5658	12.0732	14.3769
36	4.4636	6.9909	11.2426	13.3684	4.6705	7.3148	11.6539	13.8575	4.8011	7.4171	11.8732	14.1183	4.8664	7.5194	11.9829	14.2488	4.9100	7.5535	12.0378	14.3140
37	4.4611	6.9794	11.2081	13.3060	4.6678	7.3028	11.6182	13.7928	4.7984	7.4049	11.8369	14.0524	4.8636	7.5071	11.9462	14.1822	4.9072	7.5411	12.0009	14.2471
38	4.4581	6.9688	11.1731	13.2403	4.6647	7.2918	11.5818	13.7247	4.7952	7.3937	11.7998	13.9830	4.8604	7.4957	11.9088	14.1122	4.9039	7.5297	11.9633	14.1768
39	4.4559	6.9602	11.1377	13.1719	4.6624	7.2828	11.5452	13.6538	4.7928	7.3846	11.7625	13.9108	4.8580	7.4865	11.8712	14.0393	4.9015	7.5204	11.9255	14.1036
40	4.4558	6.9544	11.1028	13.1021	4.6623	7.2766	11.5090	13.5815	4.7927	7.3784	11.7257	13.8371	4.8579	7.4802	11.8340	13.9649	4.9014	7.5141	11.8882	14.0288
41	4.4553	6.9522	11.0690	13.0310	4.6618	7.2744	11.4740	13.5077	4.7922	7.3761	11.6900	13.7620	4.8574	7.4779	11.7980	13.8891	4.9008	7.5118	11.8520	13.9527
42	4.4548	6.9517	11.0390	12.9621	4.6612	7.2739	11.4429	13.4363	4.7916	7.3756	11.6583	13.6892	4.8568	7.4773	11.7659	13.8157	4.9003	7.5112	11.8198	13.8789
43	4.4543	6.9350	10.9638	12.8301	4.6607	7.2564	11.3649	13.2995	4.7911	7.3579	11.5788	13.5498	4.8563	7.4593	11.6858	13.6750	4.8997	7.4932	11.7392	13.7376
44	4.4394	6.8869	10.8383	12.6287	4.6452	7.2061	11.2348	13.0907	4.7751	7.3069	11.4463	13.3371	4.8401	7.4076	11.5520	13.4603	4.8834	7.4412	11.6049	13.5219
45	4.3969	6.8079	10.6574	12.3541	4.6006	7.1234	11.0473	12.8060	4.7293	7.2230	11.2552	13.0471	4.7937	7.3226	11.3592	13.1676	4.8366	7.3558	11.4112	13.2279

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
5	Future Suraksha	Rate A	Quarterly	NA																
					Annualized Premium Band - 24,000 to less than 36,00				Annualized Premium Band - 36,000 to less than 48,00				Annualized Premium Band - 48,000 to less than 60,00				Annualized Premium Band - 60,000 to less than 72,00			
Entry Age/ PPT	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12
18	4.7597	7.5774	12.5795	15.2368	4.9835	7.9337	13.0466	15.8025	5.1249	8.0463	13.2957	16.1042	5.1956	8.1588	13.4202	16.2551	5.2427	8.1963	13.4825	16.3305
19	4.7574	7.5733	12.5708	15.2224	4.9811	7.9295	13.0375	15.7876	5.1224	8.0420	13.2865	16.0890	5.1930	8.1545	13.4109	16.2397	5.2401	8.1919	13.4732	16.3151
20	4.7559	7.5707	12.5640	15.2103	4.9796	7.9268	13.0305	15.7751	5.1209	8.0392	13.2793	16.0763	5.1915	8.1516	13.4037	16.2269	5.2386	8.1891	13.4659	16.3022
21	4.7551	7.5688	12.5581	15.1987	4.9788	7.9247	13.0244	15.7630	5.1200	8.0372	13.2730	16.0640	5.1906	8.1496	13.3974	16.2145	5.2377	8.1870	13.4595	16.2897
22	4.7544	7.5669	12.5514	15.1858	4.9780	7.9227	13.0174	15.7496	5.1192	8.0351	13.2660	16.0503	5.1898	8.1475	13.3903	16.2007	5.2369	8.1850	13.4524	16.2759
23	4.7534	7.5643	12.5430	15.1697	4.9770	7.9201	13.0087	15.7330	5.1182	8.0324	13.2571	16.0334	5.1887	8.1448	13.3813	16.1836	5.2358	8.1822	13.4434	16.2587
