

Premium rates (per 1000 of GSAM)

5 Pay 10

Age (in years)	GSAM, less than Rs. 3,50,000	GSAM, Rs. 3,50,000 to Rs. 5,24,999	GSAM, Rs. 5,25,000 to Rs. 10,99,999	GSAM, Rs. 11,00,000 to Rs. 19,99,999	GSAM, Rs. 20,00,000 to Rs. 34,99,999	GSAM, greater than equal to Rs. 35,00,000
8	136.60	134.21	132.22	130.14	129.29	128.84
9	136.59	134.20	132.21	130.13	129.27	128.82
10	136.59	134.20	132.21	130.13	129.28	128.83
11	136.62	134.23	132.23	130.15	129.30	128.85
12	136.65	134.26	132.27	130.18	129.33	128.88
13	136.69	134.30	132.31	130.22	129.37	128.92
14	136.73	134.34	132.35	130.26	129.41	128.96
15	136.78	134.38	132.39	130.30	129.44	129.00
16	136.81	134.42	132.42	130.34	129.48	129.03
17	136.85	134.45	132.46	130.37	129.51	129.06
18	136.88	134.48	132.48	130.40	129.54	129.09
19	136.90	134.51	132.51	130.42	129.56	129.11
20	136.92	134.52	132.53	130.44	129.58	129.13
21	136.94	134.54	132.54	130.45	129.59	129.14
22	136.95	134.55	132.55	130.46	129.61	129.16
23	136.96	134.56	132.56	130.48	129.62	129.17
24	136.97	134.58	132.58	130.49	129.63	129.18
25	136.99	134.59	132.59	130.50	129.64	129.19
26	137.00	134.60	132.60	130.51	129.65	129.20
27	137.02	134.62	132.62	130.53	129.67	129.22
28	137.04	134.64	132.64	130.55	129.69	129.24
29	137.07	134.67	132.67	130.57	129.71	129.26
30	137.11	134.70	132.70	130.60	129.74	129.29
31	137.15	134.74	132.74	130.64	129.78	129.33
32	137.20	134.79	132.78	130.69	129.82	129.37
33	137.26	134.85	132.84	130.74	129.88	129.43
34	137.32	134.91	132.90	130.80	129.94	129.49
35	137.41	134.99	132.98	130.88	130.01	129.56
36	137.50	135.08	133.07	130.96	130.10	129.64
37	137.61	135.19	133.17	131.06	130.19	129.74
38	137.73	135.31	133.29	131.18	130.31	129.85
39	137.88	135.45	133.42	131.31	130.44	129.98
40	138.05	135.61	133.58	131.46	130.59	130.13
41	138.24	135.80	133.76	131.64	130.76	130.30
42	138.46	136.01	133.97	131.84	130.96	130.50
43	138.71	136.26	134.21	132.07	131.19	130.73
44	139.00	136.53	134.48	132.33	131.44	130.98
45	139.32	136.84	134.78	132.62	131.73	131.27
46	139.67	137.19	135.11	132.94	132.05	131.59
47	140.06	137.56	135.48	133.30	132.41	131.94
48	140.49	137.98	135.88	133.69	132.79	132.32

49	140.95	138.42	136.32	134.12	133.21	132.74
50	141.44	138.90	136.78	134.57	133.66	133.18
51	141.97	139.41	137.28	135.05	134.14	133.66
52	142.53	139.95	137.81	135.56	134.64	134.16
53	143.12	140.52	138.36	136.10	135.18	134.69
54	143.75	141.13	138.96	136.68	135.75	135.26
55	144.42	141.79	139.59	137.30	136.36	135.86
56	145.15	142.49	140.28	137.97	137.01	136.52
57	145.94	143.26	141.03	138.69	137.73	137.23
58	146.81	144.11	141.85	139.49	138.52	138.01
59	147.78	145.04	142.76	140.37	139.39	138.88
60	148.86	146.09	143.78	141.36	140.37	139.85

