

Premium rates derived are annual rate per Rs. 1,000 of Sum assured and are exclusive of service tax.

Table No.	Loan Type	Cover Type	Loan Interest Rate	Moratorium Period	Benefit Combination	Mortality	Expense	Pricing Interest Rate	Channel	Life Type
1	Home Loan	Decreasing	10.00%	2	PB Only	57.00% of IALM 12-14	3.50%	7.50%	Agents	Single Life
2	Loan Against Property	Decreasing	13.00%	1	PB Only	63.00% of IALM 12-14	3.50%	7.50%	Direct	Single Life
3	Education Loan	Decreasing	10.00%	3	PB Only	63.00% of IALM 12-14	3.50%	7.50%	Agents	Single Life
4	Car Loan	Decreasing	10.00%	0	PB Only	63.00% of IALM 12-14	3.50%	7.50%	Agents	Single Life
5	Agriculture Loan	Decreasing	13.00%	0	PB Only	95.00% of IALM 12-14	3.50%	7.50%	Direct	Single Life
6	Business Loan	Decreasing	10.00%	0	PB Only	72.80% of IALM 12-14	3.50%	7.50%	Agents	Single Life
7	Home Loan	Level	n/a	2	PB Only	57.00% of IALM 12-14	3.50%	7.50%	Agents	Single Life
8	Loan Against Property	Level	n/a	1	PB Only	63.00% of IALM 12-14	3.50%	7.50%	Direct	Single Life
9	Education Loan	Level	10.00%	3	PB Only	63.00% of IALM 12-14	3.50%	7.50%	Agents	Single Life
10	Car Loan	Level	n/a	0	PB Only	63.00% of IALM 12-14	3.50%	7.50%	Agents	Single Life
11	Agriculture Loan	Level	n/a	0	PB Only	95.00% of IALM 12-14	3.50%	7.50%	Direct	Single Life
12	Business Loan	Level	n/a	0	PB Only	72.80% of IALM 12-14	3.50%	7.50%	Agents	Single Life
13	Home Loan	Decreasing	10.00%	2	PB + OB	57.00% of IALM 12-14	3.50%	7.50%	Agents	Single Life
14	Home Loan	Decreasing	10.00%	2	PB Only	57.00% of IALM 12-14	3.50%	7.50%	Agents	Joint Life
15	Home Loan	Decreasing	10.00%	2	PB + OB	57.00% of IALM 12-14	3.50%	7.50%	Direct	Joint Life

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
House Loan	Decreasing	10.00%	PB Only	57.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.84	4.58	6.11	7.46	8.72	9.97	11.29	12.77
19	2.87	4.62	6.16	7.54	8.85	10.17	11.6	13.21
20	2.89	4.64	6.19	7.61	8.98	10.39	11.93	13.69
21	2.9	4.65	6.22	7.69	9.13	10.63	12.31	14.22
22	2.9	4.65	6.26	7.78	9.29	10.91	12.74	14.82
23	2.89	4.66	6.31	7.89	9.5	11.24	13.24	15.49
24	2.89	4.68	6.37	8.03	9.74	11.63	13.81	16.25
25	2.9	4.71	6.46	8.2	10.03	12.09	14.47	17.1
26	2.91	4.76	6.58	8.41	10.38	12.63	15.23	18.06
27	2.93	4.83	6.73	8.67	10.8	13.26	16.08	19.14
28	2.96	4.93	6.91	8.98	11.29	13.99	17.05	20.34
29	3.01	5.05	7.13	9.35	11.87	14.82	18.14	21.67
30	3.08	5.2	7.4	9.79	12.54	15.76	19.35	23.15
31	3.16	5.37	7.71	10.29	13.3	16.82	20.69	24.78
32	3.26	5.58	8.07	10.87	14.18	18.01	22.18	26.58
33	3.37	5.82	8.49	11.54	15.17	19.33	23.83	28.55
34	3.51	6.1	8.97	12.31	16.29	20.8	25.64	30.71
35	3.67	6.42	9.52	13.18	17.54	22.42	27.62	33.07
36	3.85	6.78	10.15	14.17	18.93	24.2	29.79	35.65
37	4.05	7.19	10.86	15.29	20.48	26.16	32.17	38.47
38	4.28	7.66	11.68	16.55	22.19	28.31	34.76	-
39	4.54	8.2	12.61	17.96	24.07	30.65	37.59	-
40	4.84	8.81	13.67	19.53	26.14	33.21	40.67	-
41	5.17	9.51	14.87	21.27	28.41	36	44.02	-
42	5.56	10.31	16.22	23.2	30.88	39.05	47.66	-

43	6	11.24	17.75	25.33	33.59	42.36	-	-
44	6.51	12.3	19.45	27.65	36.53	45.95	-	-
45	7.11	13.51	21.34	30.19	39.72	49.84	-	-
46	7.8	14.87	23.41	32.95	43.17	53.89	-	-
47	8.59	16.39	25.68	35.92	46.9	58.24	-	-
48	9.49	18.08	28.12	39.12	50.86	-	-	-
49	10.51	19.91	30.74	42.52	54.96	-	-	-
50	11.62	21.87	33.51	46.14	59.33	-	-	-
51	12.83	23.95	36.44	49.97	63.98	-	-	-
52	14.12	26.13	39.5	53.85	68.91	-	-	-
53	15.46	28.39	42.7	57.93	-	-	-	-
54	16.86	30.72	46.03	62.24	-	-	-	-
55	18.29	33.13	49.51	66.79	-	-	-	-
56	19.75	35.61	53.05	71.63	-	-	-	-
57	21.25	38.2	56.76	76.79	-	-	-	-
58	22.78	40.91	60.73	-	-	-	-	-
59	24.38	43.8	65.01	-	-	-	-	-
60	26.08	46.91	69.65	-	-	-	-	-
61	27.89	50.28	74.72	-	-	-	-	-
62	29.86	53.85	80.3	-	-	-	-	-
63	32.03	57.8	-	-	-	-	-	-
64	34.43	62.18	-	-	-	-	-	-
65	37.11	67.05	-	-	-	-	-	-
66	40.12	72.47	-	-	-	-	-	-
67	43.47	78.48	-	-	-	-	-	-
68	47.23	-	-	-	-	-	-	-
69	51.35	-	-	-	-	-	-	-
70	55.84	-	-	-	-	-	-	-
71	60.81	-	-	-	-	-	-	-
72	66.32	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Loan Against Property	Decreasing	13.00%	PB Only	63.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.71	4.7	6.45	8	9.44	10.86	12.36	14.05
19	2.75	4.74	6.5	8.09	9.59	11.1	12.72	14.57
20	2.77	4.76	6.54	8.18	9.75	11.35	13.12	15.14
21	2.78	4.77	6.58	8.27	9.92	11.64	13.58	15.76
22	2.78	4.77	6.62	8.37	10.12	11.98	14.09	16.47
23	2.78	4.79	6.68	8.5	10.36	12.37	14.68	17.25
24	2.77	4.81	6.75	8.66	10.64	12.83	15.36	18.14
25	2.78	4.84	6.85	8.86	10.98	13.38	16.13	19.14
26	2.79	4.89	6.98	9.11	11.39	14.01	17.01	20.25
27	2.81	4.97	7.15	9.4	11.88	14.75	18.01	21.5
28	2.84	5.07	7.35	9.76	12.45	15.6	19.14	22.88
29	2.88	5.19	7.6	10.18	13.12	16.57	20.4	24.42
30	2.95	5.35	7.89	10.67	13.9	17.66	21.8	26.11
31	3.02	5.54	8.24	11.25	14.78	18.89	23.35	27.98
32	3.12	5.76	8.64	11.91	15.79	20.26	25.07	30.03
33	3.23	6.01	9.1	12.67	16.94	21.79	26.95	32.27
34	3.36	6.31	9.63	13.54	18.22	23.48	29.02	34.73
35	3.51	6.64	10.24	14.54	19.65	25.34	31.28	37.41
36	3.68	7.02	10.93	15.66	21.25	27.38	33.76	40.33
37	3.88	7.46	11.72	16.93	23.02	29.61	36.46	43.52
38	4.1	7.95	12.63	18.35	24.97	32.06	39.4	-
39	4.35	8.52	13.66	19.95	27.11	34.72	42.61	-
40	4.63	9.16	14.83	21.72	29.46	37.63	46.09	-
41	4.95	9.9	16.15	23.68	32.03	40.79	49.88	-
42	5.32	10.75	17.65	25.85	34.83	44.23	53.82	-
43	5.74	11.73	19.32	28.23	37.88	47.97	-	-

