

Rate Chart

my: credit Comprehensive Suraksha

Rates per '000 Base Sum Assured for Credit Linked Groups

1. Critical Illness

Fixed Sum Assured

	9 Critical Illness					Additional 3 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.58	1.27	2.04	2.88	3.85	0.04	0.12	0.23	0.31	0.42
26 - 30	0.96	2.12	3.38	4.73	6.19	0.08	0.19	0.27	0.38	0.50
31 - 35	1.69	3.62	5.65	7.77	9.88	0.08	0.19	0.27	0.38	0.46
36 - 40	2.46	5.54	8.77	12.23	15.92	0.27	0.62	1.00	1.35	1.77
41 - 45	4.54	10.46	17.15	24.42	32.27	0.42	0.92	1.54	2.15	2.81
46 - 50	9.04	20.12	31.92	44.35	57.15	0.42	0.92	1.46	2.04	2.58
51 - 55	17.65	38.92	61.35	84.46	107.73	0.81	1.77	2.77	3.85	4.85
56 - 60	27.15	59.50	93.19	128.04	163.31	1.27	2.77	4.38	6.00	7.69
61 - 65	41.23	91.12	143.96	199.42	256.27	2.00	4.42	7.04	9.81	12.69
66 - 70	66.31	144.69	225.85	309.31	393.50	3.69	8.08	12.65	17.35	21.96
Above 70	106.64	229.77	354.31	479.74	604.22	6.71	14.51	22.40	30.24	37.54

	Additional 6 CI					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.12	0.27	0.46	0.65	0.85	0.19	0.46	0.73	1.04	1.35
26 - 30	0.15	0.35	0.58	0.81	1.00	0.27	0.58	0.92	1.27	1.62
31 - 35	0.15	0.38	0.54	0.77	0.96	0.27	0.62	0.88	1.23	1.54
36 - 40	0.58	1.35	2.19	2.96	3.85	0.88	2.08	3.27	4.54	5.88
41 - 45	0.88	2.00	3.31	4.69	6.15	1.35	3.08	5.04	7.15	9.38
46 - 50	0.92	2.00	3.19	4.42	5.65	1.35	3.04	4.81	6.69	8.54
51 - 55	1.73	3.88	6.08	8.42	10.77	2.62	5.81	9.15	12.65	16.12
56 - 60	2.85	6.27	9.88	13.73	17.77	4.19	9.23	14.62	20.23	26.04
61 - 65	4.85	10.85	17.42	24.58	32.27	6.92	15.50	24.77	34.81	45.38
66 - 70	12.65	28.04	44.00	59.96	75.19	16.19	35.81	56.12	76.73	96.54
Above 70	28.68	62.85	96.89	129.01	157.11	34.71	75.81	116.87	156.49	191.85

	Additional 16 CI					Additional 31 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.27	0.58	0.92	1.27	1.65	0.46	1.00	1.58	2.19	2.85
26 - 30	0.35	0.77	1.19	1.65	2.04	0.58	1.31	2.04	2.81	3.54
31 - 35	0.38	0.85	1.27	1.73	2.15	0.73	1.54	2.31	3.15	3.96
36 - 40	1.08	2.46	3.92	5.42	7.00	1.54	3.54	5.58	7.73	10.00
41 - 45	1.62	3.73	6.15	8.69	11.42	2.31	5.31	8.69	12.35	16.19
46 - 50	1.85	4.15	6.54	9.12	11.65	2.88	6.38	10.12	14.04	18.00
51 - 55	3.54	7.88	12.42	17.19	21.96	5.27	11.65	18.38	25.42	32.54
56 - 60	5.65	12.42	19.69	27.23	35.04	7.96	17.50	27.65	38.23	49.12
61 - 65	9.15	20.46	32.62	45.69	59.42	12.23	27.23	43.31	60.50	78.42
66 - 70	20.08	44.27	69.35	94.85	119.54	24.77	54.50	85.27	116.58	147.04
Above 70	41.47	90.24	139.18	186.64	229.53	48.52	105.49	162.56	218.07	268.77

	Additional 42 CI				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.58	1.23	1.92	2.65	3.42
26 - 30	0.77	1.65	2.62	3.58	4.50
31 - 35	1.04	2.23	3.38	4.62	5.77
36 - 40	2.31	5.23	8.27	11.42	14.81
41 - 45	3.96	9.12	14.92	21.15	27.81
46 - 50	6.04	13.42	21.31	29.54	37.96
51 - 55	11.42	25.27	39.92	55.15	70.54
56 - 60	17.15	37.77	59.54	82.15	105.35
61 - 65	24.65	54.69	86.73	120.73	155.88
66 - 70	42.38	93.08	145.46	198.85	251.38
Above 70	72.68	157.96	243.33	326.81	404.81

Reducing Sum Assured

	9 Critical Illness														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.3 1	0.6 5	1.0 8	1.5 4	2.1 2	2.4 6	2.7 3	2.9 6	3.0 8	3.2 3	3.3 1	3.3 8	3.4 6	3.5 0	3.5 4
26 - 30	0.5 0	1.0 8	1.7 7	2.5 4	3.3 8	4.0 0	4.4 2	4.7 3	5.0 0	5.1 5	5.3 1	5.4 6	5.5 4	5.6 5	5.7 3
31 - 35	0.8 5	1.8 5	2.9 6	4.1 5	5.3 8	6.3 5	7.0 4	7.5 8	7.9 6	8.2 7	8.5 0	8.6 9	8.8 8	9.0 0	9.1 2
36 - 40	1.2 3	2.8 5	4.6 2	6.5 4	8.6 9	10. 27	11. 35	12. 19	12. 81	13. 31	13. 69	14. 00	14. 27	14. 50	14. 69

41 - 45	2.2 7	5.3 8	9.0 0	13. 08	17. 58	20. 77	23. 04	24. 69	25. 96	26. 96	27. 77	28. 42	28. 92	29. 38	29. 77
46 - 50	4.5 4	10. 35	16. 77	23. 73	31. 15	36. 81	40. 77	43. 73	45. 96	47. 73	49. 15	50. 31	51. 27	52. 04	52. 73
51 - 55	8.8 5	20. 00	32. 23	45. 19	58. 73	69. 35	76. 88	82. 42	86. 65	90. 00	92. 65	94. 85	96. 62	98. 12	99. 38
56 - 60	13. 58	30. 58	48. 92	68. 54	89. 00	105 .15	116 .54	124 .92	131 .38	136 .42	140 .46	143 .77	146 .46	148 .73	150 .65
61 - 65	20. 62	46. 85	75. 62	106 .73	139 .69	165 .00	182 .85	196 .04	206 .15	214 .08	220 .42	225 .58	229 .85	233 .42	236 .38
66 - 70	33. 15	74. 38	118 .62	165 .58	214 .50	253 .35	280 .77	301 .04	316 .54	328 .69	338 .42	346 .38	352 .92	358 .38	363 .00
Above 70	53. 32	118 .11	186 .07	256 .87	329 .37	389 .00	431 .13	462 .28	486 .03	504 .67	519 .59	531 .89	541 .90	550 .24	557 .43

9 Critical Illness															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	3.5 8	3.6 2	3.6 5	3.6 5	3.6 9	3.6 9	3.7 3	3.7 3	3.7 7	3.7 7	3.7 7	3.7 7	3.7 7	3.8 1	3.8 1
26 - 30	5.7 7	5.8 1	5.8 8	5.9 2	5.9 6	5.9 6	6.0 0	6.0 4	6.0 4	6.0 8	6.0 8	6.0 8	6.1 2	6.1 2	6.1 2
31 - 35	9.2 3	9.3 1	9.3 8	9.4 2	9.5 0	9.5 4	9.5 8	9.6 2	9.6 5	9.6 5	9.6 9	9.7 3	9.7 3	9.7 7	9.7 7
36 - 40	14. 85	15. 00	15. 12	15. 19	15. 27	15. 35	15. 42	15. 50	15. 54	15. 58	15. 62	15. 65	15. 69	15. 69	15. 73
41 - 45	30. 08	30. 35	30. 62	30. 81	30. 96	31. 12	31. 27	31. 38	31. 46	31. 58	31. 65	31. 73	31. 77	31. 85	31. 88
46 - 50	53. 31	53. 77	54. 19	54. 54	54. 85	55. 12	55. 38	55. 58	55. 77	55. 92	56. 04	56. 19	56. 27	56. 38	56. 46
51 - 55	100 .46	101 .35	102 .15	102 .81	103 .42	103 .92	104 .35	104 .77	105 .08	105 .38	105 .65	105 .88	106 .12	106 .27	106 .42
56 - 60	152 .27	153 .65	154 .85	155 .88	156 .77	157 .54	158 .19	158 .81	159 .31	159 .77	160 .15	160 .54	160 .85	161 .12	161 .35
61 - 65	238 .96	241 .12	243 .00	244 .58	246 .00	247 .19	248 .27	249 .19	250 .00	250 .73	251 .35	251 .88	252 .38	252 .81	253 .19
66 - 70	366 .88	370 .23	373 .12	375 .58	377 .73	379 .58	381 .19	382 .62	383 .88	384 .96	385 .92	386 .77	387 .54	388 .19	388 .77
Above 70	563 .29	568 .49	572 .90	576 .74	580 .00	582 .86	585 .28	587 .48	589 .47	591 .05	592 .56	593 .88	595 .07	596 .08	596 .94

	Additional 3 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 2	0.0 8	0.1 2	0.1 5	0.2 3	0.2 7	0.3 1	0.3 1	0.3 5	0.3 5	0.3 5	0.3 8	0.3 8	0.3 8	0.3 8
26 - 30	0.0 4	0.1 2	0.1 5	0.1 9	0.2 7	0.3 1	0.3 5	0.3 8	0.3 8	0.4 2	0.4 6	0.4 2	0.4 6	0.4 2	0.4 6
31 - 35	0.0 4	0.1 2	0.1 5	0.1 9	0.2 7	0.3 1	0.3 5	0.3 5	0.3 5	0.3 8	0.3 8	0.4 2	0.3 8	0.4 2	0.4 2
36 - 40	0.1 5	0.3 1	0.5 0	0.7 3	0.9 6	1.1 2	1.2 7	1.3 5	1.4 2	1.4 6	1.5 4	1.5 8	1.6 2	1.6 2	1.6 2
41 - 45	0.2 3	0.4 6	0.8 1	1.1 5	1.5 4	1.8 1	2.0 0	2.1 5	2.2 7	2.3 5	2.3 8	2.4 6	2.5 4	2.5 8	2.5 8
46 - 50	0.1 9	0.4 6	0.7 7	1.1 2	1.4 2	1.6 5	1.8 5	1.9 6	2.0 8	2.1 5	2.2 3	2.2 7	2.3 1	2.3 5	2.3 8
51 - 55	0.3 8	0.9 2	1.4 2	2.0 8	2.6 2	3.1 5	3.4 6	3.6 9	3.8 8	4.0 4	4.1 5	4.2 3	4.3 5	4.4 2	4.4 6
56 - 60	0.6 5	1.4 2	2.3 1	3.1 9	4.1 9	4.9 6	5.4 6	5.8 8	6.1 5	6.4 2	6.6 2	6.7 7	6.9 2	7.0 0	7.0 8
61 - 65	1.0 0	2.2 7	3.6 9	5.2 7	6.9 2	8.1 9	9.0 8	9.7 3	10. 19	10. 58	10. 92	11. 19	11. 38	11. 54	11. 73
66 - 70	1.8 5	4.1 5	6.6 2	9.2 7	11. 96	14. 15	15. 69	16. 81	17. 65	18. 35	18. 92	19. 31	19. 69	20. 00	20. 27
Above 70	3.3 5	7.4 8	11. 68	16. 09	20. 42	24. 17	26. 81	28. 69	30. 20	31. 42	32. 38	32. 92	33. 65	34. 24	34. 61

	Additional 3 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	0.3 8	0.3 8	0.3 8	0.4 2	0.4 2	0.4 2	0.4 2	0.4 2	0.3 8	0.4 2	0.4 2	0.4 2	0.4 2	0.4 2	0.4 2
26 - 30	0.4 6	0.5 0	0.4 6	0.4 6	0.4 6	0.5 0	0.5 0	0.4 6	0.5 0	0.4 6	0.5 0	0.5 0	0.4 6	0.5 0	0.5 0
31 - 35	0.4 2	0.4 2	0.4 2	0.4 6	0.4 2	0.4 2	0.4 6	0.4 6	0.4 2	0.4 6	0.4 6	0.4 2	0.4 6	0.4 2	0.4 6
36 - 40	1.6 5	1.6 5	1.6 5	1.6 9	1.7 3	1.7 3	1.7 3	1.6 9	1.7 3	1.7 3	1.7 3	1.7 3	1.7 3	1.7 7	1.7 3
41 - 45	2.6 2	2.6 5	2.6 5	2.6 5	2.6 9	2.7 3	2.7 3	2.7 3	2.7 7	2.7 3	2.7 3	2.7 3	2.7 7	2.7 7	2.7 7
46 - 50	2.3 8	2.4 2	2.4 2	2.4 6	2.5 0	2.5 0	2.4 6	2.5 0	2.5 0	2.5 0	2.5 4	2.5 4	2.5 4	2.5 4	2.5 4
51 - 55	4.5 0	4.5 8	4.5 8	4.6 5	4.6 5	4.6 5	4.7 3	4.6 9	4.7 3	4.7 7	4.7 7	4.7 7	4.7 7	4.8 1	4.8 1
56 - 60	7.1 5	7.2 3	7.3 1	7.3 1	7.3 8	7.4 2	7.4 6	7.4 6	7.5 0	7.5 4	7.5 8	7.5 4	7.5 8	7.5 8	7.6 2

61 - 65	11.81	11.96	12.00	12.12	12.19	12.27	12.31	12.35	12.38	12.38	12.46	12.50	12.50	12.54	12.54
66 - 70	20.50	20.65	20.81	20.96	21.08	21.19	21.31	21.38	21.42	21.50	21.54	21.62	21.62	21.69	21.73
Above 70	35.14	35.25	35.63	35.83	36.00	36.18	36.44	36.59	36.61	36.85	36.78	36.93	36.93	37.08	37.20

Additional 6 CI															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.04	0.15	0.23	0.35	0.42	0.58	0.62	0.62	0.69	0.69	0.73	0.73	0.73	0.77	0.81
26 - 30	0.08	0.19	0.31	0.42	0.54	0.62	0.69	0.77	0.77	0.85	0.88	0.88	0.92	0.88	0.92
31 - 35	0.08	0.19	0.31	0.42	0.54	0.62	0.69	0.77	0.77	0.85	0.88	0.88	0.92	0.88	0.92
36 - 40	0.31	0.69	1.15	1.58	2.04	2.42	2.77	2.92	3.04	3.15	3.31	3.31	3.42	3.54	3.58
41 - 45	0.46	1.04	1.73	2.54	3.31	3.92	4.31	4.62	4.92	5.15	5.27	5.31	5.54	5.62	5.69
46 - 50	0.46	1.04	1.65	2.31	3.04	3.62	4.04	4.31	4.54	4.73	4.81	4.92	5.04	5.15	5.19
51 - 55	0.85	2.04	3.15	4.54	5.81	6.92	7.62	8.27	8.62	9.04	9.27	9.42	9.62	9.81	9.92
56 - 60	1.42	3.27	5.15	7.31	9.62	11.54	12.62	13.31	14.04	14.62	15.15	15.15	15.62	16.15	16.31
61 - 65	2.42	5.54	9.15	13.31	17.62	20.92	23.31	24.62	25.31	26.15	27.04	27.62	28.15	29.04	29.31
66 - 70	6.35	14.42	23.08	32.08	40.96	48.42	53.65	57.54	60.46	62.81	64.69	66.19	67.46	68.50	69.35
Above 70	14.41	32.33	50.88	68.90	85.59	101.21	112.08	120.23	126.29	131.21	135.25	138.27	141.03	143.16	144.88

Additional 6 CI															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	0.81	0.81	0.81	0.81	0.81	0.85	0.81	0.85	0.81	0.81	0.85	0.85	0.85	0.81	0.85
26 - 30	0.92	0.96	0.92	0.92	0.92	0.96	0.96	0.96	0.96	0.96	0.96	1.00	0.96	0.96	1.00
31 - 35	0.88	0.88	0.88	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

36 - 40	3.5 8	3.6 2	3.6 2	3.6 9	3.6 9	3.7 3	3.7 3	3.7 3	3.7 3	3.7 7	3.7 7	3.7 7	3.7 7	3.8 1	3.8 1
41 - 45	5.7 3	5.8 1	5.8 1	5.8 5	5.9 2	5.9 6	5.9 6	5.9 6	6.0 4	6.0 0	6.0 4	6.0 4	6.0 8	6.0 8	6.0 8
46 - 50	5.2 7	5.3 1	5.3 5	5.4 2	5.4 6	5.4 6	5.4 6	5.5 0	5.5 0	5.5 4	5.5 8	5.5 4	5.5 8	5.5 8	5.5 8
51 - 55	10. 04	10. 15	10. 19	10. 31	10. 31	10. 38	10. 46	10. 46	10. 54	10. 54	10. 58	10. 58	10. 58	10. 65	10. 65
56 - 60	16. 58	16. 73	16. 85	16. 96	17. 04	17. 12	17. 23	17. 27	17. 35	17. 38	17. 42	17. 46	17. 50	17. 54	17. 58
61 - 65	30. 08	30. 35	30. 58	30. 81	30. 96	31. 15	31. 27	31. 38	31. 50	31. 54	31. 65	31. 73	31. 77	31. 85	31. 88
66 - 70	70. 12	70. 77	71. 27	71. 77	72. 15	72. 54	72. 85	73. 12	73. 35	73. 58	73. 77	73. 92	74. 04	74. 19	74. 31
Above 70	146 .53	147 .94	148 .93	149 .94	150 .77	151 .51	152 .19	152 .75	153 .19	153 .83	154 .15	154 .44	154 .71	155 .01	155 .28

Additional 9 CI															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 8	0.2 3	0.3 8	0.5 8	0.7 3	0.8 8	0.9 6	1.0 0	1.1 2	1.1 2	1.1 5	1.1 9	1.1 9	1.2 3	1.2 7
26 - 30	0.1 2	0.3 1	0.5 0	0.6 9	0.8 8	1.0 4	1.1 5	1.2 3	1.2 7	1.3 8	1.4 2	1.4 2	1.4 6	1.4 6	1.4 6
31 - 35	0.1 5	0.3 5	0.4 6	0.6 5	0.8 5	1.0 0	1.1 2	1.1 5	1.2 3	1.2 7	1.3 1	1.3 5	1.3 5	1.4 2	1.4 2
36 - 40	0.4 6	1.0 8	1.6 9	2.4 2	3.1 9	3.7 7	4.2 3	4.5 0	4.7 3	4.9 2	5.0 8	5.1 9	5.3 1	5.3 5	5.4 2
41 - 45	0.6 9	1.5 8	2.6 5	3.8 1	5.1 2	6.0 4	6.6 9	7.1 9	7.5 4	7.8 5	8.0 4	8.2 3	8.4 2	8.5 4	8.6 5
46 - 50	0.6 5	1.5 8	2.5 0	3.5 8	4.6 5	5.5 0	6.1 2	6.5 4	6.8 8	7.1 5	7.3 5	7.5 0	7.6 5	7.8 1	7.8 8
51 - 55	1.3 1	3.0 0	4.8 1	6.8 1	8.7 7	10. 38	11. 50	12. 31	12. 96	13. 46	13. 85	14. 15	14. 46	14. 69	14. 85
56 - 60	2.1 2	4.7 7	7.6 9	10. 85	14. 19	16. 77	18. 58	19. 92	20. 92	21. 73	22. 38	22. 88	23. 35	23. 73	24. 00
61 - 65	3.4 6	7.9 6	13. 00	18. 65	24. 73	29. 23	32. 38	34. 73	36. 50	37. 88	39. 04	39. 96	40. 69	41. 31	41. 88
66 - 70	8.1 2	18. 42	29. 46	41. 08	52. 62	62. 19	68. 88	73. 85	77. 65	80. 65	83. 04	84. 96	86. 58	87. 92	89. 04
Above 70	17. 42	39. 04	61. 37	83. 73	104 .58	123 .61	136 .90	146 .72	154 .34	160 .37	165 .02	168 .80	172 .08	174 .80	176 .89

Additional 9 CI															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.2 7	1.2 7	1.2 7	1.3 1	1.3 1	1.3 1	1.3 1	1.3 1	1.3 1	1.3 1	1.3 1	1.3 5	1.3 5	1.3 1	1.3 1
26 - 30	1.5 0	1.5 4	1.5 0	1.5 4	1.5 4	1.5 8	1.5 8	1.5 4	1.5 8	1.5 8	1.5 8	1.6 2	1.5 8	1.5 8	1.6 2
31 - 35	1.4 2	1.4 2	1.4 6	1.4 6	1.4 6	1.4 6	1.5 0	1.5 0	1.5 0	1.5 4	1.5 0	1.5 0	1.5 0	1.5 0	1.5 0
36 - 40	5.5 0	5.5 0	5.5 8	5.6 2	5.6 5	5.6 9	5.6 9	5.6 9	5.7 3	5.7 7	5.7 7	5.7 7	5.7 7	5.8 1	5.8 1
41 - 45	8.7 7	8.8 5	8.8 8	8.9 6	9.0 4	9.0 8	9.0 8	9.1 2	9.1 9	9.1 9	9.1 9	9.2 3	9.2 7	9.2 3	9.2 7
46 - 50	7.9 6	8.0 4	8.0 8	8.1 5	8.1 9	8.2 7	8.2 7	8.3 1	8.3 1	8.3 5	8.3 8	8.3 8	8.4 2	8.4 2	8.4 6
51 - 55	15. 00	15. 19	15. 27	15. 38	15. 46	15. 54	15. 62	15. 65	15. 73	15. 77	15. 81	15. 85	15. 85	15. 92	15. 92
56 - 60	24. 27	24. 50	24. 69	24. 85	25. 00	25. 12	25. 23	25. 31	25. 42	25. 46	25. 54	25. 58	25. 62	25. 69	25. 73
61 - 65	42. 31	42. 69	43. 00	43. 35	43. 54	43. 81	43. 96	44. 12	44. 27	44. 38	44. 50	44. 62	44. 69	44. 77	44. 85
66 - 70	90. 04	90. 85	91. 54	92. 15	92. 65	93. 12	93. 54	93. 88	94. 15	94. 46	94. 69	94. 92	95. 08	95. 23	95. 38
Above 70	178 .98	180 .58	182 .00	183 .09	184 .19	184 .97	185 .92	186 .63	187 .10	187 .78	188 .23	188 .67	188 .96	189 .26	189 .55

	Additional 16 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 2	0.3 1	0.4 6	0.6 9	0.8 8	1.0 8	1.1 9	1.2 3	1.3 5	1.3 5	1.4 2	1.4 6	1.4 6	1.5 0	1.5 4
26 - 30	0.1 5	0.4 2	0.6 2	0.8 8	1.1 2	1.3 1	1.4 6	1.5 8	1.6 2	1.7 3	1.7 7	1.7 7	1.8 5	1.8 5	1.8 5
31 - 35	0.1 9	0.4 6	0.6 9	0.9 2	1.1 9	1.4 2	1.5 4	1.6 2	1.7 3	1.7 7	1.8 5	1.9 2	1.9 2	1.9 6	2.0 0
36 - 40	0.5 4	1.2 7	2.0 4	2.9 2	3.8 1	4.5 0	5.0 0	5.3 5	5.6 2	5.8 5	6.0 4	6.1 9	6.3 1	6.3 8	6.4 6
41 - 45	0.8 1	1.9 2	3.2 3	4.6 5	6.2 3	7.3 5	8.1 5	8.7 3	9.1 9	9.5 4	9.8 1	10. 04	10. 27	10. 42	10. 54
46 - 50	0.9 2	2.1 2	3.4 2	4.8 8	6.3 5	7.5 0	8.3 5	8.9 2	9.3 8	9.7 3	10. 04	10. 27	10. 46	10. 62	10. 73
51 - 55	1.7 7	4.0 8	6.5 0	9.2 3	11. 96	14. 15	15. 65	16. 81	17. 65	18. 35	18. 88	19. 31	19. 69	20. 00	20. 27
56 - 60	2.8 5	6.3 8	10. 35	14. 58	19. 12	22. 54	25. 00	26. 81	28. 15	29. 27	30. 12	30. 81	31. 42	31. 92	32. 31
61 - 65	4.5 8	10. 54	17. 12	24. 46	32. 38	38. 27	42. 42	45. 46	47. 81	49. 62	51. 12	52. 31	53. 31	54. 12	54. 85
66 - 70	10. 04	22. 77	36. 38	50. 77	65. 15	77. 00	85. 31	91. 46	96. 15	99. 85	102. .85	105. .23	107. .23	108. .88	110. .27

Above 70	20. 74	46. 37	73. 02	99. 90	125 .12	147 .87	163 .76	175 .64	184 .60	191 .77	197 .50	202 .07	205 .89	209 .10	211 .66
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	Additional 16 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.5 4	1.5 8	1.5 8	1.5 8	1.5 8	1.6 2	1.6 2	1.6 2	1.6 2	1.6 2	1.6 2	1.6 5	1.6 5	1.6 2	1.6 2
26 - 30	1.9 2	1.9 2	1.9 2	1.9 2	1.9 2	1.9 6	1.9 6	1.9 6	2.0 0	1.9 6	2.0 0	2.0 0	2.0 0	2.0 0	2.0 0
31 - 35	2.0 0	2.0 0	2.0 4	2.0 8	2.0 4	2.0 8	2.0 8	2.0 8	2.0 8	2.1 2	2.1 2	2.1 2	2.1 2	2.1 2	2.1 2
36 - 40	6.5 4	6.5 8	6.6 2	6.6 9	6.7 3	6.7 7	6.7 7	6.8 1	6.8 1	6.8 5	6.8 8	6.8 8	6.8 8	6.9 2	6.9 2
41 - 45	10. 65	10. 77	10. 81	10. 88	10. 96	11. 04	11. 08	11. 12	11. 15	11. 15	11. 19	11. 23	11. 27	11. 27	11. 27
46 - 50	10. 85	10. 96	11. 04	11. 15	11. 19	11. 27	11. 27	11. 35	11. 35	11. 38	11. 46	11. 42	11. 50	11. 50	11. 54
51 - 55	20. 46	20. 69	20. 81	20. 96	21. 08	21. 19	21. 31	21. 35	21. 46	21. 50	21. 54	21. 58	21. 62	21. 69	21. 73
56 - 60	32. 65	32. 96	33. 23	33. 42	33. 62	33. 81	33. 96	34. 08	34. 19	34. 27	34. 38	34. 42	34. 50	34. 58	34. 62
61 - 65	55. 38	55. 92	56. 35	56. 73	57. 04	57. 35	57. 58	57. 77	57. 96	58. 12	58. 27	58. 42	58. 54	58. 62	58. 73
66 - 70	111 .46	112 .46	113 .35	114 .08	114 .73	115 .31	115 .81	116 .23	116 .62	116 .96	117 .27	117 .50	117 .73	117 .92	118 .12
Above 70	214 .08	215 .90	217 .64	218 .99	220 .29	221 .34	222 .34	223 .20	223 .94	224 .65	225 .24	225 .58	226 .03	226 .44	226 .76