24	4.7519	7.5607	12.5320	15.1492	4.9754	7.9163	12.9973	15.7117	5.1165	8.0286	13.2455	16.0117	5.1871	8.1409	13.3696	16.1617	5.2341	8.1783	13.4316	16.2367
25	4.7496	7.5555	12.5174	15.1229	4.9729	7.9108	12.9821	15.6844	5.1140	8.0230	13.2300	15.9838	5.1846	8.1352	13.3539	16.1336	5.2316	8.1726	13.4159	16.2084
26	4.7461	7.5484	12.4986	15.0898	4.9693	7.9034	12.9627	15.6500	5.1103	8.0155	13.2101	15.9488	5.1808	8.1276	13.3339	16.0982	5.2278	8.1650	13.3958	16.1729
27	4.7415	7.5391	12.4749	15.0488	4.9645	7.8937	12.9380	15.6076	5.1053	8.0056	13.1851	15.9056	5.1757	8.1176	13.3086	16.0546	5.2227	8.1549	13.3703	16.1291
28	4.7355	7.5272	12.4458	14.9992	4.9582	7.8812	12.9079	15.5561	5.0989	7.9930	13.1543	15.8531	5.1692	8.1048	13.2775	16.0016	5.2161	8.1420	13.3392	16.0758
29	4.7279	7.5124	12.4106	14.9398	4.9502	7.8657	12.8714	15.4945	5.0906	7.9773	13.1172	15.7903	5.1609	8.0889	13.2400	15.9382	5.2077	8.1261	13.3015	16.0122
30	4.7186	7.4945	12.3689	14.8698	4.9405	7.8469	12.8282	15.4219	5.0806	7.9582	13.0731	15.7163	5.1507	8.0695	13.1955	15.8635	5.1974	8.1066	13.2568	15.9372
31	4.7076	7.4732	12.3202	14.7883	4.9290	7.8247	12.7777	15.3373	5.0688	7.9357	13.0216	15.6302	5.1387	8.0467	13.1436	15.7766	5.1853	8.0837	13.2046	15.8498
32	4.6945	7.4485	12.2638	14.6941	4.9153	7.7988	12.7191	15.2397	5.0547	7.9094	12.9620	15.5307	5.1245	8.0200	13.0834	15.6762	5.1709	8.0569	13.1441	15.7489
33	4.6795	7.4201	12.1979	14.5853	4.8996	7.7691	12.6508	15.1268	5.0385	7.8793	12.8924	15.4156	5.1080	7.9895	13.0131	15.5600	5.1544	8.0262	13.0735	15.6322
34	4.6622	7.3874	12.1223	14.4611	4.8815	7.7348	12.5724	14.9981	5.0199	7.8445	12.8124	15.2844	5.0892	7.9542	12.9324	15.4276	5.1353	7.9908	12.9924	15.4992
35	4.6425	7.3502	12.0362	14.3205	4.8608	7.6959	12.4831	14.8522	4.9987	7.8051	12.7214	15.1358	5.0677	7.9142	12.8406	15.2776	5.1137	7.9506	12.9002	15.3485
36	4.6420	7.3425	11.9826	14.2157	4.8603	7.6879	12.4275	14.7435	4.9982	7.7969	12.6648	15.0250	5.0671	7.9060	12.7834	15.1658	5.1131	7.9423	12.8427	15.2361
37	4.6415	7.3290	11.9159	14.0913	4.8598	7.6737	12.3584	14.6145	4.9977	7.7825	12.5943	14.8935	5.0666	7.8914	12.7123	15.0330	5.1125	7.9277	12.7713	15.1028
38	4.6410	7.3086	11.8344	13.9456	4.8593	7.6523	12.2738	14.4634	4.9971	7.7609	12.5082	14.7396	5.0660	7.8694	12.6253	14.8776	5.1120	7.9056	12.6839	14.9467
39	4.6405	7.2805	11.7373	13.7764	4.8587	7.6229	12.1730	14.2879	4.9966	7.7311	12.4055	14.5607	5.0655	7.8392	12.5217	14.6971	5.1114	7.8752	12.5798	14.7653
40	4.6390	7.2440	11.6232	13.5837	4.8571	7.5847	12.0548	14.0881	4.9949	7.6922	12.2849	14.3571	5.0638	7.7998	12.4000	14.4916	5.1098	7.8357	12.4576	14.5588
41	4.6243	7.1979	11.4910	13.3667	4.8418	7.5364	11.9177	13.8630	4.9792	7.6433	12.1452	14.1277	5.0478	7.7502	12.2590	14.2600	5.0936	7.7859	12.3159	14.3262
42	4.6035	7.1415	11.3385	13.1226	4.8200	7.4773	11.7595	13.6098	4.9568	7.5834	11.9840	13.8697	5.0251	7.6894	12.0963	13.9996	5.0707	7.7248	12.1524	14.0645
