

Premium Rates per Rs. 1000 of Guaranteed Maturity Sum Assured (GMSA)

Premium rate band 1	117.44																			
Age at Entry	Band 1 – Sum Assured up to Rs. 9,99,999																			
	8 Pay 13	8 Pay 14	8 Pay 15	8 Pay 16	8 Pay 17	8 Pay 18	8 Pay 19	8 Pay 20	8 Pay 21	10 Pay 13	11 Pay 14	12 Pay 15	13 Pay 16	14 Pay 17	15 Pay 18	16 Pay 19	17 Pay 20	18 Pay 21		
21	117.44	116.90	116.36	115.81	115.26	114.71	114.15	113.59	113.02	91.41	83.62	76.66	70.40	64.38	59.18	54.63	50.61	47.23		
22	117.47	116.93	116.39	115.85	115.31	114.76	114.21	113.65	113.08	91.43	83.65	76.69	70.43	64.41	59.21	54.66	50.64	47.27		
23	117.50	116.97	116.44	115.90	115.36	114.82	114.27	113.72	113.16	91.45	83.67	76.71	70.46	64.44	59.24	54.69	50.68	47.31		
24	117.54	117.01	116.48	115.95	115.42	114.88	114.34	113.79	113.25	91.48	83.70	76.74	70.49	64.48	59.28	54.73	50.72	47.35		
25	117.58	117.06	116.54	116.01	115.48	114.95	114.42	113.88	113.34	91.51	83.73	76.78	70.53	64.52	59.32	54.78	50.77	47.41		
26	117.63	117.12	116.60	116.08	115.56	115.04	114.52	113.99	113.46	91.55	83.77	76.82	70.57	64.56	59.37	54.83	50.83	47.47		
27	117.69	117.18	116.67	116.17	115.66	115.14	114.63	114.12	113.60	91.59	83.82	76.87	70.62	64.62	59.43	54.90	50.90	47.54		
28	117.76	117.26	116.77	116.27	115.77	115.27	114.77	114.26	113.76	91.64	83.87	76.93	70.69	64.69	59.50	54.97	50.98	47.63		
29	117.85	117.36	116.87	116.39	115.90	115.41	114.93	114.44	113.95	91.70	83.94	77.00	70.76	64.76	59.58	55.06	51.07	47.72		
30	117.95	117.48	117.00	116.53	116.05	115.58	115.11	114.64	114.17	91.78	84.01	77.08	70.85	64.86	59.68	55.16	51.18	47.84		
31	118.08	117.61	117.15	116.69	116.24	115.78	115.33	114.88	114.42	91.87	84.11	77.18	70.95	64.97	59.80	55.28	51.31	47.97		
32	118.22	117.77	117.33	116.89	116.45	116.02	115.58	115.15	114.71	91.97	84.22	77.29	71.07	65.09	59.93	55.42	51.45	48.13		
33	118.39	117.96	117.54	117.12	116.70	116.29	115.87	115.46	115.05	92.10	84.34	77.43	71.21	65.24	60.08	55.59	51.62	48.30		
34	118.59	118.18	117.78	117.38	116.99	116.60	116.21	115.82	115.42	92.24	84.49	77.58	71.38	65.41	60.26	55.77	51.81	48.50		
35	118.82	118.44	118.06	117.69	117.32	116.95	116.58	116.22	115.84	92.41	84.66	77.76	71.56	65.60	60.46	55.98	52.02	48.71		
36	119.09	118.73	118.38	118.03	117.69	117.35	117.01	116.66	116.31	92.60	84.86	77.97	71.77	65.82	60.69	56.21	52.26	48.96		
37	119.40	119.07	118.75	118.43	118.12	117.80	117.49	117.17	116.84	92.83	85.08	78.20	72.02	66.07	60.94	56.47	52.53	49.23		
38	119.75	119.45	119.16	118.88	118.59	118.31	118.02	117.73	117.43	93.09	85.34	78.46	72.29	66.35	61.23	56.76	52.82	49.53		
39	120.15	119.89	119.64	119.38	119.13	118.87	118.61	118.35	118.08	93.38	85.63	78.76	72.59	66.66	61.54	57.08	53.15	49.87		
40	120.61	120.39	120.17	119.95	119.72	119.50	119.27	119.04	118.80	93.47	85.68	78.83	72.93	67.00	61.89	57.44	53.51	50.23		
41	121.13	120.94	120.76	120.57	120.39	120.20	120.01	119.81	119.61	93.55	85.74	78.89	73.02	67.39	62.28	57.83	53.91	50.64		
42	121.71	121.56	121.42	121.27	121.13	120.98	120.82	120.66	120.50	93.64	85.79	78.96	73.11	67.81	62.70	58.26	54.34	51.08		
43	121.90	121.87	121.84	121.81	121.78	121.75	121.72	121.61	121.49	93.73	85.84	79.02	73.20	68.27	63.17	58.73	54.82	51.56		
44	122.05	122.02	121.99	121.96	121.93	121.89	121.86	121.83	121.80	93.81	85.90	79.09	73.29	68.36	63.68	59.24	55.34	52.09		
45	122.20	122.16	122.13	122.09	122.05	122.01	121.98	121.94	121.90	93.90	85.95	79.15	73.38	68.45	64.25	59.81	55.91	52.67		