	Additional 31 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.2 3	0.5 0	0.8 1	1.1 9	1.5 4	1.8 5	2.0 4	2.1 5	2.3 1	2.3 5	2.4 6	2.5 0	2.5 4	2.5 8	2.6 5
26 - 30	0.2 7	0.6 9	1.0 8	1.5 0	1.9 2	2.2 7	2.5 4	2.7 3	2.8 5	2.9 6	3.0 8	3.1 2	3.1 9	3.1 9	3.2 3
31 - 35	0.3 8	0.8 1	1.2 3	1.6 9	2.1 5	2.5 8	2.8 5	3.0 0	3.1 9	3.3 1	3.4 2	3.5 0	3.5 4	3.6 2	3.6 5
36 - 40	0.7 7	1.8 1	2.9 2	4.1 5	5.4 2	6.4 2	7.1 5	7.6 5	8.0 4	8.3 5	8.6 2	8.8 1	9.0 0	9.1 2	9.2 3
41 - 45	1.1 5	2.7 3	4.5 8	6.6 2	8.8 5	10. 42	11. 54	12. 38	13. 04	13. 50	13. 92	14. 23	14. 54	14. 77	14. 92

46 - 50	1.4 2	3.2 7	5.3 1	7.5 4	9.8 1	11. 58	12. 85	13. 77	14. 50	15. 04	15. 50	15. 85	16. 15	16. 42	16. 62
51 - 55	2.6 2	6.0 0	9.6 5	13. 62	17. 73	20. 96	23. 19	24. 88	26. 19	27. 15	28. 00	28. 62	29. 19	29. 65	30. 00
56 - 60	4.0 0	9.0 0	14. 54	20. 46	26. 77	31. 62	35. 04	37. 58	39. 50	41. 00	42. 23	43. 23	44. 08	44. 73	45. 31
61 - 65	6.1 2	14. 00	22. 73	32. 38	42. 73	50. 50	55. 96	60. 00	63. 08	65. 50	67. 42	69. 04	70. 35	71. 42	72. 35
66 - 70	12. 38	28. 04	44. 77	62. 38	80. 15	94. 69	104. .92	112. .50	118. .27	122. .85	126. .50	129. .42	131. .88	133. .92	135. .62
Above 70	24. 26	54. 30	85. 37	116. .68	146. .56	173. .10	191. .79	205. .65	216. .19	224. .60	231. .34	236. .54	241. .06	244. .80	247. .85

Additional 31 CI															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.6 5	2.6 9	2.6 9	2.7 3	2.7 3	2.7 7	2.7 7	2.7 7	2.7 7	2.7 7	2.8 1	2.8 1	2.8 1	2.8 1	2.8 1
26 - 30	3.3 1	3.3 5	3.3 5	3.3 5	3.3 8	3.4 2	3.4 2	3.4 2	3.4 6	3.4 6	3.4 6	3.5 0	3.4 6	3.5 0	3.5 0
31 - 35	3.6 9	3.7 3	3.7 3	3.8 1	3.8 1	3.8 1	3.8 5	3.8 5	3.8 5	3.8 8	3.8 8	3.8 8	3.9 2	3.8 8	3.9 2
36 - 40	9.3 1	9.3 8	9.4 6	9.5 4	9.6 2	9.6 5	9.6 9	9.6 9	9.7 7	9.7 7	9.8 1	9.8 1	9.8 5	9.8 8	9.8 8
41 - 45	15. 12	15. 27	15. 35	15. 46	15. 54	15. 62	15. 69	15. 73	15. 81	15. 85	15. 88	15. 92	15. 96	15. 96	16. 00
46 - 50	16. 77	16. 92	17. 08	17. 19	17. 31	17. 38	17. 42	17. 50	17. 54	17. 62	17. 65	17. 69	17. 73	17. 77	17. 81
51 - 55	30. 31	30. 62	30. 85	31. 08	31. 23	31. 38	31. 54	31. 62	31. 77	31. 85	31. 92	32. 00	32. 04	32. 12	32. 15
56 - 60	45. 81	46. 19	46. 58	46. 85	47. 12	47. 38	47. 58	47. 73	47. 92	48. 04	48. 19	48. 27	48. 35	48. 46	48. 54
61 - 65	73. 12	73. 81	74. 35	74. 88	75. 27	75. 65	75. 96	76. 27	76. 50	76. 69	76. 92	77. 12	77. 23	77. 38	77. 50
66 - 70	137 .12	138 .35	139 .38	140 .35	141 .12	141 .85	142 .46	143 .00	143 .42	143 .85	144 .23	144 .54	144 .81	145 .08	145 .31
Above 70	250 .66	252 .83	254 .76	256 .46	257 .93	259 .28	260 .45	261 .38	262 .15	263 .00	263 .64	264 .13	264 .70	265 .17	265 .60

Additional 42 CI															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Age Band															
18 - 25	0.2 7	0.6 2	1.0 0	1.4 2	1.8 5	2.2 3	2.4 6	2.6 2	2.7 7	2.8 5	2.9 6	3.0 0	3.0 8	3.1 2	3.1 5
26 - 30	0.3 8	0.8 5	1.3 8	1.9 2	2.4 6	2.8 8	3.1 9	3.4 6	3.6 2	3.7 7	3.8 8	3.9 6	4.0 4	4.0 8	4.1 2
31 - 35	0.5 4	1.1 5	1.7 7	2.4 6	3.1 5	3.7 3	4.1 2	4.3 8	4.6 2	4.8 1	4.9 6	5.0 8	5.1 5	5.2 7	5.3 1
36 - 40	1.1 5	2.6 9	4.3 5	6.1 2	8.0 8	9.5 0	10. 58	11. 31	11. 92	12. 35	12. 73	13. 04	13. 31	13. 50	13. 65
41 - 45	2.0 0	4.6 9	7.8 5	11. 31	15. 15	17. 92	19. 85	21. 27	22. 35	23. 23	23. 88	24. 46	24. 96	25. 35	25. 65
46 - 50	3.0 0	6.8 8	11. 19	15. 81	20. 69	24. 42	27. 12	29. 04	30. 54	31. 73	32. 65	33. 42	34. 04	34. 58	35. 00
51 - 55	5.6 9	13. 00	20. 96	29. 54	38. 42	45. 42	50. 31	53. 96	56. 73	58. 92	60. 65	62. 08	63. 27	64. 23	65. 08
56 - 60	8.5 8	19. 42	31. 27	43. 96	57. 42	67. 81	75. 15	80. 62	84. 73	88. 00	90. 62	92. 73	94. 50	95. 96	97. 19
61 - 65	12. 35	28. 12	45. 54	64. 65	84. 96	100 .38	111 .23	119 .27	125 .38	130 .19	134 .08	137 .23	139 .81	141 .96	143 .81
66 - 70	21. 19	47. 85	76. 38	106 .42	137 .00	161 .88	179 .38	192 .31	202 .19	210 .00	216 .23	221 .27	225 .46	228 .96	231 .88
Above 70	36. 29	81. 20	127 .79	174 .82	220 .60	260 .69	288 .89	309 .64	325 .59	338 .24	348 .22	356 .27	363 .07	368 .75	373 .38

Additional 42 CI															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	3.1 9	3.2 3	3.2 3	3.2 7	3.2 7	3.3 1	3.3 1	3.3 5	3.3 1	3.3 5	3.3 5	3.3 8	3.3 8	3.3 5	3.3 8
26 - 30	4.1 9	4.2 7	4.2 7	4.2 7	4.3 1	4.3 5	4.3 5	4.3 5	4.3 8	4.3 8	4.4 2	4.4 2	4.4 2	4.4 2	4.4 6
31 - 35	5.3 5	5.4 2	5.4 6	5.5 0	5.5 4	5.5 8	5.5 8	5.6 2	5.6 2	5.6 5	5.6 5	5.6 5	5.6 9	5.6 9	5.6 9
36 - 40	13. 81	13. 92	14. 04	14. 15	14. 23	14. 31	14. 35	14. 38	14. 42	14. 50	14. 54	14. 54	14. 58	14. 62	14. 62
41 - 45	25. 92	26. 19	26. 35	26. 54	26. 69	26. 85	26. 92	27. 04	27. 15	27. 19	27. 27	27. 31	27. 38	27. 42	27. 46
46 - 50	35. 38	35. 73	36. 00	36. 23	36. 46	36. 65	36. 77	36. 92	37. 04	37. 12	37. 23	37. 31	37. 42	37. 46	37. 50
51 - 55	65. 77	66. 38	66. 88	67. 35	67. 69	68. 04	68. 35	68. 58	68. 85	69. 04	69. 19	69. 35	69. 46	69. 62	69. 69
56 - 60	98. 23	99. 12	99. 88	100 .54	101 .12	101 .62	102 .08	102 .42	102 .77	103 .08	103 .35	103 .54	103 .73	103 .92	104 .08
61 - 65	145 .35	146 .65	147 .77	148 .81	149 .62	150 .38	151 .00	151 .58	152 .08	152 .50	152 .88	153 .23	153 .54	153 .81	154 .04
66 - 70	234 .42	236 .54	238 .35	239 .92	241 .27	242 .50	243 .54	244 .46	245 .23	245 .96	246 .58	247 .12	247 .58	248 .00	248 .38

Above 70	377 .55	380 .97	383 .89	386 .28	388 .52	390 .48	392 .22	393 .70	394 .88	396 .13	397 .12	397 .96	398 .65	399 .31	399 .95
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Fixed and Reducing Sum Assured (Rates per '000 optional SI)

Loss of Job

	9 Critical Illness (LOJ)					Additional 3 CI (LOJ)				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.58	1.27	2.04	2.88	3.85	0.04	0.12	0.23	0.31	0.42
26 - 30	0.96	2.12	3.38	4.73	6.19	0.08	0.19	0.27	0.38	0.50
31 - 35	1.69	3.62	5.65	7.77	9.88	0.08	0.19	0.27	0.38	0.46
36 - 40	2.46	5.54	8.77	12.23	15.92	0.27	0.62	1.00	1.35	1.77
41 - 45	4.54	10.46	17.15	24.42	32.27	0.42	0.92	1.54	2.15	2.81
46 - 50	9.04	20.12	31.92	44.35	57.15	0.42	0.92	1.46	2.04	2.58
51 - 55	17.65	38.92	61.35	84.46	107.73	0.81	1.77	2.77	3.85	4.85
56 - 60	27.15	59.50	93.19	128.04	163.31	1.27	2.77	4.38	6.00	7.69
61 - 65	41.23	91.12	143.96	199.42	256.27	2.00	4.42	7.04	9.81	12.69
66 - 70	66.31	144.69	225.85	309.31	393.50	3.69	8.08	12.65	17.35	21.96
Above 70	106.64	229.77	354.31	479.74	604.22	6.71	14.51	22.40	30.24	37.54

	Additional 6 CI (LOJ)					Additional 9 CI (LOJ)				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.12	0.27	0.46	0.65	0.85	0.19	0.46	0.73	1.04	1.35
26 - 30	0.15	0.35	0.58	0.81	1.00	0.27	0.58	0.92	1.27	1.62
31 - 35	0.15	0.38	0.54	0.77	0.96	0.27	0.62	0.88	1.23	1.54
36 - 40	0.58	1.35	2.19	2.96	3.85	0.88	2.08	3.27	4.54	5.88
41 - 45	0.88	2.00	3.31	4.69	6.15	1.35	3.08	5.04	7.15	9.38
46 - 50	0.92	2.00	3.19	4.42	5.65	1.35	3.04	4.81	6.69	8.54
51 - 55	1.73	3.88	6.08	8.42	10.77	2.62	5.81	9.15	12.65	16.12
56 - 60	2.85	6.27	9.88	13.73	17.77	4.19	9.23	14.62	20.23	26.04
61 - 65	4.85	10.85	17.42	24.58	32.27	6.92	15.50	24.77	34.81	45.38
66 - 70	12.65	28.04	44.00	59.96	75.19	16.19	35.81	56.12	76.73	96.54
Above 70	28.68	62.85	96.89	129.01	157.11	34.71	75.81	116.87	156.49	191.85

	Additional 16 CI (LOJ)					Additional 31 CI (LOJ)				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.27	0.58	0.92	1.27	1.65	0.46	1.00	1.58	2.19	2.85
26 - 30	0.35	0.77	1.19	1.65	2.04	0.58	1.31	2.04	2.81	3.54
31 - 35	0.38	0.85	1.27	1.73	2.15	0.73	1.54	2.31	3.15	3.96

36 - 40	1.08	2.46	3.92	5.42	7.00	1.54	3.54	5.58	7.73	10.00
41 - 45	1.62	3.73	6.15	8.69	11.42	2.31	5.31	8.69	12.35	16.19
46 - 50	1.85	4.15	6.54	9.12	11.65	2.88	6.38	10.12	14.04	18.00
51 - 55	3.54	7.88	12.42	17.19	21.96	5.27	11.65	18.38	25.42	32.54
56 - 60	5.65	12.42	19.69	27.23	35.04	7.96	17.50	27.65	38.23	49.12
61 - 65	9.15	20.46	32.62	45.69	59.42	12.23	27.23	43.31	60.50	78.42
66 - 70	20.08	44.27	69.35	94.85	119.54	24.77	54.50	85.27	116.58	147.04
Above 70	41.47	90.24	139.18	186.64	229.53	48.52	105.49	162.56	218.07	268.77

	Additional 42 CI (LOJ)				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.58	1.23	1.92	2.65	3.42
26 - 30	0.77	1.65	2.62	3.58	4.50
31 - 35	1.04	2.23	3.38	4.62	5.77
36 - 40	2.31	5.23	8.27	11.42	14.81
41 - 45	3.96	9.12	14.92	21.15	27.81
46 - 50	6.04	13.42	21.31	29.54	37.96
51 - 55	11.42	25.27	39.92	55.15	70.54
56 - 60	17.15	37.77	59.54	82.15	105.35
61 - 65	24.65	54.69	86.73	120.73	155.88
66 - 70	42.38	93.08	145.46	198.85	251.38
Above 70	72.68	157.96	243.33	326.81	404.81

Preventive Health check-up

	Fixed and Reducing Sum Assured (Rates per '000 Base SI)				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.18	0.34	0.49	0.64	0.78
26 - 30	0.18	0.34	0.49	0.64	0.78
31 - 35	0.18	0.34	0.49	0.64	0.78
36 - 40	0.18	0.34	0.49	0.64	0.78
41 - 45	0.21	0.40	0.59	0.76	0.92
46 - 50	0.21	0.40	0.59	0.76	0.92
51 - 55	0.21	0.40	0.59	0.76	0.92
56 - 60	0.21	0.40	0.59	0.76	0.92
61 - 65	0.21	0.40	0.59	0.76	0.92
66 - 70	0.21	0.40	0.59	0.76	0.92
Above 70	0.21	0.40	0.59	0.76	0.92

Pre-Diagnostic Assistance

	9 Critical Illness					Additional 3 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.58	1.27	2.04	2.88	3.85	0.04	0.12	0.23	0.31	0.42
26 - 30	0.96	2.12	3.38	4.73	6.19	0.08	0.19	0.27	0.38	0.50
31 - 35	1.69	3.62	5.65	7.77	9.88	0.08	0.19	0.27	0.38	0.46
36 - 40	2.46	5.54	8.77	12.23	15.92	0.27	0.62	1.00	1.35	1.77
41 - 45	4.54	10.46	17.15	24.42	32.27	0.42	0.92	1.54	2.15	2.81
46 - 50	9.04	20.12	31.92	44.35	57.15	0.42	0.92	1.46	2.04	2.58
51 - 55	17.65	38.92	61.35	84.46	107.73	0.81	1.77	2.77	3.85	4.85
56 - 60	27.15	59.50	93.19	128.04	163.31	1.27	2.77	4.38	6.00	7.69
61 - 65	41.23	91.12	143.96	199.42	256.27	2.00	4.42	7.04	9.81	12.69
66 - 70	66.31	144.69	225.85	309.31	393.50	3.69	8.08	12.65	17.35	21.96
Above 70	106.64	229.77	354.31	479.74	604.22	6.71	14.51	22.40	30.24	37.54

	Additional 6 CI					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.12	0.27	0.46	0.65	0.85	0.19	0.46	0.73	1.04	1.35
26 - 30	0.15	0.35	0.58	0.81	1.00	0.27	0.58	0.92	1.27	1.62
31 - 35	0.15	0.38	0.54	0.77	0.96	0.27	0.62	0.88	1.23	1.54
36 - 40	0.58	1.35	2.19	2.96	3.85	0.88	2.08	3.27	4.54	5.88
41 - 45	0.88	2.00	3.31	4.69	6.15	1.35	3.08	5.04	7.15	9.38
46 - 50	0.92	2.00	3.19	4.42	5.65	1.35	3.04	4.81	6.69	8.54
51 - 55	1.73	3.88	6.08	8.42	10.77	2.62	5.81	9.15	12.65	16.12
56 - 60	2.85	6.27	9.88	13.73	17.77	4.19	9.23	14.62	20.23	26.04
61 - 65	4.85	10.85	17.42	24.58	32.27	6.92	15.50	24.77	34.81	45.38
66 - 70	12.65	28.04	44.00	59.96	75.19	16.19	35.81	56.12	76.73	96.54

Above 70	28.68	62.85	96.89	129.01	157.11	34.71	75.81	116.87	156.49	191.85
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	Additional 16 CI					Additional 31 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.27	0.58	0.92	1.27	1.65	0.46	1.00	1.58	2.19	2.85
26 - 30	0.35	0.77	1.19	1.65	2.04	0.58	1.31	2.04	2.81	3.54
31 - 35	0.38	0.85	1.27	1.73	2.15	0.73	1.54	2.31	3.15	3.96
36 - 40	1.08	2.46	3.92	5.42	7.00	1.54	3.54	5.58	7.73	10.00
41 - 45	1.62	3.73	6.15	8.69	11.42	2.31	5.31	8.69	12.35	16.19
46 - 50	1.85	4.15	6.54	9.12	11.65	2.88	6.38	10.12	14.04	18.00
51 - 55	3.54	7.88	12.42	17.19	21.96	5.27	11.65	18.38	25.42	32.54
56 - 60	5.65	12.42	19.69	27.23	35.04	7.96	17.50	27.65	38.23	49.12
61 - 65	9.15	20.46	32.62	45.69	59.42	12.23	27.23	43.31	60.50	78.42
66 - 70	20.08	44.27	69.35	94.85	119.54	24.77	54.50	85.27	116.58	147.04
Above 70	41.47	90.24	139.18	186.64	229.53	48.52	105.49	162.56	218.07	268.77

	Additional 42 CI				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.58	1.23	1.92	2.65	3.42
26 - 30	0.77	1.65	2.62	3.58	4.50
31 - 35	1.04	2.23	3.38	4.62	5.77
36 - 40	2.31	5.23	8.27	11.42	14.81
41 - 45	3.96	9.12	14.92	21.15	27.81
46 - 50	6.04	13.42	21.31	29.54	37.96
51 - 55	11.42	25.27	39.92	55.15	70.54
56 - 60	17.15	37.77	59.54	82.15	105.35
61 - 65	24.65	54.69	86.73	120.73	155.88
66 - 70	42.38	93.08	145.46	198.85	251.38
Above 70	72.68	157.96	243.33	326.81	404.81

Post Diagnostic Assistance

	9 Critical Illness					Additional 3 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.58	1.27	2.04	2.88	3.85	0.04	0.12	0.23	0.31	0.42
26 - 30	0.96	2.12	3.38	4.73	6.19	0.08	0.19	0.27	0.38	0.50
31 - 35	1.69	3.62	5.65	7.77	9.88	0.08	0.19	0.27	0.38	0.46
36 - 40	2.46	5.54	8.77	12.23	15.92	0.27	0.62	1.00	1.35	1.77
41 - 45	4.54	10.46	17.15	24.42	32.27	0.42	0.92	1.54	2.15	2.81
46 - 50	9.04	20.12	31.92	44.35	57.15	0.42	0.92	1.46	2.04	2.58
51 - 55	17.65	38.92	61.35	84.46	107.73	0.81	1.77	2.77	3.85	4.85
56 - 60	27.15	59.50	93.19	128.04	163.31	1.27	2.77	4.38	6.00	7.69
61 - 65	41.23	91.12	143.96	199.42	256.27	2.00	4.42	7.04	9.81	12.69

66 - 70	66.31	144.69	225.85	309.31	393.50	3.69	8.08	12.65	17.35	21.96
Above 70	106.64	229.77	354.31	479.74	604.22	6.71	14.51	22.40	30.24	37.54

	Additional 6 CI					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.12	0.27	0.46	0.65	0.85	0.19	0.46	0.73	1.04	1.35
26 - 30	0.15	0.35	0.58	0.81	1.00	0.27	0.58	0.92	1.27	1.62
31 - 35	0.15	0.38	0.54	0.77	0.96	0.27	0.62	0.88	1.23	1.54
36 - 40	0.58	1.35	2.19	2.96	3.85	0.88	2.08	3.27	4.54	5.88
41 - 45	0.88	2.00	3.31	4.69	6.15	1.35	3.08	5.04	7.15	9.38
46 - 50	0.92	2.00	3.19	4.42	5.65	1.35	3.04	4.81	6.69	8.54
51 - 55	1.73	3.88	6.08	8.42	10.77	2.62	5.81	9.15	12.65	16.12
56 - 60	2.85	6.27	9.88	13.73	17.77	4.19	9.23	14.62	20.23	26.04
61 - 65	4.85	10.85	17.42	24.58	32.27	6.92	15.50	24.77	34.81	45.38
66 - 70	12.65	28.04	44.00	59.96	75.19	16.19	35.81	56.12	76.73	96.54
Above 70	28.68	62.85	96.89	129.01	157.11	34.71	75.81	116.87	156.49	191.85

	Additional 16 CI					Additional 31 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.27	0.58	0.92	1.27	1.65	0.46	1.00	1.58	2.19	2.85
26 - 30	0.35	0.77	1.19	1.65	2.04	0.58	1.31	2.04	2.81	3.54
31 - 35	0.38	0.85	1.27	1.73	2.15	0.73	1.54	2.31	3.15	3.96
36 - 40	1.08	2.46	3.92	5.42	7.00	1.54	3.54	5.58	7.73	10.00
41 - 45	1.62	3.73	6.15	8.69	11.42	2.31	5.31	8.69	12.35	16.19
46 - 50	1.85	4.15	6.54	9.12	11.65	2.88	6.38	10.12	14.04	18.00
51 - 55	3.54	7.88	12.42	17.19	21.96	5.27	11.65	18.38	25.42	32.54
56 - 60	5.65	12.42	19.69	27.23	35.04	7.96	17.50	27.65	38.23	49.12
61 - 65	9.15	20.46	32.62	45.69	59.42	12.23	27.23	43.31	60.50	78.42
66 - 70	20.08	44.27	69.35	94.85	119.54	24.77	54.50	85.27	116.58	147.04
Above 70	41.47	90.24	139.18	186.64	229.53	48.52	105.49	162.56	218.07	268.77

	Additional 42 CI				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.58	1.23	1.92	2.65	3.42
26 - 30	0.77	1.65	2.62	3.58	4.50
31 - 35	1.04	2.23	3.38	4.62	5.77
36 - 40	2.31	5.23	8.27	11.42	14.81
41 - 45	3.96	9.12	14.92	21.15	27.81
46 - 50	6.04	13.42	21.31	29.54	37.96
51 - 55	11.42	25.27	39.92	55.15	70.54
56 - 60	17.15	37.77	59.54	82.15	105.35
61 - 65	24.65	54.69	86.73	120.73	155.88
66 - 70	42.38	93.08	145.46	198.85	251.38

Above 70	72.68	157.96	243.33	326.81	404.81
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Second Medical Opinion – India

	9 Critical Illness					Additional 3 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.58	1.27	2.04	2.88	3.85	0.04	0.12	0.23	0.31	0.42
26 - 30	0.96	2.12	3.38	4.73	6.19	0.08	0.19	0.27	0.38	0.50
31 - 35	1.69	3.62	5.65	7.77	9.88	0.08	0.19	0.27	0.38	0.46
36 - 40	2.46	5.54	8.77	12.23	15.92	0.27	0.62	1.00	1.35	1.77
41 - 45	4.54	10.46	17.15	24.42	32.27	0.42	0.92	1.54	2.15	2.81
46 - 50	9.04	20.12	31.92	44.35	57.15	0.42	0.92	1.46	2.04	2.58
51 - 55	17.65	38.92	61.35	84.46	107.73	0.81	1.77	2.77	3.85	4.85
56 - 60	27.15	59.50	93.19	128.04	163.31	1.27	2.77	4.38	6.00	7.69
61 - 65	41.23	91.12	143.96	199.42	256.27	2.00	4.42	7.04	9.81	12.69
66 - 70	66.31	144.69	225.85	309.31	393.50	3.69	8.08	12.65	17.35	21.96
Above 70	106.64	229.77	354.31	479.74	604.22	6.71	14.51	22.40	30.24	37.54

	Additional 6 CI					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.12	0.27	0.46	0.65	0.85	0.19	0.46	0.73	1.04	1.35
26 - 30	0.15	0.35	0.58	0.81	1.00	0.27	0.58	0.92	1.27	1.62
31 - 35	0.15	0.38	0.54	0.77	0.96	0.27	0.62	0.88	1.23	1.54
36 - 40	0.58	1.35	2.19	2.96	3.85	0.88	2.08	3.27	4.54	5.88
41 - 45	0.88	2.00	3.31	4.69	6.15	1.35	3.08	5.04	7.15	9.38
46 - 50	0.92	2.00	3.19	4.42	5.65	1.35	3.04	4.81	6.69	8.54
51 - 55	1.73	3.88	6.08	8.42	10.77	2.62	5.81	9.15	12.65	16.12
56 - 60	2.85	6.27	9.88	13.73	17.77	4.19	9.23	14.62	20.23	26.04
61 - 65	4.85	10.85	17.42	24.58	32.27	6.92	15.50	24.77	34.81	45.38
66 - 70	12.65	28.04	44.00	59.96	75.19	16.19	35.81	56.12	76.73	96.54
Above 70	28.68	62.85	96.89	129.01	157.11	34.71	75.81	116.87	156.49	191.85