44	6.23	12.85	21.2	30.84	41.19	51.93	-	-
45	6.8	14.12	23.27	33.67	44.78	56.14	-	-
46	7.46	15.56	25.54	36.74	48.65	60.68	-	-
47	8.22	17.16	28.02	40.05	52.71	65.57	-	-
48	9.09	18.93	30.69	43.59	57	-	-	-
49	10.06	20.86	33.54	47.37	61.59	-	-	-
50	11.13	22.92	36.57	51.33	66.48	-	-	-
51	12.3	25.11	39.75	55.41	71.68	-	-	-
52	13.54	27.4	43.09	59.71	77.2	-	-	-
53	14.84	29.78	46.57	64.24	-	-	-	-
54	16.19	32.23	50.19	69.02	-	-	-	-
55	17.58	34.76	53.84	74.07	-	-	-	-
56	18.99	37.37	57.67	79.44	-	-	-	-
57	20.44	40.09	61.73	85.18	-	-	-	-
58	21.93	42.95	66.06	-	-	-	-	-
59	23.47	45.98	70.72	-	-	-	-	-
60	25.1	49.25	75.79	-	-	-	-	-
61	26.85	52.69	81.32	-	-	-	-	-
62	28.74	56.44	87.4	-	-	-	-	-
63	30.82	60.59	-	-	-	-	-	-
64	33.13	65.18	-	-	-	-	-	-
65	35.7	70.29	-	-	-	-	-	-
66	38.58	75.96	-	-	-	-	-	-
67	41.8	82.26	-	-	-	-	-	-
68	45.4	-	-	-	-	-	-	-
69	49.41	-	-	-	-	-	-	-
70	53.73	-	-	-	-	-	-	-
71	58.51	-	-	-	-	-	-	-
72	63.8	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Education Loan	Decreasing	10.00%	PB Only	63.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	3.56	5.93	8.08	10	11.76	13.44	15.12	16.85
15	3.75	6.16	8.32	10.26	12.06	13.81	15.57	17.44
16	3.9	6.33	8.5	10.46	12.31	14.13	16.01	18.03
17	4.02	6.45	8.63	10.62	12.53	14.43	16.43	18.61
18	4.1	6.53	8.72	10.75	12.72	14.73	16.86	19.23
19	4.14	6.58	8.78	10.86	12.91	15.02	17.32	19.88
20	4.17	6.6	8.83	10.97	13.11	15.35	17.83	20.6
21	4.17	6.61	8.88	11.08	13.32	15.71	18.39	21.39
22	4.17	6.62	8.94	11.22	13.58	16.14	19.05	22.29
23	4.17	6.64	9.01	11.39	13.88	16.64	19.8	23.3
24	4.17	6.67	9.12	11.6	14.25	17.23	20.66	24.44
25	4.18	6.73	9.26	11.87	14.7	17.93	21.65	25.72
26	4.2	6.81	9.44	12.2	15.23	18.75	22.79	27.16
27	4.23	6.92	9.67	12.59	15.86	19.69	24.07	28.77
28	4.29	7.07	9.95	13.06	16.61	20.78	25.52	30.57
29	4.37	7.25	10.29	13.62	17.48	22.03	27.15	32.56
30	4.47	7.48	10.69	14.28	18.48	23.44	28.96	34.76
31	4.6	7.75	11.16	15.03	19.63	25.03	30.97	37.18
32	4.75	8.07	11.71	15.91	20.94	26.8	33.19	39.85
33	4.93	8.44	12.34	16.91	22.43	28.78	35.63	42.78
34	5.14	8.86	13.06	18.06	24.09	30.96	38.32	45.98
35	5.39	9.34	13.88	19.37	25.96	33.37	41.26	49.47
36	5.66	9.89	14.83	20.85	28.04	36.02	44.48	53.29
37	5.98	10.51	15.9	22.53	30.34	38.93	47.99	57.44
38	6.33	11.22	17.13	24.41	32.89	42.11	51.83	-
39	6.73	12.02	18.53	26.52	35.69	45.59	56	-
40	7.19	12.95	20.12	28.86	38.77	49.38	60.55	-
41	7.7	14.01	21.92	31.47	42.13	53.51	65.49	-
42	8.3	15.23	23.95	34.34	45.81	58	70.85	-
43	8.98	16.63	26.24	37.5	49.81	62.89	-	-
44	9.77	18.24	28.79	40.96	54.16	68.18	-	-
45	10.7	20.06	31.61	44.72	58.87	73.9	-	-

46	11.76	22.12	34.7	48.8	63.95	80.07	-	-
47	12.99	24.41	38.06	53.18	69.41	86.71	-	-
48	14.37	26.93	41.67	57.87	75.26	-	-	-
49	15.91	29.65	45.53	62.86	81.5	-	-	-
50	17.6	32.56	49.6	68.15	88.14	-	-	-
51	19.43	35.64	53.88	73.73	95.19	-	-	-
52	21.36	38.84	58.35	79.61	102.65	-	-	-
53	23.38	42.16	63.01	85.79	-	-	-	-
54	25.46	45.58	67.86	92.32	-	-	-	-
55	27.58	49.1	72.94	99.22	-	-	-	-
56	29.76	52.74	78.28	106.55	-	-	-	-
57	31.98	56.54	83.95	114.39	-	-	-	-
58	34.28	60.54	90	-	-	-	-	-
59	36.68	64.8	96.54	-	-	-	-	-
60	39.22	69.41	103.65	-	-	-	-	-
61	41.96	74.44	111.43	-	-	-	-	-
62	44.94	79.96	119.98	-	-	-	-	-
63	48.24	86.08	-	-	-	-	-	-
64	51.89	92.87	-	-	-	-	-	-
65	55.97	100.41	-	-	-	-	-	-
66	60.53	108.78	-	-	-	-	-	-
67	65.62	118.07	-	-	-	-	-	-
68	71.31	-	-	-	-	-	-	-
69	77.64	-	-	-	-	-	-	-
70	84.68	-	-	-	-	-	-	-
71	92.48	-	-	-	-	-	-	-
72	101.11	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Car Loan	Decreasing	10.00%	PB Only	63.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.54	4.63	6.5	8.21	9.83	11.42	13.03	14.8
19	2.57	4.67	6.55	8.3	9.97	11.64	13.38	15.29
20	2.59	4.69	6.59	8.37	10.12	11.88	13.75	15.82
21	2.6	4.7	6.63	8.46	10.28	12.15	14.17	16.41
22	2.6	4.71	6.66	8.55	10.46	12.45	14.65	17.07
23	2.59	4.72	6.71	8.67	10.68	12.82	15.19	17.81
24	2.59	4.73	6.78	8.82	10.94	13.25	15.83	18.65
25	2.59	4.77	6.87	9	11.26	13.75	16.55	19.6
26	2.6	4.81	6.99	9.23	11.64	14.35	17.38	20.66
27	2.62	4.88	7.15	9.51	12.1	15.04	18.33	21.84
28	2.65	4.97	7.34	9.84	12.63	15.83	19.39	23.16
29	2.69	5.09	7.57	10.24	13.26	16.74	20.59	24.63
30	2.74	5.24	7.85	10.7	13.99	17.78	21.92	26.26
31	2.81	5.41	8.18	11.25	14.82	18.94	23.4	28.06
32	2.89	5.61	8.55	11.87	15.78	20.24	25.04	30.03
33	2.98	5.85	8.99	12.59	16.85	21.69	26.84	32.2
34	3.1	6.13	9.49	13.41	18.07	23.3	28.83	34.57
35	3.23	6.44	10.06	14.35	19.43	25.07	31	37.16
36	3.38	6.8	10.72	15.41	20.94	27.02	33.39	39.99
37	3.55	7.2	11.46	16.61	22.62	29.16	35.99	43.08
38	3.74	7.66	12.32	17.96	24.48	31.5	38.83	-
39	3.96	8.19	13.29	19.47	26.52	34.06	41.92	-
40	4.21	8.79	14.39	21.15	28.76	36.86	45.29	-
41	4.49	9.48	15.64	23.02	31.22	39.9	48.95	-
42	4.81	10.27	17.06	25.08	33.91	43.22	52.93	-
43	5.18	11.18	18.64	27.35	36.84	46.82	-	-
44	5.6	12.22	20.42	29.84	40.02	50.74	-	-
45	6.1	13.41	22.38	32.56	43.48	54.97	-	-