43	4.5758	7.0737	11.1663	12.8526	4.7909	7.4064	11.5809	13.3298	4.9269	7.5114	11.8020	13.5843	4.9948	7.6165	11.9126	13.7116	5.0401	7.6515	11.9678	13.7752
44	4.5403	6.9940	10.9739	12.5550	4.7538	7.3229	11.3813	13.0211	4.8887	7.4268	11.5987	13.2697	4.9561	7.5307	11.7073	13.3940	5.0011	7.5653	11.7616	13.4562
45	4.4966	6.9020	10.8878	12.4078	4.7080	7.2266	11.2921	12.8685	4.8416	7.3291	11.5077	13.1142	4.9084	7.4316	11.6155	13.2370	4.9529	7.4658	11.6694	13.2985
46	4.4150	6.7644	10.4808	12.0042	4.6226	7.0826	10.8700	12.4499	4.7537	7.1830	11.0775	12.6876	4.8193	7.2835	11.1813	12.8065	4.8630	7.3170	11.2332	12.8659
47	4.3249	6.6149	10.1818	11.5791	4.5283	6.9260	10.5598	12.0090	4.6567	7.0243	10.7614	12.2383	4.7210	7.1225	10.8622	12.3529	4.7638	7.1553	10.9126	12.4103
48	4.2267	6.4541	9.8670	11.1326	4.4255	6.7576	10.2334	11.5459	4.5510	6.8534	10.4288	11.7664	4.6138	6.9493	10.5265	11.8766	4.6556	6.9812	10.5753	11.9317
49	4.1211	6.2834	9.5375	10.6680	4.3149	6.5789	9.8916	11.0641	4.4373	6.6722	10.0805	11.2753	4.4985	6.7655	10.1749	11.3809	4.5393	6.7966	10.2221	11.4337
50	4.0092	6.1048	9.1936	10.1901	4.1978	6.3919	9.5349	10.5685	4.3169	6.4826	9.7170	10.7703	4.3764	6.5732	9.8080	10.8712	4.4161	6.6034	9.8535	10.9216
51	3.8924	5.9194	8.8411	9.7045	4.0754	6.1977	9.1693	10.0648	4.1911	6.2857	9.3444	10.2570	4.2489	6.3736	9.4319	10.3531	4.2874	6.4029	9.4757	10.4011
52	3.7717	5.7281	8.4811	9.2128	3.9491	5.9974	8.7960	9.5548	4.0611	6.0825	8.9640	9.7373	4.1171	6.1676	9.0479	9.8285	4.1545	6.1959	9.0899	9.8741
53	3.6475	5.5264	8.1164	8.7177	3.8190	5.7863	8.4178	9.0413	3.9273	5.8683	8.5785	9.2140	3.9815	5.9504	8.6588	9.3003	4.0176	5.9778	8.6990	9.3434
54	3.6389	5.3211	7.7494		3.8100	5.5714	8.0371		3.9181	5.6504	8.1906		3.9721	5.7294	8.2673		4.0082	5.7558	8.3056	
55	3.6061	5.1121	7.3799		3.7756	5.3525	7.6539		3.8828	5.4284	7.8001		3.9363	5.5043	7.8731		3.9720	5.5296	7.9097	

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
6	Future Suraksha	Rate B	Quarterly	NA																
	Annualized Premium Band - 24,000 to less than 36,000				Annualized Premium Band - 36,000 to less than 48,000				Annualized Premium Band - 48,000 to less than 60,000				Annualized Premium Band - 60,000 to less than 72,000				Annualized Premium Band - 72,000 and above			
Entry Age/ PPT	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12
18	4.4954	7.0447	11.4007	13.6825	4.7068	7.3760	11.8240	14.1905	4.8403	7.4806	12.0498	14.4615	4.9071	7.5853	12.1627	14.5969	4.9516	7.6201	12.2191	14.6647
19	4.4931	7.0409	11.3926	13.6696	4.7044	7.3720	11.8156	14.1771	4.8379	7.4766	12.0412	14.4478	4.9046	7.5811	12.1540	14.5832	4.9491	7.6160	12.2104	14.6508
20	4.4917	7.0383	11.3864	13.6590	4.7030	7.3693	11.8091	14.1661	4.8364	7.4739	12.0346	14.4366	4.9031	7.5784	12.1474	14.5718	4.9476	7.6132	12.2037	14.6395
21	4.4909	7.0365	11.3808	13.6488	4.7021	7.3674	11.8034	14.1555	4.8355	7.4719	12.0287	14.4258	4.9022	7.5764	12.1414	14.5610	4.9467	7.6113	12.1978	14.6285