	Additional 16 CI					Additional 31 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.27	0.58	0.92	1.27	1.65	0.46	1.00	1.58	2.19	2.85
26 - 30	0.35	0.77	1.19	1.65	2.04	0.58	1.31	2.04	2.81	3.54
31 - 35	0.38	0.85	1.27	1.73	2.15	0.73	1.54	2.31	3.15	3.96
36 - 40	1.08	2.46	3.92	5.42	7.00	1.54	3.54	5.58	7.73	10.00
41 - 45	1.62	3.73	6.15	8.69	11.42	2.31	5.31	8.69	12.35	16.19
46 - 50	1.85	4.15	6.54	9.12	11.65	2.88	6.38	10.12	14.04	18.00
51 - 55	3.54	7.88	12.42	17.19	21.96	5.27	11.65	18.38	25.42	32.54
56 - 60	5.65	12.42	19.69	27.23	35.04	7.96	17.50	27.65	38.23	49.12
61 - 65	9.15	20.46	32.62	45.69	59.42	12.23	27.23	43.31	60.50	78.42

66 - 70	20.08	44.27	69.35	94.85	119.54	24.77	54.50	85.27	116.58	147.04
Above 70	41.47	90.24	139.18	186.64	229.53	48.52	105.49	162.56	218.07	268.77

	Additional 42 CI				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.58	1.23	1.92	2.65	3.42
26 - 30	0.77	1.65	2.62	3.58	4.50
31 - 35	1.04	2.23	3.38	4.62	5.77
36 - 40	2.31	5.23	8.27	11.42	14.81
41 - 45	3.96	9.12	14.92	21.15	27.81
46 - 50	6.04	13.42	21.31	29.54	37.96
51 - 55	11.42	25.27	39.92	55.15	70.54
56 - 60	17.15	37.77	59.54	82.15	105.35
61 - 65	24.65	54.69	86.73	120.73	155.88
66 - 70	42.38	93.08	145.46	198.85	251.38
Above 70	72.68	157.96	243.33	326.81	404.81

Second Medical Opinion - Global (Incremental Rate)

	9 Critical Illness					Additional 3 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.58	1.27	2.04	2.88	3.85	0.04	0.12	0.23	0.31	0.42
26 - 30	0.96	2.12	3.38	4.73	6.19	0.08	0.19	0.27	0.38	0.50
31 - 35	1.69	3.62	5.65	7.77	9.88	0.08	0.19	0.27	0.38	0.46
36 - 40	2.46	5.54	8.77	12.23	15.92	0.27	0.62	1.00	1.35	1.77
41 - 45	4.54	10.46	17.15	24.42	32.27	0.42	0.92	1.54	2.15	2.81
46 - 50	9.04	20.12	31.92	44.35	57.15	0.42	0.92	1.46	2.04	2.58
51 - 55	17.65	38.92	61.35	84.46	107.73	0.81	1.77	2.77	3.85	4.85
56 - 60	27.15	59.50	93.19	128.04	163.31	1.27	2.77	4.38	6.00	7.69
61 - 65	41.23	91.12	143.96	199.42	256.27	2.00	4.42	7.04	9.81	12.69
66 - 70	66.31	144.69	225.85	309.31	393.50	3.69	8.08	12.65	17.35	21.96
Above 70	106.64	229.77	354.31	479.74	604.22	6.71	14.51	22.40	30.24	37.54

	Additional 6 CI					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.12	0.27	0.46	0.65	0.85	0.19	0.46	0.73	1.04	1.35
26 - 30	0.15	0.35	0.58	0.81	1.00	0.27	0.58	0.92	1.27	1.62
31 - 35	0.15	0.38	0.54	0.77	0.96	0.27	0.62	0.88	1.23	1.54
36 - 40	0.58	1.35	2.19	2.96	3.85	0.88	2.08	3.27	4.54	5.88
41 - 45	0.88	2.00	3.31	4.69	6.15	1.35	3.08	5.04	7.15	9.38
46 - 50	0.92	2.00	3.19	4.42	5.65	1.35	3.04	4.81	6.69	8.54
51 - 55	1.73	3.88	6.08	8.42	10.77	2.62	5.81	9.15	12.65	16.12
56 - 60	2.85	6.27	9.88	13.73	17.77	4.19	9.23	14.62	20.23	26.04
61 - 65	4.85	10.85	17.42	24.58	32.27	6.92	15.50	24.77	34.81	45.38
66 - 70	12.65	28.04	44.00	59.96	75.19	16.19	35.81	56.12	76.73	96.54
Above 70	28.68	62.85	96.89	129.01	157.11	34.71	75.81	116.87	156.49	191.85

	Additional 16 CI					Additional 31 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.27	0.58	0.92	1.27	1.65	0.46	1.00	1.58	2.19	2.85
26 - 30	0.35	0.77	1.19	1.65	2.04	0.58	1.31	2.04	2.81	3.54
31 - 35	0.38	0.85	1.27	1.73	2.15	0.73	1.54	2.31	3.15	3.96
36 - 40	1.08	2.46	3.92	5.42	7.00	1.54	3.54	5.58	7.73	10.00
41 - 45	1.62	3.73	6.15	8.69	11.42	2.31	5.31	8.69	12.35	16.19
46 - 50	1.85	4.15	6.54	9.12	11.65	2.88	6.38	10.12	14.04	18.00
51 - 55	3.54	7.88	12.42	17.19	21.96	5.27	11.65	18.38	25.42	32.54
56 - 60	5.65	12.42	19.69	27.23	35.04	7.96	17.50	27.65	38.23	49.12
61 - 65	9.15	20.46	32.62	45.69	59.42	12.23	27.23	43.31	60.50	78.42
66 - 70	20.08	44.27	69.35	94.85	119.54	24.77	54.50	85.27	116.58	147.04
Above 70	41.47	90.24	139.18	186.64	229.53	48.52	105.49	162.56	218.07	268.77

	Additional 42 CI				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.58	1.23	1.92	2.65	3.42
26 - 30	0.77	1.65	2.62	3.58	4.50
31 - 35	1.04	2.23	3.38	4.62	5.77
36 - 40	2.31	5.23	8.27	11.42	14.81
41 - 45	3.96	9.12	14.92	21.15	27.81
46 - 50	6.04	13.42	21.31	29.54	37.96
51 - 55	11.42	25.27	39.92	55.15	70.54
56 - 60	17.15	37.77	59.54	82.15	105.35
61 - 65	24.65	54.69	86.73	120.73	155.88
66 - 70	42.38	93.08	145.46	198.85	251.38
Above 70	72.68	157.96	243.33	326.81	404.81

Molecular Gene Expression Profiling Test

	Molecular Gene Expression Profiling Test				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.29	0.60	0.96	1.38	1.87
26 - 30	0.65	1.37	2.13	2.98	3.90
31 - 35	1.04	2.23	3.54	5.06	6.83
36 - 40	1.98	4.31	6.96	10.00	13.44
41 - 45	3.81	8.27	13.40	19.13	25.44
46 - 50	6.27	13.63	21.98	31.25	41.40
51 - 55	10.60	21.60	32.92	44.75	57.25
56 - 60	13.10	26.69	41.04	56.38	72.96
61 - 65	17.52	36.67	57.65	80.44	105.04
66 - 70	25.90	53.73	83.50	115.38	149.44
Above 70	38.87	79.87	122.66	167.81	215.46

Cardiac arrest - Fixed Sum Assured

	Cardiac arrest				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.17	0.38	0.59	0.83	1.09
26 - 30	0.26	0.57	0.90	1.25	1.60
31 - 35	0.41	0.88	1.36	1.86	2.35
36 - 40	0.72	1.62	2.56	3.55	4.61
41 - 45	1.28	2.94	4.81	6.84	9.01
46 - 50	2.26	5.03	7.98	11.08	14.27
51 - 55	4.36	9.63	15.19	20.94	26.74
56 - 60	6.65	14.59	22.91	31.53	40.30
61 - 65	9.88	21.87	34.60	48.02	61.82
66 - 70	16.30	35.67	55.70	76.22	96.73
Above 70	26.90	58.16	89.64	120.98	151.35

Cardiac arrest - Reducing Sum Assured

	Cardiac arrest														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 9	0.1 9	0.3 1	0.4 4	0.5 9	0.7 0	0.7 8	0.8 4	0.8 8	0.9 1	0.9 4	0.9 6	0.9 8	0.9 9	1.0 0
26 - 30	0.1 3	0.2 9	0.4 7	0.6 7	0.8 8	1.0 3	1.1 4	1.2 3	1.2 9	1.3 4	1.3 8	1.4 1	1.4 4	1.4 6	1.4 8
31 - 35	0.2 1	0.4 5	0.7 1	0.9 9	1.2 8	1.5 1	1.6 7	1.7 9	1.8 9	1.9 6	2.0 2	2.0 7	2.1 1	2.1 4	2.1 6
36 - 40	0.3 6	0.8 3	1.3 4	1.9 0	2.5 2	2.9 7	3.2 9	3.5 3	3.7 1	3.8 5	3.9 6	4.0 6	4.1 4	4.2 0	4.2 5
41 - 45	0.6 4	1.5 1	2.5 3	3.6 6	4.9 1	5.8 0	6.4 3	6.8 9	7.2 5	7.5 3	7.7 5	7.9 3	8.0 8	8.2 1	8.3 1
46 - 50	1.1 3	2.5 8	4.1 9	5.9 3	7.7 8	9.1 8	10. 18	10. 92	11. 48	11. 92	12. 27	12. 56	12. 80	12. 99	13. 16
51 - 55	2.1 8	4.9 5	7.9 8	11. 21	14. 57	17. 22	19. 08	20. 46	21. 51	22. 34	23. 00	23. 54	23. 98	24. 35	24. 67
56 - 60	3.3 2	7.5 0	12. 03	16. 88	21. 96	25. 94	28. 75	30. 83	32. 42	33. 66	34. 66	35. 48	36. 14	36. 70	37. 18
61 - 65	4.9 4	11. 24	18. 17	25. 71	33. 70	39. 81	44. 11	47. 30	49. 73	51. 64	53. 18	54. 42	55. 45	56. 31	57. 03
66 - 70	8.1 5	18. 33	29. 25	40. 80	52. 73	62. 28	69. 02	74. 00	77. 81	80. 80	83. 20	85. 15	86. 76	88. 10	89. 23
Above 70	13. 44	29. 90	47. 08	64. 75	82. 50	97. 45	108. .00	115. .79	121. .74	126. .44	130. .17	133. .22	135. .75	137. .85	139. .62

	Cardiac arrest														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.0 2	1.0 3	1.0 3	1.0 4	1.0 4	1.0 5	1.0 6	1.0 6	1.0 6	1.0 7	1.0 7	1.0 7	1.0 7	1.0 7	1.0 8
26 - 30	1.4 9	1.5 1	1.5 2	1.5 3	1.5 4	1.5 5	1.5 5	1.5 6	1.5 6	1.5 7	1.5 8	1.5 8	1.5 8	1.5 8	1.5 9
31 - 35	2.1 9	2.2 1	2.2 3	2.2 4	2.2 6	2.2 7	2.2 7	2.2 8	2.2 9	2.3 0	2.3 0	2.3 1	2.3 1	2.3 2	2.3 2
36 - 40	4.3 0	4.3 4	4.3 7	4.4 0	4.4 3	4.4 5	4.4 7	4.4 8	4.4 9	4.5 1	4.5 2	4.5 3	4.5 4	4.5 5	4.5 5
41 - 45	8.4 0	8.4 8	8.5 4	8.6 0	8.6 5	8.6 9	8.7 3	8.7 6	8.7 9	8.8 2	8.8 4	8.8 6	8.8 7	8.8 9	8.9 0
46 - 50	13. 30	13. 43	13. 53	13. 62	13. 70	13. 77	13. 82	13. 88	13. 92	13. 96	13. 99	14. 03	14. 05	14. 08	14. 09
51 - 55	24. 93	25. 16	25. 36	25. 52	25. 67	25. 79	25. 90	26. 00	26. 09	26. 16	26. 23	26. 28	26. 34	26. 38	26. 42

56 - 60	37.58	37.92	38.21	38.46	38.68	38.87	39.04	39.18	39.31	39.43	39.53	39.61	39.69	39.76	39.81
61 - 65	57.65	58.17	58.62	59.01	59.34	59.64	59.89	60.12	60.31	60.48	60.63	60.77	60.89	60.99	61.08
66 - 70	90.20	91.02	91.72	92.33	92.85	93.31	93.71	94.06	94.37	94.64	94.88	95.08	95.27	95.43	95.57
Above 70	141.13	142.42	143.52	144.45	145.28	146.00	146.63	147.18	147.65	148.08	148.45	148.78	149.06	149.31	149.53

2. Women Suraksha

Fixed Sum Assured

	Cancer Cover					Major Illness				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.12	1.65	2.27	0.19	0.38	0.65	0.92	1.19
26 - 30	0.81	1.69	2.69	3.77	4.96	0.38	0.77	1.19	1.62	2.12
31 - 35	1.35	2.85	4.54	6.54	8.85	0.50	1.12	1.77	2.50	3.35
36 - 40	2.69	5.81	9.42	13.58	18.27	0.96	2.08	3.31	4.69	6.23
41 - 45	5.23	10.92	17.08	23.62	30.46	1.69	3.54	5.50	7.62	9.85
46 - 50	7.08	14.27	21.50	28.62	35.62	2.31	4.69	7.12	9.62	12.04
51 - 55	7.42	15.15	23.08	31.12	39.23	2.77	5.65	8.73	11.96	15.23
56 - 60	7.81	16.04	24.65	33.62	42.88	3.23	6.65	10.35	14.27	18.42
61 - 65	8.15	16.92	26.23	36.12	46.50	3.69	7.62	11.96	16.62	21.62
66 - 70	10.92	22.35	34.31	46.77	59.81	5.35	11.04	17.12	23.65	30.58
Above 70	14.63	29.51	44.87	60.57	76.92	7.74	16.00	24.49	33.67	43.25

	Cardiac Ailments and Procedures					Critical Illnesses				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.14	1.63	2.18	0.54	1.15	1.81	2.54	3.35
26 - 30	0.69	1.42	2.18	3.05	3.91	0.92	1.92	2.92	3.96	5.12
31 - 35	0.97	1.94	3.08	4.33	5.75	1.27	2.65	4.19	5.96	7.96
36 - 40	1.59	3.39	5.50	7.82	10.42	2.23	4.77	7.65	10.85	14.35
41 - 45	2.87	5.99	9.35	12.84	16.55	3.85	8.00	12.38	17.08	22.04
46 - 50	3.81	7.72	11.70	15.65	19.66	5.12	10.38	15.73	21.19	26.65
51 - 55	5.23	10.90	17.03	23.61	30.70	5.46	10.96	16.42	21.92	27.62
56 - 60	6.65	14.12	22.40	31.57	41.71	6.00	12.42	19.54	27.42	36.31
61 - 65	8.07	17.31	27.73	39.53	52.75	10.04	21.42	34.27	48.77	65.12
66 - 70	14.78	31.22	49.43	69.51	91.63	18.35	38.85	61.38	86.00	112.58
Above 70	27.09	56.33	88.12	122.22	159.14	33.53	70.44	109.95	151.65	194.63

	Surgical Procedures				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.03	0.08	0.13	0.18	0.24
26 - 30	0.08	0.16	0.24	0.34	0.43
31 - 35	0.11	0.22	0.34	0.48	0.64
36 - 40	0.18	0.38	0.61	0.87	1.16
41 - 45	0.32	0.67	1.04	1.43	1.84
46 - 50	0.42	0.86	1.30	1.74	2.18
51 - 55	0.58	1.21	1.89	2.62	3.41
56 - 60	0.74	1.57	2.49	3.51	4.63
61 - 65	0.90	1.92	3.08	4.39	5.86
66 - 70	1.64	3.47	5.49	7.72	10.18
Above 70	3.01	6.26	9.79	13.58	17.68

Reducing Sum Assured

	Cancer Cover														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.15	0.35	0.58	0.88	1.23	1.46	1.62	1.73	1.81	1.88	1.96	2.04	2.08	2.08	2.08
26 - 30	0.42	0.88	1.42	2.00	2.69	3.19	3.54	3.81	4.00	4.15	4.27	4.38	4.44	4.50	4.58
31 - 35	0.69	1.46	2.38	3.50	4.81	5.69	6.31	6.77	7.12	7.38	7.62	7.77	7.92	8.08	8.15
36 - 40	1.35	3.00	4.96	7.27	9.96	11.77	13.04	13.96	14.69	15.27	15.73	16.08	16.38	16.65	16.85
41 - 45	2.62	5.62	8.96	12.65	16.62	19.62	21.73	23.31	24.50	25.46	26.19	26.81	27.31	27.73	28.12
46 - 50	3.54	7.35	11.31	15.31	19.42	22.92	25.42	27.23	28.65	29.77	30.62	31.35	31.96	32.42	32.85
51 - 55	3.73	7.81	12.12	16.65	21.38	25.27	28.00	30.04	31.58	32.77	33.77	34.54	35.19	35.73	36.19
56 - 60	3.88	8.23	12.96	18.00	23.38	27.62	30.58	32.81	34.50	35.81	36.88	37.73	38.46	39.04	39.54
61 - 65	4.08	8.69	13.77	19.35	25.35	29.92	33.19	35.58	37.42	38.85	40.00	40.92	41.69	42.35	42.88
66 - 70	5.46	11.50	18.00	25.04	32.62	38.50	42.69	45.77	48.12	49.96	51.42	52.65	53.65	54.46	55.15
Above 70	7.32	15.21	23.53	32.41	41.97	49.54	54.91	58.88	61.86	64.26	66.11	67.75	69.05	70.04	70.93

	Cancer Cover														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.1 2	2.1 5	2.1 5	2.1 5	2.1 9	2.1 9	2.1 9	2.1 9	2.2 3	2.2 3	2.2 3	2.2 3	2.2 3	2.2 3	2.2 3
26 - 30	4.6 2	4.6 5	4.6 9	4.7 3	4.7 7	4.7 7	4.8 1	4.8 1	4.8 5	4.8 5	4.8 8	4.8 8	4.8 8	4.8 8	4.8 8
31 - 35	8.2 3	8.3 1	8.3 8	8.4 6	8.5 0	8.5 4	8.5 8	8.6 2	8.6 2	8.6 5	8.6 9	8.6 9	8.7 3	8.7 3	8.7 3
36 - 40	17. 04	17. 19	17. 31	17. 42	17. 54	17. 62	17. 69	17. 77	17. 81	17. 88	17. 92	17. 96	18. 00	18. 04	18. 04
41 - 45	28. 38	28. 65	28. 88	29. 08	29. 23	29. 38	29. 50	29. 62	29. 73	29. 81	29. 88	29. 92	30. 00	30. 04	30. 12
46 - 50	33. 19	33. 50	33. 77	34. 00	34. 19	34. 35	34. 50	34. 62	34. 73	34. 85	34. 92	35. 00	35. 08	35. 15	35. 19
51 - 55	36. 58	36. 92	37. 19	37. 46	37. 65	37. 85	38. 00	38. 15	38. 27	38. 38	38. 50	38. 58	38. 65	38. 73	38. 77
56 - 60	39. 96	40. 35	40. 65	40. 92	41. 15	41. 35	41. 54	41. 69	41. 81	41. 96	42. 04	42. 15	42. 23	42. 31	42. 35
61 - 65	43. 35	43. 77	44. 08	44. 38	44. 65	44. 85	45. 04	45. 23	45. 35	45. 50	45. 62	45. 69	45. 81	45. 88	45. 96
66 - 70	55. 77	56. 27	56. 69	57. 08	57. 42	57. 69	57. 92	58. 15	58. 35	58. 50	58. 65	58. 77	58. 88	59. 00	59. 08
Above 70	71. 75	72. 34	72. 92	73. 40	73. 84	74. 22	74. 49	74. 77	75. 07	75. 21	75. 42	75. 59	75. 69	75. 86	75. 93

	Major Illness														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 2	0.1 9	0.3 5	0.5 0	0.6 5	0.7 7	0.8 5	0.9 2	0.9 6	1.0 0	1.0 4	1.0 4	1.0 8	1.0 8	1.1 2
26 - 30	0.1 9	0.3 8	0.6 2	0.8 5	1.1 5	1.3 5	1.5 0	1.6 2	1.6 9	1.7 7	1.8 1	1.8 5	1.8 8	1.9 2	1.9 6
31 - 35	0.2 7	0.5 8	0.9 2	1.3 5	1.8 1	2.1 5	2.3 8	2.5 8	2.6 9	2.8 1	2.8 8	2.9 6	3.0 0	3.0 4	3.0 8
36 - 40	0.5 0	1.0 8	1.7 3	2.5 0	3.3 8	4.0 0	4.4 6	4.7 7	5.0 0	5.1 9	5.3 5	5.5 0	5.5 8	5.6 9	5.7 3
41 - 45	0.8 5	1.8 1	2.8 8	4.0 8	5.3 8	6.3 5	7.0 4	7.5 4	7.9 2	8.2 3	8.4 6	8.6 5	8.8 5	8.9 6	9.0 8
46 - 50	1.1 5	2.4 2	3.7 3	5.1 5	6.5 8	7.7 7	8.5 8	9.1 9	9.6 9	10. 04	10. 35	10. 62	10. 81	10. 96	11. 12
51 - 55	1.3 8	2.9 2	4.5 8	6.3 8	8.3 1	9.8 1	10. 88	11. 65	12. 27	12. 73	13. 12	13. 42	13. 65	13. 88	14. 04

56 - 60	1.6 2	3.4 2	5.4 2	7.6 5	10. 04	11. 85	13. 15	14. 08	14. 81	15. 38	15. 85	16. 23	16. 54	16. 77	17. 00
61 - 65	1.8 5	3.9 2	6.2 7	8.8 8	11. 77	13. 92	15. 42	16. 54	17. 38	18. 04	18. 58	19. 04	19. 38	19. 69	19. 92
66 - 70	2.6 9	5.6 9	9.0 0	12. 65	16. 65	19. 69	21. 81	23. 38	24. 62	25. 54	26. 31	26. 92	27. 42	27. 85	28. 19
Above 70	3.9 3	8.2 6	12. 92	18. 02	23. 57	27. 85	30. 84	33. 06	34. 85	36. 16	37. 26	38. 07	38. 79	39. 38	39. 89

	Major Illness														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.1 2	1.1 2	1.1 2	1.1 5	1.1 5	1.1 5	1.1 5	1.1 5	1.1 5	1.1 5	1.1 5	1.1 5	1.1 9	1.1 9	1.1 9
26 - 30	1.9 6	2.0 0	2.0 0	2.0 0	2.0 4	2.0 4	2.0 4	2.0 4	2.0 8	2.0 8	2.0 8	2.0 8	2.0 8	2.0 8	2.0 8
31 - 35	3.1 2	3.1 5	3.1 5	3.1 9	3.2 3	3.2 3	3.2 3	3.2 7	3.2 7	3.2 7	3.2 7	3.3 1	3.3 1	3.3 1	3.3 1
36 - 40	5.8 1	5.8 5	5.9 2	5.9 6	6.0 0	6.0 0	6.0 4	6.0 8	6.0 8	6.0 8	6.1 2	6.1 2	6.1 5	6.1 5	6.1 5
41 - 45	9.1 9	9.2 7	9.3 5	9.3 8	9.4 6	9.5 0	9.5 4	9.5 8	9.6 2	9.6 2	9.6 5	9.6 9	9.6 9	9.7 3	9.7 3
46 - 50	11. 23	11. 31	11. 42	11. 50	11. 54	11. 62	11. 65	11. 69	11. 73	11. 77	11. 81	11. 85	11. 85	11. 88	11. 88
51 - 55	14. 19	14. 35	14. 42	14. 54	14. 62	14. 69	14. 77	14. 81	14. 85	14. 88	14. 92	14. 96	15. 00	15. 04	15. 04
56 - 60	17. 19	17. 35	17. 46	17. 58	17. 69	17. 77	17. 85	17. 92	17. 96	18. 04	18. 08	18. 12	18. 15	18. 19	18. 19
61 - 65	20. 15	20. 35	20. 50	20. 62	20. 73	20. 85	20. 92	21. 00	21. 08	21. 15	21. 19	21. 23	21. 27	21. 31	21. 35
66 - 70	28. 50	28. 77	29. 00	29. 19	29. 35	29. 50	29. 62	29. 73	29. 85	29. 92	30. 00	30. 04	30. 12	30. 15	30. 19
Above 70	40. 30	40. 68	41. 02	41. 34	41. 54	41. 75	41. 92	42. 09	42. 26	42. 33	42. 47	42. 50	42. 64	42. 67	42. 70

	Surgical Procedures														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 2	0.0 4	0.0 7	0.1 0	0.1 3	0.1 6	0.1 7	0.1 8	0.2 0	0.2 0	0.2 1	0.2 1	0.2 2	0.2 2	0.2 2
26 - 30	0.0 4	0.0 8	0.1 3	0.1 8	0.2 4	0.2 8	0.3 1	0.3 3	0.3 5	0.3 6	0.3 7	0.3 8	0.3 9	0.4 0	0.4 0
31 - 35	0.0 5	0.1 1	0.1 8	0.2 6	0.3 5	0.4 1	0.4 5	0.4 9	0.5 2	0.5 3	0.5 5	0.5 6	0.5 7	0.5 8	0.5 9
36 - 40	0.0 9	0.1 9	0.3 2	0.4 7	0.6 3	0.7 5	0.8 3	0.8 8	0.9 3	0.9 7	1.0 0	1.0 2	1.0 4	1.0 5	1.0 7

41 - 45	0.1 6	0.3 4	0.5 5	0.7 7	1.0 0	1.1 8	1.3 1	1.4 1	1.4 8	1.5 3	1.5 8	1.6 2	1.6 5	1.6 7	1.7 0
46 - 50	0.2 1	0.4 4	0.6 8	0.9 3	1.1 9	1.4 1	1.5 6	1.6 7	1.7 6	1.8 2	1.8 8	1.9 2	1.9 6	1.9 9	2.0 2
51 - 55	0.2 9	0.6 2	1.0 0	1.4 0	1.8 6	2.2 0	2.4 3	2.6 1	2.7 4	2.8 5	2.9 3	3.0 0	3.0 6	3.1 1	3.1 5
56 - 60	0.3 7	0.8 1	1.3 1	1.8 8	2.5 3	2.9 8	3.3 1	3.5 5	3.7 3	3.8 7	3.9 9	4.0 8	4.1 6	4.2 2	4.2 8
61 - 65	0.4 5	0.9 9	1.6 2	2.3 5	3.2 0	3.7 7	4.1 8	4.4 8	4.7 2	4.9 0	5.0 4	5.1 6	5.2 6	5.3 4	5.4 1
66 - 70	0.8 2	1.7 8	2.8 8	4.1 3	5.5 5	6.5 5	7.2 7	7.7 9	8.1 9	8.5 0	8.7 6	8.9 6	9.1 3	9.2 7	9.3 9
Above 70	1.5 1	3.2 2	5.1 4	7.2 7	9.6 4	11. 38	12. 63	13. 53	14. 22	14. 77	15. 21	15. 57	15. 86	16. 11	16. 31