46	6.67	14.75	24.55	35.51	47.22	59.55	-	-
47	7.34	16.25	26.91	38.69	51.24	64.48	-	-
48	8.09	17.91	29.46	42.1	55.56	-	-	-
49	8.94	19.72	32.18	45.74	60.18	-	-	-
50	9.88	21.65	35.08	49.6	65.1	-	-	-
51	10.89	23.71	38.13	53.69	70.33	-	-	-
52	11.98	25.86	41.32	58	75.87	-	-	-
53	13.12	28.1	44.65	62.54	-	-	-	-
54	14.31	30.41	48.13	67.32	-	-	-	-
55	15.52	32.79	51.75	72.37	-	-	-	-
56	16.76	35.25	55.56	77.74	-	-	-	-
57	18.03	37.8	59.59	83.46	-	-	-	-
58	19.34	40.48	63.89	-	-	-	-	-
59	20.69	43.33	68.51	-	-	-	-	-
60	22.12	46.39	73.52	-	-	-	-	-
61	23.64	49.71	79	-	-	-	-	-
62	25.3	53.37	85.01	-	-	-	-	-
63	27.12	57.4	-	-	-	-	-	-
64	29.13	61.88	-	-	-	-	-	-
65	31.38	66.85	-	-	-	-	-	-
66	33.89	72.38	-	-	-	-	-	-
67	36.71	78.51	-	-	-	-	-	-
68	39.85	-	-	-	-	-	-	-
69	43.36	-	-	-	-	-	-	-
70	47.26	-	-	-	-	-	-	-
71	51.61	-	-	-	-	-	-	-
72	56.42	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Agricultural Loan	Decreasing	13.00%	PB Only	95.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.28	6.14	8.72	11.08	13.29	15.45	17.71	20.24
19	3.33	6.2	8.8	11.21	13.52	15.8	18.25	21.01
20	3.35	6.23	8.86	11.34	13.75	16.19	18.85	21.84
21	3.36	6.24	8.91	11.47	14	16.61	19.51	22.76
22	3.36	6.25	8.97	11.63	14.3	17.11	20.27	23.79
23	3.36	6.27	9.05	11.82	14.65	17.69	21.14	24.95
24	3.36	6.3	9.16	12.05	15.07	18.37	22.14	26.24
25	3.36	6.34	9.31	12.35	15.58	19.18	23.28	27.69
26	3.37	6.42	9.5	12.71	16.18	20.12	24.58	29.32
27	3.4	6.52	9.74	13.15	16.9	21.21	26.04	31.13
28	3.44	6.66	10.04	13.67	17.75	22.46	27.69	33.13
29	3.5	6.84	10.4	14.29	18.74	23.88	29.53	35.35
30	3.58	7.07	10.83	15.02	19.88	25.49	31.57	37.8
31	3.68	7.33	11.33	15.87	21.19	27.3	33.84	40.48
32	3.8	7.65	11.92	16.84	22.67	29.31	36.33	43.43
33	3.95	8.01	12.59	17.96	24.35	31.54	39.06	46.64
34	4.12	8.43	13.37	19.24	26.24	34.01	42.05	50.14
35	4.31	8.91	14.25	20.7	28.35	36.72	45.32	53.95
36	4.54	9.45	15.26	22.35	30.69	39.69	48.88	58.08
37	4.8	10.07	16.41	24.21	33.27	42.93	52.75	62.56
38	5.08	10.77	17.73	26.3	36.12	46.47	56.96	-
39	5.41	11.57	19.23	28.63	39.24	50.32	61.52	-
40	5.78	12.49	20.93	31.21	42.66	54.51	66.46	-
41	6.2	13.54	22.85	34.08	46.38	59.05	71.81	-
42	6.68	14.74	25.02	37.23	50.44	63.98	77.58	-
43	7.23	16.12	27.45	40.69	54.85	69.31	-	-
44	7.87	17.71	30.16	44.47	59.62	75.06	-	-
45	8.61	19.51	33.15	48.58	64.77	81.27	-	-

46	9.47	21.55	36.43	53.01	70.33	87.94	-	-
47	10.46	23.81	40	57.78	76.28	95.08	-	-
48	11.59	26.32	43.85	62.88	82.65	-	-	-
49	12.85	29.03	47.95	68.31	89.43	-	-	-
50	14.25	31.95	52.29	74.05	96.62	-	-	-
51	15.77	35.03	56.85	80.11	104.06	-	-	-
52	17.39	38.26	61.62	86.47	111.75	-	-	-
53	19.09	41.6	66.58	93.15	-	-	-	-
54	20.85	45.05	71.74	100.17	-	-	-	-
55	22.66	48.6	77.13	107.26	-	-	-	-
56	24.5	52.26	82.77	114.76	-	-	-	-
57	26.39	56.06	88.72	122.72	-	-	-	-
58	28.32	60.04	95.06	-	-	-	-	-
59	30.33	64.27	101.78	-	-	-	-	-
60	32.45	68.81	108.84	-	-	-	-	-
61	34.71	73.74	116.51	-	-	-	-	-
62	37.17	79.13	124.9	-	-	-	-	-
63	39.86	85.08	-	-	-	-	-	-
64	42.84	91.66	-	-	-	-	-	-
65	46.17	98.94	-	-	-	-	-	-
66	49.87	106.74	-	-	-	-	-	-
67	54.02	115.31	-	-	-	-	-	-
68	58.65	-	-	-	-	-	-	-
69	63.8	-	-	-	-	-	-	-
70	69.53	-	-	-	-	-	-	-
71	75.89	-	-	-	-	-	-	-
72	82.92	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Business Loan	Decreasing	11.00%	PB Only	72.80% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.74	5.03	7.08	8.95	10.71	12.41	14.17	16.12
19	2.78	5.08	7.14	9.05	10.87	12.66	14.56	16.68
20	2.8	5.1	7.18	9.14	11.04	12.94	14.99	17.28
21	2.81	5.11	7.22	9.24	11.22	13.24	15.47	17.96
22	2.81	5.12	7.27	9.35	11.43	13.6	16.01	18.71
23	2.81	5.13	7.32	9.48	11.68	14.01	16.64	19.55
24	2.81	5.15	7.4	9.65	11.98	14.5	17.36	20.51
25	2.81	5.19	7.51	9.87	12.35	15.08	18.19	21.58
26	2.82	5.24	7.65	10.13	12.78	15.76	19.14	22.79
27	2.84	5.32	7.82	10.45	13.3	16.55	20.21	24.14
28	2.87	5.43	8.04	10.83	13.92	17.46	21.43	25.64
29	2.91	5.56	8.31	11.28	14.64	18.5	22.79	27.31
30	2.97	5.73	8.63	11.81	15.47	19.68	24.31	29.16
31	3.05	5.93	9	12.43	16.43	21.01	26	31.2
32	3.15	6.16	9.44	13.15	17.51	22.5	27.86	33.43
33	3.26	6.44	9.93	13.97	18.75	24.15	29.91	35.89
34	3.39	6.75	10.51	14.92	20.14	25.98	32.17	38.57
35	3.54	7.11	11.16	15.99	21.69	28	34.64	41.51
36	3.71	7.52	11.92	17.21	23.42	30.22	37.35	44.7
37	3.91	7.99	12.77	18.58	25.34	32.66	40.3	48.18
38	4.13	8.51	13.75	20.12	27.46	35.33	43.52	-
39	4.38	9.12	14.86	21.85	29.79	38.24	47.02	-
40	4.66	9.81	16.13	23.77	32.35	41.42	50.83	-
41	4.98	10.6	17.56	25.91	35.15	44.88	54.97	-
42	5.35	11.51	19.18	28.27	38.21	48.64	59.45	-
43	5.77	12.55	21	30.86	41.55	52.73	-	-
44	6.27	13.75	23.03	33.7	45.17	57.16	-	-

