

Benefit Factors - Income Payout Factor for Income Suraksha
Canara HSBC Life Insurance Guaranteed Suraksha Kavach (UIN: 136N078V02)

Income Payout Factor when multiplied by the Annualized Premium and Income Frequency Factor, gives the Guaranteed Survival Income. Income Payout Factor varies by Rate A / Rate B, Premium Payment Mode, Annualised Premium Band, Entry Age, Premium Payment Term and by Income Period

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
9	Income Suraksha	Rate A	Yearly	10																
	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	0.5447	0.8431	1.2648	1.3780	0.5803	0.8864	1.3239	1.4488	0.6032	0.9101	1.3653	1.4746	0.6159	0.9258	1.3830	1.5003	0.6210	0.9298	1.3948	1.5068
19	0.5443	0.8426	1.2639	1.3767	0.5799	0.8859	1.3230	1.4475	0.6027	0.9095	1.3643	1.4732	0.6155	0.9252	1.3821	1.4989	0.6205	0.9292	1.3939	1.5054
20	0.5437	0.8421	1.2632	1.3756	0.5793	0.8854	1.3222	1.4463	0.6021	0.9090	1.3635	1.4721	0.6149	0.9248	1.3812	1.4978	0.6199	0.9287	1.3930	1.5042
21	0.5432	0.8417	1.2624	1.3746	0.5787	0.8850	1.3214	1.4452	0.6016	0.9086	1.3627	1.4709	0.6142	0.9243	1.3804	1.4966	0.6193	0.9282	1.3922	1.5030
22	0.5425	0.8413	1.2617	1.3735	0.5780	0.8845	1.3206	1.4441	0.6008	0.9081	1.3619	1.4698	0.6135	0.9238	1.3796	1.4954	0.6186	0.9278	1.3914	1.5019
23	0.5419	0.8409	1.2607	1.3721	0.5773	0.8841	1.3196	1.4426	0.6001	0.9076	1.3609	1.4683	0.6128	0.9234	1.3785	1.4939	0.6179	0.9273	1.3903	1.5003
24	0.5410	0.8402	1.2595	1.3705	0.5764	0.8834	1.3184	1.4409	0.5992	0.9070	1.3596	1.4666	0.6118	0.9227	1.3773	1.4922	0.6169	0.9266	1.3890	1.4986
25	0.5401	0.8395	1.2582	1.3684	0.5754	0.8826	1.3169	1.4387	0.5981	0.9061	1.3581	1.4643	0.6107	0.9218	1.3757	1.4899	0.6158	0.9258	1.3875	1.4962
26	0.5389	0.8385	1.2563	1.3658	0.5742	0.8816	1.3150	1.4360	0.5968	0.9051	1.3561	1.4615	0.6094	0.9208	1.3737	1.4871	0.6144	0.9247	1.3855	1.4934
27	0.5375	0.8374	1.2541	1.3626	0.5727	0.8805	1.3127	1.4326	0.5953	0.9040	1.3537	1.4581	0.6078	0.9196	1.3713	1.4836	0.6129	0.9235	1.3830	1.4899
28	0.5358	0.8360	1.2514	1.3587	0.5708	0.8790	1.3099	1.4286	0.5934	0.9025	1.3508	1.4540	0.6059	0.9181	1.3684	1.4794	0.6109	0.9220	1.3801	1.4857
29	0.5339	0.8344	1.2483	1.3542	0.5688	0.8773	1.3066	1.4238	0.5912	0.9007	1.3475	1.4492	0.6037	0.9163	1.3650	1.4745	0.6087	0.9202	1.3766	1.4808
30	0.5315	0.8325	1.2446	1.3537	0.5663	0.8753	1.3027	1.4233	0.5886	0.8986	1.3434	1.4486	0.6011	0.9142	1.3609	1.4739	0.6060	0.9181	1.3725	1.4802
31	0.5288	0.8304	1.2440	1.3532	0.5634	0.8730	1.3022	1.4227	0.5857	0.8963	1.3429	1.4480	0.5980	0.9118	1.3603	1.4733	0.6030	0.9157	1.3719	1.4796
32	0.5283	0.8278	1.2435	1.3526	0.5629	0.8703	1.3016	1.4222	0.5851	0.8936	1.3423	1.4474	0.5974	0.9090	1.3597	1.4727	0.6024	0.9129	1.3713	1.4790
33	0.5278	0.8249	1.2430	1.3521	0.5623	0.8673	1.3010	1.4216	0.5845	0.8904	1.3417	1.4469	0.5968	0.9059	1.3591	1.4721	0.6018	0.9097	1.3707	1.4785
34	0.5272	0.8217	1.2424	1.3516	0.5617	0.8639	1.3005	1.4210	0.5839	0.8870	1.3411	1.4463	0.5962	0.9023	1.3585	1.4716	0.6011	0.9062	1.3701	1.4779
35	0.5267	0.8182	1.2419	1.3510	0.5612	0.8602	1.2999	1.4205	0.5833	0.8832	1.3405	1.4457	0.5956	0.8985	1.3580	1.4710	0.6005	0.9023	1.3696	1.4773
36	0.5262	0.8142	1.2414	1.3505	0.5606	0.8561	1.2994	1.4199	0.5827	0.8789	1.3400	1.4452	0.5950	0.8941	1.3574	1.4704	0.5999	0.8979	1.3690	1.4767
37	0.5256	0.8137	1.2408	1.3500	0.5600	0.8555	1.2988	1.4193	0.5821	0.8783	1.3394	1.4446	0.5944	0.8935	1.3568	1.4698	0.5993	0.8973	1.3684	1.4761
38	0.5251	0.8131	1.2403	1.3494	0.5594	0.8549	1.2982	1.4188	0.5815	0.8777	1.3388	1.4440	0.5938	0.8929	1.3562	1.4692	0.5987	0.8967	1.3678	1.4755
39	0.5246	0.8126	1.2398	1.3489	0.5589	0.8544	1.2977	1.4182	0.5809	0.8772	1.3382	1.4434	0.5932	0.8923	1.3556	1.4686	0.5981	0.8961	1.3672	1.4750
40	0.5240	0.8121	1.2392	1.3484	0.5583	0.8538	1.2971	1.4177	0.5803	0.8766	1.3377	1.4429	0.5926	0.8918	1.3550	1.4681	0.5975	0.8956	1.3666	1.4744
41	0.5235	0.8115	1.2387	1.3307	0.5577	0.8532	1.2966	1.3991	0.5798	0.8760	1.3371	1.4240	0.5920	0.8912	1.3544	1.4488	0.5969	0.8950	1.3660	1.4551
42	0.5230	0.8110	1.2333	1.3081	0.5572	0.8527	1.2910	1.3754	0.5792	0.8754	1.3313	1.3998	0.5914	0.8906	1.3486	1.4243	0.5963	0.8944	1.3601	1.4304
43	0.5200	0.8065	1.2170	1.2820	0.5540	0.8480	1.2738	1.3479	0.5758	0.8706	1.3136	1.3719	0.5880	0.8856	1.3307	1.3958	0.5928	0.8894	1.3421	1.4018
44	0.5097	0.7981	1.1982	1.2519	0.5430	0.8391	1.2542	1.3163	0.5645	0.8614	1.2934	1.3397	0.5764	0.8764	1.3102	1.3631	0.5811	0.8801	1.3214	1.3689
45	0.4982	0.7884	1.1768	1.2174	0.5308	0.8289	1.2318	1.2800	0.5518	0.8511	1.2703	1.3027	0.5634	0.8658	1.2868	1.3255	0.5681	0.8695	1.2978	1.3312
46	0.4856	0.7775	1.1525	1.1781	0.5174	0.8175	1.2064	1.2387	0.5378	0.8393	1.2441	1.2607	0.5491	0.8538	1.2603	1.2827	0.5537	0.8574	1.2710	1.2882
47	0.4717	0.7654	1.1249	1.1335	0.5026	0.8048	1.1775	1.1918	0.5224	0.8262	1.2143	1.2129	0.5334	0.8405	1.2301	1.2341	0.5378	0.8441	1.2406	1.2394
48	0.4564	0.7517	1.0940	1.0829	0.4863	0.7904	1.1451	1.1385	0.5055	0.8114	1.1809	1.1588	0.5161	0.8255	1.1963	1.1790	0.5204	0.8290	1.2065	1.1841
49	0.4396	0.7365	1.0591		0.4684	0.7744	1.1086		0.4868	0.7950	1.1433		0.4971	0.8088	1.1581		0.5012	0.8122	1.1680	
50	0.4211	0.7196	1.0204		0.4486	0.7566	1.0681		0.4663	0.7768	1.1015		0.4762	0.7902	1.1158		0.4801	0.7936	1.1253	
51	0.4008	0.7010			0.4270	0.7370			0.4438	0.7567			0.4532	0.7698			0.4569	0.7731		
52	0.3785	0.6807			0.4033	0.7157			0.4192	0.7347			0.4280	0.7475			0.4316	0.7506		
53	0.3541	0.6584			0.3773	0.6923			0.3922	0.7107			0.4004	0.7230			0.4037	0.7261		
54	0.3276				0.3490				0.3628				0.3704				0.3735			
55	0.2985				0.3180				0.3305				0.3375				0.3403			

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
10	Income Suraksha	Rate B	Yearly	10																
	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	0.4969	0.7999	1.1704	1.2342	0.5294	0.8410	1.2251	1.2976	0.5502	0.8634	1.2634	1.3207	0.5619	0.8784	1.2798	1.3438	0.5665	0.8821	1.2907	1.3495
19	0.4963	0.7993	1.1699	1.2335	0.5288	0.8404	1.2245	1.2969	0.5497	0.8628	1.2628	1.3200	0.5612	0.8778	1.2792	1.3431	0.5659	0.8815	1.2901	1.3488
20	0.4958	0.7989	1.1697	1.2332	0.5282	0.8400	1.2243	1.2966	0.5491	0.8624	1.2626	1.3197	0.5606	0.8773	1.2790	1.3427	0.5653	0.8810	1.2899	1.3485
21	0.4952	0.7987	1.1696	1.2330	0.5276	0.8397	1.2242	1.2964	0.5485	0.8621	1.2625	1.3194	0.5600	0.8771	1.2789	1.3425	0.5647	0.8808	1.2898	1.3482
22	0.4946	0.7986	1.1690	1.2325	0.5270	0.8396	1.2236	1.2958	0.5478	0.8620	1.2619	1.3189	0.5593	0.8770	1.2783	1.3419	0.5639	0.8807	1.2892	1.3477
23	0.4942	0.7985	1.1685	1.2317	0.5265	0.8395	1.2231	1.2950	0.5473	0.8619	1.2613	1.3181	0.5588	0.8768	1.2777	1.3411	0.5634	0.8806	1.2886	1.3468
24	0.4939	0.7979	1.1680	1.2305	0.5262	0.8390	1.2225	1.2938	0.5469	0.8613	1.2607	1.3168	0.5585	0.8762	1.2771	1.3398	0.5631	0.8800	1.2880	1.3455
25	0.4936	0.7974	1.1674	1.2287	0.5259	0.8384	1.2220	1.2919	0.5467	0.8608	1.2602	1.3149	0.5582	0.8757	1.2765	1.3378	0.5628	0.8794	1.2874	1.3436
26	0.4935	0.7969	1.1670	1.2264	0.5258	0.8378	1.2215	1.2894	0.5466	0.8602	1.2597	1.3123	0.5581	0.8751	1.2761	1.3353	0.5627	0.8788	1.2870	1.3410
27	0.4934	0.7963	1.1653	1.2234	0.5257	0.8373	1.2197	1.2863	0.5465	0.8596	1.2578	1.3091	0.5580	0.8745	1.2742	1.3320	0.5626	0.8782	1.2851	1.3377
28	0.4931	0.7958	1.1629	1.2197	0.5254	0.8367	1.2173	1.2824	0.5461	0.8590	1.2553	1.3052	0.5576	0.8739	1.2716	1.3280	0.5622	0.8776	1.2825	1.3337
29	0.4925	0.7953	1.1601	1.2155	0.5247	0.8361	1.2144	1.2779	0.5454	0.8584	1.2523	1.3007	0.5569	0.8733	1.2686	1.3234	0.5615	0.8770	1.2794	1.3291
30	0.4915	0.7952	1.1568	1.2149	0.5237	0.8360	1.2109	1.2774	0.5443	0.8583	1.2487	1.3001	0.5558	0.8732	1.2649	1.3228	0.5604	0.8769	1.2757	1.3285
31	0.4901	0.7935	1.1563	1.2144	0.5222	0.8342	1.2103	1.2768	0.5428	0.8565	1.2481	1.2995	0.5542	0.8713	1.2644	1.3222	0.5588	0.8750	1.2752	1.3279
32	0.4896	0.7914	1.1558	1.2139	0.5216	0.8321	1.2098	1.2762	0.5422	0.8543	1.2476	1.2989	0.5536	0.8691	1.2638	1.3216	0.5582	0.8728	1.2746	1.3273
33	0.4890	0.7891	1.1552	1.2133	0.5210	0.8296	1.2092	1.2757	0.5416	0.8517	1.2470	1.2984	0.5530	0.8665	1.2632	1.3210	0.5576	0.8702	1.2740	1.3267
34	0.4885	0.7864	1.1547	1.2128	0.5205	0.8268	1.2086	1.2751	0.5410	0.8489	1.2464	1.2978	0.5524	0.8636	1.2626	1.3205	0.5570	0.8672	1.2734	1.3261
35	0.4880	0.7835	1.1542	1.2123	0.5199	0.8238	1.2081	1.2746	0.5404	0.8457	1.2458	1.2972	0.5518	0.8604	1.2620	1.3199	0.5564	0.8640	1.2728	1.3255
36	0.4874	0.7804	1.1536	1.2117	0.5193	0.8205	1.2075	1.2740	0.5398	0.8424	1.2453	1.2966	0.5512	0.8570	1.2614	1.3193	0.5558	0.8606	1.2722	1.3250
37	0.4869	0.7799	1.1531	1.2112	0.5187	0.8199	1.2070	1.2734	0.5392	0.8418	1.2447	1.2961	0.5506	0.8564	1.2608	1.3187	0.5551	0.8600	1.2716	1.3244
38	0.4864	0.7793	1.1525	1.2106	0.5182	0.8194	1.2064	1.2729	0.5386	0.8412	1.2441	1.2955	0.5500	0.8558	1.2603	1.3181	0.5545	0.8594	1.2710	1.3238
39	0.4858	0.7788	1.1520	1.2101	0.5176	0.8188	1.2058	1.2723	0.5380	0.8407	1.2435	1.2949	0.5494	0.8552	1.2597	1.3175	0.5539	0.8589	1.2704	1.3232
40	0.4853	0.7783	1.1515	1.2096	0.5170	0.8183	1.2053	1.2717	0.5374	0.8401	1.2429	1.2944	0.5488	0.8546	1.2591	1.3170	0.5533	0.8583	1.2698	1.3226
41	0.4848	0.7777	1.1509	1.2090	0.5165	0.8177	1.2047	1.2712	0.5369	0.8395	1.2424	1.2938	0.5482	0.8540	1.2585	1.3164	0.5527	0.8577	1.2693	1.3220
42	0.4842	0.7772	1.1504	1.2085	0.5159	0.8171	1.2042	1.2706	0.5363	0.8389	1.2418	1.2932	0.5476	0.8535	1.2579	1.3158	0.5521	0.8571	1.2687	1.3214
43	0.4837	0.7767	1.1499	1.2080	0.5153	0.8166	1.2036	1.2701	0.5357	0.8383	1.2412	1.2926	0.5470	0.8529	1.2573	1.3152	0.5515	0.8565	1.2681	1.3209
44	0.4832	0.7761	1.1493	1.2074	0.5148	0.8160	1.2030	1.2695	0.5351	0.8378	1.2406	1.2921	0.5464	0.8523	1.2567	1.3146	0.5509	0.8559	1.2675	1.3203
45	0.4826	0.7756	1.1488	1.2069	0.5142	0.8154	1.2025	1.2689	0.5345	0.8372	1.2401	1.2915	0.5458	0.8517	1.2562	1.3141	0.5503	0.8553	1.2669	1.3197