Surgical Procedures															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	0.2 3	0.2 3	0.2 3	0.2 3	0.2 3	0.2 3	0.2 3	0.2 3	0.2 3	0.2 4	0.2 4	0.2 4	0.2 4	0.2 4	0.2 4
26 - 30	0.4 0	0.4 1	0.4 1	0.4 2	0.4 2	0.4 2	0.4 2	0.4 2	0.4 2	0.4 3	0.4 3	0.4 3	0.4 3	0.4 3	0.4 3
31 - 35	0.6 0	0.6 0	0.6 0	0.6 1	0.6 1	0.6 2	0.6 2	0.6 2	0.6 2	0.6 2	0.6 3	0.6 3	0.6 3	0.6 3	0.6 3
36 - 40	1.0 8	1.0 9	1.1 0	1.1 0	1.1 1	1.1 2	1.1 2	1.1 3	1.1 3	1.1 3	1.1 3	1.1 4	1.1 4	1.1 4	1.1 4
41 - 45	1.7 2	1.7 3	1.7 4	1.7 5	1.7 7	1.7 7	1.7 8	1.7 9	1.7 9	1.8 0	1.8 0	1.8 1	1.8 1	1.8 2	1.8 2
46 - 50	2.0 4	2.0 5	2.0 7	2.0 8	2.1 0	2.1 1	2.1 2	2.1 2	2.1 3	2.1 4	2.1 4	2.1 5	2.1 5	2.1 5	2.1 6
51 - 55	3.1 8	3.2 1	3.2 3	3.2 5	3.2 7	3.2 9	3.3 0	3.3 2	3.3 3	3.3 3	3.3 5	3.3 5	3.3 6	3.3 7	3.3 7
56 - 60	4.3 2	4.3 6	4.4 0	4.4 2	4.4 5	4.4 7	4.4 9	4.5 1	4.5 2	4.5 3	4.5 5	4.5 6	4.5 7	4.5 7	4.5 8
61 - 65	5.4 7	5.5 2	5.5 6	5.6 0	5.6 3	5.6 5	5.6 8	5.7 0	5.7 2	5.7 3	5.7 5	5.7 6	5.7 7	5.7 8	5.7 9
66 - 70	9.4 9	9.5 8	9.6 5	9.7 2	9.7 7	9.8 2	9.8 6	9.9 0	9.9 3	9.9 6	9.9 8	10. 01	10. 03	10. 04	10. 06
Above 70	16. 49	16. 64	16. 77	16. 87	16. 97	17. 05	17. 13	17. 19	17. 24	17. 30	17. 34	17. 38	17. 42	17. 45	17. 46

Cardiac Ailments and Procedures															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 7	0.3 5	0.5 9	0.8 7	1.1 8	1.4 2	1.5 6	1.6 6	1.7 7	1.8 3	1.8 7	1.9 0	1.9 7	1.9 7	2.0 1
26 - 30	0.3 5	0.7 3	1.1 4	1.6 3	2.1 5	2.5 3	2.8 0	2.9 8	3.1 5	3.2 5	3.3 6	3.4 3	3.5 0	3.5 7	3.6 0
31 - 35	0.4 8	1.0 0	1.6 3	2.3 2	3.1 2	3.7 0	4.0 8	4.4 0	4.6 4	4.8 1	4.9 5	5.0 5	5.1 6	5.2 3	5.3 0
36 - 40	0.8 0	1.7 3	2.8 7	4.1 9	5.6 8	6.7 2	7.4 4	7.9 6	8.3 8	8.6 9	8.9 7	9.1 7	9.3 5	9.4 8	9.6 2
41 - 45	1.4 5	3.0 8	4.9 2	6.8 9	9.0 3	10. 66	11. 80	12. 67	13. 33	13. 81	14. 23	14. 57	14. 85	15. 06	15. 27
46 - 50	1.9 0	3.9 8	6.1 3	8.3 8	10. 73	12. 67	14. 02	15. 06	15. 82	16. 41	16. 93	17. 31	17. 62	17. 90	18. 14
51 - 55	2.6 3	5.6 1	8.9 7	12. 63	16. 72	19. 77	21. 91	23. 47	24. 68	25. 65	26. 41	27. 00	27. 52	27. 97	28. 32
56 - 60	3.3 2	7.2 7	11. 77	16. 89	22. 74	26. 86	29. 77	31. 92	33. 58	34. 86	35. 90	36. 73	37. 42	38. 01	38. 49
61 - 65	4.0 5	8.9 0	14. 57	21. 15	28. 77	33. 96	37. 63	40. 36	42. 44	44. 07	45. 38	46. 42	47. 32	48. 05	48. 67
66 - 70	7.4 1	16. 06	25. 96	37. 21	49. 95	58. 98	65. 39	70. 10	73. 70	76. 53	78. 82	80. 65	82. 18	83. 46	84. 53
Above 70	13. 55	29. 00	46. 25	65. 47	86. 74	102. .46	113. .63	121. .74	127. .98	132. .93	136. .90	140. .14	142. .71	144. .97	146. .82

Cardiac Ailments and Procedures															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.0 4	2.0 4	2.0 8	2.0 8	2.0 8	2.1 1	2.1 1	2.1 1	2.1 1	2.1 5	2.1 5	2.1 5	2.1 5	2.1 5	2.1 5
26 - 30	3.6 3	3.6 7	3.7 0	3.7 4	3.7 4	3.7 7	3.7 7	3.8 1	3.8 1	3.8 4	3.8 4	3.8 4	3.8 4	3.8 4	3.8 8
31 - 35	5.3 7	5.4 0	5.4 3	5.4 7	5.5 0	5.5 4	5.5 7	5.5 7	5.6 1	5.6 1	5.6 4	5.6 4	5.6 4	5.6 8	5.6 8
36 - 40	9.7 3	9.8 0	9.8 7	9.9 3	10. 00	10. 04	10. 11	10. 14	10. 18	10. 18	10. 21	10. 25	10. 25	10. 28	10. 28
41 - 45	15. 44	15. 58	15. 68	15. 78	15. 89	15. 96	16. 03	16. 10	16. 13	16. 20	16. 23	16. 27	16. 30	16. 34	16. 34
46 - 50	18. 35	18. 48	18. 66	18. 76	18. 87	18. 97	19. 04	19. 11	19. 18	19. 25	19. 28	19. 32	19. 35	19. 38	19. 42
51 - 55	28. 63	28. 87	29. 11	29. 28	29. 46	29. 60	29. 73	29. 84	29. 94	30. 01	30. 12	30. 18	30. 22	30. 29	30. 32

56 - 60	38.91	39.25	39.57	39.81	40.05	40.26	40.43	40.57	40.71	40.81	40.92	41.02	41.09	41.16	41.23
61 - 65	49.19	49.64	50.02	50.37	50.64	50.88	51.09	51.30	51.47	51.61	51.75	51.85	51.96	52.03	52.13
66 - 70	85.43	86.23	86.88	87.44	87.96	88.37	88.75	89.10	89.38	89.65	89.86	90.07	90.24	90.38	90.52
Above 70	148.38	149.78	150.92	151.80	152.77	153.48	154.18	154.75	155.19	155.74	156.04	156.45	156.74	157.01	157.18

	Critical Illnesses														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.27	0.58	0.96	1.35	1.81	2.15	2.38	2.54	2.69	2.81	2.88	2.92	3.00	3.04	3.08
26 - 30	0.46	0.96	1.54	2.12	2.81	3.31	3.65	3.92	4.12	4.27	4.38	4.50	4.58	4.65	4.73
31 - 35	0.65	1.38	2.19	3.19	4.35	5.12	5.69	6.08	6.38	6.65	6.88	7.00	7.12	7.23	7.35
36 - 40	1.12	2.46	4.04	5.81	7.81	9.23	10.23	10.96	11.54	11.96	12.35	12.62	12.85	13.08	13.23
41 - 45	1.92	4.12	6.50	9.15	12.00	14.19	15.73	16.85	17.73	18.42	18.96	19.38	19.77	20.08	20.35
46 - 50	2.58	5.35	8.27	11.35	14.54	17.15	19.00	20.38	21.42	22.27	22.92	23.46	23.92	24.27	24.58
51 - 55	2.73	5.62	8.62	11.73	15.08	17.77	19.73	21.15	22.23	23.08	23.77	24.31	24.77	25.15	25.50
56 - 60	3.00	6.38	10.27	14.69	19.77	23.38	25.88	27.77	29.19	30.31	31.23	31.96	32.54	33.08	33.50
61 - 65	5.00	11.00	18.00	26.12	35.50	41.92	46.46	49.81	52.38	54.38	56.00	57.31	58.38	59.31	60.08
66 - 70	9.19	19.96	32.23	46.04	61.38	72.50	80.35	86.12	90.58	94.04	96.85	99.12	100.96	102.54	103.85
Above 70	16.90	36.22	57.71	81.16	106.14	125.38	138.94	148.89	156.61	162.61	167.49	171.42	174.59	177.28	179.50

	Critical Illnesses														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	3.12	3.15	3.15	3.19	3.19	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.31	3.31	3.31
26 - 30	4.77	4.81	4.85	4.88	4.92	4.92	4.96	4.96	5.00	5.00	5.00	5.00	5.00	5.00	5.08
31 - 35	7.42	7.50	7.54	7.58	7.65	7.65	7.69	7.73	7.77	7.77	7.81	7.81	7.81	7.81	7.81
36 - 40	13.38	13.50	13.62	13.69	13.77	13.85	13.88	13.96	14.00	14.04	14.08	14.12	14.12	14.15	14.15

41 - 45	20.54	20.73	20.88	21.04	21.15	21.27	21.35	21.42	21.50	21.58	21.62	21.65	21.69	21.73	21.77
46 - 50	24.85	25.08	25.27	25.42	25.58	25.69	25.81	25.92	26.00	26.08	26.15	26.19	26.23	26.31	26.35
51 - 55	25.77	26.00	26.19	26.38	26.50	26.65	26.77	26.85	26.96	27.04	27.08	27.15	27.19	27.27	27.31
56 - 60	33.85	34.15	34.42	34.65	34.85	35.00	35.15	35.31	35.42	35.50	35.62	35.69	35.73	35.81	35.85
61 - 65	60.69	61.27	61.73	62.15	62.50	62.81	63.08	63.31	63.50	63.69	63.85	64.00	64.12	64.23	64.35
66 - 70	104.96	105.92	106.73	107.46	108.08	108.62	109.08	109.46	109.85	110.15	110.42	110.65	110.88	111.08	111.23
Above 70	181.52	183.12	184.53	185.80	186.89	187.83	188.62	189.26	190.02	190.51	190.98	191.32	191.77	192.09	192.28

Fixed and Reducing Sum Assured (Rates per '000 optional SI except Pregnancy which is per '000 base SI)

Loss of Job

	Cancer Cover					Major Illness				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.27	0.54	0.92	1.31	1.77	0.42	0.96	1.54	2.19	2.96
26 - 30	0.62	1.31	2.08	2.92	3.88	0.96	2.04	3.23	4.50	5.92
31 - 35	1.08	2.31	3.73	5.42	7.35	1.58	3.38	5.46	7.85	10.62
36 - 40	2.27	4.96	8.04	11.62	15.62	3.23	6.96	11.27	16.15	21.69
41 - 45	4.54	9.50	14.96	20.77	26.92	6.19	12.96	20.31	28.19	36.54
46 - 50	6.38	12.96	19.54	26.12	32.54	8.65	17.54	26.50	35.46	44.31
51 - 55	6.81	13.92	21.23	28.73	36.27	9.50	19.46	29.77	40.38	51.15
56 - 60	7.23	14.92	22.96	31.35	40.04	10.38	21.42	33.04	45.27	58.04
61 - 65	7.65	15.88	24.65	33.96	43.77	11.23	23.35	36.31	50.19	64.88
66 - 70	10.31	21.12	32.42	44.23	56.58	15.54	31.92	49.15	67.31	86.42
Above 70	13.88	28.07	42.64	57.61	73.13	21.50	43.65	66.55	90.26	115.11

	Cardiac Ailments and Procedures					Critical Illnesses				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.62	1.38	2.22	3.18	4.22	1.31	2.81	4.46	6.31	8.35
26 - 30	1.35	2.80	4.40	6.13	8.00	2.50	5.19	8.04	11.15	14.50
31 - 35	2.08	4.43	7.10	10.14	13.67	3.69	7.81	12.46	17.77	23.85
36 - 40	4.05	8.72	14.09	20.22	27.10	6.96	14.92	24.00	34.27	45.73
41 - 45	7.68	16.10	25.27	35.07	45.42	12.73	26.62	41.62	57.62	74.50
46 - 50	10.80	21.88	33.13	44.41	55.63	17.58	35.62	54.00	72.46	90.88
51 - 55	12.88	26.52	40.88	55.97	71.65	21.65	44.77	69.35	95.35	122.69
56 - 60	14.92	31.15	48.67	67.50	87.68	25.77	53.96	84.73	118.19	154.50
61 - 65	17.00	35.79	56.42	79.06	103.71	29.85	63.12	100.08	141.08	186.31
66 - 70	26.76	55.77	87.09	120.95	157.40	49.81	104.35	163.77	228.19	297.73
Above 70	42.13	86.88	134.43	185.02	238.88	83.12	172.51	268.00	369.10	475.79

	Surgical Procedures				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.07	0.15	0.25	0.35	0.47
26 - 30	0.15	0.31	0.49	0.68	0.89
31 - 35	0.23	0.49	0.79	1.13	1.52
36 - 40	0.45	0.97	1.57	2.25	3.01
41 - 45	0.85	1.79	2.81	3.90	5.05
46 - 50	1.20	2.43	3.68	4.93	6.18
51 - 55	1.43	2.95	4.54	6.22	7.96
56 - 60	1.66	3.46	5.41	7.50	9.74
61 - 65	1.89	3.98	6.27	8.78	11.52
66 - 70	2.97	6.20	9.68	13.44	17.49
Above 70	4.68	9.65	14.94	20.56	26.54

Pregnancy and Newborn Complications

	Fixed Sum Assured (Rates per '000 Base SI)				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	15.31	30.62	45.92	61.23	76.54
26 - 30	15.54	31.08	46.62	62.15	77.69
31 - 35	8.50	17.00	25.50	34.00	42.50
36 - 40	5.58	11.15	16.73	22.31	27.88
41 - 45	2.62	5.23	7.85	10.46	13.08
46 - 50	2.50	5.00	7.50	10.00	12.50
51 - 55	NA	NA	NA	NA	NA
56 - 60	NA	NA	NA	NA	NA
61 - 65	NA	NA	NA	NA	NA
66 - 70	NA	NA	NA	NA	NA
Above 70	NA	NA	NA	NA	NA

Preventive Health check-up

	Fixed and Reducing Sum Assured (Rates per '000 Base SI)				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.18	0.34	0.49	0.64	0.78
26 - 30	0.18	0.34	0.49	0.64	0.78
31 - 35	0.18	0.34	0.49	0.64	0.78
36 - 40	0.18	0.34	0.49	0.64	0.78
41 - 45	0.21	0.40	0.59	0.76	0.92
46 - 50	0.21	0.40	0.59	0.76	0.92
51 - 55	0.21	0.40	0.59	0.76	0.92
56 - 60	0.21	0.40	0.59	0.76	0.92
61 - 65	0.21	0.40	0.59	0.76	0.92
66 - 70	0.21	0.40	0.59	0.76	0.92

Above 70	0.21	0.40	0.59	0.76	0.92
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Pre-Diagnostic Assistance

	Cancer Cover					Major Illness				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.12	1.65	2.27	0.19	0.38	0.65	0.92	1.19
26 - 30	0.81	1.69	2.69	3.77	4.96	0.38	0.77	1.19	1.62	2.12
31 - 35	1.35	2.85	4.54	6.54	8.85	0.50	1.12	1.77	2.50	3.35
36 - 40	2.69	5.81	9.42	13.58	18.27	0.96	2.08	3.31	4.69	6.23
41 - 45	5.23	10.92	17.08	23.62	30.46	1.69	3.54	5.50	7.62	9.85
46 - 50	7.08	14.27	21.50	28.62	35.62	2.31	4.69	7.12	9.62	12.04
51 - 55	7.42	15.15	23.08	31.12	39.23	2.77	5.65	8.73	11.96	15.23
56 - 60	7.81	16.04	24.65	33.62	42.88	3.23	6.65	10.35	14.27	18.42
61 - 65	8.15	16.92	26.23	36.12	46.50	3.69	7.62	11.96	16.62	21.62
66 - 70	10.92	22.35	34.31	46.77	59.81	5.35	11.04	17.12	23.65	30.58
Above 70	14.63	29.51	44.87	60.57	76.92	7.74	16.00	24.49	33.67	43.25

	Cardiac Ailments and Procedures					Critical Illnesses				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.14	1.63	2.18	0.54	1.15	1.81	2.54	3.35
26 - 30	0.69	1.42	2.18	3.05	3.91	0.92	1.92	2.92	3.96	5.12
31 - 35	0.97	1.94	3.08	4.33	5.75	1.27	2.65	4.19	5.96	7.96
36 - 40	1.59	3.39	5.50	7.82	10.42	2.23	4.77	7.65	10.85	14.35
41 - 45	2.87	5.99	9.35	12.84	16.55	3.85	8.00	12.38	17.08	22.04
46 - 50	3.81	7.72	11.70	15.65	19.66	5.12	10.38	15.73	21.19	26.65
51 - 55	5.23	10.90	17.03	23.61	30.70	5.46	10.96	16.42	21.92	27.62
56 - 60	6.65	14.12	22.40	31.57	41.71	6.00	12.42	19.54	27.42	36.31
61 - 65	8.07	17.31	27.73	39.53	52.75	10.04	21.42	34.27	48.77	65.12
66 - 70	14.78	31.22	49.43	69.51	91.63	18.35	38.85	61.38	86.00	112.58
Above 70	27.09	56.33	88.12	122.22	159.14	33.53	70.44	109.95	151.65	194.63

	Surgical Procedures				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.03	0.08	0.13	0.18	0.24
26 - 30	0.08	0.16	0.24	0.34	0.43
31 - 35	0.11	0.22	0.34	0.48	0.64
36 - 40	0.18	0.38	0.61	0.87	1.16
41 - 45	0.32	0.67	1.04	1.43	1.84
46 - 50	0.42	0.86	1.30	1.74	2.18
51 - 55	0.58	1.21	1.89	2.62	3.41
56 - 60	0.74	1.57	2.49	3.51	4.63
61 - 65	0.90	1.92	3.08	4.39	5.86
66 - 70	1.64	3.47	5.49	7.72	10.18

Above 70	3.01	6.26	9.79	13.58	17.68
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Post Diagnostic Assistance

	Cancer Cover					Major Illness				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.12	1.65	2.27	0.19	0.38	0.65	0.92	1.19
26 - 30	0.81	1.69	2.69	3.77	4.96	0.38	0.77	1.19	1.62	2.12
31 - 35	1.35	2.85	4.54	6.54	8.85	0.50	1.12	1.77	2.50	3.35
36 - 40	2.69	5.81	9.42	13.58	18.27	0.96	2.08	3.31	4.69	6.23
41 - 45	5.23	10.92	17.08	23.62	30.46	1.69	3.54	5.50	7.62	9.85
46 - 50	7.08	14.27	21.50	28.62	35.62	2.31	4.69	7.12	9.62	12.04
51 - 55	7.42	15.15	23.08	31.12	39.23	2.77	5.65	8.73	11.96	15.23
56 - 60	7.81	16.04	24.65	33.62	42.88	3.23	6.65	10.35	14.27	18.42
61 - 65	8.15	16.92	26.23	36.12	46.50	3.69	7.62	11.96	16.62	21.62
66 - 70	10.92	22.35	34.31	46.77	59.81	5.35	11.04	17.12	23.65	30.58
Above 70	14.63	29.51	44.87	60.57	76.92	7.74	16.00	24.49	33.67	43.25

	Cardiac Ailments and Procedures					Critical Illnesses				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.14	1.63	2.18	0.54	1.15	1.81	2.54	3.35
26 - 30	0.69	1.42	2.18	3.05	3.91	0.92	1.92	2.92	3.96	5.12
31 - 35	0.97	1.94	3.08	4.33	5.75	1.27	2.65	4.19	5.96	7.96
36 - 40	1.59	3.39	5.50	7.82	10.42	2.23	4.77	7.65	10.85	14.35
41 - 45	2.87	5.99	9.35	12.84	16.55	3.85	8.00	12.38	17.08	22.04
46 - 50	3.81	7.72	11.70	15.65	19.66	5.12	10.38	15.73	21.19	26.65
51 - 55	5.23	10.90	17.03	23.61	30.70	5.46	10.96	16.42	21.92	27.62
56 - 60	6.65	14.12	22.40	31.57	41.71	6.00	12.42	19.54	27.42	36.31
61 - 65	8.07	17.31	27.73	39.53	52.75	10.04	21.42	34.27	48.77	65.12
66 - 70	14.78	31.22	49.43	69.51	91.63	18.35	38.85	61.38	86.00	112.58
Above 70	27.09	56.33	88.12	122.22	159.14	33.53	70.44	109.95	151.65	194.63

	Surgical Procedures				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.03	0.08	0.13	0.18	0.24
26 - 30	0.08	0.16	0.24	0.34	0.43
31 - 35	0.11	0.22	0.34	0.48	0.64
36 - 40	0.18	0.38	0.61	0.87	1.16
41 - 45	0.32	0.67	1.04	1.43	1.84
46 - 50	0.42	0.86	1.30	1.74	2.18
51 - 55	0.58	1.21	1.89	2.62	3.41
56 - 60	0.74	1.57	2.49	3.51	4.63
61 - 65	0.90	1.92	3.08	4.39	5.86
66 - 70	1.64	3.47	5.49	7.72	10.18

Above 70	3.01	6.26	9.79	13.58	17.68
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Second Medical Opinion – India

	Cancer Cover					Major Illness				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.12	1.65	2.27	0.19	0.38	0.65	0.92	1.19
26 - 30	0.81	1.69	2.69	3.77	4.96	0.38	0.77	1.19	1.62	2.12
31 - 35	1.35	2.85	4.54	6.54	8.85	0.50	1.12	1.77	2.50	3.35
36 - 40	2.69	5.81	9.42	13.58	18.27	0.96	2.08	3.31	4.69	6.23
41 - 45	5.23	10.92	17.08	23.62	30.46	1.69	3.54	5.50	7.62	9.85
46 - 50	7.08	14.27	21.50	28.62	35.62	2.31	4.69	7.12	9.62	12.04
51 - 55	7.42	15.15	23.08	31.12	39.23	2.77	5.65	8.73	11.96	15.23
56 - 60	7.81	16.04	24.65	33.62	42.88	3.23	6.65	10.35	14.27	18.42
61 - 65	8.15	16.92	26.23	36.12	46.50	3.69	7.62	11.96	16.62	21.62
66 - 70	10.92	22.35	34.31	46.77	59.81	5.35	11.04	17.12	23.65	30.58
Above 70	14.63	29.51	44.87	60.57	76.92	7.74	16.00	24.49	33.67	43.25

	Cardiac Ailments and Procedures					Critical Illnesses				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.14	1.63	2.18	0.54	1.15	1.81	2.54	3.35
26 - 30	0.69	1.42	2.18	3.05	3.91	0.92	1.92	2.92	3.96	5.12
31 - 35	0.97	1.94	3.08	4.33	5.75	1.27	2.65	4.19	5.96	7.96
36 - 40	1.59	3.39	5.50	7.82	10.42	2.23	4.77	7.65	10.85	14.35
41 - 45	2.87	5.99	9.35	12.84	16.55	3.85	8.00	12.38	17.08	22.04
46 - 50	3.81	7.72	11.70	15.65	19.66	5.12	10.38	15.73	21.19	26.65
51 - 55	5.23	10.90	17.03	23.61	30.70	5.46	10.96	16.42	21.92	27.62
56 - 60	6.65	14.12	22.40	31.57	41.71	6.00	12.42	19.54	27.42	36.31
61 - 65	8.07	17.31	27.73	39.53	52.75	10.04	21.42	34.27	48.77	65.12
66 - 70	14.78	31.22	49.43	69.51	91.63	18.35	38.85	61.38	86.00	112.58
Above 70	27.09	56.33	88.12	122.22	159.14	33.53	70.44	109.95	151.65	194.63

	Surgical Procedures				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.03	0.08	0.13	0.18	0.24
26 - 30	0.08	0.16	0.24	0.34	0.43
31 - 35	0.11	0.22	0.34	0.48	0.64
36 - 40	0.18	0.38	0.61	0.87	1.16
41 - 45	0.32	0.67	1.04	1.43	1.84
46 - 50	0.42	0.86	1.30	1.74	2.18
51 - 55	0.58	1.21	1.89	2.62	3.41
56 - 60	0.74	1.57	2.49	3.51	4.63
61 - 65	0.90	1.92	3.08	4.39	5.86
66 - 70	1.64	3.47	5.49	7.72	10.18

Above 70	3.01	6.26	9.79	13.58	17.68
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Second Medical Opinion - Global (Incremental Rate)

	Cancer Cover					Major Illness				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.12	1.65	2.27	0.19	0.38	0.65	0.92	1.19
26 - 30	0.81	1.69	2.69	3.77	4.96	0.38	0.77	1.19	1.62	2.12
31 - 35	1.35	2.85	4.54	6.54	8.85	0.50	1.12	1.77	2.50	3.35
36 - 40	2.69	5.81	9.42	13.58	18.27	0.96	2.08	3.31	4.69	6.23
41 - 45	5.23	10.92	17.08	23.62	30.46	1.69	3.54	5.50	7.62	9.85
46 - 50	7.08	14.27	21.50	28.62	35.62	2.31	4.69	7.12	9.62	12.04
51 - 55	7.42	15.15	23.08	31.12	39.23	2.77	5.65	8.73	11.96	15.23
56 - 60	7.81	16.04	24.65	33.62	42.88	3.23	6.65	10.35	14.27	18.42
61 - 65	8.15	16.92	26.23	36.12	46.50	3.69	7.62	11.96	16.62	21.62
66 - 70	10.92	22.35	34.31	46.77	59.81	5.35	11.04	17.12	23.65	30.58
Above 70	14.63	29.51	44.87	60.57	76.92	7.74	16.00	24.49	33.67	43.25