45	6.84	15.11	25.28	36.8	49.1	61.95	-	-
46	7.5	16.65	27.75	40.16	53.34	67.12	-	-
47	8.26	18.37	30.45	43.79	57.91	72.68	-	-
48	9.12	20.27	33.36	47.67	62.81	-	-	-
49	10.09	22.33	36.48	51.82	68.04	-	-	-
50	11.17	24.55	39.79	56.21	73.6	-	-	-
51	12.34	26.91	43.27	60.85	79.5	-	-	-
52	13.59	29.37	46.91	65.75	85.75	-	-	-
53	14.9	31.93	50.71	70.89	-	-	-	-
54	16.26	34.57	54.66	76.3	-	-	-	-
55	17.65	37.29	58.79	82.02	-	-	-	-
56	19.07	40.1	63.12	88.07	-	-	-	-
57	20.53	43.02	67.7	94.51	-	-	-	-
58	22.02	46.08	72.57	-	-	-	-	-
59	23.58	49.32	77.81	-	-	-	-	-
60	25.21	52.81	83.49	-	-	-	-	-
61	26.96	56.61	89.68	-	-	-	-	-
62	28.86	60.77	96.46	-	-	-	-	-
63	30.94	65.36	-	-	-	-	-	-
64	33.25	70.44	-	-	-	-	-	-
65	35.82	76.09	-	-	-	-	-	-
66	38.7	82.36	-	-	-	-	-	-
67	41.91	89.32	-	-	-	-	-	-
68	45.51	-	-	-	-	-	-	-
69	49.52	-	-	-	-	-	-	-
70	53.98	-	-	-	-	-	-	-
71	58.93	-	-	-	-	-	-	-
72	64.43	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Home Loan	Level Cover	10.00%	PB Only	57.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.57	6	7.8	9.28	10.66	12.09	13.74	15.65
19	3.61	6.04	7.88	9.42	10.9	12.45	14.28	16.35
20	3.62	6.07	7.95	9.58	11.15	12.86	14.88	17.11
21	3.63	6.09	8.03	9.75	11.44	13.32	15.54	17.93
22	3.63	6.11	8.12	9.94	11.77	13.85	16.28	18.84
23	3.63	6.15	8.24	10.18	12.16	14.46	17.11	19.84
24	3.63	6.21	8.4	10.46	12.63	15.17	18.04	20.94
25	3.64	6.28	8.58	10.79	13.17	15.98	19.08	22.17
26	3.66	6.39	8.82	11.19	13.82	16.91	20.24	23.52
27	3.7	6.53	9.1	11.67	14.57	17.96	21.52	25.01
28	3.76	6.7	9.44	12.23	15.44	19.13	22.93	26.66
29	3.83	6.92	9.83	12.88	16.44	20.45	24.49	28.47
30	3.93	7.17	10.3	13.64	17.57	21.9	26.2	30.46
31	4.05	7.47	10.83	14.52	18.85	23.5	28.08	32.64
32	4.19	7.82	11.45	15.54	20.28	25.26	30.14	35.03
33	4.36	8.22	12.17	16.69	21.87	27.18	32.38	37.65
34	4.56	8.68	12.99	18	23.62	29.28	34.84	40.5
35	4.78	9.2	13.94	19.47	25.54	31.56	37.51	43.61
36	5.04	9.79	15.02	21.11	27.64	34.05	40.43	46.99
37	5.32	10.47	16.25	22.94	29.93	36.76	43.61	50.63
38	5.65	11.24	17.65	24.95	32.41	39.71	47.07	-
39	6.02	12.13	19.23	27.16	35.11	42.91	50.8	-
40	6.44	13.15	21	29.56	38.04	46.39	54.72	-
41	6.92	14.33	22.97	32.19	41.21	50.17	58.96	-
42	7.47	15.67	25.15	35.03	44.66	54.1	63.57	-
43	8.11	17.19	27.55	38.11	48.39	58.38	-	-
44	8.85	18.92	30.17	41.43	52.32	63.01	-	-

45	9.71	20.85	33.02	45.01	56.52	68.02	-	-
46	10.69	22.98	36.08	48.87	61.04	73.44	-	-
47	11.82	25.32	39.36	52.88	65.93	79.27	-	-
48	13.09	27.84	42.86	57.14	71.18	-	-	-
49	14.5	30.54	46.57	61.69	76.82	-	-	-
50	16.03	33.39	50.47	66.54	82.86	-	-	-
51	17.68	36.38	54.44	71.71	89.31	-	-	-
52	19.41	39.49	58.62	77.21	96.18	-	-	-
53	21.22	42.71	63.02	83.06	-	-	-	-
54	23.09	46.05	67.67	89.31	-	-	-	-
55	24.99	49.53	72.6	95.98	-	-	-	-
56	26.94	53.04	77.86	103.11	-	-	-	-
57	28.95	56.72	83.49	110.78	-	-	-	-
58	31.02	60.65	89.58	-	-	-	-	-
59	33.2	64.88	96.18	-	-	-	-	-
60	35.51	69.48	103.37	-	-	-	-	-
61	38.01	74.52	111.23	-	-	-	-	-
62	40.75	80.08	119.85	-	-	-	-	-
63	43.77	86.23	-	-	-	-	-	-
64	47.12	93.04	-	-	-	-	-	-
65	50.83	100.58	-	-	-	-	-	-
66	54.85	108.92	-	-	-	-	-	-
67	59.34	118.13	-	-	-	-	-	-
68	64.35	-	-	-	-	-	-	-
69	69.92	-	-	-	-	-	-	-
70	76.1	-	-	-	-	-	-	-
71	82.95	-	-	-	-	-	-	-
72	90.51	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Loan Against Property	Level Cover	13.00%	PB Only	63.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.76	6.33	8.23	9.8	11.27	12.8	14.57	16.62
19	3.8	6.37	8.31	9.96	11.53	13.2	15.16	17.37
20	3.82	6.4	8.39	10.12	11.81	13.64	15.8	18.19
21	3.82	6.43	8.48	10.31	12.12	14.14	16.52	19.08
22	3.82	6.45	8.58	10.52	12.48	14.71	17.32	20.06
23	3.82	6.49	8.71	10.77	12.9	15.37	18.21	21.13
24	3.82	6.55	8.88	11.08	13.4	16.13	19.22	22.32
25	3.83	6.64	9.08	11.44	14	17.01	20.34	23.64
26	3.86	6.75	9.34	11.88	14.69	18.01	21.58	25.09
27	3.9	6.9	9.64	12.39	15.5	19.14	22.96	26.69
28	3.96	7.09	10.01	12.99	16.44	20.41	24.48	28.46
29	4.04	7.32	10.44	13.7	17.52	21.83	26.16	30.4
30	4.15	7.6	10.94	14.53	18.75	23.4	28	32.53
31	4.28	7.93	11.52	15.48	20.13	25.12	30.02	34.87
32	4.43	8.3	12.19	16.58	21.68	27.01	32.23	37.43
33	4.62	8.73	12.97	17.82	23.39	29.08	34.64	40.22
34	4.83	9.23	13.86	19.24	25.28	31.34	37.27	43.26
35	5.07	9.79	14.88	20.83	27.35	33.8	40.14	46.58
36	5.35	10.44	16.05	22.61	29.61	36.48	43.27	50.17
37	5.66	11.17	17.38	24.58	32.08	39.39	46.67	53.91
38	6.02	12.01	18.9	26.75	34.76	42.55	50.35	-
39	6.42	12.98	20.61	29.13	37.66	45.98	54.2	-
40	6.87	14.09	22.52	31.73	40.81	49.72	58.38	-
41	7.39	15.36	24.66	34.56	44.23	53.62	62.91	-
42	7.99	16.81	27.02	37.63	47.93	57.83	67.81	-
43	8.69	18.46	29.61	40.94	51.85	62.41	-	-
44	9.49	20.33	32.44	44.52	56.02	67.36	-	-