**5 Pay 15**

Age (in years)	GSAM, less than Rs. 3,50,000	GSAM, Rs. 3,50,000 to Rs. 5,24,999	GSAM, Rs. 5,25,000 to Rs. 10,99,999	GSAM, Rs. 11,00,000 to Rs. 19,99,999	GSAM, Rs. 20,00,000 to Rs. 34,99,999	GSAM, greater than equal to Rs. 35,00,000
3	108.27	105.31	102.85	100.27	99.23	98.69
4	108.08	105.13	102.67	100.10	99.06	98.51
5	107.94	104.99	102.54	99.97	98.93	98.39
6	107.85	104.90	102.45	99.89	98.85	98.31
7	107.79	104.85	102.39	99.83	98.80	98.25
8	107.76	104.82	102.36	99.81	98.77	98.22
9	107.75	104.81	102.36	99.80	98.76	98.21
10	107.76	104.81	102.36	99.80	98.76	98.22
11	107.78	104.83	102.38	99.82	98.78	98.24
12	107.81	104.86	102.41	99.84	98.81	98.26
13	107.84	104.89	102.44	99.87	98.84	98.29
14	107.88	104.93	102.47	99.91	98.87	98.33
15	107.91	104.96	102.51	99.94	98.90	98.36
16	107.94	104.99	102.54	99.97	98.93	98.39
17	107.97	105.02	102.56	99.99	98.95	98.41
18	108.00	105.05	102.59	100.01	98.98	98.43
19	108.02	105.07	102.61	100.03	99.00	98.45
20	108.04	105.08	102.62	100.05	99.01	98.47
21	108.05	105.10	102.64	100.06	99.02	98.48
22	108.07	105.11	102.65	100.07	99.03	98.49
23	108.08	105.12	102.66	100.08	99.04	98.50
24	108.09	105.14	102.67	100.09	99.06	98.51
25	108.11	105.15	102.68	100.11	99.07	98.52
26	108.13	105.17	102.70	100.12	99.08	98.54
27	108.15	105.18	102.72	100.14	99.10	98.55
28	108.17	105.21	102.74	100.16	99.12	98.57
29	108.20	105.24	102.77	100.18	99.14	98.60
30	108.24	105.27	102.80	100.21	99.17	98.63
31	108.29	105.32	102.84	100.25	99.21	98.66
32	108.34	105.37	102.89	100.29	99.25	98.71

33	108.40	105.42	102.94	100.35	99.30	98.76
34	108.48	105.49	103.01	100.41	99.36	98.82
35	108.56	105.57	103.08	100.48	99.43	98.88
36	108.66	105.67	103.17	100.56	99.51	98.96
37	108.78	105.78	103.27	100.66	99.60	99.05
38	108.91	105.90	103.39	100.77	99.70	99.16
39	109.06	106.04	103.52	100.89	99.82	99.28
40	109.24	106.20	103.68	101.04	99.95	99.41
41	109.43	106.39	103.85	101.20	100.11	99.57
42	109.65	106.60	104.05	101.39	100.30	99.74
43	109.90	106.83	104.28	101.60	100.50	99.93
44	110.18	107.10	104.53	101.84	100.74	100.16
45	110.50	107.40	104.81	102.11	101.00	100.41
46	110.84	107.72	105.12	102.40	101.29	100.70
47	111.23	108.09	105.47	102.73	101.61	101.02
48	111.64	108.48	105.84	103.09	101.96	101.36
49	112.10	108.91	106.25	103.48	102.34	101.74
50	112.58	109.37	106.69	103.90	102.75	102.14
51	113.11	109.87	107.17	104.35	103.19	102.58
52	113.67	110.40	107.68	104.83	103.66	103.05
53	114.28	110.98	108.22	105.35	104.17	103.55
54	114.94	111.60	108.81	105.91	104.71	104.08
55	115.65	112.27	109.45	106.51	105.30	104.67
56	116.43	113.01	110.15	107.17	105.95	105.31
57	117.29	113.82	110.93	107.91	106.66	106.01
58	118.24	114.72	111.79	108.72	107.46	106.80
59	119.32	115.74	112.76	109.64	108.35	107.68
60	120.54	116.89	113.85	110.67	109.36	108.68

