Pramerica Life Poorna Rakshak: Smart Scholars: Guaranteed Income Benefit Rates (GIB)

Band 1: 30,000 to 99,999

	Income Start Age	16											18												
PPT	Entry Age / Maturity Age	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	11	12
5	20	149.14%	137.98%	127.58%	117.97%	109.02%	100.75%	93.08%	86.01%	NA	NA	NA	268.98%	248.87%	230.08%	212.72%	196.52%	181.60%	167.68%	154.85%	NA	NA	NA	NA	NA
5	21	129.05%	119.40%	110.44%	102.15%	94.45%	87.28%	80.70%	74.59%	NA	NA	NA	209.70%	194.00%	179.44%	165.94%	153.37%	141.75%	130.95%	120.97%	NA	NA	NA	NA	NA
5	22	114.75%	106.20%	98.25%	90.90%	84.08%	77.73%	71.89%	66.45%	NA	NA	NA	174.19%	161.22%	149.12%	137.95%	127.55%	117.94%	108.97%	100.72%	NA	NA	NA	NA	NA
5	23	104.06%	96.36%	89.18%	82.51%	76.34%	70.63%	65.32%	60.39%	60.39%	58.96%	NA	150.58%	139.44%	129.04%	119.37%	110.42%	102.13%	94.42%	87.26%	86.33%	79.82%	NA	NA	NA
5	24	95.82%	88.72%	82.15%	76.03%	70.36%	65.12%	60.25%	55.74%	55.74%	54.40%	NA	133.84%	123.93%	114.74%	106.20%	98.23%	90.88%	84.05%	77.74%	76.89%	71.12%	NA	NA	NA
5	25	89.29%	82.69%	76.56%	70.91%	65.64%	60.73%	56.22%	52.02%	52.02%	50.79%	49.93%	121.35%	112.40%	104.06%	96.33%	89.16%	82.51%	76.33%	70.59%	69.84%	64.61%	63.70%	58.95%	57.97%
6	20	181.42%	167.91%	155.39%	143.79%	132.98%	123.02%	113.80%	111.57%	NA	NA	NA	327.20%	302.91%	280.23%	259.26%	239.74%	221.74%	204.97%	189.51%	NA	NA	NA	NA	NA
6	21	156.89%	145.23%	134.41%	124.39%	115.11%	106.51%	98.54%	96.61%	NA	NA	NA	254.94%	235.97%	218.40%	202.08%	186.96%	172.92%	159.93%	147.87%	NA	NA	NA	NA	NA
6	22	139.42%	129.11%	119.51%	110.63%	102.40%	94.76%	87.70%	85.99%	NA	NA	NA	211.66%	196.01%	181.39%	167.93%	155.38%	143.77%	132.98%	123.00%	NA	NA	NA	NA	NA
6	23	126.38%	117.07%	108.42%	100.38%	92.91%	86.01%	79.61%	78.07%	76.35%	74.51%	NA	182.87%	169.43%	156.86%	145.21%	134.41%	124.39%	115.10%	106.50%	104.39%	102.06%	NA	NA	NA
6	24	116.35%	107.76%	99.83%	92.45%	85.60%	79.25%	73.37%	71.97%	70.39%	68.68%	NA	162.50%	150.50%	139.42%	129.11%	119.51%	110.63%	102.38%	94.75%	92.88%	90.82%	NA	NA	NA
6	25	108.36%	100.40%	92.99%	86.17%	79.79%	73.89%	68.42%	67.10%	65.63%	64.04%	NA	147.27%	136.46%	126.39%	117.07%	108.40%	100.36%	92.90%	86.00%	84.31%	82.42%	76.34%	74.49%	NA
7	20	210.60%	195.02%	180.56%	167.14%	154.71%	143.20%	139.53%	129.22%	NA	NA	NA	379.88%	351.82%	325.63%	301.45%	278.90%	258.13%	238.80%	220.94%	NA	NA	NA	NA	NA
7	21	182.05%	168.61%	156.13%	144.57%	133.82%	123.90%	120.75%	111.80%	NA	NA	NA	295.86%	273.97%	253.65%	234.82%	217.35%	201.16%	186.19%	172.27%	NA	NA	NA	NA	NA
7	22	161.74%	149.85%	138.75%	128.50%	118.99%	110.18%	107.38%	99.45%	NA	NA	NA	245.56%	227.46%	210.62%	195.01%	180.56%	167.14%	154.69%	143.19%	NA	NA	NA	NA	NA
7	23	146.57%	135.83%	125.82%	116.54%	107.93%	99.96%	97.41%	90.24%	90.24%	NA	NA	212.11%	196.58%	182.04%	168.58%	156.10%	144.55%	133.83%	123.89%	123.89%	117.40%	NA	NA	NA
7	24	134.89%	124.98%	115.80%	107.28%	99.37%	92.06%	89.71%	83.14%	83.14%	NA	NA	188.42%	174.57%	161.75%	149.83%	138.75%	128.49%	118.97%	110.17%	110.17%	104.40%	NA	NA	NA
7	25	125.61%	116.41%	107.86%	99.95%	92.59%	85.77%	83.61%	77.46%	77.46%	NA	NA	170.73%	158.22%	146.56%	135.83%	125.80%	116.52%	107.91%	99.95%	99.95%	94.73%	91.96%	NA	NA
8	20	236.87%	219.42%	203.21%	188.18%	174.24%	169.07%	156.59%	151.71%	NA	NA	NA	427.25%	395.82%	366.47%	339.35%	314.12%	290.85%	269.21%	261.19%	NA	NA	NA	NA	NA
8	21	204.71%	189.63%	175.64%	162.68%	150.67%	146.19%	135.42%	131.19%	NA	NA	NA	332.67%	308.12%	285.37%	264.29%	244.72%	226.57%	209.79%	203.53%	NA	NA	NA	NA	NA
8	22	181.82%	168.47%	156.04%	144.55%	133.91%	129.94%	120.38%	116.62%	NA	NA	NA	276.03%	255.75%	236.86%	219.42%	203.19%	188.19%	174.25%	169.05%	NA	NA	NA	NA	NA
8	23	164.73%	152.67%	141.47%	131.06%	121.42%	117.81%	109.16%	105.76%	NA	NA	NA	238.38%	220.97%	204.72%	189.61%	175.64%	162.69%	150.67%	146.16%	141.57%	136.91%	NA	NA	NA
8	24	151.58%	140.46%	130.19%	120.63%	111.76%	108.47%	100.52%	97.38%	NA	NA	NA	211.71%	196.19%	181.83%	168.48%	156.06%	144.54%	133.90%	129.91%	125.82%	121.70%	NA	NA	NA
8	25	141.10%	130.79%	121.22%	112.36%	104.11%	101.03%	93.63%	90.72%	NA	NA	NA	191.81%	177.79%	164.75%	152.68%	141.44%	131.05%	121.41%	117.83%	114.13%	110.36%	NA	NA	NA
9	20	260.35%	241.22%	223.47%	207.01%	200.18%	185.47%	179.12%	NA	NA	NA	NA	469.64%	435.16%	403.02%	373.32%	345.67%	320.18%	309.59%	286.76%	NA	NA	NA	NA	NA
9	21	224.96%	208.42%	193.10%	178.91%	173.06%	160.31%	154.87%	NA	NA	NA	NA	365.58%	338.67%	313.76%	290.66%	269.20%	249.30%	241.12%	223.36%	NA	NA	NA	NA	NA
9	22	199.77%	185.13%	171.52%	158.95%	153.72%	142.46%	137.60%	NA	NA	NA	NA	303.30%	281.05%	260.34%	241.22%	223.45%	207.00%	200.17%	185.47%	NA	NA	NA	NA	NA
9	23	180.97%	167.75%	155.46%	144.04%	139.33%	129.13%	124.73%	NA	NA	NA	NA	261.90%	242.78%	224.95%	208.40%	193.10%	178.92%	173.02%	160.31%	160.31%	NA	NA	NA	NA
9	24	166.46%	154.29%	143.04%	132.55%	128.22%	118.87%	114.80%	NA	NA	NA	NA	232.56%	215.54%	199.77%	185.14%	171.53%	158.92%	153.72%	142.46%	142.46%	NA	NA	NA	NA
9	25	154.97%	143.67%	133.15%	123.44%	119.42%	110.68%	106.93%	NA	NA	NA	NA	210.64%	195.26%	180.97%	167.76%	155.48%	144.06%	139.35%	129.14%	129.14%	NA	NA	NA	NA
10	20	279.67%	259.17%	240.11%	231.75%	214.72%	207.00%	NA	NA	NA	NA	NA	504.49%	467.53%	433.09%	401.26%	371.63%	358.68%	332.25%	320.25%	NA	NA	NA	NA	NA
10	21	241.60%	223.88%	207.46%	200.26%	185.56%	178.86%	NA	NA	NA	NA	NA	392.65%	363.80%	337.08%	312.31%	289.35%	279.21%	258.73%	249.34%	NA	NA	NA	NA	NA
10	22	214.52%	198.85%	184.24%	177.85%	164.83%	158.89%	NA	NA	NA	NA	NA	325.70%	301.86%	279.66%	259.17%	240.14%	231.77%	214.72%	207.00%	NA	NA	NA	NA	NA
10	23	194.29%	180.14%	166.95%	161.16%	149.38%	144.00%	NA	NA	NA	NA	NA	281.18%	260.73%	241.60%	223.89%	207.47%	200.26%	185.56%	178.84%	NA	NA	NA	NA	NA
10	24	178.74%	165.67%	153.59%	148.29%	137.44%	132.47%	NA	NA	NA	NA	NA	249.68%	231.40%	214.54%	198.81%	184.24%	177.85%	164.80%	158.86%	NA	NA	NA	NA	NA
10	25	166.35%	154.24%	142.96%	138.04%	127.95%	123.36%	NA	NA	NA	NA	NA	226.12%	209.63%	194.31%	180.13%	166.96%	161.15%	149.37%	144.00%	NA	NA	NA	NA	NA
11	20	298.24%	276.41%	266.28%	246.81%	237.45%	NA	NA	NA	NA	NA	NA	538.02%	498.67%	462.01%	428.11%	412.34%	382.14%	367.61%	NA	NA	NA	NA	NA	NA
11	21	257.60%	238.74%	230.02%	213.19%	205.13%	NA	NA	NA	NA	NA	NA	418.66%	388.00%	359.52%	333.20%	320.97%	297.42%	286.16%	NA	NA	NA	NA	NA	NA
11	22	228.72%	211.99%	204.25%	189.34%	182.19%	NA	NA	NA	NA	NA	NA	347.26%	321.89%	298.24%	276.41%	266.29%	246.80%	237.45%	NA	NA	NA	NA	NA	NA
11	23	207.11%	192.05%	185.05%	171.52%	165.06%	NA	NA	NA	NA	NA	NA	299.77%	277.95%	257.62%	238.75%	230.03%	213.21%	205.13%	NA	NA	NA	NA	NA	NA
11	24	190.51%	176.59%	170.22%	157.81%	151.83%	NA	NA	NA	NA	NA	NA	266.12%	246.69%	228.72%	212.02%	204.26%	189.33%	182.18%	NA	NA	NA	NA	NA	NA
11	25	177.29%	164.37%	158.41%	146.91%	141.35%	NA	NA	NA	NA	NA	NA	241.00%	223.47%	207.13%	192.06%	185.07%	171.53%	165.06%	NA	NA	NA	NA	NA	NA
12	20	309.08%	297.62%	275.82%	265.22%	NA	NA	NA	NA	NA	NA	NA	557.64%	516.91%	478.95%	461.10%	427.25%	410.83%	NA	NA	NA	NA	NA	NA	NA
12	21	266.94%	257.00%	238.24%	229.07%	NA	NA	NA	NA	NA	NA	NA	433.87%	402.12%	372.67%	358.79%	332.49%	319.68%	NA	NA	NA	NA	NA	NA	NA
12	22	236.98%	228.20%	211.50%	203.41%	NA	NA	NA	NA	NA	NA	NA	359.83%	333.57%	309.09%	297.63%	275.84%	265.21%	NA	NA	NA	NA	NA	NA	NA
12	23	214.59%	206.68%	191.61%	184.23%	NA	NA	NA	NA	NA	NA	NA	310.60%	288.03%	266.98%	257.02%	238.25%	229.07%	NA	NA	NA	NA	NA	NA	NA
12	24	197.35%	190.04%	176.23%	169.46%	NA	NA	NA	NA	NA	NA	NA	275.71%	255.61%	237.00%	228.19%	211.52%	203.40%	NA	NA	NA	NA	NA	NA	NA
12	25	183.65%	176.89%	163.98%	157.76%	NA	NA	NA	NA	NA	NA	NA	249.67%	231.49%	214.62%	206.70%	191.63%	184.25%	NA	NA	NA	NA	NA	NA	NA
13	20	334.62%	310.20%	297.98%	NA	NA	NA	NA	NA	NA	NA	NA	581.95%	539.36%	518.62%	480.73%	461.67%	NA	NA	NA	NA	NA	NA	NA	NA
13	21	288.94%	267.85%	257.32%	NA	NA	NA	NA	NA	NA	NA	NA	452.63%	419.55%	403.49%	374.00%	359.23%	NA	NA	NA	NA	NA	NA	NA	NA
13	22	256.48%	237.81%	228.42%	NA	NA	NA	NA	NA	NA	NA	NA	375.36%	347.98%	334.62%	310.23%	297.97%	NA	NA	NA	NA	NA	NA	NA	NA
13	23	232.23%	215.37%	206.91%	NA	NA	NA	NA	NA	NA	NA	NA	323.96%	300.44%	288.96%	267.84%	257.34%	NA	NA	NA	NA	NA	NA	NA	NA
13	24	213.56%	198.00%	190.29%	NA	NA	NA	NA	NA	NA	NA	NA	287.55%	266.61%	256.51%	237.80%	228.44%	NA	NA	NA	NA	NA	NA	NA	NA
13	25	198.71%	184.30%	177.05%	NA	NA	NA	NA	NA	NA	NA	NA	260.38%	241.46%	232.25%	215.38%	206.90%	NA	NA	NA	NA	NA	NA	NA	NA
14	20	346.37%	332.54%	NA	NA	NA	NA	NA	NA	NA	NA	NA	603.06%	579.57%	536.98%	515.45%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	21	299.07%	287.10%	NA	NA	NA	NA	NA	NA	NA	NA	NA	468.91%	450.61%	417.71%	400.97%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	22	265.46%	254.86%	NA	NA	NA	NA	NA	NA	NA	NA	NA	388.82%	373.73%	346.39%	332.53%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	23	240.33%	230.80%	NA	NA	NA	NA	NA	NA	NA	NA	NA	335.55%	322.64%	299.09%	287.11%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	24	220.99%	212.18%	NA	NA	NA	NA	NA	NA	NA	NA	NA	297.81%	286.28%	265.48%	254.87%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	25	205.63%	197.46%	NA	NA	NA	NA	NA	NA	NA	NA	NA	269.65%	259.24%	240.36%	230.81%	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	20	362.24%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	631.63%	585.40%	561.73%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	21	312.76%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	490.94%	455.13%	436.90%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	22	277.57%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	407.08%	377.44%	362.26%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	23	251.29%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	351.29%	325.81%	312.80%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	24	231.07%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	311.76%	289.07%	277.59%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	25	214.98%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	282.26%	261.77%	251.33%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	647.34%	621.18%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	503.06%	482.73%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	417.06%	400.28%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	359.89%	345.51%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	319.37%	306.55%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	289.16%	277.55%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	683.71%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	531.15%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	440.35%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	379.95%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	337.17%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	305.24%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Smart Scholars: Guaranteed Income Benefit Rates (GIB)