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
11	Income Suraksha	Rate A	Yearly	15																
	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	0.4605	0.7457	1.1708	1.3475	0.4931	0.7843	1.2205	1.4111	0.5105	0.8054	1.2426	1.4429	0.5235	0.8230	1.2647	1.4619	0.5278	0.8265	1.2757	1.4683
19	0.4598	0.7449	1.1693	1.3456	0.4923	0.7836	1.2190	1.4091	0.5096	0.8046	1.2410	1.4408	0.5227	0.8222	1.2631	1.4599	0.5270	0.8257	1.2741	1.4662
20	0.4590	0.7442	1.1679	1.3436	0.4915	0.7828	1.2174	1.4070	0.5088	0.8038	1.2395	1.4387	0.5218	0.8214	1.2615	1.4577	0.5261	0.8249	1.2725	1.4640
21	0.4582	0.7434	1.1664	1.3416	0.4906	0.7820	1.2159	1.4049	0.5079	0.8030	1.2379	1.4365	0.5209	0.8206	1.2599	1.4555	0.5252	0.8241	1.2709	1.4618
22	0.4572	0.7426	1.1647	1.3394	0.4896	0.7811	1.2141	1.4025	0.5068	0.8021	1.2361	1.4341	0.5198	0.8196	1.2581	1.4531	0.5241	0.8231	1.2690	1.4594
23	0.4562	0.7415	1.1627	1.3368	0.4884	0.7800	1.2120	1.3999	0.5057	0.8010	1.2339	1.4314	0.5186	0.8185	1.2559	1.4503	0.5229	0.8220	1.2669	1.4566
24	0.4549	0.7404	1.1603	1.3338	0.4871	0.7788	1.2096	1.3968	0.5042	0.7997	1.2315	1.4282	0.5171	0.8172	1.2534	1.4471	0.5214	0.8207	1.2643	1.4534
25	0.4534	0.7390	1.1577	1.3303	0.4855	0.7773	1.2068	1.3931	0.5026	0.7982	1.2287	1.4245	0.5154	0.8157	1.2505	1.4433	0.5197	0.8191	1.2614	1.4496
26	0.4516	0.7374	1.1545	1.3262	0.4836	0.7756	1.2035	1.3888	0.5006	0.7965	1.2253	1.4200	0.5134	0.8139	1.2471	1.4388	0.5176	0.8174	1.2580	1.4451
27	0.4495	0.7355	1.1508	1.3214	0.4813	0.7736	1.1996	1.3838	0.4982	0.7945	1.2213	1.4149	0.5110	0.8118	1.2431	1.4336	0.5152	0.8153	1.2539	1.4399
28	0.4471	0.7333	1.1465	1.3159	0.4787	0.7713	1.1952	1.3780	0.4955	0.7920	1.2168	1.4090	0.5082	0.8093	1.2385	1.4277	0.5124	0.8128	1.2493	1.4339
29	0.4442	0.7307	1.1418	1.3097	0.4756	0.7686	1.1902	1.3715	0.4924	0.7893	1.2118	1.4023	0.5049	0.8065	1.2333	1.4209	0.5091	0.8100	1.2441	1.4271
30	0.4410	0.7278	1.1364	1.3091	0.4722	0.7656	1.1846	1.3709	0.4888	0.7862	1.2060	1.4018	0.5013	0.8034	1.2275	1.4203	0.5055	0.8068	1.2382	1.4265
31	0.4374	0.7246	1.1303	1.3086	0.4684	0.7622	1.1783	1.3703	0.4849	0.7827	1.1996	1.4012	0.4972	0.7997	1.2210	1.4197	0.5014	0.8032	1.2316	1.4259
32	0.4372	0.7211	1.1300	1.3081	0.4681	0.7585	1.1780	1.3698	0.4846	0.7789	1.1993	1.4006	0.4970	0.7959	1.2206	1.4191	0.5011	0.7993	1.2313	1.4253
33	0.4367	0.7170	1.1291	1.3078	0.4676	0.7542	1.1770	1.3695	0.4840	0.7745	1.1983	1.4003	0.4964	0.7914	1.2196	1.4188	0.5005	0.7948	1.2302	1.4250
34	0.4357	0.7127	1.1274	1.3047	0.4665	0.7497	1.1752	1.3662	0.4830	0.7698	1.1965	1.3970	0.4953	0.7866	1.2178	1.4155	0.4994	0.7900	1.2284	1.4216
35	0.4342	0.7079	1.1248	1.3004	0.4649	0.7446	1.1726	1.3617	0.4813	0.7647	1.1938	1.3924	0.4936	0.7814	1.2150	1.4108	0.4977	0.7847	1.2256	1.4169
36	0.4322	0.7027	1.1213	1.2946	0.4628	0.7392	1.1689	1.3557	0.4791	0.7591	1.1901	1.3862	0.4913	0.7756	1.2112	1.4045	0.4954	0.7790	1.2218	1.4107
37	0.4298	0.7019	1.1167	1.2872	0.4602	0.7383	1.1641	1.3479	0.4764	0.7582	1.1851	1.3783	0.4886	0.7747	1.2062	1.3965	0.4926	0.7780	1.2167	1.4026
38	0.4267	0.7005	1.1109	1.2779	0.4569	0.7368	1.1581	1.3382	0.4730	0.7567	1.1790	1.3683	0.4851	0.7732	1.2000	1.3864	0.4891	0.7765	1.2105	1.3924
39	0.4231	0.6986	1.1036	1.2664	0.4530	0.7348	1.1505	1.3262	0.4690	0.7546	1.1713	1.3560	0.4810	0.7711	1.1921	1.3740	0.4850	0.7744	1.2025	1.3799
40	0.4187	0.6959	1.0948	1.2524	0.4484	0.7320	1.1413	1.3115	0.4642	0.7517	1.1619	1.3411	0.4760	0.7682	1.1826	1.3588	0.4800	0.7714	1.1929	1.3647
41	0.4138	0.6901	1.0841	1.2356	0.4430	0.7259	1.1301	1.2939	0.4587	0.7454	1.1506	1.3230	0.4704	0.7617	1.1710	1.3405	0.4743	0.7650	1.1813	1.3463
42	0.4078	0.6808	1.0676	1.2021	0.4367	0.7161	1.1129	1.2588	0.4521	0.7354	1.1330	1.2871	0.4636	0.7514	1.1532	1.3041	0.4675	0.7546	1.1633	1.3098
43	0.4002	0.6704	1.0449	1.1576	0.4285	0.7052	1.0892	1.2122	0.4436	0.7241	1.1090	1.2395	0.4549	0.7400	1.1287	1.2558	0.4587	0.7431	1.1385	1.2613
44	0.3838	0.6586	1.0191		0.4109	0.6928	1.0624		0.4254	0.7114	1.0816		0.4363	0.7270	1.1009		0.4399	0.7301	1.1105	
45	0.3652	0.6455	0.9832		0.3911	0.6790	1.0249		0.4048	0.6972	1.0435		0.4152	0.7125	1.0620		0.4186	0.7155	1.0713	
46	0.3445	0.6307			0.3689	0.6635			0.3819	0.6813			0.3917	0.6962			0.3949	0.6992		
47	0.3223	0.6142			0.3451	0.6461			0.3572	0.6635			0.3664	0.6779			0.3694	0.6808		
48	0.2974	0.5959			0.3184	0.6268			0.3296	0.6437			0.3381	0.6577			0.3409	0.6605		
49	0.2698				0.2889				0.2991				0.3067				0.3093			
50	0.2391				0.2560				0.2650				0.2718				0.2740			

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
12	Income Suraksha	Rate B	Yearly	15																
	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	0.4126	0.6985	1.0695	1.1998	0.4418	0.7347	1.1149	1.2563	0.4574	0.7545	1.1351	1.2846	0.4690	0.7710	1.1552	1.3016	0.4729	0.7743	1.1653	1.3073
19	0.4122	0.6983	1.0687	1.1983	0.4413	0.7345	1.1141	1.2548	0.4569	0.7543	1.1343	1.2831	0.4686	0.7707	1.1544	1.3000	0.4724	0.7740	1.1645	1.3057
20	0.4120	0.6982	1.0680	1.1970	0.4411	0.7344	1.1133	1.2535	0.4567	0.7541	1.1335	1.2817	0.4683	0.7706	1.1536	1.2986	0.4722	0.7739	1.1637	1.3043
21	0.4118	0.6981	1.0672	1.1956	0.4409	0.7343	1.1125	1.2520	0.4564	0.7540	1.1326	1.2802	0.4681	0.7705	1.1527	1.2971	0.4720	0.7738	1.1628	1.3028
22	0.4116	0.6978	1.0662	1.1940	0.4408	0.7341	1.1115	1.2504	0.4563	0.7538	1.1316	1.2785	0.4680	0.7703	1.1517	1.2954	0.4718	0.7736	1.1617	1.3010
23	0.4115	0.6974	1.0649	1.1920	0.4407	0.7336	1.1101	1.2482	0.4562	0.7533	1.1302	1.2764	0.4678	0.7698	1.1503	1.2932	0.4717	0.7731	1.1604	1.2988
24	0.4111	0.6969	1.0633	1.1897	0.4402	0.7331	1.1085	1.2458	0.4557	0.7528	1.1285	1.2739	0.4673	0.7692	1.1486	1.2907	0.4712	0.7725	1.1586	1.2963
25	0.4106	0.6962	1.0613	1.1867	0.4396	0.7323	1.1064	1.2427	0.4551	0.7520	1.1264	1.2707	0.4667	0.7684	1.1464	1.2875	0.4706	0.7717	1.1564	1.2931
26	0.4097	0.6951	1.0588	1.1832	0.4387	0.7312	1.1037	1.2390	0.4542	0.7508	1.1237	1.2669	0.4658	0.7672	1.1437	1.2837	0.4696	0.7705	1.1537	1.2893
27	0.4087	0.6938	1.0558	1.1790	0.4376	0.7298	1.1006	1.2346	0.4530	0.7495	1.1205	1.2624	0.4646	0.7658	1.1405	1.2791	0.4684	0.7691	1.1504	1.2846
28	0.4073	0.6922	1.0522	1.1742	0.4361	0.7281	1.0969	1.2296	0.4515	0.7477	1.1167	1.2573	0.4630	0.7641	1.1366	1.2739	0.4669	0.7673	1.1465	1.2794
29	0.4056	0.6903	1.0482	1.1687	0.4343	0.7261	1.0927	1.2238	0.4496	0.7457	1.1124	1.2514	0.4611	0.7620	1.1322	1.2679	0.4649	0.7652	1.1421	1.2734
30	0.4035	0.6881	1.0436	1.1682	0.4320	0.7238	1.0879	1.2233	0.4473	0.7433	1.1076	1.2508	0.4587	0.7595	1.1273	1.2673	0.4625	0.7627	1.1371	1.2729
31	0.4010	0.6856	1.0384	1.1676	0.4294	0.7211	1.0825	1.2227	0.4446	0.7405	1.1021	1.2503	0.4559	0.7567	1.1217	1.2668	0.4597	0.7599	1.1315	1.2723
32	0.4005	0.6827	1.0379	1.1671	0.4289	0.7181	1.0820	1.2222	0.4440	0.7374	1.1015	1.2497	0.4553	0.7535	1.1211	1.2662	0.4591	0.7567	1.1309	1.2717
33	0.4000	0.6795	1.0374	1.1666	0.4283	0.7148	1.0814	1.2216	0.4434	0.7340	1.1010	1.2491	0.4547	0.7500	1.1205	1.2656	0.4585	0.7532	1.1303	1.2711
34	0.3995	0.6760	1.0368	1.1660	0.4277	0.7111	1.0809	1.2210	0.4428	0.7302	1.1004	1.2485	0.4541	0.7462	1.1200	1.2650	0.4579	0.7493	1.1298	1.2705
35	0.3989	0.6722	1.0363	1.1655	0.4272	0.7071	1.0803	1.2205	0.4422	0.7261	1.0998	1.2480	0.4535	0.7419	1.1194	1.2645	0.4573	0.7451	1.1292	1.2700
36	0.3984	0.6681	1.0358	1.1650	0.4266	0.7027	1.0797	1.2199	0.4416	0.7216	1.0993	1.2474	0.4529	0.7374	1.1188	1.2639	0.4566	0.7405	1.1286	1.2694
37	0.3979	0.6675	1.0352	1.1645	0.4260	0.7022	1.0792	1.2194	0.4410	0.7211	1.0987	1.2468	0.4523	0.7368	1.1183	1.2633	0.4560	0.7399	1.1280	1.2688
38	0.3973	0.6670	1.0347	1.1639	0.4254	0.7016	1.0786	1.2188	0.4404	0.7205	1.0982	1.2463	0.4517	0.7362	1.1177	1.2627	0.4554	0.7394	1.1274	1.2682
39	0.3968	0.6665	1.0342	1.1634	0.4249	0.7011	1.0781	1.2183	0.4399	0.7199	1.0976	1.2457	0.4511	0.7356	1.1171	1.2622	0.4548	0.7388	1.1269	1.2677
40	0.3963	0.6659	1.0337	1.1629	0.4243	0.7005	1.0775	1.2177	0.4393	0.7193	1.0970	1.2451	0.4505	0.7350	1.1165	1.2616	0.4542	0.7382	1.1263	1.2671
41	0.3957	0.6654	1.0331	1.1623	0.4237	0.6999	1.0770	1.2172	0.4387	0.7188	1.0965	1.2446	0.4499	0.7345	1.1160	1.2610	0.4536	0.7376	1.1257	1.2665
42	0.3952	0.6649	1.0326	1.1523	0.4232	0.6994	1.0764	1.2066	0.4381	0.7182	1.0959	1.2338	0.4493	0.7339	1.1154	1.2501	0.4530	0.7370	1.1251	1.2555
43	0.3917	0.6609	1.0241	1.1268	0.4194	0.6951	1.0676	1.1800	0.4342	0.7138	1.0869	1.2066	0.4453	0.7294	1.1062	1.2225	0.4490	0.7325	1.1159	1.2278
44	0.3790	0.6535	1.0080		0.4058	0.6874	1.0508		0.4201	0.7059	1.0698		0.4308	0.7214	1.0888		0.4344	0.7244	1.0983	
45	0.3635	0.6436	0.9795		0.3892	0.6770	1.0211		0.4030	0.6952	1.0395		0.4132	0.7104	1.0580		0.4167	0.7134	1.0673	

