

Health QuBE Super Top

Prospectus

Scope of Covers:

If an insured person suffers an illnesses or accident during the policy period which requires the insured person's Hospitalisation for inpatient care/emergency care or any other Day care treatment listed in annexure I, which is undertaken at any hospital in India, during the policy period, we will reimburse the medical expenses incurred in respect of the Insured person provided that these Medical expenses are reasonable and customary charges which are medically necessary and incurred on medical advice.

Our liability to make payment for claims shall be in excess of the Deductible as stated in the schedule which shall apply in aggregate to all admissible claims arising under the policy in respect to Hospitalisation(s) of insured person (on individual basis in case of individual policy and on family basis in case of family floater policy) in a policy year.

We will pay to you or the nominee as under:

Hospitalization Expenses	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. Daycare Treatments are covered under the policy.
	Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre
Pre-Hospitalization	For 60 days prior to the date of hospitalization
Post-Hospitalization	For 90 days from the date of discharge from the hospital
Room Rent Limit	Covered up to Single Private AC Room opted. ICU as per actual. Note: In case of admission to a room higher than the Single Private AC Room, i.e. Super Deluxe room, Suite or any other premium category room over and above Single Private AC room, the reimbursement/payment of all other expenses incurred at the Hospital, with the exception of cost of medicines, shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Single Private AC Room charges. Additional allowance of Rs. 1000/ per day if insured has opted for the shared accommodation.
Donor's Medical Expenses	Covered up to Rs. 200,000/-
Domiciliary Hospitalization Expenses	Covered up to Rs. 50,000
AYUSH	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy systems of medicines shall be covered
Pre-Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the Insurer shall be covered after a waiting period of 3 years

No Claim Bonus (NCB)	Option 1: Increase in sum insured - Increase by 10% of SI in respect of each claim free year of insurance maximum up to 50% of current SI. Decrease by 10% of SI for each year with claim made Option 2: Discount in renewal premium - 10% discount in renewal premium
Renewability	Life Long
Pre-Policy Health Check up	From 55 years onwards or any Past Medical History
Restoration Benefit (Optional Cover)	Restoration of the basic sum insured if the basic sum insured has been exhausted during the policy year (For 3 Lakh and above sum insured & deductible).

Waiting period

The company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below

Pre-existing Diseases: (Code-Excl01)

Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage from the date of inception of the first policy with insurer.

If the insured person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) regulations, then waiting period for the same would be reduced to the extent of prior coverage.

Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by insurer.

Specific waiting period: (Code-Excl02)

Expenses related to the treatment of the listed conditions; surgeries/treatments shall be excluded until the expiry of 12/36 months of continuous coverage after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.

In case of enhancement of sum insured the exclusion shall apply fresh to the extent of sum insured increase.

If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.

The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.

If the insured person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

List of applicable disease for 12 months waiting period are:

1. Benign ENT disorders

2. Tonsillectomy
3. Adenoidectomy
4. Mastoidectomy
5. Tympanoplasty
6. Hysterectomy
7. All internal or external benign tumours, cyst, sinus, polyps of any kind including benign breast lump
8. Benign prostate hypertrophy
9. Cataract and Senile Cataract eye ailments
10. Gastric and Duodenal Ulcer
11. Gout and Rheumatism
12. Hernia of all types, Hydrocele
13. Non-Infective Arthritis
14. Piles, Fissures and Fistula in anus
15. Pilonidal sinus, Sinusitis and related disorders
16. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
17. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
18. Varicose Veins and Varicose Ulcers

List of applicable disease for 36 months waiting period are:

1. Waiting period of 36 months will be applicable under the Policy to all Pre-existing Diseases, and those specifically declared and accepted at the time of proposal
2. Treatment for joint replacement unless arising from an accident.
3. Osteoarthritis and Osteoporosis
4. Pre-Existing Disease
5. Schizophrenia (ICD code: F20 to F29)
6. Bipolar Affective Disorders (ICD code: F31.0 to F31.9)
- 7 Depression (ICD code: F32.0 to F32.9))
8. Obsessive Compulsive Disorders (ICD code: F42)
9. Psychosis (IDC code: F29)
10. Dissociative and conversion disorder (ICD Code: F44.9)

First Thirty Days Waiting Period:(Code- ExclO3)

UIN: RQBHLIP25039V022425

3

I. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

EXCLUSIONS

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

1. Investigation & Evaluation: (Code- Excl04)

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

2. Exclusion Name: Rest Cure, Rehabilitation and Respite Care: (Code- Excl05)

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.

Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

(Note: However, Insurers may endeavour to develop add-on riders to offer respite care and home care, especially, the coverage that kicks in at age 65 onwards, provided the coverage under base policy is continued without break.)

3. Obesity/ Weight Control: (Code- Excl06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
 - a) greater than or equal to 40 or
 - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

4. Change-of-Gender treatments:(Code- Excl07)

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

5. Cosmetic or Plastic Surgery: (Code- Excl08)

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

6. Hazardous or Adventure sports: (Code- Excl09)

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para- jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

7. Breach of law:(Code- Excl10)

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

8. Excluded Providers: (Code- Excl11)

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

(Explanation: Details of excluded providers shall be provided with the policy document. Insurers to use various means of communication to notify the policyholders, such as e-mail, SMS about the updated list being uploaded in the website.)

9. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)

10. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)

11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)

12. Refractive Error: (Code- Excl15)

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

13. Unproven Treatments: (Code- Excl16)

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

14. Sterility and Infertility: (Code- Excl17)

Expenses related to Birth Control, sterility and infertility. This includes:

(i) Any type of contraception, sterilization

(ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI

(iii) Gestational Surrogacy

(iv) Reversal of sterilization

15. Maternity Expenses: (Code: Excl 18)

1. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy:

2. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

16. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.

b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.

c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

17. Any expenses incurred on Outpatient treatment (OPD treatment).

18. Treatment taken outside the geographical limits of India.

19. Injury or Disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not)

20. Any medical expenses incurred on new-born /children below age of 91 days will not be covered under the Policy.

21. In respect of existing diseases, disclosed by the insured and mention in the policy schedule (based on the insured consent), policy holder is not entitled to get the coverage for specified ICD codes.

Moratorium Period: After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The

moratorium would be applicable for the sums insured of the first policy. Wherever the Sum Insured is enhanced, the completion of sixty continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits.

Who can take this policy?

Policy can be availed by persons between the age of 18 years and 65 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self.

Policy can be availed for Self and the following family members

a. Legally wedded Spouse

b. Parents and Parents-in-law

c. Children between the age of 3 months to 25 years, Maximum Three, if either of the parents are covered with us.

Sum Insured:

Sum Insured Options: 2 Lakh, Maximum: 1 Cr

Deductible Options: Minimum:1 Lakh, Maximum: 50 Lakh

Deductible\ Sum Insured	2L	3L	4L	5L	7.50L	10L	15L	20L	25L	30L	40L	50L	75L	90L	95L	1Cr
1L	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No
2L	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No
3L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No
4L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No
5L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	Yes*	No
7.50L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No
10L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
15L	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
20L	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
30L	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
40L	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
50L	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes

* Option available only if base cover of Rs. 5L Health QuBE comprehensive is opted with us.

Individual basis — SI shall apply to each individual family member

Floater basis - SI shall apply to the entire family (Maximum up to seven member)

Period of Insurance

1 Year, 2 Years and 3 Years

Mode of Premium:

Quarterly, Half Yearly and Annually

Mode of Premium:

As per Annexure II

Premium for Optional Cover. (Restoration Benefit) As per Annexure III

Loading & Discount:**1. Employee Discount:**

5% discount on New and Renewal policy premium if he/she is an employee of Raheja QBE General Insurance Company Limited.

2. Loyalty Discount:

5% discount on the on New and Renewal policy premium is applicable for a Health QuBE Insurance Policy customer

3. Policy Period Discounts & Loading:Single Premium Discount:

- A discount of 7% for a 2 Year Premium
- A Discount of 12% for a 3 Year Premium

Instalment Premium Loading:

- Quarterly Loading - 3.50%
- Half-Yearly Loading: 2.70%

4. Direct/Digital Discount:

A discount of 10% is allowed in lieu of reduced operational cost if the policy is sold directly to the customer or through online portal.

Medical Underwriting Loading**Pre-Acceptance Medical Test Requirement:**

All Individuals upto 55 years (age last birthday as at Policy inception date): The Company will rely on the declarations made on the Proposal Form. In case the declaration reveals any medical adversity, the Company may require the individual to undergo appropriate medical tests.

For age above 55 years (age last birthday as at Policy inception date): The Individuals would be required to undergo pre-acceptance medical tests as follows-Medical Examination Report, Treadmill Test/ECG, Lipid Profile, HbA1C, Serum Creatinine, Complete Blood Count, Urinalysis.

The Company reserves its right to require any individual to undergo such medical tests or where required any further additional tests, at the sole discretion of the Company to determine the acceptance of a Proposal.

The Health check-up and subsequent Medical reports are valid upto 90 days from date of Health Check-up. In case of accepted proposals,

A 50% reimbursement of the medical test costs will be applicable for accepted proposals (on our pre agreed rates with the network provider). Please refer our website www.hdfcergo.com for the list of DC in your area

Medical Underwriting:

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/medical condition and an overall risk loading of over 150% per person. These loadings are applied from inception of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured. We will inform You about the applicable risk loading through a counter offer letter/email/phone. You shall revert to Us with your acceptance and additional premium (if any), within 15 days of the issuance of such counter offer. In case, you neither accept the counter offer nor revert to Us within JS days, We shall refund the premium paid within the next 15 days as per Policy terms and conditions. We would issue the policy only, once we have your acceptance and additional premium (if any) for the loading proposed by us.

Endorsements:

Following type of endorsement are permissible under the Policy.

Premium Bearing

- Increase in Sum Insured: Subject to medical underwriting permissible at Renewal. Decrease in Sum Insured: Permissible at Renewal unless Policy wrongly issued by us

Addition of member: Newly married spouse or New born baby after completion of 90 days of age permissible at Renewal Policy cancellation

Non-Premium Bearing

- Address change
- Corrections: Names, address etc
- Change of Occupation Above list is indicative.

Revision of Product:

In case of revision of this product we will communicate to you prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

Grace Period :

The grace period for payment of the premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases.

CLAIM PROCEDURE

Cashless Facility: (applicable where the Insured Person/s has opted for cashless facility in a Network Hospital) - The Insured Person must call the helpline and furnish membership number and Policy Number and take an eligibility number to confirm communication. The same has to be quoted in the claim form.

The call must be made 48 hours before admission to Hospital and details of hospitalization like diagnosis, name of Hospital, duration of stay in Hospital should be given. In case of emergency hospitalization the call should be made within 24 hours of admission.

I. The company may provide Cashless facility for Hospitalisation expenses either directly or through the TPA if treatment is undergone at a Network Hospital by issuing Pre-Authorisation letter to the health care service provider.

II. For the purpose of considering Pre-Authorisation and Cashless facility, the Insured Person/s /Hospital shall submit to the TPA complete information of the disease, requiring treatment along with necessary certification from the Hospital/Medical Practitioner

If the claim for treatment appears admissible, the Company either directly or through the TPA shall issue Pre-Authorisation to the Hospital concerned for cashless facility whereby hospitalization expenses shall be paid directly by the Company/through the TPA as confirmed in the Pre-Authorisation.

IV. Cashless facility will not be available in Non-network Hospital and may be declined even for treatment at a network hospital where the information available does not conclusively establish that a claim in respect of the treatment would be admissible. In such cases, the Insured Person/s shall bear such expenses and claim reimbursement immediately after discharge from the Hospital.

V. The list of Network hospitals where we are having cash less arrangement would be made available to the Policy holder and subsequent amendments to the same would also be duly communicated by us/the TPA service provider.

VI. In case where initial covered Medical expenses were not expected to exceed the deductible but subsequently found to be exceeding the opted deductible, notification must be done immediately along with the copy of intimation made to other Insurer (if covered under any other Health Insurance Policy).

1.1 Reimbursement: Notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/ injury and name and address of the attending Medical Practitioner/ Hospital/ Nursing Home should be given to Us immediately on hospitalization/ injury/ death, failing which admission of claim would be based on the merits of the case at our discretion. The Insured Person/s shall after intimation as aforesaid, further submit at his/her own expense to the TPA as specified below

Sr No	Type of Claim	Prescribed Time Limit
1.	Reimbursement of hospitalization, Day care and pre hospitalization expenses	Within 30 days of date of discharge
2.	Reimbursement of post hospitalization expenses	Within 30 days from completion of post hospitalization treatment.

Documents to Be Submitted:

Claim form duly completed in all respects

Original Bills, Receipt and Discharge certificate/card from the Hospital.

Original Cash Memos from Hospital(s)/Chemist(s), supported by proper prescriptions.

IV. Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner / Surgeon demanding such Pathological tests.

V. Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.

VI. Attending Doctor's/Consultant's/Specialist's/-Anesthetist's original bill and receipt, and certificate regarding diagnosis.

VII. Medical Case History/Summary.

VIII. Original bills & receipts for claiming Ambulance Charges The Insured Person/s shall at any time as may be required authorize and permit the TPA and/or Company to obtain any further information or records from the Hospital, Medical Practitioner, Lab or other agency. in connection with the treatment relating to the claim.

IX. In case original documents being provided to any other Insurance Company or to a reimbursement provider, We shall accept verified photocopies of such document providers attested by such other Insurance Company/ reimbursement

The Company may call for additional documents / information and / or carry out verification on a case to case basis to ascertain the facts collect additional information/documents of the case to determine the extent of loss. Verification carried out will be done by professional Investigators or a member of the Service Provider and costs for such investigations shall be borne by the Company.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured/ Insured Person/s. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder respective TPA.

Claim Intimation as below:

Name: Medi Assist India TPA Pvt. Ltd.

Address 6 Contact Details: IBC Knowledge Park, Tower D, 4th Floor, BanerghaNa Main Road, Bangalore-560029

Toll Free number: 1800 425 9449

Email Address: info@mediassistindia.com

For Cashless Claims : Info@mediasslstindia.com Website Address: www.mediassistindia.com

Payment of Claims

Name: Paramount Health Services 6 Insurance TPA Pvt. Ltd. Address 6 Contact Details: A-442, Road no-28, Ramnagar, Wagle Industrial Estate, Thane(W), Mumbai, Thane, Maharashtra -400060

Toll Free number: 1800 102 7723

Website Address: www.paramounttpa.com

I. We shall be under no obligation to make any payment under this Policy unless We have received all the premium payments in full and all payments have been realized and We have been provided with the documentation and information. We have requested to establish the circumstances of the claim. its quantum or Our liability for it.

We will only make payment to You under this Policy. In the event of Your death, We will make payment to the Nominee (as named in the Policy Schedule)/ legal heir as the case may be.

III. Payments under this Policy shall only be made in Indian Rupees.

IV. Our liability to make payment under this policy will only begin when the Deductible as mentioned in Schedule is exceeded.

V. All admissible claims shall be assessed basis following order:

a) Basis of claim payment shall be aggregate of Medical expenses incurred for all hospitalization (s) incepting during each policy year payable under this Policy and which exceeds the Deductible applicable per policy year basis as mentioned in the Policy Schedule.

b) Any claim under this Policy shall be payable by Us only if the sum of the amount of covered Medical Expenses in respect to Hospitalisation(s) of Insured Person (on Individual basis in case of Individual Policy and on Family Floater basis in case of Family Floater Policy) exceeds the Deductible applicable on per year basis and all limits of reimbursement under other Health Insurance policy (if available) to the insured person/s have been exhausted.

c) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.

Note: In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents listed under condition and claim settlement advice, duly certified by the other insurer.

Time limit for submission of claim documents to the Company/ TPA:

Documents supporting the pre hospitalization and hospitalization claim must be submitted within 30 days from the date of discharge from the Hospital.

ii. Documents supporting the post hospitalization claim must be submitted within 15 days from completion of post hospitalization treatment.

iii. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person.

iv. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer or reimbursement provider, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer or reimbursement provider subject to satisfaction of the Company.

Claim Settlement (provision for Penal Interest):

The Company shall settle or reject a claim, as may be the case, within 30 days from the date of receipt of last necessary document.

In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.

However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest. in any case not later than 30 days from the date of receipt of last necessary document, In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.

iv. In case of delay beyond stipulated 45 days the Insurer shall be liable to pay interest at a rate 296 above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorization of cashless treatment or processing of claims other than cashless claims or both. as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

Claim settlement and claim rejection:

Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.

List of TPA link - <https://www.rahejaqbe.com/claims/health-claims>

List of Blacklisted hospitals - <https://www.rahejaqbe.com/hospital-locator>

GENERAL TERMS & CONDITIONS**Disclosure of Information:**

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

(Note: "Material facts" for the purpose of this policy shall mean all important, essential and relevant information sought by the company in the proposal form and other connected documents to enable him to take informed decision in the context of underwriting the risk)

Condition Precedent to Admission of Liability:

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

Material Change:

The Insured shall notify the Company in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each Renewal and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

Records to be Maintained:

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require under this Policy at any time during the Policy Period or until the final adjustment, if any and resolution of all Claims under this Policy.

No Constructive Notice:

Any knowledge or information of any circumstances or condition in relation to the Insured Person which is in the possession of the Company other than that expressly disclosed in the Proposal Form or otherwise in writing to, shall not be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

Complete Discharge:

Any payment to the insured person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or assignee, as the case may be, for any benefit under the policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

Notice & Communication:

Any notice, direction, instruction or any other communication related to the Policy should be made in writing. Such communication shall be sent to the address of the Company specified in the Policy Schedule.

The Company shall communicate to the Insured at the address mentioned in the schedule.

Territorial Limit:

All medical treatment for the purpose of this insurance will have to be taken in India only.

Multiple Policies:

In case of multiple policies taken by an insured during a period from the same or one or more insurers to indemnify treatment costs, the Insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the policy holder shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

Policyholder having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this policy.

If the amount to be claimed exceeds the sum insured under a single policy, the Insured person shall have the right to choose insurers from whom he/she wants to claim the balance amount.

IV. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

Fraud:

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this Policy shall be repaid by all person(s) named in the Policy Schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the policy on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries

Cancellation

- a) The policyholder may cancel this policy by giving 7 days written notice.
- b) In case the Policyholder requests cancellation of the Policy, where no claims are made under the Policy, the Company shall refund proportionate premium for the unexpired policy period on prorated basis.
- c) In case the Policyholder requests for cancellation of the Policy, where there are claims made under the Policy, then there shall be no refund of premium for the unexpired policy period.
- d) The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation by the insured person by giving 15 days' written notice. There would be no refund of premium upon cancellation on the abovementioned grounds.

Automatic change in Coverage under the policy:

The coverage for the Insured Person shall automatically terminate: In the case of his/ her (Insured Person) demise.

However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other Insured Persons may also apply to renew the Policy. In case, the Insured Person is minor, the Policy shall be renewed only through any one of his/her natural guardian or guardian appointed by Court. All relevant particulars in respect of such person (including his/her relationship with the Insured person) must be submitted to the Company along with the application. Provided no Claim has been made, and termination takes place on account of death of the Insured Person, pro-rata refund of premium of the deceased Insured Person for the balance period of the Policy will be effective.

Nomination:

The policy holder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policy holder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For claims settlement under reimbursement, the Company will pay the policy holder. In the event of death of policy holder, the company will pay the nominee (as named in the policy schedule/Policy Certificate/Endorsement if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policy holder whose discharge shall be treated as full and final of its liability under the policy.

Territorial Jurisdiction:

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

Migration:

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company policy by applying for migration of the policy 30 days before the premium due date of his/her existing policy as per extant guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on migration. For Detailed Guidelines on migration, kindly refer the link - https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf

Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the premium due date of his/her existing policy as per extant guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link - https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf

Renewal of Policy:

The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person provided that the policy is not withdrawn. The renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break-in Policy. Coverage is not available during the grace period.
- v. If not renewed within Grace Period after due renewal date, the Policy shall terminate.
- vi. No loading shall apply on renewals based on individual claims experience

Possibility of Revision of Terms of the Policy Including the Premium Rates:

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified before the changes are effected.

Free look period:

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of thirty days from date of receipt of the Policy, whether received electronically or otherwise, to review the terms and conditions of the Policy. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or

iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

Alterations in the Policy:

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved, evidenced by a written endorsement signed and stamped by the Company.

Change of Sum Insured:

Sum insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh for the incremental portion of the sum insured.

Terms and conditions of the Policy:

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

Electronic Transactions:

The Insured agrees to adhere to and comply with policy terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

Sales through such electronic transactions shall ensure that all conditions of Section 41 of the Insurance Act, 1938 prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to the Insured. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated/ confirmed by the Insured.

Disclaimer: This is only a summary of the product features. The actual benefits shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.

For more details on risk factors, terms and conditions, read the sales brochure carefully before concluding a sale.

IRDA Regulation : This Policy is subject to regulation Master Circular on Operations and Allied Matters of Insurers 2024 - Health Insurance & Insurance Regulatory and Development Authority of India (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 or any amendment thereof from time to time.
Prohibition of Rebates: Section 41 of the Insurance Act, 1938 (and amendments thereof)

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Annexure I – Indicative Day Care Procedure List

Sr No	Procedure Name	Sr No	Procedure Name
1	Coronary Angiography	40	Adenoidectomy
2	Insert Non - Tunnel Cv Cath	41	Labyrinthectomy For Severe Vertigo
3	Insert Picc Cath (Peripherally Inserted Central Catheter)	42	Stapedectomy Under Ga
4	Replace Picc Cath (Peripherally Inserted Central Catheter)	43	Stapedectomy Under La
5	Insertion Catheter, Intra Anterior	44	Tympanoplasty (Type IV)
6	Insertion Of Portacath	45	Endolymphatic Sac Surgery For Meniere's Disease
7	Suturing Lacerated Lip	46	Turbinectomy
8	Suturing Oral Mucosa	47	Endoscopic Stapedectomy
9	Oral Biopsy In Case Of Abnormal Tissue Presentation	48	Incision And Drainage Of Perichondritis
10	Myringotomy With Grommet Insertion	49	Septoplasty
11	Tympanoplasty (closure Of An Eardrum Perforation reconstruction Of The Auditory Ossicles)	50	Vestibular Nerve Section
12	Removal Of A Tympanic Drain	51	Thyroplasty Type I
13	Keratoses Removal Under Ga	52	Pseudocyst Of The Pinna - Excision
14	Operations On The Turbinates (nasal Concha)	53	Incision And Drainage - Haematoma Auricle
15	Removal Of Keratoses Obturans	54	Tympanoplasty (Type II)
16	Stapedotomy To Treat Various Lesions In Middle Ear	55	Reduction Of Fracture Of Nasal Bone
17	Revision Of A Stapedectomy	56	Thyroplasty (Type II)
18	Other Operations On The Auditory Ossicles	57	Tracheostomy
19	Myringoplasty (post-aura/endaural Approach As Well As Simple Type-i Tympanoplasty)	58	Excision Of Angioma Septum
20	Fenestration Of The Inner Ear	59	Turbinoectomy
21	Revision Of A Fenestration Of The Inner Ear	60	Incision & Drainage Of Retro Pharyngeal Abscess
22	Palatoplasty	61	Uvulo Palato Pharyngo Plasty
23	Transoral Incision And Drainage Of A Pharyngeal Abscess	62	Adenoidectomy With Grommet Insertion
24	Tonsillectomy Without Adenoidectomy	63	Adenoidectomy Without Grommet Insertion
25	Tonsillectomy With Adenoidectomy	64	Vocal Cord Lateralisation Procedure
26	Excision And Destruction Of A Lingual Tonsil	65	Incision & Drainage Of Para Pharyngeal Abscess
27	Revision Of A Tympanoplasty	66	Tracheoplasty
28	Other Microsurgical Operations On The Middle Ear	67	Cholecystectomy
29	Incision Of The Mastoid Process And Middle Ear	68	Choledochal-jejunostomy
30	Mastoidectomy	69	Duodenostomy
31	Reconstruction Of The Middle Ear	70	Gastrostomy
32	Other Excisions Of The Middle And Inner Ear	71	Exploration Common Bile Duct
33	Incision (opening) And Destruction (elimination) Of The Inner Ear	72	Esophagoscopy.
34	Other Operations On The Middle And Inner Ear	73	Gastrosopy
		74	Duodenoscopy with Polypectomy
		75	Removal of Foreign Body
		76	Diathermy Of Bleeding Lesions

35	Excision And Destruction Of Diseased Tissue Of The Nose	77	Pancreatic Pseudocyst Eus & Drainage
36	Other Operations On The Nose	78	Rf Ablation For Barrett's Oesophagus
37	Nasal Sinus Aspiration	79	Ercp And Papillotomy
38	Foreign Body Removal From Nose	80	Esophagoscope And Sclerosant Injection
39	Other Operations On The Tonsils And Adenoids	81	Eus + Submucosal Resection
82	Construction Of Gastrostomy Tube	130	Infected Lipoma Excision
83	Eus + Aspiration Pancreatic Cyst	131	Maximal Anal Dilatation
84	Small Bowel Endoscopy (therapeutic)	132	Piles
85	Colonoscopy ,lesion Removal	133	A) Injection Sclerotherapy
86	ERCP	134	B) Piles Banding
87	Colonoscopy Stenting Of Stricture	135	Liver Abscess- Catheter Drainage
88	Percutaneous Endoscopic Gastrostomy	136	Fissure In Ano- Fissurectomy
89	Eus And Pancreatic Pseudo Cyst Drainage	137	Fibroadenoma Breast Excision
90	ERCP And Choledochoscopy	138	Oesophageal Varices Sclerotherapy
91	Proctosigmoidoscopy Volvulus Detorsion	139	ERCP - Pancreatic Duct Stone Removal
92	ERCP And Sphincterotomy	140	Perianal Abscess I&d
93	Esophageal Stent Placement	141	Perianal Hematoma Evacuation
94	ERCP + Placement Of Biliary Stents	142	Ugi Scopy And Polypectomy Oesophagus
95	Sigmoidoscopy W / Stent	143	Breast Abscess I& D
96	Eus + Coeliac Node Biopsy	144	Feeding Gastrostomy
97	Ugi Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers	145	Oesophagoscopy And Biopsy Of Growth Oesophagus
98	Incision Of A Pilonidal Sinus / Abscess	146	ERCP - Bile Duct Stone Removal
99	Fissure In Ano Sphincterotomy	147	Ileostomy Closure
100	Surgical Treatment Of A Varicocele And A Hydrocele Of the Spermatic Cord	148	Colonoscopy
		149	Polypectomy Colon
101	Orchidopexy	150	Splenic Abscesses Laparoscopic Drainage
102	Abdominal Exploration In Cryptorchidism	151	Ugi Scopy And Polypectomy Stomach
103	Surgical Treatment Of Anal Fistulas	152	Rigid Oesophagoscopy For Fb Removal
104	Division Of The Anal Sphincter (sphincterotomy)	153	Feeding Jejunostomy
105	Epididymectomy	154	Colostomy
106	Incision Of The Breast Abscess	155	Ileostomy
107	Operations On The Nipple	156	Colostomy Closure
108	Excision Of Single Breast Lump	157	Submandibular Salivary Duct Stone Removal
109	Incision And Excision Of Tissue In The Perianal Region	158	Pneumatic Reduction Of Intussusception
110	Surgical Treatment Of Hemorrhoids	159	Varicose Veins Legs - Injection Sclerotherapy
111	Other Operations On The Anus	160	Rigid Oesophagoscopy For Plummer Vinson Syndrome
112	Ultrasound Guided Aspirations	161	Pancreatic Pseudocysts Endoscopic Drainage
113	Sclerotherapy, Etc	162	Zadek's Nail Bed Excision
114	Laparotomy For Grading Lymphoma With Splenectomy.	163	Subcutaneous Mastectomy
115	Laparotomy For Grading Lymphoma with Liver Biopsy	164	Excision Of Ranula Under Ga

116	Laparotomy For Grading Lymphoma with Lymph Node Biopsy	165	Rigid Oesophagoscopy For Dilation Of Benign Strictures
117	Therapeutic Laparoscopy With Laser	166	Eversion Of Sac
118	Appendicectomy With Drainage	167	Unilateral
119	Appendicectomy without Drainage	168	Bilateral
120	Infected Keloid Excision	169	Lord's Plication
121	Axillary Lymphadenectomy	170	Jaboulay's Procedure
122	Wound Debridement And Cover	171	Scrotoplasty
123	Abscess-decompression	172	Circumcision For Trauma
124	Cervical Lymphadenectomy	173	Meatoplasty
125	Infected Sebaceous Cyst	174	Intersphincteric Abscess Incision And Drainage
126	Inguinal Lymphadenectomy	175	Psoas Abscess Incision And Drainage
127	Incision And Drainage Of Abscess	176	Thyroid Abscess Incision And Drainage
128	Suturing Of Lacerations	177	Tips Procedure For Portal Hypertension
129	Scalp Suturing	178	Esophageal Growth Stent
180	Tru Cut Liver Biopsy	179	Pair Procedure Of Hydatid Cyst Liver
181	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour	228	Laparoscopic Paraovarian Cyst Excision
		229	Uterine Artery Embolization
182	Excision Of Cervical Rib	230	Laparoscopic Cystectomy
183	Laparoscopic Reduction Of Intussusception	231	Hymenectomy(Imperforate Hymen)
184	Microdochectomy Breast	232	Endometrial Ablation
185	Surgery For Fracture Penis	233	Vaginal Wall Cyst Excision
186	Sentinel Node Biopsy	234	Vulval Cyst Excision
187	Parastomal Hernia	235	Laparoscopic Paratubal Cyst Excision
188	Revision Colostomy	236	Repair Of Vagina (Vaginal Atresia)
189	Prolapsed Colostomy- Correction	237	Hysteroscopy, Removal Of Myoma
190	Testicular Biopsy	238	Turbt
191	Laparoscopic Cardiomyotomy(Hellers)	239	Ureterocoele Repair - Congenital Internal
192	Sentinel Node Biopsy Malignant Melanoma	240	Vaginal Mesh For Pop
193	Laparoscopic Pyloromyotomy(Ramstedt)	241	Laparoscopic Myomectomy
194	Operations On Bartholin's Glands (cyst)	242	Surgery For Sui
195	Incision Of The Ovary	243	Repair Recto- Vagina Fistula
196	Insufflations Of The Fallopian Tubes	244	Pelvic Floor Repair(Excluding Fistula Repair)
197	Other Operations On The Fallopian Tube	245	URS + LL
198	Dilatation Of The Cervical Canal	246	Laparoscopic Oophorectomy
199	Conisation Of The Uterine Cervix	247	Normal Vaginal Delivery And Variants
200	Therapeutic Curettage With Colposcopy.	248	Facial Nerve Glycerol Rhizotomy
201	Therapeutic Curettage With Biopsy	249	Spinal Cord Stimulation
202	Therapeutic Curettage With Diathermy	250	Motor Cortex Stimulation
203	Therapeutic Curettage With Cryosurgery	251	Stereotactic Radiosurgery
204	Laser Therapy Of Cervix For Various Lesions Of Uterus	252	Percutaneous Cordotomy
205	Other Operations On The Uterine Cervix	253	Intrathecal Baclofen Therapy

206	Incision Of The Uterus (hysterectomy)	254	Entrapment Neuropathy Release
207	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas	255	Diagnostic Cerebral Angiography
		256	Vp Shunt
208	Incision Of Vagina	257	Ventriculoatrial Shunt
209	Incision Of Vulva	258	Radiotherapy For Cancer
210	Culdotomy	259	Cancer Chemotherapy
211	Salpingo-oophorectomy Via Laparotomy	260	IV Push Chemotherapy
212	Endoscopic Polypectomy	261	HBI - Hemibody Radiotherapy
213	Hysteroscopic Removal Of Myoma	262	Infusional Targeted Therapy
214	D&C	263	SRT - Stereotactic Arc Therapy
215	Hysteroscopic Resection Of Septum	264	Sc Administration Of Growth Factors
216	Thermal Cauterisation Of Cervix	265	Continuous Infusional Chemotherapy
217	Mirena Insertion	266	Infusional Chemotherapy
218	Hysteroscopic Adhesiolysis	267	CCRT - Concurrent Chemo + Rt
219	Leep	268	2D Radiotherapy
220	Cryocauterisation Of Cervix	269	3D Conformal Radiotherapy
221	Polypectomy Endometrium	270	IGRT - Image Guided Radiotherapy
222	Hysteroscopic Resection Of Fibroid	271	IMRT - Step & Shoot
223	Lletz	272	Infusional Bisphosphonates
224	Conization	273	IMRT - DMLC
225	Polypectomy Cervix	274	Rotational Arc Therapy
226	Hysteroscopic Resection Of Endometrial Polyp	275	Tele Gamma Therapy
227	Vulval Wart Excision	276	FSRT - Fractionated Srt
278	SBRT - Stereotactic Body Radiotherapy	277	VMAT - Volumetric Modulated Arc Therapy
279	Helical Tomotherapy	324	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
280	SRS - Stereotactic Radiosurgery		
281	X - Knife Srs	325	Free Skin Transplantation, Donor Site
282	Gammaknife Srs	326	Free Skin Transplantation, Recipient Site
283	TBI - Total Body Radiotherapy	327	Revision Of Skin Plasty
284	Intraluminal Brachytherapy	328	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues
285	TSET - Total Electron Skin Therapy	329	Chemosurgery To The Skin
286	Extracorporeal Irradiation Of Blood Products	330	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues
287	Telecobalt Therapy		
288	Telescesium Therapy	331	Reconstruction Of Deformity/defect In Nail Bed
289	External Mould Brachytherapy	332	Excision Of Bursitis
290	Interstitial Brachytherapy	333	Tennis Elbow Release
291	Intracavity Brachytherapy	334	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue

292	3D Brachytherapy		
293	Implant Brachytherapy	335	Partial Glossectomy
294	Intravesical Brachytherapy	336	Glossectomy
295	Adjuvant Radiotherapy	337	Reconstruction Of The Tongue
296	Afterloading Catheter Brachytherapy	338	Other Operations On The Tongue
297	Conditioning Radiotherapy For Bmt	339	Surgery For Cataract
298	Nerve Biopsy	340	Incision Of Tear Glands
299	Muscle Biopsy	341	Other Operations On The Tear Ducts
300	Epidural Steroid Injection	342	Incision Of Diseased Eyelids
301	Extracorporeal Irradiation To The Homologous Bone Grafts	343	Excision And Destruction Of Diseased Tissue Of The Eyelid
302	Radical Chemotherapy	344	Operations On The Canthus And Epicanthus
303	Neoadjuvant Radiotherapy	345	Corrective Surgery For Entropion And Ectropion
304	LDR Brachytherapy	346	Corrective Surgery For Blepharoptosis
305	Palliative Radiotherapy	347	Removal Of A Foreign Body From The Conjunctiva
306	Radical Radiotherapy	348	Removal Of A Foreign Body From The Cornea
307	Palliative Chemotherapy	349	Incision Of The Cornea
308	Template Brachytherapy	350	Operations For Pterygium
309	Neoadjuvant Chemotherapy	351	Other Operations On The Cornea
310	Adjuvant Chemotherapy	352	Removal Of A Foreign Body From The Lens Of The Eye
311	Induction Chemotherapy	353	Removal Of A Foreign Body From The Posterior Chamber Of The Eye
312	Consolidation Chemotherapy		
313	Maintenance Chemotherapy	354	Removal Of A Foreign Body From The Orbit And Eyeball
314	HDR Brachytherapy	355	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (bilateral)
315	Incision And Lancing Of A Salivary Gland And A Salivary Duct		
316	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct	356	Correction Of Eyelid Ptosis By Fascia Lata Graft (bilateral)
		357	Diathermy/cryotherapy To Treat Retinal Tear
317	Resection Of A Salivary Gland	358	Anterior Chamber Paracentesis.
318	Reconstruction Of A Salivary Gland And A Salivary Duct	359	Anterior Chamber Cyclodiathermy
319	Other Operations On The Salivary Glands And Salivary Ducts	360	Anterior Chamber Cyclocryotherapy
320	Other Incisions Of The Skin And Subcutaneous Tissues	361	Anterior Chamber Goniotomy
321	Surgical Wound Toilet (wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues	362	Anterior Chamber Trabeculotomy
		363	Anterior Chamber Filtering
322	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues	364	Allied Operations to Treat Glaucoma
		365	Enucleation Of Eye Without Implant
323	Other Excisions Of The Skin And Subcutaneous Tissues	366	Dacryocystorhinostomy For Various Lesions Of

			Lacrimal Gland
367	Laser Photocoagulation To Treat Retinal Tear	416	Remove/graft Leg Bone Lesion
368	Biopsy Of Tear Gland	417	Repair/graft Achilles Tendon
369	Treatment Of Retinal Lesion	418	Remove Of Tissue Expander
370	Surgery For Meniscus Tear	419	Biopsy Elbow Joint Lining
371	Incision On Bone, Septic And Aseptic	420	Removal Of Wrist Prosthesis
372	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis	421	Biopsy Finger Joint Lining
372	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis	422	Tendon Lengthening
373	Suture and Other Operations On Tendons And Tendon Sheath	423	Treatment of Shoulder Dislocation
374	Reduction of Dislocation Under Ga	424	Lengthening of Hand Tendon
375	Arthroscopic Knee Aspiration	425	Removal of Elbow Bursa
376	Surgery For Ligament Tear	426	Fixation of Knee Joint
377	Surgery For Hemoarthrosis/pyoarthrosis	427	Treatment of Foot Dislocation
378	Removal Of Fracture Pins/nails	428	Surgery of Bunion
379	Removal Of Metal Wire	429	Tendon Transfer Procedure
380	Closed Reduction On Fracture, Luxation	430	Removal of Knee Cap Bursa
381	Reduction Of Dislocation Under Ga	431	Treatment of Fracture of Ulna
382	Epiphyseolysis With Osteosynthesis	432	Treatment of Scapula Fracture
383	Excision Of Various Lesions In Coccyx	433	Removal of Tumor of Arm Under GA
384	Arthroscopic Repair Of Acl Tear Knee	434	Removal of Tumor of Arm under RA
385	Closed Reduction Of Minor Fractures	435	Removal of Tumor of Elbow Under GA
386	Arthroscopic Repair Of Pcl Tear Knee	436	Removal of Tumor of Elbow Under RA
387	Tendon Shortening	437	Repair of Ruptured Tendon
388	Arthroscopic Meniscectomy - Knee	438	Decompress Forearm Space
389	Treatment of Clavicle Dislocation	439	Revision Of Neck Muscle (torticollis Release)
390	Haemarthrosis Knee- Lavage	440	Lengthening of Thigh Tendons
391	Abscess Knee Joint Drainage	441	Treatment Fracture of Radius & Ulna
392	Carpal Tunnel Release	442	Repair of Knee Joint
393	Closed Reduction of Minor Dislocation	443	External Incision and Drainage in The Region of The Mouth.
394	Repair of Knee Cap Tendon	444	External Incision and Drainage in the Region of the Jaw.
395	Orif With K Wire Fixation- Small Bones	445	External Incision and Drainage in the Region of the Face.
396	Release of Midfoot Joint	446	Incision of The Hard and Soft Palate
397	Orif With Plating- Small Long Bones	447	Excision and Destruction of Diseased Hard Palate
398	Implant Removal Minor	448	Excision and Destruction of Diseased Soft Palate
399	K Wire Removal	449	Incision, Excision and Destruction in The Mouth
400	Closed Reduction and External Fixation	450	Other Operations in The Mouth
401	Arthrotomy Hip Joint	451	Excision of Fistula-in-ano
402	Syme's Amputation	452	Excision Juvenile Polyps Rectum

403	Arthroplasty	453	Vaginoplasty
404	Partial Removal of Rib	454	Dilatation of Accidental Caustic Stricture Oesophageal
405	Treatment of Sesamoid Bone Fracture	455	Presacral Teratomas Excision
406	Shoulder Arthroscopy / Surgery	456	Removal of Vesical Stone
407	Elbow Arthroscopy	457	Excision Sigmoid Polyp
408	Amputation of Metacarpal Bone	458	Sternomastoid Tenotomy
409	Release of Thumb Contracture	459	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
410	Incision Of Foot Fascia	460	Excision Of Soft Tissue Rhabdomyosarcoma
411	Partial Removal Of Metatarsal	461	Mediastinal Lymph Node Biopsy
412	Repair / Graft Of Foot Tendon	462	High Orchidectomy For Testis Tumours
413	Revision/removal Of Knee Cap	463	Excision Of Cervical Teratoma
414	Amputation Follow-up Surgery	464	Rectal-myomectomy
415	Exploration Of Ankle Joint	465	Rectal Prolapse (delorme's Procedure)
466	Detorsion Of Torsion Testis	516	Operations On The Foreskin
467	Eua + Biopsy Multiple Fistula In Ano	517	Local Excision And Destruction Of Diseased Tissue Of The Penis
468	Construction Skin Pedicle Flap	517 518	Local Excision And Destruction Of Diseased Tissue Of The Penis
469	Gluteal Pressure Ulcer-excision		Amputation Of The Penis
470	Muscle-skin Graft, Leg	519	Other Operations On The Penis
471	Removal Of Bone For Graft	520	Cystoscopical Removal Of Stones
472	Muscle-skin Graft Duct Fistula	521	Lithotripsy
473	Removal Cartilage Graft	522	Biopsy Oftemporal Artery For Various Lesions
474	Myocutaneous Flap	523	External Arterio-venous Shunt
475	Fibro Myocutaneous Flap	524	Av Fistula - Wrist
476	Breast Reconstruction Surgery After Mastectomy	525	Ursl With Stenting
477	Sling Operation For Facial Palsy	526	Ursl With Lithotripsy
478	Split Skin Grafting Under Ra	527	Cystoscopic Litholapaxy
479	Wolfe Skin Graft	528	Eswl
480	Plastic Surgery To The Floor Of The Mouth Under Ga	529	Bladder Neck Incision
481	Thoracoscopy And Lung Biopsy	530	Cystoscopy & Biopsy
482	Excision Of Cervical Sympathetic Chain Thoracoscopic	531	Cystoscopy And Removal Of Polyp
483	Laser Ablation Of Barrett's Oesophagus	532	Suprapubic Cystostomy
484	Pleurodesis	533	Percutaneous Nephrostomy
485	Thoracoscopy And Pleural Biopsy	534	Cystoscopy And "sling" Procedure
486	Ebus + Biopsy	535	Tuna- Prostate
487	Thoracoscopy Ligation Thoracic Duct	536	Excision Of Urethral Diverticulum
488	Thoracoscopy Assisted Empyema Drainage	537	Removal Of Urethral Stone
489	Haemodialysis	538	Excision Of Urethral Prolapse
490	Lithotripsy/nephrolithotomy For Renal Calculus	539	Mega-ureter Reconstruction
491	Excision Of Renal Cyst	540	Kidney Renoscopy And Biopsy

492	Drainage Of Pyonephrosis Abscess	541	Ureter Endoscopy And Treatment
493	Drainage Of Perinephric Abscess	542	Vesico Ureteric Reflux Correction
494	Incision Of The Prostate	543	Surgery For Pelvi Ureteric Junction Obstruction
495	Transurethral Excision And Destruction Of Prostate Tissue	544	Anderson Hynes Operation
496	Transurethral And Percutaneous Destruction Of Prostate Tissue	545	Kidney Endoscopy And Biopsy
497	Open Surgical Excision And Destruction Of Prostate Tissue	546	Paraphimosis Surgery
498	Radical Prostatovesiculectomy	547	Injury Prepuce- Circumcision
499	Other Excision And Destruction Of Prostate Tissue	548	Frenular Tear Repair
500	Operations On The Seminal Vesicles	549	Meatotomy For Meatal Stenosis
501	Incision And Excision Of Periprostic Tissue	550	Surgery For Fournier's Gangrene Scrotum
502	Other Operations On The Prostate	551	Surgery Filarial Scrotum
503	Incision Of The Scrotum And Tunica Vaginalis Testis	552	Surgery For Watering Can Perineum
504	Operation On A Testicular Hydrocele	553	Repair Of Penile Torsion
505	Excision And Destruction Of Diseased Scrotal Tissue	554	Drainage Of Prostate Abscess
506	Other Operations On The Scrotum And Tunica Vaginalis Testis	555	Orchiectomy
507	Incision Of The Testes	556	Cystoscopy And Removal Of Fb
508	Excision And Destruction Of Diseased Tissue Of The Testes	557	RF Ablation Heart
509	Unilateral Orchiectomy	558	RF Ablation Uterus
510	Bilateral Orchiectomy	559	RF Ablation Varicose Veins
511	Surgical Repositioning Of An Abdominal Testis	560	Renal Angiography
512	Reconstruction Of The Testis	561	Peripheral Angiography
513	Implantation, Exchange And Removal Of A Testicular Prosthesis	562	Percutaneous nephrolithotomy (PCNL)
514	Other Operations On The Testis	563	Laryngoscopy Direct Operative with Biopsy
515	Excision In The Area Of The Epididymis	564	Treatment of Fracture of Long Bones
565	Treatment of Fracture of Short Bones	576	Amputation at Shoulder and Upper Arm Level
566	Treatment of Fracture of Foot	577	Amputation at Elbow Joint
567	Treatment of Fracture of Hand	578	Amputation at forearm Level
568	Treatment of Fracture of Wrist	579	Amputation at Wrist Level
569	Treatment of Fracture of Ankle	580	Amputation at Hip Joint Level
570	Treatment of Fracture of Clavicle	581	Amputation at Hip & Thigh Level
571	Amputation of Ear	582	Amputation at Knee Joint
572	Amputation of Nose	583	Amputation at Toe
573	Amputation of Breast	584	Amputation at Midfoot Level
574	Amputation of Genital Organs	585	Chalazion Surgery
575	Amputation at Shoulder Joint	586	Circumcision Surgery

Annexure II

Premium Rates (Excluding GST)

The Final Premium Rates for each of the SI/ Deductible options (amounts in INR) under different age bands (in years) for Individual (1A) and Floater combinations are mentioned below:

Family type	
1A	1 Adult
2A	2 Adults
3A	3 Adults
4A	4 Adults
1A+1C	1 Adult + 1 Child
1A+2C	1 Adult + 2 Children
1A+3C	1 Adult + 3 Children
2A+1C	2 Adults + 1 Child
2A+2C	2 Adults + 2 Children
2A+3C	2 Adults + 3 Children
3A+1C	3 Adults + 1 Child
3A+2C	3 Adults + 2 Children
3A+3C	3 Adults + 3 Children
4A+1C	4 Adults + 1 Child
4A+2C	4 Adults + 2 Children
4A+3C	4 Adults + 3 Children

Under 1 year		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1 C	1A+2 C	1A+3 C	2A+1 C	2A+2 C	2A+3 C	3A+1 C	3A+2 C	3A+3 C	4A+1 C	4A+2 C	4A+3 C
1,00,000	2,00,000	1,419	2,269	2,689	3,399	1,919	2,759	3,539	2,619	3,469	4,099	3,329	3,889	4,659	3,749	4,449	5,229
1,00,000	3,00,000	1,569	2,509	2,969	3,749	2,119	3,049	3,899	2,889	3,829	4,529	3,669	4,289	5,149	4,139	4,919	5,769
1,00,000	4,00,000	1,629	2,599	3,079	3,889	2,199	3,159	4,049	2,999	3,969	4,689	3,809	4,449	5,329	4,289	5,089	5,979
1,00,000	5,00,000	1,659	2,639	3,129	3,949	2,239	3,219	4,109	3,049	4,029	4,769	3,869	4,519	5,419	4,359	5,179	6,079
2,00,000	2,00,000	1,209	1,929	2,289	2,889	1,629	2,349	3,009	2,229	2,949	3,489	2,829	3,309	3,969	3,189	3,789	4,449
2,00,000	3,00,000	1,409	2,249	2,669	3,369	1,899	2,739	3,499	2,599	3,439	4,059	3,299	3,849	4,619	3,709	4,409	5,179
2,00,000	4,00,000	1,519	2,419	2,869	3,619	2,049	2,949	3,769	2,799	3,699	4,369	3,549	4,149	4,969	3,999	4,749	5,569

2,00,000	5,00,000	1,579	2,519	2,979	3,759	2,12 9	3,05 9	3,90 9	2,89 9	3,83 9	4,53 9	3,67 9	4,29 9	5,15 9	4,14 9	4,92 9	5,77 9
2,00,000	7,50,000	1,639	2,599	3,089	3,889	2,19 9	3,16 9	4,04 9	3,00 9	3,96 9	4,68 9	3,80 9	4,44 9	5,32 9	4,28 9	5,08 9	5,96 9
2,00,000	10,00,000	1,669	2,649	3,129	3,939	2,23 9	3,20 9	4,09 9	3,04 9	4,01 9	4,74 9	3,85 9	4,50 9	5,39 9	4,34 9	5,14 9	6,04 9
3,00,000	2,00,000	649	1,039	1,229	1,549	879	1,25 9	1,60 9	1,19 9	1,57 9	1,86 9	1,51 9	1,76 9	2,11 9	1,70 9	2,02 9	2,37 9
3,00,000	3,00,000	759	1,209	1,429	1,809	1,01 9	1,46 9	1,87 9	1,39 9	1,83 9	2,17 9	1,76 9	2,06 9	2,47 9	1,98 9	2,35 9	2,76 9
3,00,000	4,00,000	809	1,289	1,519	1,919	1,08 9	1,55 9	1,99 9	1,47 9	1,95 9	2,30 9	1,87 9	2,18 9	2,62 9	2,11 9	2,50 9	2,93 9
3,00,000	5,00,000	839	1,329	1,579	1,979	1,12 9	1,61 9	2,05 9	1,53 9	2,01 9	2,38 9	1,93 9	2,26 9	2,71 9	2,18 9	2,58 9	3,03 9
3,00,000	7,50,000	879	1,389	1,639	2,059	1,17 9	1,67 9	2,14 9	1,59 9	2,09 9	2,47 9	2,01 9	2,35 9	2,81 9	2,26 9	2,68 9	3,15 9
3,00,000	10,00,000	899	1,409	1,669	2,089	1,19 9	1,70 9	2,17 9	1,62 9	2,13 9	2,51 9	2,04 9	2,38 9	2,85 9	2,29 9	2,72 9	3,19 9
3,00,000	15,00,000	919	1,429	1,679	2,109	1,21 9	1,72 9	2,18 9	1,63 9	2,14 9	2,52 9	2,05 9	2,39 9	2,86 9	2,31 9	2,73 9	3,19 9
3,00,000	20,00,000	949	1,459	1,719	2,139	1,24 9	1,75 9	2,22 9	1,67 9	2,18 9	2,56 9	2,09 9	2,43 9	2,90 9	2,34 9	2,77 9	3,24 9
4,00,000	2,00,000	449	719	849	1,069	609	869	1,10 9	829	1,08 9	1,28 9	1,04 9	1,21 9	1,45 9	1,17 9	1,39 9	1,63 9
4,00,000	3,00,000	509	809	959	1,209	689	979	1,24 9	929	1,22 9	1,44 9	1,17 9	1,37 9	1,64 9	1,32 9	1,57 9	1,84 9
4,00,000	4,00,000	549	869	1,029	1,289	739	1,05 9	1,34 9	999	1,31 9	1,55 9	1,26 9	1,47 9	1,76 9	1,42 9	1,68 9	1,97 9
4,00,000	5,00,000	569	899	1,059	1,339	759	1,08 9	1,38 9	1,03 9	1,35 9	1,60 9	1,30 9	1,52 9	1,82 9	1,46 9	1,73 9	2,03 9
4,00,000	7,50,000	599	939	1,109	1,389	799	1,13 9	1,44 9	1,07 9	1,41 9	1,66 9	1,35 9	1,58 9	1,89 9	1,52 9	1,80 9	2,11 9
4,00,000	10,00,000	619	969	1,139	1,419	819	1,15 9	1,47 9	1,10 9	1,44 9	1,70 9	1,38 9	1,61 9	1,92 9	1,55 9	1,84 9	2,15 9
4,00,000	15,00,000	649	999	1,169	1,459	849	1,19 9	1,50 9	1,13 9	1,48 9	1,73 9	1,42 9	1,65 9	1,96 9	1,59 9	1,88 9	2,19 9
4,00,000	20,00,000	669	1,019	1,189	1,469	869	1,20 9	1,52 9	1,15 9	1,49 9	1,75 9	1,43 9	1,66 9	1,97 9	1,60 9	1,89 9	2,20 9
5,00,000	2,00,000	349	559	659	829	469	679	859	639	849	999	809	949	1,12 9	909	1,07 9	1,26 9
5,00,000	3,00,000	399	629	749	939	539	769	979	729	959	1,12 9	919	1,07 9	1,28 9	1,03 9	1,22 9	1,43 9
5,00,000	4,00,000	429	679	799	1,009	579	819	1,04 9	779	1,02 9	1,20 9	989	1,14 9	1,36 9	1,10 9	1,30 9	1,53 9
5,00,000	5,00,000	449	709	839	1,049	599	859	1,08 9	809	1,06 9	1,25 9	1,02 9	1,19 9	1,42 9	1,14 9	1,36 9	1,59 9
5,00,000	7,50,000	479	749	879	1,099	639	899	1,14 9	859	1,11 9	1,31 9	1,07 9	1,25 9	1,49 9	1,20 9	1,42 9	1,67 9
5,00,000	10,00,000	499	769	909	1,129	659	929	1,17 9	889	1,15 9	1,35 9	1,10 9	1,28 9	1,53 9	1,23 9	1,46 9	1,71 9
5,00,000	15,00,000	519	789	919	1,149	679	949	1,18 9	899	1,16 9	1,36 9	1,11 9	1,29 9	1,54 9	1,25 9	1,47 9	1,71 9

5,00,000	20,00,000	549	819	959	1,179	709	979	1,229	939	1,209	1,409	1,159	1,339	1,589	1,289	1,519	1,769
5,00,000	95,00,000	919	1,189	1,319	1,549	1,079	1,349	1,589	1,299	1,569	1,769	1,519	1,699	1,949	1,659	1,879	2,119
7,50,000	2,00,000	219	349	409	519	299	419	539	399	529	619	509	589	699	569	669	789
7,50,000	3,00,000	249	389	459	579	339	479	599	449	589	699	569	659	789	639	759	889
7,50,000	4,00,000	269	419	499	619	359	509	649	489	639	749	609	709	849	679	809	949
7,50,000	5,00,000	279	439	509	639	369	529	659	499	649	769	629	729	869	699	829	969
7,50,000	7,50,000	299	459	539	669	399	549	699	529	679	799	659	759	909	739	869	1,009
7,50,000	10,00,000	319	489	569	699	419	579	729	549	709	839	689	789	939	769	899	1,049
7,50,000	15,00,000	349	519	599	739	449	609	759	589	749	869	719	829	979	809	939	1,089
7,50,000	20,00,000	369	539	619	749	469	629	779	599	759	889	739	839	989	819	949	1,099
10,00,000	2,00,000	169	269	319	399	229	329	409	309	399	479	389	449	539	439	519	599
10,00,000	3,00,000	179	279	329	409	239	339	429	319	419	499	409	469	559	449	539	629
10,00,000	4,00,000	199	309	369	449	269	369	469	359	459	539	449	519	619	499	589	689
10,00,000	5,00,000	209	319	379	469	279	389	489	369	479	559	459	539	639	519	609	709
10,00,000	7,50,000	219	329	389	479	289	399	499	379	489	569	469	539	639	519	609	709
10,00,000	10,00,000	239	359	409	509	309	419	529	399	519	599	499	569	679	559	649	749
10,00,000	15,00,000	259	369	429	519	329	439	539	419	529	609	509	589	689	569	659	759
10,00,000	20,00,000	289	409	459	559	359	469	579	449	569	649	549	619	729	609	699	799
10,00,000	90,00,000	639	759	809	909	709	819	929	799	919	999	899	969	1,079	959	1,049	1,149
15,00,000	10,00,000	179	259	299	359	229	309	379	289	369	429	359	409	479	399	459	529
15,00,000	15,00,000	199	279	319	379	249	319	389	309	379	439	369	419	489	409	469	539
15,00,000	20,00,000	229	309	349	409	279	359	429	339	419	479	409	459	529	449	509	579
15,00,000	25,00,000	249	329	369	429	299	369	439	359	429	489	419	469	539	459	519	589
15,00,000	30,00,000	279	359	399	459	329	409	479	389	469	529	459	509	579	499	559	629
15,00,000	40,00,000	329	409	449	509	379	459	529	439	519	579	509	559	629	549	609	679
15,00,000	50,00,000	379	459	499	559	429	509	579	489	569	629	559	609	679	599	659	729
15,00,000	75,00,000	499	579	619	679	549	619	689	609	679	739	669	719	789	709	769	839