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 Corporate Identity Number (CIN): U74899PB2000PLC045626. IRDAI Regn. No.: CA0125 | IRDAI Regn. No.: 104

Registered office: 419, Bhai Mohan Singh Nagar, Railmajra, Tehsil Balachaur, District Nawanshahr, Punjab - 144 533.



Premium rate band 2	115.42																			
Age at Entry	Band 2 - Sum Assured - Rs. 10,00,000 to Rs. 19,99,999																			
	8 Pay 13	8 Pay 14	8 Pay 15	8 Pay 16	8 Pay 17	8 Pay 18	8 Pay 19	8 Pay 20	8 Pay 21	10 Pay 13	11 Pay 14	12 Pay 15	13 Pay 16	14 Pay 17	15 Pay 18	16 Pay 19	17 Pay 20	18 Pay 21		
21	115.42	114.81	114.19	113.58	112.96	112.34	111.71	111.09	110.46	89.57	81.98	75.18	69.06	63.17	58.07	53.61	49.67	46.35		
22	115.45	114.84	114.23	113.62	113.00	112.39	111.77	111.15	110.52	89.59	82.00	75.20	69.08	63.20	58.10	53.64	49.70	46.39		
23	115.48	114.87	114.27	113.66	113.05	112.44	111.83	111.21	110.59	89.61	82.03	75.23	69.11	63.22	58.13	53.67	49.74	46.43		
24	115.51	114.91	114.31	113.71	113.11	112.50	111.90	111.29	110.68	89.64	82.05	75.26	69.14	63.26	58.17	53.71	49.78	46.47		
25	115.55	114.96	114.36	113.77	113.17	112.57	111.97	111.37	110.77	89.67	82.08	75.29	69.18	63.30	58.21	53.76	49.83	46.52		
26	115.60	115.01	114.43	113.84	113.25	112.66	112.07	111.47	110.88	89.70	82.12	75.33	69.22	63.34	58.26	53.81	49.88	46.58		
27	115.66	115.08	114.50	113.92	113.34	112.76	112.18	111.59	111.01	89.74	82.17	75.38	69.27	63.40	58.31	53.87	49.95	46.65		
28	115.73	115.16	114.59	114.01	113.44	112.87	112.30	111.74	111.17	89.79	82.22	75.43	69.34	63.46	58.38	53.94	50.03	46.74		
29	115.82	115.25	114.69	114.13	113.57	113.01	112.46	111.90	111.35	89.85	82.28	75.50	69.41	63.54	58.47	54.03	50.12	46.84		
30	115.92	115.36	114.81	114.26	113.72	113.18	112.63	112.10	111.55	89.92	82.36	75.58	69.49	63.63	58.56	54.13	50.23	46.95		