Band 2: 1,00,000 to 1,99,999

	Income Start Age	16											18												
PPT	Entry Age / Maturity Age	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	11	12
5	20	162.42%	150.10%	138.66%	128.05%	118.20%	109.12%	100.70%	92.95%	NA	NA	NA	287.14%	270.75%	250.05%	230.90%	213.10%	196.67%	181.40%	167.31%	NA	NA	NA	NA	NA
5	21	140.67%	130.02%	120.16%	111.01%	102.52%	94.66%	87.39%	80.69%	NA	NA	NA	228.60%	211.26%	195.22%	180.32%	166.51%	153.70%	141.86%	130.86%	NA	NA	NA	NA	NA
5	22	125.21%	115.77%	107.02%	98.89%	91.35%	84.39%	77.93%	71.99%	NA	NA	NA	190.07%	175.76%	162.41%	150.09%	138.63%	128.03%	118.18%	109.11%	NA	NA	NA	NA	NA
5	23	113.65%	105.15%	97.23%	89.87%	83.05%	76.73%	70.90%	65.51%	65.51%	63.20%	NA	164.45%	152.14%	140.67%	130.02%	120.13%	110.99%	102.50%	94.64%	93.06%	85.93%	NA	NA	NA
5	24	104.75%	96.91%	89.64%	82.90%	76.62%	70.84%	65.47%	60.51%	60.51%	58.36%	NA	146.31%	135.36%	125.20%	115.77%	106.97%	98.87%	91.35%	84.39%	82.95%	76.65%	NA	NA	NA
5	25	97.70%	90.40%	83.63%	77.37%	71.56%	66.15%	61.15%	56.52%	56.52%	54.53%	53.35%	132.77%	122.88%	113.64%	105.12%	97.19%	89.84%	83.03%	76.72%	75.44%	69.71%	68.36%	63.19%	61.82%
6	20	195.13%	180.46%	166.84%	154.23%	142.51%	131.68%	121.67%	118.74%	NA	NA	NA	352.57%	325.91%	301.06%	278.09%	256.89%	237.37%	219.16%	202.41%	NA	NA	NA	NA	NA
6	21	168.91%	156.22%	144.46%	133.57%	123.48%	114.11%	105.48%	102.91%	NA	NA	NA	274.43%	253.83%	234.72%	216.98%	200.53%	185.30%	171.19%	158.13%	NA	NA	NA	NA	NA
6	22	150.26%	139.02%	128.57%	118.90%	109.95%	101.66%	93.98%	91.71%	NA	NA	NA	228.09%	211.02%	195.13%	180.45%	166.81%	154.19%	142.47%	131.67%	NA	NA	NA	NA	NA
6	23	136.31%	126.17%	116.72%	107.96%	99.87%	92.36%	85.41%	83.33%	81.16%	78.87%	NA	197.25%	182.59%	168.90%	156.21%	144.44%	133.57%	123.46%	114.09%	111.32%	108.36%	NA	NA	NA
6	24	125.59%	116.23%	107.60%	99.53%	92.06%	85.17%	78.79%	76.90%	74.88%	72.76%	NA	175.42%	162.33%	150.24%	139.01%	128.55%	118.89%	109.93%	101.63%	99.16%	96.52%	NA	NA	NA
6	25	117.04%	108.38%	100.28%	92.83%	85.90%	79.46%	73.53%	71.76%	69.90%	67.92%	NA	159.09%	147.28%	136.31%	126.17%	116.72%	107.94%	99.86%	92.35%	90.11%	87.70%	81.15%	78.86%	NA
7	20	224.70%	207.93%	192.33%	177.88%	164.49%	152.08%	147.62%	136.54%	NA	NA	NA	406.32%	375.82%	347.39%	321.11%	296.67%	274.10%	253.35%	234.17%	NA	NA	NA	NA	NA
7	21	194.40%	179.88%	166.44%	153.96%	142.43%	131.70%	127.84%	118.27%	NA	NA	NA	316.23%	292.42%	270.42%	250.11%	231.30%	213.88%	197.72%	182.78%	NA	NA	NA	NA	NA
7	22	172.86%	160.00%	148.04%	136.97%	126.75%	117.25%	113.80%	105.30%	NA	NA	NA	262.44%	242.89%	224.72%	207.91%	192.31%	177.86%	164.45%	152.07%	NA	NA	NA	NA	NA
7	23	156.77%	145.17%	134.36%	124.31%	115.04%	106.45%	103.34%	95.64%	95.64%	NA	NA	226.87%	210.07%	194.40%	179.88%	166.42%	153.97%	142.41%	131.69%	131.69%	123.88%	NA	NA	NA
7	24	144.39%	133.68%	123.77%	114.58%	106.03%	98.13%	95.26%	88.18%	88.18%	NA	NA	201.68%	186.70%	172.88%	160.01%	148.03%	136.98%	126.72%	117.22%	117.22%	110.28%	NA	NA	NA
7	25	134.54%	124.60%	115.37%	106.82%	98.89%	91.52%	88.87%	82.26%	82.26%	NA	NA	182.86%	169.34%	156.77%	145.15%	134.34%	124.32%	115.03%	106.46%	106.46%	100.13%	96.89%	NA	NA
8	20	251.28%	232.59%	215.21%	199.14%	184.22%	178.15%	164.82%	159.19%	NA	NA	NA	454.63%	420.65%	389.01%	359.74%	332.56%	307.46%	284.15%	274.66%	NA	NA	NA	NA	NA
8	21	217.31%	201.16%	186.17%	172.29%	159.43%	154.17%	142.70%	137.78%	NA	NA	NA	353.75%	327.25%	302.69%	279.92%	258.96%	239.55%	221.58%	214.23%	NA	NA	NA	NA	NA
8	22	193.18%	178.84%	165.55%	153.25%	141.83%	137.15%	126.96%	122.61%	NA	NA	NA	293.41%	271.52%	251.30%	232.56%	215.19%	199.13%	184.19%	178.12%	NA	NA	NA	NA	NA
8	23	175.15%	162.23%	150.20%	139.03%	128.69%	124.46%	115.25%	111.28%	NA	NA	NA	253.45%	234.78%	217.32%	201.15%	186.18%	172.31%	159.43%	154.16%	148.84%	143.51%	NA	NA	NA
8	24	161.26%	149.34%	138.34%	128.06%	118.56%	114.67%	106.20%	102.57%	NA	NA	NA	225.27%	208.60%	193.19%	178.85%	165.53%	153.24%	141.82%	137.14%	132.43%	127.68%	NA	NA	NA
8	25	150.23%	139.17%	128.89%	119.37%	110.53%	106.90%	99.01%	95.64%	NA	NA	NA	204.23%	189.16%	175.15%	162.22%	150.19%	139.02%	128.68%	124.46%	120.16%	115.88%	NA	NA	NA
9	20	275.01%	254.62%	235.69%	218.15%	210.32%	194.73%	187.53%	NA	NA	NA	NA	497.76%	460.73%	426.22%	394.34%	364.66%	337.31%	325.12%	300.70%	NA	NA	NA	NA	NA
9	21	237.81%	220.19%	203.85%	188.69%	181.95%	168.46%	162.27%	NA	NA	NA	NA	387.31%	358.38%	331.60%	306.77%	283.74%	262.54%	253.12%	234.26%	NA	NA	NA	NA	NA
9	22	211.35%	195.71%	181.19%	167.78%	161.77%	149.80%	144.27%	NA	NA	NA	NA	321.21%	297.29%	275.02%	254.62%	235.69%	218.16%	210.34%	194.72%	NA	NA	NA	NA	NA
9	23	191.56%	177.46%	164.35%	152.18%	146.78%	135.90%	130.92%	NA	NA	NA	NA	277.26%	256.85%	237.83%	220.15%	203.83%	188.68%	181.97%	168.43%	168.43%	NA	NA	NA	NA
9	24	176.37%	163.36%	151.31%	140.13%	135.15%	125.18%	120.58%	NA	NA	NA	NA	246.35%	228.16%	211.34%	195.70%	181.20%	167.75%	161.79%	149.80%	149.80%	NA	NA	NA	NA
9	25	164.26%	152.18%	140.94%	130.58%	125.96%	116.66%	112.40%	NA	NA	NA	NA	223.29%	206.85%	191.58%	177.48%	164.34%	152.18%	146.76%	135.91%	135.91%	NA	NA	NA	NA
10	20	294.72%	272.76%	252.57%	243.09%	225.04%	216.37%	NA	NA	NA	NA	NA	533.28%	493.73%	456.85%	422.79%	391.13%	376.38%	348.19%	334.66%	NA	NA	NA	NA	NA
10	21	254.68%	235.83%	218.36%	210.18%	194.64%	187.08%	NA	NA	NA	NA	NA	414.89%	384.00%	355.40%	328.88%	304.29%	292.76%	270.89%	260.42%	NA	NA	NA	NA	NA
10	22	226.30%	209.60%	194.09%	186.82%	173.01%	166.34%	NA	NA	NA	NA	NA	344.04%	318.49%	294.72%	272.76%	252.55%	243.11%	225.04%	216.36%	NA	NA	NA	NA	NA
10	23	205.10%	190.03%	175.99%	169.40%	156.89%	150.88%	NA	NA	NA	NA	NA	296.95%	275.00%	254.67%	235.83%	218.39%	210.20%	194.64%	187.11%	NA	NA	NA	NA	NA
10	24	188.77%	174.88%	162.03%	155.99%	144.47%	138.91%	NA	NA	NA	NA	NA	263.68%	244.27%	226.30%	209.59%	194.07%	186.84%	173.00%	166.33%	NA	NA	NA	NA	NA
10	25	175.80%	162.89%	150.90%	145.32%	134.62%	129.43%	NA	NA	NA	NA	NA	239.00%	221.44%	205.10%	190.03%	175.98%	169.42%	156.92%	150.85%	NA	NA	NA	NA	NA
11	20	313.64%	290.35%	278.92%	258.30%	247.92%	NA	NA	NA	NA	NA	NA	567.42%	525.41%	486.30%	450.13%	432.41%	400.24%	384.03%	NA	NA	NA	NA	NA	NA
11	21	270.87%	250.87%	241.10%	223.30%	214.34%	NA	NA	NA	NA	NA	NA	441.39%	408.63%	378.25%	350.12%	336.35%	311.28%	298.70%	NA	NA	NA	NA	NA	NA
11	22	240.64%	222.91%	214.22%	198.45%	190.50%	NA	NA	NA	NA	NA	NA	366.01%	338.88%	313.66%	290.34%	278.93%	258.29%	247.92%	NA	NA	NA	NA	NA	NA
11	23	218.06%	202.06%	194.23%	179.92%	172.71%	NA	NA	NA	NA	NA	NA	315.87%	292.56%	270.87%	250.88%	241.11%	223.29%	214.34%	NA	NA	NA	NA	NA	NA
11	24	200.70%	185.96%	178.76%	165.60%	158.98%	NA	NA	NA	NA	NA	NA	280.38%	259.74%	240.67%	222.91%	214.22%	198.42%	190.47%	NA	NA	NA	NA	NA	NA
11	25	186.90%	173.18%	166.49%	154.27%	148.09%	NA	NA	NA	NA	NA	NA	254.06%	235.42%	218.07%	202.07%	194.22%	179.92%	172.72%	NA	NA	NA	NA	NA	NA
12	20	324.78%	311.85%	288.69%	276.87%	NA	NA	NA	NA	NA	NA	NA	587.46%	544.05%	503.61%	483.58%	447.60%	429.34%	NA	NA	NA	NA	NA	NA	NA
12	21	280.40%	269.29%	249.45%	239.31%	NA	NA	NA	NA	NA	NA	NA	456.96%	423.08%	391.71%	376.09%	348.16%	333.89%	NA	NA	NA	NA	NA	NA	NA
12	22	249.09%	239.26%	221.62%	212.62%	NA	NA	NA	NA	NA	NA	NA	378.90%	350.86%	324.80%	311.88%	288.68%	276.87%	NA	NA	NA	NA	NA	NA	NA
12	23	225.71%	216.86%	200.91%	192.75%	NA	NA	NA	NA	NA	NA	NA	326.98%	302.89%	280.44%	269.28%	249.47%	239.31%	NA	NA	NA	NA	NA	NA	NA
12	24	207.69%	199.51%	184.89%	177.40%	NA	NA	NA	NA	NA	NA	NA	290.23%	268.84%	249.09%	239.27%	221.61%	212.62%	NA	NA	NA	NA	NA	NA	NA
12	25	193.40%	185.80%	172.16%	165.21%	NA	NA	NA	NA	NA	NA	NA	262.88%	243.64%	225.71%	216.87%	200.90%	192.75%	NA	NA	NA	NA	NA	NA	NA
13	20	350.64%	324.72%	311.15%	NA	NA	NA	NA	NA	NA	NA	NA	612.08%	566.95%	543.83%	503.58%	482.49%	NA	NA	NA	NA	NA	NA	NA	NA
13	21	302.71%	280.30%	268.67%	NA	NA	NA	NA	NA	NA	NA	NA	476.11%	440.87%	422.96%	391.64%	375.26%	NA	NA	NA	NA	NA	NA	NA	NA
13	22	268.74%	249.00%	238.64%	NA	NA	NA	NA	NA	NA	NA	NA	394.73%	365.59%	350.66%	324.73%	311.14%	NA	NA	NA	NA	NA	NA	NA	NA
13	23	243.48%	225.66%	216.32%	NA	NA	NA	NA	NA	NA	NA	NA	340.65%	315.58%	302.76%	280.31%	268.69%	NA	NA	NA	NA	NA	NA	NA	NA
13	24	224.03%	207.59%	199.05%	NA	NA	NA	NA	NA	NA	NA	NA	302.34%	279.99%	268.76%	249.01%	238.68%	NA	NA	NA	NA	NA	NA	NA	NA
13	25	208.60%	193.30%	185.33%	NA	NA	NA	NA	NA	NA	NA	NA	273.75%	253.71%	243.50%	225.67%	216.34%	NA	NA	NA	NA	NA	NA	NA	NA
14	20	362.65%	347.34%	NA	NA	NA	NA	NA	NA	NA	NA	NA	633.47%	607.50%	562.52%	538.77%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	21	313.09%	299.82%	NA	NA	NA	NA	NA	NA	NA	NA	NA	492.69%	472.38%	437.46%	418.98%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	22	277.85%	266.19%	NA	NA	NA	NA	NA	NA	NA	NA	NA	408.48%	391.69%	362.67%	347.36%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	23	251.73%	241.21%	NA	NA	NA	NA	NA	NA	NA	NA	NA	352.51%	338.09%	313.11%	299.86%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	24	231.60%	221.88%	NA	NA	NA	NA	NA	NA	NA	NA	NA	312.84%	299.96%	277.88%	266.21%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	25	215.60%	206.58%	NA	NA	NA	NA	NA	NA	NA	NA	NA	283.26%	271.65%	251.73%	241.23%	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	20	378.80%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	662.28%	613.58%	587.62%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	21	327.02%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	515.09%	477.09%	456.97%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	22	290.20%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	427.06%	395.58%	378.83%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	23	262.81%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	368.49%	341.46%	327.02%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	24	241.77%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	327.03%	302.93%	290.22%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	25	225.07%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	296.09%	274.31%	262.81%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	678.23%	649.55%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	527.48%	505.05%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	437.30%	418.74%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	377.33%	361.43%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	334.86%	320.66%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	303.17%	290.36%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	714.83%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	555.94%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	460.87%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	397.66%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	352.88%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	319.49%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Smart Scholars: Guaranteed Income Benefit Rates (GIB)

