

IndiaFirst Life Guaranteed Benefit Plan (143N056V05)

Age wise Annual Premium Rate per 1000 of Monthly Income Benefit				
Gap Year-->	5	6	7	8
PPT-->	5	6	7	7
4	NA	NA	13,076.88	11,284.80
5	NA	NA	13,075.01	11,283.17
6	NA	13,664.02	13,078.81	11,286.40
7	NA	13,672.47	13,086.40	11,292.89
8	15,126.82	13,683.76	13,096.94	11,301.87
9	15,145.36	13,697.43	13,109.95	11,312.95
10	15,165.74	13,712.85	13,124.79	11,325.56
11	15,186.98	13,729.20	13,140.63	11,339.00
12	15,207.99	13,745.59	13,156.56	11,352.48
13	15,227.69	13,761.14	13,171.71	11,365.25
14	15,245.28	13,775.17	13,185.37	11,376.72
15	15,260.20	13,787.20	13,197.04	11,386.46
16	15,272.33	13,797.08	13,206.57	11,394.32
17	15,281.82	13,804.91	13,214.03	11,400.38
18	15,289.03	13,810.93	13,219.62	11,404.81
19	15,294.41	13,815.48	13,223.68	11,407.88
20	15,298.65	13,819.07	13,226.69	11,410.01
21	15,302.40	13,822.22	13,229.12	11,411.58
22	15,306.25	13,825.37	13,231.42	11,412.98
23	15,310.81	13,829.00	13,234.05	11,414.58
24	15,316.59	13,833.49	13,237.39	11,416.71
25	15,324.06	13,839.24	13,241.83	11,419.67
26	15,333.55	13,846.53	13,247.66	11,423.69
27	15,345.42	13,855.67	13,255.16	11,428.99
28	15,360.08	13,866.96	13,264.66	11,435.82
29	15,377.87	13,880.64	13,276.40	11,444.35
30	15,399.16	13,897.10	13,290.59	11,454.73
31	15,424.37	13,916.68	13,307.43	11,467.10
32	15,454.02	13,939.72	13,327.15	11,481.62
33	15,488.58	13,966.51	13,349.86	11,498.39
34	15,528.84	13,997.50	13,375.88	11,517.66
35	15,575.47	14,033.00	13,405.39	11,539.60
36	15,629.39	14,073.50	13,438.81	11,564.58
37	15,691.42	14,119.37	13,476.52	11,592.95
38	15,762.54	14,171.15	13,519.13	11,625.26
39	15,843.79	14,229.39	13,567.35	11,662.10
40	15,936.35	14,294.84	13,622.15	11,704.32
41	16,041.51	14,368.47	13,684.79	11,752.93
42	16,160.86	14,483.68	13,756.78	11,809.13
43	16,296.07	14,582.55	13,839.71	11,874.14
44	16,449.22	14,695.01	13,935.54	11,949.43
45	16,622.58	14,823.37	14,045.08	12,036.47
46	16,818.72	14,969.72	14,169.45	12,135.83
47	17,042.24	15,138.36	14,313.30	12,250.90
48	17,293.59	15,329.33	14,518.81	12,421.44
49	17,577.38	15,546.91	14,716.50	12,581.53
50	17,952.60	15,791.78	14,939.41	12,761.73
51	18,318.29	16,063.77	15,191.36	12,964.18
52	18,728.03	16,368.77	15,476.09	13,192.29
53	19,187.59	16,710.95	15,798.09	13,449.18
54	19,704.89	17,095.22	16,161.64	13,738.83
55	20,289.84	17,585.60	16,573.66	14,065.53

IndiaFirst Life Guaranteed Benefit Plan (143N056V05)