	Cardiac Ailments and Procedures					Critical Illnesses				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.31	0.69	1.14	1.63	2.18	0.54	1.15	1.81	2.54	3.35
26 - 30	0.69	1.42	2.18	3.05	3.91	0.92	1.92	2.92	3.96	5.12
31 - 35	0.97	1.94	3.08	4.33	5.75	1.27	2.65	4.19	5.96	7.96
36 - 40	1.59	3.39	5.50	7.82	10.42	2.23	4.77	7.65	10.85	14.35
41 - 45	2.87	5.99	9.35	12.84	16.55	3.85	8.00	12.38	17.08	22.04
46 - 50	3.81	7.72	11.70	15.65	19.66	5.12	10.38	15.73	21.19	26.65
51 - 55	5.23	10.90	17.03	23.61	30.70	5.46	10.96	16.42	21.92	27.62
56 - 60	6.65	14.12	22.40	31.57	41.71	6.00	12.42	19.54	27.42	36.31
61 - 65	8.07	17.31	27.73	39.53	52.75	10.04	21.42	34.27	48.77	65.12
66 - 70	14.78	31.22	49.43	69.51	91.63	18.35	38.85	61.38	86.00	112.58
Above 70	27.09	56.33	88.12	122.22	159.14	33.53	70.44	109.95	151.65	194.63

	Surgical Procedures				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.03	0.08	0.13	0.18	0.24
26 - 30	0.08	0.16	0.24	0.34	0.43
31 - 35	0.11	0.22	0.34	0.48	0.64
36 - 40	0.18	0.38	0.61	0.87	1.16
41 - 45	0.32	0.67	1.04	1.43	1.84
46 - 50	0.42	0.86	1.30	1.74	2.18
51 - 55	0.58	1.21	1.89	2.62	3.41
56 - 60	0.74	1.57	2.49	3.51	4.63
61 - 65	0.90	1.92	3.08	4.39	5.86
66 - 70	1.64	3.47	5.49	7.72	10.18

Above 70	3.01	6.26	9.79	13.58	17.68
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Molecular Gene Expression Profiling Test

	Cancer Cover				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.31	0.69	1.12	1.65	2.27
26 - 30	0.81	1.69	2.69	3.77	4.96
31 - 35	1.35	2.85	4.54	6.54	8.85
36 - 40	2.69	5.81	9.42	13.58	18.27
41 - 45	5.23	10.92	17.08	23.62	30.46
46 - 50	7.08	14.27	21.50	28.62	35.62
51 - 55	7.42	15.15	23.08	31.12	39.23
56 - 60	7.81	16.04	24.65	33.62	42.88
61 - 65	8.15	16.92	26.23	36.12	46.50
66 - 70	10.92	22.35	34.31	46.77	59.81
Above 70	14.63	29.51	44.87	60.57	76.92

Cardiac arrest - Fixed Sum Assured

	Cardiac arrest				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.17	0.38	0.59	0.83	1.09
26 - 30	0.26	0.57	0.90	1.25	1.60
31 - 35	0.41	0.88	1.36	1.86	2.35
36 - 40	0.72	1.62	2.56	3.55	4.61
41 - 45	1.28	2.94	4.81	6.84	9.01
46 - 50	2.26	5.03	7.98	11.08	14.27
51 - 55	4.36	9.63	15.19	20.94	26.74
56 - 60	6.65	14.59	22.91	31.53	40.30
61 - 65	9.88	21.87	34.60	48.02	61.82
66 - 70	16.30	35.67	55.70	76.22	96.73
Above 70	26.90	58.16	89.64	120.98	151.35

Cardiac arrest - Reducing Sum Assured

	Cardiac arrest														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 9	0.1 9	0.3 1	0.4 4	0.5 9	0.7 0	0.7 8	0.8 4	0.8 8	0.9 1	0.9 4	0.9 6	0.9 8	0.9 9	1.0 0
26 - 30	0.1 3	0.2 9	0.4 7	0.6 7	0.8 8	1.0 3	1.1 4	1.2 3	1.2 9	1.3 4	1.3 8	1.4 1	1.4 4	1.4 6	1.4 8
31 - 35	0.2 1	0.4 5	0.7 1	0.9 9	1.2 8	1.5 1	1.6 7	1.7 9	1.8 9	1.9 6	2.0 2	2.0 7	2.1 1	2.1 4	2.1 6
36 - 40	0.3 6	0.8 3	1.3 4	1.9 0	2.5 2	2.9 7	3.2 9	3.5 3	3.7 1	3.8 5	3.9 6	4.0 6	4.1 4	4.2 0	4.2 5
41 - 45	0.6 4	1.5 1	2.5 3	3.6 6	4.9 1	5.8 0	6.4 3	6.8 9	7.2 5	7.5 3	7.7 5	7.9 3	8.0 8	8.2 1	8.3 1
46 - 50	1.1 3	2.5 8	4.1 9	5.9 3	7.7 8	9.1 8	10. 18	10. 92	11. 48	11. 92	12. 27	12. 56	12. 80	12. 99	13. 16
51 - 55	2.1 8	4.9 5	7.9 8	11. 21	14. 57	17. 22	19. 08	20. 46	21. 51	22. 34	23. 00	23. 54	23. 98	24. 35	24. 67
56 - 60	3.3 2	7.5 0	12. 03	16. 88	21. 96	25. 94	28. 75	30. 83	32. 42	33. 66	34. 66	35. 48	36. 14	36. 70	37. 18
61 - 65	4.9 4	11. 24	18. 17	25. 71	33. 70	39. 81	44. 11	47. 30	49. 73	51. 64	53. 18	54. 42	55. 45	56. 31	57. 03
66 - 70	8.1 5	18. 33	29. 25	40. 80	52. 73	62. 28	69. 02	74. 00	77. 81	80. 80	83. 20	85. 15	86. 76	88. 10	89. 23
Above 70	13. 44	29. 90	47. 08	64. 75	82. 50	97. 45	108. .00	115. .79	121. .74	126. .44	130. .17	133. .22	135. .75	137. .85	139. .62

	Cardiac arrest														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.0 2	1.0 3	1.0 3	1.0 4	1.0 4	1.0 5	1.0 6	1.0 6	1.0 6	1.0 7	1.0 7	1.0 7	1.0 7	1.0 7	1.0 8
26 - 30	1.4 9	1.5 1	1.5 2	1.5 3	1.5 4	1.5 5	1.5 5	1.5 6	1.5 6	1.5 7	1.5 8	1.5 8	1.5 8	1.5 8	1.5 9
31 - 35	2.1 9	2.2 1	2.2 3	2.2 4	2.2 6	2.2 7	2.2 7	2.2 8	2.2 9	2.3 0	2.3 0	2.3 1	2.3 1	2.3 2	2.3 2
36 - 40	4.3 0	4.3 4	4.3 7	4.4 0	4.4 3	4.4 5	4.4 7	4.4 8	4.4 9	4.5 1	4.5 2	4.5 3	4.5 4	4.5 5	4.5 5
41 - 45	8.4 0	8.4 8	8.5 4	8.6 0	8.6 5	8.6 9	8.7 3	8.7 6	8.7 9	8.8 2	8.8 4	8.8 6	8.8 7	8.8 9	8.9 0
46 - 50	13. 30	13. 43	13. 53	13. 62	13. 70	13. 77	13. 82	13. 88	13. 92	13. 96	13. 99	14. 03	14. 05	14. 08	14. 09
51 - 55	24. 93	25. 16	25. 36	25. 52	25. 67	25. 79	25. 90	26. 00	26. 09	26. 16	26. 23	26. 28	26. 34	26. 38	26. 42

56 - 60	37.58	37.92	38.21	38.46	38.68	38.87	39.04	39.18	39.31	39.43	39.53	39.61	39.69	39.76	39.81
61 - 65	57.65	58.17	58.62	59.01	59.34	59.64	59.89	60.12	60.31	60.48	60.63	60.77	60.89	60.99	61.08
66 - 70	90.20	91.02	91.72	92.33	92.85	93.31	93.71	94.06	94.37	94.64	94.88	95.08	95.27	95.43	95.57
Above 70	141.13	142.42	143.52	144.45	145.28	146.00	146.63	147.18	147.65	148.08	148.45	148.78	149.06	149.31	149.53

3. Sachet Critical Illness Cover

Fixed Sum Assured

	Cancer Cover									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.27	0.58	0.92	1.27	1.69	0.31	0.62	1.00	1.50	2.04
26 - 30	0.50	1.00	1.58	2.15	2.81	0.81	1.73	2.69	3.81	5.00
31 - 35	0.69	1.50	2.35	3.35	4.46	1.38	2.96	4.73	6.77	9.19
36 - 40	1.27	2.77	4.42	6.35	8.50	2.69	5.85	9.50	13.65	18.38
41 - 45	2.38	5.19	8.46	12.15	16.27	5.23	11.35	18.35	26.12	34.62
46 - 50	4.62	10.19	16.73	24.15	32.50	7.92	17.08	27.23	38.35	50.31
51 - 55	9.23	19.15	29.65	41.00	53.31	11.96	24.04	36.19	48.50	61.19
56 - 60	13.58	28.00	43.54	60.54	79.23	12.62	25.38	38.54	52.23	66.69
61 - 65	20.62	43.50	68.96	97.04	127.81	14.42	29.85	46.35	63.85	82.27
66 - 70	33.58	70.12	109.65	152.50	198.69	18.23	37.35	57.35	78.27	100.19
Above 70	54.69	113.02	174.36	239.66	308.89	23.04	46.73	70.96	95.95	122.02

	Heart Cover									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.88	1.85	2.92	4.12	5.38	0.35	0.73	1.15	1.65	2.19
26 - 30	1.58	3.23	5.04	6.92	8.96	0.69	1.42	2.19	3.00	3.92
31 - 35	2.23	4.69	7.42	10.54	14.04	0.96	1.96	3.12	4.38	5.85
36 - 40	4.08	8.77	14.19	20.38	27.46	1.58	3.46	5.58	8.00	10.73
41 - 45	7.92	17.31	28.23	40.58	54.38	3.08	6.69	10.85	15.58	20.88
46 - 50	15.15	33.23	54.08	77.50	103.38	5.04	11.12	18.15	26.12	34.96
51 - 55	28.38	58.27	89.77	123.31	159.46	9.35	19.35	30.08	41.73	54.54
56 - 60	39.50	81.08	125.62	173.96	226.92	13.54	28.08	44.04	61.77	81.73
61 - 65	58.00	122.46	193.69	272.00	357.65	21.23	45.38	72.81	103.73	138.42
66 - 70	93.15	194.12	303.23	420.88	547.50	36.42	76.85	121.50	170.69	224.65
Above 70	149.61	307.69	474.72	651.26	838.12	62.49	130.12	202.76	280.88	364.60

	Nervous System Cover									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.38	0.81	1.23	1.73	2.27	0.27	0.54	0.85	1.19	1.58
26 - 30	0.58	1.23	1.92	2.65	3.42	0.50	1.08	1.62	2.27	3.00
31 - 35	0.88	1.81	2.81	4.00	5.27	0.77	1.69	2.69	3.81	5.12
36 - 40	1.46	3.12	4.96	7.00	9.23	1.42	3.08	4.92	7.04	9.35
41 - 45	2.42	5.19	8.31	11.73	15.46	2.50	5.42	8.73	12.31	16.23
46 - 50	4.00	8.62	13.85	19.62	25.96	3.65	7.81	12.50	17.69	23.35
51 - 55	6.88	14.12	21.69	29.85	38.69	5.81	11.92	18.27	25.08	32.35
56 - 60	9.77	20.23	31.69	44.46	58.96	7.58	15.62	24.31	33.92	44.69
61 - 65	16.58	35.88	58.46	84.73	115.23	11.54	24.77	40.04	57.62	77.81
66 - 70	35.27	75.31	119.96	169.23	222.88	21.81	46.46	73.92	104.19	137.12
Above 70	75.04	158.04	246.16	338.00	431.11	41.22	87.15	136.48	188.42	241.63

	Other Major Organ Cover									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.42	0.88	1.35	1.88	2.42	0.42	0.92	1.42	1.96	2.54
26 - 30	0.58	1.19	1.77	2.38	3.04	0.69	1.38	2.08	2.81	3.58
31 - 35	0.69	1.50	2.42	3.50	4.77	0.81	1.73	2.73	3.88	5.23
36 - 40	1.50	3.15	5.04	7.12	9.42	1.46	3.12	4.92	6.92	9.12
41 - 45	2.50	5.19	8.08	11.15	14.46	2.35	4.88	7.54	10.42	13.50
46 - 50	3.50	7.19	11.08	15.19	19.50	2.81	5.73	8.85	12.04	15.42
51 - 55	4.50	9.38	14.65	20.27	26.38	3.35	7.00	10.88	14.92	19.27
56 - 60	6.58	13.38	20.62	28.27	36.54	4.35	8.77	13.35	18.04	22.92
61 - 65	8.88	18.62	29.23	40.69	53.00	4.81	9.85	15.12	20.65	26.35
66 - 70	13.27	27.50	42.73	59.00	76.46	5.50	11.19	17.08	23.12	29.31
Above 70	19.82	40.63	62.47	85.54	110.31	6.29	12.72	19.29	25.87	32.60

Reducing Sum Assured

	Cancer Cover - Male														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 5	0.3 1	0.5 0	0.6 9	0.9 2	1.0 8	1.1 9	1.3 1	1.3 5	1.4 2	1.4 6	1.5 0	1.5 4	1.5 4	1.5 8
26 - 30	0.2 3	0.5 0	0.8 1	1.1 5	1.5 4	1.8 1	2.0 0	2.1 5	2.2 7	2.3 5	2.4 2	2.4 6	2.5 0	2.5 4	2.5 8
31 - 35	0.3 5	0.7 7	1.2 3	1.8 1	2.4 2	2.8 8	3.1 9	3.4 2	3.5 8	3.7 3	3.8 5	3.9 2	4.0 0	4.0 8	4.1 2
36 - 40	0.6 5	1.4 2	2.3 1	3.3 8	4.6 2	5.4 6	6.0 4	6.5 0	6.8 1	7.0 8	7.3 1	7.4 6	7.6 2	7.7 3	7.8 1

41 - 45	1.1 9	2.6 5	4.4 2	6.5 0	8.8 8	10. 46	11. 62	12. 46	13. 08	13. 58	14. 00	14. 31	14. 58	14. 81	15. 00
46 - 50	2.3 1	5.2 3	8.7 7	12. 92	17. 73	20. 92	23. 19	24. 88	26. 15	27. 15	27. 96	28. 62	29. 15	29. 62	30. 00
51 - 55	4.6 2	9.8 5	15. 58	21. 92	29. 04	34. 31	38. 04	40. 77	42. 88	44. 54	45. 85	46. 92	47. 81	48. 54	49. 19
56 - 60	6.7 7	14. 38	22. 88	32. 42	43. 19	51. 00	56. 54	60. 62	63. 73	66. 19	68. 15	69. 73	71. 08	72. 15	73. 08
61 - 65	10. 31	22. 38	36. 19	51. 92	69. 65	82. 27	91. 19	97. 77	102. .81	106. .77	109. .92	112. .50	114. .62	116. .38	117. .88
66 - 70	16. 81	36. 04	57. 58	81. 62	108. .31	127. .92	141. .77	152. .00	159. .85	165. .96	170. .88	174. .88	178. .19	180. .96	183. .31
Above 70	27. 41	58. 02	91. 60	128. .29	168. .41	198. .91	220. .40	236. .31	248. .53	257. .97	265. .65	271. .86	277. .04	281. .37	285. .04

Cancer Cover - Male															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.5 8	1.5 8	1.6 2	1.6 2	1.6 2	1.6 5	1.6 5	1.6 5	1.6 5	1.6 5	1.6 5	1.6 5	1.6 5	1.6 9	1.6 9
26 - 30	2.6 2	2.6 5	2.6 5	2.6 9	2.6 9	2.6 9	2.7 3	2.7 3	2.7 3	2.7 3	2.7 3	2.7 7	2.7 7	2.7 7	2.7 7
31 - 35	4.1 5	4.1 9	4.2 3	4.2 7	4.2 7	4.3 1	4.3 1	4.3 5	4.3 5	4.3 8	4.3 8	4.3 8	4.3 8	4.4 2	4.4 2
36 - 40	7.9 2	7.9 6	8.0 4	8.0 8	8.1 5	8.1 9	8.2 3	8.2 3	8.2 7	8.3 1	8.3 1	8.3 5	8.3 5	8.3 8	8.3 8
41 - 45	15. 15	15. 31	15. 42	15. 54	15. 62	15. 69	15. 77	15. 81	15. 88	15. 92	15. 96	16. 00	16. 04	16. 04	16. 08
46 - 50	30. 31	30. 58	30. 81	31. 04	31. 19	31. 35	31. 50	31. 62	31. 69	31. 81	31. 88	31. 96	32. 00	32. 08	32. 12
51 - 55	49. 69	50. 15	50. 54	50. 88	51. 15	51. 42	51. 65	51. 85	52. 00	52. 15	52. 27	52. 38	52. 50	52. 58	52. 65
56 - 60	73. 88	74. 54	75. 12	75. 62	76. 04	76. 42	76. 77	77. 04	77. 31	77. 50	77. 69	77. 88	78. 04	78. 15	78. 27
61 - 65	119. .15	120. .23	121. .19	121. .96	122. .69	123. .27	123. .81	124. .27	124. .69	125. .04	125. .35	125. .62	125. .85	126. .08	126. .27
66 - 70	185. .27	186. .96	188. .38	189. .65	190. .73	191. .65	192. .50	193. .19	193. .85	194. .38	194. .88	195. .31	195. .69	196. .00	196. .31
Above 70	288. .07	290. .73	292. .83	294. .92	296. .50	297. .98	299. .30	300. .34	301. .35	302. .19	303. .00	303. .67	304. .30	304. .70	305. .19

Cancer Cover - Female															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 5	0.3 1	0.5 4	0.8 1	1.1 2	1.3 1	1.4 6	1.5 4	1.6 2	1.6 9	1.7 3	1.7 7	1.8 1	1.8 5	1.8 8

26 - 30	0.4 2	0.8 8	1.4 2	2.0 4	2.7 3	3.2 3	3.5 8	3.8 5	4.0 4	4.1 9	4.3 1	4.4 2	4.5 0	4.5 8	4.6 2
31 - 35	0.6 9	1.5 0	2.4 6	3.6 2	5.0 0	5.9 2	6.5 4	7.0 4	7.3 8	7.6 5	7.8 8	8.0 8	8.2 3	8.3 5	8.4 6
36 - 40	1.3 5	3.0 0	4.9 6	7.3 1	10. 00	11. 81	13. 12	14. 04	14. 77	15. 35	15. 81	16. 15	16. 46	16. 73	16. 96
41 - 45	2.6 2	5.8 5	9.6 5	13. 96	18. 88	22. 31	24. 69	26. 50	27. 85	28. 92	29. 77	30. 46	31. 04	31. 54	31. 92
46 - 50	3.9 6	8.7 7	14. 31	20. 54	27. 42	32. 38	35. 88	38. 46	40. 46	42. 00	43. 27	44. 27	45. 12	45. 81	46. 38
51 - 55	6.0 0	12. 35	19. 00	25. 96	33. 35	39. 42	43. 65	46. 81	49. 23	51. 12	52. 65	53. 88	54. 88	55. 73	56. 46
56 - 60	6.3 1	13. 04	20. 23	27. 96	36. 35	42. 96	47. 58	51. 04	53. 65	55. 73	57. 38	58. 73	59. 81	60. 73	61. 54
61 - 65	7.1 9	15. 35	24. 35	34. 19	44. 85	52. 96	58. 69	62. 92	66. 19	68. 73	70. 77	72. 42	73. 77	74. 92	75. 88
66 - 70	9.1 2	19. 19	30. 12	41. 92	54. 62	64. 50	71. 50	76. 65	80. 58	83. 69	86. 15	88. 19	89. 85	91. 27	92. 42
Above 70	11. 55	24. 00	37. 25	51. 40	66. 51	78. 55	87. 10	93. 38	98. 09	101. .91	104. .88	107. .40	109. .43	111. .18	112. .57

Cancer Cover - Female															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.8 8	1.9 2	1.9 2	1.9 2	1.9 6	1.9 6	1.9 6	1.9 6	1.9 6	2.0 0	2.0 0	2.0 0	2.0 0	2.0 0	2.0 0
26 - 30	4.6 9	4.7 3	4.7 7	4.8 1	4.8 1	4.8 5	4.8 5	4.8 8	4.8 8	4.9 2	4.9 2	4.9 2	4.9 2	4.9 6	4.9 6
31 - 35	8.5 8	8.6 5	8.6 9	8.7 7	8.8 1	8.8 5	8.8 8	8.9 2	8.9 6	9.0 0	9.0 0	9.0 4	9.0 4	9.0 8	9.0 8
36 - 40	17. 12	17. 27	17. 42	17. 54	17. 62	17. 73	17. 81	17. 85	17. 92	17. 96	18. 00	18. 04	18. 08	18. 12	18. 15
41 - 45	32. 27	32. 58	32. 85	33. 04	33. 23	33. 38	33. 54	33. 65	33. 77	33. 88	33. 96	34. 04	34. 12	34. 15	34. 19
46 - 50	46. 88	47. 31	47. 69	48. 00	48. 27	48. 50	48. 73	48. 92	49. 08	49. 19	49. 35	49. 42	49. 54	49. 62	49. 69
51 - 55	57. 08	57. 58	58. 04	58. 42	58. 73	59. 04	59. 27	59. 50	59. 69	59. 88	60. 04	60. 15	60. 27	60. 38	60. 46
56 - 60	62. 19	62. 77	63. 23	63. 65	64. 04	64. 35	64. 62	64. 85	65. 08	65. 27	65. 42	65. 58	65. 69	65. 81	65. 88
61 - 65	76. 69	77. 38	78. 00	78. 50	78. 96	79. 35	79. 69	80. 00	80. 27	80. 50	80. 69	80. 85	81. 04	81. 15	81. 27
66 - 70	93. 42	94. 27	95. 00	95. 62	96. 15	96. 65	97. 08	97. 42	97. 73	98. 00	98. 27	98. 50	98. 65	98. 85	99. 00
Above 70	113 .80	114 .84	115 .71	116 .46	117 .09	117 .74	118 .25	118 .64	118 .99	119 .30	119 .67	120 .01	120 .10	120 .40	120 .60

Heart Cover - Male															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.4 2	0.9 6	1.5 4	2.1 9	2.9 6	3.4 6	3.8 5	4.1 2	4.3 5	4.5 0	4.6 5	4.7 7	4.8 5	4.9 2	5.0 0
26 - 30	0.7 7	1.6 5	2.6 5	3.6 9	4.8 8	5.7 7	6.3 8	6.8 5	7.2 3	7.5 0	7.6 9	7.8 8	8.0 4	8.1 5	8.2 7
31 - 35	1.1 2	2.3 8	3.8 8	5.6 2	7.6 5	9.0 4	10. 04	10. 77	11. 31	11. 73	12. 08	12. 38	12. 62	12. 81	12. 96
36 - 40	2.0 4	4.5 0	7.4 6	10. 92	14. 96	17. 69	19. 58	21. 00	22. 08	22. 92	23. 62	24. 15	24. 62	25. 00	25. 31
41 - 45	3.9 6	8.8 8	14. 81	21. 73	29. 65	35. 00	38. 81	41. 62	43. 73	45. 42	46. 77	47. 88	48. 77	49. 54	50. 15
46 - 50	7.5 8	17. 08	28. 38	41. 50	56. 35	66. 58	73. 77	79. 12	83. 15	86. 38	88. 92	91. 00	92. 73	94. 15	95. 38
51 - 55	14. 19	29. 96	47. 12	66. 00	86. 92	102 .69	113 .81	122 .00	128 .27	133 .19	137 .15	140 .38	143 .04	145 .23	147 .12
56 - 60	19. 73	41. 69	65. 96	93. 12	123 .69	146 .12	161 .92	173 .58	182 .54	189 .54	195 .15	199 .73	203 .50	206 .65	209 .31
61 - 65	29. 00	62. 96	101 .73	145 .62	194 .96	230 .27	255 .19	273 .62	287 .69	298 .73	307 .62	314 .81	320 .77	325 .73	329 .92
66 - 70	46. 58	99. 81	159 .23	225 .31	298 .42	352 .54	390 .69	418 .85	440 .42	457 .35	470 .88	481 .96	491 .08	498 .65	505 .08
Above 70	74. 81	158 .22	249 .23	348 .61	456 .79	539 .73	598 .14	641 .16	674 .24	700 .18	720 .81	737 .87	751 .81	763 .38	773 .22

Heart Cover - Male															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	5.0 4	5.0 8	5.1 2	5.1 5	5.1 9	5.1 9	5.2 3	5.2 7	5.2 7	5.2 7	5.3 1	5.3 1	5.3 1	5.3 5	5.3 5
26 - 30	8.3 5	8.4 2	8.5 0	8.5 4	8.6 2	8.6 5	8.6 9	8.7 3	8.7 3	8.7 7	8.8 1	8.8 1	8.8 5	8.8 5	8.8 5
31 - 35	13. 12	13. 23	13. 31	13. 42	13. 50	13. 54	13. 62	13. 65	13. 69	13. 73	13. 77	13. 81	13. 85	13. 85	13. 88
36 - 40	25. 58	25. 85	26. 04	26. 19	26. 35	26. 46	26. 58	26. 69	26. 77	26. 85	26. 92	27. 00	27. 04	27. 08	27. 12
41 - 45	50. 69	51. 15	51. 58	51. 88	52. 19	52. 46	52. 69	52. 88	53. 04	53. 19	53. 35	53. 46	53. 54	53. 65	53. 73
46 - 50	96. 42	97. 27	98. 04	98. 69	99. 23	99. 73	100 .15	100 .54	100 .88	101 .15	101 .42	101 .62	101 .85	102 .00	102 .15
51 - 55	148 .69	150 .04	151 .19	152 .19	153 .08	153 .85	154 .50	155 .08	155 .58	156 .00	156 .42	156 .77	157 .04	157 .31	157 .58
56 - 60	211 .58	213 .50	215 .15	216 .58	217 .81	218 .88	219 .81	220 .65	221 .35	222 .00	222 .54	223 .04	223 .46	223 .85	224 .19