Band 3: 2,00,000 to 3,99,999

	Income Start Age	16											18												
PPT	Entry Age / Maturity Age	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	11	12
5	20	174.99%	161.60%	149.15%	137.62%	126.95%	117.17%	108.10%	99.69%	NA	NA	NA	316.49%	292.33%	269.82%	249.01%	229.65%	211.81%	195.19%	179.88%	NA	NA	NA	NA	NA
5	21	151.47%	139.88%	129.17%	119.31%	110.14%	101.67%	93.83%	86.60%	NA	NA	NA	246.80%	227.94%	210.48%	194.29%	179.25%	165.32%	152.44%	140.50%	NA	NA	NA	NA	NA
5	22	134.75%	124.54%	115.08%	106.32%	98.19%	90.67%	83.72%	77.30%	NA	NA	NA	205.11%	189.51%	174.98%	161.58%	149.11%	137.57%	126.94%	117.12%	NA	NA	NA	NA	NA
5	23	122.34%	113.15%	104.60%	96.64%	89.30%	82.49%	76.18%	70.35%	70.35%	67.29%	NA	177.38%	163.98%	151.46%	139.87%	129.16%	119.26%	110.12%	101.63%	99.47%	91.83%	NA	NA	NA
5	24	112.80%	104.33%	96.46%	89.17%	82.42%	76.16%	70.36%	65.02%	65.02%	62.19%	NA	157.74%	145.79%	134.74%	124.52%	115.05%	106.30%	98.18%	90.66%	88.70%	81.94%	NA	NA	NA
5	25	105.22%	97.36%	90.02%	83.25%	76.97%	71.13%	65.76%	60.75%	60.75%	58.11%	56.64%	143.09%	132.30%	122.35%	113.13%	104.56%	96.64%	89.26%	82.47%	80.71%	74.57%	72.81%	67.27%	65.59%
6	20	208.42%	192.59%	177.93%	164.32%	151.72%	140.05%	129.30%	125.75%	NA	NA	NA	376.86%	348.31%	321.73%	297.19%	274.37%	253.33%	233.77%	215.72%	NA	NA	NA	NA	NA
6	21	180.31%	166.61%	153.96%	142.22%	131.34%	121.36%	112.12%	109.06%	NA	NA	NA	293.66%	271.43%	250.80%	231.73%	214.02%	197.60%	182.39%	168.33%	NA	NA	NA	NA	NA
6	22	160.32%	148.20%	136.94%	126.59%	117.02%	108.14%	99.92%	97.17%	NA	NA	NA	243.93%	225.55%	208.41%	192.59%	177.89%	164.30%	151.68%	140.03%	NA	NA	NA	NA	NA
6	23	145.40%	134.47%	124.36%	114.98%	106.31%	98.29%	90.85%	88.36%	85.77%	83.13%	NA	210.86%	195.06%	180.30%	166.63%	153.96%	142.20%	131.32%	121.35%	117.98%	114.48%	NA	NA	NA
6	24	133.93%	123.90%	114.63%	106.05%	98.06%	90.68%	83.85%	81.55%	79.15%	76.71%	NA	187.46%	173.37%	160.33%	148.21%	136.91%	126.57%	117.01%	108.13%	105.12%	102.02%	NA	NA	NA
6	25	124.84%	115.57%	106.93%	98.95%	91.52%	84.64%	78.28%	76.14%	73.92%	71.62%	NA	169.98%	157.27%	145.39%	134.47%	124.34%	114.97%	106.30%	98.28%	95.55%	92.71%	85.76%	83.10%	NA
7	20	238.54%	220.59%	203.90%	188.44%	174.09%	160.87%	155.63%	143.83%	NA	NA	NA	431.34%	398.86%	368.60%	340.66%	314.72%	290.80%	268.60%	248.08%	NA	NA	NA	NA	NA
7	21	206.30%	190.77%	176.37%	163.03%	150.65%	139.19%	134.71%	124.55%	NA	NA	NA	335.91%	310.63%	287.20%	265.48%	245.37%	226.72%	209.43%	193.47%	NA	NA	NA	NA	NA
7	22	183.39%	169.61%	156.81%	144.97%	134.00%	123.90%	119.92%	110.94%	NA	NA	NA	278.94%	258.03%	238.55%	220.57%	203.88%	188.43%	174.07%	160.83%	NA	NA	NA	NA	NA
7	23	166.26%	153.84%	142.28%	131.52%	121.67%	112.55%	108.95%	100.80%	100.80%	NA	NA	241.06%	223.09%	206.32%	190.77%	176.34%	163.01%	150.64%	139.18%	139.18%	130.14%	NA	NA	NA
7	24	153.10%	141.61%	131.00%	121.26%	112.17%	103.79%	100.46%	92.96%	92.96%	NA	NA	214.23%	198.23%	183.38%	169.59%	156.82%	144.98%	133.98%	123.92%	123.92%	115.89%	NA	NA	NA
7	25	142.63%	131.98%	122.17%	113.10%	104.65%	96.81%	93.73%	86.75%	86.75%	NA	NA	194.22%	179.74%	166.27%	153.82%	142.27%	131.53%	121.69%	112.53%	112.53%	105.27%	101.62%	NA	NA
8	20	265.62%	245.71%	227.19%	210.09%	194.21%	187.31%	173.17%	166.84%	NA	NA	NA	480.21%	444.26%	410.72%	379.75%	350.97%	324.51%	299.91%	289.22%	NA	NA	NA	NA	NA
8	21	229.66%	212.44%	196.48%	181.69%	168.00%	162.00%	149.81%	144.32%	NA	NA	NA	373.87%	345.84%	319.87%	295.83%	273.53%	252.87%	233.76%	225.43%	NA	NA	NA	NA	NA
8	22	204.08%	188.83%	174.63%	161.52%	149.37%	144.04%	133.20%	128.39%	NA	NA	NA	310.35%	287.18%	265.64%	245.69%	227.20%	210.07%	194.20%	187.30%	NA	NA	NA	NA	NA
8	23	184.99%	171.22%	158.40%	146.51%	135.51%	130.66%	120.95%	116.55%	NA	NA	NA	268.16%	248.24%	229.66%	212.43%	196.46%	181.68%	167.99%	161.99%	156.01%	150.09%	NA	NA	NA
8	24	170.31%	157.60%	145.84%	134.92%	124.83%	120.45%	111.50%	107.43%	NA	NA	NA	238.29%	220.51%	204.09%	188.83%	174.64%	161.54%	149.37%	144.04%	138.72%	133.46%	NA	NA	NA
8	25	158.64%	146.83%	135.86%	125.76%	116.42%	112.33%	103.99%	100.21%	NA	NA	NA	215.98%	199.94%	185.02%	171.21%	158.38%	146.49%	135.47%	130.68%	125.92%	121.15%	NA	NA	NA
9	20	289.78%	268.16%	248.05%	229.45%	220.72%	204.19%	196.20%	NA	NA	NA	NA	523.95%	484.84%	448.40%	414.73%	383.44%	354.62%	341.11%	315.47%	NA	NA	NA	NA	NA
9	21	250.50%	231.78%	214.46%	198.40%	190.86%	176.54%	169.67%	NA	NA	NA	NA	407.81%	377.29%	349.06%	322.93%	298.70%	276.25%	265.76%	245.81%	NA	NA	NA	NA	NA
9	22	222.59%	205.97%	190.57%	176.31%	169.64%	156.92%	150.82%	NA	NA	NA	NA	338.44%	313.24%	289.79%	268.17%	248.06%	229.46%	220.72%	204.16%	NA	NA	NA	NA	NA
9	23	201.72%	186.75%	172.82%	159.89%	153.82%	142.31%	136.78%	NA	NA	NA	NA	292.36%	270.70%	250.49%	231.79%	214.44%	198.37%	190.86%	176.54%	176.54%	NA	NA	NA	NA
9	24	185.68%	171.87%	159.06%	147.22%	141.62%	131.05%	126.00%	NA	NA	NA	NA	259.74%	240.44%	222.59%	205.98%	190.59%	176.33%	169.63%	156.94%	156.94%	NA	NA	NA	NA
9	25	172.93%	160.10%	148.18%	137.14%	131.95%	122.17%	117.47%	NA	NA	NA	NA	235.38%	217.96%	201.74%	186.73%	172.83%	159.89%	153.83%	142.33%	142.33%	NA	NA	NA	NA
10	20	309.69%	286.62%	265.22%	254.76%	235.68%	226.13%	NA	NA	NA	NA	NA	559.97%	518.29%	479.45%	443.58%	410.25%	394.01%	364.40%	349.66%	NA	NA	NA	NA	NA
10	21	267.68%	247.73%	229.26%	220.19%	203.76%	195.49%	NA	NA	NA	NA	NA	435.79%	403.28%	373.12%	345.26%	319.46%	306.80%	283.86%	272.33%	NA	NA	NA	NA	NA
10	22	237.79%	220.11%	203.71%	195.65%	181.08%	173.74%	NA	NA	NA	NA	NA	361.51%	334.69%	309.71%	286.62%	265.23%	254.75%	235.68%	226.13%	NA	NA	NA	NA	NA
10	23	215.48%	199.53%	184.67%	177.39%	164.19%	157.50%	NA	NA	NA	NA	NA	312.29%	289.20%	267.69%	247.72%	229.24%	220.19%	203.75%	195.46%	NA	NA	NA	NA	NA
10	24	198.31%	183.61%	169.99%	163.30%	151.12%	144.98%	NA	NA	NA	NA	NA	277.40%	256.83%	237.81%	220.12%	203.69%	195.67%	181.05%	173.72%	NA	NA	NA	NA	NA
10	25	184.69%	171.01%	158.29%	152.10%	140.78%	135.06%	NA	NA	NA	NA	NA	251.38%	232.78%	215.50%	199.52%	184.69%	177.39%	164.16%	157.50%	NA	NA	NA	NA	NA
11	20	328.81%	304.39%	291.94%	270.22%	258.85%	NA	NA	NA	NA	NA	NA	594.58%	550.42%	509.28%	471.29%	451.90%	418.18%	400.57%	NA	NA	NA	NA	NA	NA
11	21	284.15%	263.04%	252.30%	233.53%	223.72%	NA	NA	NA	NA	NA	NA	462.67%	428.21%	396.26%	366.70%	351.69%	325.47%	311.82%	NA	NA	NA	NA	NA	NA
11	22	252.40%	233.68%	224.13%	207.46%	198.77%	NA	NA	NA	NA	NA	NA	383.76%	355.29%	328.83%	304.37%	291.93%	270.21%	258.85%	NA	NA	NA	NA	NA	NA
11	23	228.71%	211.80%	203.16%	188.07%	180.20%	NA	NA	NA	NA	NA	NA	331.40%	306.97%	284.18%	263.02%	252.31%	233.53%	223.74%	NA	NA	NA	NA	NA	NA
11	24	210.46%	194.88%	186.98%	173.11%	165.83%	NA	NA	NA	NA	NA	NA	294.37%	272.59%	252.42%	233.69%	224.12%	207.48%	198.78%	NA	NA	NA	NA	NA	NA
11	25	195.96%	181.49%	174.08%	161.21%	154.46%	NA	NA	NA	NA	NA	NA	266.72%	247.03%	228.71%	211.82%	203.15%	188.07%	180.19%	NA	NA	NA	NA	NA	NA
12	20	340.10%	326.07%	301.82%	289.03%	NA	NA	NA	NA	NA	NA	NA	615.06%	569.44%	526.99%	505.13%	467.41%	447.55%	NA	NA	NA	NA	NA	NA	NA
12	21	293.89%	281.72%	260.83%	249.77%	NA	NA	NA	NA	NA	NA	NA	478.57%	442.98%	409.98%	392.96%	363.66%	348.20%	NA	NA	NA	NA	NA	NA	NA
12	22	261.03%	250.27%	231.69%	221.88%	NA	NA	NA	NA	NA	NA	NA	396.92%	367.45%	340.12%	326.09%	301.83%	289.03%	NA	NA	NA	NA	NA	NA	NA
12	23	236.50%	226.79%	209.99%	201.10%	NA	NA	NA	NA	NA	NA	NA	342.69%	317.44%	293.91%	281.71%	260.82%	249.74%	NA	NA	NA	NA	NA	NA	NA
12	24	217.61%	208.63%	193.21%	185.06%	NA	NA	NA	NA	NA	NA	NA	304.35%	281.87%	261.06%	250.27%	231.71%	221.87%	NA	NA	NA	NA	NA	NA	NA
12	25	202.62%	194.29%	179.91%	172.34%	NA	NA	NA	NA	NA	NA	NA	275.76%	255.44%	236.50%	226.81%	210.01%	201.10%	NA	NA	NA	NA	NA	NA	NA
13	20	366.14%	339.03%	324.41%	NA	NA	NA	NA	NA	NA	NA	NA	640.13%	592.74%	567.59%	525.42%	502.64%	NA	NA	NA	NA	NA	NA	NA	NA
13	21	316.34%	292.92%	280.29%	NA	NA	NA	NA	NA	NA	NA	NA	498.00%	461.03%	441.55%	408.72%	391.01%	NA	NA	NA	NA	NA	NA	NA	NA
13	22	280.95%	260.16%	248.93%	NA	NA	NA	NA	NA	NA	NA	NA	413.03%	382.39%	366.19%	339.07%	324.42%	NA	NA	NA	NA	NA	NA	NA	NA
13	23	254.52%	235.75%	225.60%	NA	NA	NA	NA	NA	NA	NA	NA	356.49%	330.29%	316.36%	292.91%	280.28%	NA	NA	NA	NA	NA	NA	NA	NA
13	24	234.18%	216.88%	207.56%	NA	NA	NA	NA	NA	NA	NA	NA	316.60%	293.23%	280.95%	260.18%	248.94%	NA	NA	NA	NA	NA	NA	NA	NA
13	25	218.02%	201.96%	193.25%	NA	NA	NA	NA	NA	NA	NA	NA	286.83%	265.71%	254.53%	235.77%	225.59%	NA	NA	NA	NA	NA	NA	NA	NA
14	20	378.37%	361.82%	NA	NA	NA	NA	NA	NA	NA	NA	NA	661.92%	633.73%	586.67%	561.01%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	21	326.82%	312.55%	NA	NA	NA	NA	NA	NA	NA	NA	NA	514.93%	492.88%	456.32%	436.34%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	22	290.23%	277.60%	NA	NA	NA	NA	NA	NA	NA	NA	NA	427.02%	408.76%	378.40%	361.83%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	23	262.91%	251.53%	NA	NA	NA	NA	NA	NA	NA	NA	NA	368.56%	352.92%	326.83%	312.54%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	24	241.90%	231.36%	NA	NA	NA	NA	NA	NA	NA	NA	NA	327.25%	313.34%	290.25%	277.59%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	25	225.20%	215.41%	NA	NA	NA	NA	NA	NA	NA	NA	NA	296.46%	283.89%	262.94%	251.55%	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	20	394.74%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	691.19%	640.16%	612.11%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	21	340.85%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	537.66%	497.84%	476.08%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	22	302.69%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	445.83%	412.87%	394.73%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	23	274.16%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	384.76%	356.42%	340.88%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	24	252.22%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	341.57%	316.40%	302.71%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	25	234.82%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	309.43%	286.68%	274.18%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	707.55%	676.59%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	550.33%	526.13%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	456.31%	436.29%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	393.81%	376.64%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	349.51%	334.23%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	316.63%	302.82%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	744.64%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	579.16%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	480.17%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	414.38%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	367.76%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	333.06%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Smart Scholars: Guaranteed Income Benefit Rates (GIB)