22	4.4902	7.0347	11.3749	13.6375	4.7014	7.3655	11.7972	14.1438	4.8347	7.4700	12.0224	14.4139	4.9014	7.5745	12.1351	14.5489	4.9459	7.6093	12.1914	14.6164
23	4.4892	7.0323	11.3672	13.6234	4.7003	7.3630	11.7892	14.1293	4.8337	7.4674	12.0143	14.3990	4.9003	7.5719	12.1269	14.5339	4.9448	7.6067	12.1832	14.6014
24	4.4877	7.0289	11.3570	13.6054	4.6987	7.3595	11.7787	14.1105	4.8320	7.4639	12.0036	14.3799	4.8987	7.5683	12.1160	14.5146	4.9431	7.6031	12.1722	14.5820
25	4.4854	7.0240	11.3436	13.5821	4.6963	7.3543	11.7647	14.0864	4.8295	7.4586	11.9894	14.3554	4.8961	7.5630	12.1017	14.4898	4.9406	7.5977	12.1578	14.5571
26	4.4820	7.0172	11.3262	13.5585	4.6928	7.3472	11.7467	14.0619	4.8259	7.4515	11.9710	14.3304	4.8925	7.5557	12.0831	14.4646	4.9369	7.5904	12.1392	14.5317
27	4.4775	7.0084	11.3044	13.5339	4.6881	7.3380	11.7241	14.0364	4.8210	7.4421	11.9479	14.3044	4.8875	7.5462	12.0599	14.4384	4.9319	7.5809	12.1158	14.5054
28	4.4714	6.9971	11.2825	13.5081	4.6817	7.3262	11.7014	14.0096	4.8145	7.4301	11.9248	14.2771	4.8809	7.5340	12.0365	14.4109	4.9252	7.5687	12.0923	14.4777
29	4.4639	6.9832	11.2604	13.4809	4.6739	7.3116	11.6785	13.9815	4.8065	7.4153	11.9015	14.2484	4.8728	7.5190	12.0130	14.3819	4.9170	7.5536	12.0687	14.4486
30	4.4548	6.9664	11.2382	13.4527	4.6643	7.2941	11.6555	13.9522	4.7966	7.3975	11.8780	14.2186	4.8627	7.5010	11.9893	14.3518	4.9068	7.5355	12.0449	14.4184
31	4.4438	6.9506	11.2162	13.4186	4.6528	7.2774	11.6326	13.9168	4.7848	7.3807	11.8547	14.1825	4.8508	7.4839	11.9658	14.3154	4.8948	7.5183	12.0213	14.3818
32	4.4310	6.9357	11.1948	13.3788	4.6394	7.2619	11.6104	13.8755	4.7710	7.3649	11.8321	14.1405	4.8368	7.4679	11.9430	14.2729	4.8807	7.5022	11.9984	14.3392
33	4.4199	6.9221	11.1696	13.3342	4.6278	7.2476	11.5844	13.8292	4.7591	7.3504	11.8055	14.0933	4.8247	7.4532	11.9161	14.2253	4.8685	7.4875	11.9714	14.2913
34	4.4107	6.9099	11.1413	13.2845	4.6182	7.2348	11.5549	13.7777	4.7492	7.3375	11.7755	14.0408	4.8147	7.4401	11.8858	14.1723	4.8583	7.4743	11.9410	14.2381
35	4.4034	6.8998	11.1107	13.2306	4.6105	7.2243	11.5232	13.7219	4.7413	7.3267	11.7432	13.9839	4.8067	7.4292	11.8532	14.1149	4.8503	7.4634	11.9082	14.1804
36	4.3983	6.8886	11.0780	13.1728	4.6051	7.2125	11.4893	13.6619	4.7358	7.3148	11.7087	13.9227	4.8011	7.4171	11.8184	14.0531	4.8447	7.4512	11.8732	14.1183
37	4.3958	6.8772	11.0441	13.1113	4.6025	7.2007	11.4541	13.5981	4.7331	7.3028	11.6728	13.8577	4.7984	7.4049	11.7822	13.9875	4.8419	7.4390	11.8369	14.0524
38	4.3928	6.8668	11.0096	13.0465	4.5994	7.1898	11.4183	13.5309	4.7299	7.2918	11.6363	13.7893	4.7952	7.3937	11.7453	13.9184	4.8386	7.4277	11.7998	13.9830
39	4.3907	6.8584	10.9747	12.9792	4.5972	7.1809	11.3822	13.4611	4.7276	7.2828	11.5995	13.7181	4.7928	7.3846	11.7082	13.8466	4.8363	7.4186	11.7625	13.9108
40	4.3906	6.8526	10.9404	12.9104	4.5971	7.1749	11.3466	13.3897	4.7275	7.2766	11.5632	13.6454	4.7927	7.3784	11.6715	13.7732	4.8362	7.4123	11.7257	13.8371