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
13	Income Suraksha	Rate A	Half Yearly	10																
	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	0.5307	0.8214	1.2323	1.3426	0.5663	0.8648	1.2914	1.4134	0.5892	0.8884	1.3328	1.4392	0.6019	0.9042	1.3505	1.4649	0.6070	0.9081	1.3623	1.4714
19	0.5303	0.8209	1.2315	1.3413	0.5659	0.8642	1.2905	1.4121	0.5888	0.8878	1.3319	1.4378	0.6015	0.9036	1.3496	1.4636	0.6066	0.9075	1.3614	1.4700
20	0.5297	0.8205	1.2307	1.3403	0.5653	0.8638	1.2897	1.4110	0.5882	0.8874	1.3311	1.4367	0.6009	0.9031	1.3488	1.4624	0.6060	0.9071	1.3606	1.4688
21	0.5292	0.8201	1.2300	1.3392	0.5648	0.8633	1.2890	1.4099	0.5876	0.8869	1.3303	1.4356	0.6003	0.9027	1.3480	1.4613	0.6054	0.9066	1.3598	1.4677
22	0.5286	0.8197	1.2293	1.3382	0.5641	0.8629	1.2882	1.4088	0.5869	0.8865	1.3295	1.4345	0.5996	0.9022	1.3472	1.4601	0.6046	0.9061	1.3590	1.4666
23	0.5280	0.8192	1.2283	1.3368	0.5634	0.8625	1.2872	1.4074	0.5862	0.8860	1.3285	1.4330	0.5989	0.9018	1.3461	1.4587	0.6039	0.9057	1.3579	1.4651
24	0.5271	0.8186	1.2272	1.3353	0.5625	0.8618	1.2860	1.4057	0.5853	0.8854	1.3272	1.4313	0.5979	0.9011	1.3449	1.4570	0.6030	0.9050	1.3567	1.4634
25	0.5262	0.8179	1.2258	1.3332	0.5615	0.8610	1.2846	1.4035	0.5842	0.8846	1.3258	1.4291	0.5969	0.9003	1.3434	1.4547	0.6019	0.9042	1.3552	1.4611
26	0.5251	0.8170	1.2240	1.3307	0.5603	0.8601	1.2828	1.4009	0.5830	0.8836	1.3238	1.4264	0.5956	0.8992	1.3415	1.4520	0.6006	0.9031	1.3532	1.4583
27	0.5237	0.8159	1.2219	1.3276	0.5589	0.8590	1.2805	1.3976	0.5815	0.8824	1.3215	1.4231	0.5940	0.8981	1.3391	1.4485	0.5990	0.9020	1.3508	1.4549
28	0.5220	0.8146	1.2193	1.3238	0.5571	0.8575	1.2777	1.3937	0.5796	0.8810	1.3187	1.4191	0.5921	0.8966	1.3362	1.4444	0.5971	0.9005	1.3479	1.4508
29	0.5202	0.8130	1.2162	1.3194	0.5551	0.8559	1.2746	1.3890	0.5775	0.8793	1.3154	1.4144	0.5900	0.8949	1.3329	1.4397	0.5950	0.8988	1.3446	1.4460
30	0.5179	0.8111	1.2126	1.3189	0.5526	0.8539	1.2707	1.3885	0.5750	0.8772	1.3114	1.4138	0.5874	0.8928	1.3289	1.4391	0.5924	0.8967	1.3405	1.4454
31	0.5153	0.8090	1.2121	1.3184	0.5498	0.8517	1.2702	1.3879	0.5721	0.8750	1.3109	1.4132	0.5844	0.8905	1.3283	1.4385	0.5894	0.8944	1.3399	1.4449
32	0.5147	0.8065	1.2115	1.3179	0.5493	0.8491	1.2696	1.3874	0.5715	0.8723	1.3103	1.4127	0.5839	0.8878	1.3277	1.4380	0.5888	0.8916	1.3394	1.4443
33	0.5142	0.8037	1.2110	1.3174	0.5487	0.8461	1.2691	1.3869	0.5709	0.8692	1.3098	1.4121	0.5833	0.8847	1.3272	1.4374	0.5882	0.8885	1.3388	1.4437
34	0.5137	0.8006	1.2105	1.3168	0.5482	0.8428	1.2686	1.3863	0.5704	0.8659	1.3092	1.4116	0.5827	0.8812	1.3266	1.4368	0.5876	0.8851	1.3382	1.4431
35	0.5132	0.7971	1.2100	1.3163	0.5476	0.8392	1.2680	1.3858	0.5698	0.8621	1.3086	1.4110	0.5821	0.8774	1.3260	1.4363	0.5870	0.8813	1.3376	1.4426
36	0.5126	0.7933	1.2095	1.3158	0.5471	0.8351	1.2675	1.3852	0.5692	0.8580	1.3081	1.4104	0.5815	0.8732	1.3255	1.4357	0.5864	0.8770	1.3371	1.4420
37	0.5121	0.7928	1.2089	1.3153	0.5465	0.8346	1.2669	1.3847	0.5686	0.8574	1.3075	1.4099	0.5809	0.8726	1.3249	1.4351	0.5858	0.8764	1.3365	1.4414
38	0.5116	0.7922	1.2084	1.3147	0.5460	0.8340	1.2664	1.3841	0.5680	0.8568	1.3069	1.4093	0.5803	0.8720	1.3243	1.4346	0.5852	0.8758	1.3359	1.4409
39	0.5111	0.7917	1.2079	1.3142	0.5454	0.8335	1.2658	1.3836	0.5675	0.8563	1.3064	1.4088	0.5797	0.8715	1.3238	1.4340	0.5846	0.8753	1.3353	1.4403
40	0.5106	0.7912	1.2074	1.3137	0.5448	0.8329	1.2653	1.3830	0.5669	0.8557	1.3058	1.4082	0.5791	0.8709	1.3232	1.4334	0.5840	0.8747	1.3348	1.4397
41	0.5100	0.7907	1.2068	1.2965	0.5443	0.8324	1.2647	1.3649	0.5663	0.8551	1.3052	1.3898	0.5785	0.8703	1.3226	1.4146	0.5834	0.8741	1.3342	1.4209
42	0.5095	0.7902	1.2016	1.2745	0.5437	0.8318	1.2593	1.3417	0.5657	0.8546	1.2996	1.3662	0.5779	0.8697	1.3169	1.3906	0.5828	0.8735	1.3284	1.3968
43	0.5066	0.7858	1.1857	1.2491	0.5406	0.8272	1.2426	1.3150	0.5625	0.8498	1.2824	1.3389	0.5746	0.8649	1.2994	1.3629	0.5795	0.8687	1.3108	1.3689
44	0.4966	0.7775	1.1674	1.2198	0.5299	0.8186	1.2234	1.2841	0.5514	0.8409	1.2626	1.3075	0.5633	0.8559	1.2794	1.3309	0.5680	0.8596	1.2906	1.3368
45	0.4854	0.7682	1.1466	1.1861	0.5180	0.8087	1.2016	1.2487	0.5390	0.8308	1.2401	1.2714	0.5506	0.8455	1.2566	1.2942	0.5553	0.8492	1.2676	1.2999
46	0.4731	0.7575	1.1229	1.1478	0.5049	0.7975	1.1768	1.2084	0.5253	0.8193	1.2145	1.2304	0.5367	0.8338	1.2306	1.2524	0.5412	0.8375	1.2414	1.2579
47	0.4596	0.7458	1.0960	1.1044	0.4904	0.7851	1.1486	1.1626	0.5103	0.8066	1.1854	1.1838	0.5213	0.8209	1.2012	1.2050	0.5257	0.8244	1.2117	1.2103
48	0.4447	0.7324	1.0659	1.0551	0.4745	0.7710	1.1170	1.1107	0.4937	0.7921	1.1528	1.1310	0.5044	0.8062	1.1681	1.1512	0.5087	0.8097	1.1784	1.1563
49	0.4283	0.7176	1.0319		0.4571	0.7555	1.0814		0.4756	0.7761	1.1160		0.4858	0.7899	1.1309		0.4899	0.7933	1.1408	
50	0.4103	0.7011	0.9942		0.4378	0.7381	1.0419		0.4555	0.7583	1.0752		0.4654	0.7717	1.0895		0.4693	0.7751	1.0991	
51	0.3905	0.6830			0.4167	0.7190			0.4335	0.7387			0.4429	0.7518			0.4466	0.7551		
52	0.3688	0.6632			0.3935	0.6982			0.4095	0.7173			0.4183	0.7300			0.4218	0.7332		
53	0.3450	0.6415			0.3682	0.6753			0.3831	0.6938			0.3913	0.7061			0.3946	0.7092		
54	0.3192				0.3406				0.3544				0.3620				0.3651			
55	0.2908				0.3103				0.3229				0.3298				0.3326			

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
14	Income Suraksha	Rate B	Half Yearly	10																
	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	0.4841	0.7793	1.1403	1.2025	0.5166	0.8204	1.1950	1.2659	0.5375	0.8429	1.2333	1.2890	0.5491	0.8578	1.2497	1.3120	0.5537	0.8615	1.2607	1.3178
19	0.4836	0.7788	1.1398	1.2018	0.5160	0.8199	1.1945	1.2652	0.5369	0.8423	1.2327	1.2883	0.5485	0.8572	1.2491	1.3114	0.5531	0.8610	1.2601	1.3171
20	0.4830	0.7784	1.1396	1.2015	0.5155	0.8194	1.1943	1.2649	0.5363	0.8418	1.2325	1.2880	0.5479	0.8568	1.2489	1.3110	0.5525	0.8605	1.2598	1.3168
21	0.4825	0.7782	1.1395	1.2013	0.5149	0.8192	1.1942	1.2647	0.5357	0.8416	1.2324	1.2877	0.5473	0.8565	1.2488	1.3108	0.5519	0.8603	1.2597	1.3166
22	0.4819	0.7781	1.1390	1.2008	0.5142	0.8191	1.1936	1.2642	0.5350	0.8415	1.2318	1.2872	0.5466	0.8564	1.2482	1.3102	0.5512	0.8602	1.2592	1.3160
23	0.4815	0.7780	1.1385	1.2001	0.5138	0.8190	1.1931	1.2634	0.5346	0.8414	1.2313	1.2864	0.5461	0.8563	1.2477	1.3094	0.5507	0.8600	1.2586	1.3152
24	0.4812	0.7774	1.1379	1.1989	0.5135	0.8185	1.1925	1.2622	0.5342	0.8408	1.2307	1.2852	0.5458	0.8557	1.2471	1.3082	0.5504	0.8595	1.2580	1.3139
25	0.4810	0.7769	1.1374	1.1972	0.5132	0.8179	1.1920	1.2603	0.5340	0.8403	1.2302	1.2833	0.5455	0.8552	1.2465	1.3062	0.5502	0.8589	1.2574	1.3120
26	0.4809	0.7764	1.1370	1.1949	0.5131	0.8174	1.1915	1.2579	0.5339	0.8397	1.2297	1.2808	0.5454	0.8546	1.2461	1.3037	0.5500	0.8583	1.2570	1.3095
27	0.4807	0.7759	1.1353	1.1919	0.5130	0.8168	1.1898	1.2548	0.5338	0.8391	1.2279	1.2777	0.5453	0.8540	1.2442	1.3006	0.5499	0.8577	1.2551	1.3063
28	0.4804	0.7754	1.1330	1.1884	0.5127	0.8163	1.1874	1.2511	0.5334	0.8386	1.2254	1.2739	0.5449	0.8534	1.2417	1.2967	0.5496	0.8572	1.2526	1.3024
29	0.4798	0.7748	1.1303	1.1842	0.5120	0.8157	1.1845	1.2467	0.5327	0.8380	1.2225	1.2694	0.5442	0.8529	1.2387	1.2921	0.5488	0.8566	1.2496	1.2978
30	0.4789	0.7747	1.1271	1.1837	0.5110	0.8156	1.1812	1.2462	0.5317	0.8379	1.2190	1.2689	0.5432	0.8528	1.2352	1.2916	0.5478	0.8565	1.2460	1.2972
31	0.4775	0.7731	1.1266	1.1832	0.5096	0.8138	1.1806	1.2456	0.5302	0.8361	1.2184	1.2683	0.5416	0.8509	1.2346	1.2910	0.5462	0.8546	1.2454	1.2967
32	0.4770	0.7711	1.1261	1.1827	0.5090	0.8118	1.1801	1.2451	0.5296	0.8339	1.2179	1.2677	0.5410	0.8487	1.2341	1.2904	0.5456	0.8524	1.2449	1.2961
33	0.4765	0.7688	1.1255	1.1821	0.5085	0.8093	1.1795	1.2445	0.5290	0.8315	1.2173	1.2672	0.5405	0.8462	1.2335	1.2899	0.5450	0.8499	1.2443	1.2955
34	0.4760	0.7662	1.1250	1.1816	0.5079	0.8066	1.1790	1.2440	0.5284	0.8286	1.2167	1.2666	0.5399	0.8433	1.2329	1.2893	0.5444	0.8470	1.2437	1.2950
35	0.4754	0.7634	1.1245	1.1811	0.5073	0.8036	1.1784	1.2434	0.5279	0.8256	1.2162	1.2661	0.5393	0.8402	1.2324	1.2887	0.5438	0.8439	1.2431	1.2944
36	0.4749	0.7603	1.1240	1.1806	0.5068	0.8005	1.1779	1.2429	0.5273	0.8223	1.2156	1.2655	0.5387	0.8369	1.2318	1.2882	0.5432	0.8406	1.2426	1.2938
37	0.4744	0.7598	1.1234	1.1801	0.5062	0.7999	1.1773	1.2423	0.5267	0.8218	1.2150	1.2649	0.5381	0.8363	1.2312	1.2876	0.5426	0.8400	1.2420	1.2932
38	0.4739	0.7593	1.1229	1.1795	0.5057	0.7994	1.1768	1.2418	0.5261	0.8212	1.2145	1.2644	0.5375	0.8358	1.2306	1.2870	0.5420	0.8394	1.2414	1.2927
39	0.4733	0.7588	1.1224	1.1790	0.5051	0.7988	1.1762	1.2412	0.5256	0.8206	1.2139	1.2638	0.5369	0.8352	1.2301	1.2864	0.5414	0.8388	1.2408	1.2921
40	0.4728	0.7583	1.1219	1.1785	0.5046	0.7983	1.1757	1.2407	0.5250	0.8201	1.2134	1.2633	0.5363	0.8346	1.2295	1.2859	0.5408	0.8383	1.2403	1.2915
41	0.4723	0.7577	1.1214	1.1780	0.5040	0.7977	1.1751	1.2401	0.5244	0.8195	1.2128	1.2627	0.5357	0.8341	1.2289	1.2853	0.5403	0.8377	1.2397	1.2910
42	0.4718	0.7572	1.1208	1.1774	0.5035	0.7972	1.1746	1.2396	0.5238	0.8190	1.2122	1.2622	0.5351	0.8335	1.2284	1.2847	0.5397	0.8371	1.2391	1.2904
43	0.4713	0.7567	1.1203	1.1769	0.5029	0.7966	1.1741	1.2390	0.5232	0.8184	1.2117	1.2616	0.5345	0.8329	1.2278	1.2842	0.5391	0.8365	1.2385	1.2898
44	0.4707	0.7562	1.1198	1.1764	0.5023	0.7961	1.1735	1.2385	0.5227	0.8178	1.2111	1.2610	0.5339	0.8323	1.2272	1.2836	0.5385	0.8360	1.2380	1.2892
45	0.4702	0.7557	1.1193	1.1759	0.5018	0.7955	1.1730	1.2379	0.5221	0.8173	1.2105	1.2605	0.5334	0.8318	1.2266	1.2830	0.5379	0.8354	1.2374	1.2887