Band 4: 4,00,000 and above

	Income Start Age	16											18												
PPT	Entry Age / Maturity Age	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	11	12
5	20	181.31%	167.41%	154.50%	142.61%	131.55%	121.33%	111.87%	103.15%	NA	NA	NA	327.70%	302.68%	279.37%	257.80%	237.77%	219.26%	202.10%	186.25%	NA	NA	NA	NA	NA
5	21	156.97%	144.99%	133.90%	123.59%	114.05%	105.22%	97.05%	89.52%	NA	NA	NA	255.63%	236.07%	218.00%	201.20%	185.65%	171.23%	157.88%	145.54%	NA	NA	NA	NA	NA
5	22	139.71%	129.09%	119.24%	110.11%	101.62%	93.79%	86.55%	79.83%	NA	NA	NA	212.50%	196.33%	181.29%	167.40%	154.49%	142.56%	131.51%	121.31%	NA	NA	NA	NA	NA
5	23	126.83%	117.24%	108.33%	100.05%	92.38%	85.27%	78.72%	72.65%	72.65%	69.20%	NA	183.81%	169.93%	156.97%	144.96%	133.87%	123.57%	114.03%	105.20%	102.74%	94.80%	NA	NA	NA
5	24	116.92%	108.06%	99.89%	92.28%	85.23%	78.69%	72.66%	67.09%	67.09%	63.94%	NA	163.51%	151.13%	139.70%	129.09%	119.20%	110.08%	101.61%	93.78%	91.59%	84.53%	NA	NA	NA
5	25	109.05%	100.82%	93.18%	86.15%	79.56%	73.49%	67.89%	62.70%	62.70%	59.76%	58.16%	148.38%	137.22%	126.82%	117.23%	108.30%	100.03%	92.37%	85.28%	83.28%	76.89%	74.94%	69.18%	67.34%
6	20	214.97%	198.65%	183.49%	169.46%	156.47%	144.50%	133.39%	129.51%	NA	NA	NA	388.44%	359.06%	331.64%	306.34%	282.79%	261.10%	240.92%	222.32%	NA	NA	NA	NA	NA
6	21	186.01%	171.89%	158.85%	146.77%	135.56%	125.20%	115.63%	112.27%	NA	NA	NA	302.85%	279.88%	258.63%	238.92%	220.65%	203.72%	188.07%	173.55%	NA	NA	NA	NA	NA
6	22	165.45%	152.97%	141.37%	130.65%	120.71%	111.52%	103.00%	100.01%	NA	NA	NA	251.60%	232.64%	214.96%	198.65%	183.49%	169.44%	156.45%	144.46%	NA	NA	NA	NA	NA
6	23	150.11%	138.86%	128.37%	118.65%	109.65%	101.31%	93.60%	90.87%	88.07%	85.24%	NA	217.56%	201.23%	186.02%	171.90%	158.85%	146.75%	135.57%	125.19%	121.53%	117.73%	NA	NA	NA
6	24	138.30%	127.92%	118.33%	109.38%	101.10%	93.44%	86.33%	83.84%	81.27%	78.62%	NA	193.46%	178.91%	165.44%	152.95%	141.38%	130.63%	120.70%	111.49%	108.22%	104.85%	NA	NA	NA
6	25	128.95%	119.31%	110.32%	102.04%	94.34%	87.20%	80.58%	78.25%	75.85%	73.39%	NA	175.45%	162.33%	150.11%	138.85%	128.36%	118.64%	109.64%	101.30%	98.34%	95.28%	88.07%	85.24%	NA
7	20	245.31%	226.80%	209.64%	193.74%	178.98%	165.41%	159.87%	147.76%	NA	NA	NA	443.24%	409.89%	378.83%	350.15%	323.48%	298.86%	275.99%	254.91%	NA	NA	NA	NA	NA
7	21	212.21%	196.19%	181.38%	167.68%	154.99%	143.23%	138.44%	127.96%	NA	NA	NA	345.40%	319.39%	295.29%	272.94%	252.24%	233.03%	215.29%	198.85%	NA	NA	NA	NA	NA
7	22	188.65%	174.48%	161.32%	149.18%	137.93%	127.51%	123.24%	113.94%	NA	NA	NA	286.90%	265.37%	245.34%	226.83%	209.64%	193.72%	178.96%	165.37%	NA	NA	NA	NA	NA
7	23	171.08%	158.31%	146.43%	135.43%	125.22%	115.77%	111.91%	103.49%	103.49%	NA	NA	247.97%	229.46%	212.20%	196.19%	181.38%	167.67%	154.98%	143.20%	143.20%	133.60%	NA	NA	NA
7	24	157.60%	145.80%	134.93%	124.79%	115.41%	106.72%	103.16%	95.41%	95.41%	NA	NA	220.42%	203.91%	188.67%	174.48%	161.33%	149.19%	137.92%	127.50%	127.50%	118.94%	NA	NA	NA
7	25	146.88%	135.94%	125.78%	116.37%	107.64%	99.56%	96.23%	89.01%	89.01%	NA	NA	199.86%	184.94%	171.09%	158.32%	146.44%	135.42%	125.21%	115.76%	115.76%	108.01%	104.12%	NA	NA
8	20	272.55%	252.11%	233.12%	215.54%	199.23%	191.96%	177.47%	170.84%	NA	NA	NA	492.42%	455.54%	421.22%	389.48%	359.97%	332.78%	307.50%	296.26%	NA	NA	NA	NA	NA
8	21	235.70%	218.01%	201.64%	186.45%	172.41%	166.09%	153.62%	147.86%	NA	NA	NA	383.60%	354.83%	328.17%	303.50%	280.58%	259.38%	239.75%	230.96%	NA	NA	NA	NA	NA
8	22	209.50%	193.81%	179.24%	165.80%	153.36%	147.77%	136.69%	131.58%	NA	NA	NA	318.54%	294.73%	272.56%	252.12%	233.11%	215.53%	199.24%	191.95%	NA	NA	NA	NA	NA
8	23	189.93%	175.77%	162.64%	150.46%	139.18%	134.11%	124.09%	119.42%	NA	NA	NA	275.25%	254.81%	235.70%	218.02%	201.60%	186.44%	172.40%	166.09%	159.84%	153.63%	NA	NA	NA
8	24	174.87%	161.85%	149.81%	138.60%	128.24%	123.58%	114.35%	110.08%	NA	NA	NA	244.62%	226.37%	209.51%	193.82%	179.25%	165.82%	153.35%	147.76%	142.20%	136.67%	NA	NA	NA
8	25	162.95%	150.85%	139.59%	129.22%	119.56%	115.20%	106.63%	102.64%	NA	NA	NA	221.75%	205.27%	189.93%	175.77%	162.63%	150.46%	139.19%	134.11%	129.07%	124.06%	NA	NA	NA
9	20	296.92%	274.71%	254.13%	235.03%	225.88%	208.92%	200.61%	NA	NA	NA	NA	536.36%	496.34%	459.09%	424.65%	392.63%	363.14%	348.97%	322.70%	NA	NA	NA	NA	NA
9	21	256.71%	237.50%	219.72%	203.26%	195.34%	180.67%	173.53%	NA	NA	NA	NA	417.77%	386.53%	357.60%	330.80%	305.96%	282.90%	271.95%	251.47%	NA	NA	NA	NA	NA
9	22	228.12%	211.10%	195.29%	180.67%	173.68%	160.72%	154.32%	NA	NA	NA	NA	346.82%	320.98%	296.94%	274.72%	254.10%	235.05%	225.87%	208.94%	NA	NA	NA	NA	NA
9	23	206.76%	191.39%	177.12%	163.91%	157.58%	145.83%	140.02%	NA	NA	NA	NA	299.66%	277.45%	256.71%	237.51%	219.71%	203.25%	195.34%	180.67%	180.67%	NA	NA	NA	NA
9	24	190.33%	176.18%	163.12%	150.98%	145.14%	134.34%	129.00%	NA	NA	NA	NA	266.26%	246.46%	228.13%	211.08%	195.28%	180.66%	173.68%	160.69%	160.69%	NA	NA	NA	NA
9	25	177.31%	164.18%	151.98%	140.70%	135.29%	125.21%	120.25%	NA	NA	NA	NA	241.33%	223.41%	206.76%	191.43%	177.13%	163.90%	157.56%	145.81%	145.81%	NA	NA	NA	NA
10	20	316.98%	293.37%	271.43%	260.46%	240.98%	231.04%	NA	NA	NA	NA	NA	572.61%	529.99%	490.31%	453.63%	419.58%	402.71%	372.48%	357.09%	NA	NA	NA	NA	NA
10	21	274.00%	253.55%	234.62%	225.18%	208.35%	199.72%	NA	NA	NA	NA	NA	445.90%	412.66%	381.85%	353.34%	326.85%	313.66%	290.16%	278.15%	NA	NA	NA	NA	NA
10	22	243.45%	225.32%	208.49%	200.14%	185.17%	177.53%	NA	NA	NA	NA	NA	370.12%	342.60%	317.02%	293.38%	271.42%	260.49%	240.95%	231.01%	NA	NA	NA	NA	NA
10	23	220.63%	204.28%	189.04%	181.44%	167.95%	161.04%	NA	NA	NA	NA	NA	319.75%	296.08%	274.04%	253.58%	234.64%	225.17%	208.34%	199.72%	NA	NA	NA	NA	NA
10	24	203.07%	187.99%	174.06%	167.08%	154.68%	148.31%	NA	NA	NA	NA	NA	284.06%	262.97%	243.45%	225.35%	208.50%	200.10%	185.16%	177.53%	NA	NA	NA	NA	NA
10	25	189.13%	175.13%	162.15%	155.68%	144.12%	138.22%	NA	NA	NA	NA	NA	257.42%	238.37%	220.65%	204.30%	189.06%	181.43%	167.95%	161.03%	NA	NA	NA	NA	NA
11	20	336.26%	311.25%	298.29%	276.07%	264.28%	NA	NA	NA	NA	NA	NA	607.38%	562.29%	520.29%	481.49%	461.36%	426.99%	408.74%	NA	NA	NA	NA	NA	NA
11	21	290.62%	269.00%	257.80%	238.61%	228.45%	NA	NA	NA	NA	NA	NA	472.91%	437.74%	405.14%	374.95%	359.30%	332.48%	318.32%	NA	NA	NA	NA	NA	NA
11	22	258.20%	238.99%	229.05%	212.00%	202.97%	NA	NA	NA	NA	NA	NA	392.50%	363.39%	336.28%	311.27%	298.28%	276.07%	264.28%	NA	NA	NA	NA	NA	NA
11	23	233.95%	216.63%	207.65%	192.22%	184.02%	NA	NA	NA	NA	NA	NA	339.02%	313.99%	290.66%	268.99%	257.81%	238.60%	228.45%	NA	NA	NA	NA	NA	NA
11	24	215.32%	199.35%	191.12%	176.95%	169.42%	NA	NA	NA	NA	NA	NA	301.15%	278.85%	258.20%	239.02%	229.04%	212.02%	202.99%	NA	NA	NA	NA	NA	NA
11	25	200.50%	185.66%	177.97%	164.84%	157.85%	NA	NA	NA	NA	NA	NA	272.92%	252.74%	233.97%	216.64%	207.64%	192.19%	183.99%	NA	NA	NA	NA	NA	NA
12	20	347.70%	333.11%	308.33%	295.03%	NA	NA	NA	NA	NA	NA	NA	628.04%	581.49%	538.14%	515.47%	477.00%	456.50%	NA	NA	NA	NA	NA	NA	NA
12	21	300.49%	287.82%	266.45%	254.96%	NA	NA	NA	NA	NA	NA	NA	488.98%	452.63%	418.99%	401.33%	371.44%	355.41%	NA	NA	NA	NA	NA	NA	NA
12	22	266.91%	255.67%	236.70%	226.49%	NA	NA	NA	NA	NA	NA	NA	405.75%	375.69%	347.73%	333.12%	308.31%	295.05%	NA	NA	NA	NA	NA	NA	NA
12	23	241.86%	231.76%	214.56%	205.28%	NA	NA	NA	NA	NA	NA	NA	350.46%	324.61%	300.51%	287.83%	266.45%	254.96%	NA	NA	NA	NA	NA	NA	NA
12	24	222.57%	213.23%	197.43%	188.96%	NA	NA	NA	NA	NA	NA	NA	311.28%	288.26%	266.93%	255.71%	236.69%	226.52%	NA	NA	NA	NA	NA	NA	NA
12	25	207.23%	198.55%	183.84%	176.01%	NA	NA	NA	NA	NA	NA	NA	282.06%	261.21%	241.86%	231.76%	214.55%	205.31%	NA	NA	NA	NA	NA	NA	NA
13	20	373.92%	346.22%	331.02%	NA	NA	NA	NA	NA	NA	NA	NA	653.29%	604.94%	578.90%	535.94%	512.37%	NA	NA	NA	NA	NA	NA	NA	NA
13	21	323.09%	299.14%	286.05%	NA	NA	NA	NA	NA	NA	NA	NA	508.54%	470.84%	450.64%	417.19%	398.89%	NA	NA	NA	NA	NA	NA	NA	NA
13	22	286.94%	265.73%	254.05%	NA	NA	NA	NA	NA	NA	NA	NA	421.99%	390.75%	373.94%	346.23%	331.06%	NA	NA	NA	NA	NA	NA	NA	NA
13	23	259.98%	240.79%	230.27%	NA	NA	NA	NA	NA	NA	NA	NA	364.42%	337.60%	323.12%	299.12%	286.07%	NA	NA	NA	NA	NA	NA	NA	NA
13	24	239.20%	221.53%	211.87%	NA	NA	NA	NA	NA	NA	NA	NA	323.67%	299.75%	286.97%	265.72%	254.07%	NA	NA	NA	NA	NA	NA	NA	NA
13	25	222.73%	206.28%	197.27%	NA	NA	NA	NA	NA	NA	NA	NA	293.27%	271.61%	260.00%	240.81%	230.26%	NA	NA	NA	NA	NA	NA	NA	NA
14	20	386.24%	369.16%	NA	NA	NA	NA	NA	NA	NA	NA	NA	675.22%	646.06%	598.09%	571.60%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	21	333.71%	318.91%	NA	NA	NA	NA	NA	NA	NA	NA	NA	525.60%	502.80%	465.54%	444.91%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	22	296.37%	283.24%	NA	NA	NA	NA	NA	NA	NA	NA	NA	436.09%	417.22%	386.26%	369.19%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	23	268.48%	256.67%	NA	NA	NA	NA	NA	NA	NA	NA	NA	376.58%	360.42%	333.73%	318.93%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	24	247.02%	236.10%	NA	NA	NA	NA	NA	NA	NA	NA	NA	334.44%	319.97%	296.37%	283.26%	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	25	229.99%	219.83%	NA	NA	NA	NA	NA	NA	NA	NA	NA	302.98%	289.93%	268.51%	256.69%	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	20	402.69%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	704.66%	652.67%	623.71%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	21	347.87%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	548.46%	507.86%	485.40%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	22	308.94%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	455.03%	421.40%	402.69%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	23	279.85%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	392.90%	364.00%	347.89%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	24	257.46%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	348.90%	323.17%	308.97%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	25	239.66%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	316.05%	292.80%	279.88%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	721.15%	689.21%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	561.24%	536.27%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	465.59%	444.94%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	402.01%	384.28%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	356.97%	341.13%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	323.37%	309.06%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	758.41%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	590.19%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	489.56%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	422.66%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	375.27%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	339.94%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Annual Premium Mode

