

GA as Multiple of one (1) Annualized Premium				
Age band	PT	PPT	Premium band	GA (Guaranteed Addition)
35 - 45	10	5	4	0.75
35 - 45	10	7	4	2.02
35 - 45	12	6	4	2.14
35 - 45	12	7	4	2.42
35 - 45	12	8	4	2.86
35 - 45	14	7	4	4.5
35 - 45	15	5	4	3.76
35 - 45	15	6	4	4.42
35 - 45	15	7	4	4.94
35 - 45	15	8	4	5.98
35 - 45	15	10	4	6.81
35 - 45	15	12	4	7.27
35 - 45	16	8	4	6.4
35 - 45	20	5	4	6.91
35 - 45	20	6	4	7.76
35 - 45	20	7	4	8.76
35 - 45	20	8	4	11.96
35 - 45	20	10	4	14.64
35 - 45	20	12	4	16.11
0 - 24	10	5	4	0.82
0 - 24	10	7	4	2.02
0 - 24	12	6	4	2.14
0 - 24	12	7	4	2.64
0 - 24	12	8	4	3.06
0 - 24	14	7	4	4.98
0 - 24	15	5	4	3.76
0 - 24	15	6	4	4.77
0 - 24	15	7	4	5.57
0 - 24	15	8	4	6.68
0 - 24	15	10	4	8
0 - 24	15	12	4	8.77
0 - 24	16	8	4	7.17
0 - 24	20	5	4	7.68
0 - 24	20	6	4	8.85
0 - 24	20	7	4	9.83
0 - 24	20	8	4	13.22
0 - 24	20	10	4	16.32
0 - 24	20	12	4	19.08
25 - 34	10	5	4	0.8
25 - 34	10	7	4	2.02
25 - 34	12	6	4	2.14
25 - 34	12	7	4	2.55
25 - 34	12	8	4	2.93
25 - 34	14	7	4	4.7
25 - 34	15	5	4	3.76
25 - 34	15	6	4	4.56
25 - 34	15	7	4	5.18
25 - 34	15	8	4	6.24
25 - 34	15	10	4	7.31
25 - 34	15	12	4	7.9
25 - 34	16	8	4	6.68
25 - 34	20	5	4	7.05
25 - 34	20	6	4	7.92
25 - 34	20	7	4	9.16
25 - 34	20	8	4	12.37
25 - 34	20	10	4	15.23
25 - 34	20	12	4	17.35
46 - 55	10	5	4	0.72
46 - 55	10	7	4	2.02
46 - 55	12	6	4	2.14
46 - 55	12	7	4	2.33
46 - 55	12	8	4	2.65
46 - 55	14	7	4	4.17
46 - 55	15	5	4	3.76
46 - 55	15	6	4	4.3
46 - 55	15	7	4	4.45
46 - 55	15	8	4	5.4
46 - 55	15	10	4	6.53
46 - 55	15	12	4	6.95
46 - 55	16	8	4	5.75
35 - 45	10	5	1	0.49

Premium Band	Annualised Premium
1	Annualised premium < 50,000
2	50,000 <= Annualised premium < 75,000
3	75,000 <= Annualised premium < 1,00,000
4	Annualised premium >= 1,00,000