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
15	Income Suraksha	Rate A	Half Yearly	15																
	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	0.4486	0.7263	1.1404	1.3126	0.4811	0.7650	1.1901	1.3761	0.4985	0.7861	1.2122	1.4079	0.5116	0.8037	1.2343	1.4270	0.5159	0.8072	1.2454	1.4333
19	0.4478	0.7256	1.1390	1.3107	0.4804	0.7642	1.1886	1.3742	0.4977	0.7853	1.2107	1.4059	0.5107	0.8029	1.2328	1.4250	0.5151	0.8064	1.2438	1.4313
20	0.4471	0.7249	1.1376	1.3087	0.4796	0.7635	1.1871	1.3721	0.4969	0.7845	1.2092	1.4038	0.5099	0.8021	1.2312	1.4228	0.5142	0.8056	1.2422	1.4292
21	0.4463	0.7241	1.1361	1.3068	0.4787	0.7627	1.1856	1.3701	0.4960	0.7838	1.2076	1.4017	0.5090	0.8013	1.2296	1.4207	0.5133	0.8048	1.2406	1.4270
22	0.4454	0.7233	1.1345	1.3046	0.4777	0.7618	1.1839	1.3678	0.4950	0.7829	1.2059	1.3994	0.5079	0.8004	1.2278	1.4183	0.5122	0.8039	1.2388	1.4246
23	0.4443	0.7223	1.1325	1.3021	0.4766	0.7608	1.1819	1.3652	0.4938	0.7817	1.2038	1.3967	0.5067	0.7992	1.2257	1.4156	0.5110	0.8027	1.2367	1.4219
24	0.4431	0.7211	1.1302	1.2992	0.4753	0.7596	1.1795	1.3622	0.4924	0.7805	1.2014	1.3936	0.5053	0.7980	1.2233	1.4125	0.5096	0.8015	1.2342	1.4188
25	0.4417	0.7198	1.1276	1.2958	0.4737	0.7581	1.1768	1.3586	0.4908	0.7791	1.1986	1.3900	0.5037	0.7965	1.2205	1.4088	0.5079	0.8000	1.2314	1.4151
26	0.4399	0.7183	1.1245	1.2918	0.4718	0.7565	1.1736	1.3544	0.4889	0.7774	1.1953	1.3856	0.5017	0.7948	1.2171	1.4044	0.5059	0.7983	1.2280	1.4107
27	0.4378	0.7164	1.1209	1.2872	0.4696	0.7546	1.1698	1.3495	0.4866	0.7754	1.1915	1.3807	0.4993	0.7927	1.2132	1.3994	0.5035	0.7962	1.2241	1.4056
28	0.4355	0.7142	1.1168	1.2818	0.4671	0.7523	1.1655	1.3439	0.4840	0.7730	1.1871	1.3749	0.4966	0.7903	1.2087	1.3935	0.5008	0.7938	1.2196	1.3997
29	0.4327	0.7118	1.1122	1.2757	0.4641	0.7497	1.1606	1.3375	0.4809	0.7703	1.1822	1.3684	0.4934	0.7876	1.2037	1.3869	0.4976	0.7910	1.2145	1.3931
30	0.4296	0.7090	1.1069	1.2752	0.4608	0.7467	1.1551	1.3369	0.4774	0.7673	1.1766	1.3678	0.4899	0.7845	1.1980	1.3863	0.4940	0.7879	1.2087	1.3925
31	0.4261	0.7058	1.1010	1.2747	0.4570	0.7434	1.1490	1.3364	0.4735	0.7639	1.1703	1.3673	0.4859	0.7809	1.1916	1.3858	0.4900	0.7844	1.2023	1.3919
32	0.4259	0.7024	1.1007	1.2742	0.4568	0.7398	1.1487	1.3359	0.4733	0.7602	1.1700	1.3667	0.4857	0.7772	1.1913	1.3852	0.4898	0.7806	1.2020	1.3914
33	0.4253	0.6984	1.0998	1.2738	0.4562	0.7356	1.1477	1.3355	0.4727	0.7559	1.1690	1.3664	0.4851	0.7728	1.1903	1.3849	0.4892	0.7762	1.2010	1.3910
34	0.4244	0.6942	1.0981	1.2709	0.4552	0.7312	1.1460	1.3324	0.4717	0.7513	1.1672	1.3632	0.4840	0.7682	1.1885	1.3816	0.4881	0.7715	1.1991	1.3878
35	0.4230	0.6896	1.0956	1.2666	0.4537	0.7263	1.1434	1.3280	0.4701	0.7463	1.1646	1.3586	0.4824	0.7630	1.1858	1.3770	0.4864	0.7664	1.1964	1.3832
36	0.4210	0.6845	1.0922	1.2610	0.4516	0.7210	1.1398	1.3221	0.4679	0.7408	1.1610	1.3526	0.4801	0.7574	1.1821	1.3710	0.4842	0.7607	1.1927	1.3771
37	0.4186	0.6837	1.0877	1.2538	0.4490	0.7201	1.1351	1.3145	0.4652	0.7399	1.1562	1.3449	0.4774	0.7565	1.1772	1.3631	0.4815	0.7598	1.1878	1.3692
38	0.4156	0.6823	1.0821	1.2447	0.4458	0.7187	1.1293	1.3050	0.4619	0.7385	1.1502	1.3351	0.4740	0.7550	1.1712	1.3532	0.4780	0.7583	1.1817	1.3593
39	0.4121	0.6805	1.0750	1.2336	0.4421	0.7167	1.1218	1.2933	0.4580	0.7365	1.1427	1.3232	0.4700	0.7530	1.1635	1.3411	0.4740	0.7563	1.1739	1.3471
40	0.4079	0.6779	1.0664	1.2199	0.4375	0.7140	1.1129	1.2790	0.4533	0.7337	1.1335	1.3086	0.4652	0.7501	1.1542	1.3263	0.4691	0.7534	1.1645	1.3322
41	0.4030	0.6722	1.0560	1.2035	0.4323	0.7080	1.1020	1.2618	0.4479	0.7275	1.1225	1.2910	0.4596	0.7438	1.1429	1.3084	0.4635	0.7471	1.1531	1.3143
42	0.3973	0.6631	1.0399	1.1709	0.4261	0.6984	1.0852	1.2276	0.4415	0.7177	1.1053	1.2560	0.4530	0.7338	1.1255	1.2730	0.4569	0.7370	1.1356	1.2786
43	0.3898	0.6530	1.0178	1.1275	0.4181	0.6878	1.0621	1.1821	0.4332	0.7068	1.0819	1.2094	0.4446	0.7226	1.1016	1.2258	0.4483	0.7257	1.1114	1.2313
44	0.3738	0.6415	0.9927		0.4010	0.6757	1.0360		0.4154	0.6944	1.0552		0.4263	0.7099	1.0744		0.4299	0.7130	1.0840	
45	0.3557	0.6287	0.9577		0.3816	0.6622	0.9994		0.3954	0.6805	1.0180		0.4057	0.6957	1.0365		0.4091	0.6988	1.0458	
46	0.3356	0.6144			0.3600	0.6471			0.3730	0.6650			0.3827	0.6798			0.3860	0.6828		
47	0.3139	0.5983			0.3367	0.6301			0.3489	0.6475			0.3580	0.6620			0.3610	0.6649		
48	0.2897	0.5804			0.3107	0.6113			0.3219	0.6282			0.3303	0.6422			0.3331	0.6451		
49	0.2628				0.2819				0.2921				0.2997				0.3023			
50	0.2329				0.2498				0.2588				0.2656				0.2678			

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
16	Income Suraksha	Rate B	Half Yearly	15																
	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	0.4019	0.6804	1.0417	1.1686	0.4311	0.7166	1.0871	1.2252	0.4467	0.7364	1.1073	1.2535	0.4583	0.7528	1.1275	1.2705	0.4622	0.7561	1.1376	1.2762
19	0.4015	0.6802	1.0410	1.1672	0.4306	0.7164	1.0864	1.2237	0.4462	0.7361	1.1065	1.2520	0.4579	0.7526	1.1267	1.2689	0.4617	0.7559	1.1368	1.2746
20	0.4013	0.6801	1.0403	1.1659	0.4304	0.7163	1.0856	1.2224	0.4460	0.7360	1.1058	1.2506	0.4576	0.7525	1.1259	1.2676	0.4615	0.7558	1.1360	1.2732
21	0.4011	0.6800	1.0395	1.1646	0.4302	0.7162	1.0848	1.2210	0.4457	0.7359	1.1049	1.2492	0.4574	0.7524	1.1250	1.2661	0.4613	0.7557	1.1351	1.2718
22	0.4010	0.6797	1.0385	1.1631	0.4301	0.7160	1.0838	1.2194	0.4456	0.7357	1.1039	1.2475	0.4573	0.7522	1.1240	1.2644	0.4612	0.7554	1.1341	1.2701
23	0.4009	0.6793	1.0373	1.1611	0.4300	0.7155	1.0825	1.2173	0.4455	0.7353	1.1026	1.2454	0.4572	0.7517	1.1227	1.2623	0.4610	0.7550	1.1327	1.2679
24	0.4005	0.6788	1.0358	1.1588	0.4295	0.7150	1.0809	1.2149	0.4451	0.7347	1.1010	1.2430	0.4567	0.7511	1.1210	1.2598	0.4606	0.7544	1.1310	1.2654
25	0.3999	0.6781	1.0338	1.1559	0.4290	0.7142	1.0788	1.2119	0.4445	0.7339	1.0989	1.2399	0.4561	0.7503	1.1189	1.2567	0.4600	0.7536	1.1289	1.2623
26	0.3991	0.6771	1.0313	1.1525	0.4281	0.7131	1.0763	1.2083	0.4436	0.7328	1.0962	1.2362	0.4552	0.7492	1.1162	1.2530	0.4590	0.7525	1.1262	1.2586
27	0.3981	0.6758	1.0284	1.1484	0.4270	0.7118	1.0732	1.2040	0.4424	0.7315	1.0932	1.2318	0.4540	0.7478	1.1131	1.2485	0.4578	0.7511	1.1230	1.2541
28	0.3967	0.6743	1.0249	1.1438	0.4256	0.7102	1.0696	1.1991	0.4409	0.7298	1.0894	1.2268	0.4524	0.7461	1.1093	1.2434	0.4563	0.7494	1.1192	1.2490
29	0.3951	0.6724	1.0210	1.1384	0.4238	0.7082	1.0655	1.1935	0.4391	0.7278	1.0853	1.2211	0.4506	0.7440	1.1050	1.2376	0.4544	0.7473	1.1149	1.2431
30	0.3930	0.6702	1.0165	1.1379	0.4216	0.7059	1.0608	1.1930	0.4368	0.7254	1.0805	1.2205	0.4482	0.7416	1.1002	1.2370	0.4520	0.7449	1.1101	1.2426
31	0.3906	0.6678	1.0115	1.1373	0.4190	0.7033	1.0556	1.1924	0.4341	0.7227	1.0752	1.2200	0.4455	0.7389	1.0948	1.2365	0.4493	0.7421	1.1045	1.2420
32	0.3901	0.6650	1.0110	1.1368	0.4185	0.7004	1.0550	1.1919	0.4336	0.7197	1.0746	1.2194	0.4449	0.7358	1.0942	1.2359	0.4487	0.7390	1.1040	1.2414
33	0.3896	0.6619	1.0105	1.1363	0.4179	0.6971	1.0545	1.1913	0.4330	0.7164	1.0741	1.2189	0.4443	0.7324	1.0936	1.2354	0.4481	0.7356	1.1034	1.2409
34	0.3891	0.6585	1.0099	1.1358	0.4174	0.6935	1.0540	1.1908	0.4324	0.7127	1.0735	1.2183	0.4437	0.7286	1.0931	1.2348	0.4475	0.7318	1.1029	1.2403
35	0.3886	0.6548	1.0094	1.1353	0.4168	0.6896	1.0534	1.1903	0.4319	0.7087	1.0730	1.2177	0.4431	0.7245	1.0925	1.2342	0.4469	0.7277	1.1023	1.2397
36	0.3881	0.6507	1.0089	1.1348	0.4162	0.6854	1.0529	1.1897	0.4313	0.7043	1.0724	1.2172	0.4426	0.7201	1.0920	1.2337	0.4463	0.7232	1.1017	1.2392
37	0.3875	0.6502	1.0084	1.1343	0.4157	0.6848	1.0523	1.1892	0.4307	0.7037	1.0719	1.2166	0.4420	0.7195	1.0914	1.2331	0.4457	0.7226	1.1012	1.2386
38	0.3870	0.6497	1.0079	1.1337	0.4151	0.6843	1.0518	1.1886	0.4301	0.7032	1.0713	1.2161	0.4414	0.7189	1.0908	1.2326	0.4451	0.7221	1.1006	1.2380
39	0.3865	0.6492	1.0074	1.1332	0.4146	0.6838	1.0513	1.1881	0.4296	0.7026	1.0708	1.2155	0.4408	0.7183	1.0903	1.2320	0.4445	0.7215	1.1000	1.2375
40	0.3860	0.6487	1.0068	1.1327	0.4140	0.6832	1.0507	1.1876	0.4290	0.7021	1.0702	1.2150	0.4402	0.7178	1.0897	1.2314	0.4439	0.7209	1.0995	1.2369
41	0.3855	0.6482	1.0063	1.1322	0.4135	0.6827	1.0502	1.1870	0.4284	0.7015	1.0697	1.2144	0.4396	0.7172	1.0892	1.2309	0.4433	0.7203	1.0989	1.2364
42	0.3850	0.6476	1.0058	1.1224	0.4129	0.6821	1.0496	1.1767	0.4278	0.7009	1.0691	1.2039	0.4390	0.7166	1.0886	1.2202	0.4427	0.7198	1.0983	1.2256
43	0.3816	0.6437	0.9975	1.0976	0.4093	0.6780	1.0410	1.1507	0.4241	0.6967	1.0603	1.1773	0.4351	0.7123	1.0797	1.1933	0.4388	0.7154	1.0893	1.1986
44	0.3692	0.6366	0.9819		0.3960	0.6705	1.0246		0.4103	0.6890	1.0437		0.4210	0.7044	1.0627		0.4246	0.7075	1.0722	
45	0.3541	0.6269	0.9541		0.3798	0.6603	0.9957		0.3935	0.6785	1.0141		0.4038	0.6937	1.0326		0.4072	0.6967	1.0419	