Income Start Month 15

Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	16.27%	25.82%	29.29%	31.67%	0	17.00%	27.14%	31.14%	34.09%	0	17.66%	28.40%	32.95%	36.48%
1	16.27%	25.82%	29.29%	31.67%	1	17.00%	27.14%	31.14%	34.09%	1	17.66%	28.40%	32.95%	36.48%
2	16.27%	25.82%	29.29%	31.67%	2	17.00%	27.14%	31.14%	34.09%	2	17.66%	28.40%	32.95%	36.48%
3	16.27%	25.82%	29.29%	31.67%	3	17.00%	27.14%	31.14%	34.09%	3	17.66%	28.40%	32.95%	36.48%
4	16.27%	25.82%	29.29%	31.67%	4	17.00%	27.14%	31.14%	34.09%	4	17.66%	28.40%	32.95%	36.48%
5	16.25%	25.81%	29.28%	31.66%	5	16.99%	27.13%	31.13%	34.08%	5	17.64%	28.38%	32.94%	36.47%
6	16.23%	25.79%	29.26%	31.64%	6	16.96%	27.11%	31.11%	34.06%	6	17.61%	28.36%	32.91%	36.45%
7	16.19%	25.76%	29.22%	31.60%	7	16.92%	27.07%	31.08%	34.03%	7	17.57%	28.32%	32.88%	36.41%
8	16.15%	25.72%	29.19%	31.56%	8	16.88%	27.04%	31.04%	33.99%	8	17.52%	28.28%	32.84%	36.37%
9	16.11%	25.68%	29.14%	31.52%	9	16.84%	27.00%	31.00%	33.94%	9	17.47%	28.24%	32.80%	36.32%
10	16.06%	25.63%	29.10%	31.47%	10	16.79%	26.95%	30.95%	33.89%	10	17.42%	28.19%	32.75%	36.27%
11	16.02%	25.59%	29.05%	31.42%	11	16.74%	26.90%	30.91%	33.84%	11	17.37%	28.14%	32.70%	36.22%
12	15.97%	25.54%	29.00%	31.37%	12	16.70%	26.86%	30.86%	33.80%	12	17.31%	28.09%	32.65%	36.17%
13	15.93%	25.50%	28.96%	31.33%	13	16.65%	26.82%	30.82%	33.75%	13	17.25%	28.04%	32.60%	36.12%
14	15.89%	25.46%	28.92%	31.29%	14	16.61%	26.78%	30.78%	33.71%	14	17.20%	27.99%	32.56%	36.08%
15	15.86%	25.43%	28.89%	31.25%	15	16.58%	26.74%	30.74%	33.68%	15	17.15%	27.94%	32.51%	36.04%
16	15.83%	25.40%	28.86%	31.22%	16	16.54%	26.71%	30.71%	33.65%	16	17.09%	27.90%	32.48%	36.00%
17	15.80%	25.38%	28.84%	31.20%	17	16.51%	26.68%	30.69%	33.62%	17	17.04%	27.86%	32.44%	35.97%
18	15.78%	25.36%	28.82%	31.18%	18	16.47%	26.66%	30.67%	33.60%	18	16.99%	27.82%	32.41%	35.94%
19	15.75%	25.34%	28.80%	31.17%	19	16.44%	26.63%	30.65%	33.58%	19	16.93%	27.77%	32.37%	35.90%
20	15.73%	25.32%	28.79%	31.16%	20	16.40%	26.61%	30.63%	33.57%	20	16.87%	27.73%	32.34%	35.87%
21	15.70%	25.30%	28.78%	31.14%	21	16.36%	26.58%	30.61%	33.55%	21	16.80%	27.68%	32.30%	35.84%
22	15.67%	25.28%	28.76%	31.13%	22	16.32%	26.55%	30.58%	33.53%	22	16.73%	27.63%	32.27%	35.80%
23	15.63%	25.25%	28.74%	31.11%	23	16.26%	26.51%	30.56%	33.50%	23	16.65%	27.58%	32.22%	35.76%
24	15.59%	25.22%	28.72%	31.09%	24	16.20%	26.47%	30.52%	33.47%	24	16.56%	27.51%	32.17%	35.71%
25	15.54%	25.19%	28.69%	31.07%	25	16.13%	26.42%	30.49%	33.44%	25	16.46%	27.44%	32.11%	35.66%
26	15.47%	25.14%	28.66%	31.03%	26	16.05%	26.36%	30.44%	33.39%	26	16.35%	27.36%	32.05%	35.60%
27	15.40%	25.09%	28.62%	31.00%	27	15.95%	26.29%	30.39%	33.34%	27	16.23%	27.27%	31.97%	35.53%
28	15.31%	25.03%	28.57%	30.95%	28	15.84%	26.21%	30.32%	33.28%	28	16.09%	27.17%	31.89%	35.44%
29	15.22%	24.96%	28.51%	30.89%	29	15.72%	26.12%	30.25%	33.21%	29	15.94%	27.05%	31.80%	35.35%
30	15.10%	24.87%	28.44%	30.83%	30	15.59%	26.02%	30.17%	33.13%	30	15.77%	26.93%	31.69%	35.25%
31	14.97%	24.78%	28.36%	30.75%	31	15.44%	25.91%	30.08%	33.04%	31	15.59%	26.79%	31.57%	35.13%
32	14.83%	24.67%	28.27%	30.67%	32	15.27%	25.79%	29.97%	32.94%	32	15.38%	26.63%	31.44%	35.00%
33	14.67%	24.55%	28.17%	30.57%	33	15.09%	25.65%	29.86%	32.83%	33	15.16%	26.46%	31.29%	34.85%
34	14.48%	24.41%	28.06%	30.46%	34	14.89%	25.49%	29.72%	32.70%	34	14.91%	26.27%	31.13%	34.69%
35	14.28%	24.26%	27.93%	30.33%	35	14.67%	25.32%	29.58%	32.55%	35	14.67%	26.06%	30.95%	34.52%
36	14.07%	24.10%	27.79%	30.19%	36	14.42%	25.14%	29.42%	32.39%	36	14.42%	25.84%	30.76%	34.32%
37	13.83%	23.91%	27.63%	30.03%	37	14.16%	24.93%	29.24%	32.22%	37	14.16%	25.59%	30.54%	34.10%
38	13.57%	23.71%	27.45%	29.85%	38	13.87%	24.71%	29.05%	32.02%	38	13.87%	25.31%	30.30%	33.87%
39	13.28%	23.48%	27.25%	29.66%	39	13.56%	24.46%	28.83%	31.81%	39	13.56%	25.02%	30.04%	33.60%
40	13.06%	23.16%	27.05%	29.52%	40	13.06%	24.31%	28.75%	31.76%	40	13.06%	24.73%	29.81%	33.38%
41	13.06%	23.16%	27.05%	29.52%	41	13.06%	24.01%	28.48%	31.49%	41	NA	NA	NA	NA
42	13.06%	22.86%	26.78%	29.24%	42	13.06%	23.68%	28.18%	31.19%	42	NA	NA	NA	NA
43	13.06%	22.53%	26.48%	28.94%	43	13.06%	23.31%	27.86%	30.86%	43	NA	NA	NA	NA
44	13.06%	22.17%	26.15%	28.61%	44	13.06%	22.92%	27.50%	30.50%	44	NA	NA	NA	NA
45	12.58%	21.77%	25.79%	28.24%	45	12.58%	22.48%	27.10%	30.09%	45	NA	NA	NA	NA
46	NA	21.34%	25.38%	27.83%	46	NA	22.00%	26.66%	29.65%	46	NA	NA	NA	NA
47	NA	20.86%	24.94%	27.38%	47	NA	21.47%	26.18%	29.16%	47	NA	NA	NA	NA
48	NA	20.34%	24.46%	26.89%	48	NA	20.90%	25.66%	28.63%	48	NA	NA	NA	NA
49	NA	19.77%	23.93%	26.35%	49	NA	20.29%	25.09%	28.04%	49	NA	NA	NA	NA
50	NA	19.15%	23.36%	26.00%	50	NA	19.61%	24.46%	28.04%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Annual Premium Mode

11x SA Multiple chosen

Income Start Month 27

Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	17.96%	28.78%	32.80%	35.62%	0	18.66%	30.06%	34.65%	38.09%	0	19.27%	31.24%	36.42%	40.48%
1	17.96%	28.78%	32.80%	35.62%	1	18.66%	30.06%	34.65%	38.09%	1	19.27%	31.24%	36.42%	40.48%
2	17.96%	28.78%	32.80%	35.62%	2	18.66%	30.06%	34.65%	38.09%	2	19.27%	31.24%	36.42%	40.48%
3	17.96%	28.78%	32.80%	35.62%	3	18.66%	30.06%	34.65%	38.09%	3	19.27%	31.24%	36.42%	40.48%
4	17.96%	28.78%	32.80%	35.62%	4	18.66%	30.06%	34.65%	38.09%	4	19.27%	31.24%	36.42%	40.48%
5	17.95%	28.77%	32.79%	35.61%	5	18.64%	30.05%	34.64%	38.08%	5	19.24%	31.23%	36.41%	40.47%
6	17.92%	28.75%	32.77%	35.58%	6	18.61%	30.02%	34.62%	38.05%	6	19.21%	31.20%	36.38%	40.44%
7	17.88%	28.71%	32.74%	35.55%	7	18.57%	29.99%	34.59%	38.02%	7	19.17%	31.17%	36.35%	40.41%
8	17.83%	28.67%	32.69%	35.50%	8	18.53%	29.95%	34.55%	37.98%	8	19.12%	31.12%	36.30%	40.36%
9	17.79%	28.63%	32.65%	35.45%	9	18.48%	29.90%	34.50%	37.93%	9	19.06%	31.07%	36.26%	40.31%
10	17.74%	28.58%	32.60%	35.40%	10	18.43%	29.85%	34.45%	37.88%	10	19.01%	31.02%	36.21%	40.26%
11	17.69%	28.53%	32.54%	35.35%	11	18.38%	29.81%	34.40%	37.82%	11	18.95%	30.97%	36.15%	40.21%
12	17.64%	28.48%	32.49%	35.29%	12	18.33%	29.76%	34.35%	37.77%	12	18.89%	30.91%	36.10%	40.15%
13	17.60%	28.43%	32.45%	35.24%	13	18.29%	29.71%	34.30%	37.72%	13	18.83%	30.86%	36.05%	40.10%
14	17.55%	28.39%	32.41%	35.20%	14	18.24%	29.67%	34.26%	37.68%	14	18.77%	30.81%	36.00%	40.05%
15	17.52%	28.36%	32.37%	35.16%	15	18.20%	29.63%	34.22%	37.64%	15	18.71%	30.76%	35.96%	40.01%
16	17.49%	28.33%	32.34%	35.13%	16	18.16%	29.60%	34.19%	37.61%	16	18.66%	30.71%	35.91%	39.97%
17	17.46%	28.30%	32.32%	35.11%	17	18.13%	29.56%	34.16%	37.58%	17	18.60%	30.67%	35.88%	39.93%
18	17.43%	28.28%	32.30%	35.09%	18	18.09%	29.54%	34.14%	37.56%	18	18.54%	30.63%	35.84%	39.90%
19	17.40%	28.26%	32.28%	35.07%	19	18.05%	29.51%	34.12%	37.54%	19	18.48%	30.58%	35.81%	39.87%
20	17.38%	28.24%	32.26%	35.06%	20	18.01%	29.48%	34.10%	37.52%	20	18.42%	30.54%	35.77%	39.84%
21	17.34%	28.22%	32.25%	35.05%	21	17.97%	29.45%	34.08%	37.50%	21	18.35%	30.49%	35.73%	39.80%
22	17.31%	28.19%	32.23%	35.03%	22	17.92%	29.42%	34.05%	37.48%	22	18.27%	30.43%	35.69%	39.76%
23	17.27%	28.17%	32.21%	35.01%	23	17.86%	29.38%	34.02%	37.45%	23	18.18%	30.37%	35.65%	39.72%
24	17.22%	28.13%	32.19%	34.99%	24	17.79%	29.33%	33.99%	37.42%	24	18.09%	30.30%	35.60%	39.67%
25	17.16%	28.09%	32.16%	34.96%	25	17.71%	29.28%	33.95%	37.38%	25	17.98%	30.23%	35.54%	39.62%
26	17.09%	28.05%	32.12%	34.93%	26	17.62%	29.22%	33.90%	37.34%	26	17.86%	30.14%	35.47%	39.55%
27	17.01%	27.99%	32.08%	34.89%	27	17.52%	29.14%	33.84%	37.29%	27	17.73%	30.05%	35.39%	39.48%
28	16.92%	27.92%	32.02%	34.84%	28	17.41%	29.06%	33.78%	37.22%	28	17.58%	29.94%	35.30%	39.39%
29	16.81%	27.84%	31.96%	34.78%	29	17.28%	28.96%	33.70%	37.15%	29	17.42%	29.82%	35.21%	39.30%
30	16.69%	27.75%	31.89%	34.71%	30	17.13%	28.86%	33.61%	37.07%	30	17.24%	29.69%	35.10%	39.19%
31	16.55%	27.65%	31.80%	34.63%	31	16.97%	28.74%	33.52%	36.97%	31	17.04%	29.54%	34.97%	39.07%
32	16.39%	27.53%	31.71%	34.54%	32	16.79%	28.60%	33.41%	36.86%	32	16.82%	29.37%	34.83%	38.93%
33	16.22%	27.40%	31.60%	34.43%	33	16.59%	28.46%	33.28%	36.74%	33	16.59%	29.19%	34.68%	38.78%
34	16.02%	27.26%	31.48%	34.31%	34	16.37%	28.29%	33.14%	36.61%	34	16.37%	28.99%	34.51%	38.61%
35	15.81%	27.09%	31.34%	34.17%	35	16.14%	28.11%	32.99%	36.45%	35	16.14%	28.77%	34.33%	38.43%
36	15.57%	26.91%	31.18%	34.02%	36	15.88%	27.91%	32.82%	36.28%	36	15.88%	28.53%	34.12%	38.22%
37	15.31%	26.71%	31.01%	33.85%	37	15.59%	27.69%	32.63%	36.10%	37	15.59%	28.26%	33.89%	38.00%
38	15.03%	26.49%	30.82%	33.66%	38	15.28%	27.45%	32.42%	35.89%	38	15.28%	27.97%	33.64%	37.75%
39	14.72%	26.25%	30.61%	33.45%	39	14.94%	27.18%	32.19%	35.66%	39	14.94%	27.66%	33.37%	37.47%
40	14.48%	25.90%	30.40%	33.31%	40	14.48%	27.02%	32.11%	35.62%	40	14.48%	27.35%	33.12%	37.24%
41	14.48%	25.90%	30.40%	33.31%	41	14.48%	26.70%	31.82%	35.33%	41	NA	NA	NA	NA
42	14.48%	25.58%	30.11%	33.02%	42	14.48%	26.34%	31.51%	35.01%	42	NA	NA	NA	NA
43	14.48%	25.22%	29.79%	32.69%	43	14.48%	25.95%	31.16%	34.66%	43	NA	NA	NA	NA
44	14.48%	24.83%	29.43%	32.33%	44	14.48%	25.52%	30.77%	34.27%	44	NA	NA	NA	NA
45	13.96%	24.39%	29.04%	31.93%	45	13.96%	25.05%	30.35%	33.84%	45	NA	NA	NA	NA
46	NA	23.92%	28.60%	31.48%	46	NA	24.53%	29.88%	33.36%	46	NA	NA	NA	NA
47	NA	23.39%	28.12%	30.99%	47	NA	23.96%	29.36%	32.83%	47	NA	NA	NA	NA
48	NA	22.82%	27.59%	30.46%	48	NA	23.34%	28.79%	32.26%	48	NA	NA	NA	NA
49	NA	22.20%	27.01%	29.87%	49	NA	22.67%	28.17%	31.63%	49	NA	NA	NA	NA
50	NA	21.53%	26.39%	29.59%	50	NA	21.94%	27.49%	31.63%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Annual Premium Mode