31	116.03	115.49	114.96	114.42	113.89	113.37	112.84	112.32	111.80	90.01	82.45	75.68	69.59	63.74	58.67	54.25	50.35	47.08		
32	116.17	115.65	115.13	114.61	114.10	113.59	113.09	112.58	112.07	90.11	82.56	75.79	69.71	63.86	58.80	54.39	50.49	47.23		
33	116.34	115.83	115.33	114.83	114.34	113.85	113.36	112.88	112.39	90.23	82.68	75.92	69.85	64.00	58.95	54.54	50.66	47.40		
34	116.53	116.04	115.56	115.08	114.61	114.15	113.68	113.22	112.75	90.36	82.82	76.07	70.01	64.17	59.13	54.72	50.84	47.59		
35	116.75	116.29	115.83	115.38	114.93	114.48	114.04	113.60	113.15	90.52	82.99	76.25	70.19	64.36	59.32	54.93	51.05	47.80		
36	117.01	116.57	116.14	115.71	115.29	114.87	114.45	114.03	113.60	90.70	83.18	76.45	70.40	64.57	59.54	55.15	51.28	48.04		
37	117.31	116.90	116.49	116.09	115.69	115.30	114.90	114.50	114.10	90.91	83.40	76.68	70.63	64.82	59.79	55.41	51.54	48.31		
38	117.65	117.27	116.89	116.52	116.15	115.78	115.41	115.04	114.66	91.16	83.65	76.93	70.90	65.09	60.07	55.69	51.83	48.60		
39	118.04	117.69	117.34	117.00	116.66	116.32	115.98	115.63	115.28	91.44	83.93	77.23	71.20	65.39	60.38	56.01	52.15	48.93		
40	118.48	118.16	117.85	117.54	117.24	116.92	116.61	116.29	115.97	91.76	84.25	77.55	71.53	65.73	60.72	56.35	52.50	49.29		
41	118.98	118.70	118.42	118.15	117.87	117.59	117.31	117.02	116.73	92.12	84.60	77.91	71.89	66.10	61.10	56.73	52.89	49.68		
42	119.54	119.30	119.06	118.82	118.58	118.33	118.09	117.84	117.58	92.53	85.00	78.31	72.30	66.51	61.51	57.15	53.32	50.11		
43	120.16	119.96	119.76	119.56	119.36	119.15	118.95	118.74	118.52	92.98	85.43	78.76	72.75	66.96	61.97	57.61	53.78	50.59		
44	120.86	120.70	120.54	120.38	120.22	120.06	119.90	119.74	119.57	93.07	85.67	78.96	73.23	67.45	62.46	58.12	54.29	51.10		
45	121.00	120.98	120.95	120.93	120.91	120.89	120.86	120.84	120.73	93.15	85.94	79.14	73.37	67.99	63.00	58.66	54.85	51.67		