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
17	Income Suraksha	Rate A	Quarterly	10																
	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	0.5167	0.7998	1.1998	1.3072	0.5523	0.8431	1.2589	1.3780	0.5752	0.8667	1.3002	1.4038	0.5879	0.8825	1.3180	1.4295	0.5930	0.8864	1.3298	1.4359
19	0.5163	0.7993	1.1990	1.3059	0.5519	0.8426	1.2580	1.3767	0.5748	0.8662	1.2994	1.4024	0.5875	0.8819	1.3171	1.4282	0.5926	0.8859	1.3289	1.4346
20	0.5158	0.7989	1.1983	1.3049	0.5513	0.8421	1.2573	1.3756	0.5742	0.8657	1.2986	1.4014	0.5869	0.8815	1.3163	1.4271	0.5920	0.8854	1.3281	1.4335
21	0.5153	0.7984	1.1975	1.3039	0.5508	0.8417	1.2565	1.3746	0.5736	0.8653	1.2978	1.4003	0.5863	0.8810	1.3155	1.4260	0.5914	0.8850	1.3273	1.4324
22	0.5147	0.7980	1.1968	1.3029	0.5501	0.8413	1.2558	1.3735	0.5730	0.8649	1.2971	1.3992	0.5856	0.8806	1.3147	1.4248	0.5907	0.8845	1.3265	1.4313
23	0.5140	0.7976	1.1959	1.3016	0.5495	0.8409	1.2548	1.3721	0.5723	0.8644	1.2961	1.3978	0.5849	0.8801	1.3137	1.4234	0.5900	0.8841	1.3255	1.4298
24	0.5132	0.7970	1.1948	1.3001	0.5486	0.8402	1.2537	1.3705	0.5714	0.8638	1.2949	1.3961	0.5840	0.8795	1.3125	1.4217	0.5891	0.8834	1.3243	1.4281
25	0.5123	0.7963	1.1935	1.2980	0.5476	0.8395	1.2523	1.3684	0.5704	0.8630	1.2934	1.3939	0.5830	0.8787	1.3111	1.4195	0.5880	0.8826	1.3228	1.4259
26	0.5112	0.7954	1.1918	1.2956	0.5465	0.8385	1.2505	1.3658	0.5691	0.8620	1.2916	1.3913	0.5817	0.8777	1.3092	1.4169	0.5867	0.8816	1.3209	1.4232
27	0.5099	0.7944	1.1896	1.2926	0.5450	0.8374	1.2482	1.3626	0.5676	0.8609	1.2892	1.3881	0.5802	0.8766	1.3068	1.4135	0.5852	0.8805	1.3185	1.4199
28	0.5083	0.7931	1.1871	1.2889	0.5433	0.8360	1.2456	1.3587	0.5658	0.8595	1.2865	1.3841	0.5784	0.8751	1.3040	1.4095	0.5834	0.8790	1.3157	1.4159
29	0.5064	0.7915	1.1841	1.2846	0.5414	0.8344	1.2425	1.3542	0.5638	0.8578	1.2833	1.3796	0.5763	0.8734	1.3008	1.4049	0.5813	0.8773	1.3125	1.4112
30	0.5042	0.7897	1.1806	1.2841	0.5390	0.8325	1.2388	1.3537	0.5613	0.8558	1.2795	1.3790	0.5737	0.8714	1.2969	1.4043	0.5787	0.8753	1.3085	1.4106
31	0.5017	0.7877	1.1801	1.2836	0.5363	0.8304	1.2382	1.3532	0.5585	0.8536	1.2789	1.3785	0.5709	0.8692	1.2963	1.4038	0.5758	0.8730	1.3080	1.4101
32	0.5012	0.7853	1.1796	1.2831	0.5357	0.8278	1.2377	1.3526	0.5579	0.8510	1.2784	1.3779	0.5703	0.8665	1.2958	1.4032	0.5752	0.8703	1.3074	1.4095
33	0.5006	0.7825	1.1791	1.2826	0.5352	0.8249	1.2372	1.3521	0.5574	0.8480	1.2778	1.3774	0.5697	0.8635	1.2952	1.4026	0.5746	0.8673	1.3068	1.4090
34	0.5001	0.7795	1.1786	1.2821	0.5346	0.8217	1.2366	1.3516	0.5568	0.8447	1.2773	1.3768	0.5691	0.8601	1.2947	1.4021	0.5740	0.8639	1.3063	1.4084
35	0.4996	0.7761	1.1781	1.2816	0.5341	0.8182	1.2361	1.3510	0.5562	0.8411	1.2767	1.3763	0.5685	0.8564	1.2941	1.4015	0.5735	0.8602	1.3057	1.4078
36	0.4991	0.7724	1.1776	1.2811	0.5335	0.8142	1.2356	1.3505	0.5557	0.8370	1.2762	1.3757	0.5680	0.8523	1.2936	1.4010	0.5729	0.8561	1.3052	1.4073
37	0.4986	0.7719	1.1770	1.2806	0.5330	0.8137	1.2350	1.3500	0.5551	0.8365	1.2756	1.3752	0.5674	0.8517	1.2930	1.4004	0.5723	0.8555	1.3046	1.4067
38	0.4981	0.7713	1.1765	1.2801	0.5325	0.8131	1.2345	1.3494	0.5545	0.8359	1.2751	1.3746	0.5668	0.8511	1.2924	1.3999	0.5717	0.8549	1.3040	1.4062
39	0.4976	0.7708	1.1760	1.2796	0.5319	0.8126	1.2340	1.3489	0.5540	0.8354	1.2745	1.3741	0.5662	0.8506	1.2919	1.3993	0.5711	0.8544	1.3035	1.4056
40	0.4971	0.7703	1.1755	1.2791	0.5314	0.8121	1.2334	1.3484	0.5534	0.8348	1.2740	1.3736	0.5657	0.8500	1.2913	1.3988	0.5706	0.8538	1.3029	1.4051
41	0.4966	0.7698	1.1750	1.2623	0.5308	0.8115	1.2329	1.3307	0.5528	0.8343	1.2734	1.3556	0.5651	0.8495	1.2908	1.3804	0.5700	0.8532	1.3023	1.3867
42	0.4961	0.7693	1.1699	1.2409	0.5303	0.8110	1.2276	1.3081	0.5523	0.8337	1.2679	1.3326	0.5645	0.8489	1.2852	1.3570	0.5694	0.8527	1.2967	1.3631
43	0.4932	0.7651	1.1544	1.2161	0.5273	0.8065	1.2113	1.2820	0.5491	0.8291	1.2511	1.3060	0.5613	0.8442	1.2681	1.3299	0.5661	0.8480	1.2795	1.3359
44	0.4835	0.7570	1.1366	1.1876	0.5168	0.7981	1.1926	1.2519	0.5383	0.8204	1.2318	1.2753	0.5502	0.8353	1.2486	1.2987	0.5549	0.8391	1.2598	1.3046
45	0.4726	0.7479	1.1163	1.1548	0.5052	0.7884	1.1713	1.2174	0.5262	0.8105	1.2098	1.2401	0.5378	0.8253	1.2263	1.2629	0.5425	0.8289	1.2373	1.2686
46	0.4607	0.7375	1.0933	1.1176	0.4924	0.7775	1.1472	1.1781	0.5128	0.7993	1.1849	1.2001	0.5242	0.8138	1.2010	1.2222	0.5287	0.8175	1.2118	1.2277
47	0.4475	0.7261	1.0671	1.0752	0.4783	0.7654	1.1197	1.1335	0.4982	0.7869	1.1565	1.1547	0.5092	0.8012	1.1722	1.1759	0.5136	0.8048	1.1828	1.1812
48	0.4329	0.7131	1.0378	1.0272	0.4628	0.7517	1.0889	1.0829	0.4820	0.7728	1.1247	1.1031	0.4927	0.7868	1.1400	1.1234	0.4969	0.7904	1.1502	1.1284
49	0.4170	0.6987	1.0047		0.4458	0.7365	1.0542		0.4643	0.7572	1.0888		0.4745	0.7709	1.1037		0.4786	0.7744	1.1136	
50	0.3995	0.6826	0.9680		0.4270	0.7196	1.0156		0.4447	0.7398	1.0490		0.4545	0.7532	1.0633		0.4585	0.7566	1.0728	
51	0.3802	0.6650			0.4064	0.7010			0.4232	0.7207			0.4326	0.7338			0.4363	0.7370		
52	0.3591	0.6457			0.3838	0.6807			0.3997	0.6998			0.4086	0.7125			0.4121	0.7157		
53	0.3359	0.6246			0.3591	0.6584			0.3740	0.6769			0.3822	0.6892			0.3855	0.6923		
54	0.3107				0.3322				0.3459				0.3536				0.3567			
55	0.2831				0.3027				0.3152				0.3222				0.3250			

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
18	Income Suraksha	Rate B	Quarterly	10																
	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	0.4713	0.7588	1.1103	1.1708	0.5038	0.7999	1.1649	1.2342	0.5247	0.8223	1.2032	1.2573	0.5363	0.8372	1.2196	1.2803	0.5410	0.8410	1.2306	1.2861
19	0.4708	0.7583	1.1097	1.1701	0.5033	0.7993	1.1644	1.2335	0.5241	0.8217	1.2027	1.2566	0.5357	0.8367	1.2191	1.2797	0.5404	0.8404	1.2300	1.2854
20	0.4703	0.7578	1.1095	1.1698	0.5027	0.7989	1.1642	1.2332	0.5236	0.8213	1.2025	1.2563	0.5352	0.8362	1.2189	1.2793	0.5398	0.8400	1.2298	1.2851
21	0.4698	0.7576	1.1094	1.1696	0.5022	0.7987	1.1641	1.2330	0.5230	0.8211	1.2023	1.2561	0.5346	0.8360	1.2187	1.2791	0.5392	0.8397	1.2297	1.2849
22	0.4692	0.7575	1.1089	1.1691	0.5015	0.7986	1.1636	1.2325	0.5223	0.8210	1.2018	1.2555	0.5339	0.8359	1.2182	1.2785	0.5385	0.8396	1.2291	1.2843
23	0.4688	0.7574	1.1084	1.1684	0.5011	0.7985	1.1630	1.2317	0.5219	0.8209	1.2012	1.2547	0.5334	0.8358	1.2176	1.2778	0.5380	0.8395	1.2285	1.2835
24	0.4685	0.7569	1.1079	1.1673	0.5008	0.7979	1.1625	1.2305	0.5215	0.8203	1.2007	1.2535	0.5331	0.8352	1.2171	1.2765	0.5377	0.8390	1.2280	1.2823
25	0.4683	0.7564	1.1074	1.1656	0.5006	0.7974	1.1620	1.2287	0.5213	0.8198	1.2001	1.2517	0.5329	0.8347	1.2165	1.2747	0.5375	0.8384	1.2274	1.2804
26	0.4682	0.7559	1.1070	1.1633	0.5005	0.7969	1.1615	1.2264	0.5212	0.8192	1.1997	1.2493	0.5327	0.8341	1.2161	1.2722	0.5373	0.8378	1.2270	1.2780
27	0.4681	0.7554	1.1054	1.1605	0.5003	0.7963	1.1598	1.2234	0.5211	0.8187	1.1979	1.2462	0.5326	0.8336	1.2143	1.2691	0.5372	0.8373	1.2252	1.2748
28	0.4678	0.7549	1.1032	1.1570	0.5000	0.7958	1.1575	1.2197	0.5208	0.8181	1.1955	1.2425	0.5323	0.8330	1.2118	1.2653	0.5369	0.8367	1.2227	1.2710
29	0.4672	0.7544	1.1005	1.1530	0.4994	0.7953	1.1547	1.2155	0.5201	0.8176	1.1927	1.2382	0.5316	0.8324	1.2089	1.2609	0.5362	0.8361	1.2198	1.2666
30	0.4662	0.7543	1.0974	1.1525	0.4984	0.7952	1.1514	1.2149	0.5191	0.8175	1.1893	1.2376	0.5305	0.8323	1.2055	1.2603	0.5351	0.8360	1.2163	1.2660
31	0.4649	0.7527	1.0969	1.1520	0.4970	0.7935	1.1509	1.2144	0.5176	0.8157	1.1887	1.2371	0.5290	0.8305	1.2049	1.2598	0.5336	0.8342	1.2157	1.2655
32	0.4644	0.7507	1.0964	1.1515	0.4964	0.7914	1.1504	1.2139	0.5170	0.8136	1.1882	1.2365	0.5285	0.8284	1.2044	1.2592	0.5330	0.8321	1.2152	1.2649
33	0.4639	0.7485	1.0958	1.1510	0.4959	0.7891	1.1498	1.2133	0.5165	0.8112	1.1876	1.2360	0.5279	0.8259	1.2038	1.2587	0.5325	0.8296	1.2146	1.2643
34	0.4634	0.7460	1.0953	1.1505	0.4954	0.7864	1.1493	1.2128	0.5159	0.8084	1.1871	1.2355	0.5273	0.8231	1.2032	1.2581	0.5319	0.8268	1.2140	1.2638
35	0.4629	0.7432	1.0948	1.1499	0.4948	0.7835	1.1488	1.2123	0.5153	0.8055	1.1865	1.2349	0.5267	0.8201	1.2027	1.2576	0.5313	0.8238	1.2135	1.2632
36	0.4624	0.7403	1.0943	1.1494	0.4943	0.7804	1.1482	1.2117	0.5148	0.8023	1.1860	1.2344	0.5262	0.8169	1.2021	1.2570	0.5307	0.8205	1.2129	1.2627
37	0.4619	0.7398	1.0938	1.1489	0.4937	0.7799	1.1477	1.2112	0.5142	0.8017	1.1854	1.2338	0.5256	0.8163	1.2016	1.2565	0.5301	0.8199	1.2123	1.2621
38	0.4614	0.7393	1.0933	1.1484	0.4932	0.7793	1.1472	1.2106	0.5136	0.8012	1.1849	1.2333	0.5250	0.8157	1.2010	1.2559	0.5295	0.8194	1.2118	1.2616
39	0.4609	0.7388	1.0928	1.1479	0.4926	0.7788	1.1466	1.2101	0.5131	0.8006	1.1843	1.2327	0.5244	0.8152	1.2005	1.2553	0.5290	0.8188	1.2112	1.2610
40	0.4604	0.7383	1.0923	1.1474	0.4921	0.7783	1.1461	1.2096	0.5125	0.8001	1.1838	1.2322	0.5238	0.8146	1.1999	1.2548	0.5284	0.8183	1.2107	1.2604
41	0.4598	0.7378	1.0918	1.1469	0.4916	0.7777	1.1456	1.2090	0.5119	0.7995	1.1832	1.2316	0.5233	0.8141	1.1993	1.2542	0.5278	0.8177	1.2101	1.2599
42	0.4593	0.7372	1.0913	1.1464	0.4910	0.7772	1.1450	1.2085	0.5114	0.7990	1.1827	1.2311	0.5227	0.8135	1.1988	1.2537	0.5272	0.8171	1.2095	1.2593
43	0.4588	0.7367	1.0908	1.1459	0.4905	0.7767	1.1445	1.2080	0.5108	0.7984	1.1821	1.2306	0.5221	0.8129	1.1982	1.2531	0.5266	0.8166	1.2090	1.2588
44	0.4583	0.7362	1.0903	1.1454	0.4899	0.7761	1.1440	1.2074	0.5102	0.7979	1.1816	1.2300	0.5215	0.8124	1.1977	1.2526	0.5260	0.8160	1.2084	1.2582
45	0.4578	0.7357	1.0898	1.1449	0.4894	0.7756	1.1434	1.2069	0.5097	0.7973	1.1810	1.2295	0.5210	0.8118	1.1971	1.2520	0.5255	0.8154	1.2078	1.2577