15,00,000	1,00,00,000	629	709	749	809	679	759	829	739	819	879	809	859	929	849	909	979
20,00,000	15,00,000	189	259	299	349	229	299	359	289	359	409	349	389	459	379	439	499
20,00,000	20,00,000	219	299	329	389	269	339	399	329	399	449	379	429	499	419	479	549
20,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
20,00,000	30,00,000	269	349	379	439	319	389	449	379	449	499	429	479	549	469	529	599
20,00,000	40,00,000	319	399	429	489	369	439	499	429	499	549	479	529	599	519	579	649
20,00,000	50,00,000	369	449	479	539	419	489	549	479	549	599	529	579	649	569	629	699
20,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
20,00,000	1,00,00,000	619	699	729	789	669	739	799	729	799	849	779	829	899	819	879	949
30,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
30,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
30,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
30,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
30,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
30,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
30,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
40,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
40,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
40,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
40,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
40,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
40,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
40,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
50,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
50,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
50,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559

50,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
50,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
50,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
50,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909

1 to 5 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	1,359	2,169	2,579	3,249	1,839	2,649	3,389	2,509	3,319	3,929	3,189	3,719	4,469	3,589	4,259	5,009
1,00,000	3,00,000	1,519	2,429	2,879	3,629	2,049	2,949	3,779	2,799	3,699	4,379	3,549	4,159	4,979	4,009	4,759	5,579
1,00,000	4,00,000	1,579	2,519	2,989	3,769	2,129	3,069	3,919	2,909	3,839	4,549	3,689	4,309	5,169	4,159	4,939	5,789
1,00,000	5,00,000	1,609	2,559	3,039	3,829	2,169	3,119	3,989	2,959	3,909	4,619	3,749	4,389	5,259	4,229	5,019	5,889
2,00,000	2,00,000	1,169	1,869	2,219	2,799	1,579	2,279	2,909	2,159	2,849	3,379	2,739	3,199	3,839	3,089	3,669	4,299
2,00,000	3,00,000	1,369	2,189	2,589	3,269	1,849	2,659	3,399	2,519	3,339	3,949	3,199	3,739	4,489	3,609	4,289	5,029
2,00,000	4,00,000	1,479	2,359	2,799	3,529	1,989	2,869	3,669	2,719	3,599	4,259	3,449	4,039	4,839	3,889	4,619	5,419
2,00,000	5,00,000	1,549	2,469	2,929	3,689	2,089	2,999	3,839	2,849	3,759	4,449	3,609	4,219	5,059	4,069	4,829	5,669
2,00,000	7,50,000	1,609	2,559	3,029	3,809	2,159	3,109	3,969	2,949	3,889	4,599	3,739	4,359	5,229	4,209	4,989	5,859
2,00,000	10,00,000	1,639	2,599	3,069	3,869	2,199	3,149	4,029	2,989	3,949	4,659	3,789	4,419	5,299	4,269	5,059	5,929
3,00,000	2,00,000	639	1,019	1,209	1,519	859	1,239	1,589	1,179	1,559	1,839	1,489	1,739	2,089	1,679	1,999	2,339
3,00,000	3,00,000	749	1,189	1,409	1,779	1,009	1,449	1,849	1,379	1,819	2,149	1,739	2,039	2,439	1,969	2,329	2,739
3,00,000	4,00,000	799	1,269	1,509	1,889	1,079	1,539	1,969	1,469	1,929	2,279	1,859	2,169	2,599	2,089	2,479	2,909
3,00,000	5,00,000	829	1,319	1,559	1,959	1,119	1,599	2,039	1,519	1,999	2,359	1,919	2,239	2,679	2,159	2,559	2,999
3,00,000	7,50,000	879	1,389	1,639	2,059	1,179	1,679	2,149	1,599	2,099	2,479	2,019	2,359	2,819	2,269	2,689	3,159
3,00,000	10,00,000	889	1,399	1,649	2,069	1,189	1,689	2,149	1,609	2,109	2,489	2,029	2,359	2,819	2,279	2,699	3,159
3,00,000	15,00,000	919	1,429	1,679	2,109	1,219	1,729	2,189	1,639	2,149	2,529	2,059	2,399	2,869	2,319	2,739	3,199
3,00,000	20,00,000	949	1,459	1,719	2,139	1,249	1,759	2,229	1,679	2,189	2,569	2,099	2,439	2,909	2,349	2,779	3,249
4,00,000	2,00,000	439	699	829	1,039	589	849	1,089	809	1,069	1,259	1,019	1,189	1,429	1,149	1,369	1,599

4,00,000	3,00,000	509	809	959	1,209	689	979	1,249	929	1,229	1,449	1,179	1,379	1,649	1,329	1,579	1,849
4,00,000	4,00,000	549	869	1,029	1,289	739	1,059	1,349	999	1,319	1,559	1,269	1,479	1,769	1,429	1,689	1,979
4,00,000	5,00,000	569	899	1,059	1,339	759	1,089	1,389	1,039	1,359	1,609	1,309	1,529	1,829	1,469	1,739	2,039
4,00,000	7,50,000	609	959	1,129	1,409	809	1,159	1,469	1,099	1,439	1,699	1,389	1,609	1,929	1,559	1,839	2,159
4,00,000	10,00,000	619	969	1,139	1,419	819	1,159	1,479	1,109	1,449	1,709	1,389	1,619	1,929	1,559	1,849	2,159
4,00,000	15,00,000	649	999	1,169	1,459	849	1,199	1,509	1,139	1,489	1,739	1,429	1,659	1,969	1,599	1,889	2,199
4,00,000	20,00,000	679	1,029	1,209	1,489	889	1,229	1,549	1,179	1,519	1,779	1,469	1,699	2,019	1,639	1,929	2,249
5,00,000	2,00,000	349	559	659	829	469	679	859	639	849	999	809	949	1,129	909	1,079	1,269
5,00,000	3,00,000	399	629	749	939	539	769	979	729	959	1,129	919	1,079	1,289	1,039	1,229	1,439
5,00,000	4,00,000	429	679	799	1,009	579	819	1,049	779	1,029	1,209	989	1,149	1,369	1,109	1,309	1,539
5,00,000	5,00,000	449	709	839	1,049	599	859	1,089	809	1,069	1,259	1,029	1,199	1,429	1,149	1,369	1,599
5,00,000	7,50,000	489	759	899	1,129	649	919	1,169	879	1,149	1,349	1,099	1,279	1,529	1,239	1,459	1,709
5,00,000	10,00,000	499	769	909	1,129	659	929	1,179	889	1,159	1,359	1,109	1,289	1,539	1,239	1,469	1,719
5,00,000	15,00,000	529	809	939	1,169	689	969	1,209	919	1,189	1,399	1,149	1,329	1,579	1,279	1,509	1,759
5,00,000	20,00,000	549	819	959	1,179	709	979	1,229	939	1,209	1,409	1,159	1,339	1,589	1,289	1,519	1,769
5,00,000	95,00,000	929	1,209	1,339	1,569	1,089	1,369	1,609	1,319	1,589	1,799	1,549	1,729	1,979	1,679	1,909	2,159
7,50,000	2,00,000	209	329	389	489	279	399	509	379	499	589	479	559	669	539	639	749
7,50,000	3,00,000	239	379	449	559	319	459	579	429	569	669	549	639	759	609	729	849
7,50,000	4,00,000	259	409	479	599	349	489	619	469	609	719	589	679	809	659	779	909
7,50,000	5,00,000	279	439	509	639	369	529	659	499	649	769	629	729	869	699	829	969
7,50,000	7,50,000	299	459	539	669	399	549	699	529	679	799	659	759	909	739	869	1,009
7,50,000	10,00,000	319	489	569	699	419	579	729	549	709	839	689	789	939	769	899	1,049
7,50,000	15,00,000	349	519	599	739	449	609	759	589	749	869	719	829	979	809	939	1,089
7,50,000	20,00,000	369	539	619	749	469	629	779	599	759	889	739	839	989	819	949	1,099
10,00,000	2,00,000	159	249	299	369	219	309	389	289	379	449	369	419	509	409	479	569
10,00,000	3,00,000	179	279	329	409	239	339	429	319	419	499	409	469	559	449	539	629
10,00,000	4,00,000	189	299	349	429	249	349	449	339	439	519	419	489	579	469	559	649
10,00,000	5,00,000	199	309	359	449	259	369	459	349	459	529	439	509	599	489	579	669

10,00,000	7,50,000	219	329	389	479	289	399	499	379	489	569	469	539	639	519	609	709
10,00,000	10,00,000	229	339	399	479	299	399	499	389	489	569	479	549	649	529	619	719
10,00,000	15,00,000	259	369	429	519	329	439	539	419	529	609	509	589	689	569	659	759
10,00,000	20,00,000	279	389	449	529	349	449	549	439	539	619	529	599	699	579	669	769
10,00,000	90,00,000	629	739	799	879	699	799	899	789	889	969	879	949	1,049	929	1,019	1,119
15,00,000	10,00,000	169	249	279	339	219	289	349	279	349	399	329	379	449	369	429	499
15,00,000	15,00,000	199	279	319	379	249	319	389	309	379	439	369	419	489	409	469	539
15,00,000	20,00,000	219	299	329	389	269	339	399	329	399	449	379	429	499	419	479	549
15,00,000	25,00,000	249	329	369	429	299	369	439	359	429	489	419	469	539	459	519	589
15,00,000	30,00,000	269	349	379	439	319	389	449	379	449	499	429	479	549	469	529	599
15,00,000	40,00,000	319	399	429	489	369	439	499	429	499	549	479	529	599	519	579	649
15,00,000	50,00,000	369	449	479	539	419	489	549	479	549	599	529	579	649	569	629	699
15,00,000	75,00,000	499	579	619	679	549	619	689	609	679	739	669	719	789	709	769	839
15,00,000	1,00,00,000	619	699	729	789	669	739	799	729	799	849	779	829	899	819	879	949
20,00,000	15,00,000	179	249	279	329	219	279	339	269	329	379	319	369	419	359	409	459
20,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
20,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
20,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
20,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
20,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
20,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
20,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
30,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
30,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
30,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
30,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569

30,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
30,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
30,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869
40,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
40,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
40,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
40,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
40,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
40,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
40,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869
50,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
50,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
50,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
50,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
50,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
50,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
50,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869

6 to 18 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+ 1C	1A+ 2C	1A+ 3C	2A+ 1C	2A+ 2C	2A+ 3C	3A+ 1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	1,229	1,969	2,329	2,939	1,659	2,389	3,059	2,269	2,999	3,549	2,879	3,369	4,039	3,249	3,849	4,529
1,00,000	3,00,000	1,389	2,219	2,629	3,319	1,869	2,699	3,449	2,559	3,389	3,999	3,249	3,799	4,549	3,659	4,349	5,099
1,00,000	4,00,000	1,469	2,339	2,779	3,499	1,979	2,849	3,649	2,709	3,579	4,229	3,429	4,009	4,809	3,859	4,589	5,389
1,00,000	5,00,000	1,509	2,399	2,849	3,589	2,029	2,919	3,739	2,779	3,669	4,329	3,519	4,109	4,929	3,959	4,699	5,519
2,00,000	2,00,000	1,069	1,709	2,029	2,559	1,439	2,079	2,659	1,969	2,609	3,089	2,499	2,929	3,509	2,819	3,349	3,929
2,00,000	3,00,000	1,279	2,039	2,419	3,049	1,729	2,479	3,179	2,359	3,119	3,689	2,989	3,499	4,189	3,369	3,999	4,699

2,00,000	4,00,000	1,409	2,249	2,659	3,359	1,89 9	2,72 9	3,49 9	2,58 9	3,42 9	4,049	3,28 9	3,839	4,609	3,70 9	4,399	5,159
2,00,000	5,00,000	1,489	2,369	2,809	3,539	2,00 9	2,87 9	3,68 9	2,73 9	3,61 9	4,279	3,46 9	4,059	4,859	3,90 9	4,639	5,449
2,00,000	7,50,000	1,569	2,489	2,949	3,719	2,10 9	3,02 9	3,86 9	2,87 9	3,78 9	4,479	3,63 9	4,249	5,099	4,09 9	4,869	5,709
2,00,000	10,00,000	1,609	2,549	3,019	3,799	2,15 9	3,09 9	3,94 9	2,93 9	3,86 9	4,579	3,71 9	4,339	5,199	4,18 9	4,969	5,819
3,00,000	2,00,000	619	989	1,169	1,479	839	1,19 9	1,53 9	1,13 9	1,50 9	1,779	1,44 9	1,689	2,019	1,62 9	1,929	2,269
3,00,000	3,00,000	739	1,179	1,399	1,759	999	1,42 9	1,82 9	1,35 9	1,78 9	2,119	1,71 9	2,009	2,409	1,93 9	2,299	2,699
3,00,000	4,00,000	809	1,289	1,519	1,919	1,08 9	1,55 9	1,99 9	1,47 9	1,95 9	2,309	1,87 9	2,189	2,629	2,11 9	2,509	2,939
3,00,000	5,00,000	849	1,349	1,599	2,009	1,13 9	1,63 9	2,08 9	1,54 9	2,04 9	2,419	1,96 9	2,299	2,749	2,20 9	2,629	3,079
3,00,000	7,50,000	899	1,419	1,679	2,109	1,20 9	1,71 9	2,19 9	1,63 9	2,14 9	2,539	2,06 9	2,409	2,889	2,32 9	2,759	3,229
3,00,000	10,00,000	919	1,449	1,709	2,139	1,22 9	1,74 9	2,22 9	1,65 9	2,17 9	2,579	2,09 9	2,439	2,919	2,35 9	2,789	3,269
3,00,000	15,00,000	949	1,479	1,739	2,179	1,25 9	1,77 9	2,25 9	1,69 9	2,21 9	2,609	2,12 9	2,479	2,959	2,39 9	2,829	3,309
3,00,000	20,00,000	979	1,509	1,779	2,209	1,28 9	1,81 9	2,29 9	1,72 9	2,25 9	2,649	2,16 9	2,519	3,009	2,42 9	2,869	3,359
4,00,000	2,00,000	429	689	809	1,019	579	829	1,05 9	789	1,03 9	1,229	999	1,169	1,399	1,12 9	1,329	1,569
4,00,000	3,00,000	509	809	959	1,209	689	979	1,24 9	929	1,22 9	1,449	1,17 9	1,379	1,649	1,32 9	1,579	1,849
4,00,000	4,00,000	559	889	1,049	1,319	749	1,07 9	1,36 9	1,01 9	1,34 9	1,589	1,28 9	1,509	1,799	1,44 9	1,719	2,019
4,00,000	5,00,000	589	929	1,099	1,379	789	1,12 9	1,43 9	1,06 9	1,40 9	1,669	1,35 9	1,579	1,889	1,51 9	1,809	2,119
4,00,000	7,50,000	639	999	1,189	1,489	849	1,21 9	1,54 9	1,15 9	1,51 9	1,789	1,45 9	1,699	2,029	1,63 9	1,939	2,269
4,00,000	10,00,000	659	1,029	1,209	1,519	879	1,23 9	1,57 9	1,17 9	1,54 9	1,819	1,48 9	1,729	2,059	1,66 9	1,969	2,309
4,00,000	15,00,000	689	1,059	1,249	1,549	909	1,27 9	1,60 9	1,21 9	1,57 9	1,859	1,51 9	1,769	2,109	1,70 9	2,009	2,349
4,00,000	20,00,000	709	1,079	1,259	1,569	929	1,28 9	1,62 9	1,22 9	1,59 9	1,869	1,53 9	1,779	2,109	1,71 9	2,019	2,359
5,00,000	2,00,000	339	539	639	799	459	659	839	619	819	969	789	919	1,099	889	1,049	1,229
5,00,000	3,00,000	409	649	769	969	549	789	999	749	989	1,159	949	1,099	1,319	1,05 9	1,259	1,479
5,00,000	4,00,000	449	709	839	1,049	599	859	1,09 9	819	1,07 9	1,269	1,02 9	1,199	1,439	1,15 9	1,379	1,609
5,00,000	5,00,000	479	759	889	1,119	639	919	1,15 9	869	1,13 9	1,349	1,09 9	1,279	1,529	1,22 9	1,459	1,709
5,00,000	7,50,000	519	809	959	1,199	689	979	1,24 9	929	1,21 9	1,439	1,16 9	1,369	1,629	1,31 9	1,559	1,819
5,00,000	10,00,000	539	839	979	1,229	719	1,00 9	1,27 9	959	1,24 9	1,469	1,19 9	1,399	1,669	1,34 9	1,599	1,859

5,00,000	15,00,000	569	869	1,019	1,269	749	1,039	1,309	989	1,289	1,509	1,239	1,439	1,709	1,389	1,639	1,909
5,00,000	20,00,000	589	889	1,029	1,279	769	1,059	1,329	1,009	1,299	1,519	1,249	1,449	1,719	1,399	1,649	1,909
5,00,000	95,00,000	969	1,269	1,419	1,669	1,149	1,439	1,709	1,389	1,689	1,909	1,639	1,839	2,109	1,789	2,039	2,309
7,50,000	2,00,000	209	329	389	489	279	399	509	379	499	589	479	559	669	539	639	749
7,50,000	3,00,000	249	389	459	579	339	479	599	449	589	699	569	659	789	639	759	889
7,50,000	4,00,000	279	439	519	649	369	529	669	499	659	779	629	739	879	709	839	979
7,50,000	5,00,000	299	469	549	689	399	559	709	539	699	819	669	779	929	759	889	1,039
7,50,000	7,50,000	329	509	599	739	439	609	769	579	759	889	729	839	999	809	959	1,119
7,50,000	10,00,000	349	529	619	769	459	639	799	609	789	919	759	879	1,039	849	999	1,159
7,50,000	15,00,000	379	569	659	809	489	669	839	639	819	959	789	919	1,079	889	1,039	1,199
7,50,000	20,00,000	399	579	669	819	509	689	849	659	839	969	809	929	1,089	899	1,049	1,209
10,00,000	2,00,000	139	219	259	319	189	269	339	249	329	389	319	369	439	359	419	489
10,00,000	3,00,000	169	269	309	389	229	319	399	299	399	469	379	439	529	429	509	589
10,00,000	4,00,000	179	279	329	409	239	339	419	319	409	489	399	459	549	449	529	609
10,00,000	5,00,000	199	309	359	449	259	369	459	349	459	529	439	509	599	489	579	669
10,00,000	7,50,000	219	329	389	479	289	399	499	379	489	569	469	539	639	519	609	709
10,00,000	10,00,000	239	359	409	509	309	419	529	399	519	599	499	569	679	559	649	749
10,00,000	15,00,000	269	389	449	549	339	459	559	439	559	639	539	609	719	589	689	799
10,00,000	20,00,000	289	409	459	559	359	469	579	449	569	649	549	619	729	609	699	799
10,00,000	90,00,000	639	759	809	909	709	819	929	799	919	999	899	969	1,079	959	1,049	1,149
15,00,000	10,00,000	159	229	259	319	199	269	329	259	319	369	309	349	409	339	399	459
15,00,000	15,00,000	179	249	279	329	219	279	339	269	329	379	319	369	419	359	409	459
15,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
15,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
15,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
15,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
15,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
15,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759

15,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
20,00,000	15,00,000	159	209	239	279	189	239	289	239	289	319	279	309	359	299	339	389
20,00,000	20,00,000	179	229	259	289	209	259	299	249	299	329	289	319	369	309	349	399
20,00,000	25,00,000	209	259	289	329	239	289	339	289	339	369	329	359	409	349	389	439
20,00,000	30,00,000	229	279	309	339	259	309	349	299	349	379	339	369	419	359	399	449
20,00,000	40,00,000	279	329	359	389	309	359	399	349	399	429	389	419	469	409	449	499
20,00,000	50,00,000	329	379	409	439	359	409	449	399	449	479	439	469	519	459	499	549
20,00,000	75,00,000	459	509	539	579	489	539	589	539	589	619	579	609	659	599	639	689
20,00,000	1,00,00,000	579	629	659	689	609	659	699	649	699	729	689	719	769	709	749	799
30,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
30,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
30,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
30,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
30,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
30,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
30,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
40,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
40,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
40,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
40,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
40,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
40,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
40,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
50,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
50,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
50,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409

50,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
50,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
50,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
50,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759

19 to 25 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+ 1C	1A+ 2C	1A+ 3C	2A+ 1C	2A+2 C	2A+3 C	3A+ 1C	3A+2 C	3A+3 C	4A+1 C	4A+2 C	4A+3 C
1,00,000	2,00,000	1,339	2,139	2,539	3,199	1,809	2,609	3,339	2,469	3,269	3,869	3,139	3,669	4,399	3,539	4,199	4,929
1,00,000	3,00,000	1,549	2,469	2,929	3,699	2,089	3,009	3,849	2,859	3,779	4,469	3,619	4,239	5,079	4,089	4,849	5,699
1,00,000	4,00,000	1,659	2,649	3,139	3,959	2,239	3,219	4,119	3,059	4,039	4,779	3,879	4,529	5,429	4,369	5,189	6,089
1,00,000	5,00,000	1,709	2,719	3,229	4,069	2,299	3,309	4,239	3,149	4,159	4,909	3,989	4,659	5,589	4,489	5,329	6,259
2,00,000	2,00,000	1,189	1,899	2,259	2,839	1,609	2,309	2,959	2,199	2,899	3,429	2,789	3,259	3,909	3,139	3,729	4,379
2,00,000	3,00,000	1,449	2,309	2,739	3,459	1,959	2,819	3,599	2,669	3,529	4,179	3,389	3,959	4,749	3,819	4,539	5,329
2,00,000	4,00,000	1,609	2,569	3,039	3,839	2,169	3,119	3,999	2,959	3,919	4,629	3,759	4,389	5,269	4,239	5,029	5,899
2,00,000	5,00,000	1,659	2,639	3,129	3,949	2,229	3,209	4,119	3,049	4,039	4,759	3,869	4,519	5,429	4,359	5,169	6,069
2,00,000	7,50,000	1,849	2,939	3,479	4,389	2,489	3,569	4,569	3,389	4,479	5,299	4,299	5,019	6,019	4,839	5,749	6,749
2,00,000	10,00,000	1,899	3,009	3,569	4,489	2,549	3,659	4,679	3,479	4,589	5,419	4,399	5,139	6,159	4,949	5,879	6,899
3,00,000	2,00,000	719	1,149	1,359	1,719	969	1,399	1,789	1,329	1,749	2,069	1,679	1,959	2,349	1,889	2,249	2,639
3,00,000	3,00,000	869	1,389	1,639	2,069	1,169	1,689	2,149	1,599	2,109	2,499	2,029	2,369	2,839	2,279	2,709	3,179
3,00,000	4,00,000	969	1,539	1,829	2,299	1,309	1,879	2,399	1,779	2,349	2,779	2,259	2,629	3,159	2,539	3,009	3,539
3,00,000	5,00,000	1,029	1,639	1,939	2,439	1,389	1,989	2,539	1,889	2,489	2,939	2,389	2,789	3,339	2,689	3,189	3,739
3,00,000	7,50,000	1,109	1,759	2,079	2,609	1,489	2,129	2,719	2,019	2,669	3,149	2,559	2,989	3,579	2,879	3,419	4,009
3,00,000	10,00,000	1,149	1,809	2,139	2,689	1,539	2,199	2,799	2,089	2,749	3,239	2,639	3,079	3,679	2,969	3,519	4,119
3,00,000	15,00,000	1,179	1,849	2,179	2,729	1,569	2,229	2,839	2,119	2,779	3,279	2,669	3,119	3,719	3,009	3,559	4,159
3,00,000	20,00,000	1,209	1,879	2,209	2,769	1,599	2,269	2,879	2,159	2,819	3,319	2,709	3,149	3,759	3,039	3,599	4,209
4,00,000	2,00,000	509	809	959	1,209	689	989	1,259	939	1,239	1,459	1,189	1,389	1,659	1,339	1,589	1,859

4,00,000	3,00,000	629	999	1,189	1,489	849	1,21 9	1,54 9	1,15 9	1,519	1,799	1,45 9	1,709	2,049	1,64 9	1,949	2,289
4,00,000	4,00,000	699	1,109	1,319	1,649	939	1,34 9	1,71 9	1,27 9	1,689	1,989	1,61 9	1,889	2,269	1,81 9	2,159	2,539
4,00,000	5,00,000	749	1,189	1,409	1,769	1,00 9	1,43 9	1,83 9	1,36 9	1,799	2,129	1,72 9	2,019	2,419	1,94 9	2,309	2,709
4,00,000	7,50,000	819	1,289	1,529	1,919	1,09 9	1,56 9	1,99 9	1,48 9	1,959	2,309	1,87 9	2,189	2,619	2,10 9	2,499	2,929
4,00,000	10,00,000	849	1,329	1,569	1,969	1,12 9	1,60 9	2,04 9	1,52 9	2,009	2,369	1,92 9	2,249	2,689	2,16 9	2,569	3,009
4,00,000	15,00,000	879	1,369	1,609	2,009	1,16 9	1,64 9	2,08 9	1,56 9	2,049	2,409	1,96 9	2,289	2,729	2,20 9	2,609	3,049
4,00,000	20,00,000	909	1,399	1,639	2,049	1,19 9	1,67 9	2,12 9	1,59 9	2,089	2,449	2,00 9	2,329	2,769	2,24 9	2,649	3,099
5,00,000	2,00,000	409	649	769	969	549	789	1,00 9	749	989	1,169	949	1,109	1,329	1,06 9	1,269	1,489
5,00,000	3,00,000	509	809	959	1,209	689	979	1,24 9	929	1,229	1,449	1,17 9	1,379	1,649	1,32 9	1,579	1,849
5,00,000	4,00,000	569	899	1,069	1,339	769	1,09 9	1,39 9	1,03 9	1,369	1,619	1,31 9	1,529	1,839	1,47 9	1,749	2,059
5,00,000	5,00,000	609	959	1,139	1,429	819	1,16 9	1,48 9	1,10 9	1,459	1,719	1,39 9	1,639	1,959	1,57 9	1,869	2,189
5,00,000	7,50,000	669	1,049	1,239	1,559	899	1,26 9	1,61 9	1,20 9	1,589	1,869	1,52 9	1,779	2,129	1,71 9	2,029	2,379
5,00,000	10,00,000	699	1,089	1,289	1,609	929	1,31 9	1,67 9	1,25 9	1,649	1,939	1,57 9	1,839	2,199	1,76 9	2,099	2,459
5,00,000	15,00,000	739	1,139	1,339	1,669	979	1,36 9	1,73 9	1,30 9	1,709	2,009	1,63 9	1,909	2,269	1,83 9	2,169	2,539
5,00,000	20,00,000	759	1,159	1,359	1,689	989	1,38 9	1,74 9	1,31 9	1,719	2,019	1,64 9	1,919	2,279	1,84 9	2,179	2,539
5,00,000	95,00,000	1,139	1,539	1,739	2,069	1,37 9	1,76 9	2,13 9	1,70 9	2,109	2,409	2,03 9	2,309	2,669	2,23 9	2,569	2,939
7,50,000	2,00,000	259	409	489	609	349	499	639	479	629	739	599	699	839	669	799	939
7,50,000	3,00,000	319	509	599	749	429	609	779	579	759	899	729	859	1,019	829	979	1,139
7,50,000	4,00,000	359	569	669	839	479	689	869	649	859	1,009	819	959	1,139	919	1,089	1,279
7,50,000	5,00,000	389	609	719	899	519	739	939	699	919	1,089	889	1,029	1,229	989	1,179	1,379
7,50,000	7,50,000	439	679	809	1,009	579	829	1,04 9	789	1,029	1,209	989	1,149	1,369	1,10 9	1,309	1,529
7,50,000	10,00,000	459	709	829	1,039	609	849	1,07 9	809	1,059	1,239	1,01 9	1,179	1,399	1,13 9	1,339	1,569
7,50,000	15,00,000	499	759	889	1,099	649	909	1,13 9	859	1,119	1,309	1,07 9	1,249	1,479	1,19 9	1,419	1,649
7,50,000	20,00,000	519	779	899	1,109	669	919	1,14 9	879	1,129	1,319	1,08 9	1,259	1,489	1,21 9	1,419	1,659
10,00,000	2,00,000	169	269	319	399	229	329	409	309	399	479	389	449	539	439	519	599
10,00,000	3,00,000	209	329	389	489	279	399	499	379	499	579	479	549	659	529	629	739
10,00,000	4,00,000	229	359	419	529	309	429	549	409	539	629	519	599	709	579	679	799

10,00,000	5,00,000	249	389	459	569	329	469	589	439	579	679	559	649	769	619	739	859
10,00,000	7,50,000	289	439	519	649	379	529	669	509	659	769	629	729	869	709	829	969
10,00,000	10,00,000	309	469	549	679	399	559	699	529	689	809	659	769	909	739	869	1,009
10,00,000	15,00,000	339	499	579	709	439	589	739	569	729	849	699	809	949	779	909	1,059
10,00,000	20,00,000	369	539	619	749	469	629	779	599	759	889	739	839	989	819	949	1,099
10,00,000	90,00,000	719	889	969	1,099	819	979	1,129	949	1,109	1,239	1,089	1,189	1,339	1,169	1,299	1,449
15,00,000	10,00,000	179	259	299	359	229	309	379	289	369	429	359	409	479	399	459	529
15,00,000	15,00,000	209	289	329	399	259	339	409	329	409	469	389	449	519	439	499	579
15,00,000	20,00,000	239	329	369	439	289	379	449	359	449	509	429	489	559	469	539	619
15,00,000	25,00,000	259	339	379	449	309	389	459	379	459	519	439	499	569	489	549	629
15,00,000	30,00,000	289	379	419	489	339	429	499	409	499	559	479	539	609	519	589	669
15,00,000	40,00,000	339	429	469	539	389	479	549	459	549	609	529	589	659	569	639	719
15,00,000	50,00,000	389	479	519	589	439	529	599	509	599	659	579	639	709	619	689	769
15,00,000	75,00,000	509	589	629	699	559	639	709	629	709	769	689	749	819	739	799	879
15,00,000	1,00,00,000	639	729	769	839	689	779	849	759	849	909	829	889	959	869	939	1,019
20,00,000	15,00,000	159	209	239	279	189	239	289	239	289	319	279	309	359	299	339	389
20,00,000	20,00,000	189	249	269	319	229	279	329	269	319	359	309	349	399	339	389	429
20,00,000	25,00,000	209	259	289	329	239	289	339	289	339	369	329	359	409	349	389	439
20,00,000	30,00,000	239	299	319	369	279	329	379	319	369	409	359	399	449	389	439	479
20,00,000	40,00,000	289	349	369	419	329	379	429	369	419	459	409	449	499	439	489	529
20,00,000	50,00,000	339	399	419	469	379	429	479	419	469	509	459	499	549	489	539	579
20,00,000	75,00,000	459	509	539	579	489	539	589	539	589	619	579	609	659	599	639	689
20,00,000	1,00,00,000	589	649	669	719	629	679	729	669	719	759	709	749	799	739	789	829
30,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
30,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
30,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409

30,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
30,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
30,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
30,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
40,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
40,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
40,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
40,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
40,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
40,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
40,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
50,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
50,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
50,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
50,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
50,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
50,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
50,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
50,00,000	2,00,00,000	1,439	1,639	1,739	1,839	1,539	1,739	1,939	1,639	1,839	2,039	1,739	1,939	2,139	1,839	2,039	2,239

26 to 30 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	1,609	2,569	3,049	3,849	2,169	3,129	4,009	2,969	3,929	4,649	3,769	4,409	5,289	4,249	5,049	5,929
1,00,000	3,00,000	1,879	2,999	3,559	4,489	2,539	3,649	4,679	3,469	4,589	5,429	4,399	5,149	6,169	4,959	5,889	6,919
1,00,000	4,00,000	2,029	3,239	3,839	4,849	2,739	3,939	5,049	3,739	4,949	5,849	4,749	5,549	6,649	5,349	6,349	7,459
1,00,000	5,00,000	2,119	3,379	4,009	5,059	2,859	4,109	5,259	3,899	5,159	6,099	4,949	5,789	6,939	5,579	6,629	7,779
2,00,000	2,00,000	1,439	2,299	2,729	3,439	1,939	2,799	3,589	2,659	3,519	4,159	3,369	3,939	4,729	3,799	4,519	5,299

2,00,000	3,00,000	1,779	2,839	3,369	4,249	2,39 9	3,45 9	4,42 9	3,27 9	4,33 9	5,139	4,16 9	4,869	5,839	4,68 9	5,579	6,549
2,00,000	4,00,000	1,999	3,189	3,789	4,769	2,69 9	3,87 9	4,96 9	3,68 9	4,86 9	5,759	4,67 9	5,469	6,559	5,26 9	6,259	7,349
2,00,000	5,00,000	2,089	3,329	3,959	4,979	2,81 9	4,04 9	5,17 9	3,84 9	5,07 9	6,009	4,87 9	5,709	6,849	5,49 9	6,539	7,669
2,00,000	7,50,000	2,319	3,689	4,379	5,519	3,11 9	4,48 9	5,74 9	4,25 9	5,62 9	6,659	5,39 9	6,319	7,569	6,08 9	7,229	8,479
2,00,000	10,00,000	2,399	3,809	4,519	5,689	3,22 9	4,63 9	5,92 9	4,39 9	5,80 9	6,869	5,57 9	6,509	7,809	6,27 9	7,449	8,749
3,00,000	2,00,000	899	1,439	1,699	2,149	1,21 9	1,74 9	2,23 9	1,65 9	2,18 9	2,589	2,09 9	2,459	2,949	2,36 9	2,819	3,299
3,00,000	3,00,000	1,099	1,749	2,079	2,619	1,47 9	2,12 9	2,72 9	2,02 9	2,67 9	3,159	2,56 9	2,999	3,599	2,88 9	3,429	4,029
3,00,000	4,00,000	1,239	1,979	2,339	2,949	1,66 9	2,39 9	3,06 9	2,27 9	3,00 9	3,559	2,88 9	3,379	4,049	3,25 9	3,859	4,539
3,00,000	5,00,000	1,329	2,119	2,509	3,159	1,78 9	2,56 9	3,28 9	2,43 9	3,21 9	3,809	3,08 9	3,619	4,329	3,48 9	4,139	4,849
3,00,000	7,50,000	1,439	2,279	2,709	3,409	1,92 9	2,77 9	3,54 9	2,63 9	3,47 9	4,109	3,33 9	3,899	4,669	3,75 9	4,459	5,229
3,00,000	10,00,000	1,489	2,359	2,789	3,509	1,99 9	2,85 9	3,64 9	2,71 9	3,57 9	4,229	3,43 9	4,009	4,799	3,86 9	4,589	5,379
3,00,000	15,00,000	1,529	2,409	2,839	3,569	2,03 9	2,91 9	3,70 9	2,76 9	3,63 9	4,299	3,49 9	4,079	4,879	3,92 9	4,659	5,459
3,00,000	20,00,000	1,559	2,439	2,879	3,609	2,06 9	2,94 9	3,74 9	2,79 9	3,67 9	4,339	3,52 9	4,119	4,919	3,96 9	4,699	5,499
4,00,000	2,00,000	659	1,049	1,249	1,569	889	1,27 9	1,63 9	1,21 9	1,60 9	1,899	1,53 9	1,799	2,159	1,72 9	2,059	2,419
4,00,000	3,00,000	809	1,289	1,529	1,929	1,08 9	1,56 9	1,99 9	1,48 9	1,96 9	2,319	1,88 9	2,199	2,639	2,11 9	2,519	2,959
4,00,000	4,00,000	909	1,449	1,709	2,159	1,22 9	1,75 9	2,24 9	1,66 9	2,19 9	2,599	2,10 9	2,469	2,959	2,37 9	2,829	3,309
4,00,000	5,00,000	979	1,559	1,839	2,319	1,31 9	1,88 9	2,40 9	1,78 9	2,36 9	2,799	2,26 9	2,649	3,179	2,55 9	3,039	3,559
4,00,000	7,50,000	1,069	1,689	1,999	2,519	1,43 9	2,04 9	2,61 9	1,94 9	2,56 9	3,029	2,46 9	2,879	3,449	2,77 9	3,289	3,859
4,00,000	10,00,000	1,119	1,769	2,089	2,619	1,49 9	2,13 9	2,72 9	2,02 9	2,66 9	3,159	2,56 9	2,989	3,579	2,88 9	3,419	4,009
4,00,000	15,00,000	1,159	1,809	2,139	2,679	1,53 9	2,18 9	2,78 9	2,08 9	2,73 9	3,219	2,62 9	3,059	3,659	2,94 9	3,489	4,089
4,00,000	20,00,000	1,189	1,849	2,169	2,719	1,57 9	2,22 9	2,82 9	2,11 9	2,76 9	3,259	2,65 9	3,099	3,699	2,98 9	3,539	4,129
5,00,000	2,00,000	529	849	999	1,259	719	1,02 9	1,30 9	979	1,28 9	1,519	1,22 9	1,439	1,729	1,38 9	1,649	1,939
5,00,000	3,00,000	659	1,049	1,239	1,569	889	1,27 9	1,62 9	1,20 9	1,59 9	1,889	1,52 9	1,789	2,149	1,72 9	2,049	2,399
5,00,000	4,00,000	749	1,189	1,409	1,769	1,00 9	1,44 9	1,84 9	1,36 9	1,80 9	2,139	1,73 9	2,029	2,429	1,95 9	2,319	2,719
5,00,000	5,00,000	809	1,279	1,519	1,909	1,08 9	1,55 9	1,98 9	1,47 9	1,94 9	2,299	1,86 9	2,189	2,619	2,10 9	2,499	2,929
5,00,000	7,50,000	899	1,419	1,679	2,109	1,20 9	1,71 9	2,19 9	1,63 9	2,14 9	2,539	2,06 9	2,409	2,889	2,32 9	2,759	3,229

5,00,000	10,00,000	939	1,479	1,739	2,189	1,259	1,789	2,279	1,699	2,229	2,629	2,139	2,499	2,989	2,409	2,859	3,339
5,00,000	15,00,000	979	1,529	1,799	2,249	1,299	1,839	2,339	1,749	2,289	2,699	2,199	2,569	3,059	2,479	2,929	3,419
5,00,000	20,00,000	1,009	1,559	1,829	2,289	1,329	1,879	2,379	1,789	2,329	2,739	2,239	2,599	3,099	2,509	2,969	3,469
5,00,000	95,00,000	1,379	1,929	2,199	2,649	1,699	2,239	2,739	2,149	2,689	3,099	2,599	2,969	3,459	2,879	3,329	3,819
7,50,000	2,00,000	339	539	639	799	459	659	839	619	819	969	789	919	1,099	889	1,049	1,229
7,50,000	3,00,000	419	669	789	989	569	809	1,029	769	1,009	1,189	969	1,129	1,349	1,089	1,289	1,509
7,50,000	4,00,000	479	759	899	1,129	639	919	1,169	869	1,149	1,359	1,099	1,289	1,539	1,239	1,469	1,719
7,50,000	5,00,000	519	819	969	1,219	699	989	1,259	939	1,239	1,459	1,189	1,389	1,659	1,339	1,589	1,859
7,50,000	7,50,000	589	919	1,089	1,369	789	1,119	1,419	1,059	1,389	1,639	1,339	1,559	1,859	1,499	1,779	2,079
7,50,000	10,00,000	629	979	1,159	1,439	839	1,179	1,499	1,129	1,469	1,729	1,419	1,649	1,969	1,589	1,879	2,199
7,50,000	15,00,000	669	1,029	1,209	1,509	879	1,239	1,559	1,179	1,539	1,799	1,479	1,709	2,039	1,649	1,949	2,279
7,50,000	20,00,000	699	1,059	1,239	1,539	909	1,269	1,599	1,209	1,569	1,839	1,509	1,749	2,079	1,689	1,989	2,319
10,00,000	2,00,000	229	369	429	539	309	439	559	419	549	649	529	619	739	599	699	829
10,00,000	3,00,000	279	439	519	649	379	529	679	509	669	789	639	749	889	719	849	999
10,00,000	4,00,000	309	489	569	719	419	589	749	559	729	859	699	819	979	789	939	1,089
10,00,000	5,00,000	339	529	629	779	449	639	809	609	799	939	769	889	1,069	859	1,019	1,189
10,00,000	7,50,000	389	599	709	889	519	729	919	689	899	1,059	869	1,009	1,199	969	1,149	1,339
10,00,000	10,00,000	419	649	759	939	549	769	979	739	959	1,129	919	1,069	1,269	1,029	1,219	1,419
10,00,000	15,00,000	459	689	809	999	599	829	1,039	789	1,019	1,189	979	1,139	1,349	1,099	1,289	1,499
10,00,000	20,00,000	489	729	839	1,039	629	859	1,079	819	1,059	1,229	1,019	1,169	1,389	1,139	1,329	1,539
10,00,000	90,00,000	839	1,079	1,189	1,389	979	1,209	1,429	1,169	1,409	1,579	1,369	1,519	1,739	1,489	1,679	1,889
15,00,000	10,00,000	229	339	399	479	299	399	499	389	489	569	479	549	649	529	619	719
15,00,000	15,00,000	259	369	429	519	329	439	539	419	529	609	509	589	689	569	659	759
15,00,000	20,00,000	289	409	459	559	359	469	579	449	569	649	549	619	729	609	699	799
15,00,000	25,00,000	319	439	499	599	389	509	609	489	609	689	589	659	769	639	739	849
15,00,000	30,00,000	339	459	509	609	409	519	629	499	619	699	599	669	779	659	749	849

15,00,000	40,00,000	389	509	559	659	459	569	679	549	669	749	649	719	829	709	799	899
15,00,000	50,00,000	439	559	609	709	509	619	729	599	719	799	699	769	879	759	849	949
15,00,000	75,00,000	569	689	749	849	639	759	859	739	859	939	839	909	1,019	889	989	1,099
15,00,000	1,00,00,000	689	809	859	959	759	869	979	849	969	1,049	949	1,019	1,129	1,009	1,099	1,199
20,00,000	15,00,000	189	259	299	349	229	299	359	289	359	409	349	389	459	379	439	499
20,00,000	20,00,000	219	299	329	389	269	339	399	329	399	449	379	429	499	419	479	549
20,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
20,00,000	30,00,000	269	349	379	439	319	389	449	379	449	499	429	479	549	469	529	599
20,00,000	40,00,000	319	399	429	489	369	439	499	429	499	549	479	529	599	519	579	649
20,00,000	50,00,000	369	449	479	539	419	489	549	479	549	599	529	579	649	569	629	699
20,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
20,00,000	1,00,00,000	619	699	729	789	669	739	799	729	799	849	779	829	899	819	879	949
30,00,000	20,00,000	179	229	259	289	209	259	299	249	299	329	289	319	369	309	349	399
30,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
30,00,000	30,00,000	229	279	309	339	259	309	349	299	349	379	339	369	419	359	399	449
30,00,000	40,00,000	279	329	359	389	309	359	399	349	399	429	389	419	469	409	449	499
30,00,000	50,00,000	329	379	409	439	359	409	449	399	449	479	439	469	519	459	499	549
30,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
30,00,000	1,00,00,000	579	629	659	689	609	659	699	649	699	729	689	719	769	709	749	799
40,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
40,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
40,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
40,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
40,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
40,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
40,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759

50,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
50,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
50,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
50,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
50,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
50,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
50,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759

31 to 35 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	2,009	3,209	3,809	4,809	2,709	3,909	5,009	3,709	4,909	5,809	4,709	5,509	6,609	5,309	6,309	7,409
1,00,000	3,00,000	2,369	3,789	4,489	5,669	3,199	4,609	5,899	4,369	5,789	6,849	5,549	6,489	7,789	6,259	7,439	8,729
1,00,000	4,00,000	2,569	4,099	4,869	6,139	3,469	4,999	6,399	4,739	6,269	7,419	6,019	7,029	8,439	6,779	8,049	9,459
1,00,000	5,00,000	2,679	4,279	5,069	6,399	3,609	5,209	6,659	4,939	6,529	7,729	6,269	7,329	8,789	7,059	8,389	9,849
2,00,000	2,00,000	1,809	2,889	3,429	4,329	2,439	3,519	4,509	3,339	4,419	5,229	4,239	4,959	5,949	4,779	5,679	6,669
2,00,000	3,00,000	2,249	3,589	4,259	5,379	3,039	4,379	5,599	4,149	5,489	6,499	5,269	6,159	7,389	5,939	7,059	8,289
2,00,000	4,00,000	2,539	4,059	4,809	6,069	3,429	4,939	6,319	4,689	6,199	7,329	5,939	6,949	8,339	6,699	7,959	9,349
2,00,000	5,00,000	2,649	4,239	5,009	6,329	3,569	5,149	6,579	4,889	6,459	7,639	6,189	7,249	8,689	6,979	8,299	9,739
2,00,000	7,50,000	2,989	4,759	5,649	7,129	4,029	5,799	7,419	5,499	7,269	8,599	6,979	8,159	9,779	7,859	9,339	10,959
2,00,000	10,00,000	3,089	4,919	5,829	7,349	4,159	5,979	7,649	5,679	7,499	8,869	7,199	8,409	10,079	8,109	9,629	11,299
3,00,000	2,00,000	1,149	1,839	2,179	2,749	1,549	2,239	2,859	2,119	2,809	3,319	2,689	3,149	3,769	3,029	3,599	4,229
3,00,000	3,00,000	1,419	2,269	2,689	3,389	1,919	2,759	3,529	2,619	3,459	4,089	3,319	3,879	4,649	3,739	4,439	5,209
3,00,000	4,00,000	1,599	2,549	3,029	3,809	2,159	3,099	3,969	2,949	3,889	4,599	3,739	4,369	5,239	4,209	4,999	5,869
3,00,000	5,00,000	1,729	2,759	3,269	4,119	2,329	3,349	4,289	3,179	4,199	4,969	4,029	4,719	5,649	4,549	5,399	6,329
3,00,000	7,50,000	1,889	2,999	3,559	4,489	2,539	3,649	4,669	3,469	4,579	5,409	4,389	5,129	6,149	4,949	5,869	6,889
3,00,000	10,00,000	1,959	3,109	3,679	4,639	2,629	3,779	4,829	3,589	4,729	5,589	4,539	5,299	6,349	5,109	6,069	7,119

3,00,000	15,00,000	2,009	3,169	3,749	4,719	2,68 9	3,84 9	4,90 9	3,65 9	4,819	5,689	4,61 9	5,399	6,459	5,20 9	6,169	7,239
3,00,000	20,00,000	2,039	3,209	3,789	4,759	2,71 9	3,88 9	4,94 9	3,68 9	4,859	5,729	4,65 9	5,439	6,499	5,23 9	6,209	7,279
4,00,000	2,00,000	849	1,359	1,609	2,029	1,14 9	1,64 9	2,10 9	1,56 9	2,069	2,449	1,98 9	2,319	2,779	2,23 9	2,659	3,119
4,00,000	3,00,000	1,059	1,689	1,999	2,529	1,42 9	2,05 9	2,62 9	1,94 9	2,579	3,049	2,46 9	2,889	3,469	2,78 9	3,309	3,879
4,00,000	4,00,000	1,199	1,909	2,269	2,849	1,61 9	2,31 9	2,96 9	2,20 9	2,909	3,439	2,79 9	3,269	3,919	3,14 9	3,739	4,389
4,00,000	5,00,000	1,299	2,069	2,449	3,089	1,74 9	2,50 9	3,20 9	2,38 9	3,149	3,719	3,01 9	3,529	4,229	3,40 9	4,039	4,739
4,00,000	7,50,000	1,429	2,269	2,689	3,379	1,91 9	2,75 9	3,51 9	2,61 9	3,449	4,079	3,30 9	3,869	4,629	3,72 9	4,429	5,189
4,00,000	10,00,000	1,489	2,359	2,789	3,509	1,99 9	2,85 9	3,64 9	2,71 9	3,579	4,229	3,43 9	4,009	4,799	3,86 9	4,589	5,379
4,00,000	15,00,000	1,549	2,439	2,879	3,619	2,06 9	2,94 9	3,75 9	2,80 9	3,689	4,349	3,53 9	4,129	4,939	3,98 9	4,719	5,529
4,00,000	20,00,000	1,579	2,469	2,919	3,649	2,09 9	2,98 9	3,79 9	2,83 9	3,729	4,389	3,57 9	4,169	4,989	4,01 9	4,759	5,579
5,00,000	2,00,000	689	1,099	1,309	1,639	929	1,33 9	1,70 9	1,26 9	1,679	1,979	1,60 9	1,879	2,259	1,80 9	2,149	2,529
5,00,000	3,00,000	869	1,389	1,639	2,069	1,16 9	1,68 9	2,14 9	1,59 9	2,109	2,499	2,02 9	2,369	2,839	2,27 9	2,709	3,179
5,00,000	4,00,000	999	1,589	1,889	2,369	1,34 9	1,92 9	2,46 9	1,83 9	2,419	2,859	2,32 9	2,719	3,259	2,61 9	3,109	3,649
5,00,000	5,00,000	1,079	1,719	2,029	2,559	1,44 9	2,08 9	2,65 9	1,97 9	2,609	3,089	2,50 9	2,929	3,509	2,81 9	3,349	3,929
5,00,000	7,50,000	1,209	1,919	2,269	2,849	1,61 9	2,32 9	2,96 9	2,20 9	2,909	3,439	2,79 9	3,259	3,909	3,14 9	3,729	4,379
5,00,000	10,00,000	1,269	2,009	2,369	2,979	1,69 9	2,42 9	3,09 9	2,30 9	3,039	3,589	2,91 9	3,409	4,079	3,28 9	3,889	4,569
5,00,000	15,00,000	1,319	2,069	2,439	3,069	1,75 9	2,50 9	3,18 9	2,37 9	3,129	3,689	2,99 9	3,499	4,189	3,37 9	3,999	4,679
5,00,000	20,00,000	1,349	2,099	2,479	3,099	1,78 9	2,53 9	3,22 9	2,41 9	3,169	3,729	3,03 9	3,539	4,229	3,40 9	4,039	4,729
5,00,000	95,00,000	1,729	2,489	2,859	3,489	2,16 9	2,92 9	3,60 9	2,79 9	3,549	4,119	3,42 9	3,929	4,619	3,79 9	4,429	5,119
7,50,000	2,00,000	449	719	849	1,069	609	869	1,10 9	829	1,089	1,289	1,04 9	1,219	1,459	1,17 9	1,399	1,639
7,50,000	3,00,000	559	889	1,049	1,329	749	1,07 9	1,37 9	1,02 9	1,349	1,599	1,29 9	1,519	1,819	1,45 9	1,729	2,029
7,50,000	4,00,000	649	1,029	1,219	1,529	869	1,24 9	1,59 9	1,18 9	1,569	1,849	1,49 9	1,749	2,099	1,68 9	2,009	2,349
7,50,000	5,00,000	709	1,119	1,329	1,669	949	1,35 9	1,73 9	1,29 9	1,709	2,009	1,63 9	1,909	2,289	1,83 9	2,179	2,559
7,50,000	7,50,000	799	1,259	1,489	1,869	1,06 9	1,52 9	1,94 9	1,44 9	1,909	2,249	1,82 9	2,139	2,559	2,05 9	2,439	2,859
7,50,000	10,00,000	859	1,349	1,589	1,999	1,14 9	1,62 9	2,07 9	1,54 9	2,039	2,399	1,95 9	2,279	2,719	2,19 9	2,599	3,049
7,50,000	15,00,000	909	1,409	1,659	2,079	1,20 9	1,70 9	2,15 9	1,61 9	2,119	2,499	2,03 9	2,369	2,829	2,28 9	2,709	3,169

7,50,000	20,00,000	939	1,449	1,699	2,119	1,239	1,739	2,199	1,659	2,159	2,539	2,079	2,409	2,869	2,329	2,749	3,209
10,00,000	2,00,000	299	479	559	709	409	579	739	549	719	849	689	809	969	779	929	1,079
10,00,000	3,00,000	369	589	689	869	499	709	899	669	889	1,049	849	989	1,189	959	1,139	1,329
10,00,000	4,00,000	429	679	799	1,009	579	819	1,049	779	1,029	1,209	989	1,149	1,369	1,109	1,309	1,539
10,00,000	5,00,000	469	739	869	1,099	629	899	1,139	849	1,119	1,319	1,069	1,249	1,499	1,209	1,429	1,669
10,00,000	7,50,000	539	839	999	1,249	719	1,019	1,299	969	1,269	1,499	1,219	1,419	1,699	1,369	1,619	1,899
10,00,000	10,00,000	579	899	1,059	1,319	769	1,089	1,379	1,029	1,349	1,589	1,299	1,509	1,799	1,459	1,719	2,009
10,00,000	15,00,000	629	969	1,129	1,409	829	1,159	1,459	1,099	1,439	1,689	1,379	1,599	1,909	1,549	1,829	2,129
10,00,000	20,00,000	659	999	1,169	1,449	859	1,199	1,499	1,139	1,469	1,729	1,419	1,639	1,949	1,589	1,869	2,169
10,00,000	90,00,000	1,009	1,349	1,519	1,799	1,209	1,549	1,849	1,489	1,819	2,079	1,769	1,989	2,299	1,939	2,219	2,519
15,00,000	10,00,000	309	469	549	679	399	559	699	529	689	809	659	769	909	739	869	1,009
15,00,000	15,00,000	339	499	579	709	439	589	739	569	729	849	699	809	949	779	909	1,059
15,00,000	20,00,000	369	539	619	749	469	629	779	599	759	889	739	839	989	819	949	1,099
15,00,000	25,00,000	399	569	649	789	499	659	809	639	799	919	769	879	1,029	859	989	1,139
15,00,000	30,00,000	419	589	669	799	519	679	829	649	809	939	789	889	1,039	869	999	1,149
15,00,000	40,00,000	469	639	719	849	569	729	879	699	859	989	839	939	1,089	919	1,049	1,199
15,00,000	50,00,000	519	689	769	899	619	779	929	749	909	1,039	889	989	1,139	969	1,099	1,249
15,00,000	75,00,000	649	819	899	1,039	749	909	1,059	889	1,049	1,169	1,019	1,129	1,279	1,109	1,239	1,389
15,00,000	1,00,00,000	769	939	1,019	1,149	869	1,029	1,179	999	1,159	1,289	1,139	1,239	1,389	1,219	1,349	1,499
20,00,000	15,00,000	229	329	369	449	289	379	459	359	459	529	439	499	589	489	569	649
20,00,000	20,00,000	259	359	409	489	319	419	499	399	489	569	479	539	629	529	609	689
20,00,000	25,00,000	289	389	439	519	349	449	539	429	529	609	519	579	669	559	649	739
20,00,000	30,00,000	309	409	459	539	369	469	549	449	539	619	529	589	679	579	659	739
20,00,000	40,00,000	359	459	509	589	419	519	599	499	589	669	579	639	729	629	709	789
20,00,000	50,00,000	409	509	559	639	469	569	649	549	639	719	629	689	779	679	759	839
20,00,000	75,00,000	539	639	689	769	599	699	789	679	779	859	769	829	919	809	899	989

