

IndiaFirst Life Guaranteed Benefit Plan (143N056V04)

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	7.2867	7.7349	8.2107	8.7160	9.2520	9.8203
9	6.8522	7.2811	7.7287	8.2035	8.7080	9.2433	9.8105
10	6.8465	7.2748	7.7218	8.1957	8.6992	9.2337	9.8000
11	6.8406	7.2685	7.7147	8.1880	8.6954	9.2244	9.7900
12	6.8348	7.2622	7.7080	8.1807	8.6871	9.2156	9.7806
13	6.8293	7.2564	7.7017	8.1739	8.6795	9.2077	9.7719
14	6.8245	7.2513	7.6962	8.1681	8.6729	9.2007	9.7645
15	6.8204	7.2471	7.6917	8.1632	8.6678	9.1951	9.7584
16	6.8172	7.2437	7.6882	8.1595	8.6640	9.1909	9.7539
17	6.8149	7.2413	7.6857	8.1568	8.6614	9.1880	9.7508
18	6.8132	7.2396	7.6840	8.1551	8.6601	9.1862	9.7488
19	6.8122	7.2387	7.6830	8.1541	8.6546	9.1853	9.7478
20	6.8116	7.2381	7.6825	8.1537	8.6542	9.1851	9.7474
21	6.8113	7.2379	7.6821	8.1532	8.6536	9.1846	9.7468
22	6.8111	7.2377	7.6820	8.1530	8.6535	9.1845	9.7467
23	6.8108	7.2375	7.6818	8.1528	8.6532	9.1844	9.7465
24	6.8103	7.2371	7.6812	8.1521	8.6525	9.1830	9.7454
25	6.8096	7.2362	7.6802	8.1517	8.6515	9.1817	9.7439
26	6.8084	7.2349	7.6790	8.1515	8.6504	9.1803	9.7428
27	6.8069	7.2332	7.6770	8.1505	8.6483	9.1779	9.7404
28	6.8047	7.2308	7.6742	8.1476	8.6453	9.1742	9.7366
29	6.8020	7.2277	7.6709	8.1449	8.6412	9.1698	9.7318
30	6.7987	7.2239	7.6667	8.1410	8.6361	9.1640	9.7255
31	6.7947	7.2194	7.6617	8.1360	8.6297	9.1569	9.7175
32	6.7899	7.2139	7.6554	8.1286	8.6215	9.1478	9.7073
33	6.7843	7.2076	7.6483	8.1165	8.6124	9.1375	9.6957
34	6.7779	7.2003	7.6399	8.1106	8.6013	9.1247	9.6811
35	6.7706	7.1917	7.6304	8.0962	8.5893	9.1112	9.6660
36	6.7622	7.1820	7.6185	8.0830	8.5743	9.0942	9.6468
37	6.7526	7.1709	7.6062	8.0696	8.5592	9.0777	9.6293
38	6.7416	7.1582	7.5917	8.0532	8.5407	9.0576	9.6062
39	6.7291	7.1436	7.5757	8.0351	8.5204	9.0351	9.5807
40	6.7148	7.1268	7.5583	8.0138	8.4964	9.0082	9.5500
41	6.6984	7.1076	7.5340	7.9884	8.4678	8.9760	9.5136
42	6.6793	7.0855	7.5099	7.9592	8.4339	8.9357	9.4655
43	6.6571	7.0596	7.4781	7.9226	8.3904	8.8840	9.4040
44	6.6311	7.0288	7.4430	7.8801	8.3402	8.8243	9.3323
45	6.6004	6.9923	7.3992	7.8286	8.2786	8.7604	9.2436

46	6.5642	6.9491	7.3467	7.7664	8.2043	8.6608	9.1363
47	6.5217	6.8991	7.2866	7.6975	8.1169	8.5559	9.0114
48	6.4736	6.8426	7.2193	7.6141	8.0220	8.4416	8.8727
49	6.4123	6.7689	7.1297	7.5034	7.8870	8.2789	8.7336
50	6.3376	6.6779	7.0186	7.3676	7.7214	8.0641	8.4158
51	6.2809	6.6154	6.9463	7.2831	7.6335	7.9471	8.0463
52	6.2204	6.5583	6.8941	7.2269	7.5459	7.8365	7.9077
53	6.1561	6.5066	6.8419	7.1707	7.4509	7.7262	7.8109
54	6.0882	6.4547	6.7896	7.1144	7.3612	7.6164	7.7678
55	6.0167	6.4029	6.7372	7.0580	7.2716	7.5068	7.7244
56	5.9416	6.3509	6.6847	7.0014	7.1823	7.4029	7.6780
57	5.8635	6.2988	6.6320	6.9445	7.0926	7.2910	7.6299
58	5.7781	6.2465	6.5791	6.8875	7.0034	7.1742	7.5889
59	5.6869	6.1942	6.5262	6.8304	6.9126	7.1166	7.5336
60	5.6062	6.1407	6.4716	6.7710	6.8093	7.0550	7.4810

