	0.00%	2.50%	5.00%	7.50%	10.00%	12.50%	14.00%	15.50%	17.00%	18.50%	20.00%

Offline- Benefit Payable only on Disability (Form 1)

Males

Age/Policy Term	Premium Rates per Rs. 100 of annualised premium to be waived for Male Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are same										
	5	6	7	8	9	10	11	12	13	14	15
18	0.22	0.28	0.33	0.39	0.45	0.52	0.63	0.70	0.78	0.87	0.92
19	0.24	0.29	0.35	0.41	0.48	0.55	0.66	0.74	0.83	0.91	0.97
20	0.25	0.31	0.37	0.44	0.51	0.59	0.71	0.79	0.88	0.97	1.03
21	0.26	0.32	0.39	0.46	0.54	0.62	0.74	0.83	0.92	1.03	1.09
22	0.27	0.34	0.41	0.48	0.56	0.65	0.78	0.88	0.98	1.09	1.16
23	0.29	0.36	0.43	0.51	0.59	0.69	0.82	0.92	1.03	1.15	1.22
24	0.30	0.38	0.45	0.54	0.63	0.72	0.87	0.98	1.09	1.21	1.30
25	0.32	0.40	0.48	0.57	0.66	0.77	0.92	1.03	1.16	1.28	1.37
26	0.33	0.41	0.50	0.59	0.69	0.80	0.97	1.09	1.22	1.35	1.45
27	0.35	0.43	0.53	0.62	0.73	0.84	1.01	1.14	1.29	1.43	1.54
28	0.36	0.45	0.55	0.66	0.77	0.89	1.07	1.21	1.36	1.52	1.62
29	0.38	0.47	0.58	0.69	0.81	0.95	1.14	1.28	1.44	1.61	1.73
30	0.40	0.50	0.61	0.73	0.86	1.00	1.21	1.37	1.54	1.73	1.86
31	0.42	0.53	0.65	0.78	0.91	1.07	1.30	1.47	1.65	1.85	1.99
32	0.45	0.56	0.69	0.84	0.99	1.15	1.40	1.58	1.79	2.00	2.16
33	0.48	0.62	0.75	0.90	1.07	1.25	1.52	1.72	1.94	2.18	2.34
34	0.52	0.66	0.81	0.98	1.16	1.35	1.65	1.87	2.12	2.37	2.57
35	0.57	0.72	0.88	1.06	1.27	1.47	1.80	2.06	2.32	2.61	2.81
36	0.62	0.79	0.97	1.17	1.39	1.62	1.98	2.25	2.55	2.86	3.08
37	0.68	0.86	1.06	1.28	1.52	1.79	2.18	2.48	2.81	3.15	3.41
38	0.74	0.94	1.17	1.41	1.67	1.96	2.39	2.73	3.09	3.47	3.76
39	0.81	1.04	1.28	1.55	1.84	2.16	2.64	3.01	3.40	3.83	4.14
40	0.89	1.14	1.41	1.71	2.02	2.39	2.92	3.33	3.77	4.23	4.57
41	0.97	1.25	1.55	1.88	2.24	2.63	3.21	3.67	4.15	4.68	5.05
42	1.07	1.37	1.71	2.07	2.48	2.90	3.56	4.07	4.60	5.18	5.59
43	1.18	1.52	1.89	2.30	2.74	3.22	3.94	4.50	5.10	5.74	6.19
44	1.31	1.68	2.09	2.55	3.04	3.57	4.38	4.99	5.65	6.36	6.86
45	1.45	1.87	2.32	2.82	3.37	3.95	4.85	5.53	6.26	7.05	7.61
46	1.61	2.07	2.57	3.13	3.73	4.39	5.38	6.13	6.94	7.81	8.44
47	1.78	2.29	2.86	3.47	4.14	4.86	5.96	6.79	7.69	8.65	9.32
48	1.97	2.53	3.16	3.84	4.58	5.38	6.59	7.52	8.51	9.56	10.31
49	2.18	2.81	3.50	4.25	5.06	5.94	7.28	8.30	9.40	10.56	11.38
50	2.41	3.10	3.86	4.69	5.59	6.56	8.05	9.16	10.35	11.64	12.53
51	2.65	3.41	4.25	5.17	6.16	7.22	8.86	10.08	11.40	12.80	13.78
52	2.92	3.76	4.68	5.69	6.77	7.94	9.74	11.08	12.52	14.05	15.12
53	3.21	4.13	5.15	6.24	7.43	8.71	10.68	12.15	13.72	15.41	16.56
54	3.52	4.53	5.63	6.83	8.13	9.53	11.69	13.29	15.01	16.84	18.10
55	3.85	4.95	6.15	7.46	8.88	10.40	12.76	14.51	16.38	18.37	19.73
56	4.20	5.39	6.71	8.13	9.67	11.33	13.90	15.80	17.83	19.99	
57	4.57	5.86	7.30	8.84	10.51	12.31	15.11	17.17	19.38		
58	4.95	6.37	7.92	9.59	11.40	13.34	16.38	18.62			
59	5.37	6.90	8.58	10.40	12.35	14.46	17.76				
60	5.82	7.47	9.29	11.26	13.38	15.65					
61	6.30	8.09	10.05	12.17	14.45						
62	6.80	8.73	10.86	13.14							
63	7.34	9.43	11.71								
64	7.91	10.15									
65	8.50										