20,00,000	1,00,00,000	659	759	809	889	719	819	899	799	889	969	879	939	1,029	929	1,009	1,089
30,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
30,00,000	25,00,000	219	279	309	359	259	309	359	299	359	399	349	389	439	379	429	479
30,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
30,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
30,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
30,00,000	75,00,000	469	529	559	609	509	559	609	549	609	649	599	639	689	629	679	729
30,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869
40,00,000	20,00,000	189	249	269	319	229	279	329	269	319	359	309	349	399	339	389	429
40,00,000	25,00,000	209	259	289	329	239	289	339	289	339	369	329	359	409	349	389	439
40,00,000	30,00,000	239	299	319	369	279	329	379	319	369	409	359	399	449	389	439	479
40,00,000	40,00,000	289	349	369	419	329	379	429	369	419	459	409	449	499	439	489	529
40,00,000	50,00,000	339	399	419	469	379	429	479	419	469	509	459	499	549	489	539	579
40,00,000	75,00,000	459	509	539	579	489	539	589	539	589	619	579	609	659	599	639	689
40,00,000	1,00,00,000	589	649	669	719	629	679	729	669	719	759	709	749	799	739	789	829
50,00,000	20,00,000	179	229	259	289	209	259	299	249	299	329	289	319	369	309	349	399
50,00,000	25,00,000	209	259	289	329	239	289	339	289	339	369	329	359	409	349	389	439
50,00,000	30,00,000	229	279	309	339	259	309	349	299	349	379	339	369	419	359	399	449
50,00,000	40,00,000	279	329	359	389	309	359	399	349	399	429	389	419	469	409	449	499
50,00,000	50,00,000	329	379	409	439	359	409	449	399	449	479	439	469	519	459	499	549
50,00,000	75,00,000	459	509	539	579	489	539	589	539	589	619	579	609	659	599	639	689
50,00,000	1,00,00,000	579	629	659	689	609	659	699	649	699	729	689	719	769	709	749	799

36 to 40 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	2,579	4,129	4,899	6,179	3,479	5,019	6,439	4,769	6,309	7,469	6,049	7,079	8,489	6,819	8,109	9,519

1,00,000	3,00,000	3,069	4,909	5,819	7,349	4,13 9	5,97 9	7,64 9	5,66 9	7,49 9	8,87 9	7,19 9	8,41 9	10,0 99	8,10 9	9,639	11,31 9
1,00,000	4,00,000	3,349	5,349	6,349	8,009	4,51 9	6,51 9	8,34 9	6,17 9	8,17 9	9,67 9	7,84 9	9,17 9	11,0 09	8,84 9	10,50 9	12,33 9
1,00,000	5,00,000	3,509	5,599	6,649	8,389	4,72 9	6,81 9	8,73 9	6,47 9	8,56 9	10,1 29	8,21 9	9,60 9	11,5 29	9,25 9	10,99 9	12,91 9
2,00,000	2,00,000	2,339	3,739	4,439	5,599	3,15 9	4,55 9	5,83 9	4,31 9	5,71 9	6,76 9	5,48 9	6,41 9	7,69 9	6,18 9	7,349	8,629
2,00,000	3,00,000	2,929	4,679	5,559	7,009	3,94 9	5,69 9	7,29 9	5,40 9	7,15 9	8,46 9	6,86 9	8,02 9	9,63 9	7,73 9	9,199	10,79 9
2,00,000	4,00,000	3,319	5,299	6,289	7,939	4,47 9	6,45 9	8,26 9	6,12 9	8,10 9	9,58 9	7,77 9	9,09 9	10,9 09	8,76 9	10,41 9	12,22 9
2,00,000	5,00,000	3,479	5,549	6,589	8,319	4,68 9	6,75 9	8,65 9	6,42 9	8,49 9	10,0 39	8,14 9	9,52 9	11,4 29	9,17 9	10,90 9	12,80 9
2,00,000	7,50,000	3,969	6,329	7,509	9,479	5,34 9	7,70 9	9,86 9	7,31 9	9,66 9	11,4 39	9,27 9	10,8 49	13,0 19	10,4 59	12,42 9	14,58 9
2,00,000	10,00,000	4,119	6,569	7,789	9,819	5,54 9	7,98 9	10,2 29	7,57 9	10,0 19	11,8 59	9,61 9	11,2 39	13,4 79	10,8 39	12,86 9	15,10 9
3,00,000	2,00,000	1,509	2,409	2,859	3,609	2,03 9	2,93 9	3,75 9	2,78 9	3,68 9	4,35 9	3,53 9	4,13 9	4,95 9	3,98 9	4,739	5,559
3,00,000	3,00,000	1,889	3,019	3,579	4,519	2,54 9	3,66 9	4,69 9	3,48 9	4,60 9	5,44 9	4,41 9	5,16 9	6,19 9	4,98 9	5,919	6,949
3,00,000	4,00,000	2,149	3,429	4,069	5,129	2,89 9	4,17 9	5,34 9	3,95 9	5,23 9	6,19 9	5,02 9	5,87 9	7,04 9	5,66 9	6,729	7,899
3,00,000	5,00,000	2,329	3,719	4,409	5,559	3,13 9	4,51 9	5,78 9	4,28 9	5,66 9	6,70 9	5,43 9	6,36 9	7,62 9	6,13 9	7,289	8,549
3,00,000	7,50,000	2,569	4,089	4,849	6,119	3,45 9	4,97 9	6,36 9	4,72 9	6,23 9	7,37 9	5,98 9	6,99 9	8,39 9	6,74 9	8,019	9,409
3,00,000	10,00,000	2,659	4,229	5,009	6,319	3,57 9	5,13 9	6,57 9	4,87 9	6,44 9	7,61 9	6,18 9	7,22 9	8,65 9	6,96 9	8,269	9,709
3,00,000	15,00,000	2,739	4,339	5,139	6,469	3,67 9	5,26 9	6,73 9	5,00 9	6,60 9	7,80 9	6,33 9	7,40 9	8,86 9	7,13 9	8,469	9,939
3,00,000	20,00,000	2,769	4,379	5,179	6,509	3,70 9	5,30 9	6,77 9	5,03 9	6,63 9	7,84 9	6,37 9	7,43 9	8,90 9	7,17 9	8,509	9,979
4,00,000	2,00,000	1,139	1,819	2,159	2,719	1,53 9	2,21 9	2,83 9	2,09 9	2,77 9	3,28 9	2,66 9	3,11 9	3,73 9	3,00 9	3,569	4,189
4,00,000	3,00,000	1,429	2,279	2,709	3,409	1,92 9	2,77 9	3,54 9	2,63 9	3,47 9	4,11 9	3,33 9	3,90 9	4,68 9	3,76 9	4,469	5,249
4,00,000	4,00,000	1,629	2,599	3,079	3,889	2,19 9	3,15 9	4,04 9	2,99 9	3,96 9	4,68 9	3,80 9	4,44 9	5,32 9	4,28 9	5,089	5,979
4,00,000	5,00,000	1,769	2,819	3,339	4,219	2,37 9	3,42 9	4,38 9	3,25 9	4,29 9	5,08 9	4,12 9	4,82 9	5,78 9	4,64 9	5,519	6,479
4,00,000	7,50,000	1,969	3,129	3,709	4,679	2,64 9	3,80 9	4,86 9	3,61 9	4,76 9	5,63 9	4,57 9	5,34 9	6,41 9	5,15 9	6,129	7,189
4,00,000	10,00,000	2,059	3,269	3,869	4,879	2,76 9	3,96 9	5,07 9	3,76 9	4,97 9	5,87 9	4,77 9	5,57 9	6,67 9	5,37 9	6,379	7,489
4,00,000	15,00,000	2,129	3,369	3,979	5,009	2,84 9	4,08 9	5,20 9	3,87 9	5,10 9	6,03 9	4,90 9	5,72 9	6,85 9	5,51 9	6,549	7,679
4,00,000	20,00,000	2,159	3,399	4,019	5,049	2,87 9	4,11 9	5,24 9	3,90 9	5,14 9	6,07 9	4,93 9	5,76 9	6,89 9	5,55 9	6,589	7,719
5,00,000	2,00,000	939	1,499	1,779	2,239	1,26 9	1,82 9	2,33 9	1,72 9	2,28 9	2,70 9	2,19 9	2,56 9	3,07 9	2,47 9	2,939	3,449

5,00,000	3,00,000	1,179	1,879	2,229	2,809	1,58 9	2,28 9	2,92 9	2,16 9	2,86 9	3,39 9	2,75 9	3,21 9	3,85 9	3,09 9	3,689	4,329
5,00,000	4,00,000	1,359	2,169	2,569	3,239	1,82 9	2,63 9	3,36 9	2,49 9	3,30 9	3,90 9	3,16 9	3,70 9	4,43 9	3,56 9	4,239	4,979
5,00,000	5,00,000	1,489	2,369	2,809	3,539	2,00 9	2,87 9	3,68 9	2,73 9	3,61 9	4,27 9	3,46 9	4,05 9	4,85 9	3,90 9	4,639	5,449
5,00,000	7,50,000	1,669	2,649	3,139	3,959	2,24 9	3,21 9	4,11 9	3,05 9	4,03 9	4,76 9	3,87 9	4,52 9	5,42 9	4,36 9	5,179	6,079
5,00,000	10,00,000	1,759	2,789	3,299	4,159	2,35 9	3,38 9	4,32 9	3,21 9	4,23 9	5,00 9	4,06 9	4,74 9	5,68 9	4,57 9	5,439	6,379
5,00,000	15,00,000	1,839	2,899	3,429	4,309	2,45 9	3,51 9	4,48 9	3,33 9	4,39 9	5,19 9	4,22 9	4,92 9	5,89 9	4,74 9	5,639	6,609
5,00,000	20,00,000	1,869	2,939	3,469	4,349	2,48 9	3,54 9	4,52 9	3,37 9	4,43 9	5,23 9	4,25 9	4,96 9	5,93 9	4,78 9	5,679	6,649
5,00,000	95,00,000	2,249	3,319	3,849	4,739	2,86 9	3,93 9	4,90 9	3,75 9	4,82 9	5,61 9	4,64 9	5,35 9	6,32 9	5,17 9	6,069	7,039
7,50,000	2,00,000	609	969	1,149	1,449	819	1,17 9	1,50 9	1,11 9	1,47 9	1,74 9	1,41 9	1,65 9	1,98 9	1,59 9	1,899	2,229
7,50,000	3,00,000	769	1,229	1,449	1,829	1,03 9	1,48 9	1,89 9	1,40 9	1,86 9	2,20 9	1,78 9	2,08 9	2,50 9	2,01 9	2,399	2,809
7,50,000	4,00,000	899	1,429	1,699	2,129	1,20 9	1,73 9	2,21 9	1,64 9	2,17 9	2,56 9	2,08 9	2,43 9	2,92 9	2,34 9	2,789	3,279
7,50,000	5,00,000	989	1,569	1,859	2,339	1,32 9	1,90 9	2,43 9	1,80 9	2,38 9	2,82 9	2,29 9	2,67 9	3,20 9	2,57 9	3,069	3,599
7,50,000	7,50,000	1,129	1,789	2,119	2,659	1,51 9	2,16 9	2,76 9	2,05 9	2,71 9	3,20 9	2,60 9	3,03 9	3,63 9	2,92 9	3,479	4,079
7,50,000	10,00,000	1,209	1,909	2,259	2,839	1,61 9	2,31 9	2,94 9	2,19 9	2,88 9	3,41 9	2,77 9	3,23 9	3,87 9	3,12 9	3,709	4,339
7,50,000	15,00,000	1,279	2,009	2,369	2,969	1,70 9	2,42 9	3,08 9	2,30 9	3,02 9	3,56 9	2,90 9	3,38 9	4,04 9	3,26 9	3,869	4,529
7,50,000	20,00,000	1,319	2,059	2,419	3,029	1,74 9	2,47 9	3,14 9	2,35 9	3,08 9	3,63 9	2,96 9	3,45 9	4,12 9	3,33 9	3,939	4,619
10,00,000	2,00,000	419	669	789	999	569	809	1,03 9	769	1,01 9	1,19 9	979	1,13 9	1,35 9	1,09 9	1,299	1,529
10,00,000	3,00,000	519	829	979	1,229	699	999	1,27 9	949	1,24 9	1,47 9	1,19 9	1,40 9	1,67 9	1,35 9	1,609	1,879
10,00,000	4,00,000	599	949	1,129	1,409	809	1,14 9	1,46 9	1,09 9	1,43 9	1,69 9	1,38 9	1,61 9	1,93 9	1,55 9	1,849	2,169
10,00,000	5,00,000	659	1,039	1,229	1,549	889	1,26 9	1,60 9	1,19 9	1,57 9	1,86 9	1,51 9	1,76 9	2,11 9	1,70 9	2,029	2,379
10,00,000	7,50,000	759	1,199	1,409	1,769	1,01 9	1,44 9	1,84 9	1,37 9	1,80 9	2,12 9	1,73 9	2,02 9	2,41 9	1,94 9	2,319	2,709
10,00,000	10,00,000	819	1,289	1,519	1,899	1,08 9	1,54 9	1,97 9	1,47 9	1,93 9	2,28 9	1,85 9	2,16 9	2,58 9	2,08 9	2,479	2,899
10,00,000	15,00,000	889	1,379	1,629	2,029	1,17 9	1,66 9	2,10 9	1,58 9	2,06 9	2,43 9	1,98 9	2,31 9	2,76 9	2,23 9	2,639	3,089
10,00,000	20,00,000	919	1,419	1,659	2,069	1,20 9	1,69 9	2,14 9	1,61 9	2,10 9	2,47 9	2,02 9	2,35 9	2,80 9	2,27 9	2,679	3,139
10,00,000	90,00,000	1,269	1,769	2,009	2,419	1,55 9	2,04 9	2,49 9	1,96 9	2,45 9	2,82 9	2,37 9	2,70 9	3,15 9	2,62 9	3,029	3,489
15,00,000	10,00,000	429	659	779	959	569	789	999	759	979	1,14 9	949	1,09 9	1,30 9	1,05 9	1,249	1,459

15,00,000	15,00,000	469	709	829	1,029	609	849	1,059	809	1,049	1,219	1,009	1,159	1,379	1,119	1,319	1,539
15,00,000	20,00,000	499	739	859	1,059	639	879	1,099	839	1,079	1,259	1,039	1,199	1,419	1,159	1,359	1,579
15,00,000	25,00,000	529	779	899	1,099	679	919	1,139	879	1,119	1,299	1,079	1,239	1,459	1,199	1,399	1,619
15,00,000	30,00,000	549	789	909	1,109	689	929	1,149	889	1,129	1,309	1,089	1,249	1,469	1,209	1,409	1,629
15,00,000	40,00,000	599	839	959	1,159	739	979	1,199	939	1,179	1,359	1,139	1,299	1,519	1,259	1,459	1,679
15,00,000	50,00,000	649	889	1,009	1,209	789	1,029	1,249	989	1,229	1,409	1,189	1,349	1,569	1,309	1,509	1,729
15,00,000	75,00,000	779	1,029	1,149	1,349	929	1,169	1,389	1,129	1,369	1,549	1,329	1,489	1,709	1,449	1,649	1,869
15,00,000	1,00,00,000	899	1,139	1,259	1,459	1,039	1,279	1,499	1,239	1,479	1,659	1,439	1,599	1,819	1,559	1,759	1,979
20,00,000	15,00,000	309	449	519	639	399	539	659	509	649	759	629	719	849	699	819	949
20,00,000	20,00,000	329	469	539	649	409	549	679	529	669	769	639	729	859	709	829	949
20,00,000	25,00,000	359	499	569	689	449	589	709	559	699	809	679	769	899	749	869	999
20,00,000	30,00,000	379	519	589	699	459	599	729	579	719	819	689	779	909	759	879	999
20,00,000	40,00,000	429	569	639	749	509	649	779	629	769	869	739	829	959	809	929	1,049
20,00,000	50,00,000	479	619	689	799	559	699	829	679	819	919	789	879	1,009	859	979	1,099
20,00,000	75,00,000	609	749	819	939	699	839	959	809	949	1,059	929	1,019	1,149	999	1,119	1,249
20,00,000	1,00,00,000	729	869	939	1,049	809	949	1,079	929	1,069	1,169	1,039	1,129	1,259	1,109	1,229	1,349
30,00,000	20,00,000	229	309	349	409	279	359	429	339	419	479	409	459	529	449	509	579
30,00,000	25,00,000	249	329	369	429	299	369	439	359	429	489	419	469	539	459	519	589
30,00,000	30,00,000	279	359	399	459	329	409	479	389	469	529	459	509	579	499	559	629
30,00,000	40,00,000	329	409	449	509	379	459	529	439	519	579	509	559	629	549	609	679
30,00,000	50,00,000	379	459	499	559	429	509	579	489	569	629	559	609	679	599	659	729
30,00,000	75,00,000	499	579	619	679	549	619	689	609	679	739	669	719	789	709	769	839
30,00,000	1,00,00,000	629	709	749	809	679	759	829	739	819	879	809	859	929	849	909	979
40,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
40,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
40,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559

40,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
40,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
40,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
40,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
50,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
50,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
50,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
50,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
50,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
50,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
50,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869

41 to 45 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	3,359	5,369	6,379	8,049	4,539	6,549	8,389	6,209	8,219	9,729	7,889	9,219	11,069	8,889	10,559	12,409
1,00,000	3,00,000	4,019	6,429	7,629	9,629	5,429	7,829	10,029	7,429	9,829	11,629	9,429	11,029	13,229	10,629	12,629	14,829
1,00,000	4,00,000	4,419	7,059	8,379	10,579	5,959	8,599	11,019	8,159	10,799	12,779	10,359	12,119	14,539	11,679	13,879	16,299
1,00,000	5,00,000	4,659	7,439	8,829	11,149	6,289	9,069	11,609	8,599	11,379	13,469	10,919	12,769	15,319	12,309	14,629	17,179
2,00,000	2,00,000	3,059	4,889	5,809	7,329	4,129	5,959	7,639	5,659	7,489	8,859	7,179	8,399	10,079	8,089	9,619	11,299
2,00,000	3,00,000	3,859	6,169	7,319	9,249	5,209	7,519	9,629	7,129	9,439	11,169	9,049	10,589	12,709	10,209	12,129	14,239
2,00,000	4,00,000	4,249	6,779	8,039	10,169	5,719	8,259	10,579	7,829	10,379	12,279	9,949	11,639	13,969	11,219	13,329	15,659
2,00,000	5,00,000	4,479	7,149	8,479	10,719	6,039	8,719	11,149	8,259	10,939	12,949	10,489	12,269	14,719	11,829	14,049	16,509
2,00,000	7,50,000	5,329	8,509	10,099	12,739	7,189	10,359	13,269	9,829	13,009	15,389	12,479	14,589	17,499	14,059	16,709	19,619
2,00,000	10,00,000	5,559	8,869	10,519	13,279	7,489	10,799	13,829	10,249	13,549	16,029	12,999	15,199	18,229	14,649	17,409	20,439
3,00,000	2,00,000	2,019	3,229	3,829	4,839	2,729	3,929	5,039	3,729	4,939	5,839	4,739	5,539	6,639	5,339	6,339	7,449
3,00,000	3,00,000	2,549	4,069	4,829	6,099	3,439	4,959	6,349	4,709	6,229	7,369	5,969	6,989	8,379	6,739	7,999	9,399

3,00,000	4,00,000	2,909	4,649	5,509	6,959	3,92 9	5,65 9	7,24 9	5,36 9	7,09 9	8,399	6,80 9	7,969	9,55 9	7,67 9	9,129	10,7 09
3,00,000	5,00,000	3,159	5,039	5,979	7,549	4,25 9	6,13 9	7,85 9	5,82 9	7,70 9	9,119	7,38 9	8,649	10,3 69	8,33 9	9,899	11,6 29
3,00,000	7,50,000	3,519	5,609	6,659	8,399	4,73 9	6,82 9	8,74 9	6,47 9	8,56 9	10,13 9	8,21 9	9,619	11,5 29	9,26 9	11,00 9	12,9 19
3,00,000	10,00,000	3,669	5,849	6,929	8,739	4,93 9	7,10 9	9,09 9	6,74 9	8,91 9	10,54 9	8,55 9	10,00 9	11,9 99	9,64 9	11,44 9	13,4 49
3,00,000	15,00,000	3,779	6,009	7,119	8,969	5,07 9	7,29 9	9,33 9	6,92 9	9,14 9	10,81 9	8,77 9	10,26 9	12,2 99	9,89 9	11,74 9	13,7 79
3,00,000	20,00,000	3,819	6,059	7,169	9,029	5,12 9	7,35 9	9,39 9	6,98 9	9,21 9	10,88 9	8,83 9	10,32 9	12,3 79	9,95 9	11,81 9	13,8 69
4,00,000	2,00,000	1,539	2,459	2,919	3,679	2,07 9	2,99 9	3,83 9	2,83 9	3,75 9	4,449	3,60 9	4,219	5,05 9	4,06 9	4,829	5,66 9
4,00,000	3,00,000	1,939	3,099	3,679	4,639	2,61 9	3,76 9	4,82 9	3,57 9	4,72 9	5,599	4,53 9	5,309	6,36 9	5,11 9	6,079	7,13 9
4,00,000	4,00,000	2,229	3,559	4,219	5,329	3,00 9	4,32 9	5,54 9	4,10 9	5,43 9	6,429	5,21 9	6,099	7,30 9	5,87 9	6,979	8,19 9
4,00,000	5,00,000	2,439	3,889	4,619	5,819	3,28 9	4,73 9	6,05 9	4,49 9	5,93 9	7,029	5,69 9	6,669	7,99 9	6,42 9	7,629	8,95 9
4,00,000	7,50,000	2,739	4,359	5,179	6,529	3,68 9	5,30 9	6,79 9	5,03 9	6,65 9	7,879	6,38 9	7,469	8,95 9	7,19 9	8,549	10,0 39
4,00,000	10,00,000	2,869	4,569	5,409	6,819	3,85 9	5,54 9	7,09 9	5,26 9	6,95 9	8,229	6,67 9	7,809	9,35 9	7,52 9	8,929	10,4 89
4,00,000	15,00,000	2,969	4,709	5,579	7,029	3,98 9	5,71 9	7,30 9	5,42 9	7,16 9	8,469	6,87 9	8,039	9,62 9	7,74 9	9,199	10,7 89
4,00,000	20,00,000	3,009	4,759	5,629	7,089	4,02 9	5,77 9	7,37 9	5,48 9	7,22 9	8,539	6,93 9	8,099	9,69 9	7,80 9	9,269	10,8 69
5,00,000	2,00,000	1,279	2,049	2,429	3,059	1,72 9	2,48 9	3,18 9	2,35 9	3,11 9	3,699	2,99 9	3,499	4,19 9	3,37 9	4,009	4,70 9
5,00,000	3,00,000	1,619	2,589	3,069	3,869	2,18 9	3,14 9	4,02 9	2,98 9	3,94 9	4,669	3,78 9	4,429	5,30 9	4,26 9	5,069	5,94 9
5,00,000	4,00,000	1,879	2,999	3,559	4,489	2,52 9	3,64 9	4,66 9	3,45 9	4,57 9	5,419	4,38 9	5,139	6,15 9	4,94 9	5,879	6,89 9
5,00,000	5,00,000	2,069	3,299	3,909	4,939	2,78 9	4,01 9	5,13 9	3,80 9	5,03 9	5,959	4,82 9	5,649	6,77 9	5,44 9	6,469	7,58 9
5,00,000	7,50,000	2,349	3,739	4,429	5,589	3,15 9	4,54 9	5,81 9	4,31 9	5,70 9	6,749	5,46 9	6,399	7,66 9	6,16 9	7,319	8,59 9
5,00,000	10,00,000	2,479	3,939	4,669	5,879	3,32 9	4,78 9	6,12 9	4,54 9	6,00 9	7,099	5,75 9	6,729	8,06 9	6,48 9	7,709	9,03 9
5,00,000	15,00,000	2,589	4,099	4,859	6,109	3,46 9	4,97 9	6,35 9	4,72 9	6,23 9	7,369	5,98 9	6,989	8,37 9	6,73 9	7,999	9,37 9
5,00,000	20,00,000	2,629	4,149	4,909	6,169	3,51 9	5,03 9	6,42 9	4,77 9	6,29 9	7,439	6,04 9	7,059	8,44 9	6,80 9	8,069	9,45 9
5,00,000	95,00,000	3,009	4,529	5,289	6,559	3,89 9	5,41 9	6,80 9	5,16 9	6,68 9	7,829	6,42 9	7,449	8,83 9	7,19 9	8,459	9,85 9
7,50,000	2,00,000	839	1,339	1,589	1,999	1,12 9	1,62 9	2,08 9	1,54 9	2,04 9	2,419	1,95 9	2,289	2,74 9	2,20 9	2,629	3,07 9
7,50,000	3,00,000	1,069	1,709	2,019	2,549	1,43 9	2,07 9	2,64 9	1,96 9	2,59 9	3,079	2,49 9	2,919	3,49 9	2,80 9	3,339	3,91 9
7,50,000	4,00,000	1,259	2,009	2,379	2,999	1,69 9	2,43 9	3,11 9	2,31 9	3,05 9	3,619	2,93 9	3,429	4,10 9	3,30 9	3,929	4,60 9

7,50,000	5,00,000	1,399	2,229	2,639	3,329	1,87 9	2,70 9	3,45 9	2,56 9	3,39 9	4,009	3,25 9	3,809	4,55 9	3,66 9	4,359	5,10 9
7,50,000	7,50,000	1,609	2,559	3,029	3,809	2,15 9	3,10 9	3,96 9	2,94 9	3,88 9	4,599	3,73 9	4,359	5,22 9	4,20 9	4,989	5,85 9
7,50,000	10,00,000	1,729	2,739	3,249	4,079	2,31 9	3,32 9	4,24 9	3,15 9	4,16 9	4,919	3,99 9	4,669	5,59 9	4,49 9	5,339	6,26 9
7,50,000	15,00,000	1,839	2,899	3,429	4,309	2,45 9	3,51 9	4,48 9	3,33 9	4,39 9	5,199	4,22 9	4,929	5,89 9	4,74 9	5,639	6,60 9
7,50,000	20,00,000	1,879	2,949	3,489	4,369	2,50 9	3,56 9	4,54 9	3,39 9	4,45 9	5,259	4,28 9	4,999	5,97 9	4,81 9	5,709	6,68 9
10,00,00 0	2,00,000	579	929	1,099	1,379	779	1,11 9	1,43 9	1,06 9	1,40 9	1,669	1,34 9	1,579	1,88 9	1,51 9	1,809	2,11 9
10,00,00 0	3,00,000	739	1,179	1,399	1,759	999	1,42 9	1,82 9	1,35 9	1,78 9	2,119	1,71 9	2,009	2,40 9	1,93 9	2,299	2,69 9
10,00,00 0	4,00,000	859	1,369	1,619	2,039	1,15 9	1,65 9	2,11 9	1,57 9	2,07 9	2,459	1,99 9	2,329	2,78 9	2,24 9	2,669	3,12 9
10,00,00 0	5,00,000	949	1,509	1,789	2,249	1,27 9	1,82 9	2,33 9	1,73 9	2,28 9	2,709	2,19 9	2,569	3,07 9	2,47 9	2,939	3,44 9
10,00,00 0	7,50,000	1,099	1,739	2,059	2,589	1,47 9	2,10 9	2,69 9	2,00 9	2,63 9	3,119	2,53 9	2,959	3,54 9	2,85 9	3,389	3,96 9
10,00,00 0	10,00,000	1,189	1,879	2,219	2,789	1,58 9	2,27 9	2,89 9	2,15 9	2,84 9	3,359	2,72 9	3,189	3,80 9	3,06 9	3,639	4,26 9
10,00,00 0	15,00,000	1,279	2,009	2,369	2,969	1,70 9	2,42 9	3,08 9	2,30 9	3,02 9	3,569	2,90 9	3,389	4,04 9	3,26 9	3,869	4,52 9
10,00,00 0	20,00,000	1,329	2,069	2,439	3,049	1,75 9	2,49 9	3,17 9	2,37 9	3,11 9	3,669	2,98 9	3,479	4,15 9	3,35 9	3,979	4,64 9
10,00,00 0	90,00,000	1,679	2,419	2,789	3,399	2,10 9	2,84 9	3,52 9	2,72 9	3,46 9	4,019	3,33 9	3,829	4,50 9	3,70 9	4,329	4,99 9
15,00,00 0	10,00,000	619	969	1,139	1,419	819	1,15 9	1,47 9	1,10 9	1,44 9	1,709	1,38 9	1,619	1,92 9	1,55 9	1,849	2,15 9
15,00,00 0	15,00,000	679	1,049	1,229	1,529	899	1,25 9	1,58 9	1,19 9	1,55 9	1,829	1,49 9	1,739	2,06 9	1,67 9	1,979	2,30 9
15,00,00 0	20,00,000	709	1,079	1,259	1,569	929	1,28 9	1,62 9	1,22 9	1,59 9	1,869	1,53 9	1,779	2,10 9	1,71 9	2,019	2,35 9
15,00,00 0	25,00,000	739	1,109	1,299	1,599	959	1,32 9	1,65 9	1,26 9	1,62 9	1,909	1,56 9	1,819	2,15 9	1,75 9	2,059	2,39 9
15,00,00 0	30,00,000	769	1,149	1,329	1,639	989	1,35 9	1,69 9	1,29 9	1,66 9	1,949	1,60 9	1,859	2,19 9	1,79 9	2,099	2,44 9
15,00,00 0	40,00,000	819	1,199	1,379	1,689	1,03 9	1,40 9	1,74 9	1,34 9	1,71 9	1,999	1,65 9	1,909	2,24 9	1,84 9	2,149	2,49 9
15,00,00 0	50,00,000	869	1,249	1,429	1,739	1,08 9	1,45 9	1,79 9	1,39 9	1,76 9	2,049	1,70 9	1,959	2,29 9	1,89 9	2,199	2,54 9
15,00,00 0	75,00,000	989	1,359	1,549	1,849	1,20 9	1,57 9	1,90 9	1,51 9	1,87 9	2,159	1,81 9	2,069	2,40 9	2,00 9	2,309	2,64 9
15,00,00 0	1,00,00,000	1,119	1,499	1,679	1,989	1,33 9	1,70 9	2,04 9	1,64 9	2,01 9	2,299	1,95 9	2,209	2,54 9	2,14 9	2,449	2,79 9
20,00,00 0	15,00,000	419	629	729	909	539	749	939	719	919	1,079	889	1,029	1,21 9	989	1,159	1,34 9
20,00,00 0	20,00,000	449	659	769	939	579	789	979	749	959	1,119	929	1,059	1,25 9	1,02 9	1,199	1,39 9
20,00,00 0	25,00,000	469	679	779	959	589	799	989	769	969	1,129	939	1,079	1,26 9	1,03 9	1,209	1,39 9

20,00,000	30,00,000	499	709	819	989	629	839	1,029	799	1,009	1,169	979	1,109	1,309	1,079	1,249	1,449
20,00,000	40,00,000	549	759	869	1,039	679	889	1,079	849	1,059	1,219	1,029	1,159	1,359	1,129	1,299	1,499
20,00,000	50,00,000	599	809	919	1,089	729	939	1,129	899	1,109	1,269	1,079	1,209	1,409	1,179	1,349	1,549
20,00,000	75,00,000	719	929	1,029	1,209	839	1,049	1,239	1,019	1,219	1,379	1,189	1,329	1,519	1,289	1,459	1,649
20,00,000	1,00,00,000	849	1,059	1,169	1,339	979	1,189	1,379	1,149	1,359	1,519	1,329	1,459	1,659	1,429	1,599	1,799
30,00,000	20,00,000	279	389	449	529	349	449	549	439	539	619	529	599	699	579	669	769
30,00,000	25,00,000	299	409	459	549	359	469	559	449	559	629	539	609	699	589	679	769
30,00,000	30,00,000	329	439	499	579	399	499	599	489	589	669	579	649	749	629	719	819
30,00,000	40,00,000	379	489	549	629	449	549	649	539	639	719	629	699	799	679	769	869
30,00,000	50,00,000	429	539	599	679	499	599	699	589	689	769	679	749	849	729	819	919
30,00,000	75,00,000	549	659	709	799	609	719	809	699	809	879	789	859	949	839	929	1,019
30,00,000	1,00,00,000	679	789	849	929	749	849	949	839	939	1,019	929	999	1,099	979	1,069	1,169
40,00,000	20,00,000	239	329	369	439	289	379	449	359	449	509	429	489	559	469	539	619
40,00,000	25,00,000	259	339	379	449	309	389	459	379	459	519	439	499	569	489	549	629
40,00,000	30,00,000	289	379	419	489	339	429	499	409	499	559	479	539	609	519	589	669
40,00,000	40,00,000	339	429	469	539	389	479	549	459	549	609	529	589	659	569	639	719
40,00,000	50,00,000	389	479	519	589	439	529	599	509	599	659	579	639	709	619	689	769
40,00,000	75,00,000	509	589	629	699	559	639	709	629	709	769	689	749	819	739	799	879
40,00,000	1,00,00,000	639	729	769	839	689	779	849	759	849	909	829	889	959	869	939	1,019
50,00,000	20,00,000	229	309	349	409	279	359	429	339	419	479	409	459	529	449	509	579
50,00,000	25,00,000	249	329	369	429	299	369	439	359	429	489	419	469	539	459	519	589
50,00,000	30,00,000	279	359	399	459	329	409	479	389	469	529	459	509	579	499	559	629
50,00,000	40,00,000	329	409	449	509	379	459	529	439	519	579	509	559	629	549	609	679
50,00,000	50,00,000	379	459	499	559	429	509	579	489	569	629	559	609	679	599	659	729
50,00,000	75,00,000	499	579	619	679	549	619	689	609	679	739	669	719	789	709	769	839
50,00,000	1,00,00,000	629	709	749	809	679	759	829	739	819	879	809	859	929	849	909	979

46 to 50 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	4,369	6,989	8,299	10,479	5,899	8,519	10,909	8,079	10,689	12,659	10,259	11,999	14,399	11,569	13,749	16,139
1,00,000	3,00,000	5,279	8,439	10,019	12,649	7,129	10,279	13,179	9,759	12,919	15,289	12,389	14,499	17,389	13,969	16,599	19,499
1,00,000	4,00,000	5,829	9,319	11,059	13,969	7,869	11,349	14,549	10,769	14,259	16,869	13,679	15,999	19,189	15,419	18,319	21,519
1,00,000	5,00,000	6,169	9,859	11,699	14,779	8,319	12,009	15,389	11,399	15,079	17,849	14,469	16,929	20,309	16,309	19,379	22,759
2,00,000	2,00,000	4,009	6,409	7,609	9,609	5,409	7,809	10,009	7,409	9,809	11,609	9,409	11,009	13,209	10,609	12,609	14,809
2,00,000	3,00,000	5,079	8,119	9,639	12,169	6,859	9,889	12,679	9,389	12,429	14,709	11,919	13,949	16,729	13,439	15,969	18,759
2,00,000	4,00,000	5,609	8,969	10,639	13,439	7,579	10,919	13,999	10,369	13,719	16,229	13,169	15,399	18,469	14,839	17,629	20,709
2,00,000	5,00,000	5,939	9,489	11,259	14,219	8,019	11,559	14,809	10,979	14,509	17,179	13,929	16,299	19,549	15,699	18,649	21,909
2,00,000	7,50,000	7,149	11,419	13,549	17,109	9,639	13,909	17,819	13,199	17,469	20,669	16,749	19,599	23,509	18,889	22,439	26,359
2,00,000	10,00,000	7,499	11,969	14,209	17,929	10,109	14,579	18,679	13,839	18,309	21,659	17,559	20,539	24,639	19,789	23,519	27,619
3,00,000	2,00,000	2,689	4,299	5,109	6,439	3,629	5,239	6,709	4,969	6,579	7,779	6,309	7,379	8,859	7,109	8,449	9,929
3,00,000	3,00,000	3,409	5,449	6,469	8,169	4,599	6,639	8,499	6,299	8,339	9,859	7,999	9,349	11,219	9,009	10,709	12,579
3,00,000	4,00,000	3,919	6,259	7,429	9,379	5,289	7,629	9,769	7,239	9,579	11,329	9,189	10,749	12,889	10,359	12,309	14,449
3,00,000	5,00,000	4,289	6,849	8,129	10,259	5,789	8,339	10,689	7,919	10,479	12,399	10,049	11,759	14,099	11,329	13,459	15,809
3,00,000	7,50,000	4,809	7,679	9,109	11,489	6,479	9,349	11,969	8,869	11,729	13,879	11,259	13,159	15,789	12,689	15,069	17,699
3,00,000	10,00,000	5,039	8,039	9,529	12,029	6,789	9,779	12,529	9,279	12,279	14,519	11,779	13,769	16,519	13,279	15,769	18,509
3,00,000	15,00,000	5,209	8,289	9,829	12,399	7,009	10,089	12,909	9,579	12,659	14,969	12,139	14,199	17,019	13,689	16,249	19,079
3,00,000	20,00,000	5,259	8,359	9,909	12,489	7,069	10,169	12,999	9,649	12,739	15,069	12,229	14,289	17,129	13,779	16,359	19,189
4,00,000	2,00,000	2,069	3,309	3,929	4,959	2,789	4,029	5,159	3,819	5,059	5,989	4,849	5,679	6,809	5,469	6,499	7,629
4,00,000	3,00,000	2,639	4,219	5,009	6,319	3,559	5,139	6,579	4,869	6,449	7,629	6,189	7,239	8,679	6,969	8,289	9,729
4,00,000	4,00,000	3,039	4,859	5,759	7,269	4,099	5,909	7,569	5,609	7,419	8,779	7,119	8,329	9,989	8,029	9,529	11,199
4,00,000	5,00,000	3,339	5,329	6,329	7,979	4,499	6,489	8,309	6,159	8,149	9,639	7,819	9,139	10,969	8,809	10,469	12,289
4,00,000	7,50,000	3,789	6,039	7,169	9,049	5,109	7,359	9,419	6,979	9,229	10,919	8,859	10,359	12,419	9,979	11,859	13,919

4,00,000	10,00,000	3,989	6,359	7,539	9,509	5,36 9	7,73 9	9,89 9	7,33 9	9,70 9	11,47 9	9,30 9	10,88 9	13,0 49	10,4 89	12,45 9	14,6 29
4,00,000	15,00,000	4,149	6,599	7,819	9,859	5,57 9	8,01 9	10,2 59	7,61 9	10,0 59	11,88 9	9,64 9	11,27 9	13,5 19	10,8 79	12,90 9	15,1 49
4,00,000	20,00,000	4,199	6,659	7,889	9,939	5,63 9	8,09 9	10,3 49	7,68 9	10,1 49	11,98 9	9,73 9	11,37 9	13,6 29	10,9 69	13,01 9	15,2 69
5,00,000	2,00,000	1,739	2,779	3,299	4,159	2,34 9	3,38 9	4,33 9	3,20 9	4,24 9	5,029	4,07 9	4,769	5,71 9	4,59 9	5,459	6,40 9
5,00,000	3,00,000	2,219	3,549	4,209	5,309	2,99 9	4,31 9	5,52 9	4,09 9	5,41 9	6,409	5,19 9	6,079	7,28 9	5,85 9	6,959	8,16 9
5,00,000	4,00,000	2,589	4,139	4,909	6,189	3,48 9	5,02 9	6,44 9	4,77 9	6,31 9	7,479	6,05 9	7,089	8,49 9	6,82 9	8,119	9,52 9
5,00,000	5,00,000	2,859	4,559	5,409	6,829	3,85 9	5,55 9	7,10 9	5,26 9	6,96 9	8,249	6,68 9	7,819	9,37 9	7,53 9	8,959	10,5 19
5,00,000	7,50,000	3,279	5,229	6,199	7,819	4,41 9	6,35 9	8,14 9	6,03 9	7,97 9	9,439	7,65 9	8,959	10,7 39	8,62 9	10,24 9	12,0 39
5,00,000	10,00,000	3,479	5,539	6,569	8,279	4,67 9	6,73 9	8,62 9	6,39 9	8,45 9	9,999	8,10 9	9,479	11,3 69	9,13 9	10,85 9	12,7 39
5,00,000	15,00,000	3,649	5,799	6,869	8,659	4,89 9	7,04 9	9,00 9	6,68 9	8,83 9	10,43 9	8,47 9	9,909	11,8 69	9,54 9	11,33 9	13,2 99
5,00,000	20,00,000	3,709	5,879	6,959	8,769	4,97 9	7,13 9	9,12 9	6,77 9	8,94 9	10,56 9	8,58 9	10,02 9	12,0 09	9,66 9	11,46 9	13,4 59
5,00,000	95,00,000	4,089	6,259	7,349	9,149	5,35 9	7,52 9	9,50 9	7,16 9	9,32 9	10,95 9	8,96 9	10,41 9	12,4 09	10,0 59	11,85 9	13,8 49
7,50,000	2,00,000	1,159	1,849	2,199	2,769	1,56 9	2,25 9	2,88 9	2,13 9	2,82 9	3,349	2,71 9	3,169	3,80 9	3,05 9	3,629	4,26 9
7,50,000	3,00,000	1,499	2,389	2,839	3,579	2,01 9	2,90 9	3,72 9	2,76 9	3,65 9	4,319	3,50 9	4,099	4,91 9	3,94 9	4,689	5,50 9
7,50,000	4,00,000	1,759	2,809	3,329	4,199	2,36 9	3,41 9	4,36 9	3,23 9	4,28 9	5,069	4,10 9	4,809	5,75 9	4,62 9	5,499	6,45 9
7,50,000	5,00,000	1,969	3,139	3,719	4,699	2,64 9	3,81 9	4,88 9	3,62 9	4,78 9	5,669	4,59 9	5,379	6,44 9	5,17 9	6,149	7,21 9
7,50,000	7,50,000	2,299	3,659	4,339	5,469	3,09 9	4,44 9	5,69 9	4,22 9	5,57 9	6,599	5,35 9	6,259	7,50 9	6,03 9	7,169	8,40 9
7,50,000	10,00,000	2,469	3,929	4,649	5,859	3,31 9	4,76 9	6,09 9	4,52 9	5,97 9	7,069	5,73 9	6,709	8,03 9	6,46 9	7,669	9,00 9
7,50,000	15,00,000	2,629	4,169	4,929	6,209	3,52 9	5,05 9	6,45 9	4,79 9	6,33 9	7,489	6,07 9	7,099	8,50 9	6,84 9	8,129	9,52 9
7,50,000	20,00,000	2,699	4,259	5,039	6,339	3,60 9	5,16 9	6,59 9	4,90 9	6,46 9	7,639	6,20 9	7,249	8,67 9	6,98 9	8,289	9,71 9
10,00,000	2,00,000	799	1,279	1,509	1,909	1,07 9	1,54 9	1,98 9	1,46 9	1,94 9	2,299	1,86 9	2,179	2,61 9	2,10 9	2,499	2,92 9
10,00,000	3,00,000	1,029	1,639	1,949	2,449	1,38 9	1,99 9	2,54 9	1,89 9	2,49 9	2,959	2,39 9	2,809	3,36 9	2,70 9	3,209	3,76 9
10,00,000	4,00,000	1,209	1,929	2,279	2,879	1,62 9	2,33 9	2,99 9	2,21 9	2,93 9	3,469	2,81 9	3,289	3,94 9	3,17 9	3,769	4,41 9
10,00,000	5,00,000	1,359	2,159	2,559	3,229	1,82 9	2,62 9	3,35 9	2,49 9	3,29 9	3,899	3,15 9	3,699	4,42 9	3,56 9	4,229	4,96 9
10,00,000	7,50,000	1,589	2,519	2,989	3,769	2,13 9	3,06 9	3,91 9	2,90 9	3,83 9	4,539	3,68 9	4,309	5,15 9	4,14 9	4,929	5,77 9
10,00,000	10,00,000	1,719	2,729	3,229	4,059	2,30 9	3,30 9	4,22 9	3,13 9	4,13 9	4,899	3,97 9	4,639	5,55 9	4,47 9	5,309	6,22 9

10,00,000	15,00,000	1,859	2,929	3,469	4,359	2,489	3,559	4,539	3,379	4,449	5,249	4,269	4,989	5,969	4,809	5,699	6,679
10,00,000	20,00,000	1,919	3,019	3,559	4,469	2,559	3,649	4,649	3,469	4,559	5,379	4,379	5,109	6,109	4,929	5,829	6,839
10,00,000	90,00,000	2,289	3,399	3,949	4,869	2,939	4,039	5,049	3,859	4,959	5,789	4,779	5,509	6,519	5,329	6,249	7,259
15,00,000	10,00,000	899	1,409	1,669	2,089	1,199	1,709	2,179	1,629	2,139	2,519	2,049	2,389	2,859	2,299	2,729	3,199
15,00,000	15,00,000	989	1,539	1,819	2,269	1,309	1,859	2,359	1,769	2,319	2,729	2,229	2,589	3,099	2,499	2,959	3,459
15,00,000	20,00,000	1,029	1,589	1,869	2,329	1,359	1,919	2,429	1,819	2,379	2,799	2,289	2,659	3,169	2,569	3,029	3,539
15,00,000	25,00,000	1,069	1,639	1,919	2,399	1,399	1,969	2,489	1,879	2,439	2,869	2,349	2,729	3,249	2,629	3,099	3,619
15,00,000	30,00,000	1,089	1,659	1,939	2,409	1,419	1,989	2,499	1,889	2,459	2,879	2,359	2,739	3,249	2,639	3,109	3,629
15,00,000	40,00,000	1,149	1,719	2,009	2,479	1,489	2,059	2,579	1,959	2,529	2,959	2,439	2,809	3,339	2,719	3,189	3,719
15,00,000	50,00,000	1,199	1,769	2,059	2,529	1,539	2,109	2,629	2,009	2,579	3,009	2,489	2,859	3,389	2,769	3,239	3,769
15,00,000	75,00,000	1,319	1,889	2,169	2,649	1,649	2,219	2,739	2,129	2,689	3,119	2,599	2,979	3,499	2,879	3,349	3,869
15,00,000	1,00,00,000	1,449	2,019	2,309	2,779	1,789	2,359	2,879	2,259	2,829	3,259	2,739	3,109	3,639	3,019	3,489	4,019
20,00,000	15,00,000	579	889	1,039	1,289	759	1,059	1,339	1,009	1,309	1,539	1,259	1,469	1,739	1,419	1,669	1,939
20,00,000	20,00,000	619	939	1,089	1,349	809	1,119	1,399	1,069	1,379	1,609	1,319	1,529	1,819	1,479	1,739	2,029
20,00,000	25,00,000	649	969	1,129	1,389	839	1,149	1,439	1,099	1,409	1,649	1,359	1,569	1,859	1,519	1,779	2,069
20,00,000	30,00,000	669	989	1,139	1,399	859	1,169	1,449	1,119	1,429	1,659	1,369	1,579	1,869	1,529	1,789	2,079
20,00,000	40,00,000	719	1,039	1,189	1,449	909	1,219	1,499	1,169	1,479	1,709	1,419	1,629	1,919	1,579	1,839	2,129
20,00,000	50,00,000	769	1,089	1,239	1,499	959	1,269	1,549	1,219	1,529	1,759	1,469	1,679	1,969	1,629	1,889	2,179
20,00,000	75,00,000	899	1,219	1,379	1,639	1,089	1,399	1,689	1,349	1,659	1,899	1,609	1,819	2,109	1,769	2,029	2,319
20,00,000	1,00,00,000	1,019	1,339	1,489	1,749	1,209	1,519	1,799	1,469	1,779	2,009	1,719	1,929	2,219	1,879	2,139	2,429
30,00,000	20,00,000	349	499	579	699	439	589	729	569	719	829	689	789	929	759	889	1,029
30,00,000	25,00,000	379	539	609	739	469	629	759	599	749	869	729	829	969	799	929	1,069
30,00,000	30,00,000	399	549	629	749	489	639	779	619	769	879	739	839	979	809	939	1,079
30,00,000	40,00,000	449	599	679	799	539	689	829	669	819	929	789	889	1,029	859	989	1,129
30,00,000	50,00,000	499	649	729	849	589	739	879	719	869	979	839	939	1,079	909	1,039	1,179
30,00,000	75,00,000	629	789	859	989	719	879	1,009	849	999	1,119	979	1,079	1,219	1,049	1,179	1,319

30,00,000	1,00,00,000	749	899	979	1,099	839	989	1,129	969	1,119	1,229	1,089	1,189	1,329	1,159	1,289	1,429
40,00,000	20,00,000	279	389	449	529	349	449	549	439	539	619	529	599	699	579	669	769
40,00,000	25,00,000	309	419	479	569	379	489	589	469	579	659	559	639	739	619	709	809
40,00,000	30,00,000	329	439	499	579	399	499	599	489	589	669	579	649	749	629	719	819
40,00,000	40,00,000	379	489	549	629	449	549	649	539	639	719	629	699	799	679	769	869
40,00,000	50,00,000	429	539	599	679	499	599	699	589	689	769	679	749	849	729	819	919
40,00,000	75,00,000	559	669	729	819	629	739	839	719	829	909	809	889	989	869	959	1,059
40,00,000	1,00,00,000	679	789	849	929	749	849	949	839	939	1,019	929	999	1,099	979	1,069	1,169
50,00,000	20,00,000	259	359	409	489	319	419	499	399	489	569	479	539	629	529	609	689
50,00,000	25,00,000	289	389	439	519	349	449	539	429	529	609	519	579	669	559	649	739
50,00,000	30,00,000	309	409	459	539	369	469	549	449	539	619	529	589	679	579	659	739
50,00,000	40,00,000	359	459	509	589	419	519	599	499	589	669	579	639	729	629	709	789
50,00,000	50,00,000	409	509	559	639	469	569	649	549	639	719	629	689	779	679	759	839
50,00,000	75,00,000	539	639	689	769	599	699	789	679	779	859	769	829	919	809	899	989
50,00,000	1,00,00,000	659	759	809	889	719	819	899	799	889	969	879	939	1,029	929	1,009	1,089

51 to 55 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	5,509	8,809	10,459	13,209	7,439	10,739	13,759	10,189	13,489	15,959	12,939	15,139	18,159	14,589	17,339	20,359
1,00,000	3,00,000	6,679	10,679	12,679	16,009	9,019	13,009	16,679	12,349	16,349	19,349	15,679	18,349	22,009	17,679	21,009	24,679
1,00,000	4,00,000	7,399	11,829	14,049	17,729	9,989	14,409	18,469	13,679	18,099	21,419	17,369	20,319	24,379	19,579	23,269	27,329
1,00,000	5,00,000	7,859	12,559	14,909	18,829	10,609	15,309	19,609	14,519	19,219	22,749	18,439	21,569	25,879	20,789	24,709	29,019
2,00,000	2,00,000	5,199	8,319	9,869	12,469	7,019	10,129	12,989	9,609	12,729	15,059	12,209	14,279	17,139	13,769	16,359	19,209
2,00,000	3,00,000	6,309	10,089	11,969	15,119	8,509	12,279	15,749	11,649	15,429	18,259	14,799	17,309	20,779	16,689	19,829	23,289
2,00,000	4,00,000	6,989	11,179	13,269	16,749	9,429	13,609	17,439	12,909	17,089	20,219	16,399	19,169	23,019	18,489	21,969	25,789
2,00,000	5,00,000	7,429	11,869	14,089	17,789	10,019	14,459	18,519	13,709	18,149	21,479	17,409	20,349	24,439	19,639	23,329	27,389
2,00,000	7,50,000	9,509	15,199	18,039	22,769	12,829	18,509	23,719	17,559	23,249	27,509	22,299	26,089	31,299	25,139	29,879	35,089

2,00,000	10,00,000	10,029	16,019	19,019	23,999	13,529	19,509	24,999	18,519	24,499	28,989	23,509	27,499	32,989	26,499	31,489	36,979
3,00,000	2,00,000	3,539	5,659	6,719	8,479	4,779	6,899	8,839	6,539	8,659	10,249	8,309	9,719	11,659	9,369	11,129	13,069
3,00,000	3,00,000	4,529	7,239	8,599	10,849	6,109	8,819	11,299	8,369	11,079	13,109	10,629	12,429	14,919	11,979	14,239	16,719
3,00,000	4,00,000	5,239	8,379	9,939	12,549	7,069	10,199	13,069	9,679	12,809	15,159	12,289	14,379	17,249	13,859	16,459	19,339
3,00,000	5,00,000	5,749	9,189	10,909	13,769	7,759	11,189	14,339	10,619	14,049	16,629	13,479	15,769	18,919	15,199	18,059	21,209
3,00,000	7,50,000	6,519	10,409	12,359	15,599	8,789	12,679	16,249	12,029	15,919	18,839	15,269	17,869	21,429	17,219	20,459	24,019
3,00,000	10,00,000	6,859	10,949	12,989	16,399	9,249	13,329	17,079	12,649	16,739	19,799	16,059	18,779	22,519	18,099	21,499	25,249
3,00,000	15,00,000	7,109	11,329	13,439	16,959	9,579	13,799	17,659	13,089	17,309	20,479	16,609	19,419	23,289	18,719	22,239	26,109
3,00,000	20,00,000	7,189	11,449	13,569	17,119	9,679	13,929	17,829	13,219	17,469	20,659	16,759	19,599	23,499	18,889	22,439	26,329
4,00,000	2,00,000	2,759	4,409	5,239	6,609	3,729	5,379	6,889	5,099	6,749	7,989	6,479	7,569	9,089	7,299	8,669	10,189
4,00,000	3,00,000	3,549	5,669	6,729	8,499	4,789	6,909	8,849	6,559	8,679	10,269	8,319	9,739	11,679	9,389	11,149	13,099
4,00,000	4,00,000	4,119	6,579	7,809	9,859	5,559	8,019	10,269	7,609	10,069	11,909	9,659	11,299	13,549	10,889	12,939	15,189
4,00,000	5,00,000	4,539	7,249	8,609	10,859	6,119	8,829	11,309	8,379	11,089	13,119	10,639	12,439	14,929	11,989	14,249	16,729
4,00,000	7,50,000	5,199	8,299	9,849	12,429	7,009	10,109	12,949	9,589	12,689	15,009	12,169	14,239	17,079	13,719	16,299	19,139
4,00,000	10,00,000	5,499	8,769	10,409	13,129	7,409	10,679	13,679	10,139	13,409	15,859	12,859	15,039	18,039	14,489	17,219	20,219
4,00,000	15,00,000	5,739	9,139	10,839	13,669	7,729	11,119	14,239	10,559	13,959	16,509	13,389	15,659	18,769	15,089	17,919	21,039
4,00,000	20,00,000	5,809	9,239	10,949	13,809	7,809	11,239	14,379	10,669	14,089	16,659	13,519	15,799	18,939	15,229	18,089	21,229
5,00,000	2,00,000	2,329	3,729	4,419	5,579	3,149	4,539	5,809	4,309	5,699	6,739	5,459	6,389	7,669	6,159	7,319	8,599
5,00,000	3,00,000	3,009	4,809	5,709	7,209	4,059	5,859	7,499	5,559	7,359	8,699	7,059	8,249	9,899	7,949	9,449	11,099
5,00,000	4,00,000	3,519	5,619	6,669	8,419	4,749	6,849	8,769	6,499	8,599	10,169	8,249	9,649	11,569	9,299	11,049	12,969
5,00,000	5,00,000	3,909	6,239	7,409	9,349	5,269	7,599	9,739	7,219	9,549	11,289	9,159	10,709	12,849	10,319	12,259	14,399
5,00,000	7,50,000	4,529	7,229	8,579	10,819	6,109	8,799	11,269	8,349	11,049	13,069	10,599	12,389	14,859	11,939	14,189	16,659
5,00,000	10,00,000	4,829	7,699	9,139	11,519	6,509	9,369	11,999	8,899	11,759	13,909	11,289	13,199	15,829	12,719	15,109	17,739
5,00,000	15,00,000	5,089	8,099	9,609	12,109	6,849	9,859	12,609	9,359	12,359	14,619	11,859	13,869	16,629	13,369	15,869	18,629
5,00,000	20,00,000	5,169	8,219	9,739	12,269	6,949	9,989	12,779	9,479	12,519	14,809	12,019	14,039	16,829	13,539	16,069	18,859
5,00,000	95,00,000	5,569	8,629	10,159	12,709	7,359	10,409	13,209	9,899	12,959	15,249	12,449	14,489	17,289	13,979	16,529	19,329