PPT	6						
Age↓\Policy Term	10	11	12	13	14	15	16
8	7.7409	8.2322	8.7489	9.2811	9.8425	10.4461	11.0932
9	7.7358	8.2267	8.7428	9.2741	9.8349	10.4379	11.0842
10	7.7301	8.2205	8.7360	9.2661	9.8263	10.4288	11.0744
11	7.7241	8.2139	8.7289	9.2579	9.8177	10.4197	11.0645
12	7.7180	8.2075	8.7220	9.2501	9.8096	10.4109	11.0550
13	7.7124	8.2015	8.7155	9.2430	9.8020	10.4028	11.0462
14	7.7073	8.1962	8.7098	9.2367	9.7953	10.3956	11.0386
15	7.7031	8.1918	8.7050	9.2316	9.7900	10.3898	11.0324
16	7.6998	8.1883	8.7014	9.2275	9.7858	10.3854	11.0276
17	7.6973	8.1858	8.6986	9.2247	9.7829	10.3821	11.0242
18	7.6956	8.1841	8.6968	9.2228	9.7810	10.3800	11.0217
19	7.6945	8.1829	8.6956	9.2218	9.7800	10.3789	11.0207
20	7.6939	8.1823	8.6950	9.2214	9.7797	10.3783	11.0199
21	7.6936	8.1820	8.6946	9.2210	9.7792	10.3778	11.0194
22	7.6934	8.1819	8.6944	9.2209	9.7790	10.3776	11.0191
23	7.6932	8.1816	8.6941	9.2205	9.7788	10.3773	11.0187
24	7.6928	8.1812	8.6935	9.2203	9.7783	10.3762	11.0175
25	7.6921	8.1805	8.6927	9.2194	9.7774	10.3749	11.0161
26	7.6911	8.1792	8.6914	9.2185	9.7765	10.3734	11.0145
27	7.6896	8.1776	8.6895	9.2165	9.7744	10.3710	11.0117
28	7.6876	8.1753	8.6869	9.2137	9.7716	10.3676	11.0080

29	7.6850	8.1723	8.6836	9.2104	9.7676	10.3633	11.0031
30	7.6817	8.1688	8.6796	9.2059	9.7628	10.3579	10.9971
31	7.6778	8.1643	8.6748	9.2005	9.7567	10.3511	10.9896
32	7.6732	8.1590	8.6688	9.1935	9.7489	10.3428	10.9803
33	7.6677	8.1530	8.6620	9.1859	9.7403	10.3334	10.9698
34	7.6614	8.1459	8.6540	9.1765	9.7298	10.3218	10.9572
35	7.6543	8.1378	8.6450	9.1664	9.7184	10.3094	10.9433
36	7.6460	8.1285	8.6340	9.1533	9.7040	10.2943	10.9265
37	7.6366	8.1179	8.6222	9.1400	9.6894	10.2784	10.9087
38	7.6259	8.1057	8.6084	9.1241	9.6718	10.2594	10.8876
39	7.6137	8.0918	8.5930	9.1065	9.6524	10.2380	10.8640
40	7.5997	8.0759	8.5750	9.0860	9.6303	10.2130	10.8330
41	7.5836	8.0576	8.5538	9.0620	9.6042	10.1829	10.7871
42	7.5650	8.0362	8.5292	9.0330	9.5702	10.1428	10.7396
43	7.5432	8.0109	8.4951	8.9968	9.5272	10.0916	10.6796
44	7.5173	7.9807	8.4588	8.9537	9.4759	10.0302	10.6071
45	7.4867	7.9445	8.4146	8.9008	9.4121	9.9598	10.5168
46	7.4505	7.9020	8.3614	8.8374	9.3382	9.8714	10.4108
47	7.4083	7.8527	8.3007	8.7649	9.2522	9.7573	10.2900
48	7.3603	7.7969	8.2324	8.6867	9.1580	9.6484	10.1559
49	7.2992	7.7250	8.1411	8.5769	9.0274	9.4873	9.9534
50	7.2245	7.6308	8.0254	8.4415	8.8467	9.2554	9.6444
51	7.1674	7.5662	7.9516	8.3800	8.7682	9.1597	9.5104
52	7.1118	7.5054	7.8730	8.3186	8.6905	9.0651	9.3789
53	7.0396	7.4208	7.7730	8.2570	8.6050	8.9706	9.2475
54	6.9729	7.3415	7.6747	8.1954	8.5285	8.8774	9.1231
55	6.9028	7.2499	7.6189	8.1338	8.4519	8.7851	8.9768
56	6.8200	7.1556	7.5635	8.0719	8.3737	8.6872	8.8384
57	6.7372	7.0522	7.5079	8.0098	8.2925	8.5810	8.7643
58	6.6506	6.9348	7.4523	7.9476	8.2053	8.4800	8.7053
59	6.5547	6.8638	7.3921	7.8855	8.1267	8.3849	8.6420
60	6.4686	6.7873	7.3297	7.8133	8.0314	8.2733	8.5682