35 - 45	10	7	1	1.69
35 - 45	12	6	1	1.7
35 - 45	12	7	1	2
35 - 45	12	8	1	2.38
35 - 45	14	7	1	3.82
35 - 45	15	5	1	3.15
35 - 45	15	6	1	3.72
35 - 45	15	7	1	4.16
35 - 45	15	8	1	5.08
35 - 45	15	10	1	5.84
35 - 45	15	12	1	6.24
35 - 45	16	8	1	5.43
35 - 45	20	5	1	5.83
35 - 45	20	6	1	6.55
35 - 45	20	7	1	7.39
35 - 45	20	8	1	10.24
35 - 45	20	10	1	12.58
35 - 45	20	12	1	13.96
0 - 24	10	5	1	0.56
0 - 24	10	7	1	1.69
0 - 24	12	6	1	1.7
0 - 24	12	7	1	2.2
0 - 24	12	8	1	2.56
0 - 24	14	7	1	4.27
0 - 24	15	5	1	3.15
0 - 24	15	6	1	4.02
0 - 24	15	7	1	4.7
0 - 24	15	8	1	5.69
0 - 24	15	10	1	6.86
0 - 24	15	12	1	7.5
0 - 24	16	8	1	6.16
0 - 24	20	5	1	6.49
0 - 24	20	6	1	7.48
0 - 24	20	7	1	8.31
0 - 24	20	8	1	11.33
0 - 24	20	10	1	14.03
0 - 24	20	12	1	16.48
25 - 34	10	5	1	0.54
25 - 34	10	7	1	1.69
25 - 34	12	6	1	1.7
25 - 34	12	7	1	2.11
25 - 34	12	8	1	2.44
25 - 34	14	7	1	4
25 - 34	15	5	1	3.15
25 - 34	15	6	1	3.85
25 - 34	15	7	1	4.37
25 - 34	15	8	1	5.31
25 - 34	15	10	1	6.26
25 - 34	15	12	1	6.76
25 - 34	16	8	1	5.69
25 - 34	20	5	1	5.96
25 - 34	20	6	1	6.69
25 - 34	20	7	1	7.74
25 - 34	20	8	1	10.6
25 - 34	20	10	1	13.09
25 - 34	20	12	1	15
46 - 55	10	5	1	0.46
46 - 55	10	7	1	1.69
46 - 55	12	6	1	1.7
46 - 55	12	7	1	1.92
46 - 55	12	8	1	2.21
46 - 55	14	7	1	3.5
46 - 55	15	5	1	3.15
46 - 55	15	6	1	3.63
46 - 55	15	7	1	3.75
46 - 55	15	8	1	4.59
46 - 55	15	10	1	5.6
46 - 55	15	12	1	5.95
46 - 55	16	8	1	4.83
35 - 45	10	5	2	0.64
35 - 45	10	7	2	1.88
35 - 45	12	6	2	1.95
35 - 45	12	7	2	2.24
35 - 45	12	8	2	2.65
35 - 45	14	7	2	4.2

35 - 45	15	5	2	3.49
35 - 45	15	6	2	4.12
35 - 45	15	7	2	4.61
35 - 45	15	8	2	5.6
35 - 45	15	10	2	6.4
35 - 45	15	12	2	6.82
35 - 45	16	8	2	5.98
35 - 45	20	5	2	6.45
35 - 45	20	6	2	7.25
35 - 45	20	7	2	8.17
35 - 45	20	8	2	11.22
35 - 45	20	10	2	13.75
35 - 45	20	12	2	15.19
0 - 24	10	5	2	0.71
0 - 24	10	7	2	1.88
0 - 24	12	6	2	1.95
0 - 24	12	7	2	2.45
0 - 24	12	8	2	2.85
0 - 24	14	7	2	4.67
0 - 24	15	5	2	3.49
0 - 24	15	6	2	4.45
0 - 24	15	7	2	5.21
0 - 24	15	8	2	6.26
0 - 24	15	10	2	7.51
0 - 24	15	12	2	8.24
0 - 24	16	8	2	6.73
0 - 24	20	5	2	7.17
0 - 24	20	6	2	8.26
0 - 24	20	7	2	9.17
0 - 24	20	8	2	12.41
0 - 24	20	10	2	15.33
0 - 24	20	12	2	17.96
25 - 34	10	5	2	0.69
25 - 34	10	7	2	1.88
25 - 34	12	6	2	1.95
25 - 34	12	7	2	2.35
25 - 34	12	8	2	2.72
25 - 34	14	7	2	4.4
25 - 34	15	5	2	3.49
25 - 34	15	6	2	4.26
25 - 34	15	7	2	4.83
25 - 34	15	8	2	5.83
25 - 34	15	10	2	6.87
25 - 34	15	12	2	7.41
25 - 34	16	8	2	6.25
25 - 34	20	5	2	6.59
25 - 34	20	6	2	7.39
25 - 34	20	7	2	8.55
25 - 34	20	8	2	11.61
25 - 34	20	10	2	14.31
25 - 34	20	12	2	16.34
46 - 55	10	5	2	0.6
46 - 55	10	7	2	1.88
46 - 55	12	6	2	1.95
46 - 55	12	7	2	2.16
46 - 55	12	8	2	2.46
46 - 55	14	7	2	3.88
46 - 55	15	5	2	3.49
46 - 55	15	6	2	4.01
46 - 55	15	7	2	4.15
46 - 55	15	8	2	5.06
46 - 55	15	10	2	6.13
46 - 55	15	12	2	6.51
46 - 55	16	8	2	5.35
35 - 45	10	5	3	0.72
35 - 45	10	7	3	1.97
35 - 45	12	6	3	2.07
35 - 45	12	7	3	2.36
35 - 45	12	8	3	2.79
35 - 45	14	7	3	4.41
35 - 45	15	5	3	3.68
35 - 45	15	6	3	4.32
35 - 45	15	7	3	4.83
35 - 45	15	8	3	5.84
35 - 45	15	10	3	6.67