7,50,000	2,00,000	1,589	2,539	3,019	3,799	2,14 9	3,08 9	3,95 9	2,93 9	3,87 9	4,589	3,72 9	4,359	5,22 9	4,19 9	4,989	5,85 9
7,50,000	3,00,000	2,059	3,289	3,899	4,929	2,77 9	4,00 9	5,12 9	3,79 9	5,02 9	5,949	4,81 9	5,639	6,76 9	5,43 9	6,459	7,57 9
7,50,000	4,00,000	2,439	3,899	4,619	5,829	3,28 9	4,73 9	6,06 9	4,49 9	5,94 9	7,039	5,70 9	6,679	8,00 9	6,43 9	7,639	8,97 9
7,50,000	5,00,000	2,739	4,369	5,189	6,539	3,68 9	5,31 9	6,80 9	5,04 9	6,67 9	7,899	6,40 9	7,489	8,98 9	7,21 9	8,579	10,0 69
7,50,000	7,50,000	3,239	5,159	6,129	7,729	4,35 9	6,28 9	8,04 9	5,96 9	7,88 9	9,329	7,56 9	8,849	10,6 09	8,52 9	10,12 9	11,8 89
7,50,000	10,00,000	3,499	5,569	6,609	8,329	4,70 9	6,77 9	8,67 9	6,43 9	8,50 9	10,05 9	8,15 9	9,539	11,4 39	9,18 9	10,91 9	12,8 19
7,50,000	15,00,000	3,749	5,959	7,059	8,899	5,03 9	7,23 9	9,25 9	6,87 9	9,07 9	10,72 9	8,70 9	10,17 9	12,1 99	9,81 9	11,64 9	13,6 69
7,50,000	20,00,000	3,839	6,089	7,209	9,079	5,14 9	7,39 9	9,44 9	7,01 9	9,26 9	10,94 9	8,88 9	10,38 9	12,4 39	10,0 09	11,87 9	13,9 39
10,00,00 0	2,00,000	1,109	1,769	2,099	2,649	1,49 9	2,15 9	2,75 9	2,04 9	2,70 9	3,199	2,59 9	3,039	3,63 9	2,92 9	3,479	4,07 9
10,00,00 0	3,00,000	1,429	2,279	2,709	3,409	1,92 9	2,77 9	3,54 9	2,63 9	3,47 9	4,119	3,33 9	3,909	4,68 9	3,76 9	4,469	5,24 9
10,00,00 0	4,00,000	1,699	2,709	3,219	4,049	2,28 9	3,29 9	4,21 9	3,12 9	4,13 9	4,889	3,96 9	4,639	5,56 9	4,46 9	5,309	6,23 9
10,00,00 0	5,00,000	1,909	3,039	3,609	4,549	2,56 9	3,69 9	4,73 9	3,51 9	4,64 9	5,489	4,45 9	5,209	6,24 9	5,01 9	5,959	6,99 9
10,00,00 0	7,50,000	2,269	3,609	4,279	5,399	3,05 9	4,38 9	5,61 9	4,16 9	5,50 9	6,509	5,28 9	6,179	7,40 9	5,95 9	7,069	8,29 9
10,00,00 0	10,00,000	2,469	3,929	4,649	5,859	3,31 9	4,76 9	6,09 9	4,52 9	5,97 9	7,069	5,73 9	6,709	8,03 9	6,46 9	7,669	9,00 9
10,00,00 0	15,00,000	2,679	4,249	5,029	6,329	3,59 9	5,15 9	6,58 9	4,89 9	6,45 9	7,629	6,19 9	7,239	8,66 9	6,97 9	8,279	9,70 9
10,00,00 0	20,00,000	2,759	4,359	5,159	6,489	3,68 9	5,28 9	6,74 9	5,01 9	6,61 9	7,819	6,34 9	7,419	8,87 9	7,14 9	8,479	9,93 9
10,00,00 0	90,00,000	3,139	4,759	5,559	6,909	4,08 9	5,69 9	7,17 9	5,42 9	7,03 9	8,249	6,76 9	7,849	9,32 9	7,57 9	8,929	10,3 99
15,00,00 0	10,00,000	1,309	2,069	2,449	3,079	1,74 9	2,50 9	3,19 9	2,37 9	3,13 9	3,709	3,00 9	3,519	4,20 9	3,38 9	4,019	4,70 9
15,00,00 0	15,00,000	1,449	2,279	2,689	3,379	1,92 9	2,75 9	3,50 9	2,61 9	3,44 9	4,059	3,30 9	3,859	4,60 9	3,71 9	4,409	5,15 9
15,00,00 0	20,00,000	1,509	2,359	2,779	3,489	2,00 9	2,84 9	3,62 9	2,70 9	3,55 9	4,189	3,41 9	3,979	4,74 9	3,83 9	4,539	5,31 9
15,00,00 0	25,00,000	1,549	2,409	2,839	3,549	2,04 9	2,90 9	3,68 9	2,75 9	3,61 9	4,259	3,47 9	4,049	4,82 9	3,89 9	4,619	5,39 9
15,00,00 0	30,00,000	1,579	2,439	2,869	3,579	2,07 9	2,93 9	3,72 9	2,79 9	3,65 9	4,299	3,50 9	4,079	4,86 9	3,93 9	4,659	5,43 9
15,00,00 0	40,00,000	1,629	2,489	2,919	3,629	2,12 9	2,98 9	3,77 9	2,84 9	3,70 9	4,349	3,55 9	4,129	4,91 9	3,98 9	4,709	5,48 9
15,00,00 0	50,00,000	1,679	2,539	2,969	3,679	2,17 9	3,03 9	3,82 9	2,89 9	3,75 9	4,399	3,60 9	4,179	4,96 9	4,03 9	4,759	5,53 9
15,00,00 0	75,00,000	1,809	2,669	3,099	3,819	2,31 9	3,17 9	3,95 9	3,02 9	3,88 9	4,539	3,74 9	4,319	5,10 9	4,17 9	4,899	5,68 9
15,00,00 0	1,00,00,000	1,929	2,789	3,219	3,929	2,42 9	3,28 9	4,07 9	3,14 9	4,00 9	4,649	3,85 9	4,429	5,21 9	4,28 9	5,009	5,78 9

20,00,000	15,00,000	829	1,289	1,509	1,889	1,099	1,549	1,959	1,469	1,929	2,269	1,849	2,149	2,569	2,079	2,459	2,869
20,00,000	20,00,000	879	1,349	1,589	1,969	1,159	1,619	2,049	1,549	2,009	2,359	1,939	2,249	2,679	2,169	2,559	2,989
20,00,000	25,00,000	909	1,379	1,619	2,009	1,189	1,659	2,089	1,579	2,049	2,399	1,969	2,289	2,719	2,209	2,599	3,029
20,00,000	30,00,000	939	1,419	1,649	2,049	1,219	1,689	2,129	1,609	2,089	2,439	2,009	2,319	2,759	2,249	2,639	3,069
20,00,000	40,00,000	989	1,469	1,699	2,099	1,269	1,739	2,179	1,659	2,139	2,489	2,059	2,369	2,809	2,299	2,689	3,119
20,00,000	50,00,000	1,039	1,519	1,749	2,149	1,319	1,789	2,229	1,709	2,189	2,539	2,109	2,419	2,859	2,349	2,739	3,169
20,00,000	75,00,000	1,159	1,629	1,869	2,259	1,439	1,909	2,339	1,829	2,299	2,649	2,219	2,539	2,969	2,459	2,849	3,279
20,00,000	1,00,00,000	1,289	1,769	1,999	2,399	1,569	2,039	2,479	1,959	2,439	2,789	2,359	2,669	3,109	2,599	2,989	3,419
30,00,000	20,00,000	469	699	809	989	599	819	1,029	789	1,009	1,179	969	1,119	1,319	1,079	1,269	1,469
30,00,000	25,00,000	489	709	819	999	619	839	1,039	799	1,019	1,189	989	1,129	1,329	1,089	1,279	1,479
30,00,000	30,00,000	519	749	859	1,039	649	869	1,079	839	1,059	1,229	1,019	1,169	1,369	1,129	1,319	1,519
30,00,000	40,00,000	569	799	909	1,089	699	919	1,129	889	1,109	1,279	1,069	1,219	1,419	1,179	1,369	1,569
30,00,000	50,00,000	619	849	959	1,139	749	969	1,179	939	1,159	1,329	1,119	1,269	1,469	1,229	1,419	1,619
30,00,000	75,00,000	749	979	1,089	1,279	879	1,109	1,309	1,069	1,299	1,459	1,259	1,409	1,609	1,369	1,559	1,759
30,00,000	1,00,00,000	869	1,099	1,209	1,389	999	1,219	1,429	1,189	1,409	1,579	1,369	1,519	1,719	1,479	1,669	1,869
40,00,000	20,00,000	339	489	559	679	429	569	699	549	689	799	669	759	889	739	859	989
40,00,000	25,00,000	359	499	569	689	449	589	709	559	699	809	679	769	899	749	869	999
40,00,000	30,00,000	389	539	609	729	479	619	749	599	739	849	719	809	939	789	909	1,039
40,00,000	40,00,000	439	589	659	779	529	669	799	649	789	899	769	859	989	839	959	1,089
40,00,000	50,00,000	489	639	709	829	579	719	849	699	839	949	819	909	1,039	889	1,009	1,139
40,00,000	75,00,000	619	769	839	969	709	859	989	829	979	1,089	949	1,049	1,189	1,029	1,149	1,279
40,00,000	1,00,00,000	739	889	959	1,079	829	969	1,099	949	1,089	1,199	1,069	1,159	1,289	1,139	1,259	1,389
50,00,000	20,00,000	299	419	479	579	369	489	599	469	589	679	569	649	759	629	729	839
50,00,000	25,00,000	329	459	519	619	409	529	639	509	629	719	609	689	799	669	769	879
50,00,000	30,00,000	359	489	549	659	439	559	679	539	669	759	649	729	839	709	809	929
50,00,000	40,00,000	409	539	599	709	489	609	729	589	719	809	699	779	889	759	859	979

50,00,000	50,00,000	459	589	649	759	539	659	779	639	769	859	749	829	939	809	909	1,029
50,00,000	75,00,000	579	709	769	869	659	779	889	759	879	969	859	939	1,049	919	1,019	1,129
50,00,000	1,00,00,000	709	839	899	1,009	789	909	1,029	889	1,019	1,109	999	1,079	1,189	1,059	1,159	1,279

56 to 60 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	6,699	10,719	12,719	16,069	9,049	13,059	16,739	12,389	16,399	19,409	15,729	18,409	22,089	17,739	21,089	24,759
1,00,000	3,00,000	8,099	12,949	15,379	19,419	10,929	15,779	20,229	14,979	19,829	23,459	19,019	22,249	26,699	21,439	25,479	29,929
1,00,000	4,00,000	8,999	14,389	17,089	21,569	12,149	17,529	22,469	16,639	22,019	26,059	21,129	24,719	29,659	23,819	28,309	33,249
1,00,000	5,00,000	9,499	15,189	18,029	22,769	12,819	18,499	23,709	17,559	23,239	27,499	22,289	26,079	31,289	25,139	29,869	35,079
2,00,000	2,00,000	5,699	9,119	10,819	13,669	7,699	11,109	14,239	10,539	13,949	16,509	13,379	15,659	18,789	15,089	17,939	21,059
2,00,000	3,00,000	7,299	11,669	13,859	17,499	9,859	14,229	18,229	13,489	17,859	21,139	17,129	20,059	24,059	19,329	22,969	26,969
2,00,000	4,00,000	8,499	13,589	16,139	20,369	11,479	16,549	21,219	15,719	20,789	24,609	19,959	23,349	28,009	22,499	26,739	31,399
2,00,000	5,00,000	8,979	14,349	17,029	21,509	12,119	17,469	22,399	16,589	21,949	25,969	21,059	24,639	29,549	23,749	28,219	33,129
2,00,000	7,50,000	12,499	19,979	23,719	29,949	16,869	24,339	31,199	23,099	30,569	36,179	29,329	34,309	41,169	33,069	39,299	46,149
2,00,000	10,00,000	13,299	21,249	25,229	31,849	17,939	25,889	33,179	24,569	32,519	38,479	31,189	36,489	43,779	35,159	41,789	49,079
3,00,000	2,00,000	4,699	7,519	8,919	11,269	6,349	9,159	11,739	8,689	11,499	13,609	11,029	12,909	15,489	12,439	14,789	17,359
3,00,000	3,00,000	5,999	9,589	11,389	14,379	8,099	11,689	14,979	11,089	14,679	17,369	14,079	16,479	19,769	15,879	18,869	22,159
3,00,000	4,00,000	6,999	11,189	13,289	16,769	9,449	13,629	17,469	12,939	17,119	20,259	16,429	19,219	23,059	18,519	22,009	25,849
3,00,000	5,00,000	7,699	12,309	14,609	18,449	10,389	14,989	19,209	14,229	18,829	22,279	18,059	21,129	25,349	20,369	24,199	28,419
3,00,000	7,50,000	8,699	13,899	16,499	20,829	11,739	16,929	21,699	16,069	21,259	25,159	20,399	23,859	28,629	22,999	27,329	32,089
3,00,000	10,00,000	9,299	14,849	17,629	22,249	12,539	18,089	23,179	17,169	22,719	26,879	21,789	25,489	30,579	24,559	29,189	34,279
3,00,000	15,00,000	9,599	15,319	18,179	22,939	12,939	18,649	23,889	17,699	23,409	27,699	22,459	26,269	31,509	25,319	30,079	35,319
3,00,000	20,00,000	9,699	15,459	18,339	23,139	13,059	18,819	24,099	17,859	23,619	27,939	22,659	26,499	31,779	25,539	30,339	35,619
4,00,000	2,00,000	3,699	5,919	7,019	8,869	4,999	7,209	9,239	6,839	9,049	10,709	8,679	10,159	12,189	9,789	11,639	13,659
4,00,000	3,00,000	4,699	7,509	8,919	11,259	6,339	9,149	11,729	8,689	11,499	13,599	11,029	12,899	15,479	12,429	14,769	17,349
4,00,000	4,00,000	5,499	8,789	10,439	13,169	7,419	10,709	13,719	10,159	13,449	15,909	12,899	15,089	18,109	14,539	17,279	20,299

4,00,000	5,00,000	6,099	9,749	11,569	14,609	8,229	11,869	15,209	11,269	14,909	17,639	14,299	16,729	20,069	16,129	19,159	22,499
4,00,000	7,50,000	7,099	11,339	13,459	16,989	9,579	13,809	17,699	13,109	17,339	20,519	16,639	19,459	23,349	18,759	22,289	26,169
4,00,000	10,00,000	7,499	11,969	14,209	17,929	10,109	14,579	18,679	13,839	18,309	21,659	17,559	20,539	24,639	19,789	23,519	27,619
4,00,000	15,00,000	7,899	12,599	14,949	18,859	10,639	15,339	19,639	14,549	19,249	22,769	18,469	21,599	25,899	20,809	24,729	29,029
4,00,000	20,00,000	7,999	12,739	15,109	19,059	10,769	15,509	19,849	14,719	19,459	23,009	18,669	21,829	26,169	21,039	24,989	29,329
5,00,000	2,00,000	3,099	4,959	5,879	7,429	4,189	6,039	7,739	5,729	7,579	8,969	7,269	8,509	10,209	8,199	9,749	11,439
5,00,000	3,00,000	4,099	6,549	7,779	9,819	5,529	7,979	10,229	7,579	10,029	11,859	9,619	11,249	13,499	10,839	12,879	15,129
5,00,000	4,00,000	4,799	7,669	9,109	11,489	6,479	9,339	11,969	8,869	11,729	13,879	11,259	13,169	15,799	12,689	15,079	17,709
5,00,000	5,00,000	5,299	8,469	10,049	12,689	7,149	10,309	13,209	9,789	12,949	15,319	12,419	14,529	17,429	14,009	16,639	19,539
5,00,000	7,50,000	6,199	9,899	11,749	14,829	8,359	12,059	15,449	11,439	15,139	17,909	14,519	16,989	20,379	16,369	19,449	22,839
5,00,000	10,00,000	6,699	10,689	12,689	16,009	9,029	13,019	16,679	12,359	16,349	19,339	15,679	18,339	21,999	17,669	20,999	24,659
5,00,000	15,00,000	6,999	11,159	13,239	16,699	9,429	13,579	17,389	12,889	17,039	20,159	16,349	19,119	22,929	18,429	21,889	25,699
5,00,000	20,00,000	7,199	11,459	13,589	17,139	9,689	13,949	17,849	13,239	17,499	20,689	16,789	19,629	23,529	18,919	22,469	26,369
5,00,000	95,00,000	7,599	11,879	14,019	17,579	10,099	14,369	18,289	13,659	17,929	21,139	17,219	20,069	23,989	19,359	22,919	26,839
7,50,000	2,00,000	2,199	3,519	4,169	5,269	2,969	4,279	5,489	4,059	5,379	6,359	5,159	6,029	7,239	5,819	6,909	8,109
7,50,000	3,00,000	2,799	4,469	5,309	6,699	3,779	5,449	6,979	5,169	6,839	8,089	6,559	7,679	9,209	7,399	8,789	10,319
7,50,000	4,00,000	3,399	5,429	6,449	8,129	4,589	6,609	8,469	6,279	8,299	9,819	7,969	9,319	11,179	8,979	10,669	12,529
7,50,000	5,00,000	3,799	6,069	7,199	9,089	5,119	7,389	9,459	7,009	9,279	10,969	8,899	10,409	12,479	10,029	11,919	13,989
7,50,000	7,50,000	4,499	7,179	8,519	10,749	6,069	8,739	11,199	8,299	10,969	12,979	10,529	12,309	14,769	11,869	14,099	16,549
7,50,000	10,00,000	4,899	7,809	9,269	11,689	6,599	9,509	12,179	9,029	11,939	14,119	11,449	13,389	16,059	12,899	15,329	17,999
7,50,000	15,00,000	5,299	8,439	10,009	12,619	7,129	10,269	13,139	9,739	12,879	15,229	12,359	14,449	17,319	13,919	16,539	19,409
7,50,000	20,00,000	5,399	8,579	10,169	12,819	7,259	10,439	13,349	9,909	13,089	15,469	12,559	14,679	17,589	14,149	16,799	19,709
10,00,000	2,00,000	1,499	2,399	2,839	3,589	2,029	2,919	3,739	2,769	3,659	4,329	3,509	4,109	4,929	3,959	4,709	5,519
10,00,000	3,00,000	1,999	3,189	3,789	4,779	2,699	3,889	4,979	3,689	4,879	5,769	4,679	5,479	6,569	5,279	6,269	7,359
10,00,000	4,00,000	2,399	3,829	4,549	5,729	3,239	4,659	5,969	4,429	5,849	6,919	5,619	6,569	7,879	6,329	7,519	8,829
10,00,000	5,00,000	2,699	4,309	5,109	6,449	3,639	5,239	6,709	4,979	6,579	7,779	6,309	7,379	8,849	7,119	8,449	9,919

10,00,000	7,50,000	3,199	5,099	6,049	7,629	4,309	6,209	7,949	5,889	7,789	9,209	7,469	8,739	10,479	8,419	9,999	11,739
10,00,000	10,00,000	3,499	5,569	6,609	8,329	4,709	6,779	8,679	6,439	8,509	10,059	8,159	9,539	11,439	9,189	10,919	12,819
10,00,000	15,00,000	3,799	6,039	7,159	9,019	5,109	7,339	9,389	6,969	9,199	10,879	8,829	10,319	12,369	9,949	11,809	13,859
10,00,000	20,00,000	3,999	6,339	7,509	9,459	5,369	7,709	9,849	7,319	9,659	11,409	9,269	10,829	12,969	10,439	12,389	14,529
10,00,000	90,00,000	4,399	6,769	7,959	9,929	5,789	8,159	10,329	7,759	10,129	11,909	9,739	11,309	13,489	10,919	12,889	15,069
15,00,000	10,00,000	1,899	3,009	3,569	4,489	2,549	3,659	4,679	3,479	4,589	5,419	4,399	5,139	6,159	4,949	5,879	6,899
15,00,000	15,00,000	2,099	3,319	3,929	4,939	2,809	4,029	5,139	3,819	5,039	5,949	4,839	5,649	6,759	5,439	6,459	7,569
15,00,000	20,00,000	2,199	3,459	4,089	5,139	2,939	4,199	5,349	3,989	5,249	6,189	5,039	5,879	7,029	5,669	6,719	7,869
15,00,000	25,00,000	2,299	3,609	4,259	5,349	3,059	4,369	5,559	4,149	5,459	6,429	5,239	6,109	7,299	5,889	6,979	8,169
15,00,000	30,00,000	2,339	3,649	4,299	5,399	3,099	4,409	5,609	4,189	5,509	6,479	5,289	6,159	7,359	5,939	7,029	8,229
15,00,000	40,00,000	2,399	3,719	4,379	5,479	3,169	4,489	5,699	4,269	5,589	6,579	5,369	6,249	7,459	6,029	7,129	8,339
15,00,000	50,00,000	2,459	3,789	4,449	5,549	3,229	4,559	5,769	4,339	5,659	6,659	5,439	6,329	7,539	6,099	7,209	8,419
15,00,000	75,00,000	2,599	3,939	4,609	5,719	3,379	4,719	5,939	4,489	5,829	6,829	5,609	6,499	7,719	6,269	7,389	8,609
15,00,000	1,00,00,000	2,699	4,019	4,679	5,779	3,469	4,789	5,999	4,569	5,889	6,879	5,669	6,549	7,759	6,329	7,429	8,639
20,00,000	15,00,000	1,199	1,879	2,219	2,779	1,599	2,269	2,889	2,159	2,829	3,339	2,719	3,169	3,789	3,059	3,619	4,239
20,00,000	20,00,000	1,299	2,019	2,379	2,979	1,719	2,439	3,099	2,319	3,039	3,579	2,919	3,399	4,059	3,279	3,879	4,539
20,00,000	25,00,000	1,349	2,089	2,459	3,069	1,779	2,519	3,189	2,399	3,129	3,679	3,009	3,499	4,169	3,369	3,989	4,659
20,00,000	30,00,000	1,399	2,149	2,529	3,149	1,839	2,589	3,279	2,469	3,219	3,779	3,089	3,589	4,279	3,459	4,089	4,779
20,00,000	40,00,000	1,449	2,199	2,579	3,199	1,889	2,639	3,329	2,519	3,269	3,829	3,139	3,639	4,329	3,509	4,139	4,829
20,00,000	50,00,000	1,499	2,249	2,629	3,249	1,939	2,689	3,379	2,569	3,319	3,879	3,189	3,689	4,379	3,559	4,189	4,879
20,00,000	75,00,000	1,599	2,339	2,709	3,319	2,029	2,769	3,439	2,639	3,379	3,929	3,259	3,749	4,419	3,619	4,239	4,909
20,00,000	1,00,00,000	1,699	2,419	2,779	3,379	2,119	2,839	3,499	2,719	3,439	3,979	3,319	3,799	4,459	3,679	4,279	4,939
30,00,000	20,00,000	699	1,059	1,239	1,539	909	1,269	1,599	1,209	1,569	1,839	1,509	1,749	2,079	1,689	1,989	2,319
30,00,000	25,00,000	729	1,089	1,269	1,569	939	1,299	1,629	1,239	1,599	1,869	1,539	1,779	2,109	1,719	2,019	2,349
30,00,000	30,00,000	749	1,109	1,289	1,589	959	1,319	1,649	1,259	1,619	1,889	1,559	1,799	2,129	1,739	2,039	2,369
30,00,000	40,00,000	799	1,159	1,339	1,639	1,009	1,369	1,699	1,309	1,669	1,939	1,609	1,849	2,179	1,789	2,089	2,419

30,00,000	50,00,000	859	1,229	1,409	1,709	1,069	1,439	1,769	1,379	1,739	2,019	1,679	1,929	2,259	1,859	2,169	2,499
30,00,000	75,00,000	999	1,379	1,569	1,879	1,219	1,599	1,939	1,529	1,909	2,189	1,849	2,099	2,439	2,029	2,349	2,689
30,00,000	1,00,00,000	1,099	1,459	1,639	1,939	1,309	1,669	1,999	1,609	1,969	2,239	1,909	2,149	2,479	2,089	2,389	2,719
40,00,000	20,00,000	499	739	859	1,059	639	879	1,099	839	1,079	1,259	1,039	1,199	1,419	1,159	1,359	1,579
40,00,000	25,00,000	529	769	889	1,089	669	909	1,129	869	1,109	1,289	1,069	1,229	1,449	1,189	1,389	1,609
40,00,000	30,00,000	549	789	909	1,109	689	929	1,149	889	1,129	1,309	1,089	1,249	1,469	1,209	1,409	1,629
40,00,000	40,00,000	599	839	959	1,159	739	979	1,199	939	1,179	1,359	1,139	1,299	1,519	1,259	1,459	1,679
40,00,000	50,00,000	649	889	1,009	1,209	789	1,029	1,249	989	1,229	1,409	1,189	1,349	1,569	1,309	1,509	1,729
40,00,000	75,00,000	779	1,019	1,139	1,339	919	1,159	1,379	1,119	1,359	1,539	1,319	1,479	1,699	1,439	1,639	1,859
40,00,000	1,00,00,000	899	1,139	1,259	1,459	1,039	1,279	1,499	1,239	1,479	1,659	1,439	1,599	1,819	1,559	1,759	1,979
50,00,000	20,00,000	399	579	669	819	509	689	849	659	839	969	809	929	1,089	899	1,049	1,209
50,00,000	25,00,000	449	649	749	909	569	769	939	729	929	1,069	899	1,019	1,199	989	1,149	1,329
50,00,000	30,00,000	499	709	819	989	629	839	1,029	799	1,009	1,169	979	1,109	1,309	1,079	1,249	1,449
50,00,000	40,00,000	549	759	869	1,039	679	889	1,079	849	1,059	1,219	1,029	1,159	1,359	1,129	1,299	1,499
50,00,000	50,00,000	599	809	919	1,089	729	939	1,129	899	1,109	1,269	1,079	1,209	1,409	1,179	1,349	1,549
50,00,000	75,00,000	699	899	999	1,159	819	1,009	1,189	979	1,169	1,319	1,139	1,269	1,449	1,239	1,399	1,579
50,00,000	1,00,00,000	799	979	1,069	1,219	909	1,089	1,249	1,059	1,239	1,369	1,209	1,329	1,489	1,299	1,449	1,609

61 to 65 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	7,949	12,719	15,099	19,069	10,729	15,499	19,859	14,699	19,469	23,039	18,669	21,849	26,209	21,049	25,019	29,389
1,00,000	3,00,000	9,649	15,429	18,319	23,139	13,029	18,809	24,099	17,839	23,619	27,959	22,659	26,509	31,809	25,549	30,369	35,669
1,00,000	4,00,000	10,709	17,129	20,329	25,679	14,459	20,869	26,749	19,799	26,209	31,019	25,139	29,419	35,299	28,349	33,699	39,569
1,00,000	5,00,000	11,379	18,199	21,599	27,279	15,359	22,169	28,409	21,029	27,849	32,959	26,709	31,249	37,499	30,119	35,799	42,039
2,00,000	2,00,000	7,139	11,419	13,559	17,129	9,629	13,919	17,839	13,209	17,479	20,689	16,769	19,609	23,529	18,899	22,469	26,399
2,00,000	3,00,000	9,209	14,739	17,479	22,089	12,429	17,959	22,999	17,029	22,539	26,689	21,629	25,309	30,359	24,379	28,979	34,039
2,00,000	4,00,000	10,229	16,369	19,399	24,519	13,799	19,929	25,529	18,909	25,019	29,619	23,999	28,089	33,689	27,059	32,159	37,769

2,00,000	5,00,000	10,869	17,399	20,619	26,049	14,659	21,179	27,119	20,089	26,589	31,479	25,499	29,839	35,789	28,749	34,169	40,129
2,00,000	7,50,000	16,139	25,799	30,639	38,689	21,779	31,439	40,299	29,829	39,489	46,739	37,879	44,319	53,179	42,709	50,759	59,619
2,00,000	10,00,000	17,209	27,509	32,659	41,239	23,219	33,519	42,949	31,799	42,089	49,819	40,379	47,239	56,679	45,529	54,109	63,539
3,00,000	2,00,000	5,919	9,469	11,239	14,199	7,989	11,539	14,789	10,949	14,489	17,149	13,899	16,259	19,509	15,669	18,629	21,879
3,00,000	3,00,000	7,669	12,269	14,559	18,389	10,349	14,949	19,149	14,179	18,769	22,219	18,009	21,069	25,279	20,299	24,129	28,339
3,00,000	4,00,000	8,969	14,339	17,029	21,499	12,109	17,479	22,399	16,579	21,949	25,979	21,059	24,629	29,559	23,739	28,209	33,139
3,00,000	5,00,000	9,539	15,249	18,099	22,849	12,869	18,579	23,799	17,619	23,329	27,619	22,379	26,169	31,409	25,229	29,979	35,209
3,00,000	7,50,000	11,439	18,279	21,709	27,409	15,429	22,279	28,549	21,139	27,979	33,109	26,839	31,399	37,669	30,259	35,959	42,229
3,00,000	10,00,000	12,189	19,479	23,119	29,189	16,439	23,729	30,399	22,509	29,799	35,259	28,579	33,439	40,109	32,219	38,289	44,969
3,00,000	15,00,000	12,749	20,359	24,159	30,499	17,189	24,789	31,759	23,529	31,129	36,829	29,859	34,929	41,899	33,669	39,999	46,969
3,00,000	20,00,000	12,919	20,619	24,459	30,869	17,409	25,099	32,149	23,819	31,509	37,279	30,229	35,359	42,409	34,079	40,479	47,539
4,00,000	2,00,000	4,699	7,519	8,919	11,269	6,349	9,159	11,739	8,689	11,499	13,609	11,029	12,909	15,489	12,439	14,789	17,359
4,00,000	3,00,000	6,129	9,799	11,639	14,689	8,269	11,939	15,299	11,329	14,999	17,749	14,389	16,829	20,199	16,219	19,279	22,639
4,00,000	4,00,000	7,209	11,529	13,679	17,279	9,729	14,039	17,999	13,319	17,639	20,869	16,919	19,789	23,749	19,079	22,669	26,619
4,00,000	5,00,000	8,019	12,819	15,219	19,219	10,819	15,619	20,009	14,819	19,619	23,209	18,819	22,009	26,409	21,209	25,209	29,609
4,00,000	7,50,000	9,329	14,909	17,699	22,339	12,589	18,159	23,269	17,229	22,809	26,989	21,879	25,589	30,699	24,659	29,309	34,419
4,00,000	10,00,000	9,999	15,969	18,959	23,929	13,489	19,459	24,929	18,459	24,429	28,909	23,439	27,409	32,889	26,419	31,389	36,869
4,00,000	15,00,000	10,529	16,809	19,939	25,169	14,189	20,469	26,209	19,419	25,689	30,399	24,649	28,829	34,579	27,779	33,009	38,759
4,00,000	20,00,000	10,699	17,059	20,239	25,539	14,409	20,769	26,599	19,709	26,069	30,839	25,009	29,249	35,079	28,189	33,489	39,319
5,00,000	2,00,000	4,019	6,429	7,629	9,639	5,429	7,829	10,039	7,429	9,839	11,639	9,439	11,039	13,239	10,639	12,639	14,849
5,00,000	3,00,000	5,289	8,459	10,039	12,679	7,139	10,299	13,199	9,779	12,939	15,309	12,409	14,519	17,419	13,999	16,629	19,529
5,00,000	4,00,000	6,249	9,989	11,859	14,969	8,429	12,169	15,599	11,549	15,289	18,089	14,659	17,149	20,579	16,529	19,649	23,069
5,00,000	5,00,000	6,999	11,189	13,279	16,769	9,439	13,629	17,459	12,929	17,119	20,249	16,419	19,209	23,039	18,509	21,999	25,829
5,00,000	7,50,000	8,239	13,159	15,629	19,729	11,109	16,039	20,549	15,219	20,139	23,829	19,319	22,599	27,109	21,779	25,879	30,389
5,00,000	10,00,000	8,919	14,249	16,909	21,339	12,029	17,349	22,229	16,459	21,779	25,779	20,899	24,439	29,319	23,559	27,989	32,869
5,00,000	15,00,000	9,469	15,109	17,929	22,629	12,759	18,399	23,559	17,459	23,099	27,319	22,159	25,909	31,079	24,969	29,669	34,839

5,00,000	20,00,000	9,669	15,419	18,289	23,069	13,019	18,759	24,029	17,809	23,549	27,859	22,589	26,419	31,679	25,459	30,249	35,509
5,00,000	95,00,000	10,119	15,909	18,799	23,629	13,499	19,289	24,589	18,319	24,109	28,449	23,139	26,999	32,309	26,039	30,859	36,159
7,50,000	2,00,000	2,849	4,559	5,409	6,829	3,849	5,549	7,109	5,269	6,969	8,249	6,689	7,819	9,379	7,539	8,959	10,519
7,50,000	3,00,000	3,749	5,989	7,109	8,979	5,059	7,299	9,349	6,929	9,169	10,849	8,789	10,289	12,339	9,919	11,779	13,839
7,50,000	4,00,000	4,479	7,159	8,499	10,729	6,039	8,719	11,169	8,269	10,949	12,959	10,499	12,289	14,739	11,839	14,069	16,519
7,50,000	5,00,000	5,059	8,079	9,589	12,109	6,829	9,849	12,609	9,339	12,359	14,629	11,859	13,869	16,639	13,369	15,889	18,659
7,50,000	7,50,000	6,089	9,719	11,539	14,569	8,209	11,839	15,169	11,239	14,869	17,589	14,259	16,679	20,009	16,079	19,099	22,429
7,50,000	10,00,000	6,679	10,659	12,649	15,959	8,999	12,979	16,629	12,319	16,299	19,279	15,629	18,279	21,929	17,619	20,939	24,579
7,50,000	15,00,000	7,229	11,529	13,669	17,249	9,739	14,029	17,959	13,309	17,609	20,829	16,889	19,749	23,689	19,039	22,619	26,549
7,50,000	20,00,000	7,459	11,879	14,089	17,769	10,039	14,459	18,499	13,719	18,129	21,449	17,399	20,339	24,389	19,609	23,289	27,329
10,00,000	2,00,000	2,009	3,209	3,809	4,809	2,709	3,909	5,009	3,709	4,909	5,809	4,709	5,509	6,609	5,309	6,309	7,409
10,00,000	3,00,000	2,649	4,229	5,019	6,339	3,579	5,159	6,599	4,889	6,469	7,659	6,209	7,259	8,709	6,999	8,319	9,769
10,00,000	4,00,000	3,179	5,079	6,029	7,609	4,289	6,189	7,919	5,869	7,759	9,189	7,449	8,709	10,449	8,399	9,979	11,709
10,00,000	5,00,000	3,619	5,779	6,859	8,659	4,879	7,039	9,009	6,679	8,839	10,449	8,479	9,909	11,889	9,549	11,349	13,329
10,00,000	7,50,000	4,389	6,999	8,309	10,489	5,919	8,529	10,919	8,089	10,699	12,659	10,269	12,009	14,399	11,569	13,749	16,139
10,00,000	10,00,000	4,849	7,729	9,169	11,569	6,529	9,409	12,049	8,929	11,809	13,969	11,329	13,249	15,889	12,769	15,169	17,809
10,00,000	15,00,000	5,309	8,449	10,019	12,639	7,149	10,289	13,159	9,759	12,899	15,259	12,379	14,469	17,349	13,949	16,569	19,449
10,00,000	20,00,000	5,519	8,779	10,399	13,109	7,419	10,669	13,649	10,129	13,379	15,819	12,839	15,009	17,989	14,469	17,169	20,159
10,00,000	90,00,000	5,969	9,289	10,939	13,699	7,909	11,219	14,249	10,669	13,979	16,459	13,419	15,629	18,669	15,079	17,839	20,879
15,00,000	10,00,000	2,679	4,259	5,049	6,359	3,599	5,179	6,629	4,919	6,499	7,679	6,229	7,279	8,729	7,019	8,339	9,779
15,00,000	15,00,000	2,999	4,759	5,639	7,099	4,029	5,779	7,389	5,489	7,239	8,559	6,949	8,119	9,729	7,829	9,289	10,899
15,00,000	20,00,000	3,149	4,979	5,899	7,419	4,219	6,049	7,729	5,749	7,579	8,949	7,269	8,489	10,169	8,179	9,709	11,389
15,00,000	25,00,000	3,219	5,079	6,009	7,559	4,309	6,159	7,859	5,849	7,709	9,099	7,399	8,639	10,339	8,329	9,879	11,579
15,00,000	30,00,000	3,259	5,129	6,059	7,619	4,349	6,219	7,929	5,909	7,769	9,169	7,459	8,699	10,409	8,389	9,949	11,659
15,00,000	40,00,000	3,319	5,199	6,129	7,689	4,419	6,289	7,999	5,979	7,849	9,249	7,529	8,779	10,499	8,469	10,029	11,749
15,00,000	50,00,000	3,379	5,259	6,199	7,759	4,479	6,359	8,079	6,039	7,919	9,329	7,609	8,859	10,579	8,549	10,109	11,829

15,00,000	75,00,000	3,499	5,379	6,319	7,879	4,599	6,469	8,189	6,159	8,029	9,439	7,719	8,969	10,689	8,659	10,219	11,939
15,00,000	1,00,00,000	3,629	5,509	6,449	8,009	4,729	6,609	8,329	6,289	8,169	9,579	7,859	9,109	10,829	8,799	10,359	12,079
20,00,000	15,00,000	1,719	2,709	3,199	4,029	2,299	3,289	4,189	3,119	4,109	4,849	3,939	4,599	5,509	4,439	5,259	6,159
20,00,000	20,00,000	1,809	2,839	3,349	4,209	2,409	3,439	4,379	3,269	4,289	5,059	4,119	4,799	5,739	4,629	5,489	6,429
20,00,000	25,00,000	1,869	2,919	3,439	4,319	2,479	3,529	4,489	3,359	4,399	5,189	4,229	4,929	5,889	4,749	5,619	6,579
20,00,000	30,00,000	1,909	2,969	3,499	4,379	2,529	3,589	4,549	3,409	4,459	5,259	4,289	4,989	5,959	4,819	5,699	6,659
20,00,000	40,00,000	1,959	3,019	3,549	4,429	2,579	3,639	4,599	3,459	4,509	5,309	4,339	5,039	6,009	4,869	5,749	6,709
20,00,000	50,00,000	2,009	3,069	3,599	4,479	2,629	3,689	4,649	3,509	4,559	5,359	4,389	5,089	6,059	4,919	5,799	6,759
20,00,000	75,00,000	2,139	3,199	3,729	4,609	2,759	3,819	4,789	3,639	4,699	5,499	4,529	5,229	6,199	5,049	5,939	6,909
20,00,000	1,00,00,000	2,259	3,319	3,849	4,729	2,879	3,939	4,899	3,759	4,809	5,609	4,639	5,339	6,309	5,169	6,049	7,009
30,00,000	20,00,000	869	1,339	1,569	1,949	1,139	1,599	2,029	1,529	1,989	2,339	1,909	2,219	2,639	2,139	2,529	2,949
30,00,000	25,00,000	909	1,379	1,619	2,009	1,189	1,659	2,089	1,579	2,049	2,399	1,969	2,289	2,719	2,209	2,599	3,029
30,00,000	30,00,000	939	1,419	1,649	2,049	1,219	1,689	2,129	1,609	2,089	2,439	2,009	2,319	2,759	2,249	2,639	3,069
30,00,000	40,00,000	989	1,469	1,699	2,099	1,269	1,739	2,179	1,659	2,139	2,489	2,059	2,369	2,809	2,299	2,689	3,119
30,00,000	50,00,000	1,039	1,519	1,749	2,149	1,319	1,789	2,229	1,709	2,189	2,539	2,109	2,419	2,859	2,349	2,739	3,169
30,00,000	75,00,000	1,169	1,649	1,889	2,289	1,449	1,929	2,359	1,849	2,329	2,679	2,249	2,559	2,999	2,479	2,879	3,319
30,00,000	1,00,00,000	1,299	1,779	2,019	2,419	1,579	2,059	2,499	1,979	2,459	2,819	2,379	2,699	3,139	2,619	3,019	3,459
40,00,000	20,00,000	549	819	959	1,179	709	979	1,229	939	1,209	1,409	1,159	1,339	1,589	1,289	1,519	1,769
40,00,000	25,00,000	579	859	989	1,219	739	1,019	1,259	969	1,239	1,449	1,199	1,379	1,629	1,329	1,559	1,809
40,00,000	30,00,000	599	869	1,009	1,229	759	1,029	1,279	989	1,259	1,459	1,209	1,389	1,639	1,339	1,569	1,819
40,00,000	40,00,000	649	919	1,059	1,279	809	1,079	1,329	1,039	1,309	1,509	1,259	1,439	1,689	1,389	1,619	1,869
40,00,000	50,00,000	699	969	1,109	1,329	859	1,129	1,379	1,089	1,359	1,559	1,309	1,489	1,739	1,439	1,669	1,919
40,00,000	75,00,000	829	1,109	1,239	1,469	989	1,269	1,509	1,219	1,489	1,699	1,449	1,629	1,879	1,579	1,809	2,059
40,00,000	1,00,00,000	949	1,219	1,359	1,579	1,109	1,379	1,629	1,339	1,609	1,809	1,559	1,739	1,989	1,689	1,919	2,169
50,00,000	20,00,000	439	649	749	919	559	769	949	729	939	1,089	899	1,039	1,219	999	1,169	1,359
50,00,000	25,00,000	459	659	759	929	579	779	959	749	949	1,099	909	1,049	1,229	1,019	1,179	1,369

50,00,000	30,00,000	489	699	799	969	609	819	999	779	989	1,139	949	1,089	1,269	1,049	1,219	1,409
50,00,000	40,00,000	539	749	849	1,019	659	869	1,049	829	1,039	1,189	999	1,139	1,319	1,099	1,269	1,459
50,00,000	50,00,000	589	799	899	1,069	709	919	1,099	879	1,089	1,239	1,049	1,189	1,369	1,149	1,319	1,509
50,00,000	75,00,000	709	909	1,009	1,179	829	1,029	1,209	999	1,199	1,349	1,159	1,299	1,479	1,269	1,429	1,619
50,00,000	1,00,00,000	839	1,049	1,149	1,319	959	1,169	1,349	1,129	1,339	1,489	1,299	1,439	1,619	1,399	1,569	1,759

66 to 70 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	9,419	15,069	17,889	22,599	12,719	18,359	23,539	17,419	23,069	27,299	22,129	25,889	31,059	24,949	29,649	34,829
1,00,000	3,00,000	11,439	18,299	21,729	27,439	15,439	22,299	28,579	21,149	28,009	33,149	26,869	31,439	37,719	30,289	36,009	42,289
1,00,000	4,00,000	12,699	20,309	24,119	30,449	17,139	24,749	31,719	23,479	31,089	36,789	29,819	34,889	41,869	33,619	39,959	46,939
1,00,000	5,00,000	13,489	21,569	25,609	32,339	18,209	26,279	33,689	24,939	33,019	39,079	31,669	37,059	44,459	35,709	42,439	49,849
2,00,000	2,00,000	8,989	14,389	17,069	21,569	12,149	17,529	22,469	16,629	22,009	26,049	21,109	24,709	29,649	23,809	28,309	33,229
2,00,000	3,00,000	10,919	17,479	20,739	26,189	14,749	21,299	27,279	20,189	26,729	31,639	25,639	30,009	36,009	28,909	34,389	40,349
2,00,000	4,00,000	12,129	19,399	23,029	29,069	16,379	23,639	30,279	22,419	29,669	35,119	28,459	33,309	39,979	32,089	38,169	44,789
2,00,000	5,00,000	12,889	20,609	24,459	30,879	17,409	25,109	32,159	23,819	31,519	37,309	30,229	35,389	42,459	34,089	40,539	47,569
2,00,000	7,50,000	20,579	32,909	39,069	49,339	27,769	40,099	51,399	38,039	50,369	59,609	48,319	56,529	67,829	54,479	64,749	76,049
2,00,000	10,00,000	22,059	35,269	41,869	52,879	29,769	42,969	55,079	40,769	53,979	63,879	51,779	60,579	72,679	58,379	69,379	81,489
3,00,000	2,00,000	7,499	11,999	14,239	17,989	10,129	14,619	18,739	13,869	18,359	21,729	17,609	20,609	24,729	19,859	23,609	27,719
3,00,000	3,00,000	9,759	15,609	18,529	23,409	13,169	19,019	24,379	18,049	23,889	28,279	22,919	26,819	32,179	25,839	30,709	36,069
3,00,000	4,00,000	10,849	17,329	20,579	25,989	14,629	21,109	27,069	20,049	26,519	31,389	25,439	29,769	35,729	28,689	34,089	40,039
3,00,000	5,00,000	11,529	18,409	21,859	27,609	15,549	22,429	28,749	21,309	28,179	33,349	27,029	31,629	37,949	30,479	36,209	42,529
3,00,000	7,50,000	14,809	23,679	28,109	35,489	19,979	28,849	36,969	27,369	36,229	42,879	34,759	40,659	48,789	39,189	46,569	54,699
3,00,000	10,00,000	15,879	25,379	30,129	38,039	21,419	30,919	39,629	29,339	38,839	45,959	37,249	43,579	52,289	41,999	49,919	58,619
3,00,000	15,00,000	16,699	26,679	31,669	39,979	22,519	32,499	41,639	30,829	40,809	48,289	39,149	45,799	54,939	44,129	52,449	61,589
3,00,000	20,00,000	16,959	27,079	32,139	40,569	22,859	32,979	42,249	31,289	41,409	48,999	39,719	46,469	55,739	44,779	53,209	62,479
4,00,000	2,00,000	6,009	9,609	11,409	14,409	8,109	11,709	15,009	11,109	14,709	17,409	14,109	16,509	19,809	15,909	18,909	22,209

4,00,000	3,00,000	7,869	12,589	14,939	18,869	10,619	15,339	19,649	14,549	19,259	22,799	18,479	21,619	25,939	20,829	24,759	29,079
4,00,000	4,00,000	9,319	14,899	17,689	22,339	12,579	18,159	23,269	17,229	22,809	26,989	21,879	25,599	30,709	24,669	29,319	34,429
4,00,000	5,00,000	10,409	16,639	19,759	24,949	14,049	20,279	25,989	19,239	25,469	30,139	24,429	28,589	34,299	27,549	32,739	38,449
4,00,000	7,50,000	12,199	19,499	23,149	29,229	16,459	23,759	30,449	22,539	29,839	35,309	28,619	33,489	40,179	32,269	38,349	45,039
4,00,000	10,00,000	13,169	21,049	24,979	31,539	17,769	25,639	32,849	24,329	32,199	38,099	30,879	36,129	43,349	34,819	41,379	48,599
4,00,000	15,00,000	13,939	22,259	26,419	33,349	18,799	27,109	34,739	25,729	34,049	40,289	32,659	38,209	45,829	36,819	43,749	51,379
4,00,000	20,00,000	14,199	22,659	26,889	33,939	19,139	27,599	35,349	26,189	34,649	40,989	33,239	38,879	46,629	37,469	44,519	52,269
5,00,000	2,00,000	5,169	8,269	9,819	12,399	6,979	10,079	12,909	9,559	12,649	14,979	12,139	14,199	17,039	13,689	16,269	19,099
5,00,000	3,00,000	6,829	10,919	12,969	16,369	9,219	13,309	17,049	12,629	16,709	19,779	16,029	18,759	22,509	18,079	21,479	25,229
5,00,000	4,00,000	8,129	12,999	15,429	19,489	10,969	15,839	20,299	15,029	19,889	23,539	19,079	22,319	26,779	21,509	25,569	30,029
5,00,000	5,00,000	9,139	14,609	17,349	21,899	12,329	17,799	22,809	16,889	22,359	26,459	21,449	25,089	30,109	24,179	28,739	33,749
5,00,000	7,50,000	10,849	17,339	20,579	25,989	14,639	21,119	27,069	20,039	26,529	31,399	25,449	29,769	35,719	28,689	34,099	40,049
5,00,000	10,00,000	11,819	18,889	22,419	28,299	15,939	22,999	29,479	21,829	28,889	34,189	27,709	32,419	38,889	31,239	37,129	43,599
5,00,000	15,00,000	12,639	20,179	23,949	30,229	17,039	24,579	31,489	23,319	30,859	36,519	29,609	34,629	41,539	33,369	39,659	46,569
5,00,000	20,00,000	12,939	20,649	24,499	30,919	17,439	25,139	32,199	23,859	31,559	37,339	30,279	35,409	42,469	34,129	40,549	47,609
5,00,000	95,00,000	13,439	21,219	25,109	31,589	17,979	25,759	32,889	24,459	32,239	38,079	30,949	36,129	43,259	34,829	41,319	48,449
7,50,000	2,00,000	3,719	5,949	7,059	8,919	5,019	7,249	9,289	6,879	9,099	10,769	8,729	10,209	12,249	9,839	11,699	13,739
7,50,000	3,00,000	4,929	7,879	9,359	11,809	6,649	9,599	12,299	9,109	12,059	14,269	11,569	13,529	16,239	13,039	15,499	18,199
7,50,000	4,00,000	5,909	9,449	11,209	14,159	7,979	11,509	14,749	10,919	14,449	17,099	13,859	16,219	19,459	15,629	18,579	21,809
7,50,000	5,00,000	6,709	10,719	12,729	16,069	9,049	13,059	16,739	12,399	16,409	19,409	15,739	18,409	22,089	17,739	21,079	24,759
7,50,000	7,50,000	8,139	12,999	15,439	19,489	10,979	15,839	20,299	15,029	19,889	23,539	19,079	22,319	26,779	21,509	25,559	30,019
7,50,000	10,00,000	8,999	14,369	17,059	21,529	12,139	17,509	22,429	16,609	21,979	26,009	21,089	24,659	29,589	23,769	28,239	33,169
7,50,000	15,00,000	9,799	15,639	18,559	23,419	13,209	19,039	24,389	18,069	23,899	28,279	22,929	26,819	32,169	25,849	30,709	36,059
7,50,000	20,00,000	10,139	16,169	19,179	24,199	13,659	19,679	25,199	18,679	24,699	29,219	23,699	27,709	33,229	26,709	31,729	37,249
10,00,000	2,00,000	2,669	4,269	5,069	6,399	3,599	5,199	6,659	4,929	6,529	7,729	6,259	7,329	8,789	7,059	8,389	9,849
10,00,000	3,00,000	3,539	5,659	6,719	8,479	4,779	6,889	8,829	6,539	8,649	10,239	8,299	9,709	11,649	9,359	11,119	13,059

10,00,000	4,00,000	4,259	6,809	8,079	10,199	5,749	8,289	10,619	7,869	10,409	12,319	9,989	11,679	14,009	11,259	13,379	15,709
10,00,000	5,00,000	4,859	7,759	9,209	11,629	6,559	9,459	12,109	8,969	11,869	14,049	11,389	13,319	15,979	12,839	15,259	17,919
10,00,000	7,50,000	5,959	9,519	11,289	14,249	8,039	11,589	14,849	10,999	14,549	17,209	13,959	16,329	19,579	15,729	18,699	21,949
10,00,000	10,00,000	6,639	10,599	12,569	15,869	8,949	12,899	16,529	12,239	16,199	19,159	15,539	18,169	21,799	17,519	20,809	24,429
10,00,000	15,00,000	7,309	11,649	13,819	17,439	9,849	14,189	18,159	13,459	17,799	21,059	17,079	19,969	23,949	19,249	22,869	26,849
10,00,000	20,00,000	7,619	12,139	14,389	18,149	10,259	14,769	18,899	14,019	18,529	21,909	17,769	20,779	24,919	20,029	23,789	27,929
10,00,000	90,00,000	8,149	12,769	15,079	18,929	10,849	15,469	19,699	14,699	19,319	22,779	18,549	21,629	25,859	20,859	24,709	28,939
15,00,000	10,00,000	3,749	5,969	7,079	8,929	5,049	7,269	9,299	6,899	9,119	10,779	8,749	10,229	12,259	9,859	11,709	13,739
15,00,000	15,00,000	4,219	6,709	7,949	10,029	5,669	8,159	10,439	7,749	10,229	12,099	9,819	11,479	13,759	11,059	13,129	15,409
15,00,000	20,00,000	4,439	7,049	8,349	10,519	5,959	8,569	10,949	8,129	10,739	12,689	10,299	12,039	14,419	11,599	13,769	16,159
15,00,000	25,00,000	4,549	7,209	8,539	10,749	6,099	8,759	11,189	8,309	10,969	12,959	10,529	12,299	14,729	11,849	14,069	16,499
15,00,000	30,00,000	4,609	7,289	8,629	10,859	6,169	8,849	11,299	8,399	11,079	13,089	10,629	12,419	14,869	11,969	14,199	16,649
15,00,000	40,00,000	4,689	7,389	8,729	10,979	6,269	8,959	11,429	8,509	11,199	13,219	10,749	12,549	15,019	12,099	14,349	16,809
15,00,000	50,00,000	4,739	7,439	8,779	11,029	6,319	9,009	11,479	8,559	11,249	13,269	10,799	12,599	15,069	12,149	14,399	16,859
15,00,000	75,00,000	4,859	7,549	8,899	11,139	6,429	9,119	11,589	8,679	11,369	13,379	10,919	12,709	15,179	12,259	14,499	16,969
15,00,000	1,00,00,000	4,989	7,689	9,029	11,279	6,569	9,259	11,729	8,809	11,499	13,519	11,049	12,849	15,319	12,399	14,649	17,109
20,00,000	15,00,000	2,449	3,879	4,589	5,779	3,279	4,709	6,009	4,469	5,899	6,959	5,659	6,609	7,909	6,369	7,559	8,859
20,00,000	20,00,000	2,599	4,099	4,849	6,099	3,479	4,979	6,349	4,729	6,229	7,349	5,979	6,979	8,349	6,729	7,979	9,349
20,00,000	25,00,000	2,669	4,199	4,959	6,239	3,559	5,089	6,489	4,839	6,359	7,509	6,109	7,129	8,529	6,869	8,139	9,539
20,00,000	30,00,000	2,729	4,279	5,059	6,339	3,639	5,179	6,599	4,929	6,469	7,629	6,219	7,249	8,669	6,989	8,279	9,699
20,00,000	40,00,000	2,789	4,349	5,119	6,419	3,699	5,249	6,679	4,989	6,549	7,709	6,289	7,319	8,749	7,069	8,359	9,779
20,00,000	50,00,000	2,839	4,399	5,169	6,469	3,749	5,299	6,729	5,039	6,599	7,759	6,339	7,369	8,799	7,119	8,409	9,829
20,00,000	75,00,000	2,969	4,529	5,309	6,609	3,879	5,439	6,859	5,179	6,739	7,899	6,479	7,509	8,939	7,249	8,549	9,979
20,00,000	1,00,00,000	3,089	4,649	5,419	6,719	3,999	5,549	6,979	5,289	6,849	8,009	6,589	7,619	9,049	7,369	8,659	10,079
30,00,000	20,00,000	1,209	1,879	2,209	2,769	1,599	2,269	2,879	2,159	2,819	3,319	2,709	3,149	3,759	3,039	3,599	4,209
30,00,000	25,00,000	1,269	1,959	2,299	2,879	1,669	2,359	2,989	2,249	2,929	3,449	2,819	3,279	3,909	3,159	3,729	4,359