PPT	7						
Age↓\Policy Term	10	11	12	13	14	15	16
8	8.6246	9.1731	9.7481	10.3561	10.9954	11.6866	12.4237
9	8.6195	9.1677	9.7422	10.3498	10.9887	11.6791	12.4155
10	8.6137	9.1615	9.7354	10.3425	10.9812	11.6707	12.4063
11	8.6075	9.1549	9.7284	10.3337	10.9732	11.6615	12.3963
12	8.6013	9.1483	9.7212	10.3261	10.9653	11.6527	12.3868
13	8.5954	9.1421	9.7146	10.3189	10.9581	11.6445	12.3779

14	8.5902	9.1367	9.7086	10.3127	10.9513	11.6372	12.3700
15	8.5858	9.1321	9.7037	10.3077	10.9460	11.6312	12.3635
16	8.5823	9.1284	9.6998	10.3029	10.9418	11.6264	12.3585
17	8.5797	9.1258	9.6968	10.3004	10.9385	11.6228	12.3546
18	8.5780	9.1239	9.6948	10.2979	10.9361	11.6204	12.3519
19	8.5768	9.1228	9.6935	10.2964	10.9351	11.6189	12.3505
20	8.5762	9.1221	9.6929	10.2954	10.9341	11.6180	12.3494
21	8.5759	9.1218	9.6924	10.2949	10.9336	11.6173	12.3488
22	8.5758	9.1216	9.6921	10.2946	10.9333	11.6170	12.3483
23	8.5756	9.1214	9.6919	10.2941	10.9328	11.6164	12.3477
24	8.5753	9.1209	9.6914	10.2935	10.9321	11.6156	12.3468
25	8.5747	9.1202	9.6905	10.2924	10.9310	11.6143	12.3452
26	8.5738	9.1191	9.6893	10.2918	10.9295	11.6126	12.3434
27	8.5724	9.1175	9.6875	10.2896	10.9272	11.6101	12.3405
28	8.5705	9.1154	9.6850	10.2865	10.9245	11.6067	12.3370
29	8.5680	9.1126	9.6819	10.2836	10.9199	11.6024	12.3321
30	8.5648	9.1090	9.6780	10.2786	10.9153	11.5973	12.3264
31	8.5610	9.1049	9.6733	10.2738	10.9092	11.5910	12.3194
32	8.5564	9.0998	9.6677	10.2667	10.9023	11.5835	12.3108
33	8.5511	9.0940	9.6612	10.2596	10.8945	11.5749	12.3011
34	8.5450	9.0872	9.6536	10.2512	10.8853	11.5648	12.2900
35	8.5379	9.0795	9.6450	10.2424	10.8747	11.5534	12.2771
36	8.5298	9.0706	9.6350	10.2311	10.8629	11.5402	12.2620
37	8.5206	9.0604	9.6238	10.2177	10.8485	11.5248	12.2448
38	8.5102	9.0488	9.6108	10.2036	10.8330	11.5076	12.2253
39	8.4982	9.0357	9.5960	10.1878	10.8147	11.4876	12.2028
40	8.4845	9.0205	9.5790	10.1679	10.7925	11.4617	12.1742
41	8.4688	9.0031	9.5590	10.1448	10.7653	11.4297	12.1152
42	8.4506	8.9825	9.5351	10.1163	10.7319	11.3897	12.0668
43	8.4292	8.9578	9.5062	10.0824	10.6911	11.3407	12.0093
44	8.4036	8.9281	9.4712	10.0407	10.6404	11.2796	11.9346
45	8.3729	8.8924	9.4288	9.9895	10.5816	11.2037	11.8407
46	8.3368	8.8504	9.3788	9.9299	10.5055	11.1138	11.7329
47	8.2948	8.8017	9.3211	9.8609	10.4225	10.9946	11.6094
48	8.2470	8.7468	9.2560	9.7832	10.3297	10.8877	11.4727
49	8.1860	8.6770	9.1693	9.6777	10.1926	10.7217	11.2862
50	8.1114	8.5881	9.0546	9.5356	10.0167	10.5303	11.0076
51	8.0538	8.5238	8.9796	9.4450	9.8940	10.4582	10.8845
52	8.0032	8.4554	8.8944	9.3508	9.8211	10.3863	10.7645
53	7.9231	8.3818	8.7982	9.2517	9.7480	10.3144	10.6419
54	7.8577	8.3156	8.7045	9.1765	9.6726	10.2428	10.5141
55	7.7889	8.2311	8.5892	9.0978	9.5929	10.1694	10.3851
56	7.6985	8.1397	8.4547	9.0215	9.5159	10.0952	10.2617
57	7.6108	8.0350	8.3374	8.9447	9.4381	10.0236	10.1597
58	7.5231	7.9231	8.2234	8.8742	9.3715	9.9585	10.0294

59	7.4226	7.8005	8.1419	8.7972	9.2921	9.8795	9.8977
60	7.3311	7.6985	8.0586	8.7221	9.2126	9.7983	9.8328

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