41	4.3901	6.8505	10.9070	12.8403	4.5966	7.1726	11.3120	13.3170	4.7270	7.2744	11.5280	13.5713	4.7922	7.3761	11.6360	13.6984	4.8356	7.4100	11.6900	13.7620
42	4.3896	6.8500	10.8774	12.7724	4.5961	7.1721	11.2813	13.2466	4.7264	7.2739	11.4967	13.4995	4.7916	7.3756	11.6044	13.6260	4.8351	7.4095	11.6583	13.6892
43	4.3891	6.8335	10.8033	12.6423	4.5955	7.1549	11.2044	13.1117	4.7259	7.2564	11.4184	13.3621	4.7911	7.3579	11.5253	13.4872	4.8345	7.3917	11.5788	13.5498
44	4.3745	6.7861	10.6797	12.4439	4.5802	7.1053	11.0762	12.9059	4.7101	7.2061	11.2877	13.1523	4.7751	7.3069	11.3934	13.2755	4.8184	7.3404	11.4463	13.3371
45	4.3325	6.7083	10.5014	12.1733	4.5363	7.0238	10.8913	12.6253	4.6650	7.1234	11.0993	12.8663	4.7293	7.2230	11.2032	12.9868	4.7722	7.2562	11.2552	13.0471

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
7	Future Suraksha	Rate A	Monthly	NA																
	Annualized Premium Band - 24,000 to less than 36,000				Annualized Premium Band - 36,000 to less than 48,000				Annualized Premium Band - 48,000 to less than 60,000				Annualized Premium Band - 60,000 to less than 72,000				Annualized Premium Band - 72,000 and above			
Entry Age/ PPT	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12
18	4.7125	7.5023	12.4549	15.0859	4.9364	7.8587	12.9220	15.6517	5.0778	7.9712	13.1711	15.9534	5.1485	8.0838	13.2957	16.1042	5.1956	8.1213	13.3579	16.1797
19	4.7102	7.4983	12.4463	15.0716	4.9340	7.8545	12.9131	15.6368	5.0753	7.9670	13.1620	15.9383	5.1459	8.0795	13.2865	16.0890	5.1930	8.1170	13.3487	16.1643
20	4.7088	7.4957	12.4396	15.0597	4.9325	7.8518	12.9061	15.6245	5.0738	7.9642	13.1549	15.9257	5.1444	8.0767	13.2793	16.0763	5.1915	8.1141	13.3415	16.1516
21	4.7080	7.4938	12.4337	15.0482	4.9317	7.8498	12.9000	15.6126	5.0729	7.9622	13.1487	15.9135	5.1435	8.0746	13.2730	16.0640	5.1906	8.1121	13.3352	16.1392
22	4.7073	7.4919	12.4271	15.0354	4.9309	7.8478	12.8932	15.5993	5.0722	7.9602	13.1417	15.9000	5.1428	8.0726	13.2660	16.0503	5.1898	8.1100	13.3281	16.1255
23	4.7063	7.4894	12.4188	15.0195	4.9299	7.8452	12.8846	15.5828	5.0711	7.9575	13.1329	15.8832	5.1417	8.0699	13.2571	16.0334	5.1887	8.1073	13.3192	16.1085
24	4.7048	7.4858	12.4079	14.9992	4.9283	7.8414	12.8732	15.5617	5.0695	7.9537	13.1214	15.8617	5.1400	8.0660	13.2455	16.0117	5.1871	8.1034	13.3075	16.0867
25	4.7025	7.4806	12.3934	14.9731	4.9259	7.8360	12.8582	15.5346	5.0670	7.9482	13.1061	15.8341	5.1375	8.0604	13.2300	15.9838	5.1846	8.0978	13.2920	16.0587
26	4.6991	7.4736	12.3748	14.9403	4.9224	7.8286	12.8389	15.5006	5.0633	7.9407	13.0864	15.7994	5.1338	8.0529	13.2101	15.9488	5.1808	8.0902	13.2720	16.0235
27	4.6945	7.4644	12.3513	14.8998	4.9175	7.8190	12.8145	15.4586	5.0584	7.9310	13.0615	15.7566	5.1288	8.0429	13.1851	15.9056	5.1757	8.0803	13.2468	15.9801
28	4.6886	7.4526	12.3225	14.8506	4.9114	7.8066	12.7846	15.4075	5.0520	7.9184	13.0311	15.7046	5.1223	8.0302	13.1543	15.8531	5.1692	8.0675	13.2159	15.9273