35 - 45	15	12	3	7.12
35 - 45	16	8	3	6.27
35 - 45	20	5	3	6.76
35 - 45	20	6	3	7.59
35 - 45	20	7	3	8.56
35 - 45	20	8	3	11.7
35 - 45	20	10	3	14.34
35 - 45	20	12	3	15.81
0 - 24	10	5	3	0.78
0 - 24	10	7	3	1.97
0 - 24	12	6	3	2.07
0 - 24	12	7	3	2.59
0 - 24	12	8	3	3
0 - 24	14	7	3	4.88
0 - 24	15	5	3	3.68
0 - 24	15	6	3	4.66
0 - 24	15	7	3	5.45
0 - 24	15	8	3	6.53
0 - 24	15	10	3	7.84
0 - 24	15	12	3	8.59
0 - 24	16	8	3	7.03
0 - 24	20	5	3	7.51
0 - 24	20	6	3	8.65
0 - 24	20	7	3	9.61
0 - 24	20	8	3	12.96
0 - 24	20	10	3	16
0 - 24	20	12	3	18.71
25 - 34	10	5	3	0.76
25 - 34	10	7	3	1.97
25 - 34	12	6	3	2.07
25 - 34	12	7	3	2.48
25 - 34	12	8	3	2.86
25 - 34	14	7	3	4.6
25 - 34	15	5	3	3.68
25 - 34	15	6	3	4.47
25 - 34	15	7	3	5.06
25 - 34	15	8	3	6.1
25 - 34	15	10	3	7.16
25 - 34	15	12	3	7.73
25 - 34	16	8	3	6.55
25 - 34	20	5	3	6.9
25 - 34	20	6	3	7.74
25 - 34	20	7	3	8.96
25 - 34	20	8	3	12.11
25 - 34	20	10	3	14.92
25 - 34	20	12	3	17.02
46 - 55	10	5	3	0.68
46 - 55	10	7	3	1.97
46 - 55	12	6	3	2.07
46 - 55	12	7	3	2.27
46 - 55	12	8	3	2.59
46 - 55	14	7	3	4.08
46 - 55	15	5	3	3.68
46 - 55	15	6	3	4.21
46 - 55	15	7	3	4.35
46 - 55	15	8	3	5.29
46 - 55	15	10	3	6.41
46 - 55	15	12	3	6.8
46 - 55	16	8	3	5.63

Instalment Period	Instalment Frequency	
	Yearly	Monthly
5	22.5948%	1.9589%
6	19.3961%	1.6851%
7	17.1203%	1.4904%
8	15.4213%	1.3451%
9	14.1069%	1.2328%
10	13.0615%	1.1436%
11	12.4633%	1.0711%
12	11.7665%	1.0112%
13	11.1823%	0.9610%
14	10.6864%	0.9184%
15	10.2612%	0.8819%