30,00,000	30,00,000	1,299	1,989	2,339	2,909	1,709	2,399	3,029	2,279	2,969	3,489	2,859	3,309	3,949	3,199	3,769	4,409
30,00,000	40,00,000	1,359	2,059	2,409	2,989	1,769	2,469	3,099	2,349	3,039	3,569	2,929	3,389	4,029	3,279	3,859	4,489
30,00,000	50,00,000	1,409	2,109	2,459	3,039	1,819	2,519	3,149	2,399	3,089	3,619	2,979	3,439	4,079	3,329	3,909	4,539
30,00,000	75,00,000	1,539	2,239	2,589	3,169	1,949	2,649	3,289	2,529	3,229	3,759	3,119	3,579	4,219	3,459	4,049	4,689
30,00,000	1,00,00,000	1,659	2,359	2,709	3,289	2,069	2,769	3,399	2,649	3,339	3,869	3,229	3,689	4,329	3,579	4,159	4,789
40,00,000	20,00,000	719	1,099	1,279	1,589	939	1,309	1,649	1,249	1,619	1,899	1,559	1,809	2,149	1,749	2,049	2,399
40,00,000	25,00,000	759	1,139	1,329	1,649	989	1,369	1,709	1,299	1,679	1,969	1,619	1,869	2,219	1,809	2,129	2,479
40,00,000	30,00,000	779	1,159	1,349	1,659	999	1,379	1,729	1,319	1,699	1,979	1,629	1,879	2,229	1,819	2,139	2,479
40,00,000	40,00,000	839	1,229	1,419	1,739	1,069	1,449	1,799	1,389	1,769	2,059	1,709	1,959	2,309	1,899	2,219	2,569
40,00,000	50,00,000	889	1,279	1,469	1,789	1,119	1,499	1,849	1,439	1,819	2,109	1,759	2,009	2,359	1,949	2,269	2,619
40,00,000	75,00,000	1,009	1,389	1,579	1,899	1,239	1,619	1,959	1,549	1,929	2,219	1,869	2,119	2,469	2,059	2,379	2,729
40,00,000	1,00,00,000	1,139	1,529	1,719	2,039	1,369	1,749	2,099	1,689	2,069	2,359	2,009	2,259	2,609	2,199	2,519	2,869
50,00,000	20,00,000	529	789	919	1,129	679	939	1,179	899	1,159	1,349	1,109	1,279	1,519	1,239	1,459	1,689
50,00,000	25,00,000	559	819	949	1,169	719	979	1,209	929	1,189	1,389	1,149	1,319	1,559	1,279	1,499	1,739
50,00,000	30,00,000	589	859	989	1,209	749	1,009	1,249	969	1,229	1,429	1,189	1,359	1,599	1,319	1,539	1,779
50,00,000	40,00,000	639	909	1,039	1,259	799	1,059	1,299	1,019	1,279	1,479	1,239	1,409	1,649	1,369	1,589	1,829
50,00,000	50,00,000	689	959	1,089	1,309	849	1,109	1,349	1,069	1,329	1,529	1,289	1,459	1,699	1,419	1,639	1,879
50,00,000	75,00,000	809	1,069	1,199	1,419	969	1,229	1,459	1,179	1,439	1,639	1,399	1,569	1,809	1,529	1,749	1,989
50,00,000	1,00,00,000	939	1,209	1,339	1,559	1,099	1,359	1,599	1,319	1,579	1,779	1,539	1,709	1,949	1,669	1,889	2,129

Above 70 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	13,579	21,729	25,799	32,579	18,329	26,469	33,939	25,119	33,259	39,369	31,899	37,329	44,789	35,969	42,759	50,219
1,00,000	3,00,000	16,529	26,439	31,399	39,649	22,309	32,219	41,299	30,569	40,479	47,909	38,829	45,429	54,519	43,779	52,039	61,119
1,00,000	4,00,000	18,379	29,399	34,909	44,089	24,809	35,829	45,919	33,989	44,999	53,269	43,169	50,509	60,609	48,679	57,859	67,949
1,00,000	5,00,000	19,549	31,269	37,129	46,889	26,389	38,099	48,839	36,149	47,859	56,649	45,909	53,719	64,459	51,769	61,529	72,269
2,00,000	2,00,000	13,019	20,829	24,739	31,239	17,579	25,379	32,539	24,089	31,889	37,749	30,589	35,789	42,949	34,489	40,999	48,149

2,00,000	3,00,000	15,849	25,349	30,109	38,019	21,399	30,899	39,599	29,319	38,819	45,939	37,239	43,559	52,279	41,979	49,899	58,599
2,00,000	4,00,000	17,629	28,189	33,479	42,279	23,799	34,369	44,029	32,599	43,159	51,079	41,409	48,429	58,119	46,679	55,479	65,149
2,00,000	5,00,000	18,759	29,989	35,609	44,969	25,319	36,549	46,829	34,679	45,909	54,329	44,039	51,509	61,819	49,649	58,999	69,299
2,00,000	7,50,000	34,859	55,759	66,199	83,609	47,049	67,939	87,099	64,459	85,359	1,01,019	81,869	95,799	1,14,949	92,319	1,09,729	1,28,879
2,00,000	10,00,000	37,849	60,529	71,869	90,769	51,079	73,759	94,549	69,979	92,659	1,09,669	88,879	1,03,999	1,24,789	1,00,219	1,19,119	1,39,909
3,00,000	2,00,000	12,459	19,929	23,669	29,889	16,819	24,289	31,139	23,049	30,519	36,119	29,269	34,249	41,099	32,999	39,229	46,079
3,00,000	3,00,000	14,699	23,509	27,919	35,249	19,839	28,649	36,719	27,179	35,989	42,589	34,519	40,389	48,469	38,919	46,259	54,329
3,00,000	4,00,000	16,349	26,149	31,049	39,199	22,069	31,869	40,829	30,219	40,019	47,359	38,389	44,909	53,889	43,279	51,439	60,409
3,00,000	5,00,000	18,279	29,229	34,709	43,839	24,679	35,629	45,659	33,809	44,759	52,979	42,939	50,239	60,289	48,419	57,549	67,589
3,00,000	7,50,000	25,949	41,499	49,269	62,229	35,019	50,569	64,819	47,979	63,529	75,189	60,929	71,299	85,549	68,709	81,659	95,919
3,00,000	10,00,000	28,199	45,089	53,539	67,609	38,059	54,949	70,429	52,129	69,019	81,689	66,209	77,459	92,949	74,649	88,719	1,04,209
3,00,000	15,00,000	30,149	48,199	57,219	72,259	40,679	58,719	75,259	55,719	73,759	87,289	70,749	82,779	99,319	79,779	94,809	1,11,349
3,00,000	20,00,000	30,799	49,219	58,429	73,779	41,549	59,969	76,849	56,899	75,319	89,129	72,249	84,529	1,01,409	81,459	96,809	1,13,689
4,00,000	2,00,000	10,209	16,329	19,389	24,489	13,779	19,899	25,509	18,879	24,999	29,589	23,979	28,059	33,669	27,039	32,139	37,749
4,00,000	3,00,000	13,539	21,659	25,719	32,479	18,279	26,389	33,829	25,039	33,149	39,239	31,799	37,209	44,649	35,859	42,619	50,059
4,00,000	4,00,000	16,179	25,879	30,729	38,809	21,839	31,539	40,419	29,919	39,609	46,889	37,999	44,459	53,349	42,849	50,929	59,809
4,00,000	5,00,000	17,799	28,469	33,809	42,699	24,029	34,709	44,489	32,939	43,609	51,619	41,839	48,959	58,749	47,189	56,089	65,879
4,00,000	7,50,000	21,839	34,919	41,469	52,369	29,469	42,559	54,549	40,379	53,459	63,269	51,279	59,999	71,989	57,819	68,719	80,709
4,00,000	10,00,000	23,899	38,209	45,369	57,289	32,249	46,559	59,679	44,179	58,489	69,219	56,099	65,639	78,759	63,249	75,179	88,299
4,00,000	15,00,000	25,749	41,159	48,859	61,699	34,739	50,139	64,259	47,579	62,979	74,529	60,409	70,679	84,799	68,119	80,949	95,069
4,00,000	20,00,000	26,399	42,179	50,069	63,219	35,609	51,389	65,849	48,759	64,539	76,369	61,909	72,429	86,889	69,799	82,949	97,409
5,00,000	2,00,000	8,909	14,249	16,919	21,369	12,029	17,369	22,259	16,479	21,819	25,819	20,929	24,489	29,379	23,599	28,049	32,939
5,00,000	3,00,000	11,919	19,069	22,639	28,589	16,089	23,229	29,779	22,039	29,179	34,539	27,989	32,759	39,299	31,569	37,519	44,059
5,00,000	4,00,000	14,349	22,949	27,249	34,409	19,369	27,969	35,849	26,529	35,129	41,579	33,699	39,429	47,309	37,999	45,159	53,039
5,00,000	5,00,000	16,309	26,079	30,969	39,109	22,009	31,779	40,739	30,159	39,929	47,249	38,299	44,809	53,769	43,179	51,319	60,279
5,00,000	7,50,000	19,709	31,519	37,419	47,249	26,599	38,399	49,219	36,429	48,239	57,089	46,269	54,139	64,959	52,169	62,009	72,829

5,00,000	10,00,000	21,769	34,809	41,319	52,179	29,379	42,409	54,349	40,239	53,269	63,039	51,089	59,779	71,729	57,609	68,469	80,419
5,00,000	15,00,000	23,729	37,929	45,019	56,849	32,009	46,209	59,209	43,839	58,029	68,679	55,669	65,129	78,139	62,759	74,589	87,599
5,00,000	20,00,000	24,459	39,079	46,389	58,569	32,989	47,609	60,999	45,169	59,779	70,749	57,349	67,089	80,489	64,659	76,839	90,229
5,00,000	95,00,000	25,269	40,149	47,589	59,989	33,949	48,829	62,459	46,349	61,229	72,379	58,749	68,659	82,299	66,179	78,579	92,219
7,50,000	2,00,000	6,579	10,529	12,499	15,779	8,879	12,819	16,439	12,169	16,109	19,069	15,449	18,079	21,689	17,419	20,709	24,319
7,50,000	3,00,000	8,879	14,199	16,859	21,289	11,989	17,299	22,179	16,419	21,739	25,729	20,849	24,399	29,269	23,509	27,939	32,819
7,50,000	4,00,000	10,789	17,259	20,489	25,869	14,559	21,019	26,949	19,949	26,409	31,259	25,329	29,639	35,559	28,559	33,949	39,869
7,50,000	5,00,000	12,349	19,749	23,449	29,609	16,669	24,059	30,839	22,829	30,219	35,769	28,989	33,919	40,699	32,689	38,849	45,629
7,50,000	7,50,000	15,249	24,379	28,939	36,549	20,579	29,699	38,069	28,179	37,309	44,159	35,789	41,869	50,239	40,349	47,959	56,329
7,50,000	10,00,000	17,119	27,369	32,489	41,019	23,099	33,339	42,729	31,629	41,869	49,559	40,169	46,989	56,379	45,289	53,819	63,209
7,50,000	15,00,000	19,049	30,439	36,129	45,619	25,689	37,079	47,509	35,179	46,569	55,099	44,669	52,259	62,689	50,359	59,849	70,279
7,50,000	20,00,000	19,859	31,719	37,649	47,529	26,779	38,639	49,499	36,659	48,509	57,409	46,539	54,439	65,309	52,469	62,349	73,209
10,00,000	2,00,000	4,939	7,899	9,379	11,839	6,669	9,629	12,339	9,129	12,089	14,309	11,599	13,569	16,279	13,079	15,539	18,249
10,00,000	3,00,000	6,629	10,599	12,589	15,889	8,949	12,919	16,549	12,259	16,219	19,199	15,559	18,209	21,849	17,549	20,849	24,489
10,00,000	4,00,000	8,059	12,889	15,299	19,319	10,879	15,699	20,119	14,899	19,719	23,339	18,919	22,129	26,549	21,329	25,349	29,769
10,00,000	5,00,000	9,279	14,839	17,609	22,239	12,519	18,079	23,159	17,149	22,699	26,869	21,779	25,479	30,569	24,549	29,179	34,269
10,00,000	7,50,000	11,569	18,489	21,949	27,719	15,609	22,529	28,869	21,379	28,289	33,479	27,139	31,749	38,099	30,599	36,369	42,709
10,00,000	10,00,000	13,109	20,949	24,869	31,399	17,679	25,519	32,699	24,209	32,049	37,929	30,739	35,969	43,149	34,659	41,189	48,369
10,00,000	15,00,000	14,739	23,539	27,939	35,269	19,879	28,669	36,739	27,209	36,009	42,609	34,539	40,409	48,469	38,939	46,269	54,339
10,00,000	20,00,000	15,489	24,729	29,339	37,039	20,879	30,109	38,579	28,569	37,809	44,729	36,269	42,419	50,889	40,889	48,579	57,039
10,00,000	90,00,000	16,459	26,069	30,869	38,879	22,069	31,669	40,479	30,069	39,679	46,879	38,079	44,479	53,279	42,879	50,879	59,689
15,00,000	10,00,000	7,869	12,569	14,909	18,819	10,609	15,299	19,599	14,519	19,209	22,729	18,429	21,559	25,859	20,779	24,679	28,989
15,00,000	15,00,000	8,959	14,289	16,959	21,399	12,069	17,399	22,289	16,519	21,849	25,839	20,959	24,509	29,399	23,619	28,059	32,949
15,00,000	20,00,000	9,529	15,189	18,019	22,729	12,829	18,489	23,679	17,549	23,209	27,449	22,259	26,029	31,219	25,089	29,809	34,989
15,00,000	25,00,000	9,829	15,659	18,569	23,419	13,229	19,049	24,389	18,079	23,899	28,269	22,929	26,819	32,149	25,849	30,699	36,029
15,00,000	30,00,000	9,979	15,879	18,829	23,739	13,419	19,319	24,729	18,339	24,239	28,659	23,249	27,179	32,589	26,199	31,119	36,519

15,00,000	40,00,000	10,129	16,089	19,069	24,029	13,609	19,569	25,029	18,569	24,529	28,999	23,539	27,509	32,969	26,519	31,479	36,939
15,00,000	50,00,000	10,199	16,169	19,159	24,129	13,689	19,659	25,129	18,659	24,629	29,109	23,639	27,609	33,089	26,619	31,589	37,069
15,00,000	75,00,000	10,329	16,309	19,289	24,269	13,819	19,789	25,259	18,789	24,769	29,249	23,769	27,749	33,229	26,759	31,739	37,209
15,00,000	1,00,00,000	10,449	16,419	19,409	24,379	13,939	19,909	25,379	18,909	24,879	29,359	23,889	27,859	33,339	26,869	31,839	37,319
20,00,000	15,00,000	5,439	8,659	10,269	12,949	7,319	10,539	13,489	9,999	13,219	15,639	12,689	14,829	17,779	14,289	16,979	19,929
20,00,000	20,00,000	5,839	9,289	11,009	13,879	7,849	11,299	14,449	10,719	14,169	16,749	13,589	15,889	19,039	15,309	18,179	21,339
20,00,000	25,00,000	6,049	9,609	11,389	14,349	8,129	11,679	14,939	11,089	14,639	17,309	14,049	16,419	19,679	15,829	18,789	22,049
20,00,000	30,00,000	6,159	9,769	11,569	14,579	8,269	11,869	15,179	11,269	14,879	17,579	14,279	16,679	19,979	16,079	19,079	22,389
20,00,000	40,00,000	6,279	9,929	11,759	14,789	8,409	12,059	15,399	11,449	15,099	17,829	14,489	16,919	20,269	16,309	19,349	22,699
20,00,000	50,00,000	6,349	10,009	11,839	14,889	8,489	12,149	15,499	11,539	15,199	17,939	14,589	17,029	20,379	16,419	19,469	22,819
20,00,000	75,00,000	6,479	10,149	11,979	15,029	8,619	12,279	15,639	11,669	15,329	18,079	14,719	17,169	20,519	16,559	19,609	22,959
20,00,000	1,00,00,000	6,609	10,279	12,109	15,169	8,749	12,419	15,779	11,809	15,469	18,219	14,859	17,299	20,659	16,689	19,749	23,109
30,00,000	20,00,000	2,669	4,219	4,989	6,269	3,569	5,109	6,529	4,859	6,399	7,559	6,139	7,169	8,579	6,909	8,199	9,609
30,00,000	25,00,000	2,779	4,379	5,169	6,499	3,709	5,309	6,759	5,039	6,629	7,829	6,369	7,429	8,889	7,159	8,489	9,949
30,00,000	30,00,000	2,859	4,489	5,299	6,659	3,809	5,439	6,929	5,169	6,789	8,009	6,519	7,599	9,089	7,329	8,689	10,179
30,00,000	40,00,000	2,949	4,599	5,429	6,799	3,919	5,569	7,079	5,289	6,939	8,179	6,669	7,759	9,279	7,489	8,859	10,379
30,00,000	50,00,000	3,009	4,669	5,499	6,879	3,979	5,639	7,149	5,359	7,009	8,259	6,739	7,839	9,359	7,569	8,949	10,459
30,00,000	75,00,000	3,139	4,799	5,629	7,009	4,109	5,769	7,289	5,489	7,149	8,399	6,879	7,979	9,499	7,699	9,089	10,609
30,00,000	1,00,00,000	3,259	4,919	5,749	7,129	4,229	5,889	7,399	5,609	7,259	8,509	6,989	8,089	9,609	7,819	9,199	10,709
40,00,000	20,00,000	1,489	2,329	2,739	3,439	1,979	2,809	3,579	2,669	3,509	4,129	3,369	3,919	4,689	3,789	4,479	5,239
40,00,000	25,00,000	1,559	2,419	2,849	3,569	2,069	2,929	3,709	2,779	3,639	4,289	3,499	4,069	4,859	3,929	4,649	5,439
40,00,000	30,00,000	1,609	2,489	2,929	3,659	2,119	2,999	3,799	2,849	3,729	4,389	3,579	4,169	4,969	4,019	4,749	5,549
40,00,000	40,00,000	1,679	2,569	3,019	3,749	2,199	3,089	3,899	2,939	3,829	4,489	3,679	4,269	5,089	4,119	4,859	5,679
40,00,000	50,00,000	1,729	2,619	3,069	3,799	2,249	3,139	3,949	2,989	3,879	4,539	3,729	4,319	5,139	4,169	4,909	5,729
40,00,000	75,00,000	1,859	2,749	3,199	3,939	2,379	3,269	4,089	3,129	4,019	4,679	3,869	4,459	5,279	4,309	5,049	5,869
40,00,000	1,00,00,000	1,989	2,889	3,329	4,079	2,519	3,409	4,229	3,259	4,149	4,819	3,999	4,599	5,419	4,449	5,199	6,009

50,00,000	20,00,000	959	1,479	1,739	2,169	1,259	1,779	2,249	1,689	2,209	2,599	2,119	2,469	2,939	2,379	2,809	3,279
50,00,000	25,00,000	1,009	1,539	1,809	2,249	1,319	1,849	2,339	1,769	2,299	2,689	2,209	2,559	3,049	2,469	2,909	3,399
50,00,000	30,00,000	1,039	1,579	1,839	2,289	1,359	1,889	2,379	1,799	2,329	2,729	2,239	2,599	3,089	2,509	2,959	3,439
50,00,000	40,00,000	1,099	1,639	1,909	2,359	1,419	1,959	2,449	1,869	2,409	2,809	2,319	2,679	3,169	2,589	3,039	3,529
50,00,000	50,00,000	1,149	1,689	1,959	2,409	1,469	2,009	2,499	1,919	2,459	2,859	2,369	2,729	3,219	2,639	3,089	3,579
50,00,000	75,00,000	1,279	1,829	2,099	2,549	1,599	2,139	2,639	2,049	2,589	2,999	2,499	2,869	3,359	2,779	3,229	3,719
50,00,000	1,00,00,000	1,399	1,939	2,209	2,659	1,719	2,259	2,749	2,169	2,709	3,109	2,619	2,979	3,469	2,889	3,339	3,829

Premium Rates (Including GST)

The Final Premium Rates for each of the SI/ Deductible options (amounts in INR) under different age bands (in years) for Individual (1A) and Floater combinations are mentioned below

Family type	
1A	1 Adult
2A	2 Adults
3A	3 Adults
4A	4 Adults
1A+1C	1 Adult + 1 Child
1A+2C	1 Adult + 2 Children
1A+3C	1 Adult + 3 Children
2A+1C	2 Adults + 1 Child
2A+2C	2 Adults + 2 Children
2A+3C	2 Adults + 3 Children
3A+1C	3 Adults + 1 Child
3A+2C	3 Adults + 2 Children
3A+3C	3 Adults + 3 Children
4A+1C	4 Adults + 1 Child
4A+2C	4 Adults + 2 Children
4A+3C	4 Adults + 3 Children

Under 1 year		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+ 1C	1A+2 C	1A+3 C	2A+1 C	2A+2 C	2A+3 C	3A+1 C	3A+2 C	3A+3 C	4A+1 C	4A+2 C	4A+3 C
1,00,000	2,00,000	1,674	2,677	3,173	4,011	2,264	3,256	4,176	3,090	4,093	4,837	3,928	4,589	5,498	4,424	5,250	6,170
1,00,000	3,00,000	1,851	2,961	3,503	4,424	2,500	3,598	4,601	3,409	4,518	5,344	4,329	5,061	6,076	4,884	5,804	6,807
1,00,000	4,00,000	1,922	3,067	3,633	4,589	2,595	3,728	4,778	3,539	4,683	5,533	4,495	5,250	6,288	5,061	6,005	7,055

1,00,000	5,00,000	1,958	3,114	3,692	4,660	2,642	3,798	4,849	3,598	4,754	5,627	4,565	5,332	6,394	5,144	6,111	7,173
2,00,000	2,00,000	1,427	2,276	2,701	3,409	1,922	2,772	3,551	2,630	3,480	4,117	3,338	3,905	4,683	3,763	4,471	5,250
2,00,000	3,00,000	1,663	2,654	3,149	3,975	2,241	3,232	4,129	3,067	4,058	4,790	3,893	4,542	5,450	4,377	5,203	6,111
2,00,000	4,00,000	1,792	2,854	3,385	4,270	2,418	3,480	4,447	3,303	4,365	5,155	4,188	4,896	5,863	4,719	5,604	6,571
2,00,000	5,00,000	1,863	2,972	3,515	4,436	2,512	3,610	4,613	3,421	4,530	5,356	4,341	5,073	6,088	4,896	5,816	6,819
2,00,000	7,50,000	1,934	3,067	3,645	4,589	2,595	3,739	4,778	3,551	4,683	5,533	4,495	5,250	6,288	5,061	6,005	7,043
2,00,000	10,00,000	1,969	3,126	3,692	4,648	2,642	3,787	4,837	3,598	4,742	5,604	4,554	5,321	6,371	5,132	6,076	7,138
3,00,000	2,00,000	766	1,226	1,450	1,828	1,037	1,486	1,899	1,415	1,863	2,205	1,792	2,087	2,500	2,017	2,394	2,807
3,00,000	3,00,000	896	1,427	1,686	2,135	1,202	1,733	2,217	1,651	2,170	2,571	2,087	2,441	2,925	2,347	2,784	3,267
3,00,000	4,00,000	955	1,521	1,792	2,264	1,285	1,840	2,359	1,745	2,312	2,725	2,217	2,583	3,102	2,500	2,961	3,468
3,00,000	5,00,000	990	1,568	1,863	2,335	1,332	1,910	2,430	1,816	2,382	2,819	2,288	2,677	3,208	2,583	3,055	3,586
3,00,000	7,50,000	1,037	1,639	1,934	2,430	1,391	1,981	2,536	1,887	2,477	2,925	2,382	2,784	3,326	2,677	3,173	3,728
3,00,000	10,00,000	1,061	1,663	1,969	2,465	1,415	2,017	2,571	1,922	2,524	2,972	2,418	2,819	3,374	2,713	3,220	3,775
3,00,000	15,00,000	1,084	1,686	1,981	2,489	1,438	2,040	2,583	1,934	2,536	2,984	2,430	2,831	3,385	2,736	3,232	3,775
3,00,000	20,00,000	1,120	1,722	2,028	2,524	1,474	2,076	2,630	1,981	2,583	3,031	2,477	2,878	3,433	2,772	3,279	3,834
4,00,000	2,00,000	530	848	1,002	1,261	719	1,025	1,309	978	1,285	1,521	1,238	1,438	1,722	1,391	1,651	1,934
4,00,000	3,00,000	601	955	1,132	1,427	813	1,155	1,474	1,096	1,450	1,710	1,391	1,627	1,946	1,568	1,863	2,182
4,00,000	4,00,000	648	1,025	1,214	1,521	872	1,250	1,592	1,179	1,556	1,840	1,497	1,745	2,087	1,686	1,993	2,335
4,00,000	5,00,000	671	1,061	1,250	1,580	896	1,285	1,639	1,226	1,604	1,899	1,545	1,804	2,158	1,733	2,052	2,406
4,00,000	7,50,000	707	1,108	1,309	1,639	943	1,344	1,710	1,273	1,674	1,969	1,604	1,875	2,241	1,804	2,135	2,500
4,00,000	10,00,000	730	1,143	1,344	1,674	966	1,368	1,745	1,309	1,710	2,017	1,639	1,910	2,276	1,840	2,182	2,548
4,00,000	15,00,000	766	1,179	1,379	1,722	1,002	1,415	1,781	1,344	1,757	2,052	1,686	1,958	2,323	1,887	2,229	2,595
4,00,000	20,00,000	789	1,202	1,403	1,733	1,025	1,427	1,804	1,368	1,769	2,076	1,698	1,969	2,335	1,899	2,241	2,607
5,00,000	2,00,000	412	660	778	978	553	801	1,014	754	1,002	1,179	955	1,120	1,332	1,073	1,273	1,497
5,00,000	3,00,000	471	742	884	1,108	636	907	1,155	860	1,132	1,332	1,084	1,273	1,521	1,226	1,450	1,698
5,00,000	4,00,000	506	801	943	1,191	683	966	1,238	919	1,214	1,427	1,167	1,356	1,615	1,309	1,545	1,816

5,00,000	5,00,000	530	837	990	1,238	707	1,014	1,285	955	1,261	1,486	1,214	1,415	1,686	1,356	1,615	1,887
5,00,000	7,50,000	565	884	1,037	1,297	754	1,061	1,356	1,014	1,320	1,556	1,273	1,486	1,769	1,427	1,686	1,981
5,00,000	10,00,000	589	907	1,073	1,332	778	1,096	1,391	1,049	1,368	1,604	1,309	1,521	1,816	1,462	1,733	2,028
5,00,000	15,00,000	612	931	1,084	1,356	801	1,120	1,403	1,061	1,379	1,615	1,320	1,533	1,828	1,486	1,745	2,028
5,00,000	20,00,000	648	966	1,132	1,391	837	1,155	1,450	1,108	1,427	1,663	1,368	1,580	1,875	1,521	1,792	2,087
5,00,000	95,00,000	1,084	1,403	1,556	1,828	1,273	1,592	1,875	1,533	1,851	2,087	1,792	2,005	2,300	1,958	2,217	2,500
7,50,000	2,00,000	258	412	483	612	353	494	636	471	624	730	601	695	825	671	789	931
7,50,000	3,00,000	294	459	542	683	400	565	707	530	695	825	671	778	931	754	896	1,049
7,50,000	4,00,000	317	494	589	730	424	601	766	577	754	884	719	837	1,002	801	955	1,120
7,50,000	5,00,000	329	518	601	754	435	624	778	589	766	907	742	860	1,025	825	978	1,143
7,50,000	7,50,000	353	542	636	789	471	648	825	624	801	943	778	896	1,073	872	1,025	1,191
7,50,000	10,00,000	376	577	671	825	494	683	860	648	837	990	813	931	1,108	907	1,061	1,238
7,50,000	15,00,000	412	612	707	872	530	719	896	695	884	1,025	848	978	1,155	955	1,108	1,285
7,50,000	20,00,000	435	636	730	884	553	742	919	707	896	1,049	872	990	1,167	966	1,120	1,297
10,00,000	2,00,000	199	317	376	471	270	388	483	365	471	565	459	530	636	518	612	707
10,00,000	3,00,000	211	329	388	483	282	400	506	376	494	589	483	553	660	530	636	742
10,00,000	4,00,000	235	365	435	530	317	435	553	424	542	636	530	612	730	589	695	813
10,00,000	5,00,000	247	376	447	553	329	459	577	435	565	660	542	636	754	612	719	837
10,00,000	7,50,000	258	388	459	565	341	471	589	447	577	671	553	636	754	612	719	837
10,00,000	10,00,000	282	424	483	601	365	494	624	471	612	707	589	671	801	660	766	884
10,00,000	15,00,000	306	435	506	612	388	518	636	494	624	719	601	695	813	671	778	896
10,00,000	20,00,000	341	483	542	660	424	553	683	530	671	766	648	730	860	719	825	943
10,00,000	90,00,000	754	896	955	1,073	837	966	1,096	943	1,084	1,179	1,061	1,143	1,273	1,132	1,238	1,356
15,00,000	10,00,000	211	306	353	424	270	365	447	341	435	506	424	483	565	471	542	624
15,00,000	15,00,000	235	329	376	447	294	376	459	365	447	518	435	494	577	483	553	636
15,00,000	20,00,000	270	365	412	483	329	424	506	400	494	565	483	542	624	530	601	683

15,00,000	25,00,000	294	388	435	506	353	435	518	424	506	577	494	553	636	542	612	695
15,00,000	30,00,000	329	424	471	542	388	483	565	459	553	624	542	601	683	589	660	742
15,00,000	40,00,000	388	483	530	601	447	542	624	518	612	683	601	660	742	648	719	801
15,00,000	50,00,000	447	542	589	660	506	601	683	577	671	742	660	719	801	707	778	860
15,00,000	75,00,000	589	683	730	801	648	730	813	719	801	872	789	848	931	837	907	990
15,00,000	1,00,00,000	742	837	884	955	801	896	978	872	966	1,037	955	1,014	1,096	1,002	1,073	1,155
20,00,000	15,00,000	223	306	353	412	270	353	424	341	424	483	412	459	542	447	518	589
20,00,000	20,00,000	258	353	388	459	317	400	471	388	471	530	447	506	589	494	565	648
20,00,000	25,00,000	282	365	412	471	329	412	483	400	483	542	471	518	601	506	577	648
20,00,000	30,00,000	317	412	447	518	376	459	530	447	530	589	506	565	648	553	624	707
20,00,000	40,00,000	376	471	506	577	435	518	589	506	589	648	565	624	707	612	683	766
20,00,000	50,00,000	435	530	565	636	494	577	648	565	648	707	624	683	766	671	742	825
20,00,000	75,00,000	577	660	707	766	624	707	778	695	778	837	766	813	896	801	872	943
20,00,000	1,00,00,000	730	825	860	931	789	872	943	860	943	1,002	919	978	1,061	966	1,037	1,120
30,00,000	20,00,000	247	329	365	435	294	376	447	365	435	494	424	471	542	459	530	601
30,00,000	25,00,000	282	365	412	471	329	412	483	400	483	542	471	518	601	506	577	648
30,00,000	30,00,000	306	388	424	494	353	435	506	424	494	553	483	530	601	518	589	660
30,00,000	40,00,000	365	447	483	553	412	494	565	483	553	612	542	589	660	577	648	719
30,00,000	50,00,000	424	506	542	612	471	553	624	542	612	671	601	648	719	636	707	778
30,00,000	75,00,000	577	660	707	766	624	707	778	695	778	837	766	813	896	801	872	943
30,00,000	1,00,00,000	719	801	837	907	766	848	919	837	907	966	896	943	1,014	931	1,002	1,073
40,00,000	20,00,000	247	329	365	435	294	376	447	365	435	494	424	471	542	459	530	601
40,00,000	25,00,000	282	365	412	471	329	412	483	400	483	542	471	518	601	506	577	648
40,00,000	30,00,000	306	388	424	494	353	435	506	424	494	553	483	530	601	518	589	660
40,00,000	40,00,000	365	447	483	553	412	494	565	483	553	612	542	589	660	577	648	719
40,00,000	50,00,000	424	506	542	612	471	553	624	542	612	671	601	648	719	636	707	778

40,00,000	75,00,000	577	660	707	766	624	707	778	695	778	837	766	813	896	801	872	943
40,00,000	1,00,00,000	719	801	837	907	766	848	919	837	907	966	896	943	1,014	931	1,002	1,073
50,00,000	20,00,000	247	329	365	435	294	376	447	365	435	494	424	471	542	459	530	601
50,00,000	25,00,000	282	365	412	471	329	412	483	400	483	542	471	518	601	506	577	648
50,00,000	30,00,000	306	388	424	494	353	435	506	424	494	553	483	530	601	518	589	660
50,00,000	40,00,000	365	447	483	553	412	494	565	483	553	612	542	589	660	577	648	719
50,00,000	50,00,000	424	506	542	612	471	553	624	542	612	671	601	648	719	636	707	778
50,00,000	75,00,000	577	660	707	766	624	707	778	695	778	837	766	813	896	801	872	943
50,00,000	1,00,00,000	719	801	837	907	766	848	919	837	907	966	896	943	1,014	931	1,002	1,073

1 to 5 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	1,604	2,559	3,043	3,834	2,170	3,126	3,999	2,961	3,916	4,636	3,763	4,388	5,273	4,235	5,026	5,911
1,00,000	3,00,000	1,792	2,866	3,397	4,282	2,418	3,480	4,459	3,303	4,365	5,167	4,188	4,908	5,875	4,731	5,616	6,583
1,00,000	4,00,000	1,863	2,972	3,527	4,447	2,512	3,621	4,624	3,433	4,530	5,368	4,353	5,085	6,099	4,908	5,828	6,831
1,00,000	5,00,000	1,899	3,020	3,586	4,518	2,559	3,680	4,707	3,492	4,613	5,450	4,424	5,179	6,206	4,990	5,922	6,949
2,00,000	2,00,000	1,379	2,205	2,618	3,303	1,863	2,689	3,433	2,548	3,362	3,987	3,232	3,775	4,530	3,645	4,329	5,073
2,00,000	3,00,000	1,615	2,583	3,055	3,857	2,182	3,138	4,011	2,972	3,940	4,660	3,775	4,412	5,297	4,259	5,061	5,934
2,00,000	4,00,000	1,745	2,784	3,303	4,164	2,347	3,385	4,329	3,208	4,247	5,026	4,070	4,766	5,710	4,589	5,450	6,394
2,00,000	5,00,000	1,828	2,913	3,456	4,353	2,465	3,539	4,530	3,362	4,436	5,250	4,259	4,978	5,970	4,801	5,698	6,689
2,00,000	7,50,000	1,899	3,020	3,574	4,495	2,548	3,669	4,683	3,480	4,589	5,427	4,412	5,144	6,170	4,967	5,887	6,914
2,00,000	10,00,000	1,934	3,067	3,621	4,565	2,595	3,716	4,754	3,527	4,660	5,498	4,471	5,214	6,253	5,037	5,970	6,996
3,00,000	2,00,000	754	1,202	1,427	1,792	1,014	1,462	1,875	1,391	1,840	2,170	1,757	2,052	2,465	1,981	2,359	2,760
3,00,000	3,00,000	884	1,403	1,663	2,099	1,191	1,710	2,182	1,627	2,146	2,536	2,052	2,406	2,878	2,323	2,748	3,232
3,00,000	4,00,000	943	1,497	1,781	2,229	1,273	1,816	2,323	1,733	2,276	2,689	2,194	2,559	3,067	2,465	2,925	3,433
3,00,000	5,00,000	978	1,556	1,840	2,312	1,320	1,887	2,406	1,792	2,359	2,784	2,264	2,642	3,161	2,548	3,020	3,539
3,00,000	7,50,000	1,037	1,639	1,934	2,430	1,391	1,981	2,536	1,887	2,477	2,925	2,382	2,784	3,326	2,677	3,173	3,728

3,00,000	10,00,000	1,049	1,651	1,946	2,441	1,403	1,993	2,536	1,899	2,489	2,937	2,394	2,784	3,326	2,689	3,185	3,728
3,00,000	15,00,000	1,084	1,686	1,981	2,489	1,438	2,040	2,583	1,934	2,536	2,984	2,430	2,831	3,385	2,736	3,232	3,775
3,00,000	20,00,000	1,120	1,722	2,028	2,524	1,474	2,076	2,630	1,981	2,583	3,031	2,477	2,878	3,433	2,772	3,279	3,834
4,00,000	2,00,000	518	825	978	1,226	695	1,002	1,285	955	1,261	1,486	1,202	1,403	1,686	1,356	1,615	1,887
4,00,000	3,00,000	601	955	1,132	1,427	813	1,155	1,474	1,096	1,450	1,710	1,391	1,627	1,946	1,568	1,863	2,182
4,00,000	4,00,000	648	1,025	1,214	1,521	872	1,250	1,592	1,179	1,556	1,840	1,497	1,745	2,087	1,686	1,993	2,335
4,00,000	5,00,000	671	1,061	1,250	1,580	896	1,285	1,639	1,226	1,604	1,899	1,545	1,804	2,158	1,733	2,052	2,406
4,00,000	7,50,000	719	1,132	1,332	1,663	955	1,368	1,733	1,297	1,698	2,005	1,639	1,899	2,276	1,840	2,170	2,548
4,00,000	10,00,000	730	1,143	1,344	1,674	966	1,368	1,745	1,309	1,710	2,017	1,639	1,910	2,276	1,840	2,182	2,548
4,00,000	15,00,000	766	1,179	1,379	1,722	1,002	1,415	1,781	1,344	1,757	2,052	1,686	1,958	2,323	1,887	2,229	2,595
4,00,000	20,00,000	801	1,214	1,427	1,757	1,049	1,450	1,828	1,391	1,792	2,099	1,733	2,005	2,382	1,934	2,276	2,654
5,00,000	2,00,000	412	660	778	978	553	801	1,014	754	1,002	1,179	955	1,120	1,332	1,073	1,273	1,497
5,00,000	3,00,000	471	742	884	1,108	636	907	1,155	860	1,132	1,332	1,084	1,273	1,521	1,226	1,450	1,698
5,00,000	4,00,000	506	801	943	1,191	683	966	1,238	919	1,214	1,427	1,167	1,356	1,615	1,309	1,545	1,816
5,00,000	5,00,000	530	837	990	1,238	707	1,014	1,285	955	1,261	1,486	1,214	1,415	1,686	1,356	1,615	1,887
5,00,000	7,50,000	577	896	1,061	1,332	766	1,084	1,379	1,037	1,356	1,592	1,297	1,509	1,804	1,462	1,722	2,017
5,00,000	10,00,000	589	907	1,073	1,332	778	1,096	1,391	1,049	1,368	1,604	1,309	1,521	1,816	1,462	1,733	2,028
5,00,000	15,00,000	624	955	1,108	1,379	813	1,143	1,427	1,084	1,403	1,651	1,356	1,568	1,863	1,509	1,781	2,076
5,00,000	20,00,000	648	966	1,132	1,391	837	1,155	1,450	1,108	1,427	1,663	1,368	1,580	1,875	1,521	1,792	2,087
5,00,000	95,00,000	1,096	1,427	1,580	1,851	1,285	1,615	1,899	1,556	1,875	2,123	1,828	2,040	2,335	1,981	2,253	2,548
7,50,000	2,00,000	247	388	459	577	329	471	601	447	589	695	565	660	789	636	754	884
7,50,000	3,00,000	282	447	530	660	376	542	683	506	671	789	648	754	896	719	860	1,002
7,50,000	4,00,000	306	483	565	707	412	577	730	553	719	848	695	801	955	778	919	1,073
7,50,000	5,00,000	329	518	601	754	435	624	778	589	766	907	742	860	1,025	825	978	1,143
7,50,000	7,50,000	353	542	636	789	471	648	825	624	801	943	778	896	1,073	872	1,025	1,191
7,50,000	10,00,000	376	577	671	825	494	683	860	648	837	990	813	931	1,108	907	1,061	1,238

7,50,000	15,00,000	412	612	707	872	530	719	896	695	884	1,025	848	978	1,155	955	1,108	1,285
7,50,000	20,00,000	435	636	730	884	553	742	919	707	896	1,049	872	990	1,167	966	1,120	1,297
10,00,000	2,00,000	188	294	353	435	258	365	459	341	447	530	435	494	601	483	565	671
10,00,000	3,00,000	211	329	388	483	282	400	506	376	494	589	483	553	660	530	636	742
10,00,000	4,00,000	223	353	412	506	294	412	530	400	518	612	494	577	683	553	660	766
10,00,000	5,00,000	235	365	424	530	306	435	542	412	542	624	518	601	707	577	683	789
10,00,000	7,50,000	258	388	459	565	341	471	589	447	577	671	553	636	754	612	719	837
10,00,000	10,00,000	270	400	471	565	353	471	589	459	577	671	565	648	766	624	730	848
10,00,000	15,00,000	306	435	506	612	388	518	636	494	624	719	601	695	813	671	778	896
10,00,000	20,00,000	329	459	530	624	412	530	648	518	636	730	624	707	825	683	789	907
10,00,000	90,00,000	742	872	943	1,037	825	943	1,061	931	1,049	1,143	1,037	1,120	1,238	1,096	1,202	1,320
15,00,000	10,00,000	199	294	329	400	258	341	412	329	412	471	388	447	530	435	506	589
15,00,000	15,00,000	235	329	376	447	294	376	459	365	447	518	435	494	577	483	553	636
15,00,000	20,00,000	258	353	388	459	317	400	471	388	471	530	447	506	589	494	565	648
15,00,000	25,00,000	294	388	435	506	353	435	518	424	506	577	494	553	636	542	612	695
15,00,000	30,00,000	317	412	447	518	376	459	530	447	530	589	506	565	648	553	624	707
15,00,000	40,00,000	376	471	506	577	435	518	589	506	589	648	565	624	707	612	683	766
15,00,000	50,00,000	435	530	565	636	494	577	648	565	648	707	624	683	766	671	742	825
15,00,000	75,00,000	589	683	730	801	648	730	813	719	801	872	789	848	931	837	907	990
15,00,000	1,00,00,000	730	825	860	931	789	872	943	860	943	1,002	919	978	1,061	966	1,037	1,120
20,00,000	15,00,000	211	294	329	388	258	329	400	317	388	447	376	435	494	424	483	542
20,00,000	20,00,000	247	329	365	435	294	376	447	365	435	494	424	471	542	459	530	601
20,00,000	25,00,000	270	353	388	447	317	388	459	376	447	506	435	494	553	483	542	601
20,00,000	30,00,000	306	388	424	494	353	435	506	424	494	553	483	530	601	518	589	660
20,00,000	40,00,000	365	447	483	553	412	494	565	483	553	612	542	589	660	577	648	719
20,00,000	50,00,000	424	506	542	612	471	553	624	542	612	671	601	648	719	636	707	778

20,00,000	75,00,000	565	648	683	742	612	683	754	671	742	801	730	789	848	778	837	896
20,00,000	1,00,00,000	719	801	837	907	766	848	919	837	907	966	896	943	1,014	931	1,002	1,073
30,00,000	20,00,000	235	306	341	400	282	353	412	341	412	459	400	447	506	435	494	553
30,00,000	25,00,000	270	353	388	447	317	388	459	376	447	506	435	494	553	483	542	601
30,00,000	30,00,000	294	365	400	459	341	412	471	400	471	518	459	506	565	494	553	612
30,00,000	40,00,000	353	424	459	518	400	471	530	459	530	577	518	565	624	553	612	671
30,00,000	50,00,000	412	483	518	577	459	530	589	518	589	636	577	624	683	612	671	730
30,00,000	75,00,000	565	648	683	742	612	683	754	671	742	801	730	789	848	778	837	896
30,00,000	1,00,00,000	707	778	813	872	754	825	884	813	884	931	872	919	978	907	966	1,025
40,00,000	20,00,000	235	306	341	400	282	353	412	341	412	459	400	447	506	435	494	553
40,00,000	25,00,000	270	353	388	447	317	388	459	376	447	506	435	494	553	483	542	601
40,00,000	30,00,000	294	365	400	459	341	412	471	400	471	518	459	506	565	494	553	612
40,00,000	40,00,000	353	424	459	518	400	471	530	459	530	577	518	565	624	553	612	671
40,00,000	50,00,000	412	483	518	577	459	530	589	518	589	636	577	624	683	612	671	730
40,00,000	75,00,000	565	648	683	742	612	683	754	671	742	801	730	789	848	778	837	896
40,00,000	1,00,00,000	707	778	813	872	754	825	884	813	884	931	872	919	978	907	966	1,025
50,00,000	20,00,000	235	306	341	400	282	353	412	341	412	459	400	447	506	435	494	553
50,00,000	25,00,000	270	353	388	447	317	388	459	376	447	506	435	494	553	483	542	601
50,00,000	30,00,000	294	365	400	459	341	412	471	400	471	518	459	506	565	494	553	612
50,00,000	40,00,000	353	424	459	518	400	471	530	459	530	577	518	565	624	553	612	671
50,00,000	50,00,000	412	483	518	577	459	530	589	518	589	636	577	624	683	612	671	730
50,00,000	75,00,000	565	648	683	742	612	683	754	671	742	801	730	789	848	778	837	896
50,00,000	1,00,00,000	707	778	813	872	754	825	884	813	884	931	872	919	978	907	966	1,025
50,00,000	20,00,000	235	306	341	400	282	353	412	341	412	459	400	447	506	435	494	553
50,00,000	25,00,000	270	353	388	447	317	388	459	376	447	506	435	494	553	483	542	601
50,00,000	30,00,000	294	365	400	459	341	412	471	400	471	518	459	506	565	494	553	612
50,00,000	40,00,000	353	424	459	518	400	471	530	459	530	577	518	565	624	553	612	671
50,00,000	50,00,000	412	483	518	577	459	530	589	518	589	636	577	624	683	612	671	730
50,00,000	75,00,000	565	648	683	742	612	683	754	671	742	801	730	789	848	778	837	896
50,00,000	1,00,00,000	707	778	813	872	754	825	884	813	884	931	872	919	978	907	966	1,025

6 to 18 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	1,450	2,323	2,748	3,468	1,958	2,819	3,610	2,677	3,539	4,188	3,397	3,975	4,766	3,834	4,542	5,344

1,00,000	3,00,000	1,639	2,618	3,102	3,916	2,205	3,185	4,070	3,020	3,999	4,719	3,834	4,483	5,368	4,318	5,132	6,017
1,00,000	4,00,000	1,733	2,760	3,279	4,129	2,335	3,362	4,306	3,197	4,223	4,990	4,046	4,731	5,675	4,554	5,415	6,359
1,00,000	5,00,000	1,781	2,831	3,362	4,235	2,394	3,444	4,412	3,279	4,329	5,108	4,152	4,849	5,816	4,672	5,545	6,512
2,00,000	2,00,000	1,261	2,017	2,394	3,020	1,698	2,453	3,138	2,323	3,079	3,645	2,949	3,456	4,141	3,326	3,952	4,636
2,00,000	3,00,000	1,509	2,406	2,854	3,598	2,040	2,925	3,751	2,784	3,680	4,353	3,527	4,129	4,943	3,975	4,719	5,545
2,00,000	4,00,000	1,663	2,654	3,138	3,964	2,241	3,220	4,129	3,055	4,046	4,778	3,881	4,530	5,439	4,377	5,191	6,088
2,00,000	5,00,000	1,757	2,795	3,315	4,176	2,371	3,397	4,353	3,232	4,270	5,049	4,093	4,790	5,734	4,613	5,474	6,430
2,00,000	7,50,000	1,851	2,937	3,480	4,388	2,489	3,574	4,565	3,397	4,471	5,285	4,294	5,014	6,017	4,837	5,745	6,737
2,00,000	10,00,000	1,899	3,008	3,562	4,483	2,548	3,657	4,660	3,468	4,565	5,403	4,388	5,120	6,135	4,943	5,863	6,866
3,00,000	2,00,000	730	1,167	1,379	1,745	990	1,415	1,816	1,344	1,781	2,099	1,710	1,993	2,382	1,922	2,276	2,677
3,00,000	3,00,000	872	1,391	1,651	2,076	1,179	1,686	2,158	1,604	2,111	2,500	2,028	2,371	2,843	2,288	2,713	3,185
3,00,000	4,00,000	955	1,521	1,792	2,264	1,285	1,840	2,359	1,745	2,312	2,725	2,217	2,583	3,102	2,500	2,961	3,468
3,00,000	5,00,000	1,002	1,592	1,887	2,371	1,344	1,934	2,465	1,828	2,418	2,854	2,323	2,713	3,244	2,607	3,102	3,633
3,00,000	7,50,000	1,061	1,674	1,981	2,489	1,427	2,028	2,595	1,934	2,536	2,996	2,441	2,843	3,409	2,748	3,256	3,810
3,00,000	10,00,000	1,084	1,710	2,017	2,524	1,450	2,064	2,630	1,958	2,571	3,043	2,477	2,878	3,444	2,784	3,291	3,857
3,00,000	15,00,000	1,120	1,745	2,052	2,571	1,486	2,099	2,666	2,005	2,618	3,079	2,512	2,925	3,492	2,831	3,338	3,905
3,00,000	20,00,000	1,155	1,781	2,099	2,607	1,521	2,146	2,713	2,040	2,666	3,126	2,559	2,972	3,551	2,866	3,385	3,964
4,00,000	2,00,000	506	813	955	1,202	683	978	1,250	931	1,226	1,450	1,179	1,379	1,651	1,332	1,568	1,851
4,00,000	3,00,000	601	955	1,132	1,427	813	1,155	1,474	1,096	1,450	1,710	1,391	1,627	1,946	1,568	1,863	2,182
4,00,000	4,00,000	660	1,049	1,238	1,556	884	1,273	1,615	1,202	1,592	1,875	1,521	1,781	2,123	1,710	2,028	2,382
4,00,000	5,00,000	695	1,096	1,297	1,627	931	1,332	1,698	1,261	1,663	1,969	1,604	1,863	2,229	1,792	2,135	2,500
4,00,000	7,50,000	754	1,179	1,403	1,757	1,002	1,438	1,828	1,368	1,792	2,111	1,722	2,005	2,394	1,934	2,288	2,677
4,00,000	10,00,000	778	1,214	1,427	1,792	1,037	1,462	1,863	1,391	1,828	2,146	1,757	2,040	2,430	1,969	2,323	2,725
4,00,000	15,00,000	813	1,250	1,474	1,828	1,073	1,509	1,899	1,438	1,863	2,194	1,792	2,087	2,489	2,017	2,371	2,772
4,00,000	20,00,000	837	1,273	1,486	1,851	1,096	1,521	1,922	1,450	1,887	2,205	1,816	2,099	2,489	2,028	2,382	2,784
5,00,000	2,00,000	400	636	754	943	542	778	990	730	966	1,143	931	1,084	1,297	1,049	1,238	1,450

5,00,000	3,00,000	483	766	907	1,143	648	931	1,179	884	1,167	1,368	1,120	1,297	1,556	1,250	1,486	1,745
5,00,000	4,00,000	530	837	990	1,238	707	1,014	1,297	966	1,273	1,497	1,214	1,415	1,698	1,368	1,627	1,899
5,00,000	5,00,000	565	896	1,049	1,320	754	1,084	1,368	1,025	1,344	1,592	1,297	1,509	1,804	1,450	1,722	2,017
5,00,000	7,50,000	612	955	1,132	1,415	813	1,155	1,474	1,096	1,438	1,698	1,379	1,615	1,922	1,556	1,840	2,146
5,00,000	10,00,000	636	990	1,155	1,450	848	1,191	1,509	1,132	1,474	1,733	1,415	1,651	1,969	1,592	1,887	2,194
5,00,000	15,00,000	671	1,025	1,202	1,497	884	1,226	1,545	1,167	1,521	1,781	1,462	1,698	2,017	1,639	1,934	2,253
5,00,000	20,00,000	695	1,049	1,214	1,509	907	1,250	1,568	1,191	1,533	1,792	1,474	1,710	2,028	1,651	1,946	2,253
5,00,000	95,00,000	1,143	1,497	1,674	1,969	1,356	1,698	2,017	1,639	1,993	2,253	1,934	2,170	2,489	2,111	2,406	2,725
7,50,000	2,00,000	247	388	459	577	329	471	601	447	589	695	565	660	789	636	754	884
7,50,000	3,00,000	294	459	542	683	400	565	707	530	695	825	671	778	931	754	896	1,049
7,50,000	4,00,000	329	518	612	766	435	624	789	589	778	919	742	872	1,037	837	990	1,155
7,50,000	5,00,000	353	553	648	813	471	660	837	636	825	966	789	919	1,096	896	1,049	1,226
7,50,000	7,50,000	388	601	707	872	518	719	907	683	896	1,049	860	990	1,179	955	1,132	1,320
7,50,000	10,00,000	412	624	730	907	542	754	943	719	931	1,084	896	1,037	1,226	1,002	1,179	1,368
7,50,000	15,00,000	447	671	778	955	577	789	990	754	966	1,132	931	1,084	1,273	1,049	1,226	1,415
7,50,000	20,00,000	471	683	789	966	601	813	1,002	778	990	1,143	955	1,096	1,285	1,061	1,238	1,427
10,00,000	2,00,000	164	258	306	376	223	317	400	294	388	459	376	435	518	424	494	577
10,00,000	3,00,000	199	317	365	459	270	376	471	353	471	553	447	518	624	506	601	695
10,00,000	4,00,000	211	329	388	483	282	400	494	376	483	577	471	542	648	530	624	719
10,00,000	5,00,000	235	365	424	530	306	435	542	412	542	624	518	601	707	577	683	789
10,00,000	7,50,000	258	388	459	565	341	471	589	447	577	671	553	636	754	612	719	837
10,00,000	10,00,000	282	424	483	601	365	494	624	471	612	707	589	671	801	660	766	884
10,00,000	15,00,000	317	459	530	648	400	542	660	518	660	754	636	719	848	695	813	943
10,00,000	20,00,000	341	483	542	660	424	553	683	530	671	766	648	730	860	719	825	943
10,00,000	90,00,000	754	896	955	1,073	837	966	1,096	943	1,084	1,179	1,061	1,143	1,273	1,132	1,238	1,356
15,00,000	10,00,000	188	270	306	376	235	317	388	306	376	435	365	412	483	400	471	542