29	4.6810	7.4380	12.2877	14.7918	4.9034	7.7914	12.7485	15.3465	5.0438	7.9029	12.9943	15.6424	5.1140	8.0145	13.1172	15.7903	5.1609	8.0517	13.1786	15.8643
30	4.6718	7.4202	12.2464	14.7225	4.8938	7.7727	12.7057	15.2746	5.0339	7.8840	12.9506	15.5691	5.1040	7.9953	13.0731	15.7163	5.1507	8.0324	13.1343	15.7899
31	4.6609	7.3992	12.1982	14.6418	4.8823	7.7507	12.6557	15.1909	5.0222	7.8617	12.8996	15.4838	5.0921	7.9727	13.0216	15.6302	5.1387	8.0097	13.0826	15.7034
32	4.6480	7.3747	12.1423	14.5486	4.8688	7.7250	12.5977	15.0942	5.0083	7.8357	12.8405	15.3852	5.0780	7.9463	12.9620	15.5307	5.1245	7.9832	13.0227	15.6034
33	4.6331	7.3466	12.0771	14.4408	4.8532	7.6956	12.5300	14.9824	4.9922	7.8058	12.7716	15.2712	5.0617	7.9160	12.8924	15.4156	5.1080	7.9527	12.9527	15.4878
34	4.6160	7.3142	12.0022	14.3179	4.8353	7.6617	12.4523	14.8549	4.9738	7.7714	12.6924	15.1412	5.0430	7.8811	12.8124	15.2844	5.0892	7.9177	12.8724	15.3560
35	4.5965	7.2774	11.9170	14.1787	4.8149	7.6231	12.3639	14.7105	4.9528	7.7323	12.6023	14.9940	5.0217	7.8414	12.7214	15.1358	5.0677	7.8778	12.7810	15.2067
36	4.5960	7.2698	11.8639	14.0749	4.8144	7.6152	12.3088	14.6028	4.9522	7.7242	12.5461	14.8843	5.0212	7.8333	12.6648	15.0250	5.0671	7.8696	12.7241	15.0954
37	4.5955	7.2564	11.7979	13.9517	4.8138	7.6011	12.2404	14.4749	4.9517	7.7100	12.4763	14.7540	5.0206	7.8188	12.5943	14.8935	5.0666	7.8551	12.6533	14.9632
38	4.5950	7.2362	11.7172	13.8075	4.8133	7.5800	12.1566	14.3253	4.9512	7.6885	12.3910	14.6015	5.0201	7.7971	12.5082	14.7396	5.0660	7.8332	12.5667	14.8086
39	4.5945	7.2084	11.6210	13.6400	4.8128	7.5508	12.0568	14.1515	4.9506	7.6590	12.2893	14.4243	5.0195	7.7671	12.4055	14.5607	5.0655	7.8031	12.4636	14.6289
40	4.5930	7.1722	11.5081	13.4492	4.8112	7.5129	11.9397	13.9536	4.9490	7.6205	12.1699	14.2226	5.0179	7.7281	12.2849	14.3571	5.0638	7.7640	12.3425	14.4243
41	4.5785	7.1266	11.3772	13.2343	4.7960	7.4652	11.8039	13.7306	4.9334	7.5721	12.0314	13.9953	5.0021	7.6790	12.1452	14.1277	5.0478	7.7146	12.2021	14.1938
42	4.5579	7.0707	11.2262	12.9926	4.7745	7.4066	11.6472	13.4799	4.9112	7.5127	11.8718	13.7397	4.9796	7.6187	11.9840	13.8697	5.0251	7.6541	12.0401	13.9346
43	4.5304	7.0036	11.0557	12.7253	4.7456	7.3363	11.4703	13.2025	4.8816	7.4414	11.6915	13.4571	4.9495	7.5464	11.8020	13.5843	4.9948	7.5814	11.8573	13.6479
44	4.4953	6.9247	10.8652	12.4306	4.7089	7.2537	11.2727	12.8968	4.8437	7.3575	11.4900	13.1454	4.9112	7.4614	11.5987	13.2697	4.9561	7.4960	11.6530	13.3319
45	4.4520	6.8336	10.7800	12.2849	4.6635	7.1582	11.1843	12.7456	4.7971	7.2607	11.3999	12.9913	4.8639	7.3633	11.5077	13.1142	4.9084	7.3974	11.5616	13.1756
46	4.3712	6.6974	10.3770	11.8853	4.5789	7.0156	10.7662	12.3310	4.7100	7.1160	10.9737	12.5688	4.7756	7.2165	11.0775	12.6876	4.8193	7.2500	11.1294	12.7470
47	4.2820	6.5494	10.0809	11.4644	4.4854	6.8605	10.4590	11.8944	4.6139	6.9588	10.6606	12.1237	4.6781	7.0570	10.7614	12.2383	4.7210	7.0898	10.8118	12.2956