	0.00%	2.50%	5.00%	7.50%	10.00%	12.50%	14.00%	15.50%	17.00%	18.50%	20.00%

Offline- Benefit Payable only on Disability (Form 1)

Females

Age/Policy Term	Premium Rates per Rs. 100 of annualised premium to be waived for Female Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are same.										
	5	6	7	8	9	10	11	12	13	14	15
18	0.23	0.29	0.35	0.41	0.47	0.54	0.65	0.73	0.82	0.90	0.96
19	0.25	0.31	0.37	0.43	0.50	0.57	0.68	0.77	0.85	0.96	1.02
20	0.26	0.32	0.38	0.45	0.53	0.61	0.73	0.81	0.91	1.01	1.08
21	0.27	0.33	0.40	0.47	0.55	0.63	0.76	0.85	0.96	1.07	1.14
22	0.28	0.35	0.42	0.49	0.58	0.66	0.81	0.90	1.01	1.13	1.20
23	0.29	0.37	0.44	0.53	0.62	0.71	0.86	0.96	1.08	1.20	1.28
24	0.31	0.39	0.46	0.55	0.65	0.75	0.90	1.02	1.13	1.27	1.36
25	0.33	0.41	0.49	0.59	0.68	0.80	0.96	1.09	1.22	1.35	1.45
26	0.34	0.43	0.53	0.62	0.74	0.84	1.03	1.16	1.30	1.45	1.56
27	0.37	0.46	0.56	0.67	0.78	0.91	1.09	1.25	1.39	1.55	1.67
28	0.39	0.49	0.60	0.71	0.84	0.98	1.19	1.34	1.50	1.68	1.80
29	0.42	0.52	0.64	0.76	0.90	1.05	1.28	1.44	1.63	1.81	1.96
30	0.45	0.56	0.69	0.83	0.98	1.14	1.38	1.56	1.76	1.97	2.11
31	0.48	0.60	0.75	0.89	1.06	1.23	1.49	1.69	1.91	2.13	2.29
32	0.52	0.66	0.80	0.97	1.14	1.33	1.62	1.84	2.06	2.31	2.48
33	0.56	0.71	0.87	1.04	1.23	1.44	1.76	1.99	2.23	2.50	2.70
34	0.60	0.76	0.95	1.13	1.34	1.56	1.90	2.16	2.43	2.73	2.93
35	0.65	0.83	1.02	1.23	1.45	1.70	2.06	2.34	2.64	2.96	3.19
36	0.71	0.90	1.10	1.33	1.58	1.85	2.25	2.55	2.88	3.22	3.48
37	0.77	0.97	1.21	1.45	1.72	2.01	2.45	2.78	3.14	3.52	3.79
38	0.83	1.06	1.30	1.58	1.87	2.18	2.66	3.03	3.40	3.83	4.13
39	0.90	1.15	1.42	1.71	2.02	2.37	2.90	3.29	3.71	4.16	4.49
40	0.97	1.24	1.53	1.86	2.20	2.58	3.15	3.58	4.05	4.54	4.90
41	1.06	1.35	1.67	2.02	2.40	2.81	3.43	3.90	4.41	4.94	5.34
42	1.15	1.47	1.82	2.20	2.62	3.06	3.74	4.26	4.81	5.40	5.82
43	1.25	1.60	1.98	2.40	2.85	3.34	4.08	4.65	5.25	5.90	6.37
44	1.36	1.74	2.16	2.62	3.11	3.66	4.47	5.08	5.74	6.46	6.96
45	1.48	1.90	2.36	2.86	3.40	3.99	4.89	5.57	6.28	7.06	7.62
46	1.62	2.08	2.58	3.13	3.73	4.37	5.35	6.09	6.89	7.74	8.34
47	1.77	2.28	2.82	3.43	4.08	4.79	5.86	6.68	7.55	8.48	9.14
48	1.94	2.49	3.10	3.75	4.48	5.24	6.43	7.32	8.27	9.29	10.02
49	2.12	2.73	3.39	4.12	4.91	5.75	7.05	8.03	9.07	10.19	10.98
50	2.33	2.99	3.72	4.52	5.38	6.31	7.73	8.80	9.95	11.16	12.00
51	2.55	3.28	4.07	4.95	5.90	6.91	8.47	9.64	10.89	12.21	13.20
52	2.79	3.59	4.46	5.42	6.46	7.56	9.27	10.55	11.93	13.39	14.40
53	3.06	3.93	4.89	5.93	7.05	8.27	10.13	11.53	12.99	14.58	15.72
54	3.34	4.29	5.34	6.48	7.70	9.02	11.06	12.59	14.16	15.88	17.16
55	3.64	4.68	5.83	7.06	8.39	9.83	12.08	13.74	15.44	17.30	18.60
56	3.97	5.09	6.33	7.68	9.13	10.69	13.11	14.90	16.85	18.84	
57	4.31	5.54	6.88	8.33	9.90	11.59	14.25	16.17	18.25		
58	4.67	6.00	7.44	9.02	10.71	12.60	15.39	17.44			
59	5.05	6.48	8.04	9.75	11.55	13.61	16.64				
60	5.45	6.99	8.68	10.52	12.54	14.63					
61	5.87	7.54	9.37	11.40	13.53						
62	6.33	8.14	10.11	12.26							
63	6.83	8.77	10.92								
64	7.36	9.45									
65	7.92										

