

**IndiaFirst Life Guaranteed Benefit Plan (143N056V03)**

**Lumpsum Benefit Option (Age-Wise Maturity Benefit Factors as a Multiple of Annualized Premium)**

PPT Age↓\Policy Term	5						
	10	11	12	13	14	15	16
8	6.8571	7.5497	8.0494	8.5825	9.1512	9.7573	10.4032
9	6.8522	7.5440	8.0430	8.5754	9.1431	9.7486	10.3935
10	6.8465	7.5376	8.0359	8.5674	9.1343	9.7388	10.3828
11	6.8406	7.5311	8.0286	8.5594	9.1256	9.7292	10.3724
12	6.8348	7.5246	8.0216	8.5518	9.1173	9.7201	10.3626
13	6.8293	7.5186	8.0151	8.5447	9.1096	9.7118	10.3535
14	6.8245	7.5133	8.0094	8.5386	9.1029	9.7045	10.3457
15	6.8204	7.5089	8.0047	8.5335	9.0975	9.6986	10.3393
16	6.8172	7.5054	8.0010	8.5296	9.0933	9.6941	10.3345
17	6.8149	7.5029	7.9984	8.5268	9.0903	9.6910	10.3311
18	6.8132	7.5012	7.9966	8.5250	9.0884	9.6890	10.3289
19	6.8122	7.5002	7.9956	8.5239	9.0874	9.6879	10.3277
20	6.8116	7.4996	7.9951	8.5235	9.0869	9.6875	10.3272
21	6.8113	7.4994	7.9947	8.5230	9.0863	9.6869	10.3265
22	6.8111	7.4992	7.9946	8.5229	9.0863	9.6869	10.3264
23	6.8108	7.4990	7.9944	8.5227	9.0861	9.6865	10.3261
24	6.8103	7.4986	7.9938	8.5219	9.0850	9.6852	10.3246
25	6.8096	7.4978	7.9929	8.5209	9.0839	9.6838	10.3230
26	6.8084	7.4965	7.9917	8.5196	9.0826	9.6822	10.3214
27	6.8069	7.4948	7.9897	8.5175	9.0803	9.6796	10.3185
28	6.8047	7.4924	7.9869	8.5144	9.0770	9.6757	10.3143
29	6.8020	7.4893	7.9836	8.5108	9.0727	9.6710	10.3091
30	6.7987	7.4855	7.9794	8.5061	9.0674	9.6651	10.3025
31	6.7947	7.4809	7.9743	8.5004	9.0608	9.6578	10.2943
32	6.7899	7.4754	7.9680	8.4932	9.0526	9.6485	10.2839
33	6.7843	7.4690	7.9608	8.4851	9.0434	9.6381	10.2722
34	6.7779	7.4616	7.9523	8.4752	9.0323	9.6254	10.2578
35	6.7706	7.4530	7.9427	8.4645	9.0201	9.6117	10.2424
36	6.7622	7.4432	7.9307	8.4511	9.0049	9.5946	10.2230
37	6.7526	7.4320	7.9183	8.4372	8.9892	9.5771	10.2037
38	6.7416	7.4191	7.9037	8.4205	8.9703	9.5559	10.1799
39	6.7291	7.4044	7.8874	8.4017	8.9494	9.5325	10.1535
40	6.7148	7.3875	7.8684	8.3800	8.9249	9.5048	10.1220
41	6.6984	7.3681	7.8455	8.3542	8.8957	9.4718	10.0846
42	6.6793	7.3458	7.8200	8.3241	8.8605	9.4302	10.0350
43	6.6571	7.3196	7.7888	8.2872	8.8166	9.3778	9.9722
44	6.6311	7.2884	7.7522	8.2437	8.7649	9.3161	9.8982
45	6.6004	7.2513	7.7081	8.1912	8.7020	9.2505	9.8069

46	6.5642	7.2073	7.6547	8.1277	8.6258	9.1487	9.6963
47	6.5217	7.1561	7.5928	8.0535	8.5359	9.0401	9.5670
48	6.4736	7.0981	7.5233	7.9701	8.4356	8.9192	9.4210
49	6.4123	7.0218	7.4299	7.8554	8.2953	8.7480	9.2710
50	6.3376	6.9272	7.3133	7.7118	8.1190	8.5409	8.7991
51	6.2809	6.8632	7.2390	7.6245	8.0367	8.4413	8.6779
52	6.2204	6.8049	7.1857	7.5669	7.9544	8.3416	8.5567
53	6.1561	6.7522	7.1325	7.5094	7.8722	8.2419	8.4656
54	6.0882	6.6994	7.0792	7.4518	7.7899	8.1423	8.4144
55	6.0167	6.6467	7.0259	7.3942	7.7076	8.0426	8.3632
56	5.9416	6.5940	6.9727	7.3367	7.6254	7.9430	8.3102
57	5.8635	6.5413	6.9194	7.2791	7.5431	7.8433	8.2568
58	5.7781	6.4885	6.8661	7.2215	7.4608	7.7436	8.2096
59	5.6869	6.4358	6.8129	7.1640	7.3785	7.6881	8.1534
60	5.6062	6.3831	6.7596	7.1064	7.2963	7.6343	8.1032