48	4.1848	6.3901	9.7693	11.0223	4.3836	6.6937	10.1357	11.4357	4.5092	6.7895	10.3311	11.6561	4.5719	6.8854	10.4288	11.7664	4.6138	6.9173	10.4776	11.8215
49	4.0802	6.2211	9.4430	10.5623	4.2741	6.5167	9.7972	10.9584	4.3965	6.6100	9.9860	11.1697	4.4577	6.7033	10.0805	11.2753	4.4985	6.7344	10.1277	11.3281
50	3.9695	6.0443	9.1025	10.0892	4.1581	6.3315	9.4439	10.4676	4.2772	6.4221	9.6259	10.6694	4.3367	6.5128	9.7170	10.7703	4.3764	6.5430	9.7625	10.8207
51	3.8538	5.8607	8.7535	9.6084	4.0369	6.1391	9.0818	9.9688	4.1525	6.2270	9.2569	10.1609	4.2103	6.3150	9.3444	10.2570	4.2489	6.3443	9.3882	10.3051
52	3.7343	5.6713	8.3971	9.1215	3.9117	5.9407	8.7120	9.4636	4.0238	6.0258	8.8800	9.6460	4.0798	6.1109	8.9640	9.7373	4.1171	6.1392	9.0059	9.7829
53	3.6113	5.4716	8.0360	8.6313	3.7829	5.7316	8.3374	8.9550	3.8912	5.8136	8.4981	9.1276	3.9454	5.8957	8.5785	9.2140	3.9815	5.9231	8.6187	9.2571
54	3.6028	5.2684	7.6726		3.7740	5.5187	7.9604		3.8821	5.5977	8.1138		3.9361	5.6768	8.1906		3.9721	5.7031	8.2289	
55	3.5703	5.0614	7.3068		3.7399	5.3019	7.5809		3.8470	5.3778	7.7270		3.9006	5.4537	7.8001		3.9363	5.4790	7.8366	

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
8	Future Suraksha	Rate B	Monthly	NA																
	Annualized Premium Band - 24,000 to less than 36,000				Annualized Premium Band - 36,000 to less than 48,000				Annualized Premium Band - 48,000 to less than 60,000				Annualized Premium Band - 60,000 to less than 72,000				Annualized Premium Band - 72,000 and above			
Entry Age/ PPT	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12	5	7	10	12
18	4.4508	6.9749	11.2878	13.5470	4.6623	7.3063	11.7111	14.0551	4.7958	7.4109	11.9369	14.3260	4.8625	7.5155	12.0498	14.4615	4.9071	7.5504	12.1062	14.5292
19	4.4486	6.9711	11.2798	13.5342	4.6600	7.3023	11.7028	14.0418	4.7934	7.4068	11.9284	14.3125	4.8601	7.5114	12.0412	14.4478	4.9046	7.5463	12.0976	14.5155
20	4.4472	6.9686	11.2736	13.5237	4.6585	7.2997	11.6964	14.0309	4.7919	7.4042	11.9219	14.3014	4.8586	7.5087	12.0346	14.4366	4.9031	7.5436	12.0910	14.5042
21	4.4464	6.9668	11.2681	13.5136	4.6577	7.2978	11.6907	14.0204	4.7910	7.4023	11.9161	14.2907	4.8577	7.5068	12.0287	14.4258	4.9022	7.5416	12.0851	14.4934
22	4.4457	6.9650	11.2622	13.5024	4.6569	7.2959	11.6846	14.0088	4.7903	7.4004	11.9098	14.2788	4.8570	7.5048	12.0224	14.4139	4.9014	7.5397	12.0788	14.4814
23	4.4447	6.9626	11.2546	13.4885	4.6559	7.2934	11.6767	13.9944	4.7892	7.3978	11.9018	14.2641	4.8559	7.5023	12.0143	14.3990	4.9003	7.5371	12.0706	14.4665
24	4.4432	6.9593	11.2445	13.4706	4.6543	7.2899	11.6662	13.9758	4.7876	7.3943	11.8911	14.2452	4.8542	7.4987	12.0036	14.3799	4.8987	7.5335	12.0598	14.4473
25	4.4409	6.9544	11.2312	13.4476	4.6519	7.2848	11.6524	13.9519	4.7851	7.3891	11.8770	14.2209	4.8517	7.4934	11.9894	14.3554	4.8961	7.5282	12.0455	14.4226
26	4.4376	6.9477	11.2140	13.4242	4.6484	7.2778	11.6346	13.9277	4.7816	7.3820	11.8589	14.1961	4.8481	7.4862	11.9710	14.3304	4.8925	7.5209	12.0271	14.3975