	0.00%	2.50%	5.00%	7.50%	10.00%	12.50%	14.00%	15.50%	17.00%	18.50%	20.00%

Offline- Benefit Payable on Death and Disability (Form 2)

Males

Age/Term	Premium Rates per Rs. 100 of annualised premium to be waived for Male Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are different										
	5	6	7	8	9	10	11	12	13	14	15
18	0.49	0.60	0.75	0.88	1.03	1.19	1.44	1.62	1.80	2.00	2.14
19	0.51	0.64	0.78	0.92	1.09	1.25	1.52	1.70	1.90	2.10	2.24
20	0.53	0.67	0.81	0.97	1.13	1.31	1.57	1.77	1.98	2.19	2.34
21	0.55	0.70	0.84	1.00	1.18	1.36	1.63	1.84	2.05	2.28	2.42
22	0.57	0.72	0.87	1.04	1.22	1.41	1.70	1.91	2.12	2.36	2.52
23	0.59	0.74	0.90	1.08	1.25	1.45	1.76	1.96	2.20	2.44	2.60
24	0.61	0.77	0.93	1.11	1.30	1.50	1.81	2.03	2.27	2.52	2.70
25	0.63	0.79	0.96	1.14	1.34	1.55	1.87	2.10	2.35	2.61	2.80
26	0.65	0.81	0.99	1.18	1.39	1.60	1.93	2.17	2.43	2.70	2.90
27	0.67	0.84	1.02	1.21	1.43	1.65	2.00	2.25	2.53	2.81	3.01
28	0.69	0.86	1.05	1.26	1.49	1.72	2.07	2.34	2.63	2.93	3.14
29	0.71	0.89	1.09	1.31	1.54	1.79	2.17	2.45	2.75	3.07	3.30
30	0.74	0.93	1.14	1.37	1.62	1.88	2.28	2.58	2.90	3.24	3.48
31	0.77	0.97	1.20	1.44	1.69	1.98	2.41	2.73	3.07	3.42	3.70
32	0.81	1.03	1.27	1.53	1.80	2.10	2.55	2.90	3.26	3.66	3.94
33	0.86	1.10	1.34	1.62	1.93	2.24	2.74	3.11	3.50	3.92	4.24
34	0.92	1.17	1.44	1.74	2.06	2.41	2.94	3.34	3.77	4.23	4.57
35	0.98	1.25	1.55	1.87	2.22	2.60	3.18	3.62	4.08	4.59	4.96
36	1.06	1.35	1.68	2.03	2.41	2.82	3.45	3.93	4.45	5.00	5.40
37	1.15	1.48	1.83	2.20	2.63	3.08	3.76	4.29	4.86	5.46	5.90
38	1.25	1.60	1.98	2.41	2.86	3.36	4.12	4.69	5.31	5.98	6.47