45	10.42	22.42	35.51	48.38	60.51	72.71	-	-
46	11.49	24.73	38.82	52.43	65.37	78.48	-	-
47	12.71	27.25	42.36	56.7	70.6	84.69	-	-
48	14.09	29.99	46.13	61.28	76.23	-	-	-
49	15.61	32.9	50.13	66.17	82.26	-	-	-
50	17.28	35.99	54.19	71.38	88.7	-	-	-
51	19.06	39.22	58.47	76.92	95.57	-	-	-
52	20.95	42.58	62.97	82.82	102.89	-	-	-
53	22.91	46.06	67.71	89.09	-	-	-	-
54	24.93	49.67	72.71	95.77	-	-	-	-
55	26.99	53.28	78.01	102.88	-	-	-	-
56	29.11	57.05	83.66	110.5	-	-	-	-
57	31.27	61.03	89.71	118.66	-	-	-	-
58	33.52	65.26	96.23	-	-	-	-	-
59	35.88	69.82	103.29	-	-	-	-	-
60	38.38	74.78	110.98	-	-	-	-	-
61	41.09	80.22	119.38	-	-	-	-	-
62	44.05	86.2	128.57	-	-	-	-	-
63	47.31	92.81	-	-	-	-	-	-
64	50.91	100.12	-	-	-	-	-	-
65	54.8	108.22	-	-	-	-	-	-
66	59.15	117.16	-	-	-	-	-	-
67	64	127.02	-	-	-	-	-	-
68	69.41	-	-	-	-	-	-	-
69	75.42	-	-	-	-	-	-	-
70	82.1	-	-	-	-	-	-	-
71	89.49	-	-	-	-	-	-	-
72	97.64	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Education Loan	Level Cover	10.00%	PB Only	63.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	4.21	7.72	10.29	12.29	14.08	15.83	17.7	19.82
15	4.42	7.96	10.54	12.6	14.47	16.34	18.36	20.69
16	4.59	8.14	10.74	12.86	14.83	16.82	19.03	21.58
17	4.72	8.26	10.89	13.09	15.17	17.31	19.73	22.5
18	4.8	8.35	11.01	13.3	15.5	17.81	20.47	23.47
19	4.84	8.4	11.12	13.51	15.85	18.35	21.27	24.51
20	4.86	8.43	11.22	13.73	16.22	18.95	22.16	25.64
21	4.87	8.46	11.34	13.98	16.65	19.64	23.15	26.87
22	4.87	8.49	11.48	14.28	17.15	20.43	24.26	28.23
23	4.86	8.55	11.66	14.63	17.74	21.35	25.5	29.72
24	4.87	8.63	11.89	15.05	18.43	22.41	26.89	31.37
25	4.89	8.75	12.18	15.56	19.25	23.63	28.45	33.2
26	4.92	8.91	12.53	16.16	20.22	25.02	30.17	35.21
27	4.97	9.12	12.95	16.86	21.34	26.58	32.08	37.43
28	5.05	9.37	13.45	17.7	22.64	28.34	34.19	39.87
29	5.16	9.69	14.03	18.67	24.13	30.29	36.5	42.56
30	5.29	10.06	14.72	19.8	25.81	32.45	39.04	45.51
31	5.46	10.49	15.51	21.11	27.71	34.83	41.83	48.74
32	5.66	11	16.42	22.61	29.84	37.43	44.87	52.26
33	5.89	11.58	17.48	24.31	32.19	40.28	48.19	56.11
34	6.17	12.24	18.68	26.25	34.78	43.38	51.81	60.31
35	6.48	12.99	20.07	28.42	37.62	46.76	55.76	64.87
36	6.83	13.85	21.66	30.85	40.72	50.43	60.06	69.83
37	7.23	14.83	23.47	33.54	44.1	54.43	64.73	75.21
38	7.68	15.96	25.52	36.51	47.77	58.76	69.82	-
39	8.19	17.24	27.84	39.76	51.74	63.47	75.33	-
40	8.77	18.72	30.44	43.3	56.05	68.59	81.32	-
41	9.43	20.42	33.33	47.16	60.72	74.14	87.8	-
42	10.2	22.37	36.53	51.33	65.77	80.16	94.81	-
43	11.08	24.58	40.04	55.84	71.24	86.69	-	-

44	12.1	27.07	43.87	60.71	77.15	93.75	-	-
45	13.29	29.86	48.01	65.94	83.54	101.37	-	-
46	14.66	32.93	52.47	71.57	90.42	109.58	-	-
47	16.21	36.29	57.23	77.59	97.83	118.4	-	-
48	17.96	39.91	62.29	84.02	105.78	-	-	-
49	19.9	43.77	67.64	90.89	114.3	-	-	-
50	22	47.83	73.29	98.2	123.39	-	-	-
51	24.25	52.08	79.23	105.97	133.08	-	-	-
52	26.63	56.49	85.47	114.23	143.39	-	-	-
53	29.09	61.05	92.05	123.01	-	-	-	-
54	31.62	65.78	98.99	132.37	-	-	-	-
55	34.22	70.69	106.35	142.35	-	-	-	-
56	36.87	75.84	114.2	153.04	-	-	-	-
57	39.59	81.28	122.63	164.52	-	-	-	-
58	42.41	87.08	131.73	-	-	-	-	-
59	45.37	93.35	141.6	-	-	-	-	-
60	48.54	100.18	152.37	-	-	-	-	-
61	51.96	107.67	164.13	-	-	-	-	-
62	55.7	115.92	177.01	-	-	-	-	-
63	59.84	125.05	-	-	-	-	-	-
64	64.44	135.15	-	-	-	-	-	-
65	69.57	146.32	-	-	-	-	-	-
66	75.3	158.66	-	-	-	-	-	-
67	81.69	172.25	-	-	-	-	-	-
68	88.82	-	-	-	-	-	-	-
69	96.73	-	-	-	-	-	-	-
70	105.51	-	-	-	-	-	-	-
71	115.22	-	-	-	-	-	-	-
72	125.93	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Car Loan	Level Cover	10.00%	PB Only	63.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.92	6.63	8.67	10.44	12.13	13.87	15.82	18.04
19	3.97	6.67	8.76	10.6	12.39	14.28	16.43	18.82
20	3.99	6.7	8.84	10.77	12.68	14.73	17.09	19.65
21	3.99	6.72	8.93	10.96	13	15.24	17.82	20.57
22	3.99	6.75	9.04	11.17	13.37	15.83	18.65	21.57
23	3.99	6.79	9.17	11.43	13.8	16.51	19.57	22.68
24	3.99	6.85	9.34	11.75	14.32	17.29	20.6	23.9
25	4	6.94	9.55	12.12	14.92	18.2	21.75	25.26
26	4.03	7.06	9.81	12.56	15.64	19.22	23.03	26.75
27	4.07	7.21	10.12	13.09	16.47	20.38	24.44	28.4
28	4.13	7.41	10.5	13.71	17.44	21.69	26.01	30.21
29	4.22	7.64	10.94	14.44	18.55	23.14	27.73	32.21
30	4.32	7.93	11.45	15.29	19.81	24.75	29.62	34.4
31	4.46	8.26	12.05	16.26	21.22	26.52	31.7	36.8
32	4.62	8.65	12.74	17.39	22.81	28.47	33.96	39.43
33	4.8	9.09	13.53	18.67	24.57	30.59	36.44	42.3
34	5.02	9.6	14.45	20.12	26.51	32.91	39.14	45.43
35	5.27	10.18	15.49	21.75	28.63	35.43	42.09	48.83
36	5.55	10.84	16.69	23.57	30.96	38.18	45.3	52.53
37	5.88	11.59	18.06	25.6	33.48	41.17	48.79	56.54
38	6.24	12.45	19.61	27.83	36.23	44.41	52.59	-
39	6.65	13.44	21.37	30.27	39.21	47.94	56.72	-
40	7.12	14.57	23.33	32.94	42.45	51.77	61.19	-
41	7.65	15.88	25.52	35.84	45.95	55.93	66.04	-
42	8.26	17.37	27.94	38.98	49.75	60.44	71.29	-
43	8.97	19.06	30.6	42.38	53.86	65.34	-	-
44	9.79	20.97	33.5	46.06	58.31	70.64	-	-