15,00,000	15,00,000	211	294	329	388	258	329	400	317	388	447	376	435	494	424	483	542
15,00,000	20,00,000	247	329	365	435	294	376	447	365	435	494	424	471	542	459	530	601
15,00,000	25,00,000	270	353	388	447	317	388	459	376	447	506	435	494	553	483	542	601
15,00,000	30,00,000	306	388	424	494	353	435	506	424	494	553	483	530	601	518	589	660
15,00,000	40,00,000	365	447	483	553	412	494	565	483	553	612	542	589	660	577	648	719
15,00,000	50,00,000	424	506	542	612	471	553	624	542	612	671	601	648	719	636	707	778
15,00,000	75,00,000	565	648	683	742	612	683	754	671	742	801	730	789	848	778	837	896
15,00,000	1,00,00,000	719	801	837	907	766	848	919	837	907	966	896	943	1,014	931	1,002	1,073
20,00,000	15,00,000	188	247	282	329	223	282	341	282	341	376	329	365	424	353	400	459
20,00,000	20,00,000	211	270	306	341	247	306	353	294	353	388	341	376	435	365	412	471
20,00,000	25,00,000	247	306	341	388	282	341	400	341	400	435	388	424	483	412	459	518
20,00,000	30,00,000	270	329	365	400	306	365	412	353	412	447	400	435	494	424	471	530
20,00,000	40,00,000	329	388	424	459	365	424	471	412	471	506	459	494	553	483	530	589
20,00,000	50,00,000	388	447	483	518	424	483	530	471	530	565	518	553	612	542	589	648
20,00,000	75,00,000	542	601	636	683	577	636	695	636	695	730	683	719	778	707	754	813
20,00,000	1,00,00,000	683	742	778	813	719	778	825	766	825	860	813	848	907	837	884	943
30,00,000	20,00,000	199	258	282	317	235	282	329	270	317	365	317	341	388	341	376	424
30,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
30,00,000	30,00,000	258	317	341	376	294	341	388	329	376	424	376	400	447	400	435	483
30,00,000	40,00,000	317	376	400	435	353	400	447	388	435	483	435	459	506	459	494	542
30,00,000	50,00,000	376	435	459	494	412	459	506	447	494	542	494	518	565	518	553	601
30,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
30,00,000	1,00,00,000	671	730	754	789	707	754	801	742	789	837	789	813	860	813	848	896
40,00,000	20,00,000	199	258	282	317	235	282	329	270	317	365	317	341	388	341	376	424
40,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
40,00,000	30,00,000	258	317	341	376	294	341	388	329	376	424	376	400	447	400	435	483

40,00,000	40,00,000	317	376	400	435	353	400	447	388	435	483	435	459	506	459	494	542
40,00,000	50,00,000	376	435	459	494	412	459	506	447	494	542	494	518	565	518	553	601
40,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
40,00,000	1,00,00,000	671	730	754	789	707	754	801	742	789	837	789	813	860	813	848	896
50,00,000	20,00,000	199	258	282	317	235	282	329	270	317	365	317	341	388	341	376	424
50,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
50,00,000	30,00,000	258	317	341	376	294	341	388	329	376	424	376	400	447	400	435	483
50,00,000	40,00,000	317	376	400	435	353	400	447	388	435	483	435	459	506	459	494	542
50,00,000	50,00,000	376	435	459	494	412	459	506	447	494	542	494	518	565	518	553	601
50,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
50,00,000	1,00,00,000	671	730	754	789	707	754	801	742	789	837	789	813	860	813	848	896

19 to 25 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	1,580	2,524	2,996	3,775	2,135	3,079	3,940	2,913	3,857	4,565	3,704	4,329	5,191	4,176	4,955	5,816
1,00,000	3,00,000	1,828	2,913	3,456	4,365	2,465	3,551	4,542	3,374	4,459	5,273	4,270	5,002	5,993	4,825	5,722	6,725
1,00,000	4,00,000	1,958	3,126	3,704	4,672	2,642	3,798	4,860	3,610	4,766	5,639	4,577	5,344	6,406	5,155	6,123	7,185
1,00,000	5,00,000	2,017	3,208	3,810	4,801	2,713	3,905	5,002	3,716	4,908	5,793	4,707	5,498	6,595	5,297	6,288	7,386
2,00,000	2,00,000	1,403	2,241	2,666	3,350	1,899	2,725	3,492	2,595	3,421	4,046	3,291	3,846	4,613	3,704	4,400	5,167
2,00,000	3,00,000	1,710	2,725	3,232	4,082	2,312	3,326	4,247	3,149	4,164	4,931	3,999	4,672	5,604	4,506	5,356	6,288
2,00,000	4,00,000	1,899	3,031	3,586	4,530	2,559	3,680	4,719	3,492	4,624	5,462	4,436	5,179	6,217	5,002	5,934	6,961
2,00,000	5,00,000	1,958	3,114	3,692	4,660	2,630	3,787	4,860	3,598	4,766	5,616	4,565	5,332	6,406	5,144	6,099	7,161
2,00,000	7,50,000	2,182	3,468	4,105	5,179	2,937	4,211	5,391	3,999	5,285	6,253	5,073	5,922	7,102	5,710	6,784	7,964
2,00,000	10,00,000	2,241	3,551	4,211	5,297	3,008	4,318	5,521	4,105	5,415	6,394	5,191	6,064	7,268	5,840	6,937	8,141
3,00,000	2,00,000	848	1,356	1,604	2,028	1,143	1,651	2,111	1,568	2,064	2,441	1,981	2,312	2,772	2,229	2,654	3,114
3,00,000	3,00,000	1,025	1,639	1,934	2,441	1,379	1,993	2,536	1,887	2,489	2,949	2,394	2,795	3,350	2,689	3,197	3,751
3,00,000	4,00,000	1,143	1,816	2,158	2,713	1,545	2,217	2,831	2,099	2,772	3,279	2,666	3,102	3,728	2,996	3,551	4,176

3,00,000	5,00,000	1,214	1,934	2,288	2,878	1,639	2,347	2,996	2,229	2,937	3,468	2,819	3,291	3,940	3,173	3,763	4,412
3,00,000	7,50,000	1,309	2,076	2,453	3,079	1,757	2,512	3,208	2,382	3,149	3,716	3,020	3,527	4,223	3,397	4,034	4,731
3,00,000	10,00,000	1,356	2,135	2,524	3,173	1,816	2,595	3,303	2,465	3,244	3,822	3,114	3,633	4,341	3,503	4,152	4,860
3,00,000	15,00,000	1,391	2,182	2,571	3,220	1,851	2,630	3,350	2,500	3,279	3,869	3,149	3,680	4,388	3,551	4,200	4,908
3,00,000	20,00,000	1,427	2,217	2,607	3,267	1,887	2,677	3,397	2,548	3,326	3,916	3,197	3,716	4,436	3,586	4,247	4,967
4,00,000	2,00,000	601	955	1,132	1,427	813	1,167	1,486	1,108	1,462	1,722	1,403	1,639	1,958	1,580	1,875	2,194
4,00,000	3,00,000	742	1,179	1,403	1,757	1,002	1,438	1,828	1,368	1,792	2,123	1,722	2,017	2,418	1,946	2,300	2,701
4,00,000	4,00,000	825	1,309	1,556	1,946	1,108	1,592	2,028	1,509	1,993	2,347	1,910	2,229	2,677	2,146	2,548	2,996
4,00,000	5,00,000	884	1,403	1,663	2,087	1,191	1,698	2,170	1,615	2,123	2,512	2,040	2,382	2,854	2,300	2,725	3,197
4,00,000	7,50,000	966	1,521	1,804	2,264	1,297	1,851	2,359	1,757	2,312	2,725	2,217	2,583	3,090	2,489	2,949	3,456
4,00,000	10,00,000	1,002	1,568	1,851	2,323	1,332	1,899	2,418	1,804	2,371	2,795	2,276	2,654	3,173	2,559	3,031	3,551
4,00,000	15,00,000	1,037	1,615	1,899	2,371	1,379	1,946	2,465	1,851	2,418	2,843	2,323	2,701	3,220	2,607	3,079	3,598
4,00,000	20,00,000	1,073	1,651	1,934	2,418	1,415	1,981	2,512	1,887	2,465	2,890	2,371	2,748	3,267	2,654	3,126	3,657
5,00,000	2,00,000	483	766	907	1,143	648	931	1,191	884	1,167	1,379	1,120	1,309	1,568	1,261	1,497	1,757
5,00,000	3,00,000	601	955	1,132	1,427	813	1,155	1,474	1,096	1,450	1,710	1,391	1,627	1,946	1,568	1,863	2,182
5,00,000	4,00,000	671	1,061	1,261	1,580	907	1,297	1,651	1,226	1,615	1,910	1,556	1,804	2,170	1,745	2,064	2,430
5,00,000	5,00,000	719	1,132	1,344	1,686	966	1,379	1,757	1,309	1,722	2,028	1,651	1,934	2,312	1,863	2,205	2,583
5,00,000	7,50,000	789	1,238	1,462	1,840	1,061	1,497	1,910	1,427	1,875	2,205	1,804	2,099	2,512	2,028	2,394	2,807
5,00,000	10,00,000	825	1,285	1,521	1,899	1,096	1,556	1,981	1,486	1,946	2,288	1,863	2,170	2,595	2,087	2,477	2,902
5,00,000	15,00,000	872	1,344	1,580	1,969	1,155	1,615	2,052	1,545	2,017	2,371	1,934	2,253	2,677	2,170	2,559	2,996
5,00,000	20,00,000	896	1,368	1,604	1,993	1,167	1,639	2,064	1,556	2,028	2,382	1,946	2,264	2,689	2,182	2,571	2,996
5,00,000	95,00,000	1,344	1,816	2,052	2,441	1,627	2,087	2,524	2,017	2,489	2,843	2,406	2,725	3,149	2,642	3,031	3,468
7,50,000	2,00,000	306	483	577	719	412	589	754	565	742	872	707	825	990	789	943	1,108
7,50,000	3,00,000	376	601	707	884	506	719	919	683	896	1,061	860	1,014	1,202	978	1,155	1,344
7,50,000	4,00,000	424	671	789	990	565	813	1,025	766	1,014	1,191	966	1,132	1,344	1,084	1,285	1,509
7,50,000	5,00,000	459	719	848	1,061	612	872	1,108	825	1,084	1,285	1,049	1,214	1,450	1,167	1,391	1,627

7,50,000	7,50,000	518	801	955	1,191	683	978	1,238	931	1,214	1,427	1,167	1,356	1,615	1,309	1,545	1,804
7,50,000	10,00,000	542	837	978	1,226	719	1,002	1,273	955	1,250	1,462	1,202	1,391	1,651	1,344	1,580	1,851
7,50,000	15,00,000	589	896	1,049	1,297	766	1,073	1,344	1,014	1,320	1,545	1,273	1,474	1,745	1,415	1,674	1,946
7,50,000	20,00,000	612	919	1,061	1,309	789	1,084	1,356	1,037	1,332	1,556	1,285	1,486	1,757	1,438	1,674	1,958
10,00,000	2,00,000	199	317	376	471	270	388	483	365	471	565	459	530	636	518	612	707
10,00,000	3,00,000	247	388	459	577	329	471	589	447	589	683	565	648	778	624	742	872
10,00,000	4,00,000	270	424	494	624	365	506	648	483	636	742	612	707	837	683	801	943
10,00,000	5,00,000	294	459	542	671	388	553	695	518	683	801	660	766	907	730	872	1,014
10,00,000	7,50,000	341	518	612	766	447	624	789	601	778	907	742	860	1,025	837	978	1,143
10,00,000	10,00,000	365	553	648	801	471	660	825	624	813	955	778	907	1,073	872	1,025	1,191
10,00,000	15,00,000	400	589	683	837	518	695	872	671	860	1,002	825	955	1,120	919	1,073	1,250
10,00,000	20,00,000	435	636	730	884	553	742	919	707	896	1,049	872	990	1,167	966	1,120	1,297
10,00,000	90,00,000	848	1,049	1,143	1,297	966	1,155	1,332	1,120	1,309	1,462	1,285	1,403	1,580	1,379	1,533	1,710
15,00,000	10,00,000	211	306	353	424	270	365	447	341	435	506	424	483	565	471	542	624
15,00,000	15,00,000	247	341	388	471	306	400	483	388	483	553	459	530	612	518	589	683
15,00,000	20,00,000	282	388	435	518	341	447	530	424	530	601	506	577	660	553	636	730
15,00,000	25,00,000	306	400	447	530	365	459	542	447	542	612	518	589	671	577	648	742
15,00,000	30,00,000	341	447	494	577	400	506	589	483	589	660	565	636	719	612	695	789
15,00,000	40,00,000	400	506	553	636	459	565	648	542	648	719	624	695	778	671	754	848
15,00,000	50,00,000	459	565	612	695	518	624	707	601	707	778	683	754	837	730	813	907
15,00,000	75,00,000	601	695	742	825	660	754	837	742	837	907	813	884	966	872	943	1,037
15,00,000	1,00,00,000	754	860	907	990	813	919	1,002	896	1,002	1,073	978	1,049	1,132	1,025	1,108	1,202
20,00,000	15,00,000	188	247	282	329	223	282	341	282	341	376	329	365	424	353	400	459
20,00,000	20,00,000	223	294	317	376	270	329	388	317	376	424	365	412	471	400	459	506
20,00,000	25,00,000	247	306	341	388	282	341	400	341	400	435	388	424	483	412	459	518
20,00,000	30,00,000	282	353	376	435	329	388	447	376	435	483	424	471	530	459	518	565

20,00,000	40,00,000	341	412	435	494	388	447	506	435	494	542	483	530	589	518	577	624
20,00,000	50,00,000	400	471	494	553	447	506	565	494	553	601	542	589	648	577	636	683
20,00,000	75,00,000	542	601	636	683	577	636	695	636	695	730	683	719	778	707	754	813
20,00,000	1,00,00,000	695	766	789	848	742	801	860	789	848	896	837	884	943	872	931	978
30,00,000	20,00,000	199	258	282	317	235	282	329	270	317	365	317	341	388	341	376	424
30,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
30,00,000	30,00,000	258	317	341	376	294	341	388	329	376	424	376	400	447	400	435	483
30,00,000	40,00,000	317	376	400	435	353	400	447	388	435	483	435	459	506	459	494	542
30,00,000	50,00,000	376	435	459	494	412	459	506	447	494	542	494	518	565	518	553	601
30,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
30,00,000	1,00,00,000	671	730	754	789	707	754	801	742	789	837	789	813	860	813	848	896
40,00,000	20,00,000	199	258	282	317	235	282	329	270	317	365	317	341	388	341	376	424
40,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
40,00,000	30,00,000	258	317	341	376	294	341	388	329	376	424	376	400	447	400	435	483
40,00,000	40,00,000	317	376	400	435	353	400	447	388	435	483	435	459	506	459	494	542
40,00,000	50,00,000	376	435	459	494	412	459	506	447	494	542	494	518	565	518	553	601
40,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
40,00,000	1,00,00,000	671	730	754	789	707	754	801	742	789	837	789	813	860	813	848	896
50,00,000	20,00,000	199	258	282	317	235	282	329	270	317	365	317	341	388	341	376	424
50,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
50,00,000	30,00,000	258	317	341	376	294	341	388	329	376	424	376	400	447	400	435	483
50,00,000	40,00,000	317	376	400	435	353	400	447	388	435	483	435	459	506	459	494	542
50,00,000	50,00,000	376	435	459	494	412	459	506	447	494	542	494	518	565	518	553	601
50,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
50,00,000	1,00,00,000	671	730	754	789	707	754	801	742	789	837	789	813	860	813	848	896

26 to 30 years

Without Restore (Premium including Tax)

UIN: RQBHLIP25039V022425

90

Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	1,899	3,031	3,598	4,542	2,559	3,692	4,731	3,503	4,636	5,486	4,447	5,203	6,241	5,014	5,958	6,996
1,00,000	3,00,000	2,217	3,539	4,200	5,297	2,996	4,306	5,521	4,093	5,415	6,406	5,191	6,076	7,279	5,852	6,949	8,164
1,00,000	4,00,000	2,394	3,822	4,530	5,722	3,232	4,648	5,958	4,412	5,840	6,902	5,604	6,548	7,846	6,312	7,492	8,802
1,00,000	5,00,000	2,500	3,987	4,731	5,970	3,374	4,849	6,206	4,601	6,088	7,197	5,840	6,831	8,188	6,583	7,822	9,179
2,00,000	2,00,000	1,698	2,713	3,220	4,058	2,288	3,303	4,235	3,138	4,152	4,908	3,975	4,648	5,580	4,483	5,332	6,253
2,00,000	3,00,000	2,099	3,350	3,975	5,014	2,831	4,082	5,226	3,869	5,120	6,064	4,919	5,745	6,890	5,533	6,583	7,728
2,00,000	4,00,000	2,359	3,763	4,471	5,627	3,185	4,577	5,863	4,353	5,745	6,796	5,521	6,453	7,740	6,217	7,386	8,672
2,00,000	5,00,000	2,465	3,928	4,672	5,875	3,326	4,778	6,111	4,542	5,993	7,091	5,757	6,737	8,082	6,489	7,716	9,049
2,00,000	7,50,000	2,736	4,353	5,167	6,512	3,680	5,297	6,784	5,026	6,642	7,858	6,371	7,456	8,931	7,185	8,530	10,005
2,00,000	10,00,000	2,831	4,495	5,332	6,713	3,810	5,474	6,996	5,191	6,855	8,105	6,583	7,681	9,215	7,409	8,790	10,324
3,00,000	2,00,000	1,061	1,698	2,005	2,536	1,438	2,064	2,642	1,958	2,583	3,055	2,477	2,902	3,480	2,795	3,326	3,893
3,00,000	3,00,000	1,297	2,064	2,453	3,090	1,745	2,512	3,220	2,394	3,161	3,728	3,031	3,539	4,247	3,409	4,046	4,754
3,00,000	4,00,000	1,462	2,335	2,760	3,480	1,969	2,831	3,621	2,689	3,551	4,200	3,409	3,987	4,778	3,846	4,554	5,356
3,00,000	5,00,000	1,568	2,500	2,961	3,728	2,111	3,031	3,881	2,878	3,798	4,495	3,645	4,270	5,108	4,117	4,884	5,722
3,00,000	7,50,000	1,698	2,689	3,197	4,023	2,276	3,279	4,188	3,114	4,105	4,849	3,940	4,601	5,509	4,436	5,262	6,170
3,00,000	10,00,000	1,757	2,784	3,291	4,141	2,359	3,374	4,306	3,208	4,223	4,990	4,058	4,731	5,663	4,565	5,415	6,347
3,00,000	15,00,000	1,804	2,843	3,350	4,211	2,406	3,444	4,377	3,267	4,294	5,073	4,129	4,813	5,757	4,636	5,498	6,442
3,00,000	20,00,000	1,840	2,878	3,397	4,259	2,441	3,480	4,424	3,303	4,341	5,120	4,164	4,860	5,804	4,683	5,545	6,489
4,00,000	2,00,000	778	1,238	1,474	1,851	1,049	1,509	1,934	1,438	1,899	2,241	1,816	2,123	2,548	2,040	2,430	2,854
4,00,000	3,00,000	955	1,521	1,804	2,276	1,285	1,851	2,359	1,757	2,323	2,736	2,229	2,595	3,114	2,500	2,972	3,492
4,00,000	4,00,000	1,073	1,710	2,017	2,548	1,450	2,076	2,654	1,969	2,595	3,067	2,489	2,913	3,492	2,807	3,338	3,905
4,00,000	5,00,000	1,155	1,840	2,170	2,736	1,556	2,229	2,843	2,111	2,795	3,303	2,677	3,126	3,751	3,020	3,586	4,200
4,00,000	7,50,000	1,261	1,993	2,359	2,972	1,698	2,418	3,090	2,300	3,031	3,574	2,913	3,397	4,070	3,279	3,881	4,554
4,00,000	10,00,000	1,320	2,087	2,465	3,090	1,769	2,524	3,220	2,394	3,149	3,728	3,031	3,527	4,223	3,409	4,034	4,731
4,00,000	15,00,000	1,368	2,135	2,524	3,161	1,816	2,583	3,291	2,465	3,232	3,798	3,102	3,610	4,318	3,480	4,117	4,825

4,00,000	20,00,000	1,403	2,182	2,559	3,208	1,863	2,630	3,338	2,500	3,267	3,846	3,138	3,657	4,365	3,527	4,176	4,872
5,00,000	2,00,000	624	1,002	1,179	1,486	848	1,214	1,545	1,155	1,521	1,792	1,450	1,698	2,040	1,639	1,946	2,288
5,00,000	3,00,000	778	1,238	1,462	1,851	1,049	1,509	1,922	1,427	1,887	2,229	1,804	2,111	2,536	2,040	2,418	2,831
5,00,000	4,00,000	884	1,403	1,663	2,087	1,191	1,710	2,182	1,615	2,135	2,524	2,052	2,394	2,866	2,312	2,736	3,208
5,00,000	5,00,000	955	1,509	1,792	2,253	1,285	1,840	2,347	1,745	2,300	2,713	2,205	2,583	3,090	2,489	2,949	3,456
5,00,000	7,50,000	1,061	1,674	1,981	2,489	1,427	2,028	2,595	1,934	2,536	2,996	2,441	2,843	3,409	2,748	3,256	3,810
5,00,000	10,00,000	1,108	1,745	2,052	2,583	1,486	2,111	2,689	2,005	2,630	3,102	2,524	2,949	3,527	2,843	3,374	3,940
5,00,000	15,00,000	1,155	1,804	2,123	2,654	1,533	2,170	2,760	2,064	2,701	3,185	2,595	3,031	3,610	2,925	3,456	4,034
5,00,000	20,00,000	1,191	1,840	2,158	2,701	1,568	2,217	2,807	2,111	2,748	3,232	2,642	3,067	3,657	2,961	3,503	4,093
5,00,000	95,00,000	1,627	2,276	2,595	3,126	2,005	2,642	3,232	2,536	3,173	3,657	3,067	3,503	4,082	3,397	3,928	4,506
7,50,000	2,00,000	400	636	754	943	542	778	990	730	966	1,143	931	1,084	1,297	1,049	1,238	1,450
7,50,000	3,00,000	494	789	931	1,167	671	955	1,214	907	1,191	1,403	1,143	1,332	1,592	1,285	1,521	1,781
7,50,000	4,00,000	565	896	1,061	1,332	754	1,084	1,379	1,025	1,356	1,604	1,297	1,521	1,816	1,462	1,733	2,028
7,50,000	5,00,000	612	966	1,143	1,438	825	1,167	1,486	1,108	1,462	1,722	1,403	1,639	1,958	1,580	1,875	2,194
7,50,000	7,50,000	695	1,084	1,285	1,615	931	1,320	1,674	1,250	1,639	1,934	1,580	1,840	2,194	1,769	2,099	2,453
7,50,000	10,00,000	742	1,155	1,368	1,698	990	1,391	1,769	1,332	1,733	2,040	1,674	1,946	2,323	1,875	2,217	2,595
7,50,000	15,00,000	789	1,214	1,427	1,781	1,037	1,462	1,840	1,391	1,816	2,123	1,745	2,017	2,406	1,946	2,300	2,689
7,50,000	20,00,000	825	1,250	1,462	1,816	1,073	1,497	1,887	1,427	1,851	2,170	1,781	2,064	2,453	1,993	2,347	2,736
10,00,000	2,00,000	270	435	506	636	365	518	660	494	648	766	624	730	872	707	825	978
10,00,000	3,00,000	329	518	612	766	447	624	801	601	789	931	754	884	1,049	848	1,002	1,179
10,00,000	4,00,000	365	577	671	848	494	695	884	660	860	1,014	825	966	1,155	931	1,108	1,285
10,00,000	5,00,000	400	624	742	919	530	754	955	719	943	1,108	907	1,049	1,261	1,014	1,202	1,403
10,00,000	7,50,000	459	707	837	1,049	612	860	1,084	813	1,061	1,250	1,025	1,191	1,415	1,143	1,356	1,580
10,00,000	10,00,000	494	766	896	1,108	648	907	1,155	872	1,132	1,332	1,084	1,261	1,497	1,214	1,438	1,674
10,00,000	15,00,000	542	813	955	1,179	707	978	1,226	931	1,202	1,403	1,155	1,344	1,592	1,297	1,521	1,769
10,00,000	20,00,000	577	860	990	1,226	742	1,014	1,273	966	1,250	1,450	1,202	1,379	1,639	1,344	1,568	1,816

10,00,000	90,00,000	990	1,273	1,403	1,639	1,155	1,427	1,686	1,379	1,663	1,863	1,615	1,792	2,052	1,757	1,981	2,229
15,00,000	10,00,000	270	400	471	565	353	471	589	459	577	671	565	648	766	624	730	848
15,00,000	15,00,000	306	435	506	612	388	518	636	494	624	719	601	695	813	671	778	896
15,00,000	20,00,000	341	483	542	660	424	553	683	530	671	766	648	730	860	719	825	943
15,00,000	25,00,000	376	518	589	707	459	601	719	577	719	813	695	778	907	754	872	1,002
15,00,000	30,00,000	400	542	601	719	483	612	742	589	730	825	707	789	919	778	884	1,002
15,00,000	40,00,000	459	601	660	778	542	671	801	648	789	884	766	848	978	837	943	1,061
15,00,000	50,00,000	518	660	719	837	601	730	860	707	848	943	825	907	1,037	896	1,002	1,120
15,00,000	75,00,000	671	813	884	1,002	754	896	1,014	872	1,014	1,108	990	1,073	1,202	1,049	1,167	1,297
15,00,000	1,00,00,000	813	955	1,014	1,132	896	1,025	1,155	1,002	1,143	1,238	1,120	1,202	1,332	1,191	1,297	1,415
20,00,000	15,00,000	223	306	353	412	270	353	424	341	424	483	412	459	542	447	518	589
20,00,000	20,00,000	258	353	388	459	317	400	471	388	471	530	447	506	589	494	565	648
20,00,000	25,00,000	282	365	412	471	329	412	483	400	483	542	471	518	601	506	577	648
20,00,000	30,00,000	317	412	447	518	376	459	530	447	530	589	506	565	648	553	624	707
20,00,000	40,00,000	376	471	506	577	435	518	589	506	589	648	565	624	707	612	683	766
20,00,000	50,00,000	435	530	565	636	494	577	648	565	648	707	624	683	766	671	742	825
20,00,000	75,00,000	577	660	707	766	624	707	778	695	778	837	766	813	896	801	872	943
20,00,000	1,00,00,000	730	825	860	931	789	872	943	860	943	1,002	919	978	1,061	966	1,037	1,120
30,00,000	20,00,000	211	270	306	341	247	306	353	294	353	388	341	376	435	365	412	471
30,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
30,00,000	30,00,000	270	329	365	400	306	365	412	353	412	447	400	435	494	424	471	530
30,00,000	40,00,000	329	388	424	459	365	424	471	412	471	506	459	494	553	483	530	589
30,00,000	50,00,000	388	447	483	518	424	483	530	471	530	565	518	553	612	542	589	648
30,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
30,00,000	1,00,00,000	683	742	778	813	719	778	825	766	825	860	813	848	907	837	884	943
40,00,000	20,00,000	199	258	282	317	235	282	329	270	317	365	317	341	388	341	376	424

40,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
40,00,000	30,00,000	258	317	341	376	294	341	388	329	376	424	376	400	447	400	435	483
40,00,000	40,00,000	317	376	400	435	353	400	447	388	435	483	435	459	506	459	494	542
40,00,000	50,00,000	376	435	459	494	412	459	506	447	494	542	494	518	565	518	553	601
40,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
40,00,000	1,00,00,000	671	730	754	789	707	754	801	742	789	837	789	813	860	813	848	896
50,00,000	20,00,000	199	258	282	317	235	282	329	270	317	365	317	341	388	341	376	424
50,00,000	25,00,000	235	294	317	365	270	317	365	317	365	400	353	388	435	388	424	471
50,00,000	30,00,000	258	317	341	376	294	341	388	329	376	424	376	400	447	400	435	483
50,00,000	40,00,000	317	376	400	435	353	400	447	388	435	483	435	459	506	459	494	542
50,00,000	50,00,000	376	435	459	494	412	459	506	447	494	542	494	518	565	518	553	601
50,00,000	75,00,000	530	589	612	660	565	612	660	612	660	695	648	683	730	683	719	766
50,00,000	1,00,00,000	671	730	754	789	707	754	801	742	789	837	789	813	860	813	848	896

31 to 35 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	2,371	3,787	4,495	5,675	3,197	4,613	5,911	4,377	5,793	6,855	5,557	6,501	7,799	6,265	7,445	8,743
1,00,000	3,00,000	2,795	4,471	5,297	6,689	3,775	5,439	6,961	5,155	6,831	8,082	6,548	7,657	9,191	7,386	8,778	10,300
1,00,000	4,00,000	3,031	4,837	5,745	7,244	4,093	5,899	7,551	5,592	7,397	8,754	7,102	8,294	9,958	7,999	9,498	11,162
1,00,000	5,00,000	3,161	5,049	5,981	7,551	4,259	6,147	7,858	5,828	7,704	9,120	7,397	8,648	10,371	8,330	9,899	11,622
2,00,000	2,00,000	2,135	3,409	4,046	5,108	2,878	4,152	5,321	3,940	5,214	6,170	5,002	5,852	7,020	5,639	6,701	7,869
2,00,000	3,00,000	2,654	4,235	5,026	6,347	3,586	5,167	6,607	4,896	6,477	7,669	6,217	7,268	8,719	7,008	8,330	9,781
2,00,000	4,00,000	2,996	4,790	5,675	7,161	4,046	5,828	7,456	5,533	7,315	8,648	7,008	8,200	9,840	7,905	9,392	11,032
2,00,000	5,00,000	3,126	5,002	5,911	7,468	4,211	6,076	7,763	5,769	7,622	9,014	7,303	8,554	10,253	8,235	9,793	11,492
2,00,000	7,50,000	3,527	5,616	6,666	8,412	4,754	6,843	8,754	6,489	8,577	10,147	8,235	9,628	11,539	9,274	11,020	12,932
2,00,000	10,00,000	3,645	5,804	6,878	8,672	4,908	7,055	9,026	6,701	8,849	10,465	8,495	9,923	11,893	9,569	11,362	13,333
3,00,000	2,00,000	1,356	2,170	2,571	3,244	1,828	2,642	3,374	2,500	3,315	3,916	3,173	3,716	4,447	3,574	4,247	4,990

3,00,000	3,00,000	1,674	2,677	3,173	3,999	2,264	3,256	4,164	3,090	4,082	4,825	3,916	4,577	5,486	4,412	5,238	6,147
3,00,000	4,00,000	1,887	3,008	3,574	4,495	2,548	3,657	4,683	3,480	4,589	5,427	4,412	5,155	6,182	4,967	5,899	6,925
3,00,000	5,00,000	2,040	3,256	3,857	4,860	2,748	3,952	5,061	3,751	4,955	5,863	4,754	5,568	6,666	5,368	6,371	7,468
3,00,000	7,50,000	2,229	3,539	4,200	5,297	2,996	4,306	5,509	4,093	5,403	6,383	5,179	6,052	7,256	5,840	6,925	8,129
3,00,000	10,00,000	2,312	3,669	4,341	5,474	3,102	4,459	5,698	4,235	5,580	6,595	5,356	6,253	7,492	6,029	7,161	8,400
3,00,000	15,00,000	2,371	3,739	4,424	5,568	3,173	4,542	5,793	4,318	5,686	6,713	5,450	6,371	7,622	6,147	7,279	8,542
3,00,000	20,00,000	2,406	3,787	4,471	5,616	3,208	4,589	5,840	4,353	5,734	6,760	5,498	6,418	7,669	6,182	7,327	8,589
4,00,000	2,00,000	1,002	1,604	1,899	2,394	1,356	1,946	2,489	1,851	2,441	2,890	2,347	2,736	3,279	2,642	3,138	3,680
4,00,000	3,00,000	1,250	1,993	2,359	2,984	1,686	2,430	3,102	2,300	3,043	3,598	2,913	3,409	4,093	3,291	3,905	4,577
4,00,000	4,00,000	1,415	2,253	2,677	3,362	1,910	2,736	3,503	2,607	3,433	4,058	3,303	3,857	4,624	3,716	4,412	5,179
4,00,000	5,00,000	1,533	2,441	2,890	3,645	2,064	2,961	3,787	2,819	3,716	4,388	3,562	4,164	4,990	4,023	4,766	5,592
4,00,000	7,50,000	1,686	2,677	3,173	3,987	2,264	3,256	4,152	3,090	4,070	4,813	3,905	4,565	5,462	4,400	5,226	6,123
4,00,000	10,00,000	1,757	2,784	3,291	4,141	2,359	3,374	4,306	3,208	4,223	4,990	4,058	4,731	5,663	4,565	5,415	6,347
4,00,000	15,00,000	1,828	2,878	3,397	4,270	2,441	3,480	4,436	3,315	4,353	5,132	4,176	4,872	5,828	4,707	5,568	6,524
4,00,000	20,00,000	1,863	2,913	3,444	4,306	2,477	3,527	4,483	3,350	4,400	5,179	4,223	4,919	5,887	4,742	5,616	6,583
5,00,000	2,00,000	813	1,297	1,545	1,934	1,096	1,580	2,017	1,497	1,981	2,335	1,899	2,217	2,666	2,135	2,536	2,984
5,00,000	3,00,000	1,025	1,639	1,934	2,441	1,379	1,993	2,536	1,887	2,489	2,949	2,394	2,795	3,350	2,689	3,197	3,751
5,00,000	4,00,000	1,179	1,875	2,229	2,795	1,592	2,276	2,913	2,170	2,854	3,374	2,748	3,208	3,846	3,090	3,669	4,306
5,00,000	5,00,000	1,273	2,028	2,394	3,020	1,710	2,465	3,138	2,335	3,079	3,645	2,961	3,456	4,141	3,326	3,952	4,636
5,00,000	7,50,000	1,427	2,264	2,677	3,362	1,910	2,748	3,503	2,607	3,433	4,058	3,303	3,846	4,613	3,716	4,400	5,167
5,00,000	10,00,000	1,497	2,371	2,795	3,515	2,005	2,866	3,657	2,725	3,586	4,235	3,444	4,023	4,813	3,881	4,589	5,391
5,00,000	15,00,000	1,556	2,441	2,878	3,621	2,076	2,961	3,763	2,807	3,692	4,353	3,539	4,129	4,943	3,987	4,719	5,521
5,00,000	20,00,000	1,592	2,477	2,925	3,657	2,111	2,996	3,810	2,854	3,739	4,400	3,586	4,176	4,990	4,023	4,766	5,580
5,00,000	95,00,000	2,040	2,937	3,374	4,117	2,559	3,456	4,259	3,303	4,188	4,860	4,046	4,636	5,450	4,483	5,226	6,040
7,50,000	2,00,000	530	848	1,002	1,261	719	1,025	1,309	978	1,285	1,521	1,238	1,438	1,722	1,391	1,651	1,934
7,50,000	3,00,000	660	1,049	1,238	1,568	884	1,273	1,627	1,214	1,592	1,887	1,533	1,792	2,146	1,722	2,040	2,394

7,50,000	4,00,000	766	1,214	1,438	1,804	1,025	1,474	1,887	1,403	1,851	2,182	1,769	2,064	2,477	1,993	2,371	2,772
7,50,000	5,00,000	837	1,320	1,568	1,969	1,120	1,604	2,052	1,533	2,017	2,371	1,934	2,253	2,701	2,170	2,571	3,020
7,50,000	7,50,000	943	1,486	1,757	2,205	1,261	1,804	2,300	1,710	2,253	2,654	2,158	2,524	3,020	2,430	2,878	3,374
7,50,000	10,00,000	1,014	1,592	1,875	2,359	1,356	1,922	2,453	1,828	2,406	2,831	2,312	2,689	3,208	2,595	3,067	3,598
7,50,000	15,00,000	1,073	1,663	1,958	2,453	1,427	2,017	2,548	1,910	2,500	2,949	2,406	2,795	3,338	2,701	3,197	3,739
7,50,000	20,00,000	1,108	1,710	2,005	2,500	1,462	2,052	2,595	1,958	2,548	2,996	2,453	2,843	3,385	2,748	3,244	3,787
10,00,000	2,00,000	353	565	660	837	483	683	872	648	848	1,002	813	955	1,143	919	1,096	1,273
10,00,000	3,00,000	435	695	813	1,025	589	837	1,061	789	1,049	1,238	1,002	1,167	1,403	1,132	1,344	1,568
10,00,000	4,00,000	506	801	943	1,191	683	966	1,238	919	1,214	1,427	1,167	1,356	1,615	1,309	1,545	1,816
10,00,000	5,00,000	553	872	1,025	1,297	742	1,061	1,344	1,002	1,320	1,556	1,261	1,474	1,769	1,427	1,686	1,969
10,00,000	7,50,000	636	990	1,179	1,474	848	1,202	1,533	1,143	1,497	1,769	1,438	1,674	2,005	1,615	1,910	2,241
10,00,000	10,00,000	683	1,061	1,250	1,556	907	1,285	1,627	1,214	1,592	1,875	1,533	1,781	2,123	1,722	2,028	2,371
10,00,000	15,00,000	742	1,143	1,332	1,663	978	1,368	1,722	1,297	1,698	1,993	1,627	1,887	2,253	1,828	2,158	2,512
10,00,000	20,00,000	778	1,179	1,379	1,710	1,014	1,415	1,769	1,344	1,733	2,040	1,674	1,934	2,300	1,875	2,205	2,559
10,00,000	90,00,000	1,191	1,592	1,792	2,123	1,427	1,828	2,182	1,757	2,146	2,453	2,087	2,347	2,713	2,288	2,618	2,972
15,00,000	10,00,000	365	553	648	801	471	660	825	624	813	955	778	907	1,073	872	1,025	1,191
15,00,000	15,00,000	400	589	683	837	518	695	872	671	860	1,002	825	955	1,120	919	1,073	1,250
15,00,000	20,00,000	435	636	730	884	553	742	919	707	896	1,049	872	990	1,167	966	1,120	1,297
15,00,000	25,00,000	471	671	766	931	589	778	955	754	943	1,084	907	1,037	1,214	1,014	1,167	1,344
15,00,000	30,00,000	494	695	789	943	612	801	978	766	955	1,108	931	1,049	1,226	1,025	1,179	1,356
15,00,000	40,00,000	553	754	848	1,002	671	860	1,037	825	1,014	1,167	990	1,108	1,285	1,084	1,238	1,415
15,00,000	50,00,000	612	813	907	1,061	730	919	1,096	884	1,073	1,226	1,049	1,167	1,344	1,143	1,297	1,474
15,00,000	75,00,000	766	966	1,061	1,226	884	1,073	1,250	1,049	1,238	1,379	1,202	1,332	1,509	1,309	1,462	1,639
15,00,000	1,00,00,000	907	1,108	1,202	1,356	1,025	1,214	1,391	1,179	1,368	1,521	1,344	1,462	1,639	1,438	1,592	1,769
20,00,000	15,00,000	270	388	435	530	341	447	542	424	542	624	518	589	695	577	671	766
20,00,000	20,00,000	306	424	483	577	376	494	589	471	577	671	565	636	742	624	719	813

20,00,000	25,00,000	341	459	518	612	412	530	636	506	624	719	612	683	789	660	766	872
20,00,000	30,00,000	365	483	542	636	435	553	648	530	636	730	624	695	801	683	778	872
20,00,000	40,00,000	424	542	601	695	494	612	707	589	695	789	683	754	860	742	837	931
20,00,000	50,00,000	483	601	660	754	553	671	766	648	754	848	742	813	919	801	896	990
20,00,000	75,00,000	636	754	813	907	707	825	931	801	919	1,014	907	978	1,084	955	1,061	1,167
20,00,000	1,00,00,000	778	896	955	1,049	848	966	1,061	943	1,049	1,143	1,037	1,108	1,214	1,096	1,191	1,285
30,00,000	20,00,000	235	306	341	400	282	353	412	341	412	459	400	447	506	435	494	553
30,00,000	25,00,000	258	329	365	424	306	365	424	353	424	471	412	459	518	447	506	565
30,00,000	30,00,000	294	365	400	459	341	412	471	400	471	518	459	506	565	494	553	612
30,00,000	40,00,000	353	424	459	518	400	471	530	459	530	577	518	565	624	553	612	671
30,00,000	50,00,000	412	483	518	577	459	530	589	518	589	636	577	624	683	612	671	730
30,00,000	75,00,000	553	624	660	719	601	660	719	648	719	766	707	754	813	742	801	860
30,00,000	1,00,00,000	707	778	813	872	754	825	884	813	884	931	872	919	978	907	966	1,025
40,00,000	20,00,000	223	294	317	376	270	329	388	317	376	424	365	412	471	400	459	506
40,00,000	25,00,000	247	306	341	388	282	341	400	341	400	435	388	424	483	412	459	518
40,00,000	30,00,000	282	353	376	435	329	388	447	376	435	483	424	471	530	459	518	565
40,00,000	40,00,000	341	412	435	494	388	447	506	435	494	542	483	530	589	518	577	624
40,00,000	50,00,000	400	471	494	553	447	506	565	494	553	601	542	589	648	577	636	683
40,00,000	75,00,000	542	601	636	683	577	636	695	636	695	730	683	719	778	707	754	813
40,00,000	1,00,00,000	695	766	789	848	742	801	860	789	848	896	837	884	943	872	931	978
50,00,000	20,00,000	211	270	306	341	247	306	353	294	353	388	341	376	435	365	412	471
50,00,000	25,00,000	247	306	341	388	282	341	400	341	400	435	388	424	483	412	459	518
50,00,000	30,00,000	270	329	365	400	306	365	412	353	412	447	400	435	494	424	471	530
50,00,000	40,00,000	329	388	424	459	365	424	471	412	471	506	459	494	553	483	530	589
50,00,000	50,00,000	388	447	483	518	424	483	530	471	530	565	518	553	612	542	589	648
50,00,000	75,00,000	542	601	636	683	577	636	695	636	695	730	683	719	778	707	754	813

50,00,000	1,00,00,000	683	742	778	813	719	778	825	766	825	860	813	848	907	837	884	943
-----------	-------------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

36 to 40 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	3,043	4,872	5,781	7,291	4,105	5,922	7,598	5,627	7,445	8,813	7,138	8,353	10,017	8,046	9,569	11,232
1,00,000	3,00,000	3,621	5,793	6,866	8,672	4,884	7,055	9,026	6,689	8,849	10,477	8,495	9,934	11,917	9,569	11,374	13,356
1,00,000	4,00,000	3,952	6,312	7,492	9,451	5,332	7,692	9,852	7,291	9,651	11,421	9,262	10,831	12,991	10,442	12,401	14,560
1,00,000	5,00,000	4,141	6,607	7,846	9,899	5,580	8,046	10,312	7,645	10,111	11,952	9,698	11,339	13,604	10,926	12,979	15,244
2,00,000	2,00,000	2,760	4,412	5,238	6,607	3,728	5,380	6,890	5,096	6,748	7,987	6,477	7,574	9,085	7,303	8,672	10,182
2,00,000	3,00,000	3,456	5,521	6,560	8,271	4,660	6,725	8,613	6,383	8,448	9,993	8,105	9,474	11,374	9,132	10,855	12,743
2,00,000	4,00,000	3,916	6,253	7,421	9,368	5,285	7,622	9,757	7,232	9,569	11,315	9,179	10,737	12,873	10,347	12,294	14,430
2,00,000	5,00,000	4,105	6,548	7,775	9,816	5,533	7,976	10,218	7,586	10,029	11,846	9,616	11,244	13,486	10,831	12,873	15,115
2,00,000	7,50,000	4,683	7,468	8,861	11,185	6,312	9,097	11,645	8,636	11,409	13,498	10,949	12,802	15,362	12,342	14,666	17,215
2,00,000	10,00,000	4,860	7,751	9,191	11,586	6,548	9,427	12,070	8,943	11,822	13,994	11,350	13,262	15,905	12,790	15,185	17,829
3,00,000	2,00,000	1,781	2,843	3,374	4,259	2,406	3,468	4,436	3,291	4,353	5,144	4,176	4,884	5,852	4,707	5,592	6,560
3,00,000	3,00,000	2,229	3,562	4,223	5,332	3,008	4,329	5,545	4,117	5,439	6,430	5,214	6,099	7,315	5,887	6,984	8,200
3,00,000	4,00,000	2,536	4,046	4,801	6,052	3,421	4,931	6,312	4,672	6,182	7,315	5,934	6,937	8,318	6,689	7,940	9,321
3,00,000	5,00,000	2,748	4,388	5,203	6,560	3,704	5,332	6,831	5,061	6,689	7,917	6,418	7,515	9,002	7,244	8,601	10,088
3,00,000	7,50,000	3,031	4,825	5,722	7,220	4,082	5,875	7,515	5,580	7,362	8,707	7,067	8,259	9,911	7,964	9,462	11,103
3,00,000	10,00,000	3,138	4,990	5,911	7,456	4,223	6,064	7,763	5,757	7,610	8,990	7,303	8,530	10,218	8,223	9,757	11,457
3,00,000	15,00,000	3,232	5,120	6,064	7,633	4,341	6,217	7,952	5,911	7,799	9,215	7,480	8,743	10,465	8,424	9,993	11,728
3,00,000	20,00,000	3,267	5,167	6,111	7,681	4,377	6,265	7,999	5,946	7,834	9,262	7,527	8,778	10,513	8,471	10,041	11,775
4,00,000	2,00,000	1,344	2,146	2,548	3,208	1,816	2,618	3,350	2,477	3,279	3,881	3,149	3,680	4,412	3,551	4,211	4,943
4,00,000	3,00,000	1,686	2,689	3,197	4,023	2,276	3,279	4,188	3,114	4,105	4,860	3,940	4,613	5,533	4,447	5,273	6,194
4,00,000	4,00,000	1,922	3,067	3,633	4,589	2,595	3,728	4,778	3,539	4,683	5,533	4,495	5,250	6,288	5,061	6,005	7,055
4,00,000	5,00,000	2,087	3,326	3,940	4,978	2,807	4,046	5,179	3,846	5,073	6,005	4,872	5,698	6,831	5,486	6,512	7,645
4,00,000	7,50,000	2,323	3,692	4,377	5,521	3,126	4,495	5,745	4,270	5,627	6,654	5,403	6,312	7,574	6,088	7,232	8,483

4,00,000	10,00,000	2,430	3,857	4,565	5,757	3,267	4,683	5,993	4,447	5,875	6,937	5,639	6,583	7,881	6,347	7,527	8,837
4,00,000	15,00,000	2,512	3,975	4,695	5,911	3,362	4,825	6,147	4,577	6,029	7,126	5,793	6,760	8,094	6,512	7,728	9,061
4,00,000	20,00,000	2,548	4,011	4,742	5,958	3,397	4,860	6,194	4,613	6,076	7,173	5,828	6,807	8,141	6,560	7,775	9,108
5,00,000	2,00,000	1,108	1,769	2,099	2,642	1,497	2,158	2,760	2,040	2,701	3,197	2,595	3,031	3,633	2,925	3,468	4,070
5,00,000	3,00,000	1,391	2,217	2,630	3,315	1,875	2,701	3,456	2,559	3,385	4,011	3,256	3,798	4,554	3,657	4,353	5,108
5,00,000	4,00,000	1,604	2,559	3,031	3,822	2,158	3,114	3,975	2,949	3,905	4,613	3,739	4,377	5,238	4,211	5,002	5,875
5,00,000	5,00,000	1,757	2,795	3,315	4,176	2,371	3,397	4,353	3,232	4,270	5,049	4,093	4,790	5,734	4,613	5,474	6,430
5,00,000	7,50,000	1,969	3,126	3,704	4,672	2,654	3,798	4,860	3,610	4,766	5,627	4,577	5,344	6,406	5,155	6,111	7,173
5,00,000	10,00,000	2,076	3,291	3,893	4,908	2,784	3,999	5,108	3,798	5,002	5,911	4,801	5,604	6,713	5,403	6,418	7,527
5,00,000	15,00,000	2,170	3,421	4,046	5,085	2,902	4,152	5,297	3,940	5,191	6,135	4,990	5,816	6,961	5,604	6,654	7,799
5,00,000	20,00,000	2,205	3,468	4,093	5,132	2,937	4,188	5,344	3,987	5,238	6,182	5,026	5,863	7,008	5,651	6,701	7,846
5,00,000	95,00,000	2,654	3,916	4,542	5,592	3,385	4,648	5,793	4,436	5,698	6,630	5,486	6,324	7,468	6,111	7,161	8,306
7,50,000	2,00,000	719	1,143	1,356	1,710	966	1,391	1,781	1,320	1,745	2,064	1,674	1,958	2,347	1,887	2,241	2,630
7,50,000	3,00,000	907	1,450	1,710	2,158	1,226	1,757	2,241	1,663	2,205	2,607	2,111	2,465	2,961	2,382	2,831	3,315
7,50,000	4,00,000	1,061	1,686	2,005	2,512	1,427	2,052	2,618	1,946	2,571	3,031	2,465	2,878	3,456	2,772	3,291	3,869
7,50,000	5,00,000	1,167	1,851	2,194	2,760	1,568	2,253	2,878	2,135	2,819	3,338	2,713	3,161	3,787	3,043	3,621	4,247
7,50,000	7,50,000	1,332	2,111	2,500	3,138	1,792	2,559	3,267	2,430	3,208	3,787	3,079	3,586	4,294	3,456	4,105	4,813
7,50,000	10,00,000	1,427	2,253	2,666	3,350	1,910	2,736	3,480	2,595	3,409	4,034	3,279	3,822	4,577	3,692	4,377	5,120
7,50,000	15,00,000	1,509	2,371	2,795	3,503	2,017	2,866	3,645	2,725	3,574	4,211	3,433	3,999	4,778	3,857	4,565	5,344
7,50,000	20,00,000	1,556	2,430	2,854	3,574	2,064	2,925	3,716	2,784	3,645	4,294	3,503	4,082	4,872	3,940	4,648	5,450
10,00,000	2,00,000	494	789	931	1,179	671	955	1,226	907	1,202	1,415	1,155	1,344	1,604	1,297	1,533	1,804
10,00,000	3,00,000	612	978	1,155	1,450	825	1,179	1,509	1,120	1,474	1,745	1,415	1,663	1,981	1,604	1,899	2,217
10,00,000	4,00,000	707	1,120	1,332	1,663	955	1,356	1,733	1,297	1,698	2,005	1,639	1,910	2,288	1,840	2,182	2,559
10,00,000	5,00,000	778	1,226	1,450	1,828	1,049	1,497	1,899	1,415	1,863	2,205	1,792	2,087	2,500	2,017	2,394	2,807
10,00,000	7,50,000	896	1,415	1,663	2,087	1,202	1,710	2,182	1,627	2,135	2,512	2,052	2,394	2,854	2,300	2,736	3,197
10,00,000	10,00,000	966	1,521	1,792	2,241	1,285	1,828	2,335	1,745	2,288	2,701	2,194	2,559	3,055	2,465	2,925	3,421

10,00,000	15,00,000	1,049	1,627	1,922	2,394	1,391	1,969	2,489	1,875	2,441	2,878	2,347	2,736	3,267	2,642	3,114	3,645
10,00,000	20,00,000	1,084	1,674	1,958	2,441	1,427	2,005	2,536	1,910	2,489	2,925	2,394	2,784	3,315	2,689	3,161	3,704
10,00,000	90,00,000	1,497	2,087	2,371	2,854	1,840	2,418	2,949	2,323	2,902	3,338	2,807	3,197	3,728	3,102	3,574	4,117
15,00,000	10,00,000	506	778	919	1,132	671	931	1,179	896	1,155	1,356	1,120	1,297	1,545	1,250	1,474	1,722
15,00,000	15,00,000	553	837	978	1,214	719	1,002	1,250	955	1,238	1,438	1,191	1,368	1,627	1,320	1,556	1,816
15,00,000	20,00,000	589	872	1,014	1,250	754	1,037	1,297	990	1,273	1,486	1,226	1,415	1,674	1,368	1,604	1,863
15,00,000	25,00,000	624	919	1,061	1,297	801	1,084	1,344	1,037	1,320	1,533	1,273	1,462	1,722	1,415	1,651	1,910
15,00,000	30,00,000	648	931	1,073	1,309	813	1,096	1,356	1,049	1,332	1,545	1,285	1,474	1,733	1,427	1,663	1,922
15,00,000	40,00,000	707	990	1,132	1,368	872	1,155	1,415	1,108	1,391	1,604	1,344	1,533	1,792	1,486	1,722	1,981
15,00,000	50,00,000	766	1,049	1,191	1,427	931	1,214	1,474	1,167	1,450	1,663	1,403	1,592	1,851	1,545	1,781	2,040
15,00,000	75,00,000	919	1,214	1,356	1,592	1,096	1,379	1,639	1,332	1,615	1,828	1,568	1,757	2,017	1,710	1,946	2,205
15,00,000	1,00,00,000	1,061	1,344	1,486	1,722	1,226	1,509	1,769	1,462	1,745	1,958	1,698	1,887	2,146	1,840	2,076	2,335
20,00,000	15,00,000	365	530	612	754	471	636	778	601	766	896	742	848	1,002	825	966	1,120
20,00,000	20,00,000	388	553	636	766	483	648	801	624	789	907	754	860	1,014	837	978	1,120
20,00,000	25,00,000	424	589	671	813	530	695	837	660	825	955	801	907	1,061	884	1,025	1,179
20,00,000	30,00,000	447	612	695	825	542	707	860	683	848	966	813	919	1,073	896	1,037	1,179
20,00,000	40,00,000	506	671	754	884	601	766	919	742	907	1,025	872	978	1,132	955	1,096	1,238
20,00,000	50,00,000	565	730	813	943	660	825	978	801	966	1,084	931	1,037	1,191	1,014	1,155	1,297
20,00,000	75,00,000	719	884	966	1,108	825	990	1,132	955	1,120	1,250	1,096	1,202	1,356	1,179	1,320	1,474
20,00,000	1,00,00,000	860	1,025	1,108	1,238	955	1,120	1,273	1,096	1,261	1,379	1,226	1,332	1,486	1,309	1,450	1,592
30,00,000	20,00,000	270	365	412	483	329	424	506	400	494	565	483	542	624	530	601	683
30,00,000	25,00,000	294	388	435	506	353	435	518	424	506	577	494	553	636	542	612	695
30,00,000	30,00,000	329	424	471	542	388	483	565	459	553	624	542	601	683	589	660	742
30,00,000	40,00,000	388	483	530	601	447	542	624	518	612	683	601	660	742	648	719	801
30,00,000	50,00,000	447	542	589	660	506	601	683	577	671	742	660	719	801	707	778	860
30,00,000	75,00,000	589	683	730	801	648	730	813	719	801	872	789	848	931	837	907	990

30,00,000	1,00,00,000	742	837	884	955	801	896	978	872	966	1,037	955	1,014	1,096	1,002	1,073	1,155
40,00,000	20,00,000	247	329	365	435	294	376	447	365	435	494	424	471	542	459	530	601
40,00,000	25,00,000	270	353	388	447	317	388	459	376	447	506	435	494	553	483	542	601
40,00,000	30,00,000	306	388	424	494	353	435	506	424	494	553	483	530	601	518	589	660
40,00,000	40,00,000	365	447	483	553	412	494	565	483	553	612	542	589	660	577	648	719
40,00,000	50,00,000	424	506	542	612	471	553	624	542	612	671	601	648	719	636	707	778
40,00,000	75,00,000	565	648	683	742	612	683	754	671	742	801	730	789	848	778	837	896
40,00,000	1,00,00,000	719	801	837	907	766	848	919	837	907	966	896	943	1,014	931	1,002	1,073
50,00,000	20,00,000	235	306	341	400	282	353	412	341	412	459	400	447	506	435	494	553
50,00,000	25,00,000	270	353	388	447	317	388	459	376	447	506	435	494	553	483	542	601
50,00,000	30,00,000	294	365	400	459	341	412	471	400	471	518	459	506	565	494	553	612
50,00,000	40,00,000	353	424	459	518	400	471	530	459	530	577	518	565	624	553	612	671
50,00,000	50,00,000	412	483	518	577	459	530	589	518	589	636	577	624	683	612	671	730
50,00,000	75,00,000	565	648	683	742	612	683	754	671	742	801	730	789	848	778	837	896
50,00,000	1,00,00,000	707	778	813	872	754	825	884	813	884	931	872	919	978	907	966	1,025