PPT	6						
Age↓\Policy Term	10	11	12	13	14	15	16
8	7.7409	8.5050	9.0678	9.6705	10.3110	10.9998	11.7344
9	7.7358	8.4994	9.0615	9.6637	10.3036	10.9915	11.7252
10	7.7301	8.4930	9.0545	9.6559	10.2953	10.9822	11.7151
11	7.7241	8.4863	9.0472	9.6478	10.2867	10.9727	11.7047
12	7.7180	8.4797	9.0400	9.6400	10.2785	10.9635	11.6948
13	7.7124	8.4735	9.0333	9.6328	10.2708	10.9551	11.6856
14	7.7073	8.4680	9.0274	9.6264	10.2640	10.9475	11.6775
15	7.7031	8.4634	9.0224	9.6211	10.2585	10.9415	11.6710
16	7.6998	8.4598	9.0186	9.6169	10.2541	10.9367	11.6658
17	7.6973	8.4572	9.0157	9.6139	10.2510	10.9333	11.6622
18	7.6956	8.4554	9.0138	9.6118	10.2488	10.9309	11.6596
19	7.6945	8.4542	9.0126	9.6106	10.2476	10.9297	11.6583
20	7.6939	8.4536	9.0120	9.6099	10.2470	10.9290	11.6575
21	7.6936	8.4533	9.0116	9.6095	10.2464	10.9284	11.6569
22	7.6934	8.4532	9.0114	9.6093	10.2462	10.9282	11.6566
23	7.6932	8.4529	9.0112	9.6090	10.2459	10.9278	11.6562
24	7.6928	8.4525	9.0106	9.6083	10.2451	10.9268	11.6550
25	7.6921	8.4518	9.0098	9.6073	10.2440	10.9255	11.6536
26	7.6911	8.4506	9.0086	9.6061	10.2427	10.9239	11.6519
27	7.6896	8.4490	9.0067	9.6040	10.2404	10.9213	11.6490
28	7.6876	8.4467	9.0041	9.6011	10.2373	10.9177	11.6451

29	7.6850	8.4437	9.0008	9.5976	10.2330	10.9133	11.6402
30	7.6817	8.4401	8.9968	9.5930	10.2279	10.9077	11.6340
31	7.6778	8.4356	8.9919	9.5876	10.2217	10.9008	11.6264
32	7.6732	8.4303	8.9859	9.5807	10.2141	10.8924	11.6171
33	7.6677	8.4242	8.9790	9.5731	10.2055	10.8829	11.6065
34	7.6614	8.4170	8.9709	9.5639	10.1953	10.8714	11.5937
35	7.6543	8.4088	8.9618	9.5538	10.1839	10.8588	11.5797
36	7.6460	8.3994	8.9507	9.5415	10.1702	10.8437	11.5627
37	7.6366	8.3887	8.9388	9.5282	10.1553	10.8271	11.5441
38	7.6259	8.3764	8.9249	9.5126	10.1378	10.8078	11.5225
39	7.6137	8.3624	8.9093	9.4950	10.1182	10.7860	11.4981
40	7.5997	8.3463	8.8912	9.4742	10.0946	10.7590	11.4665
41	7.5836	8.3278	8.8697	9.4496	10.0663	10.7262	11.4182
42	7.5650	8.3062	8.8448	9.4203	10.0317	10.6851	11.3694
43	7.5432	8.2806	8.8145	9.3845	9.9890	10.6338	11.3081
44	7.5173	8.2499	8.7784	9.3414	9.9373	10.5715	11.2335
45	7.4867	8.2131	8.7346	9.2888	9.8738	10.4998	11.1405
46	7.4505	8.1697	8.6823	9.2262	9.7982	10.4034	11.0303
47	7.4083	8.1192	8.6216	9.1534	9.7101	10.2891	10.9027
48	7.3603	8.0619	8.5532	9.0713	9.6114	10.1741	10.7600
49	7.2992	7.9876	8.4614	8.9587	9.4731	10.0022	10.5572
50	7.2245	7.8941	8.3430	8.8159	9.2953	9.8005	10.2942
51	7.1674	7.8289	8.2670	8.7526	9.2188	9.7099	10.1719
52	7.1118	7.7641	8.1861	8.6894	9.1423	9.6192	10.0497
53	7.0396	7.6819	8.0828	8.6261	9.0658	9.5285	9.9274
54	6.9729	7.6005	7.9819	8.5628	8.9892	9.4378	9.8051
55	6.9028	7.5063	7.9254	8.4996	8.9127	9.3472	9.6828
56	6.8200	7.4094	7.8689	8.4363	8.8362	9.2565	9.5605
57	6.7372	7.3031	7.8123	8.3730	8.7597	9.1658	9.4882
58	6.6506	7.1875	7.7558	8.3097	8.6832	9.0752	9.4159
59	6.5547	7.1164	7.6993	8.2465	8.6067	8.9845	9.3488
60	6.4686	7.0453	7.6428	8.1832	8.5302	8.8938	9.2869