Income Start Month 39

Term	25				Term	30				Term	40			
Age/PPT	**5**	**8**	**10**	**12**	**Age/PPT**	**5**	**8**	**10**	**12**	**Age/PPT**	**5**	**8**	**10**	**12**
0	19.73%	31.84%	36.43%	39.70%	0	20.37%	33.03%	38.23%	42.16%	0	20.90%	34.11%	39.90%	44.50%
1	19.73%	31.84%	36.43%	39.70%	1	20.37%	33.03%	38.23%	42.16%	1	20.90%	34.11%	39.90%	44.50%
2	19.73%	31.84%	36.43%	39.70%	2	20.37%	33.03%	38.23%	42.16%	2	20.90%	34.11%	39.90%	44.50%
3	19.73%	31.84%	36.43%	39.70%	3	20.37%	33.03%	38.23%	42.16%	3	20.90%	34.11%	39.90%	44.50%
4	19.73%	31.84%	36.43%	39.70%	4	20.37%	33.03%	38.23%	42.16%	4	20.90%	34.11%	39.90%	44.50%
5	19.71%	31.83%	36.43%	39.69%	5	20.35%	33.02%	38.22%	42.16%	5	20.88%	34.10%	39.89%	44.49%
6	19.68%	31.80%	36.40%	39.67%	6	20.32%	33.00%	38.20%	42.13%	6	20.84%	34.07%	39.87%	44.47%
7	19.64%	31.77%	36.37%	39.63%	7	20.28%	32.96%	38.16%	42.09%	7	20.79%	34.03%	39.83%	44.43%
8	19.59%	31.72%	36.32%	39.58%	8	20.23%	32.92%	38.12%	42.05%	8	20.74%	33.98%	39.79%	44.38%
9	19.54%	31.68%	36.27%	39.53%	9	20.18%	32.87%	38.07%	42.00%	9	20.69%	33.93%	39.74%	44.33%
10	19.49%	31.62%	36.22%	39.47%	10	20.13%	32.82%	38.02%	41.94%	10	20.63%	33.88%	39.68%	44.28%
11	19.43%	31.57%	36.16%	39.41%	11	20.07%	32.77%	37.96%	41.89%	11	20.56%	33.82%	39.63%	44.22%
12	19.38%	31.52%	36.10%	39.36%	12	20.02%	32.71%	37.91%	41.83%	12	20.50%	33.76%	39.57%	44.16%
13	19.33%	31.47%	36.05%	39.30%	13	19.97%	32.66%	37.86%	41.78%	13	20.44%	33.71%	39.52%	44.11%
14	19.29%	31.42%	36.01%	39.25%	14	19.92%	32.62%	37.81%	41.73%	14	20.37%	33.65%	39.47%	44.05%
15	19.25%	31.38%	35.97%	39.21%	15	19.87%	32.58%	37.77%	41.69%	15	20.31%	33.60%	39.42%	44.01%
16	19.21%	31.35%	35.94%	39.18%	16	19.83%	32.54%	37.74%	41.65%	16	20.25%	33.55%	39.38%	43.97%
17	19.18%	31.32%	35.91%	39.15%	17	19.79%	32.51%	37.71%	41.63%	17	20.19%	33.50%	39.34%	43.93%
18	19.15%	31.30%	35.89%	39.13%	18	19.76%	32.48%	37.68%	41.60%	18	20.13%	33.46%	39.30%	43.90%
19	19.12%	31.27%	35.87%	39.12%	19	19.72%	32.45%	37.66%	41.58%	19	20.06%	33.41%	39.26%	43.86%
20	19.09%	31.25%	35.85%	39.10%	20	19.67%	32.42%	37.64%	41.56%	20	19.99%	33.36%	39.23%	43.83%
21	19.06%	31.23%	35.84%	39.09%	21	19.63%	32.39%	37.62%	41.54%	21	19.92%	33.31%	39.19%	43.79%
22	19.02%	31.20%	35.82%	39.07%	22	19.57%	32.35%	37.59%	41.52%	22	19.83%	33.25%	39.15%	43.76%
23	18.98%	31.18%	35.80%	39.05%	23	19.51%	32.31%	37.56%	41.49%	23	19.74%	33.19%	39.10%	43.71%
24	18.92%	31.14%	35.77%	39.03%	24	19.43%	32.26%	37.53%	41.46%	24	19.64%	33.12%	39.05%	43.66%
25	18.86%	31.10%	35.74%	39.00%	25	19.35%	32.20%	37.48%	41.42%	25	19.52%	33.04%	38.99%	43.61%
26	18.79%	31.05%	35.70%	38.97%	26	19.25%	32.13%	37.43%	41.37%	26	19.40%	32.95%	38.92%	43.54%
27	18.70%	30.99%	35.66%	38.92%	27	19.14%	32.06%	37.37%	41.32%	27	19.26%	32.85%	38.84%	43.47%
28	18.60%	30.91%	35.60%	38.87%	28	19.02%	31.97%	37.30%	41.25%	28	19.10%	32.74%	38.75%	43.38%
29	18.48%	30.83%	35.53%	38.81%	29	18.88%	31.87%	37.23%	41.18%	29	18.92%	32.61%	38.65%	43.28%
30	18.35%	30.73%	35.46%	38.73%	30	18.72%	31.75%	37.13%	41.09%	30	18.73%	32.47%	38.53%	43.17%
31	18.20%	30.62%	35.37%	38.65%	31	18.55%	31.63%	37.03%	40.99%	31	18.55%	32.32%	38.41%	43.05%
32	18.03%	30.50%	35.26%	38.55%	32	18.35%	31.49%	36.91%	40.88%	32	18.35%	32.14%	38.26%	42.91%
33	17.84%	30.36%	35.15%	38.44%	33	18.14%	31.33%	36.78%	40.75%	33	18.14%	31.95%	38.11%	42.75%
34	17.63%	30.20%	35.02%	38.31%	34	17.91%	31.15%	36.64%	40.61%	34	17.91%	31.74%	37.93%	42.58%
35	17.39%	30.02%	34.87%	38.16%	35	17.65%	30.96%	36.48%	40.45%	35	17.65%	31.51%	37.74%	42.39%
36	17.14%	29.83%	34.71%	38.00%	36	17.37%	30.75%	36.30%	40.27%	36	17.37%	31.26%	37.52%	42.18%
37	16.85%	29.61%	34.52%	37.82%	37	17.06%	30.51%	36.10%	40.08%	37	17.06%	30.98%	37.29%	41.95%
38	16.54%	29.38%	34.32%	37.62%	38	16.72%	30.26%	35.88%	39.86%	38	16.72%	30.67%	37.03%	41.69%
39	16.21%	29.12%	34.10%	37.40%	39	16.36%	29.97%	35.64%	39.62%	39	16.36%	30.34%	36.75%	41.41%
40	15.98%	28.75%	33.89%	37.22%	40	15.98%	29.81%	35.56%	39.59%	40	15.98%	30.02%	36.49%	41.17%
41	15.98%	28.75%	33.89%	37.22%	41	15.98%	29.46%	35.26%	39.29%	41	NA	NA	NA	NA
42	15.98%	28.40%	33.58%	36.91%	42	15.98%	29.08%	34.93%	38.95%	42	NA	NA	NA	NA
43	15.98%	28.02%	33.23%	36.56%	43	15.98%	28.67%	34.56%	38.58%	43	NA	NA	NA	NA
44	15.98%	27.59%	32.85%	36.16%	44	15.98%	28.21%	34.15%	38.16%	44	NA	NA	NA	NA
45	15.41%	27.12%	32.42%	35.74%	45	15.41%	27.70%	33.69%	37.70%	45	NA	NA	NA	NA
46	NA	26.61%	31.95%	35.26%	46	NA	27.14%	33.19%	37.19%	46	NA	NA	NA	NA
47	NA	26.04%	31.43%	34.72%	47	NA	26.53%	32.64%	36.63%	47	NA	NA	NA	NA
48	NA	25.42%	30.86%	34.15%	48	NA	25.86%	32.03%	36.01%	48	NA	NA	NA	NA
49	NA	24.74%	30.23%	33.52%	49	NA	25.13%	31.36%	35.34%	49	NA	NA	NA	NA
50	NA	24.00%	29.54%	33.36%	50	NA	24.34%	30.64%	35.34%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Annual Premium Mode

Income Start Month 15

Term	25			
Age/PPT	5	8	10	12
0	16.48%	25.99%	29.41%	31.78%
1	16.48%	25.99%	29.41%	31.78%
2	16.48%	25.99%	29.41%	31.78%
3	16.48%	25.99%	29.41%	31.78%
4	16.48%	25.99%	29.41%	31.78%
5	16.47%	25.99%	29.41%	31.78%
6	16.46%	25.98%	29.39%	31.77%
7	16.44%	25.96%	29.38%	31.75%
8	16.42%	25.94%	29.35%	31.72%
9	16.40%	25.92%	29.33%	31.69%
10	16.37%	25.90%	29.30%	31.66%
11	16.35%	25.87%	29.27%	31.63%
12	16.32%	25.85%	29.25%	31.60%
13	16.30%	25.82%	29.22%	31.58%
14	16.28%	25.80%	29.20%	31.55%
15	16.26%	25.78%	29.18%	31.53%
16	16.25%	25.77%	29.16%	31.52%
17	16.23%	25.75%	29.15%	31.50%
18	16.22%	25.74%	29.14%	31.49%
19	16.21%	25.74%	29.13%	31.48%
20	16.20%	25.73%	29.12%	31.48%
21	16.18%	25.72%	29.12%	31.47%
22	16.17%	25.71%	29.11%	31.46%
23	16.15%	25.70%	29.10%	31.45%
24	16.13%	25.69%	29.09%	31.44%
25	16.11%	25.68%	29.07%	31.43%
26	16.08%	25.66%	29.06%	31.41%
27	16.05%	25.64%	29.04%	31.39%
28	16.01%	25.61%	29.01%	31.37%
29	15.96%	25.58%	28.98%	31.33%
30	15.91%	25.55%	28.94%	31.30%
31	15.85%	25.51%	28.90%	31.26%
32	15.78%	25.46%	28.85%	31.21%
33	15.70%	25.40%	28.80%	31.15%
34	15.62%	25.34%	28.73%	31.08%
35	15.52%	25.28%	28.66%	31.01%
36	15.42%	25.20%	28.58%	30.92%
37	15.30%	25.11%	28.49%	30.83%
38	15.18%	25.02%	28.39%	30.72%
39	15.04%	24.91%	28.28%	30.60%
40	15.04%	24.87%	28.27%	30.47%
41	15.04%	24.87%	28.27%	30.47%
42	15.04%	24.70%	28.10%	30.47%
43	15.04%	24.55%	27.94%	30.29%
44	15.04%	24.39%	27.76%	30.09%
45	15.04%	24.17%	27.53%	29.87%
46	NA	23.97%	27.30%	29.60%
47	NA	23.73%	27.04%	29.33%
48	NA	23.47%	26.77%	29.03%
49	NA	23.19%	26.46%	28.72%
50	NA	22.88%	26.15%	28.72%

Term	30			
Age/PPT	5	8	10	12
0	17.22%	27.32%	31.27%	34.21%
1	17.22%	27.32%	31.27%	34.21%
2	17.22%	27.32%	31.27%	34.21%
3	17.22%	27.32%	31.27%	34.21%
4	17.22%	27.32%	31.27%	34.21%
5	17.22%	27.32%	31.27%	34.21%
6	17.20%	27.31%	31.25%	34.19%
7	17.18%	27.29%	31.24%	34.17%
8	17.16%	27.27%	31.21%	34.15%
9	17.14%	27.25%	31.19%	34.12%
10	17.11%	27.22%	31.16%	34.09%
11	17.09%	27.20%	31.14%	34.06%
12	17.06%	27.17%	31.11%	34.03%
13	17.04%	27.15%	31.08%	34.01%
14	17.02%	27.13%	31.06%	33.98%
15	17.00%	27.11%	31.04%	33.96%
16	16.98%	27.09%	31.02%	33.94%
17	16.96%	27.08%	31.01%	33.93%
18	16.95%	27.07%	31.00%	33.92%
19	16.93%	27.06%	30.99%	33.91%
20	16.91%	27.05%	30.98%	33.90%
21	16.90%	27.03%	30.97%	33.89%
22	16.87%	27.02%	30.96%	33.88%
23	16.85%	27.01%	30.94%	33.87%
24	16.82%	26.99%	30.93%	33.85%
25	16.79%	26.97%	30.91%	33.83%
26	16.75%	26.95%	30.88%	33.81%
27	16.71%	26.92%	30.85%	33.78%
28	16.66%	26.89%	30.82%	33.75%
29	16.60%	26.85%	30.78%	33.71%
30	16.54%	26.81%	30.74%	33.66%
31	16.47%	26.76%	30.69%	33.61%
32	16.39%	26.70%	30.63%	33.55%
33	16.30%	26.64%	30.56%	33.48%
34	16.20%	26.57%	30.49%	33.40%
35	16.10%	26.49%	30.41%	33.31%
36	15.98%	26.40%	30.31%	33.21%
37	15.85%	26.31%	30.21%	33.10%
38	15.71%	26.20%	30.10%	32.98%
39	15.56%	26.08%	29.97%	32.85%
40	15.04%	26.07%	29.83%	32.74%
41	15.04%	25.92%	29.83%	32.74%
42	15.04%	25.77%	29.66%	32.55%
43	15.04%	25.58%	29.46%	32.33%
44	15.04%	25.38%	29.25%	32.11%
45	15.04%	25.18%	29.03%	31.87%
46	NA	24.94%	28.77%	31.59%
47	NA	24.68%	28.49%	31.30%
48	NA	24.40%	28.19%	30.96%
49	NA	24.09%	27.84%	30.62%
50	NA	23.76%	27.48%	30.62%

Term	40			
Age/PPT	5	8	10	12
0	17.90%	28.59%	33.09%	36.61%
1	17.90%	28.59%	33.09%	36.61%
2	17.90%	28.59%	33.09%	36.61%
3	17.90%	28.59%	33.09%	36.61%
4	17.90%	28.59%	33.09%	36.61%
5	17.90%	28.59%	33.08%	36.61%
6	17.88%	28.58%	33.07%	36.59%
7	17.86%	28.56%	33.05%	36.57%
8	17.84%	28.54%	33.03%	36.55%
9	17.81%	28.52%	33.00%	36.52%
10	17.78%	28.49%	32.98%	36.49%
11	17.75%	28.46%	32.95%	36.46%
12	17.73%	28.44%	32.92%	36.43%
13	17.70%	28.41%	32.89%	36.40%
14	17.67%	28.39%	32.87%	36.38%
15	17.64%	28.37%	32.85%	36.35%
16	17.62%	28.35%	32.83%	36.33%
17	17.59%	28.33%	32.81%	36.31%
18	17.56%	28.31%	32.79%	36.30%
19	17.54%	28.29%	32.77%	36.28%
20	17.51%	28.27%	32.76%	36.27%
21	17.48%	28.26%	32.74%	36.25%
22	17.44%	28.23%	32.72%	36.23%
23	17.41%	28.21%	32.70%	36.20%
24	17.37%	28.18%	32.67%	36.18%
25	17.32%	28.15%	32.64%	36.15%
26	17.27%	28.12%	32.60%	36.11%
27	17.21%	28.08%	32.56%	36.07%
28	17.14%	28.04%	32.52%	36.02%
29	17.07%	27.99%	32.46%	35.96%
30	16.99%	27.93%	32.40%	35.90%
31	16.90%	27.86%	32.34%	35.83%
32	16.80%	27.79%	32.26%	35.75%
33	16.70%	27.71%	32.18%	35.66%
34	16.58%	27.63%	32.08%	35.56%
35	16.10%	27.53%	31.98%	35.45%
36	15.98%	27.42%	31.87%	35.33%
37	15.85%	27.31%	31.74%	35.20%
38	15.71%	27.18%	31.60%	35.05%
39	15.56%	27.04%	31.45%	34.88%
40	15.04%	26.91%	31.33%	34.77%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Annual Premium Mode