**5 Pay 20**

Age (in years)	GSAM, less than Rs. 3,50,000	GSAM, Rs. 3,50,000 to Rs. 5,24,999	GSAM, Rs. 5,25,000 to Rs. 10,99,999	GSAM, Rs. 11,00,000 to Rs. 19,99,999	GSAM, Rs. 20,00,000 to Rs. 34,99,999	GSAM, greater than equal to Rs. 35,00,000
0	85.67	82.26	79.42	76.45	75.23	74.59
1	85.32	81.91	79.07	76.10	74.88	74.24
2	84.97	81.56	78.72	75.75	74.53	73.90
3	84.72	81.31	78.47	75.50	74.28	73.64
4	84.54	81.13	78.29	75.32	74.10	73.46
5	84.41	81.00	78.16	75.19	73.97	73.33
6	84.32	80.91	78.07	75.10	73.88	73.25
7	84.27	80.86	78.02	75.05	73.83	73.19
8	84.24	80.84	78.00	75.03	73.81	73.17
9	84.24	80.83	77.99	75.02	73.80	73.16
10	84.25	80.84	78.00	75.03	73.82	73.18
11	84.27	80.87	78.03	75.06	73.84	73.20
12	84.31	80.90	78.06	75.09	73.87	73.23
13	84.34	80.93	78.10	75.13	73.91	73.27

14	84.38	80.97	78.13	75.17	73.95	73.31
15	84.41	81.01	78.17	75.20	73.98	73.34
16	84.45	81.04	78.20	75.24	74.02	73.38
17	84.48	81.07	78.23	75.27	74.05	73.41
18	84.50	81.10	78.26	75.29	74.07	73.44
19	84.53	81.12	78.28	75.32	74.10	73.46
20	84.55	81.14	78.30	75.34	74.12	73.48
21	84.57	81.16	78.32	75.36	74.14	73.50
22	84.58	81.18	78.34	75.37	74.16	73.52
23	84.60	81.20	78.36	75.39	74.17	73.54
24	84.62	81.22	78.38	75.41	74.19	73.56
25	84.64	81.24	78.40	75.43	74.22	73.58
26	84.67	81.26	78.43	75.46	74.24	73.60
27	84.70	81.29	78.46	75.49	74.27	73.64
28	84.73	81.33	78.49	75.53	74.31	73.67
29	84.78	81.37	78.54	75.57	74.36	73.72
30	84.83	81.43	78.59	75.63	74.41	73.77
31	84.89	81.49	78.65	75.69	74.47	73.84
32	84.96	81.56	78.73	75.76	74.55	73.91
33	85.04	81.64	78.81	75.85	74.63	74.00
34	85.14	81.74	78.91	75.95	74.73	74.10
35	85.25	81.85	79.02	76.06	74.85	74.21
36	85.37	81.98	79.15	76.19	74.98	74.34
37	85.51	82.12	79.29	76.34	75.12	74.49
38	85.67	82.28	79.46	76.50	75.29	74.65
39	85.85	82.46	79.64	76.69	75.48	74.84
40	86.05	82.66	79.84	76.89	75.68	75.05
41	86.27	82.89	80.07	77.12	75.91	75.28
42	86.52	83.14	80.32	77.38	76.17	75.54
43	86.79	83.42	80.60	77.66	76.45	75.82
44	87.09	83.72	80.91	77.97	76.77	76.14
45	87.43	84.06	81.25	78.32	77.11	76.48
46	87.79	84.42	81.62	78.69	77.49	76.86
47	88.18	84.82	82.02	79.09	77.89	77.26
48	88.60	85.25	82.45	79.53	78.33	77.70
49	89.05	85.70	82.91	79.99	78.79	78.16
50	89.53	86.19	83.40	80.49	79.29	78.66
51	90.04	86.70	83.92	81.01	79.81	79.19
52	90.58	87.24	84.46	81.56	80.36	79.74
53	91.14	87.82	85.04	82.14	80.95	80.33
54	91.74	88.42	85.65	82.76	81.57	80.95
55	92.38	89.07	86.31	83.42	82.23	81.61
56	93.07	89.76	87.00	84.12	82.94	82.32
57	93.80	90.50	87.76	84.88	83.70	83.08
58	94.60	91.31	88.57	85.70	84.52	83.91
59	95.46	92.18	89.45	86.59	85.42	84.80
60	96.40	93.13	90.40	87.55	86.38	85.77

