



Premium Table Ready Reckoner

Premium Frequency Loading:

Half Yearly: 50.2% of Annual Premium • Monthly: 8.4% of Annual Premium

Policy Term (Years)	Annual Premium (Rs.)	Policy Term (Years)	Annual Premium (Rs.)	Policy Term (Years)	Single Premium (Rs.)	Policy Term (Years)	Single Premium (Rs.)	
10	10087	28	2956	5	91844	23	48955	
11	9098	29	2836	6	89080	24	47143	
12	8269	30	2729	7	86371	25	45362	
13	7563	31	2577	8	83634	26	43640	
14	6956	32	2481	9	80954	27	41972	
15	6427	33	2396	10	78304	28	40365	
16	5961	34	2276	11	75680	29	38814	
17	5548	35	2203	12	73170	30	37357	
18	5179	36	2050	13	70672	31	35920	
19	4847	37	1978	14	68223	32	34519	
20	4547	38	1912	15	65825	33	33184	
21	4274	39	1854	16	63475	34	31901	
22	4026	40	1801	17	61271	35	30676	
23	3797			18	59056	36	29490	
24	3613			19	56892	37	28331	
25	3448			20	54835	38	27267	Only
26	3236			21	52799	39	26193	irculation (
27	3089			22	50864	40	25194	For Internal Circulation Only

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Note: • The premium as stated above is per 100000 SA • The premium as stated above is inclusive of Service Tax (Current rate for Service Tax is 3.09% applicable for first year premium only, from 2nd year onwards service tax will be 1.545%) • The above premium is based on specific Term • These rates are indicative premium, some fractional changes can occur due to error in rounding up. • To calculate yearly premium for age 35 yrs, term 15 yrs and sum assured Rs. 2.5 lacs, refer the applicable premium for term 15 years; ie. 6427*2.5 = Rs.16068/- • Sum Assured of Rs.1 lac can be availed subject to a minimum annual premium of Rs 7,500 (excluding service tax).