39	1.36	1.74	2.16	2.63	3.14	3.68	4.51	5.15	5.84	6.58	7.12
40	1.49	1.91	2.37	2.88	3.44	4.04	4.96	5.66	6.42	7.24	7.85
41	1.63	2.09	2.60	3.17	3.78	4.46	5.47	6.25	7.09	8.00	8.66
42	1.79	2.31	2.88	3.49	4.18	4.92	6.04	6.91	7.84	8.85	9.59
43	1.97	2.54	3.18	3.87	4.63	5.45	6.70	7.66	8.69	9.81	10.62
44	2.18	2.82	3.52	4.29	5.14	6.05	7.43	8.50	9.65	10.89	11.80
45	2.42	3.13	3.92	4.77	5.71	6.72	8.27	9.45	10.73	12.10	13.09
46	2.69	3.47	4.35	5.30	6.35	7.47	9.19	10.51	11.92	13.45	14.54
47	2.99	3.86	4.83	5.89	7.05	8.30	10.21	11.68	13.24	14.93	16.14
48	3.32	4.29	5.37	6.55	7.82	9.21	11.33	12.95	14.68	16.55	17.89
49	3.69	4.77	5.95	7.26	8.67	10.22	12.55	14.35	16.26	18.32	19.79
50	4.08	5.28	6.59	8.03	9.59	11.28	13.87	15.85	17.96	20.23	21.84
51	4.51	5.82	7.28	8.86	10.57	12.44	15.29	17.45	19.77	22.28	24.04
52	4.96	6.41	8.00	9.74	11.62	13.67	16.80	19.18	21.73	24.47	26.41
53	5.45	7.03	8.78	10.67	12.74	14.97	18.42	21.02	23.82	26.83	28.94
54	5.96	7.69	9.60	11.67	13.93	16.37	20.14	22.98	26.04	29.33	31.64
55	6.51	8.38	10.47	12.73	15.18	17.85	21.97	25.08	28.42	32.01	34.52
56	7.08	9.12	11.38	13.85	16.52	19.42	23.92	27.30	30.96	34.87	
57	7.68	9.90	12.36	15.03	17.94	21.09	26.00	29.70	33.66		
58	8.32	10.73	13.40	16.30	19.46	22.89	28.24	32.26			
59	9.01	11.63	14.52	17.67	21.10	24.83	30.65				
60	9.76	12.60	15.73	19.16	22.88	26.93					
61	10.56	13.64	17.04	20.76	24.81						
62	11.43	14.77	18.46	22.49							
63	12.37	15.99	19.99								
64	13.38	17.30									
65	14.47										

	0.00%	2.50%	5.00%	7.50%	10.00%	12.50%	14.00%	15.50%	17.00%	18.50%	20.00%

Offline- Benefit Payable on Death and Disability (Form 2)