8 Pay 16

Age (in years)	GSAM, less than Rs. 3,50,000	GSAM, Rs. 3,50,000 to Rs. 5,24,999	GSAM, Rs. 5,25,000 to Rs. 10,99,999	GSAM, Rs. 11,00,000 to Rs. 19,99,999	GSAM, Rs. 20,00,000 to Rs. 34,99,999	GSAM, greater than equal to Rs. 35,00,000
2	70.74	68.50	66.63	64.68	63.87	63.45
3	70.55	68.31	66.44	64.48	63.68	63.26
4	70.41	68.17	66.30	64.34	63.54	63.12
5	70.31	68.07	66.20	64.25	63.44	63.02
6	70.24	68.00	66.13	64.18	63.38	62.96
7	70.20	67.96	66.09	64.14	63.33	62.91
8	70.18	67.94	66.07	64.11	63.31	62.89
9	70.17	67.93	66.06	64.11	63.31	62.89
10	70.18	67.94	66.07	64.12	63.31	62.89
11	70.19	67.95	66.08	64.13	63.33	62.91
12	70.21	67.97	66.11	64.15	63.35	62.93
13	70.24	68.00	66.13	64.18	63.38	62.96
14	70.27	68.03	66.16	64.21	63.40	62.98
15	70.29	68.05	66.18	64.23	63.43	63.01
16	70.32	68.08	66.21	64.26	63.45	63.03
17	70.34	68.10	66.23	64.28	63.48	63.05
18	70.36	68.12	66.25	64.30	63.49	63.07
19	70.37	68.13	66.26	64.31	63.51	63.09
20	70.38	68.14	66.28	64.32	63.52	63.10
21	70.40	68.15	66.29	64.33	63.53	63.11
22	70.40	68.16	66.30	64.34	63.54	63.12
23	70.41	68.17	66.31	64.35	63.55	63.13
24	70.42	68.18	66.31	64.36	63.56	63.14
25	70.43	68.19	66.33	64.37	63.57	63.15
26	70.45	68.20	66.34	64.39	63.58	63.16
27	70.46	68.22	66.35	64.40	63.60	63.18
28	70.48	68.24	66.37	64.42	63.62	63.20
29	70.50	68.26	66.39	64.44	63.64	63.22
30	70.53	68.29	66.42	64.47	63.67	63.25
31	70.56	68.32	66.45	64.50	63.70	63.28
32	70.60	68.36	66.49	64.54	63.74	63.32
33	70.64	68.40	66.53	64.58	63.78	63.36
34	70.69	68.45	66.59	64.64	63.83	63.42
35	70.75	68.51	66.65	64.70	63.90	63.48
36	70.82	68.58	66.72	64.77	63.97	63.55
37	70.90	68.66	66.80	64.85	64.05	63.63
38	70.99	68.75	66.89	64.94	64.14	63.72
39	71.09	68.86	66.99	65.05	64.24	63.83

40	71.21	68.98	67.11	65.16	64.36	63.95
41	71.34	69.11	67.25	65.30	64.50	64.08
42	71.49	69.26	67.40	65.45	64.65	64.23
43	71.66	69.43	67.57	65.62	64.82	64.40
44	71.85	69.62	67.75	65.81	65.01	64.59
45	72.05	69.82	67.96	66.02	65.22	64.80
46	72.28	70.05	68.19	66.25	65.45	65.03
47	72.53	70.30	68.44	66.50	65.70	65.28
48	72.79	70.56	68.71	66.77	65.97	65.55
49	73.08	70.85	68.99	67.05	66.26	65.84
50	73.38	71.15	69.30	67.36	66.56	66.14
51	73.70	71.47	69.62	67.68	66.88	66.46
52	74.03	71.81	69.95	68.02	67.22	66.80
53	74.38	72.16	70.31	68.37	67.58	67.16
54	74.75	72.53	70.68	68.75	67.95	67.53
55	75.14	72.93	71.08	69.14	68.35	67.93
56	75.56	73.35	71.50	69.57	68.77	68.36
57	76.01	73.80	71.95	70.02	69.23	68.81
58	76.50	74.28	72.44	70.51	69.72	69.30
59	77.02	74.81	72.97	71.04	70.25	69.84
60	77.60	75.39	73.55	71.63	70.84	70.42