7x SA Multiple chosen

Income Start Month 27

Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	18.20%	28.97%	32.94%	35.75%	0	18.90%	30.26%	34.79%	38.22%	0	19.53%	31.46%	36.57%	40.62%
1	18.20%	28.97%	32.94%	35.75%	1	18.90%	30.26%	34.79%	38.22%	1	19.53%	31.46%	36.57%	40.62%
2	18.20%	28.97%	32.94%	35.75%	2	18.90%	30.26%	34.79%	38.22%	2	19.53%	31.46%	36.57%	40.62%
3	18.20%	28.97%	32.94%	35.75%	3	18.90%	30.26%	34.79%	38.22%	3	19.53%	31.46%	36.57%	40.62%
4	18.20%	28.97%	32.94%	35.75%	4	18.90%	30.26%	34.79%	38.22%	4	19.53%	31.46%	36.57%	40.62%
5	18.19%	28.97%	32.94%	35.74%	5	18.90%	30.25%	34.79%	38.21%	5	19.52%	31.46%	36.57%	40.62%
6	18.18%	28.96%	32.92%	35.73%	6	18.88%	30.24%	34.78%	38.20%	6	19.51%	31.45%	36.55%	40.60%
7	18.16%	28.94%	32.91%	35.71%	7	18.86%	30.23%	34.76%	38.18%	7	19.49%	31.43%	36.54%	40.58%
8	18.13%	28.92%	32.88%	35.68%	8	18.84%	30.21%	34.74%	38.16%	8	19.46%	31.41%	36.51%	40.56%
9	18.11%	28.90%	32.86%	35.65%	9	18.82%	30.18%	34.71%	38.13%	9	19.43%	31.38%	36.49%	40.53%
10	18.08%	28.87%	32.83%	35.62%	10	18.79%	30.16%	34.68%	38.10%	10	19.40%	31.36%	36.46%	40.50%
11	18.06%	28.84%	32.80%	35.59%	11	18.76%	30.13%	34.65%	38.07%	11	19.37%	31.33%	36.43%	40.47%
12	18.03%	28.82%	32.77%	35.56%	12	18.73%	30.10%	34.63%	38.04%	12	19.34%	31.30%	36.40%	40.44%
13	18.00%	28.79%	32.74%	35.53%	13	18.71%	30.08%	34.60%	38.01%	13	19.31%	31.27%	36.37%	40.41%
14	17.98%	28.77%	32.72%	35.50%	14	18.69%	30.06%	34.57%	37.98%	14	19.28%	31.25%	36.35%	40.38%
15	17.96%	28.75%	32.70%	35.48%	15	18.66%	30.04%	34.55%	37.96%	15	19.25%	31.23%	36.32%	40.36%
16	17.94%	28.73%	32.68%	35.46%	16	18.64%	30.02%	34.54%	37.94%	16	19.23%	31.21%	36.30%	40.34%
17	17.93%	28.72%	32.66%	35.45%	17	18.63%	30.00%	34.52%	37.93%	17	19.20%	31.19%	36.28%	40.32%
18	17.92%	28.71%	32.65%	35.44%	18	18.61%	29.99%	34.51%	37.91%	18	19.17%	31.17%	36.27%	40.30%
19	17.90%	28.70%	32.64%	35.43%	19	18.59%	29.98%	34.50%	37.90%	19	19.14%	31.15%	36.25%	40.29%
20	17.89%	28.69%	32.64%	35.42%	20	18.57%	29.97%	34.49%	37.89%	20	19.11%	31.13%	36.23%	40.27%
21	17.88%	28.68%	32.63%	35.41%	21	18.55%	29.96%	34.49%	37.88%	21	19.08%	31.11%	36.21%	40.25%
22	17.86%	28.68%	32.62%	35.41%	22	18.53%	29.95%	34.47%	37.87%	22	19.05%	31.09%	36.20%	40.23%
23	17.84%	28.67%	32.61%	35.40%	23	18.50%	29.93%	34.45%	37.86%	23	19.01%	31.07%	36.17%	40.21%
24	17.82%	28.65%	32.60%	35.39%	24	18.47%	29.92%	34.44%	37.85%	24	18.96%	31.04%	36.15%	40.19%
25	17.80%	28.64%	32.59%	35.37%	25	18.44%	29.89%	34.42%	37.83%	25	18.91%	31.01%	36.12%	40.16%
26	17.77%	28.62%	32.57%	35.36%	26	18.40%	29.87%	34.39%	37.80%	26	18.86%	30.98%	36.08%	40.12%
27	17.73%	28.60%	32.55%	35.33%	27	18.35%	29.84%	34.37%	37.78%	27	18.80%	30.94%	36.04%	40.08%
28	17.69%	28.57%	32.52%	35.31%	28	18.30%	29.81%	34.33%	37.74%	28	18.73%	30.90%	36.00%	40.03%
29	17.64%	28.54%	32.49%	35.28%	29	18.24%	29.77%	34.29%	37.70%	29	18.65%	30.85%	35.94%	39.98%
30	17.58%	28.50%	32.45%	35.24%	30	18.17%	29.73%	34.25%	37.66%	30	18.57%	30.79%	35.89%	39.91%
31	17.52%	28.46%	32.41%	35.19%	31	18.10%	29.68%	34.20%	37.60%	31	18.48%	30.73%	35.82%	39.84%
32	17.44%	28.41%	32.36%	35.14%	32	18.01%	29.62%	34.14%	37.54%	32	18.37%	30.65%	35.74%	39.77%
33	17.36%	28.36%	32.30%	35.08%	33	17.92%	29.55%	34.07%	37.47%	33	17.92%	30.58%	35.66%	39.68%
34	17.27%	28.29%	32.23%	35.02%	34	17.82%	29.48%	33.99%	37.39%	34	17.82%	30.49%	35.57%	39.58%
35	17.17%	28.22%	32.16%	34.94%	35	17.70%	29.40%	33.91%	37.30%	35	17.70%	30.39%	35.47%	39.47%
36	17.06%	28.14%	32.08%	34.85%	36	17.58%	29.31%	33.82%	37.20%	36	17.58%	30.28%	35.35%	39.35%
37	16.93%	28.05%	31.98%	34.75%	37	17.44%	29.21%	33.71%	37.09%	37	17.44%	30.16%	35.23%	39.21%
38	16.80%	27.95%	31.88%	34.64%	38	17.29%	29.11%	33.60%	36.97%	38	17.29%	30.03%	35.09%	39.06%
39	16.65%	27.84%	31.76%	34.52%	39	17.13%	28.98%	33.47%	36.83%	39	17.13%	29.89%	34.93%	38.90%
40	16.65%	27.80%	31.61%	34.41%	40	16.65%	28.98%	33.33%	36.70%	40	16.65%	29.77%	34.82%	38.80%
41	16.65%	27.80%	31.61%	34.41%	41	16.65%	28.83%	33.33%	36.70%	41	NA	NA	NA	NA
42	16.65%	27.65%	31.61%	34.41%	42	16.65%	28.67%	33.16%	36.53%	42	NA	NA	NA	NA
43	16.65%	27.48%	31.41%	34.20%	43	16.65%	28.48%	32.97%	36.30%	43	NA	NA	NA	NA
44	16.65%	27.30%	31.23%	34.00%	44	16.65%	28.28%	32.73%	36.10%	44	NA	NA	NA	NA
45	16.65%	27.09%	31.00%	33.77%	45	16.65%	28.06%	32.50%	35.82%	45	NA	NA	NA	NA
46	NA	26.86%	30.77%	33.49%	46	NA	27.81%	32.24%	35.54%	46	NA	NA	NA	NA
47	NA	26.61%	30.50%	33.21%	47	NA	27.54%	31.95%	35.22%	47	NA	NA	NA	NA
48	NA	26.34%	30.20%	32.90%	48	NA	27.24%	31.63%	34.91%	48	NA	NA	NA	NA
49	NA	26.04%	29.88%	32.57%	49	NA	26.92%	31.27%	34.52%	49	NA	NA	NA	NA
50	NA	22.88%	26.15%	32.57%	50	NA	23.76%	27.48%	34.52%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Annual Premium Mode

Income Start Month 39

Term	25			
Age/PPT	5	8	10	12
0	19.99%	32.05%	36.59%	39.85%
1	19.99%	32.05%	36.59%	39.85%
2	19.99%	32.05%	36.59%	39.85%
3	19.99%	32.05%	36.59%	39.85%
4	19.99%	32.05%	36.59%	39.85%
5	19.98%	32.05%	36.59%	39.84%
6	19.96%	32.04%	36.57%	39.83%
7	19.94%	32.02%	36.55%	39.81%
8	19.92%	32.00%	36.53%	39.78%
9	19.89%	31.98%	36.50%	39.75%
10	19.87%	31.95%	36.47%	39.72%
11	19.84%	31.92%	36.44%	39.68%
12	19.81%	31.89%	36.41%	39.65%
13	19.78%	31.86%	36.38%	39.62%
14	19.76%	31.84%	36.35%	39.59%
15	19.74%	31.82%	36.33%	39.57%
16	19.72%	31.80%	36.31%	39.55%
17	19.70%	31.79%	36.30%	39.53%
18	19.69%	31.77%	36.29%	39.52%
19	19.67%	31.76%	36.28%	39.51%
20	19.66%	31.76%	36.27%	39.50%
21	19.64%	31.75%	36.26%	39.50%
22	19.63%	31.74%	36.25%	39.49%
23	19.61%	31.73%	36.24%	39.48%
24	19.59%	31.72%	36.23%	39.47%
25	19.56%	31.70%	36.22%	39.46%
26	19.53%	31.68%	36.20%	39.44%
27	19.49%	31.66%	36.18%	39.42%
28	19.44%	31.63%	36.15%	39.39%
29	19.39%	31.60%	36.12%	39.36%
30	19.33%	31.56%	36.08%	39.32%
31	19.26%	31.52%	36.04%	39.28%
32	19.18%	31.47%	35.99%	39.23%
33	19.09%	31.41%	35.93%	39.17%
34	19.00%	31.35%	35.86%	39.10%
35	18.89%	31.27%	35.79%	39.02%
36	18.77%	31.19%	35.70%	38.93%
37	18.64%	31.10%	35.61%	38.83%
38	18.49%	31.00%	35.50%	38.72%
39	18.33%	30.89%	35.38%	38.59%
40	18.33%	30.85%	35.24%	38.45%
41	18.33%	30.85%	35.24%	38.45%
42	18.33%	30.70%	35.24%	38.45%
43	18.33%	30.53%	35.06%	38.23%
44	18.33%	30.33%	34.84%	38.04%
45	18.33%	30.11%	34.61%	37.78%
46	NA	29.89%	34.35%	37.52%
47	NA	29.63%	34.08%	37.19%
48	NA	29.33%	33.75%	36.89%
49	NA	29.02%	33.43%	36.51%
50	NA	22.88%	26.15%	36.51%

Term	30			
Age/PPT	5	8	10	12
0	20.63%	33.25%	38.39%	42.31%
1	20.63%	33.25%	38.39%	42.31%
2	20.63%	33.25%	38.39%	42.31%
3	20.63%	33.25%	38.39%	42.31%
4	20.63%	33.25%	38.39%	42.31%
5	20.63%	33.25%	38.38%	42.31%
6	20.61%	33.24%	38.37%	42.29%
7	20.59%	33.22%	38.35%	42.27%
8	20.57%	33.20%	38.33%	42.25%
9	20.54%	33.18%	38.30%	42.22%
10	20.51%	33.15%	38.28%	42.19%
11	20.49%	33.12%	38.24%	42.15%
12	20.46%	33.10%	38.21%	42.12%
13	20.43%	33.07%	38.19%	42.09%
14	20.40%	33.04%	38.16%	42.07%
15	20.38%	33.02%	38.14%	42.04%
16	20.36%	33.00%	38.12%	42.02%
17	20.34%	32.99%	38.10%	42.01%
18	20.32%	32.98%	38.09%	41.99%
19	20.30%	32.96%	38.08%	41.98%
20	20.28%	32.95%	38.07%	41.97%
21	20.26%	32.94%	38.06%	41.96%
22	20.24%	32.93%	38.05%	41.95%
23	20.21%	32.92%	38.03%	41.94%
24	20.18%	32.90%	38.02%	41.93%
25	20.14%	32.88%	38.00%	41.91%
26	20.10%	32.86%	37.98%	41.89%
27	20.05%	32.83%	37.95%	41.86%
28	19.99%	32.79%	37.92%	41.83%
29	19.93%	32.76%	37.88%	41.79%
30	19.86%	32.71%	37.83%	41.74%
31	19.78%	32.66%	37.78%	41.69%
32	19.69%	32.60%	37.72%	41.63%
33	19.59%	32.54%	37.66%	41.56%
34	19.48%	32.46%	37.58%	41.48%
35	19.37%	32.38%	37.50%	41.39%
36	19.23%	32.29%	37.40%	41.29%
37	19.09%	32.19%	37.30%	41.18%
38	18.93%	32.08%	37.18%	41.05%
39	18.76%	31.96%	37.05%	40.92%
40	18.33%	31.95%	36.94%	40.81%
41	18.33%	31.81%	36.94%	40.81%
42	18.33%	31.66%	36.75%	40.61%
43	18.33%	31.47%	36.55%	40.40%
44	18.33%	31.27%	36.33%	40.17%
45	18.33%	31.03%	36.08%	39.88%
46	NA	30.77%	35.82%	39.62%
47	NA	30.49%	35.52%	39.26%
48	NA	30.18%	35.21%	38.93%
49	NA	29.84%	34.83%	38.55%
50	NA	23.76%	27.48%	38.55%

Term	40			
Age/PPT	5	8	10	12
0	21.19%	34.35%	40.07%	44.66%
1	21.19%	34.35%	40.07%	44.66%
2	21.19%	34.35%	40.07%	44.66%
3	21.19%	34.35%	40.07%	44.66%
4	21.19%	34.35%	40.07%	44.66%
5	21.18%	34.34%	40.07%	44.66%
6	21.16%	34.33%	40.06%	44.64%
7	21.14%	34.32%	40.04%	44.62%
8	21.12%	34.30%	40.02%	44.60%
9	21.09%	34.27%	39.99%	44.57%
10	21.06%	34.24%	39.96%	44.54%
11	21.02%	34.22%	39.93%	44.51%
12	20.99%	34.19%	39.90%	44.49%
13	20.96%	34.16%	39.87%	44.45%
14	20.93%	34.13%	39.85%	44.42%
15	20.90%	34.11%	39.82%	44.39%
16	20.87%	34.09%	39.80%	44.37%
17	20.84%	34.07%	39.78%	44.35%
18	20.81%	34.05%	39.76%	44.34%
19	20.78%	34.03%	39.75%	44.32%
20	20.75%	34.01%	39.73%	44.31%
21	20.71%	34.00%	39.72%	44.29%
22	20.68%	33.98%	39.70%	44.27%
23	20.64%	33.95%	39.68%	44.25%
24	20.59%	33.93%	39.65%	44.23%
25	20.54%	33.90%	39.62%	44.20%
26	20.48%	33.87%	39.59%	44.17%
27	20.42%	33.83%	39.55%	44.13%
28	20.35%	33.78%	39.51%	44.08%
29	20.27%	33.73%	39.46%	44.03%
30	20.18%	33.68%	39.40%	43.97%
31	19.78%	33.62%	39.34%	43.90%
32	19.69%	33.55%	39.26%	43.83%
33	19.59%	33.47%	39.18%	43.74%
34	19.48%	33.38%	39.09%	43.65%
35	19.37%	33.28%	38.99%	43.54%
36	19.23%	33.18%	38.88%	43.42%
37	19.09%	33.06%	38.76%	43.29%
38	18.93%	32.93%	38.62%	43.14%
39	18.76%	32.79%	38.47%	42.98%
40	18.33%	32.68%	38.34%	42.89%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Annual Premium Mode