45	10.75	23.11	36.65	50.01	63.12	76.36	-	-
46	11.84	25.48	40.04	54.27	68.31	82.54	-	-
47	13.09	28.07	43.67	58.84	73.91	89.18	-	-
48	14.5	30.87	47.54	63.73	79.92	-	-	-
49	16.07	33.86	51.65	68.95	86.37	-	-	-
50	17.77	37.02	55.98	74.52	93.26	-	-	-
51	19.6	40.33	60.55	80.45	100.61	-	-	-
52	21.53	43.77	65.36	86.75	108.44	-	-	-
53	23.54	47.34	70.42	93.46	-	-	-	-
54	25.61	51.04	75.76	100.59	-	-	-	-
55	27.72	54.88	81.42	108.2	-	-	-	-
56	29.89	58.9	87.45	116.33	-	-	-	-
57	32.11	63.14	93.91	125.05	-	-	-	-
58	34.41	67.66	100.87	-	-	-	-	-
59	36.82	72.53	108.41	-	-	-	-	-
60	39.39	77.82	116.63	-	-	-	-	-
61	42.16	83.61	125.59	-	-	-	-	-
62	45.19	90	135.32	-	-	-	-	-
63	48.53	97.05	-	-	-	-	-	-
64	52.25	104.85	-	-	-	-	-	-
65	56.4	113.48	-	-	-	-	-	-
66	61.03	123.02	-	-	-	-	-	-
67	66.2	133.53	-	-	-	-	-	-
68	71.96	-	-	-	-	-	-	-
69	78.37	-	-	-	-	-	-	-
70	85.47	-	-	-	-	-	-	-
71	93.34	-	-	-	-	-	-	-
72	102.03	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Agricultural loan	Level Cover	13.00%	PB Only	95.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	5.16	8.76	11.47	13.81	16.04	18.35	20.99	24.01
19	5.22	8.82	11.6	14.05	16.43	18.94	21.86	25.12
20	5.25	8.86	11.72	14.29	16.84	19.59	22.8	26.31
21	5.25	8.9	11.85	14.57	17.3	20.33	23.86	27.6
22	5.25	8.94	12	14.88	17.84	21.17	25.03	29.02
23	5.25	9	12.19	15.26	18.47	22.15	26.34	30.58
24	5.25	9.09	12.44	15.71	19.21	23.28	27.81	32.3
25	5.27	9.21	12.75	16.26	20.09	24.57	29.45	34.19
26	5.31	9.39	13.12	16.9	21.12	26.04	31.26	36.28
27	5.37	9.61	13.58	17.67	22.33	27.71	33.26	38.58
28	5.46	9.89	14.12	18.57	23.72	29.57	35.47	41.11
29	5.58	10.24	14.76	19.62	25.31	31.65	37.9	43.88
30	5.74	10.66	15.51	20.85	27.12	33.94	40.56	46.91
31	5.93	11.14	16.38	22.26	29.16	36.46	43.47	50.21
32	6.17	11.7	17.39	23.89	31.44	39.21	46.64	53.82
33	6.44	12.35	18.54	25.74	33.95	42.22	50.09	57.73
34	6.76	13.09	19.87	27.83	36.72	45.49	53.85	61.98
35	7.13	13.94	21.39	30.18	39.76	49.04	57.92	66.57
36	7.54	14.9	23.13	32.81	43.06	52.9	62.35	71.53
37	8.01	16	25.11	35.71	46.65	57.08	67.14	76.88
38	8.54	17.25	27.36	38.91	50.55	61.61	72.32	-
39	9.14	18.69	29.89	42.41	54.76	66.51	77.92	-
40	9.83	20.34	32.73	46.22	59.32	71.81	83.96	-
41	10.6	22.23	35.88	50.35	64.24	77.55	90.46	-
42	11.5	24.4	39.37	54.83	69.56	83.74	97.45	-
43	12.54	26.85	43.19	59.65	75.3	90.42	-	-
44	13.74	29.63	47.36	64.85	81.49	97.61	-	-

45	15.13	32.73	51.87	70.44	88.15	105.12	-	-
46	16.73	36.15	56.71	76.43	95.32	113.06	-	-
47	18.55	39.9	61.89	82.84	102.88	121.53	-	-
48	20.61	43.93	67.4	89.68	110.75	-	-	-
49	22.88	48.24	73.23	96.96	119.14	-	-	-
50	25.37	52.79	79.36	104.5	128.06	-	-	-
51	28.03	57.54	85.81	112.35	137.49	-	-	-
52	30.83	62.48	92.58	120.66	147.44	-	-	-
53	33.75	67.58	99.68	129.45	-	-	-	-
54	36.75	72.86	106.87	138.74	-	-	-	-
55	39.82	78.34	114.44	148.58	-	-	-	-
56	42.95	84.05	122.46	159	-	-	-	-
57	46.17	90.07	131.02	170.1	-	-	-	-
58	49.5	96.46	140.19	-	-	-	-	-
59	52.98	103.19	150.07	-	-	-	-	-
60	56.69	110.35	160.76	-	-	-	-	-
61	60.68	118.15	172.37	-	-	-	-	-
62	65.05	126.71	184.96	-	-	-	-	-
63	69.85	136.14	-	-	-	-	-	-
64	75.19	146.51	-	-	-	-	-	-
65	81.13	157.94	-	-	-	-	-	-
66	87.76	170.5	-	-	-	-	-	-
67	95.13	184.26	-	-	-	-	-	-
68	103.2	-	-	-	-	-	-	-
69	111.96	-	-	-	-	-	-	-
70	121.64	-	-	-	-	-	-	-
71	132.32	-	-	-	-	-	-	-
72	144.06	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Business Loan	Level Cover	10.00%	PB Only	72.80% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	4.31	7.29	9.54	11.48	13.33	15.21	17.36	19.81
19	4.36	7.34	9.64	11.67	13.63	15.67	18.04	20.69
20	4.38	7.37	9.73	11.86	13.95	16.19	18.8	21.65
21	4.39	7.4	9.84	12.08	14.32	16.78	19.64	22.69
22	4.38	7.43	9.96	12.33	14.74	17.45	20.58	23.83
23	4.38	7.48	10.11	12.63	15.24	18.23	21.63	25.09
24	4.38	7.55	10.3	12.99	15.83	19.12	22.8	26.48
25	4.4	7.65	10.55	13.41	16.53	20.15	24.11	28.01
26	4.43	7.78	10.84	13.92	17.35	21.33	25.57	29.7
27	4.48	7.96	11.2	14.53	18.3	22.65	27.18	31.57
28	4.55	8.18	11.63	15.24	19.4	24.14	28.96	33.62
29	4.64	8.46	12.14	16.07	20.67	25.8	30.92	35.88
30	4.77	8.78	12.73	17.04	22.11	27.63	33.06	38.36
31	4.92	9.16	13.41	18.16	23.73	29.65	35.42	41.07
32	5.1	9.61	14.21	19.45	25.54	31.87	37.99	44.03
33	5.32	10.12	15.12	20.92	27.55	34.28	40.79	47.26
34	5.57	10.7	16.16	22.58	29.76	36.92	43.85	50.77
35	5.85	11.36	17.37	24.44	32.19	39.79	47.18	54.59
36	6.18	12.12	18.74	26.53	34.84	42.9	50.8	58.73
37	6.55	12.99	20.31	28.84	37.72	46.29	54.74	63.21
38	6.97	13.98	22.09	31.39	40.85	49.97	59.02	-
39	7.44	15.11	24.09	34.18	44.24	53.96	63.65	-
40	7.98	16.41	26.34	37.22	47.91	58.29	68.67	-
41	8.59	17.9	28.85	40.53	51.89	62.99	74.1	-
42	9.29	19.61	31.62	44.11	56.2	68.07	79.96	-
43	10.11	21.55	34.66	47.99	60.85	73.58	-	-
44	11.05	23.75	37.97	52.17	65.89	79.54	-	-