**10 Pay 15**

Age (in years)	GSAM, less than Rs. 3,50,000	GSAM, Rs. 3,50,000 to Rs. 5,24,999	GSAM, Rs. 5,25,000 to Rs. 10,99,999	GSAM, Rs. 11,00,000 to Rs. 19,99,999	GSAM, Rs. 20,00,000 to Rs. 34,99,999	GSAM, greater than equal to Rs. 35,00,000
3	64.54	62.55	60.89	59.16	58.45	58.07
4	64.41	62.42	60.76	59.03	58.32	57.94
5	64.32	62.33	60.67	58.93	58.22	57.85
6	64.25	62.26	60.61	58.87	58.16	57.79
7	64.21	62.22	60.57	58.83	58.12	57.75
8	64.19	62.20	60.54	58.81	58.10	57.73
9	64.19	62.20	60.54	58.81	58.09	57.72
10	64.19	62.20	60.55	58.81	58.10	57.73
11	64.21	62.22	60.56	58.83	58.11	57.74
12	64.23	62.24	60.58	58.85	58.14	57.76
13	64.25	62.26	60.61	58.87	58.16	57.79
14	64.28	62.29	60.63	58.90	58.18	57.81
15	64.30	62.31	60.65	58.92	58.21	57.84
16	64.33	62.34	60.68	58.94	58.23	57.86
17	64.34	62.36	60.70	58.96	58.25	57.88
18	64.36	62.37	60.71	58.98	58.27	57.89
19	64.38	62.39	60.73	58.99	58.28	57.91
20	64.39	62.40	60.74	59.01	58.29	57.92
21	64.40	62.41	60.75	59.02	58.30	57.93
22	64.41	62.42	60.76	59.02	58.31	57.94
23	64.41	62.42	60.77	59.03	58.32	57.95

24	64.42	62.43	60.77	59.04	58.33	57.95
25	64.43	62.44	60.78	59.05	58.34	57.96
26	64.44	62.45	60.79	59.06	58.35	57.97
27	64.45	62.46	60.81	59.07	58.36	57.99
28	64.47	62.48	60.82	59.09	58.38	58.00
29	64.49	62.50	60.84	59.11	58.39	58.02
30	64.51	62.52	60.86	59.13	58.42	58.05
31	64.54	62.55	60.89	59.16	58.45	58.07
32	64.57	62.58	60.92	59.19	58.48	58.11
33	64.61	62.62	60.96	59.23	58.52	58.15
34	64.66	62.67	61.01	59.28	58.57	58.19
35	64.71	62.72	61.06	59.33	58.62	58.25
36	64.77	62.78	61.13	59.39	58.68	58.31
37	64.84	62.85	61.20	59.46	58.75	58.38
38	64.92	62.93	61.28	59.55	58.83	58.46
39	65.02	63.03	61.37	59.64	58.93	58.55
40	65.12	63.13	61.48	59.74	59.03	58.66
41	65.24	63.25	61.60	59.87	59.15	58.78
42	65.38	63.39	61.73	60.00	59.29	58.92
43	65.53	63.54	61.89	60.16	59.44	59.07
44	65.70	63.71	62.06	60.33	59.62	59.24
45	65.89	63.90	62.25	60.52	59.81	59.43
46	66.10	64.11	62.46	60.73	60.01	59.64
47	66.32	64.34	62.68	60.95	60.24	59.87
48	66.57	64.58	62.93	61.20	60.49	60.11
49	66.83	64.84	63.19	61.46	60.75	60.38
50	67.10	65.12	63.47	61.74	61.03	60.65
51	67.40	65.41	63.76	62.03	61.32	60.95
52	67.71	65.72	64.07	62.34	61.63	61.26
53	68.03	66.05	64.39	62.66	61.95	61.58
54	68.37	66.39	64.74	63.01	62.30	61.93
55	68.73	66.75	65.10	63.37	62.66	62.29
56	69.12	67.14	65.49	63.76	63.05	62.68
57	69.54	67.55	65.90	64.17	63.46	63.09
58	69.98	68.00	66.35	64.62	63.91	63.54
59	70.47	68.49	66.84	65.11	64.40	64.03
60	71.00	69.02	67.37	65.65	64.94	64.57