41 to 45 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	3,964	6,335	7,527	9,498	5,356	7,728	9,899	7,327	9,698	11,480	9,309	10,878	13,061	10,489	12,460	14,643
1,00,000	3,00,000	4,742	7,586	9,002	11,362	6,406	9,238	11,834	8,766	11,598	13,722	11,126	13,014	15,610	12,542	14,902	17,498
1,00,000	4,00,000	5,214	8,330	9,887	12,483	7,032	10,147	13,002	9,628	12,743	15,079	12,224	14,300	17,156	13,781	16,377	19,233
1,00,000	5,00,000	5,498	8,778	10,418	13,156	7,421	10,701	13,699	10,147	13,427	15,893	12,884	15,067	18,076	14,525	17,262	20,271
2,00,000	2,00,000	3,610	5,769	6,855	8,648	4,872	7,032	9,014	6,678	8,837	10,454	8,471	9,911	11,893	9,545	11,350	13,333
2,00,000	3,00,000	4,554	7,279	8,636	10,914	6,147	8,872	11,362	8,412	11,138	13,179	10,678	12,495	14,997	12,047	14,312	16,802
2,00,000	4,00,000	5,014	7,999	9,486	11,999	6,748	9,746	12,483	9,238	12,247	14,489	11,740	13,734	16,483	13,238	15,728	18,478
2,00,000	5,00,000	5,285	8,436	10,005	12,648	7,126	10,288	13,156	9,746	12,908	15,280	12,377	14,477	17,368	13,958	16,578	19,481
2,00,000	7,50,000	6,288	10,041	11,917	15,032	8,483	12,224	15,657	11,598	15,351	18,159	14,725	17,215	20,649	16,590	19,717	23,150

2,00,000	10,00,000	6,560	10,465	12,412	15,669	8,837	12,743	16,318	12,094	15,988	18,914	15,339	17,935	21,510	17,286	20,543	24,118
3,00,000	2,00,000	2,382	3,810	4,518	5,710	3,220	4,636	5,946	4,400	5,828	6,890	5,592	6,536	7,834	6,300	7,480	8,790
3,00,000	3,00,000	3,008	4,801	5,698	7,197	4,058	5,852	7,492	5,557	7,350	8,695	7,043	8,247	9,887	7,952	9,439	11,091
3,00,000	4,00,000	3,433	5,486	6,501	8,212	4,636	6,678	8,554	6,335	8,377	9,911	8,035	9,403	11,280	9,061	10,772	12,637
3,00,000	5,00,000	3,728	5,946	7,055	8,908	5,026	7,244	9,274	6,878	9,097	10,760	8,719	10,206	12,235	9,840	11,681	13,722
3,00,000	7,50,000	4,152	6,619	7,858	9,911	5,592	8,058	10,324	7,645	10,111	11,964	9,698	11,350	13,604	10,937	12,991	15,244
3,00,000	10,00,000	4,329	6,902	8,176	10,312	5,828	8,389	10,737	7,964	10,524	12,448	10,100	11,811	14,159	11,386	13,510	15,870
3,00,000	15,00,000	4,459	7,091	8,400	10,583	5,993	8,613	11,020	8,176	10,796	12,766	10,359	12,117	14,513	11,681	13,864	16,259
3,00,000	20,00,000	4,506	7,150	8,459	10,654	6,052	8,684	11,091	8,247	10,878	12,849	10,430	12,188	14,607	11,752	13,946	16,365
4,00,000	2,00,000	1,816	2,902	3,444	4,341	2,453	3,539	4,530	3,350	4,436	5,250	4,259	4,978	5,970	4,801	5,698	6,689
4,00,000	3,00,000	2,288	3,657	4,341	5,474	3,090	4,447	5,698	4,223	5,580	6,607	5,356	6,265	7,515	6,040	7,173	8,424
4,00,000	4,00,000	2,630	4,200	4,978	6,288	3,551	5,108	6,548	4,849	6,418	7,586	6,158	7,197	8,625	6,937	8,235	9,675
4,00,000	5,00,000	2,878	4,589	5,450	6,866	3,881	5,592	7,150	5,309	7,008	8,294	6,725	7,869	9,439	7,586	9,002	10,572
4,00,000	7,50,000	3,232	5,144	6,111	7,704	4,353	6,265	8,023	5,946	7,858	9,297	7,539	8,813	10,572	8,495	10,088	11,846
4,00,000	10,00,000	3,385	5,391	6,383	8,046	4,554	6,548	8,377	6,217	8,212	9,710	7,881	9,215	11,044	8,884	10,536	12,377
4,00,000	15,00,000	3,503	5,557	6,583	8,294	4,707	6,748	8,625	6,406	8,459	9,993	8,117	9,486	11,362	9,144	10,855	12,731
4,00,000	20,00,000	3,551	5,616	6,642	8,365	4,754	6,819	8,707	6,477	8,530	10,076	8,188	9,557	11,445	9,215	10,937	12,825
5,00,000	2,00,000	1,509	2,418	2,866	3,610	2,040	2,937	3,763	2,784	3,680	4,365	3,539	4,129	4,955	3,987	4,731	5,557
5,00,000	3,00,000	1,910	3,055	3,621	4,565	2,583	3,716	4,754	3,527	4,660	5,509	4,471	5,226	6,265	5,037	5,981	7,020
5,00,000	4,00,000	2,217	3,539	4,200	5,297	2,984	4,306	5,509	4,082	5,403	6,394	5,179	6,064	7,268	5,840	6,937	8,141
5,00,000	5,00,000	2,441	3,893	4,613	5,828	3,291	4,742	6,064	4,495	5,946	7,032	5,698	6,666	7,999	6,430	7,633	8,955
5,00,000	7,50,000	2,772	4,412	5,226	6,595	3,728	5,368	6,866	5,096	6,737	7,964	6,453	7,551	9,049	7,279	8,636	10,147
5,00,000	10,00,000	2,925	4,648	5,509	6,937	3,928	5,651	7,232	5,368	7,091	8,377	6,796	7,940	9,521	7,657	9,097	10,666
5,00,000	15,00,000	3,055	4,837	5,734	7,209	4,093	5,875	7,504	5,580	7,362	8,695	7,067	8,247	9,887	7,952	9,439	11,067
5,00,000	20,00,000	3,102	4,896	5,793	7,279	4,152	5,946	7,586	5,639	7,433	8,778	7,138	8,330	9,970	8,035	9,521	11,162
5,00,000	95,00,000	3,551	5,344	6,241	7,740	4,601	6,394	8,035	6,099	7,893	9,238	7,586	8,790	10,430	8,495	9,982	11,634

7,50,000	2,00,000	990	1,580	1,875	2,359	1,332	1,922	2,465	1,828	2,418	2,854	2,312	2,701	3,244	2,607	3,102	3,633
7,50,000	3,00,000	1,261	2,017	2,382	3,008	1,698	2,453	3,126	2,323	3,067	3,633	2,949	3,444	4,129	3,315	3,940	4,624
7,50,000	4,00,000	1,486	2,371	2,807	3,539	2,005	2,878	3,680	2,736	3,610	4,270	3,468	4,046	4,849	3,905	4,636	5,439
7,50,000	5,00,000	1,651	2,630	3,114	3,928	2,217	3,197	4,082	3,031	4,011	4,731	3,846	4,495	5,380	4,329	5,144	6,029
7,50,000	7,50,000	1,899	3,020	3,574	4,495	2,548	3,669	4,683	3,480	4,589	5,427	4,412	5,144	6,170	4,967	5,887	6,914
7,50,000	10,00,000	2,040	3,232	3,834	4,813	2,736	3,928	5,014	3,728	4,919	5,804	4,719	5,509	6,607	5,309	6,300	7,397
7,50,000	15,00,000	2,170	3,421	4,046	5,085	2,902	4,152	5,297	3,940	5,191	6,135	4,990	5,816	6,961	5,604	6,654	7,799
7,50,000	20,00,000	2,217	3,480	4,117	5,155	2,961	4,211	5,368	4,011	5,262	6,206	5,061	5,899	7,055	5,686	6,737	7,893
10,00,000	2,00,000	683	1,096	1,297	1,627	919	1,320	1,698	1,261	1,663	1,969	1,592	1,863	2,229	1,792	2,135	2,500
10,00,000	3,00,000	872	1,391	1,651	2,076	1,179	1,686	2,158	1,604	2,111	2,500	2,028	2,371	2,843	2,288	2,713	3,185
10,00,000	4,00,000	1,014	1,615	1,910	2,406	1,368	1,958	2,500	1,863	2,453	2,902	2,359	2,748	3,291	2,654	3,149	3,692
10,00,000	5,00,000	1,120	1,781	2,111	2,654	1,509	2,158	2,760	2,052	2,701	3,197	2,595	3,031	3,633	2,925	3,468	4,070
10,00,000	7,50,000	1,297	2,052	2,430	3,055	1,745	2,489	3,185	2,371	3,114	3,680	2,996	3,492	4,188	3,374	3,999	4,683
10,00,000	10,00,000	1,403	2,217	2,618	3,291	1,875	2,689	3,421	2,548	3,362	3,964	3,220	3,763	4,495	3,621	4,294	5,037
10,00,000	15,00,000	1,509	2,371	2,795	3,503	2,017	2,866	3,645	2,725	3,574	4,211	3,433	3,999	4,778	3,857	4,565	5,344
10,00,000	20,00,000	1,568	2,441	2,878	3,598	2,076	2,949	3,751	2,807	3,680	4,329	3,527	4,105	4,908	3,964	4,695	5,486
10,00,000	90,00,000	1,981	2,854	3,291	4,011	2,489	3,362	4,164	3,220	4,093	4,742	3,940	4,518	5,321	4,377	5,108	5,899
15,00,000	10,00,000	730	1,143	1,344	1,674	966	1,368	1,745	1,309	1,710	2,017	1,639	1,910	2,276	1,840	2,182	2,548
15,00,000	15,00,000	801	1,238	1,450	1,804	1,061	1,486	1,875	1,415	1,840	2,158	1,769	2,052	2,441	1,981	2,335	2,725
15,00,000	20,00,000	837	1,273	1,486	1,851	1,096	1,521	1,922	1,450	1,887	2,205	1,816	2,099	2,489	2,028	2,382	2,784
15,00,000	25,00,000	872	1,309	1,533	1,887	1,132	1,568	1,958	1,497	1,922	2,253	1,851	2,146	2,548	2,076	2,430	2,831
15,00,000	30,00,000	907	1,356	1,568	1,934	1,167	1,604	2,005	1,533	1,969	2,300	1,899	2,194	2,595	2,123	2,477	2,890
15,00,000	40,00,000	966	1,415	1,627	1,993	1,226	1,663	2,064	1,592	2,028	2,359	1,958	2,253	2,654	2,182	2,536	2,949
15,00,000	50,00,000	1,025	1,474	1,686	2,052	1,285	1,722	2,123	1,651	2,087	2,418	2,017	2,312	2,713	2,241	2,595	3,008
15,00,000	75,00,000	1,167	1,604	1,828	2,182	1,427	1,863	2,253	1,792	2,217	2,548	2,146	2,441	2,843	2,371	2,725	3,126
15,00,000	1,00,00,000	1,320	1,769	1,981	2,347	1,580	2,017	2,418	1,946	2,382	2,713	2,312	2,607	3,008	2,536	2,890	3,303

20,00,000	15,00,000	494	742	860	1,073	636	884	1,108	848	1,084	1,273	1,049	1,214	1,438	1,167	1,368	1,592
20,00,000	20,00,000	530	778	907	1,108	683	931	1,155	884	1,132	1,320	1,096	1,250	1,486	1,214	1,415	1,651
20,00,000	25,00,000	553	801	919	1,132	695	943	1,167	907	1,143	1,332	1,108	1,273	1,497	1,226	1,427	1,651
20,00,000	30,00,000	589	837	966	1,167	742	990	1,214	943	1,191	1,379	1,155	1,309	1,545	1,273	1,474	1,710
20,00,000	40,00,000	648	896	1,025	1,226	801	1,049	1,273	1,002	1,250	1,438	1,214	1,368	1,604	1,332	1,533	1,769
20,00,000	50,00,000	707	955	1,084	1,285	860	1,108	1,332	1,061	1,309	1,497	1,273	1,427	1,663	1,391	1,592	1,828
20,00,000	75,00,000	848	1,096	1,214	1,427	990	1,238	1,462	1,202	1,438	1,627	1,403	1,568	1,792	1,521	1,722	1,946
20,00,000	1,00,00,000	1,002	1,250	1,379	1,580	1,155	1,403	1,627	1,356	1,604	1,792	1,568	1,722	1,958	1,686	1,887	2,123
30,00,000	20,00,000	329	459	530	624	412	530	648	518	636	730	624	707	825	683	789	907
30,00,000	25,00,000	353	483	542	648	424	553	660	530	660	742	636	719	825	695	801	907
30,00,000	30,00,000	388	518	589	683	471	589	707	577	695	789	683	766	884	742	848	966
30,00,000	40,00,000	447	577	648	742	530	648	766	636	754	848	742	825	943	801	907	1,025
30,00,000	50,00,000	506	636	707	801	589	707	825	695	813	907	801	884	1,002	860	966	1,084
30,00,000	75,00,000	648	778	837	943	719	848	955	825	955	1,037	931	1,014	1,120	990	1,096	1,202
30,00,000	1,00,00,000	801	931	1,002	1,096	884	1,002	1,120	990	1,108	1,202	1,096	1,179	1,297	1,155	1,261	1,379
40,00,000	20,00,000	282	388	435	518	341	447	530	424	530	601	506	577	660	553	636	730
40,00,000	25,00,000	306	400	447	530	365	459	542	447	542	612	518	589	671	577	648	742
40,00,000	30,00,000	341	447	494	577	400	506	589	483	589	660	565	636	719	612	695	789
40,00,000	40,00,000	400	506	553	636	459	565	648	542	648	719	624	695	778	671	754	848
40,00,000	50,00,000	459	565	612	695	518	624	707	601	707	778	683	754	837	730	813	907
40,00,000	75,00,000	601	695	742	825	660	754	837	742	837	907	813	884	966	872	943	1,037
40,00,000	1,00,00,000	754	860	907	990	813	919	1,002	896	1,002	1,073	978	1,049	1,132	1,025	1,108	1,202
50,00,000	20,00,000	270	365	412	483	329	424	506	400	494	565	483	542	624	530	601	683
50,00,000	25,00,000	294	388	435	506	353	435	518	424	506	577	494	553	636	542	612	695
50,00,000	30,00,000	329	424	471	542	388	483	565	459	553	624	542	601	683	589	660	742
50,00,000	40,00,000	388	483	530	601	447	542	624	518	612	683	601	660	742	648	719	801

50,00,000	50,00,000	447	542	589	660	506	601	683	577	671	742	660	719	801	707	778	860
50,00,000	75,00,000	589	683	730	801	648	730	813	719	801	872	789	848	931	837	907	990
50,00,000	1,00,00,000	742	837	884	955	801	896	978	872	966	1,037	955	1,014	1,096	1,002	1,073	1,155

46 to 50 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	5,155	8,247	9,793	12,365	6,961	10,052	12,873	9,533	12,613	14,938	12,106	14,159	16,991	13,651	16,224	19,044
1,00,000	3,00,000	6,229	9,958	11,822	14,926	8,412	12,129	15,551	11,516	15,244	18,041	14,619	17,109	20,519	16,483	19,587	23,009
1,00,000	4,00,000	6,878	10,996	13,050	16,483	9,285	13,392	17,168	12,707	16,826	19,905	16,141	18,879	22,643	18,194	21,616	25,392
1,00,000	5,00,000	7,279	11,634	13,805	17,439	9,816	14,171	18,159	13,451	17,793	21,062	17,073	19,976	23,965	19,245	22,867	26,856
2,00,000	2,00,000	4,731	7,563	8,979	11,339	6,383	9,215	11,811	8,743	11,575	13,699	11,103	12,991	15,587	12,519	14,879	17,475
2,00,000	3,00,000	5,993	9,580	11,374	14,359	8,094	11,669	14,961	11,079	14,666	17,357	14,064	16,460	19,740	15,858	18,843	22,136
2,00,000	4,00,000	6,619	10,583	12,554	15,858	8,943	12,884	16,519	12,235	16,188	19,150	15,539	18,171	21,793	17,510	20,802	24,437
2,00,000	5,00,000	7,008	11,197	13,286	16,778	9,462	13,640	17,475	12,955	17,121	20,271	16,436	19,233	23,068	18,525	22,006	25,853
2,00,000	7,50,000	8,436	13,474	15,988	20,189	11,374	16,413	21,026	15,575	20,613	24,389	19,764	23,127	27,741	22,289	26,478	31,104
2,00,000	10,00,000	8,849	14,123	16,767	21,156	11,929	17,203	22,041	16,330	21,605	25,558	20,720	24,236	29,074	23,351	27,752	32,590
3,00,000	2,00,000	3,173	5,073	6,029	7,598	4,282	6,182	7,917	5,863	7,763	9,179	7,445	8,707	10,454	8,389	9,970	11,716
3,00,000	3,00,000	4,023	6,430	7,633	9,639	5,427	7,834	10,029	7,433	9,840	11,634	9,439	11,032	13,238	10,631	12,637	14,843
3,00,000	4,00,000	4,624	7,386	8,766	11,067	6,241	9,002	11,527	8,542	11,303	13,368	10,843	12,684	15,209	12,224	14,525	17,050
3,00,000	5,00,000	5,061	8,082	9,592	12,106	6,831	9,840	12,613	9,344	12,365	14,631	11,858	13,876	16,637	13,368	15,882	18,655
3,00,000	7,50,000	5,675	9,061	10,749	13,557	7,645	11,032	14,123	10,465	13,840	16,377	13,286	15,528	18,631	14,973	17,781	20,885
3,00,000	10,00,000	5,946	9,486	11,244	14,194	8,011	11,539	14,784	10,949	14,489	17,132	13,899	16,247	19,492	15,669	18,607	21,841
3,00,000	15,00,000	6,147	9,781	11,598	14,631	8,271	11,905	15,233	11,303	14,938	17,663	14,324	16,755	20,082	16,153	19,174	22,513
3,00,000	20,00,000	6,206	9,864	11,693	14,737	8,341	11,999	15,339	11,386	15,032	17,781	14,430	16,861	20,212	16,259	19,304	22,643
4,00,000	2,00,000	2,441	3,905	4,636	5,852	3,291	4,754	6,088	4,506	5,970	7,067	5,722	6,701	8,035	6,453	7,669	9,002
4,00,000	3,00,000	3,114	4,978	5,911	7,456	4,200	6,064	7,763	5,745	7,610	9,002	7,303	8,542	10,241	8,223	9,781	11,480
4,00,000	4,00,000	3,586	5,734	6,796	8,577	4,837	6,973	8,931	6,619	8,754	10,359	8,400	9,828	11,787	9,474	11,244	13,215

4,00,000	5,00,000	3,940	6,288	7,468	9,415	5,309	7,657	9,805	7,268	9,616	11,374	9,226	10,784	12,943	10,395	12,353	14,501
4,00,000	7,50,000	4,471	7,126	8,459	10,678	6,029	8,684	11,114	8,235	10,890	12,884	10,454	12,224	14,654	11,775	13,994	16,424
4,00,000	10,00,000	4,707	7,504	8,896	11,221	6,335	9,132	11,681	8,660	11,457	13,545	10,985	12,849	15,398	12,377	14,702	17,262
4,00,000	15,00,000	4,896	7,787	9,226	11,634	6,583	9,462	12,106	8,990	11,870	14,029	11,386	13,309	15,952	12,837	15,233	17,876
4,00,000	20,00,000	4,955	7,858	9,309	11,728	6,654	9,557	12,212	9,073	11,976	14,147	11,492	13,427	16,082	12,943	15,362	18,017
5,00,000	2,00,000	2,052	3,279	3,893	4,908	2,772	3,999	5,120	3,787	5,014	5,934	4,813	5,627	6,748	5,427	6,442	7,563
5,00,000	3,00,000	2,618	4,188	4,967	6,265	3,539	5,096	6,524	4,837	6,394	7,563	6,135	7,173	8,601	6,914	8,212	9,639
5,00,000	4,00,000	3,055	4,884	5,793	7,303	4,117	5,934	7,610	5,639	7,456	8,825	7,150	8,365	10,029	8,058	9,580	11,244
5,00,000	5,00,000	3,374	5,380	6,383	8,058	4,554	6,560	8,389	6,217	8,223	9,734	7,893	9,226	11,067	8,896	10,572	12,412
5,00,000	7,50,000	3,869	6,170	7,315	9,226	5,214	7,504	9,616	7,126	9,415	11,138	9,038	10,572	12,672	10,182	12,094	14,206
5,00,000	10,00,000	4,105	6,536	7,751	9,769	5,521	7,952	10,182	7,551	9,982	11,799	9,569	11,185	13,415	10,784	12,814	15,032
5,00,000	15,00,000	4,306	6,843	8,105	10,218	5,781	8,318	10,631	7,893	10,430	12,318	10,005	11,693	14,005	11,268	13,380	15,693
5,00,000	20,00,000	4,377	6,937	8,212	10,347	5,875	8,424	10,772	7,999	10,560	12,471	10,135	11,834	14,171	11,409	13,533	15,882
5,00,000	95,00,000	4,825	7,386	8,672	10,796	6,324	8,884	11,221	8,459	11,008	12,932	10,583	12,294	14,643	11,870	13,994	16,342
7,50,000	2,00,000	1,368	2,182	2,595	3,267	1,851	2,666	3,409	2,524	3,338	3,952	3,208	3,739	4,495	3,610	4,282	5,037
7,50,000	3,00,000	1,769	2,819	3,350	4,223	2,382	3,433	4,400	3,267	4,318	5,096	4,141	4,837	5,804	4,660	5,533	6,501
7,50,000	4,00,000	2,076	3,315	3,928	4,955	2,795	4,034	5,155	3,822	5,061	5,981	4,849	5,675	6,796	5,462	6,489	7,622
7,50,000	5,00,000	2,323	3,704	4,388	5,545	3,126	4,506	5,769	4,282	5,651	6,689	5,427	6,347	7,610	6,111	7,256	8,518
7,50,000	7,50,000	2,713	4,318	5,120	6,453	3,657	5,250	6,725	4,990	6,583	7,787	6,324	7,386	8,861	7,126	8,459	9,923
7,50,000	10,00,000	2,913	4,636	5,486	6,914	3,916	5,627	7,197	5,344	7,055	8,341	6,772	7,917	9,486	7,633	9,049	10,631
7,50,000	15,00,000	3,102	4,919	5,816	7,327	4,164	5,970	7,622	5,663	7,480	8,837	7,173	8,377	10,041	8,082	9,592	11,244
7,50,000	20,00,000	3,185	5,026	5,946	7,480	4,259	6,099	7,787	5,793	7,633	9,014	7,327	8,554	10,241	8,247	9,781	11,468
10,00,000	2,00,000	943	1,509	1,781	2,253	1,273	1,828	2,347	1,733	2,300	2,713	2,205	2,571	3,090	2,489	2,949	3,456
10,00,000	3,00,000	1,214	1,934	2,300	2,890	1,639	2,359	3,008	2,241	2,949	3,492	2,831	3,315	3,975	3,197	3,787	4,447
10,00,000	4,00,000	1,427	2,276	2,689	3,397	1,922	2,760	3,539	2,618	3,468	4,093	3,326	3,881	4,660	3,751	4,447	5,214
10,00,000	5,00,000	1,604	2,548	3,020	3,810	2,158	3,102	3,964	2,949	3,893	4,601	3,728	4,365	5,226	4,211	4,990	5,863

10,00,000	7,50,000	1,875	2,972	3,527	4,447	2,524	3,621	4,624	3,433	4,530	5,356	4,353	5,085	6,088	4,896	5,816	6,819
10,00,000	10,00,000	2,028	3,220	3,810	4,790	2,725	3,905	4,990	3,704	4,884	5,781	4,695	5,474	6,560	5,285	6,265	7,350
10,00,000	15,00,000	2,194	3,456	4,093	5,144	2,937	4,200	5,356	3,987	5,250	6,194	5,037	5,887	7,043	5,675	6,725	7,881
10,00,000	20,00,000	2,264	3,562	4,200	5,273	3,020	4,306	5,486	4,093	5,380	6,347	5,167	6,029	7,209	5,816	6,878	8,070
10,00,000	90,00,000	2,701	4,011	4,660	5,745	3,468	4,766	5,958	4,554	5,852	6,831	5,639	6,501	7,692	6,288	7,374	8,566
15,00,000	10,00,000	1,061	1,663	1,969	2,465	1,415	2,017	2,571	1,922	2,524	2,972	2,418	2,819	3,374	2,713	3,220	3,775
15,00,000	15,00,000	1,167	1,816	2,146	2,677	1,545	2,194	2,784	2,087	2,736	3,220	2,630	3,055	3,657	2,949	3,492	4,082
15,00,000	20,00,000	1,214	1,875	2,205	2,748	1,604	2,264	2,866	2,146	2,807	3,303	2,701	3,138	3,739	3,031	3,574	4,176
15,00,000	25,00,000	1,261	1,934	2,264	2,831	1,651	2,323	2,937	2,217	2,878	3,385	2,772	3,220	3,834	3,102	3,657	4,270
15,00,000	30,00,000	1,285	1,958	2,288	2,843	1,674	2,347	2,949	2,229	2,902	3,397	2,784	3,232	3,834	3,114	3,669	4,282
15,00,000	40,00,000	1,356	2,028	2,371	2,925	1,757	2,430	3,043	2,312	2,984	3,492	2,878	3,315	3,940	3,208	3,763	4,388
15,00,000	50,00,000	1,415	2,087	2,430	2,984	1,816	2,489	3,102	2,371	3,043	3,551	2,937	3,374	3,999	3,267	3,822	4,447
15,00,000	75,00,000	1,556	2,229	2,559	3,126	1,946	2,618	3,232	2,512	3,173	3,680	3,067	3,515	4,129	3,397	3,952	4,565
15,00,000	1,00,00,000	1,710	2,382	2,725	3,279	2,111	2,784	3,397	2,666	3,338	3,846	3,232	3,669	4,294	3,562	4,117	4,742
20,00,000	15,00,000	683	1,049	1,226	1,521	896	1,250	1,580	1,191	1,545	1,816	1,486	1,733	2,052	1,674	1,969	2,288
20,00,000	20,00,000	730	1,108	1,285	1,592	955	1,320	1,651	1,261	1,627	1,899	1,556	1,804	2,146	1,745	2,052	2,394
20,00,000	25,00,000	766	1,143	1,332	1,639	990	1,356	1,698	1,297	1,663	1,946	1,604	1,851	2,194	1,792	2,099	2,441
20,00,000	30,00,000	789	1,167	1,344	1,651	1,014	1,379	1,710	1,320	1,686	1,958	1,615	1,863	2,205	1,804	2,111	2,453
20,00,000	40,00,000	848	1,226	1,403	1,710	1,073	1,438	1,769	1,379	1,745	2,017	1,674	1,922	2,264	1,863	2,170	2,512
20,00,000	50,00,000	907	1,285	1,462	1,769	1,132	1,497	1,828	1,438	1,804	2,076	1,733	1,981	2,323	1,922	2,229	2,571
20,00,000	75,00,000	1,061	1,438	1,627	1,934	1,285	1,651	1,993	1,592	1,958	2,241	1,899	2,146	2,489	2,087	2,394	2,736
20,00,000	1,00,00,000	1,202	1,580	1,757	2,064	1,427	1,792	2,123	1,733	2,099	2,371	2,028	2,276	2,618	2,217	2,524	2,866
30,00,000	20,00,000	412	589	683	825	518	695	860	671	848	978	813	931	1,096	896	1,049	1,214
30,00,000	25,00,000	447	636	719	872	553	742	896	707	884	1,025	860	978	1,143	943	1,096	1,261
30,00,000	30,00,000	471	648	742	884	577	754	919	730	907	1,037	872	990	1,155	955	1,108	1,273
30,00,000	40,00,000	530	707	801	943	636	813	978	789	966	1,096	931	1,049	1,214	1,014	1,167	1,332

30,00,000	50,00,000	589	766	860	1,002	695	872	1,037	848	1,025	1,155	990	1,108	1,273	1,073	1,226	1,391
30,00,000	75,00,000	742	931	1,014	1,167	848	1,037	1,191	1,002	1,179	1,320	1,155	1,273	1,438	1,238	1,391	1,556
30,00,000	1,00,00,000	884	1,061	1,155	1,297	990	1,167	1,332	1,143	1,320	1,450	1,285	1,403	1,568	1,368	1,521	1,686
40,00,000	20,00,000	329	459	530	624	412	530	648	518	636	730	624	707	825	683	789	907
40,00,000	25,00,000	365	494	565	671	447	577	695	553	683	778	660	754	872	730	837	955
40,00,000	30,00,000	388	518	589	683	471	589	707	577	695	789	683	766	884	742	848	966
40,00,000	40,00,000	447	577	648	742	530	648	766	636	754	848	742	825	943	801	907	1,025
40,00,000	50,00,000	506	636	707	801	589	707	825	695	813	907	801	884	1,002	860	966	1,084
40,00,000	75,00,000	660	789	860	966	742	872	990	848	978	1,073	955	1,049	1,167	1,025	1,132	1,250
40,00,000	1,00,00,000	801	931	1,002	1,096	884	1,002	1,120	990	1,108	1,202	1,096	1,179	1,297	1,155	1,261	1,379
50,00,000	20,00,000	306	424	483	577	376	494	589	471	577	671	565	636	742	624	719	813
50,00,000	25,00,000	341	459	518	612	412	530	636	506	624	719	612	683	789	660	766	872
50,00,000	30,00,000	365	483	542	636	435	553	648	530	636	730	624	695	801	683	778	872
50,00,000	40,00,000	424	542	601	695	494	612	707	589	695	789	683	754	860	742	837	931
50,00,000	50,00,000	483	601	660	754	553	671	766	648	754	848	742	813	919	801	896	990
50,00,000	75,00,000	636	754	813	907	707	825	931	801	919	1,014	907	978	1,084	955	1,061	1,167
50,00,000	1,00,00,000	778	896	955	1,049	848	966	1,061	943	1,049	1,143	1,037	1,108	1,214	1,096	1,191	1,285

51 to 55 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	6,501	10,395	12,342	15,587	8,778	12,672	16,236	12,023	15,917	18,832	15,268	17,864	21,428	17,215	20,460	24,024
1,00,000	3,00,000	7,881	12,601	14,961	18,891	10,642	15,351	19,681	14,572	19,292	22,832	18,501	21,652	25,971	20,861	24,791	29,121
1,00,000	4,00,000	8,731	13,958	16,578	20,920	11,787	17,003	21,793	16,141	21,357	25,274	20,495	23,976	28,767	23,103	27,457	32,248
1,00,000	5,00,000	9,274	14,820	17,593	22,218	12,519	18,065	23,139	17,132	22,678	26,844	21,758	25,451	30,537	24,531	29,157	34,242
2,00,000	2,00,000	6,135	9,816	11,645	14,713	8,282	11,952	15,327	11,339	15,020	17,770	14,407	16,849	20,224	16,247	19,304	22,667
2,00,000	3,00,000	7,445	11,905	14,123	17,840	10,041	14,489	18,584	13,746	18,206	21,546	17,463	20,425	24,519	19,693	23,398	27,481
2,00,000	4,00,000	8,247	13,191	15,657	19,764	11,126	16,059	20,578	15,233	20,165	23,858	19,351	22,619	27,162	21,817	25,923	30,431

2,00,000	5,00,000	8,766	14,005	16,625	20,991	11,822	17,062	21,852	16,177	21,416	25,345	20,543	24,012	28,838	23,174	27,528	32,319
2,00,000	7,50,000	11,221	17,935	21,286	26,867	15,138	21,841	27,988	20,720	27,434	32,461	26,313	30,785	36,933	29,664	35,257	41,405
2,00,000	10,00,000	11,834	18,902	22,442	28,319	15,964	23,021	29,499	21,852	28,909	34,207	27,741	32,449	38,927	31,269	37,157	43,635
3,00,000	2,00,000	4,176	6,678	7,928	10,005	5,639	8,141	10,430	7,716	10,218	12,094	9,805	11,468	13,758	11,055	13,132	15,421
3,00,000	3,00,000	5,344	8,542	10,147	12,802	7,209	10,406	13,333	9,875	13,073	15,469	12,542	14,666	17,604	14,135	16,802	19,728
3,00,000	4,00,000	6,182	9,887	11,728	14,808	8,341	12,035	15,421	11,421	15,115	17,888	14,501	16,967	20,354	16,354	19,422	22,820
3,00,000	5,00,000	6,784	10,843	12,873	16,247	9,156	13,203	16,920	12,530	16,578	19,622	15,905	18,607	22,324	17,935	21,310	25,027
3,00,000	7,50,000	7,692	12,283	14,584	18,407	10,371	14,961	19,174	14,194	18,784	22,230	18,017	21,085	25,286	20,318	24,142	28,342
3,00,000	10,00,000	8,094	12,920	15,327	19,351	10,914	15,728	20,153	14,926	19,752	23,363	18,950	22,159	26,572	21,357	25,369	29,794
3,00,000	15,00,000	8,389	13,368	15,858	20,012	11,303	16,283	20,838	15,445	20,425	24,165	19,599	22,914	27,481	22,088	26,242	30,809
3,00,000	20,00,000	8,483	13,510	16,011	20,200	11,421	16,436	21,038	15,598	20,613	24,378	19,776	23,127	27,729	22,289	26,478	31,068
4,00,000	2,00,000	3,256	5,203	6,182	7,799	4,400	6,347	8,129	6,017	7,964	9,427	7,645	8,931	10,725	8,613	10,229	12,023
4,00,000	3,00,000	4,188	6,689	7,940	10,029	5,651	8,153	10,442	7,740	10,241	12,117	9,816	11,492	13,781	11,079	13,156	15,457
4,00,000	4,00,000	4,860	7,763	9,215	11,634	6,560	9,462	12,117	8,979	11,881	14,053	11,398	13,333	15,988	12,849	15,268	17,923
4,00,000	5,00,000	5,356	8,554	10,159	12,814	7,220	10,418	13,345	9,887	13,085	15,480	12,554	14,678	17,616	14,147	16,814	19,740
4,00,000	7,50,000	6,135	9,793	11,622	14,666	8,271	11,929	15,280	11,315	14,973	17,711	14,359	16,802	20,153	16,188	19,233	22,584
4,00,000	10,00,000	6,489	10,347	12,283	15,492	8,743	12,601	16,141	11,964	15,823	18,714	15,174	17,746	21,286	17,097	20,318	23,858
4,00,000	15,00,000	6,772	10,784	12,790	16,129	9,120	13,120	16,802	12,460	16,472	19,481	15,799	18,478	22,147	17,805	21,144	24,826
4,00,000	20,00,000	6,855	10,902	12,920	16,295	9,215	13,262	16,967	12,589	16,625	19,658	15,952	18,643	22,348	17,970	21,345	25,050
5,00,000	2,00,000	2,748	4,400	5,214	6,583	3,716	5,356	6,855	5,085	6,725	7,952	6,442	7,539	9,049	7,268	8,636	10,147
5,00,000	3,00,000	3,551	5,675	6,737	8,507	4,790	6,914	8,849	6,560	8,684	10,265	8,330	9,734	11,681	9,380	11,150	13,097
5,00,000	4,00,000	4,152	6,630	7,869	9,934	5,604	8,082	10,347	7,669	10,147	11,999	9,734	11,386	13,651	10,973	13,038	15,303
5,00,000	5,00,000	4,613	7,362	8,743	11,032	6,217	8,967	11,492	8,518	11,268	13,321	10,808	12,637	15,162	12,176	14,466	16,991
5,00,000	7,50,000	5,344	8,530	10,123	12,766	7,209	10,383	13,297	9,852	13,038	15,421	12,507	14,619	17,534	14,088	16,743	19,658
5,00,000	10,00,000	5,698	9,085	10,784	13,592	7,681	11,055	14,159	10,501	13,876	16,413	13,321	15,575	18,678	15,008	17,829	20,932
5,00,000	15,00,000	6,005	9,557	11,339	14,289	8,082	11,634	14,879	11,044	14,584	17,250	13,994	16,365	19,622	15,775	18,725	21,982

5,00,000	20,00,000	6,099	9,698	11,492	14,477	8,200	11,787	15,079	11,185	14,772	17,475	14,182	16,566	19,858	15,976	18,961	22,254
5,00,000	95,00,000	6,571	10,182	11,988	14,997	8,684	12,283	15,587	11,681	15,292	17,994	14,690	17,097	20,401	16,495	19,504	22,808
7,50,000	2,00,000	1,875	2,996	3,562	4,483	2,536	3,645	4,672	3,468	4,577	5,415	4,400	5,144	6,170	4,955	5,887	6,914
7,50,000	3,00,000	2,430	3,881	4,601	5,816	3,279	4,731	6,052	4,483	5,934	7,020	5,686	6,654	7,987	6,418	7,622	8,943
7,50,000	4,00,000	2,878	4,601	5,450	6,878	3,881	5,592	7,161	5,309	7,020	8,306	6,737	7,881	9,451	7,598	9,014	10,595
7,50,000	5,00,000	3,232	5,155	6,123	7,716	4,353	6,276	8,035	5,958	7,881	9,321	7,563	8,837	10,607	8,518	10,123	11,881
7,50,000	7,50,000	3,822	6,088	7,232	9,120	5,144	7,421	9,498	7,043	9,309	11,008	8,931	10,442	12,519	10,064	11,952	14,029
7,50,000	10,00,000	4,129	6,571	7,799	9,828	5,557	7,999	10,241	7,598	10,041	11,870	9,628	11,256	13,498	10,843	12,884	15,126
7,50,000	15,00,000	4,424	7,032	8,330	10,501	5,946	8,542	10,926	8,117	10,713	12,660	10,277	12,011	14,395	11,586	13,746	16,129
7,50,000	20,00,000	4,530	7,185	8,507	10,713	6,076	8,731	11,150	8,282	10,937	12,920	10,489	12,259	14,678	11,811	14,017	16,448
10,00,000	2,00,000	1,309	2,087	2,477	3,126	1,769	2,548	3,256	2,418	3,197	3,775	3,067	3,586	4,294	3,456	4,105	4,813
10,00,000	3,00,000	1,686	2,689	3,197	4,023	2,276	3,279	4,188	3,114	4,105	4,860	3,940	4,613	5,533	4,447	5,273	6,194
10,00,000	4,00,000	2,005	3,197	3,798	4,778	2,701	3,893	4,978	3,692	4,884	5,769	4,683	5,474	6,571	5,273	6,265	7,362
10,00,000	5,00,000	2,253	3,586	4,259	5,368	3,031	4,365	5,592	4,152	5,486	6,477	5,262	6,147	7,374	5,922	7,032	8,259
10,00,000	7,50,000	2,677	4,259	5,049	6,371	3,610	5,179	6,630	4,919	6,501	7,681	6,241	7,291	8,743	7,032	8,341	9,793
10,00,000	10,00,000	2,913	4,636	5,486	6,914	3,916	5,627	7,197	5,344	7,055	8,341	6,772	7,917	9,486	7,633	9,049	10,631
10,00,000	15,00,000	3,161	5,014	5,934	7,468	4,247	6,088	7,775	5,781	7,622	9,002	7,315	8,542	10,229	8,235	9,769	11,457
10,00,000	20,00,000	3,256	5,144	6,088	7,657	4,353	6,241	7,964	5,922	7,810	9,226	7,492	8,754	10,477	8,436	10,005	11,728
10,00,000	90,00,000	3,704	5,616	6,560	8,153	4,825	6,725	8,471	6,406	8,306	9,734	7,987	9,262	11,008	8,943	10,536	12,271
15,00,000	10,00,000	1,545	2,441	2,890	3,633	2,064	2,961	3,775	2,807	3,704	4,377	3,551	4,152	4,967	3,999	4,742	5,557
15,00,000	15,00,000	1,710	2,689	3,173	3,987	2,276	3,256	4,141	3,090	4,070	4,790	3,905	4,554	5,439	4,388	5,203	6,088
15,00,000	20,00,000	1,781	2,784	3,279	4,117	2,371	3,362	4,282	3,197	4,200	4,943	4,034	4,695	5,604	4,530	5,356	6,276
15,00,000	25,00,000	1,828	2,843	3,350	4,188	2,418	3,433	4,353	3,256	4,270	5,026	4,105	4,778	5,698	4,601	5,450	6,371
15,00,000	30,00,000	1,863	2,878	3,385	4,223	2,453	3,468	4,400	3,303	4,318	5,073	4,141	4,813	5,745	4,648	5,498	6,418
15,00,000	40,00,000	1,922	2,937	3,444	4,282	2,512	3,527	4,459	3,362	4,377	5,132	4,200	4,872	5,804	4,707	5,557	6,477
15,00,000	50,00,000	1,981	2,996	3,503	4,341	2,571	3,586	4,518	3,421	4,436	5,191	4,259	4,931	5,863	4,766	5,616	6,536

15,00,000	75,00,000	2,135	3,149	3,657	4,506	2,736	3,751	4,672	3,574	4,589	5,356	4,424	5,096	6,029	4,931	5,781	6,713
15,00,000	1,00,00,000	2,276	3,291	3,798	4,636	2,866	3,881	4,813	3,716	4,731	5,486	4,554	5,226	6,158	5,061	5,911	6,831
20,00,000	15,00,000	978	1,521	1,781	2,229	1,297	1,828	2,312	1,733	2,276	2,677	2,182	2,536	3,031	2,453	2,902	3,385
20,00,000	20,00,000	1,037	1,592	1,875	2,323	1,368	1,910	2,418	1,828	2,371	2,784	2,288	2,654	3,161	2,559	3,020	3,527
20,00,000	25,00,000	1,073	1,627	1,910	2,371	1,403	1,958	2,465	1,863	2,418	2,831	2,323	2,701	3,208	2,607	3,067	3,574
20,00,000	30,00,000	1,108	1,674	1,946	2,418	1,438	1,993	2,512	1,899	2,465	2,878	2,371	2,736	3,256	2,654	3,114	3,621
20,00,000	40,00,000	1,167	1,733	2,005	2,477	1,497	2,052	2,571	1,958	2,524	2,937	2,430	2,795	3,315	2,713	3,173	3,680
20,00,000	50,00,000	1,226	1,792	2,064	2,536	1,556	2,111	2,630	2,017	2,583	2,996	2,489	2,854	3,374	2,772	3,232	3,739
20,00,000	75,00,000	1,368	1,922	2,205	2,666	1,698	2,253	2,760	2,158	2,713	3,126	2,618	2,996	3,503	2,902	3,362	3,869
20,00,000	1,00,00,000	1,521	2,087	2,359	2,831	1,851	2,406	2,925	2,312	2,878	3,291	2,784	3,149	3,669	3,067	3,527	4,034
30,00,000	20,00,000	553	825	955	1,167	707	966	1,214	931	1,191	1,391	1,143	1,320	1,556	1,273	1,497	1,733
30,00,000	25,00,000	577	837	966	1,179	730	990	1,226	943	1,202	1,403	1,167	1,332	1,568	1,285	1,509	1,745
30,00,000	30,00,000	612	884	1,014	1,226	766	1,025	1,273	990	1,250	1,450	1,202	1,379	1,615	1,332	1,556	1,792
30,00,000	40,00,000	671	943	1,073	1,285	825	1,084	1,332	1,049	1,309	1,509	1,261	1,438	1,674	1,391	1,615	1,851
30,00,000	50,00,000	730	1,002	1,132	1,344	884	1,143	1,391	1,108	1,368	1,568	1,320	1,497	1,733	1,450	1,674	1,910
30,00,000	75,00,000	884	1,155	1,285	1,509	1,037	1,309	1,545	1,261	1,533	1,722	1,486	1,663	1,899	1,615	1,840	2,076
30,00,000	1,00,00,000	1,025	1,297	1,427	1,639	1,179	1,438	1,686	1,403	1,663	1,863	1,615	1,792	2,028	1,745	1,969	2,205
40,00,000	20,00,000	400	577	660	801	506	671	825	648	813	943	789	896	1,049	872	1,014	1,167
40,00,000	25,00,000	424	589	671	813	530	695	837	660	825	955	801	907	1,061	884	1,025	1,179
40,00,000	30,00,000	459	636	719	860	565	730	884	707	872	1,002	848	955	1,108	931	1,073	1,226
40,00,000	40,00,000	518	695	778	919	624	789	943	766	931	1,061	907	1,014	1,167	990	1,132	1,285
40,00,000	50,00,000	577	754	837	978	683	848	1,002	825	990	1,120	966	1,073	1,226	1,049	1,191	1,344
40,00,000	75,00,000	730	907	990	1,143	837	1,014	1,167	978	1,155	1,285	1,120	1,238	1,403	1,214	1,356	1,509
40,00,000	1,00,00,000	872	1,049	1,132	1,273	978	1,143	1,297	1,120	1,285	1,415	1,261	1,368	1,521	1,344	1,486	1,639
50,00,000	20,00,000	353	494	565	683	435	577	707	553	695	801	671	766	896	742	860	990
50,00,000	25,00,000	388	542	612	730	483	624	754	601	742	848	719	813	943	789	907	1,037

50,00,000	30,00,000	424	577	648	778	518	660	801	636	789	896	766	860	990	837	955	1,096
50,00,000	40,00,000	483	636	707	837	577	719	860	695	848	955	825	919	1,049	896	1,014	1,155
50,00,000	50,00,000	542	695	766	896	636	778	919	754	907	1,014	884	978	1,108	955	1,073	1,214
50,00,000	75,00,000	683	837	907	1,025	778	919	1,049	896	1,037	1,143	1,014	1,108	1,238	1,084	1,202	1,332
50,00,000	1,00,00,000	837	990	1,061	1,191	931	1,073	1,214	1,049	1,202	1,309	1,179	1,273	1,403	1,250	1,368	1,509

56 to 60 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	7,905	12,648	15,008	18,961	10,678	15,410	19,752	14,619	19,351	22,903	18,560	21,723	26,065	20,932	24,885	29,216
1,00,000	3,00,000	9,557	15,280	18,147	22,914	12,896	18,619	23,870	17,675	23,398	27,682	22,442	26,254	31,505	25,298	30,065	35,316
1,00,000	4,00,000	10,619	16,979	20,165	25,451	14,336	20,684	26,513	19,634	25,982	30,750	24,932	29,168	34,998	28,106	33,405	39,234
1,00,000	5,00,000	11,209	17,923	21,274	26,867	15,126	21,829	27,977	20,720	27,422	32,449	26,301	30,773	36,921	29,664	35,245	41,393
2,00,000	2,00,000	6,725	10,760	12,766	16,129	9,085	13,109	16,802	12,436	16,460	19,481	15,787	18,478	22,171	17,805	21,168	24,850
2,00,000	3,00,000	8,613	13,769	16,354	20,649	11,634	16,790	21,510	15,917	21,074	24,944	20,212	23,670	28,390	22,808	27,103	31,823
2,00,000	4,00,000	10,029	16,035	19,044	24,035	13,545	19,528	25,038	18,548	24,531	29,039	23,552	27,552	33,051	26,549	31,552	37,051
2,00,000	5,00,000	10,595	16,932	20,094	25,381	14,300	20,613	26,431	19,575	25,900	30,643	24,850	29,074	34,868	28,024	33,298	39,092
2,00,000	7,50,000	14,749	23,575	27,988	35,340	19,905	28,720	36,815	27,257	36,071	42,691	34,608	40,485	48,579	39,021	46,373	54,456
2,00,000	10,00,000	15,693	25,074	29,770	37,582	21,168	30,549	39,151	28,991	38,372	45,405	36,803	43,057	51,659	41,488	49,311	57,913
3,00,000	2,00,000	5,545	8,872	10,524	13,297	7,492	10,808	13,852	10,253	13,569	16,059	13,014	15,233	18,277	14,678	17,451	20,484
3,00,000	3,00,000	7,079	11,315	13,439	16,967	9,557	13,793	17,675	13,085	17,321	20,495	16,613	19,445	23,327	18,737	22,265	26,148
3,00,000	4,00,000	8,259	13,203	15,681	19,787	11,150	16,082	20,613	15,268	20,200	23,906	19,386	22,678	27,210	21,852	25,971	30,502
3,00,000	5,00,000	9,085	14,525	17,239	21,770	12,259	17,687	22,667	16,790	22,218	26,289	21,310	24,932	29,912	24,035	28,555	33,534
3,00,000	7,50,000	10,265	16,401	19,469	24,578	13,852	19,976	25,605	18,961	25,086	29,688	24,071	28,154	33,782	27,139	32,248	37,865
3,00,000	10,00,000	10,973	17,522	20,802	26,254	14,796	21,345	27,351	20,259	26,808	31,717	25,711	30,077	36,083	28,980	34,443	40,449
3,00,000	15,00,000	11,327	18,076	21,451	27,068	15,268	22,006	28,189	20,885	27,623	32,685	26,502	30,997	37,181	29,876	35,493	41,676
3,00,000	20,00,000	11,445	18,242	21,640	27,304	15,410	22,206	28,437	21,074	27,870	32,968	26,738	31,269	37,499	30,136	35,800	42,030
4,00,000	2,00,000	4,365	6,984	8,282	10,465	5,899	8,507	10,902	8,070	10,678	12,637	10,241	11,988	14,383	11,551	13,734	16,118

4,00,000	3,00,000	5,545	8,861	10,524	13,286	7,480	10,796	13,840	10,253	13,569	16,047	13,014	15,221	18,265	14,666	17,427	20,472
4,00,000	4,00,000	6,489	10,371	12,318	15,539	8,754	12,637	16,188	11,988	15,870	18,773	15,221	17,805	21,369	17,156	20,389	23,953
4,00,000	5,00,000	7,197	11,504	13,651	17,239	9,710	14,005	17,947	13,297	17,593	20,814	16,873	19,740	23,681	19,032	22,608	26,549
4,00,000	7,50,000	8,377	13,380	15,882	20,047	11,303	16,295	20,885	15,469	20,460	24,212	19,634	22,962	27,552	22,136	26,301	30,879
4,00,000	10,00,000	8,849	14,123	16,767	21,156	11,929	17,203	22,041	16,330	21,605	25,558	20,720	24,236	29,074	23,351	27,752	32,590
4,00,000	15,00,000	9,321	14,867	17,640	22,254	12,554	18,100	23,174	17,168	22,714	26,867	21,793	25,487	30,561	24,555	29,180	34,254
4,00,000	20,00,000	9,439	15,032	17,829	22,490	12,707	18,301	23,422	17,368	22,962	27,151	22,029	25,758	30,879	24,826	29,487	34,608
5,00,000	2,00,000	3,657	5,852	6,937	8,766	4,943	7,126	9,132	6,760	8,943	10,583	8,577	10,041	12,047	9,675	11,504	13,498
5,00,000	3,00,000	4,837	7,728	9,179	11,586	6,524	9,415	12,070	8,943	11,834	13,994	11,350	13,274	15,929	12,790	15,197	17,852
5,00,000	4,00,000	5,663	9,049	10,749	13,557	7,645	11,020	14,123	10,465	13,840	16,377	13,286	15,539	18,643	14,973	17,793	20,897
5,00,000	5,00,000	6,253	9,993	11,858	14,973	8,436	12,165	15,587	11,551	15,280	18,076	14,654	17,144	20,566	16,531	19,634	23,056
5,00,000	7,50,000	7,315	11,681	13,864	17,498	9,864	14,230	18,230	13,498	17,864	21,133	17,132	20,047	24,047	19,315	22,950	26,950
5,00,000	10,00,000	7,905	12,613	14,973	18,891	10,654	15,362	19,681	14,584	19,292	22,820	18,501	21,640	25,959	20,849	24,779	29,098
5,00,000	15,00,000	8,259	13,168	15,622	19,705	11,126	16,023	20,519	15,209	20,106	23,788	19,292	22,560	27,056	21,746	25,829	30,325
5,00,000	20,00,000	8,495	13,522	16,035	20,224	11,433	16,460	21,062	15,622	20,649	24,413	19,811	23,162	27,764	22,324	26,513	31,115
5,00,000	95,00,000	8,967	14,017	16,542	20,743	11,917	16,955	21,581	16,118	21,156	24,944	20,318	23,681	28,307	22,844	27,044	31,670
7,50,000	2,00,000	2,595	4,152	4,919	6,217	3,503	5,049	6,477	4,790	6,347	7,504	6,088	7,114	8,542	6,866	8,153	9,569
7,50,000	3,00,000	3,303	5,273	6,265	7,905	4,459	6,430	8,235	6,099	8,070	9,545	7,740	9,061	10,867	8,731	10,371	12,176
7,50,000	4,00,000	4,011	6,406	7,610	9,592	5,415	7,799	9,993	7,409	9,793	11,586	9,403	10,996	13,191	10,595	12,589	14,784
7,50,000	5,00,000	4,483	7,161	8,495	10,725	6,040	8,719	11,162	8,271	10,949	12,943	10,501	12,283	14,725	11,834	14,064	16,507
7,50,000	7,50,000	5,309	8,471	10,052	12,684	7,161	10,312	13,215	9,793	12,943	15,315	12,424	14,525	17,427	14,005	16,637	19,528
7,50,000	10,00,000	5,781	9,215	10,937	13,793	7,787	11,221	14,371	10,654	14,088	16,660	13,510	15,799	18,950	15,221	18,088	21,239
7,50,000	15,00,000	6,253	9,958	11,811	14,890	8,412	12,117	15,504	11,492	15,197	17,970	14,584	17,050	20,436	16,424	19,516	22,903
7,50,000	20,00,000	6,371	10,123	11,999	15,126	8,566	12,318	15,752	11,693	15,445	18,253	14,820	17,321	20,755	16,696	19,823	23,257
10,00,000	2,00,000	1,769	2,831	3,350	4,235	2,394	3,444	4,412	3,267	4,318	5,108	4,141	4,849	5,816	4,672	5,557	6,512
10,00,000	3,00,000	2,359	3,763	4,471	5,639	3,185	4,589	5,875	4,353	5,757	6,807	5,521	6,465	7,751	6,229	7,397	8,684