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
19	Income Suraksha	Rate A	Quarterly	15																
	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	0.4410	0.7140	1.1211	1.2903	0.4735	0.7527	1.1708	1.3539	0.4909	0.7738	1.1929	1.3857	0.5040	0.7914	1.2150	1.4047	0.5083	0.7949	1.2260	1.4111
19	0.4403	0.7133	1.1197	1.2885	0.4728	0.7519	1.1693	1.3520	0.4901	0.7730	1.1914	1.3837	0.5031	0.7906	1.2135	1.4027	0.5075	0.7941	1.2245	1.4091
20	0.4395	0.7126	1.1183	1.2866	0.4720	0.7512	1.1679	1.3499	0.4893	0.7722	1.1899	1.3816	0.5023	0.7898	1.2119	1.4006	0.5067	0.7933	1.2229	1.4070
21	0.4387	0.7119	1.1169	1.2846	0.4711	0.7504	1.1664	1.3479	0.4884	0.7715	1.1884	1.3796	0.5014	0.7890	1.2104	1.3985	0.5057	0.7925	1.2214	1.4049
22	0.4378	0.7111	1.1152	1.2825	0.4702	0.7496	1.1647	1.3457	0.4874	0.7706	1.1866	1.3773	0.5004	0.7881	1.2086	1.3962	0.5047	0.7916	1.2196	1.4025
23	0.4368	0.7100	1.1133	1.2801	0.4691	0.7485	1.1627	1.3431	0.4863	0.7695	1.1846	1.3746	0.4992	0.7870	1.2065	1.3936	0.5035	0.7905	1.2175	1.3999
24	0.4356	0.7089	1.1111	1.2772	0.4678	0.7473	1.1603	1.3401	0.4849	0.7683	1.1822	1.3716	0.4978	0.7857	1.2041	1.3905	0.5021	0.7892	1.2151	1.3968
25	0.4342	0.7076	1.1085	1.2739	0.4662	0.7459	1.1577	1.3366	0.4834	0.7669	1.1795	1.3680	0.4962	0.7843	1.2014	1.3868	0.5005	0.7878	1.2123	1.3931
26	0.4324	0.7061	1.1055	1.2699	0.4644	0.7443	1.1545	1.3325	0.4814	0.7652	1.1763	1.3637	0.4942	0.7826	1.1981	1.3825	0.4985	0.7861	1.2090	1.3888
27	0.4304	0.7043	1.1019	1.2653	0.4622	0.7424	1.1508	1.3277	0.4792	0.7632	1.1725	1.3588	0.4919	0.7806	1.1942	1.3775	0.4961	0.7840	1.2051	1.3838
28	0.4281	0.7021	1.0979	1.2601	0.4597	0.7402	1.1465	1.3221	0.4766	0.7609	1.1682	1.3532	0.4892	0.7782	1.1898	1.3718	0.4934	0.7817	1.2006	1.3780
29	0.4253	0.6997	1.0933	1.2541	0.4568	0.7376	1.1418	1.3159	0.4735	0.7583	1.1633	1.3467	0.4861	0.7755	1.1849	1.3653	0.4903	0.7790	1.1956	1.3715
30	0.4223	0.6969	1.0881	1.2536	0.4535	0.7347	1.1364	1.3153	0.4701	0.7553	1.1578	1.3462	0.4826	0.7725	1.1792	1.3647	0.4868	0.7759	1.1900	1.3709
31	0.4188	0.6938	1.0823	1.2531	0.4498	0.7314	1.1303	1.3148	0.4663	0.7519	1.1517	1.3457	0.4787	0.7690	1.1730	1.3642	0.4828	0.7724	1.1836	1.3703
32	0.4186	0.6905	1.0820	1.2526	0.4496	0.7279	1.1300	1.3143	0.4661	0.7483	1.1513	1.3451	0.4784	0.7653	1.1726	1.3636	0.4826	0.7687	1.1833	1.3698
33	0.4181	0.6866	1.0811	1.2523	0.4490	0.7238	1.1291	1.3139	0.4655	0.7441	1.1504	1.3448	0.4779	0.7610	1.1717	1.3633	0.4820	0.7644	1.1823	1.3695
34	0.4172	0.6824	1.0795	1.2493	0.4480	0.7194	1.1274	1.3109	0.4645	0.7396	1.1486	1.3416	0.4768	0.7564	1.1699	1.3601	0.4809	0.7597	1.1805	1.3662
35	0.4158	0.6779	1.0771	1.2452	0.4465	0.7146	1.1248	1.3065	0.4629	0.7346	1.1460	1.3372	0.4752	0.7513	1.1673	1.3556	0.4793	0.7547	1.1779	1.3617
36	0.4139	0.6729	1.0737	1.2397	0.4444	0.7094	1.1213	1.3007	0.4608	0.7292	1.1425	1.3313	0.4730	0.7458	1.1636	1.3496	0.4771	0.7491	1.1742	1.3557
37	0.4115	0.6721	1.0693	1.2326	0.4419	0.7085	1.1167	1.2933	0.4582	0.7284	1.1377	1.3236	0.4703	0.7449	1.1588	1.3419	0.4744	0.7482	1.1693	1.3479
38	0.4086	0.6708	1.0638	1.2236	0.4388	0.7071	1.1109	1.2839	0.4549	0.7269	1.1319	1.3140	0.4669	0.7434	1.1528	1.3321	0.4710	0.7468	1.1633	1.3382
39	0.4051	0.6689	1.0568	1.2127	0.4351	0.7052	1.1036	1.2724	0.4510	0.7249	1.1244	1.3023	0.4630	0.7414	1.1453	1.3202	0.4670	0.7447	1.1557	1.3262
40	0.4010	0.6664	1.0483	1.1993	0.4306	0.7025	1.0948	1.2583	0.4464	0.7222	1.1155	1.2879	0.4582	0.7386	1.1361	1.3056	0.4622	0.7419	1.1465	1.3115
41	0.3962	0.6608	1.0381	1.1831	0.4255	0.6966	1.0841	1.2414	0.4411	0.7161	1.1046	1.2706	0.4528	0.7324	1.1250	1.2880	0.4567	0.7357	1.1352	1.2939
42	0.3905	0.6519	1.0223	1.1511	0.4194	0.6872	1.0676	1.2078	0.4348	0.7065	1.0877	1.2361	0.4463	0.7225	1.1079	1.2531	0.4501	0.7257	1.1179	1.2588
43	0.3832	0.6419	1.0005	1.1084	0.4115	0.6767	1.0449	1.1630	0.4266	0.6957	1.0646	1.1903	0.4379	0.7115	1.0843	1.2067	0.4417	0.7147	1.0942	1.2122
44	0.3675	0.6307	0.9759		0.3946	0.6648	1.0191		0.4091	0.6835	1.0384		0.4200	0.6990	1.0576		0.4236	0.7021	1.0672	
45	0.3497	0.6181	0.9415		0.3756	0.6516	0.9832		0.3893	0.6698	1.0017		0.3997	0.6851	1.0203		0.4031	0.6881	1.0296	
46	0.3299	0.6040			0.3543	0.6367			0.3673	0.6545			0.3770	0.6694			0.3803	0.6724		
47	0.3086	0.5881			0.3314	0.6200			0.3436	0.6374			0.3527	0.6519			0.3557	0.6548		
48	0.2848	0.5706			0.3058	0.6015			0.3170	0.6184			0.3254	0.6324			0.3282	0.6352		
49	0.2584				0.2775				0.2876				0.2953				0.2978			
50	0.2289				0.2458				0.2549				0.2616				0.2639			

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
20	Income Suraksha	Rate B	Quarterly	15																
	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	0.3951	0.6688	1.0241	1.1488	0.4243	0.7051	1.0695	1.2054	0.4398	0.7248	1.0897	1.2337	0.4515	0.7413	1.1098	1.2507	0.4554	0.7446	1.1199	1.2563
19	0.3947	0.6686	1.0234	1.1474	0.4238	0.7049	1.0687	1.2039	0.4394	0.7246	1.0889	1.2322	0.4511	0.7411	1.1091	1.2491	0.4549	0.7444	1.1192	1.2548
20	0.3945	0.6685	1.0227	1.1462	0.4236	0.7048	1.0680	1.2026	0.4392	0.7245	1.0881	1.2309	0.4508	0.7410	1.1083	1.2478	0.4547	0.7443	1.1184	1.2535
21	0.3943	0.6684	1.0219	1.1449	0.4234	0.7046	1.0672	1.2013	0.4389	0.7244	1.0873	1.2295	0.4506	0.7409	1.1074	1.2464	0.4545	0.7442	1.1175	1.2520
22	0.3942	0.6682	1.0209	1.1433	0.4233	0.7044	1.0662	1.1997	0.4388	0.7242	1.0863	1.2278	0.4505	0.7406	1.1064	1.2447	0.4544	0.7439	1.1165	1.2504
23	0.3941	0.6678	1.0197	1.1414	0.4232	0.7040	1.0649	1.1976	0.4387	0.7237	1.0850	1.2258	0.4504	0.7402	1.1051	1.2426	0.4542	0.7435	1.1152	1.2482
24	0.3937	0.6673	1.0182	1.1392	0.4228	0.7035	1.0633	1.1953	0.4383	0.7232	1.0834	1.2234	0.4499	0.7396	1.1035	1.2402	0.4538	0.7429	1.1135	1.2458
25	0.3932	0.6666	1.0163	1.1363	0.4222	0.7027	1.0613	1.1923	0.4377	0.7224	1.0813	1.2203	0.4493	0.7388	1.1014	1.2371	0.4532	0.7421	1.1114	1.2427
26	0.3923	0.6656	1.0138	1.1330	0.4213	0.7016	1.0588	1.1888	0.4368	0.7213	1.0788	1.2167	0.4484	0.7377	1.0987	1.2335	0.4523	0.7410	1.1087	1.2390
27	0.3913	0.6644	1.0110	1.1289	0.4202	0.7004	1.0558	1.1845	0.4357	0.7200	1.0757	1.2123	0.4472	0.7364	1.0956	1.2290	0.4511	0.7396	1.1056	1.2346
28	0.3900	0.6628	1.0075	1.1244	0.4188	0.6988	1.0522	1.1798	0.4342	0.7183	1.0721	1.2074	0.4457	0.7347	1.0919	1.2241	0.4496	0.7379	1.1018	1.2296
29	0.3884	0.6610	1.0037	1.1191	0.4171	0.6968	1.0482	1.1742	0.4324	0.7164	1.0680	1.2018	0.4439	0.7326	1.0877	1.2183	0.4477	0.7359	1.0976	1.2238
30	0.3864	0.6589	0.9993	1.1186	0.4149	0.6946	1.0436	1.1737	0.4301	0.7141	1.0633	1.2012	0.4415	0.7303	1.0830	1.2178	0.4454	0.7335	1.0928	1.2233
31	0.3840	0.6565	0.9943	1.1181	0.4124	0.6920	1.0384	1.1731	0.4275	0.7114	1.0580	1.2007	0.4389	0.7276	1.0776	1.2172	0.4427	0.7308	1.0874	1.2227
32	0.3835	0.6537	0.9938	1.1176	0.4119	0.6891	1.0379	1.1726	0.4270	0.7084	1.0575	1.2001	0.4383	0.7245	1.0771	1.2167	0.4421	0.7278	1.0869	1.2222
33	0.3830	0.6507	0.9933	1.1171	0.4113	0.6859	1.0374	1.1721	0.4264	0.7051	1.0569	1.1996	0.4377	0.7212	1.0765	1.2161	0.4415	0.7244	1.0863	1.2216
34	0.3825	0.6473	0.9928	1.1165	0.4108	0.6824	1.0368	1.1715	0.4258	0.7015	1.0564	1.1990	0.4371	0.7175	1.0760	1.2155	0.4409	0.7207	1.0857	1.2210
35	0.3820	0.6437	0.9923	1.1160	0.4102	0.6785	1.0363	1.1710	0.4253	0.6976	1.0559	1.1985	0.4366	0.7134	1.0754	1.2150	0.4403	0.7166	1.0852	1.2205
36	0.3815	0.6397	0.9918	1.1155	0.4097	0.6744	1.0358	1.1705	0.4247	0.6933	1.0553	1.1980	0.4360	0.7090	1.0749	1.2144	0.4397	0.7122	1.0846	1.2199
37	0.3810	0.6392	0.9913	1.1150	0.4091	0.6738	1.0352	1.1700	0.4241	0.6927	1.0548	1.1974	0.4354	0.7085	1.0743	1.2139	0.4392	0.7116	1.0841	1.2194
38	0.3805	0.6387	0.9908	1.1145	0.4086	0.6733	1.0347	1.1694	0.4236	0.6922	1.0542	1.1969	0.4348	0.7079	1.0738	1.2133	0.4386	0.7110	1.0835	1.2188
39	0.3800	0.6382	0.9903	1.1140	0.4080	0.6728	1.0342	1.1689	0.4230	0.6916	1.0537	1.1963	0.4342	0.7073	1.0732	1.2128	0.4380	0.7105	1.0830	1.2183
40	0.3795	0.6377	0.9898	1.1135	0.4075	0.6722	1.0337	1.1684	0.4224	0.6911	1.0532	1.1958	0.4337	0.7068	1.0727	1.2122	0.4374	0.7099	1.0824	1.2177
41	0.3789	0.6372	0.9893	1.1130	0.4069	0.6717	1.0331	1.1678	0.4219	0.6905	1.0526	1.1952	0.4331	0.7062	1.0721	1.2117	0.4368	0.7094	1.0819	1.2172
42	0.3784	0.6367	0.9888	1.1034	0.4064	0.6712	1.0326	1.1577	0.4213	0.6900	1.0521	1.1849	0.4325	0.7056	1.0716	1.2012	0.4362	0.7088	1.0813	1.2066
43	0.3751	0.6328	0.9806	1.0790	0.4028	0.6671	1.0241	1.1321	0.4176	0.6858	1.0434	1.1587	0.4287	0.7014	1.0628	1.1747	0.4324	0.7045	1.0724	1.1800
44	0.3629	0.6258	0.9652		0.3897	0.6597	1.0080		0.4040	0.6782	1.0270		0.4147	0.6936	1.0460		0.4183	0.6967	1.0555	
45	0.3481	0.6163	0.9379		0.3738	0.6496	0.9795		0.3875	0.6679	0.9980		0.3978	0.6830	1.0164		0.4012	0.6861	1.0257	