**10 Pay 20**

Age (in years)	GSAM, less than Rs. 3,50,000	GSAM, Rs. 3,50,000 to Rs. 5,24,999	GSAM, Rs. 5,25,000 to Rs. 10,99,999	GSAM, Rs. 11,00,000 to Rs. 19,99,999	GSAM, Rs. 20,00,000 to Rs. 34,99,999	GSAM, greater than equal to Rs. 35,00,000
0	51.83	49.51	47.57	45.55	44.72	44.28
1	51.57	49.25	47.31	45.29	44.46	44.02
2	51.32	48.99	47.06	45.03	44.20	43.76
3	51.13	48.81	46.87	44.85	44.01	43.58
4	50.99	48.67	46.74	44.71	43.88	43.45

5	50.90	48.58	46.64	44.62	43.79	43.35
6	50.84	48.51	46.58	44.56	43.73	43.29
7	50.80	48.48	46.54	44.52	43.69	43.25
8	50.78	48.46	46.52	44.50	43.67	43.23
9	50.78	48.46	46.52	44.50	43.67	43.23
10	50.79	48.46	46.53	44.51	43.68	43.24
11	50.80	48.48	46.55	44.53	43.70	43.26
12	50.83	48.51	46.57	44.55	43.72	43.29
13	50.86	48.53	46.60	44.58	43.75	43.31
14	50.88	48.56	46.63	44.61	43.78	43.34
15	50.91	48.59	46.66	44.63	43.80	43.37
16	50.94	48.61	46.68	44.66	43.83	43.39
17	50.96	48.64	46.70	44.68	43.85	43.41
18	50.98	48.66	46.72	44.70	43.87	43.43
19	50.99	48.67	46.74	44.72	43.89	43.45
20	51.01	48.69	46.75	44.73	43.90	43.47
21	51.02	48.70	46.77	44.75	43.91	43.48
22	51.03	48.71	46.78	44.76	43.93	43.49
23	51.05	48.73	46.79	44.77	43.94	43.51
24	51.06	48.74	46.81	44.78	43.95	43.52
25	51.07	48.75	46.82	44.80	43.97	43.54
26	51.09	48.77	46.84	44.82	43.99	43.55
27	51.11	48.79	46.86	44.84	44.01	43.58
28	51.14	48.82	46.89	44.87	44.04	43.60
29	51.17	48.85	46.92	44.90	44.07	43.64
30	51.21	48.89	46.96	44.94	44.11	43.67
31	51.25	48.93	47.00	44.98	44.15	43.72
32	51.30	48.99	47.06	45.04	44.21	43.77
33	51.36	49.05	47.12	45.10	44.27	43.83
34	51.43	49.12	47.19	45.17	44.34	43.91
35	51.51	49.20	47.27	45.25	44.42	43.99
36	51.60	49.29	47.36	45.35	44.52	44.08
37	51.71	49.39	47.47	45.45	44.62	44.19
38	51.82	49.51	47.59	45.57	44.74	44.31
39	51.96	49.65	47.72	45.71	44.88	44.45
40	52.10	49.79	47.87	45.86	45.03	44.60
41	52.27	49.96	48.04	46.03	45.20	44.77
42	52.45	50.15	48.22	46.21	45.39	44.96
43	52.66	50.35	48.43	46.42	45.60	45.17
44	52.88	50.58	48.66	46.65	45.83	45.40
45	53.13	50.83	48.91	46.90	46.08	45.65
46	53.40	51.10	49.18	47.18	46.36	45.92
47	53.69	51.39	49.48	47.48	46.65	46.22
48	54.01	51.71	49.80	47.80	46.97	46.54
49	54.34	52.05	50.14	48.14	47.32	46.89
50	54.70	52.41	50.50	48.50	47.68	47.25
51	55.08	52.79	50.88	48.88	48.06	47.63
52	55.48	53.19	51.28	49.29	48.47	48.04
53	55.90	53.61	51.71	49.72	48.90	48.47



54	56.35	54.07	52.16	50.18	49.36	48.93
55	56.83	54.55	52.65	50.66	49.85	49.42
56	57.34	55.06	53.17	51.19	50.37	49.95
57	57.89	55.62	53.73	51.75	50.94	50.51
58	58.49	56.22	54.33	52.36	51.54	51.12
59	59.13	56.87	54.99	53.02	52.21	51.78
60	59.84	57.58	55.70	53.73	52.93	52.50