

**IndiaFirst Life Guaranteed Benefit Plan (143N056V02)**

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

5 Year PPT							
Age↓\ Policy Term	10	11	12	13	14	15	16
8	6.8571	7.2820	7.7338	8.2140	8.7124	9.2565	9.8371
9	6.8522	7.2763	7.7274	8.2069	8.7041	9.2471	9.8267
10	6.8465	7.2699	7.7203	8.1991	8.6949	9.2369	9.8154
11	6.8406	7.2635	7.7132	8.1912	8.6861	9.2273	9.8049
12	6.8348	7.2572	7.7063	8.1838	8.6780	9.2184	9.7952
13	6.8293	7.2513	7.7000	8.1769	8.6705	9.2103	9.7863
14	6.8245	7.2462	7.6944	8.1710	8.6640	9.2033	9.7787
15	6.8204	7.2419	7.6899	8.1661	8.6588	9.1977	9.7726
16	6.8172	7.2385	7.6864	8.1624	8.6549	9.1935	9.7682
17	6.8149	7.2361	7.6839	8.1597	8.6523	9.1907	9.7652
18	6.8132	7.2345	7.6822	8.1580	8.6507	9.1891	9.7635
19	6.8122	7.2335	7.6813	8.1571	8.6501	9.1884	9.7628
20	6.8116	7.2330	7.6808	8.1567	8.6500	9.1884	9.7628
21	6.8113	7.2328	7.6805	8.1562	8.6494	9.1880	9.7624
22	6.8111	7.2327	7.6804	8.1562	8.6497	9.1884	9.7628
23	6.8108	7.2324	7.6802	8.1560	8.6498	9.1886	9.7629
24	6.8103	7.2320	7.6795	8.1551	8.6487	9.1871	9.7616
25	6.8096	7.2312	7.6787	8.1541	8.6478	9.1861	9.7603
26	6.8084	7.2300	7.6774	8.1403	8.6462	9.1854	9.7595
27	6.8069	7.2282	7.6754	8.1387	8.6445	9.1835	9.7574
28	6.8047	7.2258	7.6727	8.1357	8.6415	9.1802	9.7537
29	6.8020	7.2227	7.6694	8.1326	8.6380	9.1762	9.7491
30	6.7987	7.2189	7.6652	8.1283	8.6333	9.1708	9.7429
31	6.7947	7.2143	7.6601	8.1230	8.6273	9.1639	9.7350
32	6.7899	7.2088	7.6538	8.1157	8.6188	9.1547	9.7246
33	6.7843	7.2024	7.6347	8.1068	8.6097	9.1444	9.7128
34	6.7779	7.1950	7.6380	8.0977	8.5981	9.1309	9.6978
35	6.7706	7.1865	7.6170	8.0864	8.5863	9.1175	9.6825
36	6.7622	7.1767	7.6164	8.0740	8.5711	9.1002	9.6628
37	6.7526	7.1655	7.6041	8.0612	8.5572	9.0844	9.6450
38	6.7416	7.1526	7.5894	8.0450	8.5388	9.0638	9.6220
39	6.7291	7.1379	7.5620	8.0268	8.5193	9.0417	9.5968
40	6.7148	7.1210	7.5436	8.0058	8.4958	9.0150	9.5664
41	6.6984	7.1015	7.5194	7.9805	8.4672	8.9831	9.5307
42	6.6793	7.0793	7.4953	7.9525	8.4337	8.9427	9.4819
43	6.6571	7.0531	7.4638	7.9150	8.3893	8.8898	9.4189
44	6.6311	7.0221	7.4282	7.8725	8.3390	8.8291	9.3454
45	6.6004	6.9852	7.3845	7.8196	8.2756	8.7530	9.2539

46	6.5642	6.9416	7.3302	7.7555	8.1981	8.6604	9.1423
47	6.5217	6.8912	7.2691	7.6807	8.1077	8.5514	9.0109
48	6.4736	6.8343	7.2012	7.5988	8.0091	8.4330	8.8693
49	6.4123	6.7598	7.1106	7.4870	7.8735	8.2695	8.6894
50	6.3376	6.6598	7.0007	7.3509	7.7197	8.1698	8.5682
51	6.2809	6.5958	6.9264	7.2636	7.7197	8.0702	8.4470
52	6.2204	6.5375	6.8731	7.2060	7.6374	7.9705	8.3258
53	6.1561	6.4848	6.8199	7.1485	7.5552	7.8708	8.2047
54	6.0882	6.4320	6.7666	7.0909	7.4729	7.7712	8.0835
55	6.0167	6.3793	6.7133	7.0333	7.3906	7.6715	7.9623
56	5.9416	6.3266	6.6601	6.9758	7.3084	7.5719	7.8411
57	5.8635	6.2739	6.6068	6.9182	7.2261	7.4722	7.7199
58	5.7781	6.2211	6.5535	6.8606	7.1438	7.3725	7.5987
59	5.6869	6.1684	6.5003	6.8031	7.0615	7.2729	7.4775
60	5.6062	6.1157	6.4470	6.7455	6.9793	7.1732	7.3563