61 - 65	333 .46	336 .50	339 .12	341 .35	343 .31	345 .00	346 .46	347 .77	348 .88	349 .88	350 .77	351 .54	352 .23	352 .85	353 .35
66 - 70	510 .50	515 .15	519 .12	522 .58	525 .54	528 .15	530 .42	532 .38	534 .12	535 .65	537 .00	538 .15	539 .23	540 .15	540 .96
Above 70	781 .53	788 .66	794 .66	800 .03	804 .50	808 .54	812 .06	815 .00	817 .69	820 .06	822 .10	823 .83	825 .51	826 .89	828 .19

Heart Cover - Female															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 9	0.3 8	0.6 2	0.8 8	1.1 9	1.3 8	1.5 4	1.6 5	1.7 3	1.8 1	1.8 8	1.9 2	1.9 6	2.0 0	2.0 0
26 - 30	0.3 5	0.7 3	1.1 5	1.6 2	2.1 5	2.5 4	2.8 1	3.0 0	3.1 5	3.2 7	3.3 8	3.4 6	3.5 0	3.5 8	3.6 2
31 - 35	0.4 6	1.0 0	1.6 5	2.3 5	3.1 9	3.7 7	4.1 9	4.5 0	4.7 3	4.8 8	5.0 4	5.1 5	5.2 7	5.3 5	5.4 2
36 - 40	0.8 1	1.7 7	2.9 2	4.2 7	5.8 5	6.8 8	7.6 5	8.1 9	8.6 2	8.9 6	9.2 3	9.4 2	9.6 2	9.7 7	9.8 8
41 - 45	1.5 4	3.4 2	5.6 9	8.3 5	11. 38	13. 42	14. 88	15. 96	16. 81	17. 42	17. 96	18. 38	18. 73	19. 00	19. 27
46 - 50	2.5 4	5.7 3	9.5 4	13. 96	19. 04	22. 50	24. 96	26. 73	28. 12	29. 19	30. 08	30. 77	31. 35	31. 85	32. 27
51 - 55	4.6 5	9.9 2	15. 81	22. 35	29. 73	35. 12	38. 92	41. 73	43. 88	45. 58	46. 92	48. 04	48. 92	49. 69	50. 31
56 - 60	6.7 7	14. 42	23. 12	33. 08	44. 54	52. 62	58. 31	62. 50	65. 73	68. 27	70. 27	71. 92	73. 31	74. 42	75. 38
61 - 65	10. 62	23. 35	38. 23	55. 50	75. 46	89. 15	98. 77	105 .92	111 .35	115 .65	119 .08	121 .85	124 .15	126 .08	127 .69
66 - 70	18. 19	39. 50	63. 81	91. 38	122 .46	144 .65	160 .31	171 .85	180 .69	187 .65	193 .19	197 .73	201 .46	204 .62	207 .23
Above 70	31. 18	66. 83	106 .50	150 .47	198 .73	234 .70	260 .19	278 .80	293 .23	304 .48	313 .44	320 .88	326 .91	332 .08	336 .31

Heart Cover - Female															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.0 4	2.0 4	2.0 8	2.0 8	2.0 8	2.1 2	2.1 2	2.1 2	2.1 2	2.1 2	2.1 2	2.1 5	2.1 5	2.1 5	2.1 5
26 - 30	3.6 5	3.6 9	3.7 3	3.7 3	3.7 7	3.7 7	3.8 1	3.8 1	3.8 1	3.8 5	3.8 5	3.8 5	3.8 5	3.8 5	3.8 8
31 - 35	5.4 6	5.5 0	5.5 8	5.5 8	5.6 2	5.6 5	5.6 9	5.6 9	5.7 3	5.7 3	5.7 3	5.7 7	5.7 7	5.7 7	5.8 1
36 - 40	10. 00	10. 08	10. 15	10. 23	10. 27	10. 35	10. 38	10. 42	10. 46	10. 50	10. 50	10. 54	10. 54	10. 58	10. 58
41 - 45	19. 46	19. 65	19. 81	19. 92	20. 04	20. 12	20. 23	20. 31	20. 35	20. 42	20. 46	20. 50	20. 54	20. 58	20. 62

46 - 50	32.62	32.88	33.15	33.38	33.58	33.73	33.88	34.00	34.12	34.19	34.31	34.35	34.42	34.50	34.54
51 - 55	50.88	51.35	51.73	52.08	52.38	52.62	52.85	53.04	53.23	53.38	53.50	53.62	53.73	53.81	53.88
56 - 60	76.19	76.88	77.46	78.00	78.42	78.81	79.15	79.46	79.73	79.96	80.15	80.31	80.46	80.62	80.73
61 - 65	129.08	130.27	131.27	132.12	132.88	133.54	134.12	134.62	135.04	135.42	135.77	136.08	136.35	136.58	136.77
66 - 70	209.46	211.35	213.00	214.42	215.62	216.69	217.62	218.42	219.15	219.77	220.31	220.81	221.23	221.62	221.96
Above 70	339.91	342.88	345.62	348.01	349.85	351.63	353.10	354.41	355.66	356.65	357.49	358.30	358.96	359.60	360.22

Nervous System Cover - Male															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.19	0.42	0.65	0.92	1.23	1.46	1.62	1.73	1.81	1.88	1.92	1.96	2.00	2.04	2.08
26 - 30	0.31	0.65	1.00	1.42	1.88	2.19	2.46	2.67	2.75	2.82	2.96	3.06	3.08	3.12	3.15
31 - 35	0.42	0.92	1.46	2.19	2.88	3.32	3.75	4.08	4.23	4.32	4.56	4.62	4.73	4.81	4.85
36 - 40	0.73	1.62	2.67	3.75	5.00	5.92	6.52	7.08	7.42	7.75	7.92	8.12	8.32	8.42	8.52
41 - 45	1.23	2.67	4.32	6.23	8.42	9.92	11.00	11.85	12.46	12.92	13.32	13.62	13.88	14.08	14.27
46 - 50	2.00	4.42	7.23	10.50	14.15	16.73	18.54	19.85	20.88	21.69	22.35	22.85	23.27	23.65	23.96
51 - 55	3.46	7.27	11.38	15.96	21.08	24.92	27.62	29.12	31.12	32.31	33.27	34.08	34.69	35.23	35.69
56 - 60	4.88	10.38	16.62	23.81	32.12	37.96	42.08	45.12	47.42	49.23	50.69	51.88	52.88	53.69	54.38
61 - 65	8.31	18.46	30.69	45.35	62.81	74.19	82.23	88.15	92.69	96.27	99.12	101.42	103.35	104.96	106.31
66 - 70	17.65	38.69	63.00	90.58	121.50	143.50	159.04	170.50	179.31	186.19	191.69	196.19	199.92	203.00	205.62
Above 70	37.51	81.09	129.32	180.92	235.04	277.55	307.59	329.77	346.86	360.11	370.74	379.51	386.75	392.61	397.69

Nervous System Cover - Male															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.12	2.12	2.12	2.15	2.15	2.15	2.19	2.19	2.19	2.19	2.19	2.23	2.23	2.23	2.23
26 - 30	3.19	3.23	3.23	3.27	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31

31 - 35	4.9 2	4.9 6	5.0 0	5.0 4	5.0 4	5.0 8	5.1 2	5.1 2	5.1 2	5.1 5	5.1 5	5.1 5	5.1 9	5.1 9	5.1 9
36 - 40	8.6 2	8.6 9	8.7 7	8.8 1	8.8 8	8.9 2	8.9 6	9.0 0	9.0 0	9.0 4	9.0 8	9.0 8	9.1 2	9.1 2	9.1 2
41 - 45	14. 42	14. 58	14. 65	14. 77	14. 85	14. 92	15. 00	15. 04	15. 08	15. 15	15. 19	15. 19	15. 23	15. 27	15. 27
46 - 50	24. 19	24. 42	24. 62	24. 77	24. 92	25. 04	25. 15	25. 23	25. 31	25. 38	25. 46	25. 50	25. 58	25. 62	25. 65
51 - 55	36. 08	36. 42	36. 69	36. 92	37. 15	37. 35	37. 50	37. 62	37. 77	37. 85	37. 96	38. 04	38. 12	38. 19	38. 23
56 - 60	54. 96	55. 46	55. 88	56. 27	56. 58	56. 85	57. 12	57. 31	57. 50	57. 65	57. 81	57. 96	58. 04	58. 15	58. 23
61 - 65	107 .46	108 .42	109 .27	110 .00	110 .62	111 .15	111 .62	112 .04	112 .42	112 .73	113 .04	113 .27	113 .50	113 .69	113 .85
66 - 70	207 .81	209 .69	211 .35	212 .73	213 .96	215 .00	215 .92	216 .73	217 .42	218 .04	218 .62	219 .08	219 .50	219 .88	220 .23
Above 70	401 .86	405 .55	408 .78	411 .40	413 .86	415 .87	417 .71	419 .25	420 .49	421 .72	422 .80	423 .72	424 .50	425 .26	426 .03

Nervous System Cover - Female															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 2	0.2 7	0.4 2	0.6 5	0.8 5	1.0 0	1.1 2	1.1 9	1.2 7	1.3 1	1.3 5	1.3 8	1.3 8	1.4 2	1.4 2
26 - 30	0.2 3	0.5 4	0.8 5	1.2 3	1.6 5	1.9 6	2.1 5	2.3 1	2.4 2	2.5 4	2.6 2	2.6 5	2.6 9	2.7 3	2.7 7
31 - 35	0.3 8	0.8 5	1.4 2	2.0 4	2.8 1	3.3 1	3.6 5	3.9 2	4.1 2	4.2 7	4.4 2	4.5 0	4.5 8	4.6 5	4.7 3
36 - 40	0.7 3	1.5 8	2.5 8	3.7 7	5.1 2	6.0 4	6.6 9	7.1 5	7.5 4	7.8 1	8.0 4	8.2 3	8.3 8	8.5 4	8.6 5
41 - 45	1.2 7	2.8 1	4.5 8	6.5 8	8.8 5	10. 46	11. 58	12. 42	13. 08	13. 58	13. 96	14. 31	14. 58	14. 77	14. 96
46 - 50	1.8 1	4.0 4	6.5 8	9.4 6	12. 73	15. 04	16. 65	17. 85	18. 77	19. 50	20. 08	20. 54	20. 92	21. 23	21. 54
51 - 55	2.9 2	6.1 2	9.6 2	13. 42	17. 65	20. 85	23. 08	24. 77	26. 04	27. 04	27. 85	28. 50	29. 04	29. 46	29. 85
56 - 60	3.7 7	8.0 4	12. 77	18. 15	24. 38	28. 77	31. 88	34. 19	35. 96	37. 35	38. 46	39. 35	40. 12	40. 73	41. 23
61 - 65	5.7 7	12. 73	21. 04	30. 85	42. 42	50. 08	55. 50	59. 50	62. 58	65. 00	66. 92	68. 46	69. 77	70. 85	71. 77
66 - 70	10. 92	23. 88	38. 85	55. 77	74. 73	88. 27	97. 85	104 .88	110 .27	114 .54	117 .92	120 .69	122 .96	124 .88	126 .46
Above 70	20. 68	44. 81	71. 73	100 .83	131 .64	155 .59	172 .50	184 .89	194 .31	201 .83	207 .79	212 .77	216 .71	220 .14	222 .83

Nervous System Cover - Female															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30

Age Band															
18 - 25	1.4 6	1.4 6	1.4 6	1.5 0	1.5 0	1.5 0	1.5 0	1.5 0	1.5 4	1.5 4	1.5 4	1.5 4	1.5 4	1.5 4	1.5 4
26 - 30	2.8 1	2.8 5	2.8 5	2.8 8	2.8 8	2.9 2	2.9 2	2.9 2	2.9 6	2.9 6	2.9 6	2.9 6	2.9 6	2.9 6	3.0 0
31 - 35	4.7 7	4.8 1	4.8 5	4.8 8	4.9 2	4.9 6	4.9 6	5.0 0	5.0 0	5.0 0	5.0 4	5.0 4	5.0 4	5.0 4	5.0 8
36 - 40	8.7 3	8.8 1	8.8 8	8.9 2	9.0 0	9.0 4	9.0 8	9.1 2	9.1 2	9.1 5	9.1 9	9.1 9	9.2 3	9.2 3	9.2 7
41 - 45	15. 15	15. 27	15. 38	15. 50	15. 58	15. 65	15. 73	15. 77	15. 85	15. 88	15. 92	15. 96	16. 00	16. 00	16. 04
46 - 50	21. 77	21. 96	22. 12	22. 27	22. 38	22. 50	22. 62	22. 69	22. 77	22. 81	22. 88	22. 92	22. 96	23. 00	23. 04
51 - 55	30. 15	30. 46	30. 69	30. 88	31. 08	31. 23	31. 35	31. 46	31. 58	31. 65	31. 73	31. 81	31. 88	31. 92	31. 96
56 - 60	41. 69	42. 08	42. 38	42. 65	42. 92	43. 12	43. 31	43. 46	43. 62	43. 73	43. 85	43. 96	44. 04	44. 12	44. 15
61 - 65	72. 54	73. 19	73. 77	74. 27	74. 69	75. 04	75. 35	75. 65	75. 88	76. 12	76. 31	76. 46	76. 62	76. 73	76. 85
66 - 70	127 .85	129 .00	130 .00	130 .85	131 .62	132 .27	132 .81	133 .31	133 .77	134 .12	134 .46	134 .77	135 .04	135 .27	135 .46
Above 70	225 .32	227 .36	229 .09	230 .52	231 .92	233 .15	234 .09	234 .90	235 .81	236 .31	236 .93	237 .54	238 .01	238 .47	238 .79

Other Major Organ Cover - Male															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 9	0.4 6	0.6 9	1.0 0	1.3 1	1.5 8	1.7 3	1.8 5	1.9 6	2.0 4	2.0 8	2.1 2	2.1 9	2.1 9	2.2 3
26 - 30	0.3 1	0.6 2	0.9 2	1.2 7	1.6 5	1.9 6	2.1 9	2.3 5	2.4 6	2.5 4	2.6 2	2.6 9	2.7 3	2.7 7	2.8 1
31 - 35	0.3 5	0.7 7	1.2 7	1.8 8	2.6 2	3.0 8	3.4 2	3.6 5	3.8 5	4.0 0	4.1 2	4.1 9	4.2 7	4.3 5	4.4 2
36 - 40	0.7 3	1.6 2	2.6 5	3.8 1	5.1 2	6.0 8	6.7 3	7.1 9	7.5 8	7.8 5	8.1 2	8.2 7	8.4 6	8.5 8	8.6 9
41 - 45	1.2 3	2.6 5	4.2 3	5.9 6	7.8 8	9.3 1	10. 31	11. 08	11. 65	12. 08	12. 46	12. 73	12. 96	13. 19	13. 35
46 - 50	1.7 3	3.6 9	5.8 1	8.1 2	10. 62	12. 54	13. 92	14. 92	15. 69	16. 27	16. 77	17. 15	17. 46	17. 73	17. 96
51 - 55	2.2 7	4.8 1	7.6 9	10. 85	14. 38	17. 00	18. 81	20. 19	21. 23	22. 04	22. 69	23. 23	23. 65	24. 04	24. 35
56 - 60	3.3 1	6.8 8	10. 81	15. 15	19. 92	23. 54	26. 08	27. 96	29. 42	30. 54	31. 42	32. 19	32. 77	33. 31	33. 73
61 - 65	4.4 6	9.5 8	15. 35	21. 77	28. 88	34. 12	37. 81	40. 54	42. 62	44. 27	45. 58	46. 65	47. 54	48. 27	48. 88
66 - 70	6.6 2	14. 12	22. 42	31. 58	41. 69	49. 23	54. 58	58. 50	61. 50	63. 88	65. 77	67. 31	68. 58	69. 65	70. 54
Above 70	9.8 1	20. 80	32. 76	45. 80	60. 18	71. 04	78. 78	84. 42	88. 75	92. 19	94. 91	97. 11	98. 93	100 .51	101 .78

Other Major Organ Cover - Male															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.2 7	2.2 7	2.3 1	2.3 1	2.3 1	2.3 5	2.3 5	2.3 5	2.3 5	2.3 8	2.3 8	2.3 8	2.3 8	2.3 8	2.3 8
26 - 30	2.8 5	2.8 8	2.8 8	2.9 2	2.9 2	2.9 2	2.9 6	2.9 6	2.9 6	2.9 6	3.0 0	3.0 0	3.0 0	3.0 0	3.0 0
31 - 35	4.4 6	4.5 0	4.5 4	4.5 8	4.5 8	4.6 2	4.6 2	4.6 5	4.6 5	4.6 9	4.6 9	4.6 9	4.6 9	4.7 3	4.7 3
36 - 40	8.7 7	8.8 5	8.9 2	9.0 0	9.0 4	9.0 8	9.1 2	9.1 5	9.1 9	9.1 9	9.2 3	9.2 7	9.2 7	9.3 1	9.3 1
41 - 45	13. 50	13. 62	13. 73	13. 81	13. 88	13. 96	14. 00	14. 08	14. 12	14. 15	14. 19	14. 23	14. 23	14. 27	14. 31
46 - 50	18. 15	18. 35	18. 46	18. 62	18. 69	18. 81	18. 88	18. 96	19. 00	19. 08	19. 12	19. 15	19. 19	19. 23	19. 27
51 - 55	24. 58	24. 81	25. 00	25. 19	25. 31	25. 46	25. 54	25. 65	25. 73	25. 81	25. 88	25. 92	25. 96	26. 04	26. 08
56 - 60	34. 08	34. 38	34. 65	34. 88	35. 08	35. 27	35. 42	35. 54	35. 65	35. 77	35. 85	35. 92	36. 00	36. 08	36. 12
61 - 65	49. 42	49. 85	50. 23	50. 58	50. 88	51. 12	51. 35	51. 54	51. 69	51. 85	51. 96	52. 08	52. 19	52. 27	52. 35
66 - 70	71. 31	71. 96	72. 50	73. 00	73. 38	73. 77	74. 08	74. 35	74. 58	74. 81	75. 00	75. 15	75. 31	75. 42	75. 54
Above 70	102 .88	103 .89	104 .64	105 .36	105 .83	106 .46	106 .87	107 .25	107 .59	107 .94	108 .25	108 .46	108 .66	108 .83	109 .01

Other Major Organ Cover - Female															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.2 3	0.4 6	0.7 3	1.0 4	1.3 8	1.6 2	1.8 1	1.9 2	2.0 4	2.1 2	2.1 9	2.2 3	2.2 7	2.3 1	2.3 5
26 - 30	0.3 5	0.7 3	1.0 8	1.5 0	1.9 6	2.3 1	2.5 8	2.7 3	2.8 8	3.0 0	3.0 8	3.1 5	3.2 3	3.2 7	3.3 1
31 - 35	0.4 2	0.8 8	1.4 2	2.0 8	2.8 5	3.3 8	3.7 3	4.0 0	4.2 3	4.3 8	4.5 0	4.6 2	4.6 9	4.7 7	4.8 5
36 - 40	0.7 3	1.6 2	2.5 8	3.6 9	4.9 6	5.8 8	6.5 0	6.9 6	7.3 5	7.6 2	7.8 5	8.0 4	8.1 9	8.3 1	8.4 2
41 - 45	1.1 9	2.5 0	3.9 6	5.5 8	7.3 8	8.6 9	9.6 5	10. 35	10. 88	11. 31	11. 62	11. 88	12. 12	12. 31	12. 46
46 - 50	1.3 8	2.9 2	4.6 5	6.4 6	8.4 2	9.9 2	11. 00	11. 81	12. 42	12. 88	13. 27	13. 58	13. 85	14. 08	14. 23
51 - 55	1.6 9	3.6 2	5.7 3	8.0 0	10. 50	12. 42	13. 77	14. 73	15. 50	16. 12	16. 58	16. 96	17. 27	17. 54	17. 77
56 - 60	2.1 9	4.5 0	7.0 0	9.6 5	12. 50	14. 77	16. 35	17. 54	18. 46	19. 15	19. 73	20. 19	20. 58	20. 88	21. 15

61 - 65	2.3 8	5.0 4	7.9 2	11. 04	14. 38	16. 96	18. 81	20. 15	21. 19	22. 04	22. 69	23. 19	23. 65	24. 00	24. 31
66 - 70	2.7 7	5.7 7	8.9 6	12. 38	15. 96	18. 85	20. 92	22. 42	23. 58	24. 46	25. 19	25. 81	26. 27	26. 69	27. 04
Above 70	3.2 2	6.6 1	10. 14	13. 89	17. 71	20. 94	23. 28	24. 95	26. 23	27. 15	27. 97	28. 72	29. 17	29. 69	30. 08

Other Major Organ Cover - Female															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.3 8	2.3 8	2.4 2	2.4 2	2.4 2	2.4 6	2.4 6	2.4 6	2.4 6	2.5 0	2.5 0	2.5 0	2.5 0	2.5 0	2.5 0
26 - 30	3.3 5	3.3 8	3.4 2	3.4 2	3.4 6	3.4 6	3.4 6	3.5 0	3.5 0	3.5 0	3.5 4	3.5 4	3.5 4	3.5 4	3.5 4
31 - 35	4.8 8	4.9 2	4.9 6	5.0 0	5.0 4	5.0 8	5.0 8	5.1 2	5.1 2	5.1 2	5.1 5	5.1 5	5.1 5	5.1 9	5.1 9
36 - 40	8.5 0	8.5 8	8.6 5	8.6 9	8.7 7	8.8 1	8.8 5	8.8 8	8.8 8	8.9 2	8.9 6	8.9 6	9.0 0	9.0 0	9.0 0
41 - 45	12. 62	12. 73	12. 81	12. 88	12. 96	13. 04	13. 08	13. 15	13. 19	13. 23	13. 27	13. 27	13. 31	13. 35	13. 35
46 - 50	14. 38	14. 54	14. 65	14. 73	14. 81	14. 88	14. 96	15. 00	15. 08	15. 12	15. 15	15. 19	15. 19	15. 23	15. 27
51 - 55	17. 96	18. 12	18. 27	18. 38	18. 50	18. 58	18. 65	18. 73	18. 81	18. 85	18. 88	18. 92	18. 96	19. 00	19. 04
56 - 60	21. 38	21. 58	21. 73	21. 88	22. 00	22. 12	22. 23	22. 31	22. 38	22. 42	22. 50	22. 54	22. 58	22. 62	22. 65
61 - 65	24. 58	24. 81	25. 00	25. 15	25. 31	25. 42	25. 54	25. 65	25. 73	25. 81	25. 85	25. 92	25. 96	26. 00	26. 04
66 - 70	27. 31	27. 58	27. 77	27. 96	28. 12	28. 27	28. 38	28. 50	28. 58	28. 65	28. 73	28. 81	28. 85	28. 92	28. 96
Above 70	30. 34	30. 66	30. 85	31. 08	31. 23	31. 43	31. 55	31. 66	31. 74	31. 81	31. 94	32. 01	32. 05	32. 17	32. 21

Fixed and Reducing Sum Assured (Rates per '000 optional SI)

Loss of Job

	Cancer Cover (LOJ)									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.23	0.54	0.88	1.23	1.58	0.27	0.50	0.85	1.23	1.62
26 - 30	0.46	0.96	1.50	2.04	2.65	0.65	1.35	2.15	3.00	4.04
31 - 35	0.65	1.42	2.27	3.19	4.27	1.15	2.46	3.96	5.77	7.85
36 - 40	1.23	2.62	4.23	6.04	8.08	2.35	5.15	8.35	12.00	16.15
41 - 45	2.27	5.00	8.12	11.69	15.69	4.69	10.19	16.50	23.65	31.50
46 - 50	4.42	9.85	16.12	23.27	31.31	7.35	15.88	25.46	35.96	47.23
51 - 55	8.85	18.27	28.31	39.04	50.73	11.35	22.81	34.31	46.04	58.15
56 - 60	12.85	26.42	41.08	57.08	74.62	12.04	24.23	36.81	49.96	63.88
61 - 65	19.31	40.81	64.65	90.92	119.77	13.85	28.77	44.65	61.58	79.42
66 - 70	31.46	65.65	102.77	142.88	186.23	17.65	36.23	55.62	75.96	97.23
Above 70	51.27	105.63	163.35	224.54	289.57	22.51	45.63	69.27	93.71	119.03

	Heart Cover (LOJ)									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.77	1.65	2.62	3.73	4.92	0.31	0.69	1.08	1.54	2.00
26 - 30	1.42	2.96	4.54	6.27	8.15	0.62	1.31	2.00	2.73	3.54
31 - 35	2.00	4.27	6.73	9.54	12.73	0.85	1.81	2.85	3.96	5.35
36 - 40	3.69	7.96	12.92	18.54	24.96	1.46	3.15	5.08	7.27	9.73
41 - 45	7.19	15.77	25.69	36.92	49.46	2.81	6.08	9.88	14.19	19.00
46 - 50	13.81	30.23	49.15	70.46	94.00	4.62	10.12	16.50	23.77	31.85
51 - 55	25.81	52.96	81.65	112.15	145.08	8.50	17.62	27.42	38.08	49.77
56 - 60	35.92	73.77	114.31	158.35	206.50	12.35	25.62	40.15	56.31	74.50
61 - 65	52.81	111.50	176.35	247.65	325.58	19.31	41.35	66.31	94.46	126.04
66 - 70	84.81	176.77	276.12	383.27	498.58	33.15	69.88	110.54	155.23	204.27
Above 70	136.20	280.25	432.33	593.15	763.50	56.93	118.12	184.27	255.09	331.06

	Nervous System Cover (LOJ)									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.38	0.81	1.23	1.73	2.27	0.27	0.54	0.85	1.19	1.58
26 - 30	0.58	1.23	1.92	2.65	3.42	0.50	1.08	1.62	2.27	3.00
31 - 35	0.88	1.81	2.81	4.00	5.27	0.77	1.69	2.69	3.81	5.12
36 - 40	1.46	3.12	4.96	7.00	9.23	1.42	3.08	4.92	7.04	9.35
41 - 45	2.42	5.19	8.31	11.73	15.46	2.50	5.42	8.73	12.31	16.23
46 - 50	4.00	8.62	13.85	19.62	25.96	3.65	7.81	12.50	17.69	23.35
51 - 55	6.88	14.12	21.69	29.85	38.69	5.81	11.92	18.27	25.08	32.35
56 - 60	9.77	20.23	31.69	44.46	58.96	7.58	15.62	24.31	33.92	44.69
61 - 65	16.58	35.88	58.46	84.73	115.23	11.54	24.77	40.04	57.62	77.81

66 - 70	35.27	75.31	119.96	169.23	222.88	21.81	46.46	73.92	104.19	137.12
Above 70	75.04	158.04	246.16	338.00	431.11	41.22	87.15	136.48	188.42	241.63