45	12.14	26.2	41.57	56.67	71.33	85.96	-	-
46	13.4	28.91	45.44	61.5	77.19	92.87	-	-
47	14.84	31.88	49.58	66.68	83.5	100.28	-	-
48	16.46	35.08	53.99	72.23	90.27	-	-	-
49	18.25	38.5	58.66	78.15	97.51	-	-	-
50	20.21	42.11	63.6	84.45	105.02	-	-	-
51	22.31	45.9	68.79	91.14	112.91	-	-	-
52	24.52	49.83	74.25	98.25	121.27	-	-	-
53	26.82	53.9	80	105.56	-	-	-	-
54	29.19	58.12	86.05	113.24	-	-	-	-
55	31.62	62.51	92.46	121.42	-	-	-	-
56	34.1	67.08	99.28	130.14	-	-	-	-
57	36.64	71.91	106.31	139.47	-	-	-	-
58	39.27	77.05	113.84	-	-	-	-	-
59	42.03	82.59	121.98	-	-	-	-	-
60	44.97	88.59	130.83	-	-	-	-	-
61	48.14	95.17	140.47	-	-	-	-	-
62	51.61	102.3	150.99	-	-	-	-	-
63	55.43	109.96	-	-	-	-	-	-
64	59.68	118.43	-	-	-	-	-	-
65	64.42	127.78	-	-	-	-	-	-
66	69.7	138.1	-	-	-	-	-	-
67	75.6	149.44	-	-	-	-	-	-
68	82.16	-	-	-	-	-	-	-
69	89.46	-	-	-	-	-	-	-
70	97.55	-	-	-	-	-	-	-
71	106.24	-	-	-	-	-	-	-
72	115.71	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Home Loan	Decreasing	10.00%	PB + OB	57.00% of IALM 12-14	7.50%	SL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	2.86	4.62	6.16	7.53	8.8	10.05	11.38	12.87
19	2.9	4.66	6.21	7.6	8.93	10.25	11.69	13.31
20	2.91	4.68	6.25	7.68	9.06	10.47	12.02	13.79
21	2.92	4.69	6.28	7.75	9.2	10.71	12.4	14.32
22	2.92	4.69	6.31	7.84	9.37	10.99	12.83	14.91
23	2.92	4.7	6.36	7.95	9.57	11.33	13.33	15.59
24	2.92	4.72	6.43	8.09	9.81	11.72	13.9	16.34
25	2.92	4.75	6.52	8.27	10.11	12.18	14.56	17.2
26	2.93	4.8	6.63	8.48	10.46	12.72	15.32	18.16
27	2.95	4.87	6.78	8.74	10.87	13.35	16.17	19.23
28	2.99	4.97	6.96	9.05	11.37	14.07	17.14	20.43
29	3.04	5.09	7.19	9.42	11.94	14.9	18.23	21.77
30	3.1	5.23	7.45	9.85	12.61	15.84	19.44	23.24
31	3.18	5.41	7.77	10.35	13.38	16.9	20.78	24.88
32	3.28	5.62	8.13	10.94	14.25	18.09	22.27	26.67
33	3.4	5.86	8.54	11.61	15.25	19.42	23.92	28.64
34	3.53	6.14	9.02	12.37	16.36	20.88	25.72	30.8
35	3.69	6.46	9.57	13.25	17.61	22.5	27.71	33.16
36	3.87	6.82	10.2	14.24	19.01	24.28	29.88	35.74
37	4.07	7.23	10.92	15.36	20.55	26.24	32.25	38.56
38	4.31	7.7	11.73	16.61	22.26	28.39	34.85	-
39	4.57	8.24	12.66	18.02	24.14	30.73	37.67	-
40	4.86	8.85	13.72	19.59	26.21	33.29	40.75	-
41	5.2	9.55	14.92	21.34	28.48	36.08	44.1	-
42	5.58	10.35	16.28	23.27	30.96	39.13	47.75	-
43	6.02	11.28	17.8	25.39	33.66	42.43	-	-
44	6.54	12.34	19.5	27.72	36.6	46.03	-	-

45	7.13	13.54	21.39	30.26	39.79	49.92	-	-
46	7.82	14.91	23.46	33.01	43.25	53.96	-	-
47	8.62	16.43	25.73	35.99	46.97	58.31	-	-
48	9.52	18.11	28.17	39.18	50.92	-	-	-
49	10.53	19.94	30.79	42.59	55.02	-	-	-
50	11.65	21.91	33.57	46.21	59.4	-	-	-
51	12.85	23.99	36.49	50.03	64.04	-	-	-
52	14.14	26.17	39.55	53.91	68.98	-	-	-
53	15.49	28.43	42.75	57.99	-	-	-	-
54	16.88	30.76	46.08	62.29	-	-	-	-
55	18.32	33.17	49.56	66.85	-	-	-	-
56	19.78	35.65	53.09	71.68	-	-	-	-
57	21.27	38.23	56.81	76.84	-	-	-	-
58	22.81	40.95	60.78	-	-	-	-	-
59	24.41	43.84	65.05	-	-	-	-	-
60	26.1	46.95	69.7	-	-	-	-	-
61	27.91	50.32	74.77	-	-	-	-	-
62	29.88	53.89	80.35	-	-	-	-	-
63	32.05	57.83	-	-	-	-	-	-
64	34.46	62.22	-	-	-	-	-	-
65	37.14	67.09	-	-	-	-	-	-
66	40.14	72.5	-	-	-	-	-	-
67	43.5	78.52	-	-	-	-	-	-
68	47.25	-	-	-	-	-	-	-
69	51.38	-	-	-	-	-	-	-
70	55.86	-	-	-	-	-	-	-
71	60.83	-	-	-	-	-	-	-
72	66.34	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Home Loan	Decreasing	10.00%	PB Only	57.00% of IALM 12-14	7.50%	JL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.78	6.51	9.04	11.31	13.38	15.37	17.39	19.59
19	4	6.8	9.38	11.69	13.83	15.92	18.09	20.47
20	4.2	7.06	9.67	12.03	14.25	16.46	18.79	21.38
21	4.37	7.27	9.92	12.34	14.65	16.99	19.51	22.31
22	4.5	7.44	10.13	12.62	15.03	17.52	20.25	23.29
23	4.61	7.58	10.31	12.88	15.42	18.08	21.03	24.33
24	4.69	7.69	10.48	13.14	15.81	18.67	21.88	25.45
25	4.76	7.79	10.63	13.4	16.24	19.33	22.81	26.67
26	4.8	7.87	10.8	13.69	16.71	20.06	23.84	28.01
27	4.84	7.96	10.98	14.02	17.25	20.88	25	29.5
28	4.89	8.07	11.2	14.4	17.88	21.83	26.3	31.15
29	4.93	8.19	11.45	14.86	18.61	22.91	27.76	32.98
30	4.99	8.35	11.76	15.39	19.47	24.16	29.41	35.01
31	5.07	8.54	12.14	16.03	20.46	25.57	31.25	37.27
32	5.18	8.78	12.59	16.78	21.6	27.17	33.31	39.76
33	5.3	9.07	13.12	17.65	22.92	28.98	35.6	42.5
34	5.46	9.42	13.74	18.66	24.42	31.01	38.14	45.52
35	5.65	9.83	14.46	19.83	26.13	33.27	40.94	48.83
36	5.88	10.31	15.31	21.16	28.05	35.78	44.02	52.34
37	6.15	10.87	16.28	22.69	30.2	38.57	47.39	56.11
38	6.46	11.51	17.4	24.42	32.61	41.63	51.04	-
39	6.82	12.25	18.67	26.37	35.28	45	54.9	-
40	7.23	13.09	20.13	28.57	38.24	48.69	59.1	-
41	7.7	14.06	21.79	31.02	41.5	52.6	63.66	-
42	8.24	15.18	23.66	33.75	45.08	56.81	68.61	-
43	8.86	16.45	25.78	36.78	49	61.39	-	-
44	9.57	17.91	28.15	40.12	53.14	66.35	-	-