6 PPT							
Age↓\ Policy Term	10	11	12	13	14	15	16
8	7.7409	8.2252	8.7480	9.2838	9.8585	10.4774	11.1375
9	7.7358	8.2196	8.7419	9.2770	9.8508	10.4688	11.1280
10	7.7301	8.2133	8.7350	9.2694	9.8421	10.4592	11.1175
11	7.7241	8.2067	8.7280	9.2611	9.8333	10.4494	11.1069
12	7.7180	8.2002	8.7212	9.2535	9.8249	10.4401	11.0969
13	7.7124	8.1941	8.7148	9.2464	9.8172	10.4316	11.0878
14	7.7073	8.1888	8.7093	9.2403	9.8101	10.4240	11.0797
15	7.7031	8.1843	8.7047	9.2353	9.8048	10.4176	11.0733
16	7.6998	8.1808	8.6940	9.2302	9.8005	10.4131	11.0687
17	7.6973	8.1782	8.6912	9.2275	9.7973	10.4095	11.0648
18	7.6956	8.1764	8.6894	9.2254	9.7951	10.4077	11.0624
19	7.6945	8.1753	8.6883	9.2242	9.7943	10.4065	11.0618
20	7.6939	8.1747	8.6877	9.2235	9.7938	10.4059	11.0611
21	7.6936	8.1744	8.6873	9.2230	9.7932	10.4054	11.0606
22	7.6934	8.1743	8.6871	9.2228	9.7931	10.4053	11.0605
23	7.6932	8.1740	8.6869	9.2225	9.7930	10.4051	11.0602
24	7.6928	8.1736	8.6863	9.2218	9.7920	10.4039	11.0590
25	7.6921	8.1729	8.6855	9.2207	9.7909	10.4027	11.0575
26	7.6911	8.1717	8.6842	9.2134	9.7893	10.4013	11.0559
27	7.6896	8.1700	8.6823	9.2115	9.7872	10.3994	11.0533
28	7.6876	8.1677	8.6797	9.2085	9.7843	10.3958	11.0499
29	7.6850	8.1648	8.6765	9.2053	9.7805	10.3913	11.0447
30	7.6817	8.1611	8.6724	9.2008	9.7757	10.3860	11.0388

31	7.6778	8.1567	8.6675	9.1956	9.7695	10.3793	11.0314
32	7.6732	8.1514	8.6615	9.1884	9.7616	10.3706	11.0212
33	7.6677	8.1452	8.6487	9.1803	9.7529	10.3608	11.0103
34	7.6614	8.1381	8.6465	9.1714	9.7422	10.3486	10.9974
35	7.6543	8.1299	8.6316	9.1612	9.7309	10.3451	10.9848
36	7.6460	8.1205	8.6264	9.1492	9.7170	10.3297	10.9669
37	7.6366	8.1097	8.6145	9.1362	9.7024	10.3140	10.9491
38	7.6259	8.0974	8.6006	9.1208	9.6849	10.2949	10.9276
39	7.6137	8.0834	8.5795	9.1033	9.6742	10.2737	10.9038
40	7.5997	8.0673	8.5617	9.0828	9.6512	10.2472	10.8719
41	7.5836	8.0487	8.5395	9.0584	9.6232	10.2150	10.8341
42	7.5650	8.0272	8.5153	9.0300	9.5812	10.1745	10.7857
43	7.5432	8.0016	8.4851	8.9947	9.5390	10.1142	10.7226
44	7.5173	7.9712	8.4496	8.9519	9.4963	10.0541	10.6492
45	7.4867	7.9347	8.4063	8.9070	9.4333	9.9759	10.5537
46	7.4505	7.8916	8.3540	8.8448	9.3580	9.8934	10.4423
47	7.4083	7.8486	8.2944	8.7726	9.2701	9.7871	10.3234
48	7.3603	7.7854	8.2274	8.6923	9.1726	9.6700	10.1829
49	7.2992	7.7117	8.1382	8.5821	9.0385	9.5071	10.0606
50	7.2245	7.6164	8.0281	8.4455	8.9620	9.4164	9.9383
51	7.1674	7.5512	7.9521	8.3822	8.8855	9.3258	9.8160
52	7.1118	7.4864	7.8712	8.3190	8.8090	9.2351	9.6938
53	7.0396	7.4042	7.7679	8.2557	8.7325	9.1444	9.5715
54	6.9729	7.3228	7.6670	8.1924	8.6559	9.0537	9.4492
55	6.9028	7.2286	7.6105	8.1292	8.5794	8.9631	9.3269
56	6.8200	7.1317	7.5540	8.0659	8.5029	8.8724	9.2046
57	6.7372	7.0254	7.4974	8.0026	8.4264	8.7817	9.0823
58	6.6506	6.9098	7.4409	7.9393	8.3499	8.6911	8.9600
59	6.5547	6.8387	7.3844	7.8761	8.2734	8.6004	8.8378
60	6.4686	6.7676	7.3279	7.8128	8.1969	8.5097	8.7155