Age-Wise Maturity Benefit Factors as a Multiple of Annualized Premium

PPT	5						
Age↓\Policy Term	10	11	12	13	14	15	16
8	6.9800	7.4290	7.8970	8.3150	8.8280	9.3720	9.9490
9	6.9750	7.4230	7.8910	8.3070	8.8210	9.3640	9.9400
10	6.9690	7.4170	7.8840	8.2990	8.8130	9.3560	9.9290
11	6.9630	7.4100	7.8770	8.2910	8.8040	9.3470	9.9190
12	6.9570	7.4040	7.8700	8.2840	8.7950	9.3380	9.9100
13	6.9510	7.3970	7.8630	8.2770	8.7880	9.3300	9.9010
14	6.9460	7.3920	7.8570	8.2700	8.7810	9.3230	9.8930
15	6.9420	7.3870	7.8520	8.2650	8.7760	9.3170	9.8880
16	6.9380	7.3840	7.8480	8.2610	8.7710	9.3120	9.8830
17	6.9360	7.3810	7.8460	8.2580	8.7680	9.3090	9.8790
18	6.9340	7.3790	7.8440	8.2560	8.7660	9.3070	9.8760
19	6.9330	7.3780	7.8420	8.2550	8.7660	9.3050	9.8750
20	6.9320	7.3770	7.8420	8.2550	8.7640	9.3040	9.8740
21	6.9320	7.3770	7.8410	8.2540	8.7630	9.3030	9.8740
22	6.9320	7.3770	7.8410	8.2540	8.7630	9.3020	9.8730
23	6.9310	7.3760	7.8400	8.2530	8.7620	9.3010	9.8730
24	6.9310	7.3750	7.8390	8.2520	8.7610	9.3000	9.8710
25	6.9300	7.3740	7.8380	8.2510	8.7600	9.2980	9.8690
26	6.9290	7.3730	7.8370	8.2500	8.7580	9.2960	9.8670
27	6.9270	7.3710	7.8340	8.2470	8.7550	9.2930	9.8630
28	6.9250	7.3680	7.8310	8.2440	8.7510	9.2890	9.8580
29	6.9220	7.3650	7.8270	8.2400	8.7470	9.2840	9.8530
30	6.9180	7.3610	7.8220	8.2350	8.7410	9.2770	9.8460
31	6.9140	7.3560	7.8170	8.2280	8.7340	9.2690	9.8370
32	6.9090	7.3500	7.8100	8.2210	8.7250	9.2600	9.8270
33	6.9030	7.3430	7.8020	8.2120	8.7150	9.2490	9.8150
34	6.8960	7.3350	7.7930	8.2020	8.7040	9.2360	9.8000
35	6.8880	7.3260	7.7830	8.1900	8.6910	9.2220	9.7840
36	6.8790	7.3160	7.7710	8.1760	8.6750	9.2050	9.7650
37	6.8690	7.3040	7.7570	8.1610	8.6580	9.1860	9.7450
38	6.8570	7.2900	7.7420	8.1430	8.6390	9.1640	9.7210
39	6.8430	7.2750	7.7240	8.1230	8.6160	9.1390	9.6940
40	6.8280	7.2570	7.7030	8.1000	8.5910	9.1110	9.6620
41	6.8100	7.2360	7.6800	8.0730	8.5610	9.0770	9.6260
42	6.7900	7.2120	7.6520	8.0420	8.5260	9.0380	9.5810
43	6.7660	7.1840	7.6210	8.0060	8.4840	8.9910	9.5270
44	6.7390	7.1520	7.5840	7.9640	8.4370	8.9370	9.4660
45	6.7070	7.1140	7.5420	7.9160	8.3810	8.8730	9.3930
46	6.6700	7.0710	7.4930	7.8590	8.3170	8.7990	9.3090
47	6.6290	7.0230	7.4380	7.7960	8.2440	8.7150	9.2120
48	6.5780	6.9630	7.3680	7.7140	8.1470	8.6010	9.0770
49	6.5210	6.8960	7.2890	7.6170	8.0400	8.4730	8.9230
50	6.4520	6.8130	7.1870	7.4920	7.8840	8.2850	8.6900
51	6.3940	6.7450	7.1080	7.4000	7.7740	8.1520	8.5260
52	6.3310	6.6730	7.0230	7.2990	7.6530	8.0050	8.3530
53	6.2650	6.5960	6.9320	7.1910	7.5240	7.8500	8.1730
54	6.1960	6.5140	6.8350	7.0740	7.3810	7.6880	7.9900
55	6.1230	6.4260	6.7320	6.9500	7.2370	7.5250	7.8070
56	6.0460	6.3340	6.6210	6.8230	7.0920	7.3570	7.6160
57	5.9630	6.2330	6.4990	6.6850	6.9310	7.1660	7.3910
58	5.8760	6.1280	6.3760	6.5410	6.7590	6.9670	7.1620
59	5.7820	6.0120	6.2410	6.3770	6.5680	6.7440	6.8760
60	5.6900	5.9030	6.1090	6.2250	6.3910	6.5410	6.6720