Other Major Organ Cover (LOJ)										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.42	0.88	1.35	1.88	2.42	0.42	0.92	1.42	1.96	2.54
26 - 30	0.58	1.19	1.77	2.38	3.04	0.69	1.38	2.08	2.81	3.58
31 - 35	0.69	1.50	2.42	3.50	4.77	0.81	1.73	2.73	3.88	5.23
36 - 40	1.50	3.15	5.04	7.12	9.42	1.46	3.12	4.92	6.92	9.12
41 - 45	2.50	5.19	8.08	11.15	14.46	2.35	4.88	7.54	10.42	13.50
46 - 50	3.50	7.19	11.08	15.19	19.50	2.81	5.73	8.85	12.04	15.42
51 - 55	4.50	9.38	14.65	20.27	26.38	3.35	7.00	10.88	14.92	19.27
56 - 60	6.58	13.38	20.62	28.27	36.54	4.35	8.77	13.35	18.04	22.92
61 - 65	8.88	18.62	29.23	40.69	53.00	4.81	9.85	15.12	20.65	26.35
66 - 70	13.27	27.50	42.73	59.00	76.46	5.50	11.19	17.08	23.12	29.31
Above 70	19.82	40.63	62.47	85.54	110.31	6.29	12.72	19.29	25.87	32.60

Preventive Health check-up

Fixed and Reducing Sum Assured (Rates per '000 Base SI)					
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.18	0.34	0.49	0.64	0.78
26 - 30	0.18	0.34	0.49	0.64	0.78
31 - 35	0.18	0.34	0.49	0.64	0.78
36 - 40	0.18	0.34	0.49	0.64	0.78
41 - 45	0.21	0.40	0.59	0.76	0.92
46 - 50	0.21	0.40	0.59	0.76	0.92
51 - 55	0.21	0.40	0.59	0.76	0.92
56 - 60	0.21	0.40	0.59	0.76	0.92
61 - 65	0.21	0.40	0.59	0.76	0.92
66 - 70	0.21	0.40	0.59	0.76	0.92
Above 70	0.21	0.40	0.59	0.76	0.92

Pre-Diagnostic Assistance

Cancer Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.27	0.58	0.92	1.27	1.69	0.31	0.62	1.00	1.50	2.04
26 - 30	0.50	1.00	1.58	2.15	2.81	0.81	1.73	2.69	3.81	5.00
31 - 35	0.69	1.50	2.35	3.35	4.46	1.38	2.96	4.73	6.77	9.19
36 - 40	1.27	2.77	4.42	6.35	8.50	2.69	5.85	9.50	13.65	18.38
41 - 45	2.38	5.19	8.46	12.15	16.27	5.23	11.35	18.35	26.12	34.62
46 - 50	4.62	10.19	16.73	24.15	32.50	7.92	17.08	27.23	38.35	50.31
51 - 55	9.23	19.15	29.65	41.00	53.31	11.96	24.04	36.19	48.50	61.19
56 - 60	13.58	28.00	43.54	60.54	79.23	12.62	25.38	38.54	52.23	66.69

61 - 65	20.62	43.50	68.96	97.04	127.81	14.42	29.85	46.35	63.85	82.27
66 - 70	33.58	70.12	109.65	152.50	198.69	18.23	37.35	57.35	78.27	100.19
Above 70	54.69	113.02	174.36	239.66	308.89	23.04	46.73	70.96	95.95	122.02

Heart Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.88	1.85	2.92	4.12	5.38	0.35	0.73	1.15	1.65	2.19
26 - 30	1.58	3.23	5.04	6.92	8.96	0.69	1.42	2.19	3.00	3.92
31 - 35	2.23	4.69	7.42	10.54	14.04	0.96	1.96	3.12	4.38	5.85
36 - 40	4.08	8.77	14.19	20.38	27.46	1.58	3.46	5.58	8.00	10.73
41 - 45	7.92	17.31	28.23	40.58	54.38	3.08	6.69	10.85	15.58	20.88
46 - 50	15.15	33.23	54.08	77.50	103.38	5.04	11.12	18.15	26.12	34.96
51 - 55	28.38	58.27	89.77	123.31	159.46	9.35	19.35	30.08	41.73	54.54
56 - 60	39.50	81.08	125.62	173.96	226.92	13.54	28.08	44.04	61.77	81.73
61 - 65	58.00	122.46	193.69	272.00	357.65	21.23	45.38	72.81	103.73	138.42
66 - 70	93.15	194.12	303.23	420.88	547.50	36.42	76.85	121.50	170.69	224.65
Above 70	149.61	307.69	474.72	651.26	838.12	62.49	130.12	202.76	280.88	364.60

Nervous System Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.38	0.81	1.23	1.73	2.27	0.27	0.54	0.85	1.19	1.58
26 - 30	0.58	1.23	1.92	2.65	3.42	0.50	1.08	1.62	2.27	3.00
31 - 35	0.88	1.81	2.81	4.00	5.27	0.77	1.69	2.69	3.81	5.12
36 - 40	1.46	3.12	4.96	7.00	9.23	1.42	3.08	4.92	7.04	9.35
41 - 45	2.42	5.19	8.31	11.73	15.46	2.50	5.42	8.73	12.31	16.23
46 - 50	4.00	8.62	13.85	19.62	25.96	3.65	7.81	12.50	17.69	23.35
51 - 55	6.88	14.12	21.69	29.85	38.69	5.81	11.92	18.27	25.08	32.35
56 - 60	9.77	20.23	31.69	44.46	58.96	7.58	15.62	24.31	33.92	44.69
61 - 65	16.58	35.88	58.46	84.73	115.23	11.54	24.77	40.04	57.62	77.81
66 - 70	35.27	75.31	119.96	169.23	222.88	21.81	46.46	73.92	104.19	137.12
Above 70	75.04	158.04	246.16	338.00	431.11	41.22	87.15	136.48	188.42	241.63

Other Major Organ Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.42	0.88	1.35	1.88	2.42	0.42	0.92	1.42	1.96	2.54
26 - 30	0.58	1.19	1.77	2.38	3.04	0.69	1.38	2.08	2.81	3.58
31 - 35	0.69	1.50	2.42	3.50	4.77	0.81	1.73	2.73	3.88	5.23
36 - 40	1.50	3.15	5.04	7.12	9.42	1.46	3.12	4.92	6.92	9.12
41 - 45	2.50	5.19	8.08	11.15	14.46	2.35	4.88	7.54	10.42	13.50
46 - 50	3.50	7.19	11.08	15.19	19.50	2.81	5.73	8.85	12.04	15.42
51 - 55	4.50	9.38	14.65	20.27	26.38	3.35	7.00	10.88	14.92	19.27
56 - 60	6.58	13.38	20.62	28.27	36.54	4.35	8.77	13.35	18.04	22.92

61 - 65	8.88	18.62	29.23	40.69	53.00	4.81	9.85	15.12	20.65	26.35
66 - 70	13.27	27.50	42.73	59.00	76.46	5.50	11.19	17.08	23.12	29.31
Above 70	19.82	40.63	62.47	85.54	110.31	6.29	12.72	19.29	25.87	32.60

Post Diagnostic Assistance

Cancer Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.27	0.58	0.92	1.27	1.69	0.31	0.62	1.00	1.50	2.04
26 - 30	0.50	1.00	1.58	2.15	2.81	0.81	1.73	2.69	3.81	5.00
31 - 35	0.69	1.50	2.35	3.35	4.46	1.38	2.96	4.73	6.77	9.19
36 - 40	1.27	2.77	4.42	6.35	8.50	2.69	5.85	9.50	13.65	18.38
41 - 45	2.38	5.19	8.46	12.15	16.27	5.23	11.35	18.35	26.12	34.62
46 - 50	4.62	10.19	16.73	24.15	32.50	7.92	17.08	27.23	38.35	50.31
51 - 55	9.23	19.15	29.65	41.00	53.31	11.96	24.04	36.19	48.50	61.19
56 - 60	13.58	28.00	43.54	60.54	79.23	12.62	25.38	38.54	52.23	66.69
61 - 65	20.62	43.50	68.96	97.04	127.81	14.42	29.85	46.35	63.85	82.27
66 - 70	33.58	70.12	109.65	152.50	198.69	18.23	37.35	57.35	78.27	100.19
Above 70	54.69	113.02	174.36	239.66	308.89	23.04	46.73	70.96	95.95	122.02

Heart Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.88	1.85	2.92	4.12	5.38	0.35	0.73	1.15	1.65	2.19
26 - 30	1.58	3.23	5.04	6.92	8.96	0.69	1.42	2.19	3.00	3.92
31 - 35	2.23	4.69	7.42	10.54	14.04	0.96	1.96	3.12	4.38	5.85
36 - 40	4.08	8.77	14.19	20.38	27.46	1.58	3.46	5.58	8.00	10.73
41 - 45	7.92	17.31	28.23	40.58	54.38	3.08	6.69	10.85	15.58	20.88
46 - 50	15.15	33.23	54.08	77.50	103.38	5.04	11.12	18.15	26.12	34.96
51 - 55	28.38	58.27	89.77	123.31	159.46	9.35	19.35	30.08	41.73	54.54
56 - 60	39.50	81.08	125.62	173.96	226.92	13.54	28.08	44.04	61.77	81.73
61 - 65	58.00	122.46	193.69	272.00	357.65	21.23	45.38	72.81	103.73	138.42
66 - 70	93.15	194.12	303.23	420.88	547.50	36.42	76.85	121.50	170.69	224.65
Above 70	149.61	307.69	474.72	651.26	838.12	62.49	130.12	202.76	280.88	364.60

Nervous System Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.38	0.81	1.23	1.73	2.27	0.27	0.54	0.85	1.19	1.58
26 - 30	0.58	1.23	1.92	2.65	3.42	0.50	1.08	1.62	2.27	3.00
31 - 35	0.88	1.81	2.81	4.00	5.27	0.77	1.69	2.69	3.81	5.12
36 - 40	1.46	3.12	4.96	7.00	9.23	1.42	3.08	4.92	7.04	9.35
41 - 45	2.42	5.19	8.31	11.73	15.46	2.50	5.42	8.73	12.31	16.23
46 - 50	4.00	8.62	13.85	19.62	25.96	3.65	7.81	12.50	17.69	23.35
51 - 55	6.88	14.12	21.69	29.85	38.69	5.81	11.92	18.27	25.08	32.35
56 - 60	9.77	20.23	31.69	44.46	58.96	7.58	15.62	24.31	33.92	44.69

61 - 65	16.58	35.88	58.46	84.73	115.23	11.54	24.77	40.04	57.62	77.81
66 - 70	35.27	75.31	119.96	169.23	222.88	21.81	46.46	73.92	104.19	137.12
Above 70	75.04	158.04	246.16	338.00	431.11	41.22	87.15	136.48	188.42	241.63

Other Major Organ Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.42	0.88	1.35	1.88	2.42	0.42	0.92	1.42	1.96	2.54
26 - 30	0.58	1.19	1.77	2.38	3.04	0.69	1.38	2.08	2.81	3.58
31 - 35	0.69	1.50	2.42	3.50	4.77	0.81	1.73	2.73	3.88	5.23
36 - 40	1.50	3.15	5.04	7.12	9.42	1.46	3.12	4.92	6.92	9.12
41 - 45	2.50	5.19	8.08	11.15	14.46	2.35	4.88	7.54	10.42	13.50
46 - 50	3.50	7.19	11.08	15.19	19.50	2.81	5.73	8.85	12.04	15.42
51 - 55	4.50	9.38	14.65	20.27	26.38	3.35	7.00	10.88	14.92	19.27
56 - 60	6.58	13.38	20.62	28.27	36.54	4.35	8.77	13.35	18.04	22.92
61 - 65	8.88	18.62	29.23	40.69	53.00	4.81	9.85	15.12	20.65	26.35
66 - 70	13.27	27.50	42.73	59.00	76.46	5.50	11.19	17.08	23.12	29.31
Above 70	19.82	40.63	62.47	85.54	110.31	6.29	12.72	19.29	25.87	32.60

Second Medical Opinion – India

Cancer Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.27	0.58	0.92	1.27	1.69	0.31	0.62	1.00	1.50	2.04
26 - 30	0.50	1.00	1.58	2.15	2.81	0.81	1.73	2.69	3.81	5.00
31 - 35	0.69	1.50	2.35	3.35	4.46	1.38	2.96	4.73	6.77	9.19
36 - 40	1.27	2.77	4.42	6.35	8.50	2.69	5.85	9.50	13.65	18.38
41 - 45	2.38	5.19	8.46	12.15	16.27	5.23	11.35	18.35	26.12	34.62
46 - 50	4.62	10.19	16.73	24.15	32.50	7.92	17.08	27.23	38.35	50.31
51 - 55	9.23	19.15	29.65	41.00	53.31	11.96	24.04	36.19	48.50	61.19
56 - 60	13.58	28.00	43.54	60.54	79.23	12.62	25.38	38.54	52.23	66.69
61 - 65	20.62	43.50	68.96	97.04	127.81	14.42	29.85	46.35	63.85	82.27
66 - 70	33.58	70.12	109.65	152.50	198.69	18.23	37.35	57.35	78.27	100.19
Above 70	54.69	113.02	174.36	239.66	308.89	23.04	46.73	70.96	95.95	122.02

Heart Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.88	1.85	2.92	4.12	5.38	0.35	0.73	1.15	1.65	2.19
26 - 30	1.58	3.23	5.04	6.92	8.96	0.69	1.42	2.19	3.00	3.92
31 - 35	2.23	4.69	7.42	10.54	14.04	0.96	1.96	3.12	4.38	5.85
36 - 40	4.08	8.77	14.19	20.38	27.46	1.58	3.46	5.58	8.00	10.73
41 - 45	7.92	17.31	28.23	40.58	54.38	3.08	6.69	10.85	15.58	20.88
46 - 50	15.15	33.23	54.08	77.50	103.38	5.04	11.12	18.15	26.12	34.96
51 - 55	28.38	58.27	89.77	123.31	159.46	9.35	19.35	30.08	41.73	54.54
56 - 60	39.50	81.08	125.62	173.96	226.92	13.54	28.08	44.04	61.77	81.73

61 - 65	58.00	122.46	193.69	272.00	357.65	21.23	45.38	72.81	103.73	138.42
66 - 70	93.15	194.12	303.23	420.88	547.50	36.42	76.85	121.50	170.69	224.65
Above 70	149.61	307.69	474.72	651.26	838.12	62.49	130.12	202.76	280.88	364.60

	Nervous System Cover									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.38	0.81	1.23	1.73	2.27	0.27	0.54	0.85	1.19	1.58
26 - 30	0.58	1.23	1.92	2.65	3.42	0.50	1.08	1.62	2.27	3.00
31 - 35	0.88	1.81	2.81	4.00	5.27	0.77	1.69	2.69	3.81	5.12
36 - 40	1.46	3.12	4.96	7.00	9.23	1.42	3.08	4.92	7.04	9.35
41 - 45	2.42	5.19	8.31	11.73	15.46	2.50	5.42	8.73	12.31	16.23
46 - 50	4.00	8.62	13.85	19.62	25.96	3.65	7.81	12.50	17.69	23.35
51 - 55	6.88	14.12	21.69	29.85	38.69	5.81	11.92	18.27	25.08	32.35
56 - 60	9.77	20.23	31.69	44.46	58.96	7.58	15.62	24.31	33.92	44.69
61 - 65	16.58	35.88	58.46	84.73	115.23	11.54	24.77	40.04	57.62	77.81
66 - 70	35.27	75.31	119.96	169.23	222.88	21.81	46.46	73.92	104.19	137.12
Above 70	75.04	158.04	246.16	338.00	431.11	41.22	87.15	136.48	188.42	241.63

	Other Major Organ Cover									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.42	0.88	1.35	1.88	2.42	0.42	0.92	1.42	1.96	2.54
26 - 30	0.58	1.19	1.77	2.38	3.04	0.69	1.38	2.08	2.81	3.58
31 - 35	0.69	1.50	2.42	3.50	4.77	0.81	1.73	2.73	3.88	5.23
36 - 40	1.50	3.15	5.04	7.12	9.42	1.46	3.12	4.92	6.92	9.12
41 - 45	2.50	5.19	8.08	11.15	14.46	2.35	4.88	7.54	10.42	13.50
46 - 50	3.50	7.19	11.08	15.19	19.50	2.81	5.73	8.85	12.04	15.42
51 - 55	4.50	9.38	14.65	20.27	26.38	3.35	7.00	10.88	14.92	19.27
56 - 60	6.58	13.38	20.62	28.27	36.54	4.35	8.77	13.35	18.04	22.92
61 - 65	8.88	18.62	29.23	40.69	53.00	4.81	9.85	15.12	20.65	26.35
66 - 70	13.27	27.50	42.73	59.00	76.46	5.50	11.19	17.08	23.12	29.31
Above 70	19.82	40.63	62.47	85.54	110.31	6.29	12.72	19.29	25.87	32.60

Second Medical Opinion - Global (Incremental Rate)

	Cancer Cover									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.27	0.58	0.92	1.27	1.69	0.31	0.62	1.00	1.50	2.04
26 - 30	0.50	1.00	1.58	2.15	2.81	0.81	1.73	2.69	3.81	5.00
31 - 35	0.69	1.50	2.35	3.35	4.46	1.38	2.96	4.73	6.77	9.19
36 - 40	1.27	2.77	4.42	6.35	8.50	2.69	5.85	9.50	13.65	18.38
41 - 45	2.38	5.19	8.46	12.15	16.27	5.23	11.35	18.35	26.12	34.62
46 - 50	4.62	10.19	16.73	24.15	32.50	7.92	17.08	27.23	38.35	50.31
51 - 55	9.23	19.15	29.65	41.00	53.31	11.96	24.04	36.19	48.50	61.19
56 - 60	13.58	28.00	43.54	60.54	79.23	12.62	25.38	38.54	52.23	66.69

61 - 65	20.62	43.50	68.96	97.04	127.81	14.42	29.85	46.35	63.85	82.27
66 - 70	33.58	70.12	109.65	152.50	198.69	18.23	37.35	57.35	78.27	100.19
Above 70	54.69	113.02	174.36	239.66	308.89	23.04	46.73	70.96	95.95	122.02

Heart Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.88	1.85	2.92	4.12	5.38	0.35	0.73	1.15	1.65	2.19
26 - 30	1.58	3.23	5.04	6.92	8.96	0.69	1.42	2.19	3.00	3.92
31 - 35	2.23	4.69	7.42	10.54	14.04	0.96	1.96	3.12	4.38	5.85
36 - 40	4.08	8.77	14.19	20.38	27.46	1.58	3.46	5.58	8.00	10.73
41 - 45	7.92	17.31	28.23	40.58	54.38	3.08	6.69	10.85	15.58	20.88
46 - 50	15.15	33.23	54.08	77.50	103.38	5.04	11.12	18.15	26.12	34.96
51 - 55	28.38	58.27	89.77	123.31	159.46	9.35	19.35	30.08	41.73	54.54
56 - 60	39.50	81.08	125.62	173.96	226.92	13.54	28.08	44.04	61.77	81.73
61 - 65	58.00	122.46	193.69	272.00	357.65	21.23	45.38	72.81	103.73	138.42
66 - 70	93.15	194.12	303.23	420.88	547.50	36.42	76.85	121.50	170.69	224.65
Above 70	149.61	307.69	474.72	651.26	838.12	62.49	130.12	202.76	280.88	364.60

Nervous System Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.38	0.81	1.23	1.73	2.27	0.27	0.54	0.85	1.19	1.58
26 - 30	0.58	1.23	1.92	2.65	3.42	0.50	1.08	1.62	2.27	3.00
31 - 35	0.88	1.81	2.81	4.00	5.27	0.77	1.69	2.69	3.81	5.12
36 - 40	1.46	3.12	4.96	7.00	9.23	1.42	3.08	4.92	7.04	9.35
41 - 45	2.42	5.19	8.31	11.73	15.46	2.50	5.42	8.73	12.31	16.23
46 - 50	4.00	8.62	13.85	19.62	25.96	3.65	7.81	12.50	17.69	23.35
51 - 55	6.88	14.12	21.69	29.85	38.69	5.81	11.92	18.27	25.08	32.35
56 - 60	9.77	20.23	31.69	44.46	58.96	7.58	15.62	24.31	33.92	44.69
61 - 65	16.58	35.88	58.46	84.73	115.23	11.54	24.77	40.04	57.62	77.81
66 - 70	35.27	75.31	119.96	169.23	222.88	21.81	46.46	73.92	104.19	137.12
Above 70	75.04	158.04	246.16	338.00	431.11	41.22	87.15	136.48	188.42	241.63

Other Major Organ Cover										
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.42	0.88	1.35	1.88	2.42	0.42	0.92	1.42	1.96	2.54
26 - 30	0.58	1.19	1.77	2.38	3.04	0.69	1.38	2.08	2.81	3.58
31 - 35	0.69	1.50	2.42	3.50	4.77	0.81	1.73	2.73	3.88	5.23
36 - 40	1.50	3.15	5.04	7.12	9.42	1.46	3.12	4.92	6.92	9.12
41 - 45	2.50	5.19	8.08	11.15	14.46	2.35	4.88	7.54	10.42	13.50
46 - 50	3.50	7.19	11.08	15.19	19.50	2.81	5.73	8.85	12.04	15.42
51 - 55	4.50	9.38	14.65	20.27	26.38	3.35	7.00	10.88	14.92	19.27
56 - 60	6.58	13.38	20.62	28.27	36.54	4.35	8.77	13.35	18.04	22.92
61 - 65	8.88	18.62	29.23	40.69	53.00	4.81	9.85	15.12	20.65	26.35

66 - 70	13.27	27.50	42.73	59.00	76.46	5.50	11.19	17.08	23.12	29.31
Above 70	19.82	40.63	62.47	85.54	110.31	6.29	12.72	19.29	25.87	32.60

Molecular Gene Expression Profiling Test

	Cancer Cover									
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band	Male					Female				
18 - 25	0.27	0.58	0.92	1.27	1.69	0.31	0.62	1.00	1.50	2.04
26 - 30	0.50	1.00	1.58	2.15	2.81	0.81	1.73	2.69	3.81	5.00
31 - 35	0.69	1.50	2.35	3.35	4.46	1.38	2.96	4.73	6.77	9.19
36 - 40	1.27	2.77	4.42	6.35	8.50	2.69	5.85	9.50	13.65	18.38
41 - 45	2.38	5.19	8.46	12.15	16.27	5.23	11.35	18.35	26.12	34.62
46 - 50	4.62	10.19	16.73	24.15	32.50	7.92	17.08	27.23	38.35	50.31
51 - 55	9.23	19.15	29.65	41.00	53.31	11.96	24.04	36.19	48.50	61.19
56 - 60	13.58	28.00	43.54	60.54	79.23	12.62	25.38	38.54	52.23	66.69
61 - 65	20.62	43.50	68.96	97.04	127.81	14.42	29.85	46.35	63.85	82.27
66 - 70	33.58	70.12	109.65	152.50	198.69	18.23	37.35	57.35	78.27	100.19
Above 70	54.69	113.02	174.36	239.66	308.89	23.04	46.73	70.96	95.95	122.02

Cardiac arrest - Fixed Sum Assured

	Cardiac arrest				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.17	0.38	0.59	0.83	1.09
26 - 30	0.26	0.57	0.90	1.25	1.60
31 - 35	0.41	0.88	1.36	1.86	2.35
36 - 40	0.72	1.62	2.56	3.55	4.61
41 - 45	1.28	2.94	4.81	6.84	9.01
46 - 50	2.26	5.03	7.98	11.08	14.27
51 - 55	4.36	9.63	15.19	20.94	26.74
56 - 60	6.65	14.59	22.91	31.53	40.30
61 - 65	9.88	21.87	34.60	48.02	61.82
66 - 70	16.30	35.67	55.70	76.22	96.73
Above 70	26.90	58.16	89.64	120.98	151.35

Cardiac arrest - Reducing Sum Assured

	Cardiac arrest														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 9	0.1 9	0.3 1	0.4 4	0.5 9	0.7 0	0.7 8	0.8 4	0.8 8	0.9 1	0.9 4	0.9 6	0.9 8	0.9 9	1.0 0
26 - 30	0.1 3	0.2 9	0.4 7	0.6 7	0.8 8	1.0 3	1.1 4	1.2 3	1.2 9	1.3 4	1.3 8	1.4 1	1.4 4	1.4 6	1.4 8
31 - 35	0.2 1	0.4 5	0.7 1	0.9 9	1.2 8	1.5 1	1.6 7	1.7 9	1.8 9	1.9 6	2.0 2	2.0 7	2.1 1	2.1 4	2.1 6
36 - 40	0.3 6	0.8 3	1.3 4	1.9 0	2.5 2	2.9 7	3.2 9	3.5 3	3.7 1	3.8 5	3.9 6	4.0 6	4.1 4	4.2 0	4.2 5
41 - 45	0.6 4	1.5 1	2.5 3	3.6 6	4.9 1	5.8 0	6.4 3	6.8 9	7.2 5	7.5 3	7.7 5	7.9 3	8.0 8	8.2 1	8.3 1
46 - 50	1.1 3	2.5 8	4.1 9	5.9 3	7.7 8	9.1 8	10. 18	10. 92	11. 48	11. 92	12. 27	12. 56	12. 80	12. 99	13. 16
51 - 55	2.1 8	4.9 5	7.9 8	11. 21	14. 57	17. 22	19. 08	20. 46	21. 51	22. 34	23. 00	23. 54	23. 98	24. 35	24. 67
56 - 60	3.3 2	7.5 0	12. 03	16. 88	21. 96	25. 94	28. 75	30. 83	32. 42	33. 66	34. 66	35. 48	36. 14	36. 70	37. 18
61 - 65	4.9 4	11. 24	18. 17	25. 71	33. 70	39. 81	44. 11	47. 30	49. 73	51. 64	53. 18	54. 42	55. 45	56. 31	57. 03
66 - 70	8.1 5	18. 33	29. 25	40. 80	52. 73	62. 28	69. 02	74. 00	77. 81	80. 80	83. 20	85. 15	86. 76	88. 10	89. 23
Above 70	13. 44	29. 90	47. 08	64. 75	82. 50	97. 45	108. .00	115. .79	121. .74	126. .44	130. .17	133. .22	135. .75	137. .85	139. .62

