

ANNEXURE 1: Guaranteed Income Rates and Enhanced Guaranteed Income Rates (both as a percentage of Annualized Premium) are given below. GI varies based on Age at entry, Variant, PCB option and Premium Payment Term.

Guaranteed Income Rates for Insta Income Variant

Policy Continuance Benefit Not Opted						Policy Continuance Benefit Opted					
Ages/PPT	6	7	8	10	12	Ages/PPT	6	7	8	10	12
0 to 25	7.11%	8.16%	9.21%	10.86%	16.28%	0 to 25	3.50%	3.80%	4.50%	5.40%	5.90%
26 to 35	6.96%	8.01%	9.06%	10.86%	16.08%	26 to 35	3.40%	3.70%	4.40%	5.40%	5.80%
36 to 40	6.66%	7.71%	8.76%	10.56%	15.68%	36 to 40	3.20%	3.50%	4.20%	5.20%	5.60%
41 to 45	6.36%	7.41%	8.46%	10.26%	14.88%	41 to 45	3.00%	3.30%	4.00%	5.00%	5.20%
46 to 50	6.06%	7.26%	8.46%	10.26%	14.88%	46 to 50	2.80%	3.20%	4.00%	5.00%	5.20%
51 to 55	5.31%	6.585%	7.86%	9.81%	13.68%	51 to 55	2.30%	2.75%	3.60%	4.70%	4.80%
56 to 60	4.26%	5.535%	6.81%	8.76%	11.68%	56 to 60	NA	NA	NA	NA	NA
61 to 65	2.76%	4.185%	5.61%	7.56%	9.68%	61 to 65	NA	NA	NA	NA	NA

Guaranteed Income Rates for Balanced Income Variant

Policy Continuance Benefit Not Opted						Policy Continuance Benefit Opted					
Ages/PPT	6	7	8	10	12	Ages/PPT	6	7	8	10	12
0 to 25	9.00%	10.50%	12.00%	14.40%	16.20%	0 to 25	3.60%	4.05%	4.50%	5.70%	6.30%
26 to 35	9.00%	10.50%	12.00%	14.40%	16.20%	26 to 35	3.60%	4.05%	4.50%	5.70%	6.30%
36 to 40	9.00%	10.50%	12.00%	14.40%	16.20%	36 to 40	3.60%	4.05%	4.50%	5.70%	6.30%
41 to 45	8.40%	9.90%	11.40%	13.50%	15.15%	41 to 45	3.30%	3.75%	4.20%	5.25%	5.775%
46 to 50	7.95%	9.60%	11.10%	13.20%	14.70%	46 to 50	3.075%	3.60%	4.05%	5.10%	5.55%
51 to 55	7.20%	9.15%	10.65%	12.60%	14.10%	51 to 55	2.70%	3.375%	3.825%	4.80%	5.25%
56 to 60	6.00%	7.95%	9.45%	11.40%	12.90%	56 to 60	NA	NA	NA	NA	NA
61 to 65	4.50%	6.45%	7.95%	9.90%	11.40%	61 to 65	NA	NA	NA	NA	NA

Guaranteed Income Rates for Future Income Variant

Policy Continuance Benefit Not Opted						Policy Continuance Benefit Opted					
Ages/PPT	6	7	8	10	12	Ages/PPT	6	7	8	10	12
0 to 25	16.80%	21.20%	27.20%	40.00%	50.80%	0 to 25	4.80%	6.45%	7.95%	12.75%	15.30%
26 to 35	16.80%	21.20%	27.20%	40.00%	50.80%	26 to 35	4.80%	6.45%	7.95%	12.75%	15.30%
36 to 40	16.80%	21.20%	27.20%	40.00%	50.80%	36 to 40	4.80%	6.45%	7.95%	12.75%	15.30%
41 to 45	16.80%	21.20%	27.20%	40.00%	50.80%	41 to 45	4.80%	6.45%	7.95%	12.75%	15.30%
46 to 50	16.40%	21.20%	26.40%	40.00%	50.80%	46 to 50	4.65%	6.45%	7.65%	12.75%	15.30%
51 to 55	15.20%	20.40%	26.40%	39.20%	50.80%	51 to 55	NA	NA	NA	12.45%	15.30%
56 to 60	NA	NA	NA	39.20%	50.80%	56 to 60	NA	NA	NA	NA	NA
61 to 65	NA	NA	NA	NA	NA	61 to 65	NA	NA	NA	NA	NA

Guaranteed Income Rates for Lifelong Income Variant

Policy Continuance Benefit Not Opted						Policy Continuance Benefit Opted					
Ages/PPT	6	7	8	10	12	Ages/PPT	6	7	8	10	12
0 to 25	5.25%	6.00%	6.75%	7.50%	9.00%	0 to 25	2.0625%	2.4375%	2.70%	3.075%	3.2625%
26 to 35	5.25%	6.00%	6.75%	7.50%	9.00%	26 to 35	2.0625%	2.4375%	2.70%	3.075%	3.2625%
36 to 40	5.25%	6.00%	6.75%	7.50%	9.00%	36 to 40	2.0625%	2.4375%	2.70%	3.075%	3.2625%
41 to 45	4.20%	4.95%	5.70%	6.75%	7.50%	41 to 45	1.5375%	1.9125%	2.175%	2.70%	2.75%
46 to 50	3.375%	4.125%	4.875%	6.00%	6.75%	46 to 50	1.125%	1.50%	1.7625%	2.325%	2.36%
51 to 55	NA	NA	NA	NA	NA	51 to 55	NA	NA	NA	NA	NA
56 to 60	NA	NA	NA	NA	NA	56 to 60	NA	NA	NA	NA	NA
61 to 65	NA	NA	NA	NA	NA	61 to 65	NA	NA	NA	NA	NA

Enhanced Guaranteed Income Rates for Lifelong Income Variant

Policy Continuance Benefit Not Opted					
Ages/PPT	6	7	8	10	12
0 to 25	21.00%	24.00%	27.00%	30.00%	36.00%
26 to 35	21.00%	24.00%	27.00%	30.00%	36.00%
36 to 40	21.00%	24.00%	27.00%	30.00%	36.00%
41 to 45	16.80%	19.80%	22.80%	27.00%	30.00%
46 to 50	13.50%	16.50%	19.50%	24.00%	27.00%
51 to 55	NA	NA	NA	NA	NA
56 to 60	NA	NA	NA	NA	NA
61 to 65	NA	NA	NA	NA	NA

Policy Continuance Benefit Opted					
Ages/PPT	6	7	8	10	12
0 to 25	8.25%	9.75%	10.80%	12.30%	13.05%
26 to 35	8.25%	9.75%	10.80%	12.30%	13.05%
36 to 40	8.25%	9.75%	10.80%	12.30%	13.05%
41 to 45	6.15%	7.65%	8.70%	10.80%	11.00%
46 to 50	4.50%	6.00%	7.05%	9.30%	9.44%
51 to 55	NA	NA	NA	NA	NA
56 to 60	NA	NA	NA	NA	NA
61 to 65	NA	NA	NA	NA	NA