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Age-Wise Maturity Benefit Factors as a Multiple of Annualized Premium

PPT	6						
Age↓\Policy Term	10	11	12	13	14	15	16
8.0000	8.0590	8.5840	9.1340	9.6350	10.2400	10.8780	11.5520
9.0000	8.0540	8.5780	9.1280	9.6290	10.2330	10.8700	11.5430
10.0000	8.0480	8.5710	9.1210	9.6210	10.2250	10.8610	11.5340
11.0000	8.0420	8.5650	9.1140	9.6130	10.2160	10.8520	11.5240
12.0000	8.0360	8.5580	9.1070	9.6060	10.2080	10.8430	11.5140
13.0000	8.0300	8.5510	9.1000	9.5990	10.2000	10.8340	11.5050
14.0000	8.0240	8.5460	9.0940	9.5920	10.1940	10.8270	11.4980
15.0000	8.0200	8.5410	9.0890	9.5870	10.1880	10.8210	11.4910
16.0000	8.0160	8.5370	9.0850	9.5830	10.1830	10.8160	11.4860
17.0000	8.0140	8.5350	9.0820	9.5800	10.1800	10.8130	11.4820
18.0000	8.0120	8.5330	9.0800	9.5770	10.1780	10.8100	11.4800
19.0000	8.0110	8.5310	9.0780	9.5760	10.1760	10.8090	11.4780
20.0000	8.0100	8.5310	9.0780	9.5750	10.1750	10.8080	11.4770
21.0000	8.0100	8.5300	9.0770	9.5750	10.1750	10.8070	11.4770
22.0000	8.0100	8.5300	9.0770	9.5740	10.1740	10.8070	11.4760
23.0000	8.0100	8.5300	9.0760	9.5740	10.1740	10.8070	11.4760
24.0000	8.0090	8.5290	9.0760	9.5730	10.1730	10.8060	11.4750
25.0000	8.0080	8.5280	9.0750	9.5720	10.1720	10.8040	11.4740
26.0000	8.0070	8.5270	9.0730	9.5700	10.1700	10.8030	11.4720
27.0000	8.0060	8.5250	9.0710	9.5680	10.1680	10.8000	11.4690
28.0000	8.0040	8.5230	9.0690	9.5650	10.1640	10.7970	11.4650
29.0000	8.0010	8.5200	9.0650	9.5610	10.1600	10.7920	11.4610
30.0000	7.9980	8.5160	9.0610	9.5560	10.1550	10.7870	11.4550
31.0000	7.9940	8.5120	9.0560	9.5510	10.1490	10.7800	11.4480
32.0000	7.9890	8.5060	9.0500	9.5440	10.1420	10.7720	11.4390