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
21	Income Suraksha	Rate A	Monthly	10																
	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	0.5090	0.7879	1.1820	1.2878	0.5447	0.8313	1.2411	1.3587	0.5676	0.8549	1.2825	1.3844	0.5803	0.8707	1.3002	1.4102	0.5854	0.8746	1.3121	1.4166
19	0.5086	0.7874	1.1812	1.2866	0.5443	0.8308	1.2403	1.3574	0.5671	0.8544	1.2817	1.3831	0.5799	0.8701	1.2994	1.4089	0.5849	0.8741	1.3112	1.4153
20	0.5081	0.7870	1.1805	1.2856	0.5437	0.8303	1.2396	1.3564	0.5666	0.8539	1.2809	1.3821	0.5793	0.8697	1.2986	1.4078	0.5844	0.8736	1.3104	1.4142
21	0.5076	0.7866	1.1798	1.2846	0.5432	0.8299	1.2388	1.3553	0.5660	0.8535	1.2801	1.3810	0.5787	0.8692	1.2978	1.4067	0.5838	0.8732	1.3096	1.4131
22	0.5070	0.7862	1.1791	1.2836	0.5425	0.8295	1.2381	1.3542	0.5654	0.8531	1.2794	1.3799	0.5780	0.8688	1.2971	1.4056	0.5831	0.8727	1.3089	1.4120
23	0.5064	0.7858	1.1782	1.2823	0.5419	0.8291	1.2372	1.3529	0.5647	0.8526	1.2784	1.3785	0.5773	0.8684	1.2961	1.4042	0.5824	0.8723	1.3079	1.4106
24	0.5056	0.7852	1.1771	1.2808	0.5410	0.8284	1.2360	1.3513	0.5638	0.8520	1.2772	1.3769	0.5764	0.8677	1.2949	1.4025	0.5815	0.8716	1.3066	1.4089
25	0.5047	0.7845	1.1758	1.2788	0.5401	0.8277	1.2346	1.3492	0.5628	0.8512	1.2758	1.3748	0.5754	0.8669	1.2934	1.4003	0.5805	0.8708	1.3052	1.4067
26	0.5036	0.7836	1.1741	1.2764	0.5389	0.8267	1.2329	1.3467	0.5616	0.8503	1.2739	1.3722	0.5742	0.8659	1.2916	1.3977	0.5792	0.8698	1.3033	1.4041
27	0.5023	0.7826	1.1720	1.2734	0.5375	0.8257	1.2306	1.3435	0.5601	0.8492	1.2717	1.3690	0.5727	0.8648	1.2892	1.3944	0.5777	0.8687	1.3010	1.4008
28	0.5007	0.7813	1.1695	1.2698	0.5358	0.8243	1.2280	1.3397	0.5583	0.8478	1.2690	1.3651	0.5708	0.8634	1.2865	1.3905	0.5759	0.8673	1.2982	1.3968
29	0.4989	0.7798	1.1666	1.2656	0.5339	0.8227	1.2250	1.3353	0.5563	0.8461	1.2658	1.3606	0.5688	0.8617	1.2833	1.3859	0.5738	0.8656	1.2950	1.3922
30	0.4967	0.7780	1.1631	1.2651	0.5315	0.8208	1.2213	1.3347	0.5539	0.8442	1.2620	1.3600	0.5663	0.8597	1.2795	1.3853	0.5713	0.8636	1.2911	1.3917
31	0.4942	0.7760	1.1626	1.2646	0.5288	0.8187	1.2208	1.3342	0.5511	0.8420	1.2615	1.3595	0.5634	0.8575	1.2789	1.3848	0.5684	0.8614	1.2905	1.3911
32	0.4937	0.7736	1.1621	1.2641	0.5283	0.8162	1.2203	1.3337	0.5505	0.8394	1.2609	1.3590	0.5629	0.8549	1.2784	1.3842	0.5678	0.8587	1.2900	1.3906
33	0.4932	0.7709	1.1616	1.2636	0.5278	0.8133	1.2197	1.3331	0.5500	0.8365	1.2604	1.3584	0.5623	0.8519	1.2778	1.3837	0.5672	0.8557	1.2894	1.3900
34	0.4927	0.7679	1.1611	1.2631	0.5272	0.8102	1.2192	1.3326	0.5494	0.8332	1.2598	1.3579	0.5617	0.8486	1.2773	1.3831	0.5667	0.8524	1.2889	1.3895
35	0.4922	0.7646	1.1606	1.2626	0.5267	0.8067	1.2187	1.3321	0.5489	0.8296	1.2593	1.3573	0.5612	0.8449	1.2767	1.3826	0.5661	0.8488	1.2883	1.3889
36	0.4917	0.7609	1.1601	1.2621	0.5262	0.8028	1.2182	1.3316	0.5483	0.8256	1.2588	1.3568	0.5606	0.8408	1.2762	1.3820	0.5655	0.8446	1.2878	1.3884
37	0.4912	0.7604	1.1596	1.2616	0.5256	0.8023	1.2176	1.3310	0.5477	0.8251	1.2582	1.3563	0.5600	0.8403	1.2756	1.3815	0.5649	0.8441	1.2872	1.3878
38	0.4907	0.7599	1.1591	1.2611	0.5251	0.8017	1.2171	1.3305	0.5472	0.8245	1.2577	1.3557	0.5594	0.8397	1.2751	1.3810	0.5644	0.8435	1.2867	1.3873
39	0.4902	0.7594	1.1586	1.2606	0.5246	0.8012	1.2166	1.3300	0.5466	0.8240	1.2571	1.3552	0.5589	0.8392	1.2745	1.3804	0.5638	0.8430	1.2861	1.3867
40	0.4897	0.7589	1.1581	1.2601	0.5240	0.8007	1.2161	1.3295	0.5461	0.8235	1.2566	1.3547	0.5583	0.8386	1.2740	1.3799	0.5632	0.8424	1.2855	1.3862
41	0.4892	0.7584	1.1576	1.2436	0.5235	0.8002	1.2155	1.3120	0.5455	0.8229	1.2560	1.3369	0.5577	0.8381	1.2734	1.3618	0.5626	0.8419	1.2850	1.3680
42	0.4887	0.7579	1.1526	1.2225	0.5230	0.7996	1.2103	1.2898	0.5450	0.8224	1.2506	1.3142	0.5572	0.8375	1.2679	1.3387	0.5621	0.8413	1.2794	1.3448
43	0.4859	0.7537	1.1373	1.1981	0.5200	0.7952	1.1942	1.2640	0.5418	0.8178	1.2340	1.2880	0.5540	0.8329	1.2511	1.3120	0.5588	0.8367	1.2625	1.3180
44	0.4763	0.7458	1.1198	1.1700	0.5097	0.7869	1.1758	1.2344	0.5311	0.8092	1.2150	1.2578	0.5430	0.8242	1.2318	1.2812	0.5478	0.8279	1.2430	1.2870
45	0.4656	0.7368	1.0998	1.1377	0.4982	0.7774	1.1548	1.2003	0.5192	0.7995	1.1933	1.2231	0.5308	0.8142	1.2098	1.2458	0.5355	0.8179	1.2208	1.2515
46	0.4538	0.7266	1.0771	1.1010	0.4856	0.7666	1.1310	1.1616	0.5060	0.7884	1.1687	1.1836	0.5174	0.8029	1.1849	1.2056	0.5219	0.8066	1.1956	1.2111
47	0.4408	0.7153	1.0513	1.0593	0.4717	0.7547	1.1039	1.1176	0.4915	0.7762	1.1407	1.1388	0.5026	0.7905	1.1565	1.1600	0.5070	0.7940	1.1670	1.1653
48	0.4265	0.7025	1.0224	1.0120	0.4564	0.7412	1.0736	1.0677	0.4756	0.7623	1.1094	1.0879	0.4863	0.7763	1.1247	1.1082	0.4905	0.7798	1.1349	1.1132
49	0.4108	0.6883	0.9898		0.4396	0.7262	1.0393		0.4581	0.7469	1.0740		0.4684	0.7606	1.0888		0.4725	0.7641	1.0987	
50	0.3935	0.6725	0.9536		0.4211	0.7095	1.0013		0.4388	0.7297	1.0347		0.4486	0.7432	1.0490		0.4526	0.7465	1.0585	
51	0.3745	0.6551			0.4008	0.6912			0.4176	0.7108			0.4270	0.7239			0.4307	0.7272		
52	0.3537	0.6361			0.3785	0.6711			0.3944	0.6902			0.4033	0.7029			0.4068	0.7061		
53	0.3309	0.6153			0.3541	0.6492			0.3690	0.6677			0.3773	0.6800			0.3806	0.6830		
54	0.3061				0.3276				0.3414				0.3490				0.3521			
55	0.2789				0.2985				0.3110				0.3180				0.3208			

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
22	Income Suraksha	Rate B	Monthly	10																
	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	0.4643	0.7475	1.0938	1.1534	0.4969	0.7887	1.1485	1.2169	0.5177	0.8111	1.1868	1.2400	0.5294	0.8260	1.2032	1.2630	0.5340	0.8298	1.2142	1.2688
19	0.4638	0.7470	1.0933	1.1528	0.4963	0.7881	1.1480	1.2163	0.5172	0.8105	1.1863	1.2393	0.5288	0.8255	1.2027	1.2624	0.5334	0.8292	1.2136	1.2681
20	0.4633	0.7466	1.0931	1.1525	0.4958	0.7877	1.1478	1.2159	0.5166	0.8101	1.1861	1.2390	0.5282	0.8250	1.2025	1.2620	0.5328	0.8288	1.2134	1.2678
21	0.4628	0.7464	1.0930	1.1523	0.4952	0.7875	1.1477	1.2157	0.5161	0.8099	1.1860	1.2388	0.5276	0.8248	1.2023	1.2618	0.5323	0.8286	1.2133	1.2676
22	0.4622	0.7463	1.0925	1.1518	0.4946	0.7874	1.1472	1.2152	0.5154	0.8098	1.1854	1.2382	0.5270	0.8247	1.2018	1.2613	0.5316	0.8284	1.2127	1.2670
23	0.4618	0.7462	1.0920	1.1511	0.4942	0.7873	1.1466	1.2145	0.5150	0.8097	1.1849	1.2375	0.5265	0.8246	1.2012	1.2605	0.5311	0.8283	1.2122	1.2663
24	0.4615	0.7457	1.0915	1.1500	0.4939	0.7868	1.1461	1.2133	0.5146	0.8091	1.1843	1.2363	0.5262	0.8240	1.2007	1.2593	0.5308	0.8278	1.2116	1.2650
25	0.4613	0.7452	1.0910	1.1483	0.4936	0.7862	1.1456	1.2115	0.5144	0.8086	1.1838	1.2345	0.5259	0.8235	1.2001	1.2574	0.5305	0.8272	1.2111	1.2632
26	0.4612	0.7447	1.0906	1.1461	0.4935	0.7857	1.1452	1.2092	0.5143	0.8080	1.1834	1.2321	0.5258	0.8229	1.1997	1.2550	0.5304	0.8267	1.2106	1.2608
27	0.4611	0.7442	1.0890	1.1433	0.4934	0.7852	1.1435	1.2062	0.5142	0.8075	1.1816	1.2291	0.5257	0.8224	1.1979	1.2520	0.5303	0.8261	1.2088	1.2577
28	0.4608	0.7437	1.0868	1.1399	0.4931	0.7847	1.1412	1.2026	0.5138	0.8070	1.1792	1.2254	0.5254	0.8218	1.1955	1.2482	0.5300	0.8256	1.2064	1.2539
29	0.4602	0.7432	1.0842	1.1359	0.4925	0.7841	1.1385	1.1984	0.5132	0.8064	1.1764	1.2211	0.5247	0.8213	1.1927	1.2439	0.5293	0.8250	1.2035	1.2495
30	0.4593	0.7431	1.0811	1.1354	0.4915	0.7840	1.1352	1.1979	0.5122	0.8063	1.1730	1.2206	0.5237	0.8212	1.1893	1.2433	0.5282	0.8249	1.2001	1.2490
31	0.4580	0.7415	1.0806	1.1349	0.4901	0.7823	1.1347	1.1974	0.5107	0.8046	1.1725	1.2201	0.5222	0.8194	1.1887	1.2428	0.5267	0.8231	1.1995	1.2484
32	0.4575	0.7396	1.0801	1.1344	0.4896	0.7803	1.1342	1.1968	0.5102	0.8025	1.1720	1.2195	0.5216	0.8173	1.1882	1.2422	0.5262	0.8210	1.1990	1.2479
33	0.4570	0.7374	1.0796	1.1339	0.4890	0.7780	1.1336	1.1963	0.5096	0.8001	1.1714	1.2190	0.5210	0.8149	1.1876	1.2417	0.5256	0.8186	1.1984	1.2473
34	0.4565	0.7349	1.0791	1.1334	0.4885	0.7754	1.1331	1.1958	0.5090	0.7974	1.1709	1.2185	0.5205	0.8121	1.1871	1.2411	0.5250	0.8158	1.1979	1.2468
35	0.4560	0.7322	1.0786	1.1329	0.4880	0.7725	1.1326	1.1953	0.5085	0.7945	1.1703	1.2179	0.5199	0.8091	1.1865	1.2406	0.5244	0.8128	1.1973	1.2462
36	0.4555	0.7293	1.0781	1.1324	0.4874	0.7695	1.1321	1.1947	0.5079	0.7913	1.1698	1.2174	0.5193	0.8059	1.1860	1.2400	0.5239	0.8096	1.1967	1.2457
37	0.4550	0.7288	1.0776	1.1319	0.4869	0.7689	1.1315	1.1942	0.5074	0.7908	1.1692	1.2168	0.5187	0.8054	1.1854	1.2395	0.5233	0.8090	1.1962	1.2451
38	0.4545	0.7283	1.0771	1.1314	0.4864	0.7684	1.1310	1.1937	0.5068	0.7903	1.1687	1.2163	0.5182	0.8048	1.1849	1.2389	0.5227	0.8085	1.1956	1.2446
39	0.4540	0.7278	1.0766	1.1309	0.4858	0.7679	1.1305	1.1931	0.5063	0.7897	1.1682	1.2158	0.5176	0.8043	1.1843	1.2384	0.5221	0.8079	1.1951	1.2440
40	0.4535	0.7273	1.0761	1.1304	0.4853	0.7674	1.1300	1.1926	0.5057	0.7892	1.1676	1.2152	0.5170	0.8037	1.1838	1.2378	0.5216	0.8074	1.1945	1.2435
41	0.4530	0.7268	1.0756	1.1299	0.4848	0.7668	1.1294	1.1921	0.5051	0.7886	1.1671	1.2147	0.5165	0.8032	1.1832	1.2373	0.5210	0.8068	1.1940	1.2429
42	0.4525	0.7263	1.0751	1.1294	0.4842	0.7663	1.1289	1.1916	0.5046	0.7881	1.1665	1.2142	0.5159	0.8026	1.1827	1.2367	0.5204	0.8062	1.1934	1.2424
43	0.4520	0.7258	1.0746	1.1289	0.4837	0.7658	1.1284	1.1910	0.5040	0.7875	1.1660	1.2136	0.5153	0.8021	1.1821	1.2362	0.5198	0.8057	1.1929	1.2418
44	0.4515	0.7253	1.0741	1.1284	0.4832	0.7652	1.1279	1.1905	0.5035	0.7870	1.1654	1.2131	0.5148	0.8015	1.1816	1.2356	0.5193	0.8051	1.1923	1.2413
45	0.4510	0.7248	1.0736	1.1279	0.4826	0.7647	1.1273	1.1900	0.5029	0.7865	1.1649	1.2125	0.5142	0.8010	1.1810	1.2351	0.5187	0.8046	1.1917	1.2407