PPT	7						
	Age↓\Policy Term	10	11	12	13	14	15
8	8.6246	9.4603	10.0862	10.7586	11.4709	12.2423	13.0656
9	8.6195	9.4547	10.0801	10.7520	11.4640	12.2345	13.0570
10	8.6137	9.4484	10.0731	10.7444	11.4562	12.2257	13.0474
11	8.6075	9.4416	10.0658	10.7362	11.4478	12.2161	13.0370
12	8.6013	9.4348	10.0584	10.7283	11.4396	12.2069	13.0270
13	8.5954	9.4284	10.0515	10.7208	11.4320	12.1983	13.0177
14	8.5902	9.4228	10.0453	10.7142	11.4251	12.1906	13.0093

15	8.5858	9.4180	10.0402	10.7087	11.4195	12.1844	13.0026
16	8.5823	9.4142	10.0361	10.7042	11.4150	12.1793	12.9972
17	8.5797	9.4114	10.0330	10.7011	11.4116	12.1756	12.9933
18	8.5780	9.4095	10.0309	10.6987	11.4092	12.1729	12.9904
19	8.5768	9.4083	10.0296	10.6973	11.4079	12.1714	12.9888
20	8.5762	9.4076	10.0289	10.6964	11.4070	12.1705	12.9878
21	8.5759	9.4073	10.0285	10.6960	11.4065	12.1699	12.9872
22	8.5758	9.4071	10.0282	10.6957	11.4062	12.1696	12.9868
23	8.5756	9.4069	10.0280	10.6953	11.4058	12.1691	12.9863
24	8.5753	9.4065	10.0275	10.6948	11.4052	12.1684	12.9855
25	8.5747	9.4058	10.0267	10.6938	11.4041	12.1672	12.9841
26	8.5738	9.4047	10.0255	10.6926	11.4027	12.1656	12.9824
27	8.5724	9.4031	10.0237	10.6906	11.4005	12.1630	12.9795
28	8.5705	9.4010	10.0212	10.6878	11.3977	12.1597	12.9759
29	8.5680	9.3982	10.0181	10.6844	11.3932	12.1555	12.9713
30	8.5648	9.3946	10.0142	10.6799	11.3885	12.1503	12.9655
31	8.5610	9.3904	10.0094	10.6748	11.3825	12.1439	12.9585
32	8.5564	9.3853	10.0038	10.6683	11.3755	12.1363	12.9502
33	8.5511	9.3794	9.9972	10.6611	11.3676	12.1276	12.9407
34	8.5450	9.3725	9.9895	10.6526	11.3583	12.1175	12.9296
35	8.5379	9.3647	9.9808	10.6431	11.3477	12.1060	12.9171
36	8.5298	9.3557	9.9707	10.6320	11.3356	12.0928	12.9023
37	8.5206	9.3454	9.9593	10.6191	11.3213	12.0771	12.8844
38	8.5102	9.3337	9.9462	10.6047	11.3054	12.0597	12.8651
39	8.4982	9.3204	9.9313	10.5882	11.2870	12.0396	12.8428
40	8.4845	9.3051	9.9141	10.5685	11.2644	12.0132	12.8111
41	8.4688	9.2875	9.8938	10.5451	11.2369	11.9807	12.7518
42	8.4506	9.2666	9.8696	10.5166	11.2030	11.9400	12.7037
43	8.4292	9.2416	9.8403	10.4819	11.1614	11.8898	12.6440
44	8.4036	9.2114	9.8046	10.4392	11.1096	11.8269	12.5689
45	8.3729	9.1750	9.7611	10.3864	11.0455	11.7490	12.4741
46	8.3368	9.1321	9.7098	10.3248	10.9705	11.6581	12.3643
47	8.2948	9.0822	9.6504	10.2533	10.8843	11.5382	12.2385
48	8.2470	9.0257	9.5831	10.1725	10.7872	11.4290	12.0990
49	8.1860	8.9535	9.4929	10.0619	10.6509	11.2565	11.9025
50	8.1114	8.8609	9.3727	9.9200	10.4715	11.0602	11.6393
51	8.0538	8.7945	9.2949	9.8287	10.3465	10.9858	11.5254
52	8.0032	8.7232	9.2108	9.7297	10.2718	10.9113	11.4116
53	7.9231	8.6461	9.1097	9.6318	10.1971	10.8369	11.2977
54	7.8577	8.5772	9.0207	9.5583	10.1224	10.7624	11.1838
55	7.7889	8.4886	8.9114	9.4849	10.0477	10.6880	11.0699
56	7.6985	8.4011	8.7844	9.4114	9.9730	10.6135	10.9560
57	7.6108	8.2990	8.6712	9.3379	9.8982	10.5391	10.8422
58	7.5231	8.1896	8.5513	9.2644	9.8235	10.4646	10.7283
59	7.4226	8.0664	8.4726	9.1910	9.7488	10.3902	10.6144

60	7.3311	7.9702	8.3938	9.1175	9.6741	10.3158	10.5005
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**IndiaFirst Life Guaranteed Benefit Plan: Income Benefit Option.**

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