33.0000	7.9830	8.5000	9.0430	9.5360	10.1330	10.7630	11.4290
34.0000	7.9770	8.4930	9.0350	9.5270	10.1230	10.7520	11.4180
35.0000	7.9690	8.4840	9.0250	9.5170	10.1120	10.7400	11.4040
36.0000	7.9610	8.4750	9.0150	9.5050	10.0990	10.7260	11.3890
37.0000	7.9510	8.4640	9.0020	9.4920	10.0840	10.7100	11.3720
38.0000	7.9400	8.4510	8.9880	9.4760	10.0670	10.6910	11.3520
39.0000	7.9270	8.4370	8.9720	9.4580	10.0480	10.6700	11.3290
40.0000	7.9130	8.4200	8.9540	9.4380	10.0250	10.6460	11.3020
41.0000	7.8960	8.4020	8.9330	9.4140	9.9980	10.6170	11.2720
42.0000	7.8770	8.3800	8.9080	9.3860	9.9670	10.5820	11.2320
43.0000	7.8550	8.3540	8.8790	9.3530	9.9300	10.5390	11.1840
44.0000	7.8290	8.3240	8.8450	9.3150	9.8860	10.4890	11.1270
45.0000	7.7980	8.2900	8.8060	9.2700	9.8340	10.4300	11.0600
46.0000	7.7630	8.2490	8.7600	9.2170	9.7730	10.3610	10.9800
47.0000	7.7190	8.1980	8.7000	9.1470	9.6900	10.2620	10.8640
48.0000	7.6690	8.1390	8.6320	9.0690	9.5970	10.1520	10.7360
49.0000	7.6140	8.0750	8.5580	8.9820	9.4950	10.0340	10.5980
50.0000	7.5460	7.9950	8.4640	8.8710	9.3640	9.8780	10.4130
51.0000	7.4890	7.9290	8.3900	8.7860	9.2670	9.7670	10.2860
52.0000	7.4270	7.8580	8.3100	8.6950	9.1620	9.6460	10.1440
53.0000	7.3610	7.7830	8.2260	8.5970	9.0490	9.5150	9.9850
54.0000	7.2920	7.7040	8.1360	8.4920	8.9270	9.3710	9.8150
55.0000	7.2200	7.6220	8.0410	8.3820	8.7980	9.2180	9.6200
56.0000	7.1420	7.5320	7.9370	8.2610	8.6520	9.0420	9.3650
57.0000	7.0610	7.4390	7.8300	8.1320	8.5010	8.8270	9.0860
58.0000	6.9780	7.3430	7.7180	7.9970	8.3280	8.6000	8.8350
59.0000	6.8840	7.2270	7.5660	7.7910	8.0580	8.2930	8.4940
60.0000	6.7960	7.1340	7.4560	7.6600	7.9140	8.1380	8.3230