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Premium rates band 3	114.43																	
Age at Entry	Band 3 – Sum Assured - Rs. 20,00,000 and above																	
	8 Pay 13	8 Pay 14	8 Pay 15	8 Pay 16	8 Pay 17	8 Pay 18	8 Pay 19	8 Pay 20	8 Pay 21	10 Pay 13	11 Pay 14	12 Pay 15	13 Pay 16	14 Pay 17	15 Pay 18	16 Pay 19	17 Pay 20	18 Pay 21
21	114.43	113.79	113.14	112.49	111.84	111.19	110.54	109.88	109.22	88.24	80.79	74.10	68.08	62.29	57.26	52.87	48.98	45.72
22	114.46	113.82	113.18	112.53	111.88	111.24	110.59	109.94	109.28	88.27	80.81	74.12	68.11	62.31	57.29	52.90	49.02	45.75
23	114.49	113.86	113.21	112.57	111.93	111.29	110.65	110.00	109.35	88.29	80.83	74.15	68.14	62.34	57.32	52.93	49.05	45.79
24	114.53	113.89	113.26	112.62	111.99	111.35	110.71	110.07	109.43	88.31	80.86	74.18	68.17	62.37	57.36	52.97	49.09	45.83
25	114.57	113.94	113.31	112.68	112.05	111.42	110.79	110.16	109.53	88.34	80.89	74.21	68.20	62.41	57.40	53.01	49.14	45.88
26	114.62	113.99	113.37	112.75	112.12	111.50	110.88	110.26	109.63	88.37	80.93	74.25	68.25	62.46	57.45	53.07	49.20	45.94
27	114.67	114.06	113.44	112.82	112.21	111.60	110.99	110.37	109.76	88.41	80.97	74.30	68.30	62.51	57.51	53.13	49.26	46.01
28	114.74	114.13	113.53	112.92	112.32	111.71	111.11	110.51	109.91	88.46	81.02	74.35	68.36	62.58	57.57	53.20	49.34	46.09
29	114.82	114.22	113.63	113.03	112.44	111.85	111.26	110.67	110.09	88.52	81.09	74.42	68.43	62.65	57.65	53.28	49.43	46.19
30	114.92	114.33	113.75	113.16	112.59	112.01	111.44	110.86	110.29	88.59	81.16	74.50	68.51	62.74	57.75	53.38	49.53	46.30
31	115.04	114.46	113.89	113.32	112.76	112.20	111.64	111.08	110.53	88.68	81.25	74.59	68.61	62.85	57.86	53.50	49.66	46.43
32	115.18	114.61	114.06	113.51	112.96	112.42	111.88	111.34	110.80	88.77	81.35	74.70	68.73	62.97	57.99	53.64	49.80	46.58
33	115.34	114.79	114.25	113.72	113.19	112.67	112.15	111.63	111.11	88.89	81.47	74.83	68.86	63.11	58.14	53.79	49.96	46.74
34	115.53	115.00	114.48	113.97	113.46	112.96	112.46	111.96	111.46	89.02	81.62	74.98	69.02	63.27	58.30	53.97	50.14	46.93
35	115.74	115.24	114.74	114.26	113.77	113.29	112.81	112.33	111.85	89.18	81.78	75.15	69.20	63.46	58.50	54.16	50.34	47.14
36	116.00	115.52	115.05	114.58	114.12	113.67	113.21	112.75	112.29	89.36	81.97	75.35	69.40	63.67	58.71	54.39	50.57	47.38
37	116.29	115.84	115.39	114.95	114.52	114.09	113.65	113.22	112.78	89.56	82.18	75.57	69.63	63.91	58.96	54.64	50.83	47.64
38	116.62	116.20	115.79	115.38	114.97	114.56	114.15	113.74	113.32	89.80	82.43	75.83	69.89	64.17	59.23	54.92	51.11	47.93
39	117.01	116.62	116.23	115.85	115.47	115.09	114.71	114.32	113.93	90.06	82.70	76.11	70.18	64.47	59.54	55.23	51.43	48.25
40	117.44	117.08	116.73	116.38	116.03	115.68	115.32	114.96	114.60	90.37	83.02	76.43	70.51	64.80	59.87	55.57	51.77	48.60
41	117.93	117.61	117.29	116.97	116.65	116.33	116.01	115.68	115.35	90.70	83.36	76.79	70.87	65.17	60.24	55.94	52.15	48.99
42	118.48	118.20	117.91	117.63	117.34	117.06	116.77	116.47	116.17	91.09	83.75	77.18	71.27	65.57	60.65	56.35	52.57	49.41
43	119.09	118.85	118.60	118.36	118.11	117.86	117.61	117.35	117.09	91.53	84.18	77.61	71.71	66.01	61.09	56.81	53.03	49.88
44	119.78	119.57	119.37	119.16	118.95	118.75	118.54	118.33	118.11	92.02	84.65	78.09	72.19	66.49	61.58	57.30	53.53	50.38
45	120.53	120.37	120.21	120.05	119.89	119.73	119.57	119.40	119.24	92.56	85.16	78.61	72.71	67.02	62.11	57.84	54.08	50.94

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