Females

Age/Policy Term	Premium Rates per Rs. 100 of annualised premium to be waived for Female Lives (Excluding S. Tax and education cess) - Life Insured and Policyholder are different										
Age/Term	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18	0.49	0.60	0.74	0.87	1.02	1.18	1.43	1.59	1.78	1.98	2.11
19	0.50	0.63	0.76	0.90	1.06	1.22	1.47	1.65	1.85	2.05	2.18
20	0.51	0.65	0.78	0.94	1.09	1.26	1.52	1.71	1.91	2.12	2.27
21	0.53	0.67	0.81	0.97	1.13	1.31	1.58	1.78	1.99	2.20	2.36
22	0.56	0.70	0.85	1.01	1.19	1.37	1.65	1.86	2.08	2.31	2.47
23	0.58	0.73	0.88	1.05	1.24	1.43	1.73	1.94	2.18	2.42	2.58
24	0.60	0.76	0.92	1.10	1.29	1.50	1.80	2.02	2.27	2.52	2.70
25	0.63	0.79	0.96	1.14	1.34	1.55	1.87	2.11	2.36	2.63	2.82
26	0.65	0.81	1.00	1.18	1.40	1.62	1.95	2.21	2.47	2.75	2.94
27	0.67	0.85	1.04	1.24	1.45	1.69	2.04	2.30	2.57	2.87	3.07
28	0.70	0.88	1.08	1.29	1.52	1.77	2.13	2.41	2.70	3.01	3.23
29	0.73	0.92	1.13	1.35	1.60	1.85	2.25	2.53	2.84	3.18	3.41
30	0.77	0.96	1.19	1.42	1.67	1.95	2.36	2.67	3.01	3.35	3.60
31	0.80	1.01	1.25	1.49	1.77	2.06	2.50	2.83	3.18	3.56	3.82
32	0.85	1.08	1.32	1.58	1.87	2.18	2.64	3.00	3.37	3.77	4.06
33	0.90	1.14	1.40	1.69	1.99	2.32	2.82	3.20	3.59	4.03	4.33
34	0.95	1.21	1.49	1.80	2.12	2.48	3.01	3.42	3.85	4.31	4.64
35	1.01	1.29	1.59	1.91	2.27	2.66	3.23	3.66	4.13	4.62	4.98
36	1.08	1.38	1.70	2.05	2.44	2.85	3.48	3.94	4.45	4.99	5.38
37	1.16	1.49	1.84	2.21	2.63	3.07	3.74	4.25	4.80	5.38	5.81
38	1.25	1.60	1.97	2.39	2.83	3.31	4.05	4.60	5.18	5.83	6.29
39	1.35	1.72	2.13	2.58	3.06	3.58	4.38	4.98	5.63	6.32	6.82
40	1.45	1.86	2.30	2.78	3.31	3.88	4.74	5.41	6.11	6.86	7.42
41	1.57	2.01	2.50	3.02	3.60	4.22	5.15	5.88	6.65	7.48	8.08
42	1.70	2.18	2.71	3.29	3.92	4.59	5.62	6.41	7.25	8.16	8.83
43	1.85	2.38	2.95	3.58	4.27	5.02	6.14	7.01	7.94	8.93	9.66
44	2.02	2.59	3.22	3.91	4.66	5.49	6.73	7.68	8.70	9.80	10.60
45	2.20	2.83	3.53	4.29	5.12	6.02	7.39	8.43	9.56	10.77	11.64
46	2.41	3.11	3.87	4.71	5.62	6.62	8.13	9.27	10.52	11.85	12.82
47	2.65	3.41	4.26	5.18	6.19	7.29	8.95	10.23	11.59	13.06	14.12
48	2.91	3.76	4.69	5.72	6.83	8.03	9.87	11.28	12.79	14.41	15.56
49	3.21	4.14	5.18	6.31	7.54	8.87	10.90	12.45	14.11	15.89	17.18
50	3.54	4.57	5.71	6.96	8.32	9.79	12.03	13.73	15.56	17.53	18.92
51	3.91	5.04	6.30	7.68	9.17	10.79	13.25	15.13	17.14	19.30	20.84
52	4.31	5.56	6.94	8.45	10.09	11.87	14.58	16.64	18.86	21.24	22.92
53	4.74	6.12	7.63	9.29	11.09	13.04	16.03	18.28	20.72	23.32	25.16
54	5.20	6.71	8.38	10.19	12.16	14.29	17.57	20.04	22.70	25.55	27.56
55	5.70	7.35	9.17	11.15	13.29	15.62	19.21	21.91	24.82	27.93	30.12
56	6.22	8.02	10.00	12.15	14.49	17.02	20.94	23.89	27.06	30.47	
57	6.76	8.72	10.87	13.21	15.75	18.51	22.78	25.99	29.44		
58	7.34	9.45	11.79	14.33	17.09	20.08	24.73	28.22			
59	7.94	10.23	12.76	15.51	18.50	21.75	26.80				
60	8.58	11.06	13.79	16.77	20.02	23.54					
61	9.26	11.94	14.90	18.12	21.64						
62	10.00	12.89	16.10	19.59							
63	10.79	13.93	17.39								
64	11.65	15.05									
65	12.58										