27	4.4331	6.9390	11.1924	13.3999	4.6437	7.2687	11.6122	13.9024	4.7767	7.3727	11.8360	14.1704	4.8432	7.4768	11.9479	14.3044	4.8875	7.5115	12.0039	14.3714
28	4.4271	6.9278	11.1707	13.3743	4.6374	7.2569	11.5897	13.8759	4.7703	7.3608	11.8131	14.1434	4.8367	7.4648	11.9248	14.2771	4.8809	7.4994	11.9806	14.3440
29	4.4197	6.9140	11.1489	13.3474	4.6297	7.2425	11.5670	13.8480	4.7623	7.3462	11.7900	14.1149	4.8286	7.4499	11.9015	14.2484	4.8728	7.4845	11.9572	14.3151
30	4.4106	6.8974	11.1269	13.3195	4.6202	7.2251	11.5442	13.8190	4.7525	7.3285	11.7667	14.0854	4.8186	7.4320	11.8780	14.2186	4.8627	7.4665	11.9337	14.2852
31	4.3998	6.8817	11.1051	13.2857	4.6088	7.2086	11.5216	13.7840	4.7408	7.3119	11.7437	14.0497	4.8068	7.4151	11.8547	14.1825	4.8508	7.4495	11.9103	14.2490
32	4.3871	6.8670	11.0839	13.2463	4.5955	7.1932	11.4996	13.7431	4.7272	7.2962	11.7213	14.0080	4.7930	7.3992	11.8321	14.1405	4.8368	7.4336	11.8875	14.2067
33	4.3761	6.8535	11.0590	13.2021	4.5840	7.1791	11.4738	13.6972	4.7153	7.2819	11.6949	13.9613	4.7809	7.3847	11.8055	14.0933	4.8247	7.4190	11.8608	14.1593
34	4.3670	6.8414	11.0309	13.1529	4.5745	7.1664	11.4446	13.6462	4.7055	7.2690	11.6652	13.9092	4.7710	7.3717	11.7755	14.0408	4.8147	7.4059	11.8307	14.1065
35	4.3598	6.8314	11.0006	13.0996	4.5669	7.1559	11.4132	13.5909	4.6977	7.2584	11.6332	13.8529	4.7631	7.3609	11.7432	13.9839	4.8067	7.3950	11.7982	14.0494
36	4.3547	6.8203	10.9683	13.0423	4.5616	7.1443	11.3797	13.5314	4.6922	7.2466	11.5990	13.7923	4.7576	7.3489	11.7087	13.9227	4.8011	7.3830	11.7636	13.9879
37	4.3522	6.8091	10.9347	12.9814	4.5590	7.1326	11.3448	13.4683	4.6895	7.2347	11.5635	13.7279	4.7548	7.3369	11.6728	13.8577	4.7984	7.3709	11.7275	13.9226
38	4.3493	6.7988	10.9005	12.9173	4.5559	7.1218	11.3093	13.4017	4.6864	7.2238	11.5273	13.6601	4.7517	7.3258	11.6363	13.7893	4.7952	7.3598	11.6908	13.8539
39	4.3472	6.7904	10.8660	12.8506	4.5537	7.1130	11.2735	13.3325	4.6842	7.2148	11.4908	13.5896	4.7494	7.3167	11.5995	13.7181	4.7928	7.3507	11.6538	13.7823
40	4.3471	6.7847	10.8320	12.7825	4.5536	7.1070	11.2382	13.2619	4.6841	7.2088	11.4549	13.5175	4.7493	7.3106	11.5632	13.6454	4.7927	7.3445	11.6174	13.7093
41	4.3466	6.7826	10.7990	12.7131	4.5531	7.1048	11.2040	13.1899	4.6835	7.2066	11.4200	13.4442	4.7487	7.3083	11.5280	13.5713	4.7922	7.3422	11.5820	13.6348
42	4.3461	6.7821	10.7697	12.6459	4.5526	7.1043	11.1736	13.1202	4.6830	7.2060	11.3890	13.3731	4.7482	7.3078	11.4967	13.4995	4.7916	7.3417	11.5506	13.5628
43	4.3456	6.7658	10.6963	12.5171	4.5521	7.0872	11.0975	12.9865	4.6824	7.1887	11.3114	13.2369	4.7476	7.2902	11.4184	13.3621	4.7911	7.3240	11.4718	13.4246
44	4.3311	6.7189	10.5739	12.3206	4.5369	7.0381	10.9705	12.7827	4.6668	7.1389	11.1819	13.0291	4.7318	7.2397	11.2877	13.1523	4.7751	7.2733	11.3406	13.2139
45	4.2896	6.6418	10.3974	12.0527	4.4934	6.9573	10.7874	12.5047	4.6221	7.0570	10.9953	12.7458	4.6864	7.1566	11.0993	12.8663	4.7293	7.1898	11.1513	12.9266