	Cardiac arrest														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.0 2	1.0 3	1.0 3	1.0 4	1.0 4	1.0 5	1.0 6	1.0 6	1.0 6	1.0 7	1.0 7	1.0 7	1.0 7	1.0 7	1.0 8
26 - 30	1.4 9	1.5 1	1.5 2	1.5 3	1.5 4	1.5 5	1.5 5	1.5 6	1.5 6	1.5 7	1.5 8	1.5 8	1.5 8	1.5 8	1.5 9
31 - 35	2.1 9	2.2 1	2.2 3	2.2 4	2.2 6	2.2 7	2.2 7	2.2 8	2.2 9	2.3 0	2.3 0	2.3 1	2.3 1	2.3 2	2.3 2
36 - 40	4.3 0	4.3 4	4.3 7	4.4 0	4.4 3	4.4 5	4.4 7	4.4 8	4.4 9	4.5 1	4.5 2	4.5 3	4.5 4	4.5 5	4.5 5
41 - 45	8.4 0	8.4 8	8.5 4	8.6 0	8.6 5	8.6 9	8.7 3	8.7 6	8.7 9	8.8 2	8.8 4	8.8 6	8.8 7	8.8 9	8.9 0
46 - 50	13. 30	13. 43	13. 53	13. 62	13. 70	13. 77	13. 82	13. 88	13. 92	13. 96	13. 99	14. 03	14. 05	14. 08	14. 09
51 - 55	24. 93	25. 16	25. 36	25. 52	25. 67	25. 79	25. 90	26. 00	26. 09	26. 16	26. 23	26. 28	26. 34	26. 38	26. 42
56 - 60	37. 58	37. 92	38. 21	38. 46	38. 68	38. 87	39. 04	39. 18	39. 31	39. 43	39. 53	39. 61	39. 69	39. 76	39. 81

61 - 65	57. 65	58. 17	58. 62	59. 01	59. 34	59. 64	59. 89	60. 12	60. 31	60. 48	60. 63	60. 77	60. 89	60. 99	61. 08
66 - 70	90. 20	91. 02	91. 72	92. 33	92. 85	93. 31	93. 71	94. 06	94. 37	94. 64	94. 88	95. 08	95. 27	95. 43	95. 57
Above 70	141 .13	142 .42	143 .52	144 .45	145 .28	146 .00	146 .63	147 .18	147 .65	148 .08	148 .45	148 .78	149 .06	149 .31	149 .53

4. Recovery Benefit

Gross Premium (Defined in % Terms and will be multiplied by Sum Insured to arrive at the Premium)

Age Band	Tenure				
	1	2	3	4	5
0-17	0.29%	0.56%	0.83%	1.10%	1.36%
18-35	0.24%	0.47%	0.70%	0.92%	1.13%
36-45	0.61%	1.20%	1.77%	2.34%	2.89%
46-50	0.78%	1.54%	2.28%	3.00%	3.71%
51-55	1.23%	2.41%	3.57%	4.70%	5.81%
56-60	1.55%	3.05%	4.51%	5.95%	7.35%
61-65	2.23%	4.38%	6.49%	8.55%	10.56%
66-70	3.18%	6.25%	9.26%	12.20%	15.06%
71-75	4.21%	8.26%	12.24%	16.13%	19.92%
76-80	4.21%	8.26%	12.24%	16.13%	19.92%
>80	4.21%	8.26%	12.24%	16.13%	19.92%

Global - incremental rates (1 time base Sum insured)

Age Band	Tenure-wise Risk Premium					Tenure-wise Gross Premium				
	1	2	3	4	5	1	2	3	4	5
0-17	0.06%	0.11%	0.16%	0.21%	0.26%	0.09%	0.17%	0.25%	0.33%	0.41%
18-35	0.05%	0.09%	0.14%	0.18%	0.22%	0.07%	0.14%	0.21%	0.28%	0.34%
36-45	0.12%	0.23%	0.35%	0.46%	0.56%	0.18%	0.36%	0.53%	0.70%	0.87%
46-50	0.15%	0.30%	0.44%	0.59%	0.72%	0.24%	0.46%	0.68%	0.90%	1.11%
51-55	0.24%	0.47%	0.70%	0.92%	1.13%	0.37%	0.72%	1.07%	1.41%	1.74%
56-60	0.30%	0.59%	0.88%	1.16%	1.43%	0.47%	0.91%	1.35%	1.78%	2.20%
61-65	0.44%	0.85%	1.26%	1.67%	2.06%	0.67%	1.31%	1.95%	2.56%	3.17%
66-70	0.62%	1.22%	1.81%	2.38%	2.94%	0.96%	1.87%	2.78%	3.66%	4.52%
71-75	0.82%	1.61%	2.39%	3.15%	3.88%	1.26%	2.48%	3.67%	4.84%	5.98%
76-80	0.82%	1.61%	2.39%	3.15%	3.88%	1.26%	2.48%	3.67%	4.84%	5.98%
>80	0.82%	1.61%	2.39%	3.15%	3.88%	1.26%	2.48%	3.67%	4.84%	5.98%

Global - incremental rates (2 times base Sum insured)

Age Band	Tenure-wise Risk Premium					Tenure-wise Gross Premium				
	1	2	3	4	5	1	2	3	4	5
0-17	0.11%	0.22%	0.33%	0.43%	0.53%	0.17%	0.34%	0.50%	0.66%	0.81%
18-35	0.09%	0.18%	0.27%	0.36%	0.44%	0.14%	0.28%	0.42%	0.55%	0.68%
36-45	0.24%	0.47%	0.69%	0.91%	1.13%	0.37%	0.72%	1.06%	1.40%	1.73%
46-50	0.31%	0.60%	0.89%	1.17%	1.45%	0.47%	0.92%	1.37%	1.80%	2.22%
51-55	0.48%	0.94%	1.39%	1.83%	2.26%	0.74%	1.45%	2.14%	2.82%	3.48%
56-60	0.61%	1.19%	1.76%	2.32%	2.86%	0.93%	1.83%	2.71%	3.57%	4.41%
61-65	0.87%	1.71%	2.53%	3.33%	4.12%	1.34%	2.63%	3.89%	5.13%	6.33%
66-70	1.24%	2.44%	3.61%	4.76%	5.87%	1.91%	3.75%	5.55%	7.32%	9.04%
71-75	1.64%	3.22%	4.77%	6.29%	7.77%	2.53%	4.96%	7.34%	9.68%	11.95%
76-80	1.64%	3.22%	4.77%	6.29%	7.77%	2.53%	4.96%	7.34%	9.68%	11.95%
>80	1.64%	3.22%	4.77%	6.29%	7.77%	2.53%	4.96%	7.34%	9.68%	11.95%

Global - incremental rates (3 times base Sum insured)

Age Band	Tenure-wise Risk Premium					Tenure-wise Gross Premium				
	1	2	3	4	5	1	2	3	4	5
0-17	0.17%	0.33%	0.49%	0.64%	0.79%	0.26%	0.51%	0.75%	0.99%	1.22%
18-35	0.14%	0.27%	0.41%	0.54%	0.66%	0.22%	0.42%	0.63%	0.83%	1.02%
36-45	0.36%	0.70%	1.04%	1.37%	1.69%	0.55%	1.08%	1.60%	2.10%	2.60%
46-50	0.46%	0.90%	1.33%	1.76%	2.17%	0.71%	1.38%	2.05%	2.70%	3.33%
51-55	0.72%	1.41%	2.09%	2.75%	3.40%	1.10%	2.17%	3.21%	4.23%	5.23%
56-60	0.91%	1.78%	2.64%	3.48%	4.30%	1.40%	2.74%	4.06%	5.35%	6.61%
61-65	1.31%	2.56%	3.79%	5.00%	6.17%	2.01%	3.94%	5.84%	7.69%	9.50%
66-70	1.86%	3.66%	5.42%	7.14%	8.81%	2.87%	5.62%	8.33%	10.98%	13.56%
71-75	2.46%	4.83%	7.16%	9.44%	11.65%	3.79%	7.44%	11.02%	14.52%	17.93%
76-80	2.46%	4.83%	7.16%	9.44%	11.65%	3.79%	7.44%	11.02%	14.52%	17.93%
>80	2.46%	4.83%	7.16%	9.44%	11.65%	3.79%	7.44%	11.02%	14.52%	17.93%

Global - incremental rates (4 times base Sum insured)

Age Band	Tenure-wise Risk Premium					Tenure-wise Gross Premium				
	1	2	3	4	5	1	2	3	4	5
0-17	0.22%	0.44%	0.65%	0.86%	1.06%	0.34%	0.68%	1.00%	1.32%	1.63%
18-35	0.19%	0.37%	0.54%	0.72%	0.88%	0.29%	0.56%	0.84%	1.10%	1.36%
36-45	0.48%	0.93%	1.38%	1.82%	2.25%	0.73%	1.44%	2.13%	2.81%	3.46%
46-50	0.61%	1.20%	1.78%	2.34%	2.89%	0.94%	1.84%	2.73%	3.60%	4.45%
51-55	0.96%	1.88%	2.78%	3.67%	4.53%	1.47%	2.89%	4.28%	5.64%	6.97%
56-60	1.21%	2.38%	3.52%	4.64%	5.73%	1.86%	3.66%	5.42%	7.14%	8.81%
61-65	1.74%	3.42%	5.06%	6.67%	8.23%	2.68%	5.25%	7.78%	10.26%	12.67%
66-70	2.48%	4.87%	7.22%	9.52%	11.75%	3.82%	7.50%	11.11%	14.64%	18.08%
71-75	3.28%	6.44%	9.55%	12.58%	15.54%	5.05%	9.91%	14.69%	19.36%	23.90%
76-80	3.28%	6.44%	9.55%	12.58%	15.54%	5.05%	9.91%	14.69%	19.36%	23.90%
>80	3.28%	6.44%	9.55%	12.58%	15.54%	5.05%	9.91%	14.69%	19.36%	23.90%

Global - incremental rates (5 times base Sum insured)

Age Band	Tenure-wise Risk Premium					Tenure-wise Gross Premium				
	1	2	3	4	5	1	2	3	4	5
0-17	0.28%	0.55%	0.81%	1.07%	1.32%	0.43%	0.84%	1.25%	1.65%	2.04%
18-35	0.23%	0.46%	0.68%	0.89%	1.10%	0.36%	0.70%	1.04%	1.38%	1.70%
36-45	0.60%	1.17%	1.73%	2.28%	2.82%	0.92%	1.80%	2.66%	3.51%	4.33%
46-50	0.76%	1.50%	2.22%	2.93%	3.61%	1.18%	2.31%	3.42%	4.50%	5.56%
51-55	1.20%	2.35%	3.48%	4.59%	5.66%	1.84%	3.61%	5.35%	7.05%	8.71%
56-60	1.51%	2.97%	4.40%	5.80%	7.16%	2.33%	4.57%	6.77%	8.92%	11.02%
61-65	2.18%	4.27%	6.32%	8.34%	10.29%	3.35%	6.57%	9.73%	12.82%	15.83%
66-70	3.10%	6.09%	9.03%	11.89%	14.69%	4.78%	9.37%	13.89%	18.30%	22.59%
71-75	4.11%	8.06%	11.93%	15.73%	19.42%	6.32%	12.39%	18.36%	24.20%	29.88%
76-80	4.11%	8.06%	11.93%	15.73%	19.42%	6.32%	12.39%	18.36%	24.20%	29.88%
>80	4.11%	8.06%	11.93%	15.73%	19.42%	6.32%	12.39%	18.36%	24.20%	29.88%

Global - incremental rates (10 times base Sum insured)

Age Band	Tenure-wise Risk Premium					Tenure-wise Gross Premium				
	1	2	3	4	5	1	2	3	4	5
0-17	0.56%	1.10%	1.63%	2.14%	2.65%	0.86%	1.69%	2.50%	3.30%	4.07%
18-35	0.47%	0.92%	1.36%	1.79%	2.21%	0.72%	1.41%	2.09%	2.75%	3.40%
36-45	1.19%	2.34%	3.46%	4.56%	5.63%	1.83%	3.59%	5.32%	7.02%	8.66%
46-50	1.53%	3.00%	4.44%	5.85%	7.23%	2.35%	4.61%	6.83%	9.00%	11.12%
51-55	2.39%	4.70%	6.96%	9.17%	11.32%	3.68%	7.23%	10.71%	14.11%	17.42%
56-60	3.03%	5.94%	8.80%	11.60%	14.32%	4.66%	9.14%	13.54%	17.85%	22.04%
61-65	4.35%	8.54%	12.65%	16.67%	20.58%	6.69%	13.13%	19.46%	25.65%	31.67%
66-70	6.21%	12.18%	18.05%	23.79%	29.37%	9.55%	18.74%	27.77%	36.60%	45.19%
71-75	8.21%	16.11%	23.87%	31.46%	38.84%	12.63%	24.78%	36.72%	48.39%	59.75%
76-80	8.21%	16.11%	23.87%	31.46%	38.84%	12.63%	24.78%	36.72%	48.39%	59.75%
>80	8.21%	16.11%	23.87%	31.46%	38.84%	12.63%	24.78%	36.72%	48.39%	59.75%

Preventive Health check-up

Age Band	Tenure-wise Risk Premium					Tenure-wise Gross Premium				
	1	2	3	4	5	1	2	3	4	5
0-17	117.75	226.67	329.70	426.84	518.10	181.15	348.72	507.23	656.68	797.08
18-35	117.75	226.67	329.70	426.84	518.10	181.15	348.72	507.23	656.68	797.08
36-45	117.75	226.67	329.70	426.84	518.10	181.15	348.72	507.23	656.68	797.08
46-50	117.75	226.67	329.70	426.84	518.10	181.15	348.72	507.23	656.68	797.08
51-55	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
56-60	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
61-65	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
66-70	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
71-75	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
76-80	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31

>80	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
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Waiting Period Modification Option

Waiting Period	Loading
2 Years	20%
0 Years	400%

Maternity Benefit	20%
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Reinstatement of Cover

Age Band	Loading
0-17	1.0%
18-35	1.0%
36-45	2.0%
46-50	2.0%
51-55	2.5%
56-60	2.5%
61-65	3.0%
66-70	3.0%
71-75	3.0%
76-80	3.0%
>80	3.0%

5. Hospital Cash Benefit

Tenure	Age Band	7	10	15	20	30	60
1	0-17	25.36%	31.70%	38.04%	44.38%	50.73%	63.41%
1	18-35	21.15%	26.44%	31.73%	37.02%	42.31%	52.88%
1	36-45	25.71%	32.13%	38.56%	44.99%	51.41%	64.27%
1	46-50	32.99%	41.24%	49.48%	57.73%	65.98%	82.47%
1	51-55	41.15%	51.43%	61.72%	72.01%	82.29%	102.87%
1	56-60	52.05%	65.07%	78.08%	91.09%	104.11%	130.13%
1	61-65	67.79%	84.74%	101.69%	118.63%	135.58%	169.48%
1	66-70	96.74%	120.92%	145.11%	169.29%	193.48%	241.85%
1	71-75	127.92%	159.90%	191.88%	223.85%	255.83%	319.79%
1	76-80	127.92%	159.90%	191.88%	223.85%	255.83%	319.79%
1	>80	127.92%	159.90%	191.88%	223.85%	255.83%	319.79%

Tenure	Age Band	7	10	15	20	30	60
2	0-17	49.76%	62.20%	74.64%	87.08%	99.52%	124.40%
2	18-35	41.50%	51.88%	62.25%	72.63%	83.00%	103.76%
2	36-45	50.44%	63.05%	75.66%	88.26%	100.87%	126.09%
2	46-50	64.73%	80.91%	97.09%	113.27%	129.45%	161.81%
2	51-55	80.73%	100.91%	121.10%	141.28%	161.46%	201.83%

2	56-60	102.13%	127.66%	153.19%	178.73%	204.26%	255.32%
2	61-65	133.00%	166.26%	199.51%	232.76%	266.01%	332.51%
2	66-70	189.80%	237.25%	284.70%	332.15%	379.60%	474.51%
2	71-75	250.97%	313.72%	376.46%	439.20%	501.95%	627.43%
2	76-80	250.97%	313.72%	376.46%	439.20%	501.95%	627.43%
2	>80	250.97%	313.72%	376.46%	439.20%	501.95%	627.43%

Tenure	Age Band	7	10	15	20	30	60
3	0-17	73.73%	92.16%	110.59%	129.03%	147.46%	184.32%
3	18-35	61.49%	76.86%	92.24%	107.61%	122.98%	153.73%
3	36-45	74.73%	93.41%	112.09%	130.78%	149.46%	186.82%
3	46-50	95.90%	119.88%	143.85%	167.83%	191.80%	239.75%
3	51-55	119.62%	149.52%	179.42%	209.33%	239.23%	299.04%
3	56-60	151.32%	189.15%	226.98%	264.81%	302.64%	378.30%
3	61-65	197.07%	246.33%	295.60%	344.87%	394.13%	492.67%
3	66-70	281.22%	351.53%	421.83%	492.14%	562.44%	703.05%
3	71-75	371.85%	464.82%	557.78%	650.75%	743.71%	929.64%
3	76-80	371.85%	464.82%	557.78%	650.75%	743.71%	929.64%
3	>80	371.85%	464.82%	557.78%	650.75%	743.71%	929.64%

Tenure	Age Band	7	10	15	20	30	60
4	0-17	97.16%	121.46%	145.75%	170.04%	194.33%	242.91%
4	18-35	81.04%	101.30%	121.56%	141.81%	162.07%	202.59%
4	36-45	98.48%	123.10%	147.72%	172.34%	196.97%	246.21%
4	46-50	126.38%	157.98%	189.58%	221.17%	252.77%	315.96%
4	51-55	157.64%	197.04%	236.45%	275.86%	315.27%	394.09%
4	56-60	199.42%	249.27%	299.13%	348.98%	398.84%	498.55%
4	61-65	259.70%	324.63%	389.56%	454.48%	519.41%	649.26%
4	66-70	370.61%	463.26%	555.91%	648.56%	741.22%	926.52%
4	71-75	490.05%	612.56%	735.08%	857.59%	980.10%	1225.13%
4	76-80	490.05%	612.56%	735.08%	857.59%	980.10%	1225.13%
4	>80	490.05%	612.56%	735.08%	857.59%	980.10%	1225.13%

Tenure	Age Band	7	10	15	20	30	60
5	0-17	119.97%	149.96%	179.95%	209.94%	239.93%	299.91%
5	18-35	100.05%	125.07%	150.08%	175.09%	200.11%	250.13%
5	36-45	121.59%	151.99%	182.39%	212.79%	243.19%	303.98%
5	46-50	156.04%	195.05%	234.06%	273.07%	312.08%	390.10%
5	51-55	194.63%	243.28%	291.94%	340.60%	389.25%	486.57%
5	56-60	246.22%	307.77%	369.32%	430.88%	492.43%	615.54%
5	61-65	320.65%	400.81%	480.97%	561.13%	641.30%	801.62%
5	66-70	457.58%	571.97%	686.37%	800.76%	915.15%	1143.94%
5	71-75	605.05%	756.31%	907.57%	1058.83%	1210.10%	1512.62%
5	76-80	605.05%	756.31%	907.57%	1058.83%	1210.10%	1512.62%

5	>80	605.05%	756.31%	907.57%	1058.83%	1210.10%	1512.62%
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Optional rates

Hospital Cash – Global

Payout to normal room limit	Loading
1 times	30%
2 times	80%
3 times	130%
4 times	180%
5 times	230%
10 times	480%

Companion Benefit

Payout to normal room limit	Loading
Half time	50%
1 time	100%

Waiting Period Modification Option

Waiting Period	Loading
2 Years	20%
0 Years	400%

ICU Hospitalization

Payout to normal room limit	Relativity
2 times	1.06
3 times	1.12
4 times	1.18
5 times	1.24
10 times	1.54

Time deductible Option

Time	Discount
24 Hours	2.5%
48 Hours	10%

Preventive Health check-up

Age Band	Tenure-wise Risk Premium					Tenure-wise Gross Premium				
	1	2	3	4	5	1	2	3	4	5
0-17	117.75	226.67	329.70	426.84	518.10	181.15	348.72	507.23	656.68	797.08
18-35	117.75	226.67	329.70	426.84	518.10	181.15	348.72	507.23	656.68	797.08
36-45	117.75	226.67	329.70	426.84	518.10	181.15	348.72	507.23	656.68	797.08
46-50	117.75	226.67	329.70	426.84	518.10	181.15	348.72	507.23	656.68	797.08
51-55	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
56-60	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
61-65	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
66-70	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
71-75	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
76-80	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31
>80	129.75	249.77	363.30	470.34	570.90	199.62	384.26	558.92	723.61	878.31

Maternity Benefit

20%

Reinstatement of Cover

Number of days	Loading
7	22%
10	13%
15	7%
20	1%
30	1%
60	1%

6. Permanent Total Disablement – Illness**Fixed Sum Assured**

Policy Period	Permanent Total Disablement – Illness				
	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.27	0.56	0.87	1.22	1.61
26 - 30	0.45	0.97	1.48	2.06	2.69
31 - 35	0.69	1.47	2.30	3.27	4.35
36 - 40	1.21	2.59	4.14	5.88	7.78
41 - 45	2.06	4.44	7.13	10.06	13.27
46 - 50	3.20	6.87	11.03	15.62	20.64
51 - 55	5.31	10.90	16.73	22.99	29.74
56 - 60	7.26	15.01	23.44	32.81	43.39
61 - 65	11.77	25.39	41.23	59.59	80.81
66 - 70	23.89	50.97	81.16	114.46	150.70
Above 70	48.67	102.64	160.18	220.36	281.61

Reducing Sum Assured

Permanent Total Disablement – Illness															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 3	0.2 9	0.4 5	0.6 6	0.8 7	1.0 3	1.1 4	1.2 2	1.2 9	1.3 4	1.3 7	1.4 0	1.4 2	1.4 5	1.4 7
26 - 30	0.2 3	0.5 0	0.7 7	1.1 1	1.4 8	1.7 4	1.9 3	2.0 6	2.1 7	2.2 5	2.3 3	2.3 7	2.4 2	2.4 5	2.4 8
31 - 35	0.3 4	0.7 4	1.2 1	1.7 4	2.3 8	2.8 0	3.1 1	3.3 3	3.4 9	3.6 2	3.7 5	3.8 2	3.9 0	3.9 6	4.0 1
36 - 40	0.6 1	1.3 4	2.1 7	3.1 4	4.2 5	5.0 2	5.5 5	5.9 6	6.2 6	6.5 0	6.7 0	6.8 6	6.9 9	7.1 0	7.2 0
41 - 45	1.0 5	2.2 9	3.7 4	5.3 8	7.2 3	8.5 5	9.4 7	10. 16	10. 69	11. 09	11. 42	11. 69	11. 91	12. 08	12. 24
46 - 50	1.5 9	3.5 4	5.8 0	8.3 6	11. 25	13. 30	14. 73	15. 78	16. 60	17. 24	17. 76	18. 16	18. 50	18. 79	19. 05
51 - 55	2.6 7	5.6 0	8.7 9	12. 30	16. 21	19. 16	21. 22	22. 77	23. 92	24. 84	25. 58	26. 19	26. 68	27. 08	27. 43
56 - 60	3.6 2	7.7 1	12. 30	17. 57	23. 65	27. 93	30. 96	33. 20	34. 91	36. 24	37. 32	38. 19	38. 93	39. 53	40. 03
61 - 65	5.8 9	13. 06	21. 65	31. 89	44. 05	52. 02	57. 65	61. 81	65. 00	67. 51	69. 50	71. 11	72. 47	73. 59	74. 54
66 - 70	11. 96	26. 19	42. 63	61. 26	82. 14	97. 02	107. .53	115. .28	121. .22	125. .89	129. .61	132. .65	135. .16	137. .25	139. .01
Above 70	24. 36	52. 70	84. 16	117. .94	153. .49	181. .32	200. .97	215. .44	226. .54	235. .23	242. .17	247. .93	252. .61	256. .50	259. .75

Permanent Total Disablement – Illness															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.5 0	1.5 0	1.5 0	1.5 3	1.5 3	1.5 3	1.5 5	1.5 5	1.5 6	1.5 6	1.5 6	1.5 8	1.5 8	1.5 8	1.5 8
26 - 30	2.5 1	2.5 4	2.5 4	2.5 8	2.5 9	2.6 1	2.6 1	2.6 2	2.6 4	2.6 4	2.6 4	2.6 6	2.6 6	2.6 6	2.6 7
31 - 35	4.0 6	4.0 9	4.1 2	4.1 5	4.1 7	4.2 0	4.2 2	4.2 3	4.2 3	4.2 5	4.2 7	4.2 7	4.2 8	4.2 8	4.3 0
36 - 40	7.2 6	7.3 3	7.3 9	7.4 2	7.4 9	7.5 2	7.5 5	7.5 8	7.5 8	7.6 2	7.6 5	7.6 5	7.6 8	7.6 8	7.7 0
41 - 45	12. 38	12. 49	12. 57	12. 67	12. 74	12. 80	12. 86	12. 90	12. 94	12. 99	13. 03	13. 04	13. 07	13. 09	13. 11
46 - 50	19. 24	19. 42	19. 56	19. 69	19. 80	19. 90	20. 00	20. 06	20. 13	20. 17	20. 24	20. 27	20. 32	20. 35	20. 38
51 - 55	27. 72	28. 00	28. 21	28. 38	28. 56	28. 71	28. 82	28. 92	29. 03	29. 09	29. 17	29. 24	29. 30	29. 35	29. 38

56 - 60	40.46	40.83	41.14	41.41	41.65	41.84	42.04	42.18	42.33	42.44	42.55	42.67	42.73	42.81	42.86
61 - 65	75.35	76.03	76.62	77.14	77.57	77.94	78.26	78.57	78.83	79.05	79.26	79.42	79.58	79.71	79.82
66 - 70	140.51	141.78	142.89	143.82	144.66	145.37	145.98	146.53	147.01	147.41	147.80	148.12	148.41	148.67	148.89
Above 70	262.54	264.94	267.02	268.71	270.33	271.68	272.85	273.83	274.73	275.45	276.17	276.81	277.33	277.84	278.29

Fixed and Reducing Sum Assured (Rates per '000 optional SI)

Loss of Job

	Permanent Total Disablement – Illness (LOJ)				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.27	0.56	0.87	1.22	1.61
26 - 30	0.45	0.97	1.48	2.06	2.69
31 - 35	0.69	1.47	2.30	3.27	4.35
36 - 40	1.21	2.59	4.14	5.88	7.78
41 - 45	2.06	4.44	7.13	10.06	13.27
46 - 50	3.20	6.87	11.03	15.62	20.64
51 - 55	5.31	10.90	16.73	22.99	29.74
56 - 60	7.26	15.01	23.44	32.81	43.39
61 - 65	11.77	25.39	41.23	59.59	80.81
66 - 70	23.89	50.97	81.16	114.46	150.70
Above 70	48.67	102.64	160.18	220.36	281.61

Note:

- ❖ Prices shall vary depending upon group characteristics and are subject to product filing.