45	10.39	19.57	30.8	43.8	57.61	71.72	-	-
46	11.34	21.44	33.74	47.81	62.44	77.51	-	-
47	12.42	23.55	36.99	52.09	67.67	83.74	-	-
48	13.65	25.9	40.54	56.62	73.3	-	-	-
49	15.04	28.49	44.4	61.51	79.33	-	-	-
50	16.58	31.33	48.56	66.74	85.77	-	-	-
51	18.29	34.41	52.9	72.32	92.64	-	-	-
52	20.15	37.72	57.47	78.25	99.94	-	-	-
53	22.17	41.26	62.31	84.54	-	-	-	-
54	24.33	45.01	67.44	91.19	-	-	-	-
55	26.63	48.98	72.84	98.23	-	-	-	-
56	29.06	53.03	78.53	105.66	-	-	-	-
57	31.63	57.24	84.54	113.53	-	-	-	-
58	34.32	61.67	90.89	-	-	-	-	-
59	37.14	66.33	97.6	-	-	-	-	-
60	40.11	71.25	104.74	-	-	-	-	-
61	43.24	76.47	112.36	-	-	-	-	-
62	46.55	82.05	120.51	-	-	-	-	-
63	50.08	88.03	-	-	-	-	-	-
64	53.71	94.49	-	-	-	-	-	-
65	57.63	101.49	-	-	-	-	-	-
66	61.9	109.12	-	-	-	-	-	-
67	66.57	117.46	-	-	-	-	-	-
68	71.7	-	-	-	-	-	-	-
69	77.36	-	-	-	-	-	-	-
70	83.62	-	-	-	-	-	-	-
71	90.54	-	-	-	-	-	-	-
72	98.19	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-

Loan Type	Cover Type	Loan Interest Rate	Benefit Combination	Mortality	Pricing Interest Rate	Life Type
Home loan	Decreasing	10.00%	PB + OB	57.00% of IALM 12-14	7.50%	JL

Age/Term	5	10	15	20	25	30	35	40
14	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
18	3.74	6.43	8.93	11.16	13.2	15.15	17.14	19.29
19	3.96	6.72	9.26	11.53	13.64	15.69	17.82	20.15
20	4.15	6.97	9.54	11.87	14.05	16.21	18.5	21.03
21	4.31	7.18	9.78	12.17	14.44	16.73	19.2	21.94
22	4.45	7.35	9.99	12.44	14.81	17.26	19.92	22.89
23	4.55	7.48	10.17	12.69	15.19	17.8	20.69	23.91
24	4.63	7.59	10.33	12.95	15.57	18.38	21.51	25
25	4.69	7.68	10.49	13.2	15.99	19.01	22.42	26.19
26	4.74	7.77	10.65	13.49	16.45	19.73	23.43	27.5
27	4.78	7.85	10.82	13.81	16.98	20.53	24.56	28.95
28	4.82	7.95	11.03	14.18	17.59	21.46	25.82	30.56
29	4.87	8.08	11.28	14.62	18.31	22.51	27.25	32.34
30	4.93	8.23	11.59	15.15	19.14	23.72	28.86	34.33
31	5	8.42	11.95	15.77	20.11	25.1	30.66	36.52
32	5.1	8.65	12.39	16.5	21.22	26.67	32.66	38.95
33	5.23	8.94	12.91	17.35	22.51	28.43	34.9	41.63
34	5.38	9.28	13.52	18.34	23.97	30.41	37.37	44.57
35	5.57	9.68	14.22	19.48	25.64	32.61	40.1	47.79
36	5.79	10.15	15.05	20.78	27.51	35.07	43.1	51.26
37	6.05	10.69	16	22.27	29.61	37.78	46.39	54.95
38	6.36	11.32	17.09	23.96	31.96	40.77	50	-
39	6.71	12.04	18.33	25.87	34.57	44.06	53.76	-
40	7.11	12.86	19.76	28.01	37.45	47.65	57.87	-
41	7.57	13.81	21.37	30.4	40.63	51.52	62.32	-
42	8.09	14.9	23.2	33.07	44.13	55.63	67.15	-
43	8.7	16.15	25.27	36.02	47.95	60.1	-	-
44	9.4	17.57	27.59	39.28	52.04	64.94	-	-

45	10.2	19.19	30.18	42.87	56.4	70.18	-	-
46	11.13	21.02	33.05	46.79	61.13	75.84	-	-
47	12.18	23.08	36.21	51.01	66.23	81.93	-	-
48	13.39	25.37	39.68	55.44	71.73	-	-	-
49	14.74	27.91	43.45	60.21	77.62	-	-	-
50	16.25	30.68	47.51	65.32	83.91	-	-	-
51	17.92	33.69	51.79	70.77	90.62	-	-	-
52	19.74	36.92	56.26	76.57	97.75	-	-	-
53	21.71	40.38	61	82.71	-	-	-	-
54	23.82	44.04	66	89.22	-	-	-	-
55	26.07	47.92	71.29	96.09	-	-	-	-
56	28.45	51.91	76.85	103.36	-	-	-	-
57	30.95	56.03	82.72	111.04	-	-	-	-
58	33.58	60.36	88.92	-	-	-	-	-
59	36.35	64.92	95.49	-	-	-	-	-
60	39.25	69.73	102.46	-	-	-	-	-
61	42.3	74.84	109.91	-	-	-	-	-
62	45.54	80.29	117.88	-	-	-	-	-
63	48.99	86.14	-	-	-	-	-	-
64	52.58	92.45	-	-	-	-	-	-
65	56.42	99.3	-	-	-	-	-	-
66	60.59	106.75	-	-	-	-	-	-
67	65.16	114.91	-	-	-	-	-	-
68	70.18	-	-	-	-	-	-	-
69	75.71	-	-	-	-	-	-	-
70	81.84	-	-	-	-	-	-	-
71	88.6	-	-	-	-	-	-	-
72	96.09	-	-	-	-	-	-	-
73	-	-	-	-	-	-	-	-
74	-	-	-	-	-	-	-	-
75	-	-	-	-	-	-	-	-