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Age-Wise Maturity Benefit Factors as a Multiple of Annualized Premium

PPT	7						
Age↓\Policy Term	10	11	12	13	14	15	16
8.0000	9.2030	9.8040	10.4360	11.0160	11.7140	12.4550	13.2400
9.0000	9.1980	9.7980	10.4300	11.0100	11.7070	12.4470	13.2320
10.0000	9.1920	9.7920	10.4230	11.0020	11.6990	12.4390	13.2230
11.0000	9.1850	9.7850	10.4160	10.9950	11.6910	12.4300	13.2140
12.0000	9.1790	9.7780	10.4080	10.9870	11.6820	12.4210	13.2040
13.0000	9.1730	9.7720	10.4010	10.9800	11.6750	12.4120	13.1950
14.0000	9.1680	9.7660	10.3950	10.9730	11.6680	12.4050	13.1870
15.0000	9.1630	9.7610	10.3900	10.9680	11.6620	12.3990	13.1810
16.0000	9.1590	9.7570	10.3860	10.9630	11.6570	12.3940	13.1750
17.0000	9.1570	9.7540	10.3830	10.9600	11.6540	12.3900	13.1710
18.0000	9.1550	9.7520	10.3810	10.9580	11.6510	12.3880	13.1690
19.0000	9.1540	9.7510	10.3800	10.9560	11.6500	12.3860	13.1670
20.0000	9.1530	9.7500	10.3790	10.9560	11.6490	12.3850	13.1660
21.0000	9.1530	9.7500	10.3790	10.9550	11.6490	12.3850	13.1660
22.0000	9.1530	9.7500	10.3780	10.9550	11.6480	12.3850	13.1650
23.0000	9.1530	9.7500	10.3780	10.9550	11.6480	12.3840	13.1650
24.0000	9.1520	9.7490	10.3780	10.9540	11.6480	12.3840	13.1650
25.0000	9.1520	9.7490	10.3770	10.9540	11.6470	12.3830	13.1630
26.0000	9.1510	9.7480	10.3760	10.9520	11.6460	12.3810	13.1620
27.0000	9.1490	9.7460	10.3740	10.9510	11.6440	12.3790	13.1600
28.0000	9.1480	9.7440	10.3720	10.9480	11.6410	12.3760	13.1560
29.0000	9.1450	9.7410	10.3690	10.9450	11.6370	12.3730	13.1520
30.0000	9.1420	9.7380	10.3650	10.9410	11.6330	12.3680	13.1470
31.0000	9.1380	9.7340	10.3610	10.9360	11.6280	12.3620	13.1410
32.0000	9.1340	9.7290	10.3550	10.9300	11.6220	12.3550	13.1340
33.0000	9.1280	9.7230	10.3490	10.9230	11.6140	12.3470	13.1250
34.0000	9.1220	9.7160	10.3420	10.9160	11.6060	12.3380	13.1150
35.0000	9.1150	9.7080	10.3330	10.9060	11.5960	12.3280	13.1040
36.0000	9.1070	9.6990	10.3240	10.8960	11.5850	12.3160	13.0910
37.0000	9.0980	9.6890	10.3130	10.8840	11.5720	12.3020	13.0750
38.0000	9.0870	9.6780	10.3000	10.8710	11.5580	12.2860	13.0570
39.0000	9.0750	9.6640	10.2860	10.8560	11.5400	12.2670	13.0370
40.0000	9.0620	9.6490	10.2700	10.8380	11.5210	12.2450	13.0120
41.0000	9.0460	9.6320	10.2510	10.8170	11.4970	12.2180	12.9810
42.0000	9.0280	9.6120	10.2280	10.7920	11.4690	12.1860	12.9440
43.0000	9.0070	9.5880	10.2020	10.7620	11.4350	12.1480	12.9000
44.0000	8.9820	9.5600	10.1700	10.7270	11.3950	12.1020	12.8470
45.0000	8.9530	9.5270	10.1330	10.6850	11.3470	12.0470	12.7830
46.0000	8.9160	9.4840	10.0840	10.6270	11.2790	11.9660	12.6870
47.0000	8.8740	9.4340	10.0260	10.5590	11.2000	11.8730	12.5760
48.0000	8.8250	9.3770	9.9600	10.4830	11.1120	11.7690	12.4550
49.0000	8.7700	9.3140	9.8890	10.3990	11.0150	11.6560	12.3220
50.0000	8.7030	9.2350	9.7960	10.2920	10.8880	11.5060	12.1440
51.0000	8.6460	9.1700	9.7210	10.2100	10.7960	11.4020	12.0250
52.0000	8.5850	9.1010	9.6430	10.1220	10.6970	11.2900	11.9000
53.0000	8.5200	9.0270	9.5590	10.0280	10.5920	11.1720	11.7640
54.0000	8.4510	8.9490	9.4720	9.9290	10.4810	11.0470	11.6030
55.0000	8.3780	8.8650	9.3760	9.8230	10.3570	10.8900	11.4250
56.0000	8.3020	8.7770	9.2760	9.7100	10.2170	10.7310	11.2060
57.0000	8.2220	8.6890	9.1690	9.5830	10.0720	10.5240	10.9560
58.0000	8.1350	8.5870	9.0530	9.4470	9.9100	10.3520	10.7280
59.0000	8.0180	8.4490	8.8910	9.2590	9.6910	10.0860	10.3990
60.0000	7.9350	8.3580	8.7910	9.1500	9.5660	9.9440	10.2380