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
23	Income Suraksha	Rate A	Monthly	15																
	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	0.4344	0.7034	1.1045	1.2712	0.4670	0.7421	1.1543	1.3348	0.4844	0.7632	1.1763	1.3666	0.4974	0.7808	1.1984	1.3857	0.5018	0.7843	1.2095	1.3920
19	0.4337	0.7027	1.1031	1.2694	0.4663	0.7414	1.1528	1.3329	0.4836	0.7625	1.1749	1.3647	0.4966	0.7800	1.1969	1.3837	0.5010	0.7836	1.2079	1.3900
20	0.4330	0.7020	1.1017	1.2675	0.4655	0.7407	1.1513	1.3309	0.4828	0.7617	1.1734	1.3626	0.4958	0.7793	1.1954	1.3816	0.5002	0.7828	1.2064	1.3880
21	0.4322	0.7013	1.1003	1.2656	0.4647	0.7399	1.1499	1.3289	0.4820	0.7610	1.1719	1.3606	0.4949	0.7785	1.1939	1.3796	0.4992	0.7820	1.2049	1.3859
22	0.4313	0.7005	1.0987	1.2635	0.4637	0.7391	1.1482	1.3267	0.4809	0.7601	1.1702	1.3583	0.4939	0.7776	1.1921	1.3773	0.4982	0.7811	1.2031	1.3836
23	0.4303	0.6995	1.0968	1.2611	0.4626	0.7380	1.1462	1.3242	0.4798	0.7590	1.1681	1.3557	0.4927	0.7765	1.1901	1.3746	0.4970	0.7800	1.2010	1.3810
24	0.4291	0.6984	1.0946	1.2583	0.4613	0.7369	1.1439	1.3213	0.4785	0.7578	1.1658	1.3527	0.4914	0.7753	1.1877	1.3716	0.4957	0.7788	1.1986	1.3779
25	0.4277	0.6971	1.0921	1.2550	0.4598	0.7355	1.1413	1.3178	0.4769	0.7564	1.1631	1.3492	0.4898	0.7738	1.1850	1.3680	0.4940	0.7773	1.1959	1.3743
26	0.4260	0.6956	1.0891	1.2511	0.4580	0.7339	1.1382	1.3137	0.4750	0.7548	1.1599	1.3450	0.4878	0.7722	1.1817	1.3637	0.4921	0.7756	1.1926	1.3700
27	0.4240	0.6938	1.0856	1.2466	0.4558	0.7320	1.1345	1.3090	0.4728	0.7528	1.1562	1.3401	0.4855	0.7702	1.1779	1.3588	0.4898	0.7736	1.1888	1.3651
28	0.4217	0.6917	1.0816	1.2414	0.4534	0.7298	1.1303	1.3035	0.4702	0.7505	1.1520	1.3346	0.4829	0.7678	1.1736	1.3532	0.4871	0.7713	1.1844	1.3594
29	0.4190	0.6893	1.0771	1.2355	0.4505	0.7273	1.1256	1.2973	0.4672	0.7479	1.1472	1.3282	0.4798	0.7652	1.1687	1.3467	0.4840	0.7686	1.1795	1.3529
30	0.4160	0.6866	1.0720	1.2350	0.4472	0.7244	1.1203	1.2968	0.4639	0.7450	1.1417	1.3277	0.4764	0.7622	1.1632	1.3462	0.4805	0.7656	1.1739	1.3524
31	0.4126	0.6835	1.0663	1.2345	0.4436	0.7211	1.1143	1.2963	0.4601	0.7416	1.1357	1.3271	0.4725	0.7587	1.1570	1.3457	0.4766	0.7622	1.1676	1.3518
32	0.4124	0.6802	1.0660	1.2340	0.4434	0.7177	1.1140	1.2957	0.4599	0.7381	1.1353	1.3266	0.4722	0.7551	1.1567	1.3451	0.4764	0.7585	1.1673	1.3513
33	0.4119	0.6764	1.0651	1.2337	0.4428	0.7137	1.1131	1.2954	0.4593	0.7339	1.1344	1.3263	0.4717	0.7509	1.1557	1.3448	0.4758	0.7542	1.1663	1.3510
34	0.4110	0.6723	1.0635	1.2308	0.4419	0.7093	1.1114	1.2924	0.4583	0.7295	1.1327	1.3232	0.4706	0.7463	1.1539	1.3416	0.4748	0.7497	1.1646	1.3478
35	0.4096	0.6678	1.0611	1.2267	0.4404	0.7046	1.1089	1.2881	0.4568	0.7246	1.1301	1.3188	0.4690	0.7413	1.1513	1.3372	0.4731	0.7446	1.1620	1.3433
36	0.4077	0.6629	1.0578	1.2213	0.4383	0.6994	1.1055	1.2824	0.4546	0.7193	1.1266	1.3129	0.4669	0.7359	1.1478	1.3313	0.4709	0.7392	1.1583	1.3374
37	0.4054	0.6621	1.0534	1.2143	0.4359	0.6986	1.1009	1.2751	0.4521	0.7184	1.1219	1.3054	0.4642	0.7350	1.1430	1.3236	0.4683	0.7383	1.1535	1.3297
38	0.4025	0.6608	1.0480	1.2055	0.4327	0.6972	1.0952	1.2658	0.4488	0.7170	1.1162	1.2960	0.4609	0.7335	1.1371	1.3140	0.4649	0.7368	1.1476	1.3201
39	0.3991	0.6590	1.0411	1.1947	0.4291	0.6953	1.0880	1.2545	0.4450	0.7151	1.1088	1.2844	0.4570	0.7315	1.1296	1.3023	0.4610	0.7348	1.1401	1.3082
40	0.3950	0.6565	1.0328	1.1815	0.4247	0.6927	1.0793	1.2406	0.4405	0.7124	1.1000	1.2702	0.4523	0.7288	1.1206	1.2879	0.4563	0.7320	1.1310	1.2938
41	0.3903	0.6510	1.0227	1.1656	0.4196	0.6869	1.0688	1.2239	0.4352	0.7064	1.0892	1.2531	0.4469	0.7227	1.1097	1.2706	0.4508	0.7259	1.1199	1.2764
42	0.3847	0.6422	1.0071	1.1340	0.4136	0.6776	1.0525	1.1907	0.4290	0.6968	1.0726	1.2191	0.4405	0.7129	1.0928	1.2361	0.4444	0.7161	1.1028	1.2418
43	0.3775	0.6324	0.9857	1.0920	0.4059	0.6672	1.0301	1.1466	0.4210	0.6862	1.0498	1.1739	0.4323	0.7020	1.0695	1.1903	0.4361	0.7052	1.0794	1.1958
44	0.3620	0.6213	0.9614		0.3892	0.6555	1.0047		0.4037	0.6742	1.0239		0.4145	0.6897	1.0432		0.4182	0.6928	1.0528	
45	0.3445	0.6089	0.9275		0.3704	0.6424	0.9693		0.3842	0.6607	0.9878		0.3945	0.6759	1.0064		0.3979	0.6790	1.0157	
46	0.3250	0.5950			0.3494	0.6278			0.3624	0.6456			0.3722	0.6605			0.3754	0.6635		
47	0.3040	0.5794			0.3268	0.6113			0.3390	0.6287			0.3481	0.6432			0.3512	0.6461		
48	0.2805	0.5621			0.3016	0.5931			0.3128	0.6099			0.3212	0.6240			0.3240	0.6268		
49	0.2545				0.2736				0.2838				0.2915				0.2940			
50	0.2255				0.2425				0.2515				0.2582				0.2605			

Table No	Plan Option	Mortality Rate	Premium Payment Mode	Income Period																
24	Income Suraksha	Rate B	Monthly	15																
	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	0.3892	0.6589	1.0089	1.1318	0.4184	0.6952	1.0544	1.1884	0.4340	0.7150	1.0745	1.2167	0.4457	0.7314	1.0947	1.2337	0.4496	0.7347	1.1048	1.2394
19	0.3888	0.6587	1.0082	1.1304	0.4180	0.6950	1.0536	1.1870	0.4336	0.7147	1.0738	1.2152	0.4452	0.7312	1.0939	1.2322	0.4491	0.7345	1.1040	1.2378
20	0.3886	0.6586	1.0075	1.1292	0.4178	0.6949	1.0529	1.1857	0.4333	0.7146	1.0730	1.2139	0.4450	0.7311	1.0932	1.2309	0.4489	0.7344	1.1033	1.2365
21	0.3884	0.6585	1.0067	1.1279	0.4176	0.6948	1.0521	1.1843	0.4331	0.7145	1.0722	1.2125	0.4448	0.7310	1.0923	1.2295	0.4487	0.7343	1.1024	1.2351
22	0.3883	0.6583	1.0058	1.1264	0.4175	0.6946	1.0511	1.1828	0.4330	0.7143	1.0712	1.2109	0.4447	0.7308	1.0913	1.2278	0.4485	0.7341	1.1014	1.2335
23	0.3882	0.6579	1.0046	1.1245	0.4174	0.6941	1.0499	1.1808	0.4329	0.7139	1.0699	1.2089	0.4445	0.7303	1.0900	1.2258	0.4484	0.7336	1.1001	1.2314
24	0.3878	0.6574	1.0031	1.1223	0.4169	0.6936	1.0483	1.1785	0.4324	0.7133	1.0684	1.2065	0.4441	0.7298	1.0884	1.2234	0.4480	0.7331	1.0984	1.2290
25	0.3873	0.6567	1.0012	1.1195	0.4164	0.6929	1.0463	1.1755	0.4319	0.7126	1.0663	1.2035	0.4435	0.7290	1.0864	1.2203	0.4474	0.7323	1.0964	1.2259
26	0.3865	0.6557	0.9988	1.1162	0.4155	0.6918	1.0438	1.1721	0.4310	0.7115	1.0638	1.2000	0.4426	0.7279	1.0837	1.2167	0.4465	0.7312	1.0937	1.2223
27	0.3855	0.6545	0.9960	1.1122	0.4145	0.6905	1.0409	1.1679	0.4299	0.7102	1.0608	1.1957	0.4414	0.7265	1.0807	1.2123	0.4453	0.7298	1.0907	1.2179
28	0.3842	0.6530	0.9926	1.1077	0.4131	0.6890	1.0373	1.1631	0.4284	0.7086	1.0572	1.1908	0.4400	0.7249	1.0770	1.2074	0.4438	0.7281	1.0869	1.2130
29	0.3826	0.6512	0.9888	1.1025	0.4113	0.6871	1.0333	1.1577	0.4266	0.7066	1.0531	1.1852	0.4381	0.7229	1.0729	1.2018	0.4420	0.7261	1.0828	1.2073
30	0.3806	0.6491	0.9845	1.1020	0.4092	0.6849	1.0289	1.1571	0.4244	0.7043	1.0485	1.1847	0.4358	0.7206	1.0682	1.2012	0.4396	0.7238	1.0781	1.2067
31	0.3783	0.6467	0.9796	1.1015	0.4067	0.6823	1.0237	1.1566	0.4219	0.7017	1.0433	1.1842	0.4332	0.7179	1.0629	1.2007	0.4370	0.7211	1.0727	1.2062
32	0.3778	0.6440	0.9791	1.1010	0.4062	0.6795	1.0232	1.1561	0.4213	0.6988	1.0428	1.1836	0.4326	0.7149	1.0624	1.2001	0.4364	0.7181	1.0722	1.2056
33	0.3773	0.6410	0.9786	1.1005	0.4056	0.6763	1.0227	1.1556	0.4207	0.6955	1.0423	1.1831	0.4321	0.7116	1.0618	1.1996	0.4358	0.7148	1.0716	1.2051
34	0.3768	0.6377	0.9781	1.1000	0.4051	0.6728	1.0222	1.1550	0.4202	0.6920	1.0417	1.1825	0.4315	0.7079	1.0613	1.1990	0.4353	0.7111	1.0711	1.2045
35	0.3763	0.6341	0.9776	1.0995	0.4046	0.6690	1.0216	1.1545	0.4196	0.6880	1.0412	1.1820	0.4309	0.7039	1.0607	1.1985	0.4347	0.7071	1.0705	1.2040
36	0.3758	0.6302	0.9771	1.0990	0.4040	0.6649	1.0211	1.1540	0.4191	0.6838	1.0407	1.1815	0.4303	0.6996	1.0602	1.1980	0.4341	0.7027	1.0700	1.2035
37	0.3753	0.6297	0.9766	1.0985	0.4035	0.6644	1.0206	1.1535	0.4185	0.6833	1.0401	1.1809	0.4298	0.6990	1.0597	1.1974	0.4335	0.7022	1.0694	1.2029
38	0.3748	0.6292	0.9761	1.0980	0.4030	0.6639	1.0201	1.1529	0.4180	0.6827	1.0396	1.1804	0.4292	0.6985	1.0591	1.1969	0.4329	0.7016	1.0689	1.2024
39	0.3743	0.6287	0.9756	1.0975	0.4024	0.6633	1.0196	1.1524	0.4174	0.6822	1.0391	1.1799	0.4286	0.6979	1.0586	1.1963	0.4324	0.7011	1.0683	1.2018
40	0.3738	0.6282	0.9751	1.0970	0.4019	0.6628	1.0190	1.1519	0.4168	0.6816	1.0385	1.1793	0.4281	0.6974	1.0580	1.1958	0.4318	0.7005	1.0678	1.2013
41	0.3733	0.6277	0.9746	1.0965	0.4013	0.6623	1.0185	1.1514	0.4163	0.6811	1.0380	1.1788	0.4275	0.6968	1.0575	1.1952	0.4312	0.6999	1.0672	1.2007
42	0.3728	0.6272	0.9741	1.0870	0.4008	0.6617	1.0180	1.1414	0.4157	0.6806	1.0375	1.1686	0.4269	0.6962	1.0569	1.1849	0.4306	0.6994	1.0667	1.1903
43	0.3695	0.6234	0.9661	1.0630	0.3973	0.6577	1.0096	1.1162	0.4120	0.6764	1.0289	1.1428	0.4231	0.6920	1.0483	1.1587	0.4268	0.6951	1.0579	1.1640
44	0.3575	0.6165	0.9509		0.3844	0.6505	0.9937		0.3987	0.6690	1.0128		0.4094	0.6844	1.0318		0.4130	0.6874	1.0413	
45	0.3429	0.6071	0.9240		0.3687	0.6405	0.9656		0.3824	0.6588	0.9841		0.3927	0.6739	1.0026		0.3961	0.6770	1.0118	