

<b>COI charge for Base Sum Assured</b>											
<b>Mortality Charge per Rs. 1000 Sum assured for a healthy male</b>			<b>Mortality Charge per Rs. 1000 Sum assured for a healthy female</b>			<b>Mortality Charge per Rs. 1000 Sum assured for a healthy female</b>			<b>Mortality Charge per Rs. 1000 Sum assured for a healthy female</b>		
<i>Age/ Policy Term</i>	15	20	<i>Age/ Policy Term</i>	15	20	<i>Age/ Policy Term</i>	15	20	<i>Age/ Policy Term</i>	15	20
21	1.12	1.23	21	1.12	1.23	36	2.73	3.56	36	2.08	2.69
22	1.15	1.28	22	1.12	1.23	37	3	3.91	37	2.27	2.95
23	1.18	1.34	23	1.12	1.23	38	3.3	4.29	38	2.49	3.24
24	1.22	1.41	24	1.12	1.23	39	3.63	4.71	39	2.73	3.56
25	1.26	1.48	25	1.15	1.28	40	4	5.16	40	3	3.91
26	1.32	1.57	26	1.18	1.34	41	4.41	5.66	41	3.3	4.29
27	1.39	1.66	27	1.22	1.41	42	4.86	6.21	42	3.63	4.71
28	1.46	1.78	28	1.26	1.48	43	5.35	6.83	43	4	5.16
29	1.55	1.92	29	1.32	1.57	44	5.88	7.51	44	4.41	5.66
30	1.65	2.07	30	1.39	1.66	45	6.45	8.26	45	4.86	6.21
31	1.78	2.25	31	1.46	1.78	46	7.08	9.08	46	5.35	6.83
32	1.92	2.46	32	1.55	1.92	47	7.78	9.96	47	5.88	7.51
33	2.08	2.69	33	1.65	2.07	48	8.54	10.96	48	6.45	8.26
34	2.27	2.95	34	1.78	2.25	49	9.39	12.07	49	7.08	9.08
35	2.49	3.24	35	1.92	2.46	50	10.32	13.31	50	7.78	9.96

<b>COI charge for Future Premiums Paid</b>											
<b>Charge per Rs. 100 Annual Premium for a healthy male</b>			<b>Charge per Rs. 100 Annual Premium for a healthy female</b>			<b>Charge per Rs. 100 Annual Premium for a healthy male</b>			<b>Charge per Rs. 100 Annual Premium for a healthy female</b>		
<i>Age/ Policy Term</i>	15	20	<i>Age/ Policy Term</i>	15	20	<i>Age/ Policy Term</i>	15	20	<i>Age/ Policy Term</i>	15	20
21	1.02	1.47	21	1.02	1.47	36	1.62	2.67	36	1.59	2.57
22	1.04	1.51	22	1.02	1.47	37	1.77	2.93	37	1.72	2.8
23	1.06	1.55	23	1.02	1.47	38	1.94	3.21	38	1.49	2.44
24	1.08	1.59	24	1.02	1.47	39	2.12	3.53	39	1.62	2.67
25	1.1	1.64	25	1.04	1.51	40	2.33	3.88	40	1.77	2.93
26	1.12	1.7	26	1.06	1.55	41	2.56	4.26	41	1.94	3.21
27	1.16	1.76	27	1.08	1.59	42	2.82	4.68	42	2.12	3.53
28	1.2	1.85	28	1.1	1.64	43	3.11	5.15	43	2.33	3.88
29	1.24	1.95	29	1.12	1.7	44	3.43	5.67	44	2.56	4.26
30	1.31	2.07	30	1.16	1.76	45	3.79	6.25	45	2.82	4.68
31	1.38	2.21	31	1.2	1.85	46	4.19	6.89	46	3.11	5.15
32	1.48	2.38	32	1.24	1.95	47	4.62	7.58	47	3.43	5.67
33	1.59	2.57	33	1.31	2.07	48	5.08	8.34	48	3.79	6.25
34	1.72	2.8	34	1.38	2.21	49	5.59	9.17	49	4.19	6.89
35	1.49	2.44	35	1.48	2.38	50	6.14	10.07	50	4.62	7.58

Education Allowance Charge											
Education Allowance Charge per Rs. 100 Annual Education Allowance for a healthy male			Education Allowance Charge per Rs. 100 Annual Education Allowance for a healthy female			Education Allowance Charge per Rs. 100 Annual Education Allowance for a healthy male			Education Allowance Charge per Rs. 100 Annual Education Allowance for a healthy female		
Age/ Policy Term	15	20	Age/ Policy Term	15	20	Age/ Policy Term	15	20	Age/ Policy Term	15	20
21	0.93	1.3	21	0.93	1.3	36	1.89	3.03	36	1.48	2.33
22	0.95	1.34	22	0.93	1.3	37	2.07	3.32	37	1.6	2.53
23	0.97	1.37	23	0.93	1.3	38	2.26	3.64	38	1.74	2.77
24	0.99	1.41	24	0.93	1.3	39	2.49	4	39	1.89	3.03
25	1.01	1.46	25	0.95	1.34	40	2.73	4.39	40	2.07	3.32
26	1.03	1.51	26	0.97	1.37	41	3	4.82	41	2.26	3.64
27	1.06	1.58	27	0.99	1.41	42	3.3	5.3	42	2.49	4
28	1.1	1.66	28	1.01	1.46	43	3.64	5.83	43	2.73	4.39
29	1.15	1.75	29	1.03	1.51	44	4.02	6.42	44	3	4.82
30	1.21	1.86	30	1.06	1.58	45	4.44	7.08	45	3.3	5.3
31	1.29	1.99	31	1.1	1.66	46	4.89	7.79	46	3.64	5.83
32	1.38	2.15	32	1.15	1.75	47	5.39	8.58	47	4.02	6.42
33	1.48	2.33	33	1.21	1.86	48	5.94	9.43	48	4.44	7.08
34	1.6	2.53	34	1.29	1.99	49	6.53	10.37	49	4.89	7.79
35	1.74	2.77	35	1.38	2.15	50	7.17	11.4	50	5.39	8.58