

Basic Sum Assured Multiple:

Basic Sum Assured shall be equal to the Annualised Premium x Basic Sum Assured Multiple.

Age	Income Term 10		Income Term 15	
	Limited Pay 5 years	Limited Pay 12 years	Limited Pay 5 years	Limited Pay 12 years
Minimum age to 18	332%	855%	265%	688%
19 to 29	331%	851%	264%	685%
30 to 34	331%	848%	264%	683%
35 to 39	329%	841%	263%	678%
40 to 44	324%	827%	259%	668%
45	320%	817%	256%	659%
46	317%	812%	253%	656%
47	315%	806%	252%	652%
48	312%	800%	250%	647%
49	309%	795%	247%	643%
50	306%	789%	245%	638%
51	303%	783%	242%	634%
52	299%	776%	240%	629%

Age	Income Term 10		Income Term 15	
	Limited Pay 5 years	Limited Pay 12 years	Limited Pay 5 years	Limited Pay 12 years
53	295%	770%	236%	625%
54	291%	762%	234%	619%
55	287%	755%	230%	613%
56	282%	0%	226%	0%
57	277%	0%	222%	0%
58	270%	0%	217%	0%
59	264%	0%	212%	0%
60	256%	0%	206%	0%
61	251%	0%	201%	0%
62	245%	0%	197%	0%
63	236%	0%	191%	0%
64	227%	0%	183%	0%
65	216%	0%	174%	0%

Income Boosters:

Income boosters is an additional percentage of benefit (as provided in the table below) which increases the guaranteed income every year. Income Booster percentage will depend on premium amount, premium paying term and income term chosen by the Policyholder at inception of the policy.

Premium Band	Income Term 10 years		Income Term 15 years	
	Limited Pay 5 years	Limited Pay 12 years	Limited Pay 5 years	Limited Pay 12 years
36,000 to 49,999	NA	5.50%	NA	5.00%
50,000 to 74,999	7.00%	6.00%	6.00%	5.25%
75,000 to 99,999	8.00%	6.50%	6.50%	5.50%
1,00,000 to 2,49,999	9.00%	7.50%	7.00%	5.75%
2,50,000 and above	10.00%	8.00%	7.50%	6.00%