7 PPT							
Age↓\ Policy Term	10	11	12	13	14	15	16
8	8.6246	9.1684	9.7622	10.3536	11.0045	11.6984	12.4379
9	8.6195	9.1629	9.7563	10.3471	10.9974	11.6905	12.4293
10	8.6137	9.1566	9.7497	10.3397	10.9893	11.6815	12.4196
11	8.6075	9.1499	9.7429	10.3310	10.9804	11.6714	12.4088
12	8.6013	9.1432	9.7361	10.3232	10.9719	11.6618	12.3986
13	8.5954	9.1369	9.7297	10.3159	10.9640	11.6529	12.3892
14	8.5902	9.1314	9.7241	10.3096	10.9563	11.6448	12.3808
15	8.5858	9.1267	9.7194	10.3044	10.9507	11.6376	12.3740
16	8.5823	9.1230	9.7016	10.2980	10.9460	11.6328	12.3692

17	8.5797	9.1202	9.6986	10.2953	10.9423	11.6284	12.3644
18	8.5780	9.1183	9.6966	10.2928	10.9395	11.6262	12.3613
19	8.5768	9.1171	9.6953	10.2912	10.9386	11.6246	12.3607
20	8.5762	9.1164	9.6945	10.2903	10.9376	11.6234	12.3594
21	8.5759	9.1161	9.6941	10.2898	10.9370	11.6227	12.3587
22	8.5758	9.1159	9.6939	10.2895	10.9366	11.6223	12.3581
23	8.5756	9.1157	9.6936	10.2891	10.9361	11.6217	12.3574
24	8.5753	9.1152	9.6931	10.2884	10.9353	11.6207	12.3563
25	8.5747	9.1145	9.6923	10.2873	10.9340	11.6192	12.3546
26	8.5738	9.1134	9.6910	10.2866	10.9325	11.6173	12.3524
27	8.5724	9.1118	9.6892	10.2843	10.9298	11.6153	12.3492
28	8.5705	9.1096	9.6867	10.2812	10.9271	11.6115	12.3460
29	8.5680	9.1068	9.6835	10.2781	10.9229	11.6064	12.3402
30	8.5648	9.1033	9.6796	10.2732	10.9181	11.6012	12.3348
31	8.5610	9.0990	9.6749	10.2681	10.9117	11.5946	12.3278
32	8.5564	9.0939	9.6692	10.2611	10.9044	11.5865	12.3178
33	8.5511	9.0880	9.6627	10.2538	10.8961	11.5773	12.3077
34	8.5450	9.0812	9.6550	10.2451	10.8864	11.5663	12.2970
35	8.5379	9.0733	9.6463	10.2360	10.8754	11.5727	12.2870
36	8.5298	9.0643	9.6363	10.2244	10.8630	11.5592	12.2709
37	8.5206	9.0540	9.6249	10.2111	10.8476	11.5435	12.2533
38	8.5102	9.0423	9.6118	10.1966	10.8311	11.5260	12.2332
39	8.4982	9.0289	9.5969	10.1798	10.8292	11.5058	12.2108
40	8.4845	9.0136	9.5798	10.1598	10.8066	11.4793	12.1774
41	8.4688	8.9959	9.5595	10.1363	10.7793	11.4468	12.1375
42	8.4506	8.9750	9.5354	10.1075	10.7287	11.4064	12.0895
43	8.4292	8.9502	9.5063	10.0744	10.6887	11.3385	12.0264
44	8.4036	8.9203	9.4711	10.0313	10.6537	11.2790	11.9530
45	8.3729	8.8842	9.4282	9.9943	10.5910	11.1987	11.8535
46	8.3368	8.8416	9.3778	9.9340	10.5178	11.1264	11.7423
47	8.2948	8.8059	9.3196	9.8644	10.4325	11.0227	11.6359
48	8.2470	8.7364	9.2536	9.7859	10.3362	10.9070	11.4964
49	8.1860	8.6635	9.1657	9.6772	10.2034	10.7446	11.2984
50	8.1114	8.5730	9.0555	9.5401	10.0342	10.5227	11.1845
51	8.0538	8.5066	8.9777	9.4488	9.9092	10.4483	11.0706
52	8.0032	8.4353	8.8936	9.3498	9.8345	10.3738	10.9568
53	7.9231	8.3582	8.7925	9.2519	9.7598	10.2994	10.8429
54	7.8577	8.2893	8.7035	9.1784	9.6851	10.2249	10.7290
55	7.7889	8.2007	8.5942	9.1050	9.6104	10.1505	10.6151
56	7.6985	8.1132	8.4672	9.0315	9.5357	10.0760	10.5012
57	7.6108	8.0111	8.3540	8.9580	9.4609	10.0016	10.3874
58	7.5231	7.9017	8.2341	8.8845	9.3862	9.9271	10.2735
59	7.4226	7.7785	8.1554	8.8111	9.3115	9.8527	10.1596
60	7.3311	7.6823	8.0766	8.7376	9.2368	9.7783	10.0457

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