10,00,000	4,00,000	2,831	4,518	5,368	6,760	3,822	5,498	7,043	5,226	6,902	8,164	6,630	7,751	9,297	7,468	8,872	10,418
10,00,000	5,00,000	3,185	5,085	6,029	7,610	4,294	6,182	7,917	5,875	7,763	9,179	7,445	8,707	10,442	8,400	9,970	11,704
10,00,000	7,50,000	3,775	6,017	7,138	9,002	5,085	7,327	9,380	6,949	9,191	10,867	8,813	10,312	12,365	9,934	11,799	13,852
10,00,000	10,00,000	4,129	6,571	7,799	9,828	5,557	7,999	10,241	7,598	10,041	11,870	9,628	11,256	13,498	10,843	12,884	15,126
10,00,000	15,00,000	4,483	7,126	8,448	10,642	6,029	8,660	11,079	8,223	10,855	12,837	10,418	12,176	14,595	11,740	13,935	16,354
10,00,000	20,00,000	4,719	7,480	8,861	11,162	6,335	9,097	11,622	8,636	11,398	13,463	10,937	12,778	15,303	12,318	14,619	17,144
10,00,000	90,00,000	5,191	7,987	9,392	11,716	6,831	9,628	12,188	9,156	11,952	14,053	11,492	13,345	15,917	12,884	15,209	17,781
15,00,000	10,00,000	2,241	3,551	4,211	5,297	3,008	4,318	5,521	4,105	5,415	6,394	5,191	6,064	7,268	5,840	6,937	8,141
15,00,000	15,00,000	2,477	3,916	4,636	5,828	3,315	4,754	6,064	4,506	5,946	7,020	5,710	6,666	7,976	6,418	7,622	8,931
15,00,000	20,00,000	2,595	4,082	4,825	6,064	3,468	4,955	6,312	4,707	6,194	7,303	5,946	6,937	8,294	6,689	7,928	9,285
15,00,000	25,00,000	2,713	4,259	5,026	6,312	3,610	5,155	6,560	4,896	6,442	7,586	6,182	7,209	8,613	6,949	8,235	9,639
15,00,000	30,00,000	2,760	4,306	5,073	6,371	3,657	5,203	6,619	4,943	6,501	7,645	6,241	7,268	8,684	7,008	8,294	9,710
15,00,000	40,00,000	2,831	4,388	5,167	6,465	3,739	5,297	6,725	5,037	6,595	7,763	6,335	7,374	8,802	7,114	8,412	9,840
15,00,000	50,00,000	2,902	4,471	5,250	6,548	3,810	5,380	6,807	5,120	6,678	7,858	6,418	7,468	8,896	7,197	8,507	9,934
15,00,000	75,00,000	3,067	4,648	5,439	6,748	3,987	5,568	7,008	5,297	6,878	8,058	6,619	7,669	9,108	7,397	8,719	10,159
15,00,000	1,00,00,000	3,185	4,742	5,521	6,819	4,093	5,651	7,079	5,391	6,949	8,117	6,689	7,728	9,156	7,468	8,766	10,194
20,00,000	15,00,000	1,415	2,217	2,618	3,279	1,887	2,677	3,409	2,548	3,338	3,940	3,208	3,739	4,471	3,610	4,270	5,002
20,00,000	20,00,000	1,533	2,382	2,807	3,515	2,028	2,878	3,657	2,736	3,586	4,223	3,444	4,011	4,790	3,869	4,577	5,356
20,00,000	25,00,000	1,592	2,465	2,902	3,621	2,099	2,972	3,763	2,831	3,692	4,341	3,551	4,129	4,919	3,975	4,707	5,498
20,00,000	30,00,000	1,651	2,536	2,984	3,716	2,170	3,055	3,869	2,913	3,798	4,459	3,645	4,235	5,049	4,082	4,825	5,639
20,00,000	40,00,000	1,710	2,595	3,043	3,775	2,229	3,114	3,928	2,972	3,857	4,518	3,704	4,294	5,108	4,141	4,884	5,698
20,00,000	50,00,000	1,769	2,654	3,102	3,834	2,288	3,173	3,987	3,031	3,916	4,577	3,763	4,353	5,167	4,200	4,943	5,757
20,00,000	75,00,000	1,887	2,760	3,197	3,916	2,394	3,267	4,058	3,114	3,987	4,636	3,846	4,424	5,214	4,270	5,002	5,793
20,00,000	1,00,00,000	2,005	2,854	3,279	3,987	2,500	3,350	4,129	3,208	4,058	4,695	3,916	4,483	5,262	4,341	5,049	5,828
30,00,000	20,00,000	825	1,250	1,462	1,816	1,073	1,497	1,887	1,427	1,851	2,170	1,781	2,064	2,453	1,993	2,347	2,736
30,00,000	25,00,000	860	1,285	1,497	1,851	1,108	1,533	1,922	1,462	1,887	2,205	1,816	2,099	2,489	2,028	2,382	2,772

30,00,000	30,00,000	884	1,309	1,521	1,875	1,132	1,556	1,946	1,486	1,910	2,229	1,840	2,123	2,512	2,052	2,406	2,795
30,00,000	40,00,000	943	1,368	1,580	1,934	1,191	1,615	2,005	1,545	1,969	2,288	1,899	2,182	2,571	2,111	2,465	2,854
30,00,000	50,00,000	1,014	1,450	1,663	2,017	1,261	1,698	2,087	1,627	2,052	2,382	1,981	2,276	2,666	2,194	2,559	2,949
30,00,000	75,00,000	1,179	1,627	1,851	2,217	1,438	1,887	2,288	1,804	2,253	2,583	2,182	2,477	2,878	2,394	2,772	3,173
30,00,000	1,00,00,000	1,297	1,722	1,934	2,288	1,545	1,969	2,359	1,899	2,323	2,642	2,253	2,536	2,925	2,465	2,819	3,208
40,00,000	20,00,000	589	872	1,014	1,250	754	1,037	1,297	990	1,273	1,486	1,226	1,415	1,674	1,368	1,604	1,863
40,00,000	25,00,000	624	907	1,049	1,285	789	1,073	1,332	1,025	1,309	1,521	1,261	1,450	1,710	1,403	1,639	1,899
40,00,000	30,00,000	648	931	1,073	1,309	813	1,096	1,356	1,049	1,332	1,545	1,285	1,474	1,733	1,427	1,663	1,922
40,00,000	40,00,000	707	990	1,132	1,368	872	1,155	1,415	1,108	1,391	1,604	1,344	1,533	1,792	1,486	1,722	1,981
40,00,000	50,00,000	766	1,049	1,191	1,427	931	1,214	1,474	1,167	1,450	1,663	1,403	1,592	1,851	1,545	1,781	2,040
40,00,000	75,00,000	919	1,202	1,344	1,580	1,084	1,368	1,627	1,320	1,604	1,816	1,556	1,745	2,005	1,698	1,934	2,194
40,00,000	1,00,00,000	1,061	1,344	1,486	1,722	1,226	1,509	1,769	1,462	1,745	1,958	1,698	1,887	2,146	1,840	2,076	2,335
50,00,000	20,00,000	471	683	789	966	601	813	1,002	778	990	1,143	955	1,096	1,285	1,061	1,238	1,427
50,00,000	25,00,000	530	766	884	1,073	671	907	1,108	860	1,096	1,261	1,061	1,202	1,415	1,167	1,356	1,568
50,00,000	30,00,000	589	837	966	1,167	742	990	1,214	943	1,191	1,379	1,155	1,309	1,545	1,273	1,474	1,710
50,00,000	40,00,000	648	896	1,025	1,226	801	1,049	1,273	1,002	1,250	1,438	1,214	1,368	1,604	1,332	1,533	1,769
50,00,000	50,00,000	707	955	1,084	1,285	860	1,108	1,332	1,061	1,309	1,497	1,273	1,427	1,663	1,391	1,592	1,828
50,00,000	75,00,000	825	1,061	1,179	1,368	966	1,191	1,403	1,155	1,379	1,556	1,344	1,497	1,710	1,462	1,651	1,863
50,00,000	1,00,00,000	943	1,155	1,261	1,438	1,073	1,285	1,474	1,250	1,462	1,615	1,427	1,568	1,757	1,533	1,710	1,899

61 to 65 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	9,380	15,008	17,817	22,501	12,660	18,289	23,434	17,345	22,973	27,186	22,029	25,782	30,927	24,838	29,522	34,679
1,00,000	3,00,000	11,386	18,206	21,616	27,304	15,374	22,195	28,437	21,050	27,870	32,992	26,738	31,281	37,535	30,148	35,835	42,089
1,00,000	4,00,000	12,637	20,212	23,988	30,301	17,062	24,625	31,564	23,363	30,927	36,602	29,664	34,714	41,653	33,452	39,765	46,691
1,00,000	5,00,000	13,427	21,475	25,487	32,189	18,124	26,159	33,523	24,814	32,862	38,892	31,517	36,874	44,249	35,540	42,243	49,606
2,00,000	2,00,000	8,424	13,474	16,000	20,212	11,362	16,424	21,050	15,587	20,625	24,413	19,787	23,139	27,764	22,301	26,513	31,151

2,00,000	3,00,000	10,867	17,392	20,625	26,065	14,666	21,192	27,139	20,094	26,596	31,493	25,522	29,865	35,824	28,767	34,195	40,166
2,00,000	4,00,000	12,070	19,315	22,891	28,932	16,283	23,516	30,124	22,313	29,522	34,950	28,319	33,145	39,753	31,930	37,948	44,567
2,00,000	5,00,000	12,825	20,531	24,330	30,738	17,298	24,991	32,000	23,705	31,375	37,145	30,089	35,210	42,231	33,924	40,319	47,352
2,00,000	7,50,000	19,044	30,443	36,154	45,653	25,699	37,098	47,553	35,198	46,597	55,152	44,697	52,296	62,751	50,397	59,896	70,350
2,00,000	10,00,000	20,307	32,461	38,538	48,662	27,398	39,552	50,680	37,523	49,665	58,786	47,647	55,742	66,881	53,724	63,849	74,976
3,00,000	2,00,000	6,984	11,173	13,262	16,755	9,427	13,616	17,451	12,920	17,097	20,236	16,401	19,186	23,021	18,489	21,982	25,817
3,00,000	3,00,000	9,049	14,477	17,180	21,699	12,212	17,640	22,596	16,731	22,147	26,218	21,251	24,861	29,829	23,953	28,472	33,440
3,00,000	4,00,000	10,583	16,920	20,094	25,369	14,289	20,625	26,431	19,563	25,900	30,655	24,850	29,062	34,880	28,012	33,287	39,104
3,00,000	5,00,000	11,256	17,994	21,357	26,962	15,185	21,923	28,083	20,790	27,528	32,590	26,407	30,879	37,063	29,770	35,375	41,547
3,00,000	7,50,000	13,498	21,569	25,617	32,343	18,206	26,289	33,688	24,944	33,015	39,069	31,670	37,051	44,449	35,706	42,432	49,830
3,00,000	10,00,000	14,383	22,985	27,280	34,443	19,398	28,000	35,871	26,561	35,163	41,606	33,723	39,458	47,329	38,018	45,181	53,063
3,00,000	15,00,000	15,044	24,024	28,508	35,989	20,283	29,251	37,476	27,764	36,732	43,458	35,234	41,216	49,441	39,729	47,199	55,423
3,00,000	20,00,000	15,244	24,330	28,862	36,425	20,543	29,617	37,936	28,106	37,181	43,989	35,670	41,724	50,043	40,213	47,765	56,096
4,00,000	2,00,000	5,545	8,872	10,524	13,297	7,492	10,808	13,852	10,253	13,569	16,059	13,014	15,233	18,277	14,678	17,451	20,484
4,00,000	3,00,000	7,232	11,563	13,734	17,333	9,757	14,088	18,053	13,368	17,699	20,944	16,979	19,858	23,835	19,138	22,749	26,714
4,00,000	4,00,000	8,507	13,604	16,141	20,389	11,480	16,566	21,239	15,716	20,814	24,625	19,964	23,351	28,024	22,513	26,749	31,410
4,00,000	5,00,000	9,462	15,126	17,958	22,678	12,766	18,430	23,611	17,486	23,150	27,387	22,206	25,971	31,163	25,027	29,747	34,939
4,00,000	7,50,000	11,008	17,593	20,885	26,360	14,855	21,428	27,457	20,330	26,915	31,847	25,817	30,195	36,225	29,098	34,585	40,614
4,00,000	10,00,000	11,799	18,843	22,372	28,236	15,917	22,962	29,416	21,782	28,826	34,113	27,658	32,343	38,809	31,174	37,039	43,505
4,00,000	15,00,000	12,424	19,835	23,528	29,699	16,743	24,153	30,927	22,914	30,313	35,871	29,086	34,018	40,803	32,779	38,951	45,736
4,00,000	20,00,000	12,625	20,130	23,882	30,136	17,003	24,507	31,387	23,257	30,761	36,390	29,511	34,514	41,393	33,263	39,517	46,396
5,00,000	2,00,000	4,742	7,586	9,002	11,374	6,406	9,238	11,846	8,766	11,610	13,734	11,138	13,026	15,622	12,554	14,914	17,522
5,00,000	3,00,000	6,241	9,982	11,846	14,961	8,424	12,153	15,575	11,539	15,268	18,065	14,643	17,132	20,554	16,519	19,622	23,044
5,00,000	4,00,000	7,374	11,787	13,994	17,663	9,946	14,359	18,407	13,628	18,041	21,345	17,298	20,236	24,283	19,504	23,186	27,221
5,00,000	5,00,000	8,259	13,203	15,669	19,787	11,138	16,082	20,602	15,256	20,200	23,894	19,374	22,667	27,186	21,841	25,959	30,478
5,00,000	7,50,000	9,722	15,528	18,442	23,280	13,109	18,926	24,248	17,958	23,764	28,118	22,796	26,667	31,989	25,699	30,537	35,859

5,00,000	10,00,000	10,524	16,814	19,953	25,180	14,194	20,472	26,230	19,422	25,699	30,419	24,661	28,838	34,596	27,800	33,027	38,785
5,00,000	15,00,000	11,173	17,829	21,156	26,702	15,056	21,711	27,800	20,602	27,257	32,236	26,148	30,573	36,673	29,463	35,009	41,110
5,00,000	20,00,000	11,409	18,194	21,581	27,221	15,362	22,136	28,354	21,015	27,788	32,874	26,655	31,174	37,381	30,042	35,694	41,901
5,00,000	95,00,000	11,940	18,773	22,183	27,882	15,929	22,761	29,015	21,616	28,449	33,570	27,304	31,859	38,125	30,726	36,414	42,668
7,50,000	2,00,000	3,362	5,380	6,383	8,058	4,542	6,548	8,389	6,217	8,223	9,734	7,893	9,226	11,067	8,896	10,572	12,412
7,50,000	3,00,000	4,424	7,067	8,389	10,595	5,970	8,613	11,032	8,176	10,819	12,802	10,371	12,141	14,560	11,704	13,899	16,330
7,50,000	4,00,000	5,285	8,448	10,029	12,660	7,126	10,288	13,179	9,757	12,920	15,292	12,389	14,501	17,392	13,970	16,601	19,492
7,50,000	5,00,000	5,970	9,533	11,315	14,289	8,058	11,622	14,879	11,020	14,584	17,262	13,994	16,365	19,634	15,775	18,749	22,018
7,50,000	7,50,000	7,185	11,468	13,616	17,191	9,687	13,970	17,899	13,262	17,545	20,755	16,826	19,681	23,611	18,973	22,537	26,466
7,50,000	10,00,000	7,881	12,578	14,926	18,832	10,619	15,315	19,622	14,536	19,233	22,749	18,442	21,569	25,876	20,790	24,708	29,003
7,50,000	15,00,000	8,530	13,604	16,129	20,354	11,492	16,554	21,192	15,705	20,779	24,578	19,929	23,304	27,953	22,466	26,690	31,328
7,50,000	20,00,000	8,802	14,017	16,625	20,967	11,846	17,062	21,829	16,188	21,392	25,310	20,531	24,000	28,779	23,139	27,481	32,248
10,00,000	2,00,000	2,371	3,787	4,495	5,675	3,197	4,613	5,911	4,377	5,793	6,855	5,557	6,501	7,799	6,265	7,445	8,743
10,00,000	3,00,000	3,126	4,990	5,922	7,480	4,223	6,088	7,787	5,769	7,633	9,038	7,327	8,566	10,277	8,259	9,816	11,527
10,00,000	4,00,000	3,751	5,993	7,114	8,979	5,061	7,303	9,344	6,925	9,156	10,843	8,790	10,277	12,330	9,911	11,775	13,817
10,00,000	5,00,000	4,270	6,819	8,094	10,218	5,757	8,306	10,631	7,881	10,430	12,330	10,005	11,693	14,029	11,268	13,392	15,728
10,00,000	7,50,000	5,179	8,259	9,805	12,377	6,984	10,064	12,884	9,545	12,625	14,938	12,117	14,171	16,991	13,651	16,224	19,044
10,00,000	10,00,000	5,722	9,120	10,819	13,651	7,704	11,103	14,218	10,536	13,935	16,483	13,368	15,634	18,749	15,067	17,899	21,015
10,00,000	15,00,000	6,265	9,970	11,822	14,914	8,436	12,141	15,528	11,516	15,221	18,006	14,607	17,073	20,472	16,460	19,551	22,950
10,00,000	20,00,000	6,512	10,359	12,271	15,469	8,754	12,589	16,106	11,952	15,787	18,666	15,150	17,711	21,227	17,073	20,259	23,788
10,00,000	90,00,000	7,043	10,961	12,908	16,165	9,333	13,238	16,814	12,589	16,495	19,422	15,834	18,442	22,029	17,793	21,050	24,637
15,00,000	10,00,000	3,161	5,026	5,958	7,504	4,247	6,111	7,822	5,804	7,669	9,061	7,350	8,589	10,300	8,282	9,840	11,539
15,00,000	15,00,000	3,539	5,616	6,654	8,377	4,754	6,819	8,719	6,477	8,542	10,100	8,200	9,580	11,480	9,238	10,961	12,861
15,00,000	20,00,000	3,716	5,875	6,961	8,754	4,978	7,138	9,120	6,784	8,943	10,560	8,577	10,017	11,999	9,651	11,457	13,439
15,00,000	25,00,000	3,798	5,993	7,091	8,920	5,085	7,268	9,274	6,902	9,097	10,737	8,731	10,194	12,200	9,828	11,657	13,663
15,00,000	30,00,000	3,846	6,052	7,150	8,990	5,132	7,338	9,356	6,973	9,167	10,819	8,802	10,265	12,283	9,899	11,740	13,758

15,00,000	40,00,000	3,916	6,135	7,232	9,073	5,214	7,421	9,439	7,055	9,262	10,914	8,884	10,359	12,389	9,993	11,834	13,864
15,00,000	50,00,000	3,987	6,206	7,315	9,156	5,285	7,504	9,533	7,126	9,344	11,008	8,979	10,454	12,483	10,088	11,929	13,958
15,00,000	75,00,000	4,129	6,347	7,456	9,297	5,427	7,633	9,663	7,268	9,474	11,138	9,108	10,583	12,613	10,218	12,058	14,088
15,00,000	1,00,00,000	4,282	6,501	7,610	9,451	5,580	7,799	9,828	7,421	9,639	11,303	9,274	10,749	12,778	10,383	12,224	14,253
20,00,000	15,00,000	2,028	3,197	3,775	4,754	2,713	3,881	4,943	3,680	4,849	5,722	4,648	5,427	6,501	5,238	6,206	7,268
20,00,000	20,00,000	2,135	3,350	3,952	4,967	2,843	4,058	5,167	3,857	5,061	5,970	4,860	5,663	6,772	5,462	6,477	7,586
20,00,000	25,00,000	2,205	3,444	4,058	5,096	2,925	4,164	5,297	3,964	5,191	6,123	4,990	5,816	6,949	5,604	6,630	7,763
20,00,000	30,00,000	2,253	3,503	4,129	5,167	2,984	4,235	5,368	4,023	5,262	6,206	5,061	5,887	7,032	5,686	6,725	7,858
20,00,000	40,00,000	2,312	3,562	4,188	5,226	3,043	4,294	5,427	4,082	5,321	6,265	5,120	5,946	7,091	5,745	6,784	7,917
20,00,000	50,00,000	2,371	3,621	4,247	5,285	3,102	4,353	5,486	4,141	5,380	6,324	5,179	6,005	7,150	5,804	6,843	7,976
20,00,000	75,00,000	2,524	3,775	4,400	5,439	3,256	4,506	5,651	4,294	5,545	6,489	5,344	6,170	7,315	5,958	7,008	8,153
20,00,000	1,00,00,000	2,666	3,916	4,542	5,580	3,397	4,648	5,781	4,436	5,675	6,619	5,474	6,300	7,445	6,099	7,138	8,271
30,00,000	20,00,000	1,025	1,580	1,851	2,300	1,344	1,887	2,394	1,804	2,347	2,760	2,253	2,618	3,114	2,524	2,984	3,480
30,00,000	25,00,000	1,073	1,627	1,910	2,371	1,403	1,958	2,465	1,863	2,418	2,831	2,323	2,701	3,208	2,607	3,067	3,574
30,00,000	30,00,000	1,108	1,674	1,946	2,418	1,438	1,993	2,512	1,899	2,465	2,878	2,371	2,736	3,256	2,654	3,114	3,621
30,00,000	40,00,000	1,167	1,733	2,005	2,477	1,497	2,052	2,571	1,958	2,524	2,937	2,430	2,795	3,315	2,713	3,173	3,680
30,00,000	50,00,000	1,226	1,792	2,064	2,536	1,556	2,111	2,630	2,017	2,583	2,996	2,489	2,854	3,374	2,772	3,232	3,739
30,00,000	75,00,000	1,379	1,946	2,229	2,701	1,710	2,276	2,784	2,182	2,748	3,161	2,654	3,020	3,539	2,925	3,397	3,916
30,00,000	1,00,00,000	1,533	2,099	2,382	2,854	1,863	2,430	2,949	2,335	2,902	3,326	2,807	3,185	3,704	3,090	3,562	4,082
40,00,000	20,00,000	648	966	1,132	1,391	837	1,155	1,450	1,108	1,427	1,663	1,368	1,580	1,875	1,521	1,792	2,087
40,00,000	25,00,000	683	1,014	1,167	1,438	872	1,202	1,486	1,143	1,462	1,710	1,415	1,627	1,922	1,568	1,840	2,135
40,00,000	30,00,000	707	1,025	1,191	1,450	896	1,214	1,509	1,167	1,486	1,722	1,427	1,639	1,934	1,580	1,851	2,146
40,00,000	40,00,000	766	1,084	1,250	1,509	955	1,273	1,568	1,226	1,545	1,781	1,486	1,698	1,993	1,639	1,910	2,205
40,00,000	50,00,000	825	1,143	1,309	1,568	1,014	1,332	1,627	1,285	1,604	1,840	1,545	1,757	2,052	1,698	1,969	2,264
40,00,000	75,00,000	978	1,309	1,462	1,733	1,167	1,497	1,781	1,438	1,757	2,005	1,710	1,922	2,217	1,863	2,135	2,430
40,00,000	1,00,00,000	1,120	1,438	1,604	1,863	1,309	1,627	1,922	1,580	1,899	2,135	1,840	2,052	2,347	1,993	2,264	2,559

50,00,000	20,00,000	518	766	884	1,084	660	907	1,120	860	1,108	1,285	1,061	1,226	1,438	1,179	1,379	1,604
50,00,000	25,00,000	542	778	896	1,096	683	919	1,132	884	1,120	1,297	1,073	1,238	1,450	1,202	1,391	1,615
50,00,000	30,00,000	577	825	943	1,143	719	966	1,179	919	1,167	1,344	1,120	1,285	1,497	1,238	1,438	1,663
50,00,000	40,00,000	636	884	1,002	1,202	778	1,025	1,238	978	1,226	1,403	1,179	1,344	1,556	1,297	1,497	1,722
50,00,000	50,00,000	695	943	1,061	1,261	837	1,084	1,297	1,037	1,285	1,462	1,238	1,403	1,615	1,356	1,556	1,781
50,00,000	75,00,000	837	1,073	1,191	1,391	978	1,214	1,427	1,179	1,415	1,592	1,368	1,533	1,745	1,497	1,686	1,910
50,00,000	1,00,00,000	990	1,238	1,356	1,556	1,132	1,379	1,592	1,332	1,580	1,757	1,533	1,698	1,910	1,651	1,851	2,076

66 to 70 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	11,114	17,781	21,109	26,667	15,008	21,664	27,776	20,554	27,221	32,213	26,112	30,549	36,650	29,440	34,986	41,098
1,00,000	3,00,000	13,498	21,593	25,640	32,378	18,218	26,313	33,723	24,956	33,051	39,116	31,705	37,098	44,508	35,741	42,491	49,901
1,00,000	4,00,000	14,985	23,965	28,460	35,930	20,224	29,204	37,428	27,705	36,685	43,411	35,186	41,169	49,405	39,670	47,152	55,388
1,00,000	5,00,000	15,917	25,451	30,219	38,160	21,487	31,009	39,753	29,428	38,962	46,113	37,369	43,730	52,462	42,137	50,078	58,822
2,00,000	2,00,000	10,607	16,979	20,141	25,451	14,336	20,684	26,513	19,622	25,971	30,738	24,909	29,157	34,986	28,095	33,405	39,210
2,00,000	3,00,000	12,884	20,625	24,472	30,903	17,404	25,133	32,189	23,823	31,540	37,334	30,254	35,411	42,491	34,113	40,579	47,612
2,00,000	4,00,000	14,312	22,891	27,174	34,301	19,327	27,894	35,729	26,454	35,009	41,440	33,582	39,305	47,175	37,865	45,039	52,851
2,00,000	5,00,000	15,209	24,319	28,862	36,437	20,543	29,629	37,948	28,106	37,192	44,025	35,670	41,759	50,102	40,225	47,836	56,131
2,00,000	7,50,000	24,283	38,833	46,101	58,220	32,767	47,317	60,651	44,886	59,435	70,339	57,016	66,704	80,038	64,285	76,404	89,738
2,00,000	10,00,000	26,030	41,617	49,405	62,397	35,127	50,703	64,993	48,107	63,695	75,377	61,099	71,483	85,761	68,887	81,867	96,157
3,00,000	2,00,000	8,849	14,159	16,802	21,227	11,952	17,250	22,112	16,365	21,664	25,640	20,779	24,319	29,180	23,434	27,859	32,708
3,00,000	3,00,000	11,516	18,419	21,864	27,623	15,539	22,442	28,767	21,298	28,189	33,369	27,044	31,646	37,971	30,490	36,237	42,561
3,00,000	4,00,000	12,802	20,448	24,283	30,667	17,262	24,909	31,941	23,658	31,292	37,039	30,018	35,127	42,160	33,853	40,225	47,246
3,00,000	5,00,000	13,604	21,723	25,794	32,579	18,348	26,466	33,924	25,145	33,251	39,352	31,894	37,322	44,780	35,965	42,727	50,184
3,00,000	7,50,000	17,475	27,941	33,169	41,877	23,575	34,042	43,623	32,295	42,750	50,597	41,016	47,978	57,571	46,243	54,951	64,545
3,00,000	10,00,000	18,737	29,947	35,552	44,886	25,274	36,484	46,762	34,620	45,830	54,232	43,954	51,423	61,701	49,559	58,904	69,170
3,00,000	15,00,000	19,705	31,481	37,369	47,175	26,572	38,349	49,134	36,378	48,155	56,981	46,196	54,043	64,828	52,072	61,890	72,675

3,00,000	20,00,000	20,012	31,953	37,924	47,871	26,974	38,915	49,854	36,921	48,863	57,819	46,868	54,833	65,772	52,839	62,787	73,725
4,00,000	2,00,000	7,091	11,339	13,463	17,003	9,569	13,817	17,711	13,109	17,357	20,543	16,649	19,481	23,375	18,773	22,313	26,207
4,00,000	3,00,000	9,285	14,855	17,628	22,265	12,530	18,100	23,186	17,168	22,726	26,903	21,805	25,510	30,608	24,578	29,216	34,313
4,00,000	4,00,000	10,996	17,581	20,873	26,360	14,843	21,428	27,457	20,330	26,915	31,847	25,817	30,207	36,237	29,109	34,596	40,626
4,00,000	5,00,000	12,283	19,634	23,316	29,440	16,578	23,929	30,667	22,702	30,053	35,564	28,826	33,735	40,473	32,508	38,632	45,370
4,00,000	7,50,000	14,395	23,009	27,316	34,490	19,422	28,036	35,930	26,596	35,210	41,665	33,770	39,517	47,411	38,077	45,252	53,146
4,00,000	10,00,000	15,539	24,838	29,475	37,216	20,967	30,254	38,762	28,708	37,995	44,957	36,437	42,632	51,152	41,086	48,827	57,347
4,00,000	15,00,000	16,448	26,266	31,174	39,352	22,183	31,989	40,992	30,360	40,178	47,541	38,538	45,087	54,078	43,446	51,624	60,627
4,00,000	20,00,000	16,755	26,738	31,729	40,048	22,584	32,567	41,712	30,903	40,886	48,367	39,222	45,877	55,022	44,213	52,532	61,677
5,00,000	2,00,000	6,099	9,757	11,586	14,631	8,235	11,893	15,233	11,280	14,926	17,675	14,324	16,755	20,106	16,153	19,197	22,537
5,00,000	3,00,000	8,058	12,884	15,303	19,315	10,878	15,705	20,118	14,902	19,717	23,339	18,914	22,136	26,561	21,333	25,345	29,770
5,00,000	4,00,000	9,592	15,339	18,206	22,997	12,943	18,690	23,953	17,734	23,469	27,776	22,513	26,336	31,599	25,381	30,171	35,434
5,00,000	5,00,000	10,784	17,239	20,472	25,841	14,548	21,003	26,915	19,929	26,384	31,222	25,310	29,605	35,529	28,531	33,912	39,824
5,00,000	7,50,000	12,802	20,460	24,283	30,667	17,274	24,920	31,941	23,646	31,304	37,051	30,030	35,127	42,148	33,853	40,237	47,258
5,00,000	10,00,000	13,946	22,289	26,454	33,393	18,808	27,139	34,785	25,758	34,089	40,343	32,697	38,254	45,889	36,862	43,812	51,447
5,00,000	15,00,000	14,914	23,811	28,260	35,670	20,106	29,003	37,157	27,516	36,414	43,092	34,939	40,862	49,016	39,375	46,798	54,951
5,00,000	20,00,000	15,268	24,366	28,909	36,484	20,578	29,664	37,995	28,154	37,240	44,060	35,729	41,783	50,113	40,272	47,848	56,179
5,00,000	95,00,000	15,858	25,038	29,629	37,275	21,215	30,396	38,809	28,862	38,042	44,933	36,520	42,632	51,046	41,098	48,756	57,170
7,50,000	2,00,000	4,388	7,020	8,330	10,524	5,922	8,554	10,961	8,117	10,737	12,707	10,300	12,047	14,454	11,610	13,805	16,212
7,50,000	3,00,000	5,816	9,297	11,044	13,935	7,846	11,327	14,513	10,749	14,230	16,837	13,651	15,964	19,162	15,386	18,289	21,475
7,50,000	4,00,000	6,973	11,150	13,227	16,708	9,415	13,581	17,404	12,884	17,050	20,177	16,354	19,138	22,962	18,442	21,923	25,735
7,50,000	5,00,000	7,917	12,648	15,020	18,961	10,678	15,410	19,752	14,631	19,363	22,903	18,572	21,723	26,065	20,932	24,873	29,216
7,50,000	7,50,000	9,604	15,339	18,218	22,997	12,955	18,690	23,953	17,734	23,469	27,776	22,513	26,336	31,599	25,381	30,160	35,422
7,50,000	10,00,000	10,619	16,955	20,130	25,404	14,324	20,661	26,466	19,599	25,935	30,691	24,885	29,098	34,915	28,047	33,322	39,139
7,50,000	15,00,000	11,563	18,454	21,900	27,634	15,587	22,466	28,779	21,321	28,201	33,369	27,056	31,646	37,959	30,502	36,237	42,550
7,50,000	20,00,000	11,964	19,079	22,631	28,555	16,118	23,221	29,735	22,041	29,145	34,478	27,965	32,697	39,210	31,517	37,440	43,954

10,00,000	2,00,000	3,149	5,037	5,981	7,551	4,247	6,135	7,858	5,816	7,704	9,120	7,386	8,648	10,371	8,330	9,899	11,622
10,00,000	3,00,000	4,176	6,678	7,928	10,005	5,639	8,129	10,418	7,716	10,206	12,082	9,793	11,457	13,746	11,044	13,120	15,410
10,00,000	4,00,000	5,026	8,035	9,533	12,035	6,784	9,781	12,530	9,285	12,283	14,536	11,787	13,781	16,531	13,286	15,787	18,537
10,00,000	5,00,000	5,734	9,156	10,867	13,722	7,740	11,162	14,289	10,583	14,005	16,578	13,439	15,716	18,855	15,150	18,006	21,144
10,00,000	7,50,000	7,032	11,232	13,321	16,814	9,486	13,675	17,522	12,979	17,168	20,307	16,472	19,268	23,103	18,560	22,065	25,900
10,00,000	10,00,000	7,834	12,507	14,831	18,725	10,560	15,221	19,504	14,442	19,115	22,608	18,336	21,439	25,723	20,672	24,555	28,826
10,00,000	15,00,000	8,625	13,746	16,306	20,578	11,622	16,743	21,428	15,882	21,003	24,850	20,153	23,563	28,260	22,714	26,985	31,682
10,00,000	20,00,000	8,990	14,324	16,979	21,416	12,106	17,427	22,301	16,542	21,864	25,853	20,967	24,519	29,404	23,634	28,071	32,956
10,00,000	90,00,000	9,616	15,067	17,793	22,336	12,802	18,253	23,245	17,345	22,796	26,879	21,888	25,522	30,514	24,614	29,157	34,148
15,00,000	10,00,000	4,424	7,043	8,353	10,536	5,958	8,577	10,973	8,141	10,760	12,719	10,324	12,070	14,466	11,634	13,817	16,212
15,00,000	15,00,000	4,978	7,917	9,380	11,834	6,689	9,628	12,318	9,144	12,070	14,277	11,586	13,545	16,236	13,050	15,492	18,183
15,00,000	20,00,000	5,238	8,318	9,852	12,412	7,032	10,111	12,920	9,592	12,672	14,973	12,153	14,206	17,014	13,687	16,247	19,068
15,00,000	25,00,000	5,368	8,507	10,076	12,684	7,197	10,336	13,203	9,805	12,943	15,292	12,424	14,513	17,380	13,982	16,601	19,469
15,00,000	30,00,000	5,439	8,601	10,182	12,814	7,279	10,442	13,333	9,911	13,073	15,445	12,542	14,654	17,545	14,123	16,755	19,646
15,00,000	40,00,000	5,533	8,719	10,300	12,955	7,397	10,572	13,486	10,041	13,215	15,598	12,684	14,808	17,722	14,277	16,932	19,835
15,00,000	50,00,000	5,592	8,778	10,359	13,014	7,456	10,631	13,545	10,100	13,274	15,657	12,743	14,867	17,781	14,336	16,991	19,894
15,00,000	75,00,000	5,734	8,908	10,501	13,144	7,586	10,760	13,675	10,241	13,415	15,787	12,884	14,997	17,911	14,466	17,109	20,023
15,00,000	1,00,00,000	5,887	9,073	10,654	13,309	7,751	10,926	13,840	10,395	13,569	15,952	13,038	15,162	18,076	14,631	17,286	20,189
20,00,000	15,00,000	2,890	4,577	5,415	6,819	3,869	5,557	7,091	5,273	6,961	8,212	6,678	7,799	9,333	7,515	8,920	10,454
20,00,000	20,00,000	3,067	4,837	5,722	7,197	4,105	5,875	7,492	5,580	7,350	8,672	7,055	8,235	9,852	7,940	9,415	11,032
20,00,000	25,00,000	3,149	4,955	5,852	7,362	4,200	6,005	7,657	5,710	7,504	8,861	7,209	8,412	10,064	8,105	9,604	11,256
20,00,000	30,00,000	3,220	5,049	5,970	7,480	4,294	6,111	7,787	5,816	7,633	9,002	7,338	8,554	10,229	8,247	9,769	11,445
20,00,000	40,00,000	3,291	5,132	6,040	7,574	4,365	6,194	7,881	5,887	7,728	9,097	7,421	8,636	10,324	8,341	9,864	11,539
20,00,000	50,00,000	3,350	5,191	6,099	7,633	4,424	6,253	7,940	5,946	7,787	9,156	7,480	8,695	10,383	8,400	9,923	11,598
20,00,000	75,00,000	3,503	5,344	6,265	7,799	4,577	6,418	8,094	6,111	7,952	9,321	7,645	8,861	10,548	8,554	10,088	11,775
20,00,000	1,00,00,000	3,645	5,486	6,394	7,928	4,719	6,548	8,235	6,241	8,082	9,451	7,775	8,990	10,678	8,695	10,218	11,893

30,00,000	20,00,000	1,427	2,217	2,607	3,267	1,887	2,677	3,397	2,548	3,326	3,916	3,197	3,716	4,436	3,586	4,247	4,967
30,00,000	25,00,000	1,497	2,312	2,713	3,397	1,969	2,784	3,527	2,654	3,456	4,070	3,326	3,869	4,613	3,728	4,400	5,144
30,00,000	30,00,000	1,533	2,347	2,760	3,433	2,017	2,831	3,574	2,689	3,503	4,117	3,374	3,905	4,660	3,775	4,447	5,203
30,00,000	40,00,000	1,604	2,430	2,843	3,527	2,087	2,913	3,657	2,772	3,586	4,211	3,456	3,999	4,754	3,869	4,554	5,297
30,00,000	50,00,000	1,663	2,489	2,902	3,586	2,146	2,972	3,716	2,831	3,645	4,270	3,515	4,058	4,813	3,928	4,613	5,356
30,00,000	75,00,000	1,816	2,642	3,055	3,739	2,300	3,126	3,881	2,984	3,810	4,436	3,680	4,223	4,978	4,082	4,778	5,533
30,00,000	1,00,00,000	1,958	2,784	3,197	3,881	2,441	3,267	4,011	3,126	3,940	4,565	3,810	4,353	5,108	4,223	4,908	5,651
40,00,000	20,00,000	848	1,297	1,509	1,875	1,108	1,545	1,946	1,474	1,910	2,241	1,840	2,135	2,536	2,064	2,418	2,831
40,00,000	25,00,000	896	1,344	1,568	1,946	1,167	1,615	2,017	1,533	1,981	2,323	1,910	2,205	2,618	2,135	2,512	2,925
40,00,000	30,00,000	919	1,368	1,592	1,958	1,179	1,627	2,040	1,556	2,005	2,335	1,922	2,217	2,630	2,146	2,524	2,925
40,00,000	40,00,000	990	1,450	1,674	2,052	1,261	1,710	2,123	1,639	2,087	2,430	2,017	2,312	2,725	2,241	2,618	3,031
40,00,000	50,00,000	1,049	1,509	1,733	2,111	1,320	1,769	2,182	1,698	2,146	2,489	2,076	2,371	2,784	2,300	2,677	3,090
40,00,000	75,00,000	1,191	1,639	1,863	2,241	1,462	1,910	2,312	1,828	2,276	2,618	2,205	2,500	2,913	2,430	2,807	3,220
40,00,000	1,00,00,000	1,344	1,804	2,028	2,406	1,615	2,064	2,477	1,993	2,441	2,784	2,371	2,666	3,079	2,595	2,972	3,385
50,00,000	20,00,000	624	931	1,084	1,332	801	1,108	1,391	1,061	1,368	1,592	1,309	1,509	1,792	1,462	1,722	1,993
50,00,000	25,00,000	660	966	1,120	1,379	848	1,155	1,427	1,096	1,403	1,639	1,356	1,556	1,840	1,509	1,769	2,052
50,00,000	30,00,000	695	1,014	1,167	1,427	884	1,191	1,474	1,143	1,450	1,686	1,403	1,604	1,887	1,556	1,816	2,099
50,00,000	40,00,000	754	1,073	1,226	1,486	943	1,250	1,533	1,202	1,509	1,745	1,462	1,663	1,946	1,615	1,875	2,158
50,00,000	50,00,000	813	1,132	1,285	1,545	1,002	1,309	1,592	1,261	1,568	1,804	1,521	1,722	2,005	1,674	1,934	2,217
50,00,000	75,00,000	955	1,261	1,415	1,674	1,143	1,450	1,722	1,391	1,698	1,934	1,651	1,851	2,135	1,804	2,064	2,347
50,00,000	1,00,00,000	1,108	1,427	1,580	1,840	1,297	1,604	1,887	1,556	1,863	2,099	1,816	2,017	2,300	1,969	2,229	2,512

Above 70 years		Without Restore (Premium including Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	16,023	25,640	30,443	38,443	21,628	31,233	40,048	29,640	39,246	46,455	37,641	44,048	52,851	42,443	50,456	59,258
1,00,000	3,00,000	19,504	31,198	37,051	46,786	26,325	38,018	48,733	36,071	47,765	56,533	45,818	53,606	64,332	51,659	61,406	72,120
1,00,000	4,00,000	21,687	34,691	41,193	52,025	29,275	42,278	54,184	40,107	53,099	62,857	50,939	59,601	71,519	57,441	68,274	80,180

1,00,000	5,00,000	23,068	36,897	43,812	55,329	31,139	44,957	57,630	42,656	56,474	66,846	54,173	63,388	76,062	61,087	72,604	85,277
2,00,000	2,00,000	15,362	24,578	29,192	36,862	20,743	29,947	38,396	28,425	37,629	44,544	36,095	42,231	50,680	40,697	48,379	56,816
2,00,000	3,00,000	18,702	29,912	35,529	44,862	25,251	36,461	46,727	34,596	45,806	54,208	43,942	51,400	61,689	49,535	58,881	69,147
2,00,000	4,00,000	20,802	33,263	39,505	49,889	28,083	40,555	51,954	38,467	50,928	60,273	48,863	57,146	68,580	55,081	65,465	76,876
2,00,000	5,00,000	22,136	35,387	42,019	53,063	29,876	43,128	55,258	40,921	54,173	64,108	51,966	60,781	72,946	58,586	69,619	81,773
2,00,000	7,50,000	41,134	65,796	78,115	98,659	55,518	80,168	1,02,777	76,062	1,00,724	1,19,202	96,605	1,13,043	1,35,640	1,08,936	1,29,480	1,52,077
2,00,000	10,00,000	44,662	71,424	84,805	1,07,107	60,273	87,036	1,11,568	82,575	1,09,338	1,29,409	1,04,877	1,22,719	1,47,251	1,18,258	1,40,560	1,65,093
3,00,000	2,00,000	14,702	23,516	27,929	35,269	19,846	28,661	36,744	27,198	36,012	42,620	34,537	40,414	48,497	38,939	46,290	54,373
3,00,000	3,00,000	17,345	27,741	32,944	41,594	23,410	33,806	43,328	32,071	42,467	50,255	40,732	47,659	57,193	45,924	54,586	64,108
3,00,000	4,00,000	19,292	30,856	36,638	46,255	26,041	37,605	48,178	35,658	47,222	55,884	45,299	52,993	63,589	51,069	60,698	71,283
3,00,000	5,00,000	21,569	34,490	40,957	51,730	29,121	42,042	53,878	39,895	52,816	62,515	50,668	59,282	71,141	57,134	67,908	79,755
3,00,000	7,50,000	30,620	48,969	58,137	73,430	41,322	59,671	76,486	56,615	74,964	88,723	71,896	84,133	1,00,948	81,077	96,358	1,13,184
3,00,000	10,00,000	33,275	53,205	63,176	79,779	44,910	64,840	83,106	61,512	81,442	96,393	78,127	91,402	1,09,680	88,086	1,04,688	1,22,967
3,00,000	15,00,000	35,576	56,875	67,518	85,266	48,001	69,288	88,806	65,748	87,036	1,03,001	83,484	97,679	1,17,196	94,139	1,11,875	1,31,392
3,00,000	20,00,000	36,343	58,078	68,946	87,059	49,028	70,763	90,682	67,141	88,876	1,05,172	85,254	99,744	1,19,663	96,122	1,14,235	1,34,153
4,00,000	2,00,000	12,047	19,268	22,879	28,897	16,259	23,481	30,101	22,277	29,499	34,915	28,295	33,110	39,729	31,906	37,924	44,544
4,00,000	3,00,000	15,976	25,558	30,348	38,325	21,569	31,139	39,918	29,546	39,116	46,302	37,523	43,907	52,686	42,314	50,290	59,070
4,00,000	4,00,000	19,091	30,537	36,260	45,795	25,770	37,216	47,694	35,304	46,739	55,329	44,839	52,462	62,952	50,562	60,096	70,575
4,00,000	5,00,000	21,003	33,593	39,895	50,385	28,354	40,957	52,497	38,868	51,459	60,910	49,370	57,772	69,324	55,683	66,185	77,737
4,00,000	7,50,000	25,770	41,204	48,933	61,795	34,773	50,220	64,368	47,647	63,082	74,657	60,509	70,799	84,947	68,226	81,088	95,237
4,00,000	10,00,000	28,201	45,087	53,535	67,601	38,054	54,940	70,421	52,131	69,017	81,678	66,197	77,454	92,936	74,634	88,711	1,04,193
4,00,000	15,00,000	30,384	48,568	57,654	72,805	40,992	59,164	75,826	56,143	74,315	87,944	71,283	83,401	1,00,063	80,380	95,520	1,12,181
4,00,000	20,00,000	31,151	49,771	59,081	74,598	42,019	60,639	77,702	57,536	76,156	90,115	73,053	85,466	1,02,529	82,363	97,880	1,14,943
5,00,000	2,00,000	10,513	16,814	19,964	25,215	14,194	20,495	26,266	19,445	25,746	30,466	24,696	28,897	34,667	27,847	33,098	38,868
5,00,000	3,00,000	14,064	22,501	26,714	33,735	18,985	27,410	35,139	26,006	34,431	40,756	33,027	38,656	46,373	37,251	44,272	51,990
5,00,000	4,00,000	16,932	27,080	32,154	40,603	22,855	33,003	42,302	31,304	41,452	49,063	39,765	46,526	55,825	44,839	53,288	62,586

5,00,000	5,00,000	19,245	30,773	36,543	46,149	25,971	37,499	48,072	35,588	47,116	55,754	45,193	52,875	63,447	50,951	60,556	71,129
5,00,000	7,50,000	23,257	37,192	44,154	55,754	31,387	45,311	58,078	42,986	56,922	67,365	54,597	63,884	76,652	61,559	73,171	85,938
5,00,000	10,00,000	25,687	41,075	48,756	61,571	34,667	50,043	64,132	47,482	62,857	74,386	60,285	70,539	84,640	67,979	80,793	94,894
5,00,000	15,00,000	28,000	44,756	53,122	67,082	37,771	54,527	69,867	51,730	68,474	81,041	65,689	76,852	92,204	74,056	88,015	1,03,367
5,00,000	20,00,000	28,862	46,113	54,739	69,111	38,927	56,179	71,979	53,299	70,539	83,484	67,672	79,165	94,977	76,298	90,670	1,06,470
5,00,000	95,00,000	29,817	47,376	56,155	70,787	40,060	57,618	73,702	54,692	72,250	85,407	69,324	81,018	97,113	78,091	92,723	1,08,818
7,50,000	2,00,000	7,763	12,424	14,749	18,619	10,477	15,126	19,398	14,359	19,009	22,501	18,230	21,333	25,593	20,554	24,437	28,696
7,50,000	3,00,000	10,477	16,755	19,894	25,121	14,147	20,413	26,171	19,374	25,652	30,360	24,602	28,791	34,537	27,741	32,968	38,726
7,50,000	4,00,000	12,731	20,366	24,177	30,525	17,180	24,802	31,800	23,540	31,163	36,886	29,888	34,974	41,960	33,700	40,060	47,045
7,50,000	5,00,000	14,572	23,304	27,670	34,939	19,669	28,390	36,390	26,938	35,658	42,207	34,207	40,024	48,025	38,573	45,842	53,842
7,50,000	7,50,000	17,994	28,767	34,148	43,128	24,283	35,045	44,921	33,251	44,025	52,108	42,231	49,405	59,282	47,612	56,592	66,468
7,50,000	10,00,000	20,200	32,295	38,337	48,402	27,257	39,340	50,420	37,322	49,405	58,480	47,399	55,447	66,527	53,441	63,506	74,587
7,50,000	15,00,000	22,478	35,918	42,632	53,830	30,313	43,753	56,061	41,511	54,951	65,017	52,709	61,666	73,973	59,424	70,622	82,929
7,50,000	20,00,000	23,434	37,428	44,426	56,084	31,599	45,594	58,409	43,258	57,241	67,743	54,916	64,238	77,065	61,913	73,572	86,387
10,00,000	2,00,000	5,828	9,321	11,067	13,970	7,869	11,362	14,560	10,772	14,265	16,885	13,687	16,011	19,209	15,433	18,336	21,534
10,00,000	3,00,000	7,822	12,507	14,855	18,749	10,560	15,244	19,528	14,466	19,138	22,655	18,360	21,487	25,782	20,708	24,602	28,897
10,00,000	4,00,000	9,510	15,209	18,053	22,796	12,837	18,525	23,740	17,581	23,268	27,540	22,324	26,112	31,328	25,168	29,912	35,127
10,00,000	5,00,000	10,949	17,510	20,779	26,242	14,772	21,333	27,328	20,236	26,785	31,705	25,699	30,065	36,071	28,968	34,431	40,437
10,00,000	7,50,000	13,651	21,817	25,900	32,708	18,419	26,584	34,065	25,227	33,381	39,505	32,024	37,464	44,957	36,107	42,915	50,397
10,00,000	10,00,000	15,469	24,720	29,345	37,051	20,861	30,112	38,585	28,567	37,818	44,756	36,272	42,443	50,916	40,898	48,603	57,075
10,00,000	15,00,000	17,392	27,776	32,968	41,617	23,457	33,829	43,352	32,107	42,491	50,279	40,756	47,683	57,193	45,948	54,597	64,120
10,00,000	20,00,000	18,277	29,180	34,620	43,706	24,637	35,529	45,523	33,711	44,615	52,780	42,797	50,054	60,049	48,249	57,323	67,306
10,00,000	90,00,000	19,422	30,761	36,425	45,877	26,041	37,369	47,765	35,481	46,821	55,317	44,933	52,485	62,869	50,597	60,037	70,433
15,00,000	10,00,000	9,285	14,831	17,593	22,206	12,519	18,053	23,127	17,132	22,667	26,820	21,746	25,440	30,514	24,519	29,121	34,207
15,00,000	15,00,000	10,572	16,861	20,012	25,251	14,241	20,531	26,301	19,492	25,782	30,490	24,732	28,921	34,691	27,870	33,110	38,880
15,00,000	20,00,000	11,244	17,923	21,262	26,820	15,138	21,817	27,941	20,708	27,387	32,390	26,266	30,714	36,838	29,605	35,175	41,287

15,00,000	25,00,000	11,598	18,478	21,911	27,634	15,610	22,478	28,779	21,333	28,201	33,357	27,056	31,646	37,936	30,502	36,225	42,514
15,00,000	30,00,000	11,775	18,737	22,218	28,012	15,834	22,796	29,180	21,640	28,602	33,818	27,434	32,071	38,455	30,915	36,720	43,092
15,00,000	40,00,000	11,952	18,985	22,501	28,354	16,059	23,091	29,534	21,911	28,944	34,219	27,776	32,461	38,903	31,292	37,145	43,588
15,00,000	50,00,000	12,035	19,079	22,608	28,472	16,153	23,198	29,652	22,018	29,062	34,349	27,894	32,579	39,045	31,410	37,275	43,741
15,00,000	75,00,000	12,188	19,245	22,761	28,637	16,306	23,351	29,806	22,171	29,227	34,514	28,047	32,744	39,210	31,576	37,452	43,907
15,00,000	1,00,00,000	12,330	19,374	22,903	28,767	16,448	23,493	29,947	22,313	29,357	34,644	28,189	32,874	39,340	31,705	37,570	44,036
20,00,000	15,00,000	6,418	10,218	12,117	15,280	8,636	12,436	15,917	11,799	15,598	18,454	14,973	17,498	20,979	16,861	20,035	23,516
20,00,000	20,00,000	6,890	10,961	12,991	16,377	9,262	13,333	17,050	12,648	16,719	19,764	16,035	18,749	22,466	18,065	21,451	25,180
20,00,000	25,00,000	7,138	11,339	13,439	16,932	9,592	13,781	17,628	13,085	17,274	20,425	16,578	19,374	23,221	18,678	22,171	26,018
20,00,000	30,00,000	7,268	11,527	13,651	17,203	9,757	14,005	17,911	13,297	17,557	20,743	16,849	19,681	23,575	18,973	22,513	26,419
20,00,000	40,00,000	7,409	11,716	13,876	17,451	9,923	14,230	18,171	13,510	17,817	21,038	17,097	19,964	23,917	19,245	22,832	26,785
20,00,000	50,00,000	7,492	11,811	13,970	17,569	10,017	14,336	18,289	13,616	17,935	21,168	17,215	20,094	24,047	19,374	22,973	26,926
20,00,000	75,00,000	7,645	11,976	14,135	17,734	10,170	14,489	18,454	13,769	18,088	21,333	17,368	20,259	24,212	19,540	23,139	27,092
20,00,000	1,00,00,000	7,799	12,129	14,289	17,899	10,324	14,654	18,619	13,935	18,253	21,498	17,534	20,413	24,378	19,693	23,304	27,269
30,00,000	20,00,000	3,149	4,978	5,887	7,397	4,211	6,029	7,704	5,734	7,551	8,920	7,244	8,459	10,123	8,153	9,675	11,339
30,00,000	25,00,000	3,279	5,167	6,099	7,669	4,377	6,265	7,976	5,946	7,822	9,238	7,515	8,766	10,489	8,448	10,017	11,740
30,00,000	30,00,000	3,374	5,297	6,253	7,858	4,495	6,418	8,176	6,099	8,011	9,451	7,692	8,967	10,725	8,648	10,253	12,011
30,00,000	40,00,000	3,480	5,427	6,406	8,023	4,624	6,571	8,353	6,241	8,188	9,651	7,869	9,156	10,949	8,837	10,454	12,247
30,00,000	50,00,000	3,551	5,509	6,489	8,117	4,695	6,654	8,436	6,324	8,271	9,746	7,952	9,250	11,044	8,931	10,560	12,342
30,00,000	75,00,000	3,704	5,663	6,642	8,271	4,849	6,807	8,601	6,477	8,436	9,911	8,117	9,415	11,209	9,085	10,725	12,519
30,00,000	1,00,00,000	3,846	5,804	6,784	8,412	4,990	6,949	8,731	6,619	8,566	10,041	8,247	9,545	11,339	9,226	10,855	12,637
40,00,000	20,00,000	1,757	2,748	3,232	4,058	2,335	3,315	4,223	3,149	4,141	4,872	3,975	4,624	5,533	4,471	5,285	6,182
40,00,000	25,00,000	1,840	2,854	3,362	4,211	2,441	3,456	4,377	3,279	4,294	5,061	4,129	4,801	5,734	4,636	5,486	6,418
40,00,000	30,00,000	1,899	2,937	3,456	4,318	2,500	3,539	4,483	3,362	4,400	5,179	4,223	4,919	5,863	4,742	5,604	6,548
40,00,000	40,00,000	1,981	3,031	3,562	4,424	2,595	3,645	4,601	3,468	4,518	5,297	4,341	5,037	6,005	4,860	5,734	6,701
40,00,000	50,00,000	2,040	3,090	3,621	4,483	2,654	3,704	4,660	3,527	4,577	5,356	4,400	5,096	6,064	4,919	5,793	6,760

40,00,000	75,00,000	2,194	3,244	3,775	4,648	2,807	3,857	4,825	3,692	4,742	5,521	4,565	5,262	6,229	5,085	5,958	6,925
40,00,000	1,00,00,000	2,347	3,409	3,928	4,813	2,972	4,023	4,990	3,846	4,896	5,686	4,719	5,427	6,394	5,250	6,135	7,091
50,00,000	20,00,000	1,132	1,745	2,052	2,559	1,486	2,099	2,654	1,993	2,607	3,067	2,500	2,913	3,468	2,807	3,315	3,869
50,00,000	25,00,000	1,191	1,816	2,135	2,654	1,556	2,182	2,760	2,087	2,713	3,173	2,607	3,020	3,598	2,913	3,433	4,011
50,00,000	30,00,000	1,226	1,863	2,170	2,701	1,604	2,229	2,807	2,123	2,748	3,220	2,642	3,067	3,645	2,961	3,492	4,058
50,00,000	40,00,000	1,297	1,934	2,253	2,784	1,674	2,312	2,890	2,205	2,843	3,315	2,736	3,161	3,739	3,055	3,586	4,164
50,00,000	50,00,000	1,356	1,993	2,312	2,843	1,733	2,371	2,949	2,264	2,902	3,374	2,795	3,220	3,798	3,114	3,645	4,223
50,00,000	75,00,000	1,509	2,158	2,477	3,008	1,887	2,524	3,114	2,418	3,055	3,539	2,949	3,385	3,964	3,279	3,810	4,388
50,00,000	1,00,00,000	1,651	2,288	2,607	3,138	2,028	2,666	3,244	2,559	3,197	3,669	3,090	3,515	4,093	3,409	3,940	4,518

Annexure III

The reload rates for different Deductibles (Amounts In INR) are as below –

Deductible	Reload Rates
100000	14%
200000	17%
300000	13%
400000	14%
500000	15%
750000	18%
1000000	20%
1500000	1%
2000000	1%
3000000	1%
4000000	1%
5000000	1%