Income Start Month 15

Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	17.57%	27.87%	31.81%	34.64%	0	17.84%	28.47%	32.78%	36.02%	0	18.03%	28.98%	33.67%	37.34%
1	17.57%	27.87%	31.81%	34.64%	1	17.84%	28.47%	32.78%	36.02%	1	18.03%	28.98%	33.67%	37.34%
2	17.57%	27.87%	31.81%	34.64%	2	17.84%	28.47%	32.78%	36.02%	2	18.03%	28.98%	33.67%	37.34%
3	17.57%	27.87%	31.81%	34.64%	3	17.84%	28.47%	32.78%	36.02%	3	18.03%	28.98%	33.67%	37.34%
4	17.57%	27.87%	31.81%	34.64%	4	17.84%	28.47%	32.78%	36.02%	4	18.03%	28.98%	33.67%	37.34%
5	17.55%	27.86%	31.80%	34.63%	5	17.82%	28.45%	32.77%	36.01%	5	18.01%	28.97%	33.66%	37.32%
6	17.52%	27.83%	31.77%	34.60%	6	17.79%	28.43%	32.74%	35.98%	6	17.98%	28.94%	33.63%	37.30%
7	17.48%	27.80%	31.74%	34.57%	7	17.76%	28.40%	32.71%	35.95%	7	17.93%	28.90%	33.60%	37.26%
8	17.44%	27.76%	31.70%	34.53%	8	17.72%	28.36%	32.67%	35.91%	8	17.89%	28.86%	33.56%	37.22%
9	17.40%	27.72%	31.66%	34.49%	9	17.67%	28.32%	32.63%	35.86%	9	17.84%	28.81%	33.51%	37.17%
10	17.35%	27.67%	31.61%	34.43%	10	17.62%	28.27%	32.58%	35.81%	10	17.78%	28.76%	33.46%	37.11%
11	17.31%	27.63%	31.56%	34.38%	11	17.58%	28.22%	32.53%	35.76%	11	17.73%	28.71%	33.41%	37.06%
12	17.26%	27.58%	31.51%	34.33%	12	17.53%	28.18%	32.48%	35.71%	12	17.67%	28.66%	33.35%	37.01%
13	17.22%	27.54%	31.47%	34.28%	13	17.49%	28.13%	32.44%	35.66%	13	17.61%	28.60%	33.30%	36.95%
14	17.18%	27.50%	31.43%	34.24%	14	17.44%	28.09%	32.40%	35.62%	14	17.56%	28.55%	33.25%	36.90%
15	17.15%	27.47%	31.40%	34.21%	15	17.41%	28.05%	32.36%	35.58%	15	17.50%	28.51%	33.21%	36.86%
16	17.12%	27.44%	31.37%	34.18%	16	17.37%	28.02%	32.33%	35.55%	16	17.45%	28.46%	33.17%	36.82%
17	17.09%	27.41%	31.34%	34.15%	17	17.33%	27.99%	32.30%	35.52%	17	17.39%	28.41%	33.13%	36.78%
18	17.06%	27.39%	31.32%	34.13%	18	17.30%	27.96%	32.28%	35.50%	18	17.34%	28.37%	33.09%	36.74%
19	17.04%	27.37%	31.30%	34.11%	19	17.26%	27.93%	32.25%	35.48%	19	17.28%	28.32%	33.05%	36.70%
20	17.01%	27.35%	31.29%	34.10%	20	17.22%	27.90%	32.23%	35.45%	20	17.22%	28.27%	33.01%	36.66%
21	16.98%	27.32%	31.27%	34.08%	21	17.18%	27.87%	32.20%	35.43%	21	17.18%	28.22%	32.97%	36.62%
22	16.95%	27.30%	31.25%	34.06%	22	17.13%	27.83%	32.17%	35.40%	22	17.13%	28.17%	32.92%	36.58%
23	16.91%	27.27%	31.23%	34.04%	23	17.07%	27.79%	32.14%	35.37%	23	17.07%	28.10%	32.87%	36.53%
24	16.86%	27.24%	31.20%	34.01%	24	17.01%	27.74%	32.10%	35.33%	24	17.01%	28.03%	32.81%	36.47%
25	16.80%	27.19%	31.16%	33.98%	25	16.93%	27.69%	32.05%	35.28%	25	16.93%	27.95%	32.75%	36.41%
26	16.74%	27.14%	31.12%	33.94%	26	16.84%	27.62%	32.00%	35.23%	26	16.84%	27.87%	32.67%	36.33%
27	16.66%	27.08%	31.07%	33.89%	27	16.74%	27.54%	31.93%	35.17%	27	16.74%	27.77%	32.59%	36.25%
28	16.57%	27.01%	31.01%	33.83%	28	16.63%	27.46%	31.86%	35.09%	28	16.63%	27.66%	32.50%	36.16%
29	16.47%	26.93%	30.94%	33.76%	29	16.50%	27.36%	31.78%	35.01%	29	16.50%	27.54%	32.39%	36.05%
30	16.35%	26.84%	30.86%	33.68%	30	16.36%	27.25%	31.68%	34.92%	30	16.36%	27.40%	32.27%	35.93%
31	16.21%	26.73%	30.77%	33.59%	31	16.21%	27.13%	31.58%	34.81%	31	16.21%	27.25%	32.14%	35.80%
32	16.06%	26.61%	30.67%	33.48%	32	16.06%	26.99%	31.46%	34.69%	32	16.06%	27.08%	32.00%	35.66%
33	15.89%	26.48%	30.55%	33.37%	33	15.89%	26.84%	31.32%	34.56%	33	15.89%	26.90%	31.84%	35.49%
34	15.70%	26.33%	30.42%	33.24%	34	15.70%	26.67%	31.18%	34.41%	34	15.70%	26.70%	31.66%	35.32%
35	15.50%	26.17%	30.27%	33.09%	35	15.50%	26.49%	31.02%	34.25%	35	15.50%	26.49%	31.47%	35.12%
36	15.27%	25.98%	30.11%	32.92%	36	15.27%	26.29%	30.84%	34.07%	36	15.27%	26.29%	31.25%	34.90%
37	15.02%	25.78%	29.93%	32.74%	37	15.02%	26.07%	30.64%	33.87%	37	15.02%	26.07%	31.02%	34.66%
38	14.75%	25.56%	29.73%	32.54%	38	14.75%	25.83%	30.43%	33.65%	38	14.75%	25.83%	30.76%	34.40%
39	14.45%	25.32%	29.51%	32.32%	39	14.45%	25.56%	30.19%	33.41%	39	14.45%	25.56%	30.48%	34.12%
40	14.13%	25.21%	29.48%	32.06%	40	14.13%	25.37%	30.05%	33.29%	40	14.13%	25.37%	30.21%	33.85%
41	14.13%	24.92%	29.21%	32.06%	41	14.13%	25.05%	29.76%	32.99%	41	NA	NA	NA	NA
42	14.13%	24.60%	28.91%	31.75%	42	14.13%	24.70%	29.44%	32.67%	42	NA	NA	NA	NA
43	14.13%	24.25%	28.59%	31.42%	43	14.13%	24.31%	29.08%	32.30%	43	NA	NA	NA	NA
44	14.13%	23.86%	28.23%	31.05%	44	14.13%	23.89%	28.69%	31.90%	44	NA	NA	NA	NA
45	13.64%	23.44%	27.83%	30.64%	45	13.64%	23.44%	28.26%	31.46%	45	NA	NA	NA	NA
46	NA	22.97%	27.39%	30.19%	46	NA	22.97%	27.79%	30.97%	46	NA	NA	NA	NA
47	NA	22.46%	26.91%	29.70%	47	NA	22.46%	27.27%	30.44%	47	NA	NA	NA	NA
48	NA	21.91%	26.39%	29.16%	48	NA	21.91%	26.70%	29.86%	48	NA	NA	NA	NA
49	NA	21.31%	25.82%	28.57%	49	NA	21.31%	26.09%	29.23%	49	NA	NA	NA	NA
50	NA	20.65%	25.20%	27.89%	50	NA	20.65%	25.43%	29.23%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Annual Premium Mode

11x SA Multiple

Income Start Month 27

Term	25			
Age/PPT	5	8	10	12
0	19.39%	31.06%	35.63%	38.96%
1	19.39%	31.06%	35.63%	38.96%
2	19.39%	31.06%	35.63%	38.96%
3	19.39%	31.06%	35.63%	38.96%
4	19.39%	31.06%	35.63%	38.96%
5	19.38%	31.05%	35.62%	38.95%
6	19.34%	31.02%	35.59%	38.92%
7	19.31%	30.99%	35.56%	38.88%
8	19.26%	30.95%	35.51%	38.84%
9	19.21%	30.90%	35.47%	38.79%
10	19.16%	30.85%	35.41%	38.73%
11	19.11%	30.80%	35.36%	38.68%
12	19.07%	30.75%	35.31%	38.62%
13	19.02%	30.71%	35.26%	38.57%
14	18.98%	30.66%	35.22%	38.53%
15	18.94%	30.63%	35.18%	38.49%
16	18.91%	30.59%	35.15%	38.46%
17	18.88%	30.57%	35.12%	38.43%
18	18.85%	30.54%	35.10%	38.41%
19	18.82%	30.52%	35.08%	38.39%
20	18.79%	30.50%	35.06%	38.37%
21	18.76%	30.47%	35.04%	38.35%
22	18.72%	30.45%	35.02%	38.33%
23	18.68%	30.41%	34.99%	38.30%
24	18.63%	30.38%	34.96%	38.28%
25	18.57%	30.33%	34.93%	38.24%
26	18.49%	30.28%	34.88%	38.20%
27	18.41%	30.21%	34.83%	38.14%
28	18.31%	30.14%	34.77%	38.08%
29	18.20%	30.05%	34.69%	38.01%
30	18.07%	29.95%	34.60%	37.92%
31	17.92%	29.83%	34.51%	37.82%
32	17.75%	29.70%	34.39%	37.71%
33	17.57%	29.56%	34.27%	37.58%
34	17.37%	29.39%	34.12%	37.44%
35	17.14%	29.22%	33.97%	37.28%
36	16.89%	29.02%	33.79%	37.11%
37	16.62%	28.80%	33.60%	36.91%
38	16.33%	28.56%	33.38%	36.69%
39	16.00%	28.30%	33.15%	36.45%
40	15.68%	28.19%	33.12%	36.18%
41	15.68%	27.87%	32.83%	36.18%
42	15.68%	27.52%	32.51%	35.85%
43	15.68%	27.14%	32.16%	35.49%
44	15.68%	26.72%	31.77%	35.09%
45	15.14%	26.26%	31.34%	34.65%
46	NA	25.75%	30.86%	34.16%
47	NA	25.19%	30.34%	33.62%
48	NA	24.59%	29.77%	33.03%
49	NA	23.93%	29.15%	32.39%
50	NA	23.21%	28.47%	31.75%

Term	30			
Age/PPT	5	8	10	12
0	19.58%	31.52%	36.47%	40.24%
1	19.58%	31.52%	36.47%	40.24%
2	19.58%	31.52%	36.47%	40.24%
3	19.58%	31.52%	36.47%	40.24%
4	19.58%	31.52%	36.47%	40.24%
5	19.56%	31.51%	36.46%	40.23%
6	19.53%	31.49%	36.43%	40.20%
7	19.49%	31.45%	36.40%	40.17%
8	19.45%	31.41%	36.36%	40.12%
9	19.40%	31.37%	36.31%	40.07%
10	19.35%	31.32%	36.26%	40.02%
11	19.30%	31.27%	36.21%	39.96%
12	19.25%	31.22%	36.16%	39.91%
13	19.20%	31.17%	36.11%	39.86%
14	19.15%	31.12%	36.06%	39.81%
15	19.11%	31.08%	36.02%	39.77%
16	19.07%	31.05%	35.99%	39.74%
17	19.03%	31.01%	35.96%	39.71%
18	19.00%	30.98%	35.93%	39.68%
19	18.96%	30.95%	35.91%	39.65%
20	18.91%	30.92%	35.88%	39.63%
21	18.87%	30.89%	35.85%	39.60%
22	18.81%	30.85%	35.82%	39.57%
23	18.75%	30.80%	35.79%	39.54%
24	18.68%	30.75%	35.74%	39.50%
25	18.60%	30.69%	35.69%	39.45%
26	18.50%	30.62%	35.63%	39.39%
27	18.41%	30.53%	35.57%	39.33%
28	18.31%	30.44%	35.49%	39.25%
29	18.20%	30.34%	35.40%	39.16%
30	18.07%	30.22%	35.30%	39.06%
31	17.92%	30.09%	35.19%	38.95%
32	17.75%	29.94%	35.06%	38.82%
33	17.57%	29.78%	34.92%	38.68%
34	17.37%	29.60%	34.76%	38.52%
35	17.14%	29.40%	34.59%	38.35%
36	16.89%	29.19%	34.40%	38.16%
37	16.62%	28.95%	34.19%	37.95%
38	16.33%	28.69%	33.96%	37.71%
39	16.00%	28.41%	33.71%	37.45%
40	15.68%	28.20%	33.57%	37.34%
41	15.68%	27.87%	33.25%	37.02%
42	15.68%	27.52%	32.91%	36.67%
43	15.68%	27.14%	32.53%	36.28%
44	15.68%	26.72%	32.11%	35.85%
45	15.14%	26.26%	31.65%	35.37%
46	NA	25.75%	31.14%	34.85%
47	NA	25.19%	30.58%	34.27%
48	NA	24.59%	29.97%	33.65%
49	NA	23.93%	29.30%	32.96%
50	NA	23.21%	28.57%	32.96%

Term	40			
Age/PPT	5	8	10	12
0	19.67%	31.89%	37.21%	41.43%
1	19.67%	31.89%	37.21%	41.43%
2	19.67%	31.89%	37.21%	41.43%
3	19.67%	31.89%	37.21%	41.43%
4	19.67%	31.89%	37.21%	41.43%
5	19.65%	31.87%	37.20%	41.41%
6	19.61%	31.84%	37.18%	41.38%
7	19.57%	31.81%	37.14%	41.35%
8	19.52%	31.76%	37.10%	41.30%
9	19.46%	31.71%	37.05%	41.25%
10	19.41%	31.66%	36.99%	41.19%
11	19.35%	31.60%	36.94%	41.14%
12	19.28%	31.54%	36.88%	41.08%
13	19.22%	31.49%	36.82%	41.02%
14	19.16%	31.43%	36.77%	40.97%
15	19.11%	31.38%	36.72%	40.92%
16	19.07%	31.33%	36.68%	40.87%
17	19.03%	31.28%	36.64%	40.83%
18	19.00%	31.23%	36.60%	40.79%
19	18.96%	31.18%	36.55%	40.75%
20	18.91%	31.13%	36.51%	40.71%
21	18.87%	31.08%	36.47%	40.67%
22	18.81%	31.02%	36.42%	40.62%
23	18.75%	30.95%	36.37%	40.57%
24	18.68%	30.88%	36.31%	40.51%
25	18.60%	30.79%	36.24%	40.45%
26	18.50%	30.70%	36.16%	40.37%
27	18.41%	30.60%	36.07%	40.28%
28	18.31%	30.48%	35.97%	40.19%
29	18.20%	30.35%	35.86%	40.08%
30	18.07%	30.22%	35.74%	39.95%
31	17.92%	30.09%	35.60%	39.82%
32	17.75%	29.94%	35.45%	39.66%
33	17.57%	29.78%	35.28%	39.49%
34	17.37%	29.60%	35.10%	39.31%
35	17.14%	29.40%	34.89%	39.10%
36	16.89%	29.19%	34.67%	38.87%
37	16.62%	28.95%	34.42%	38.62%
38	16.33%	28.69%	34.15%	38.35%
39	16.00%	28.41%	33.85%	38.05%
40	15.68%	28.20%	33.57%	37.77%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Annual Premium Mode

Income Start Month 39														
Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	21.30%	34.36%	39.57%	43.43%	0	21.37%	34.64%	40.23%	44.55%	0	21.37%	34.81%	40.78%	45.54%
1	21.30%	34.36%	39.57%	43.43%	1	21.37%	34.64%	40.23%	44.55%	1	21.37%	34.81%	40.78%	45.54%
2	21.30%	34.36%	39.57%	43.43%	2	21.37%	34.64%	40.23%	44.55%	2	21.37%	34.81%	40.78%	45.54%
3	21.30%	34.36%	39.57%	43.43%	3	21.37%	34.64%	40.23%	44.55%	3	21.37%	34.81%	40.78%	45.54%
4	21.30%	34.36%	39.57%	43.43%	4	21.37%	34.64%	40.23%	44.55%	4	21.37%	34.81%	40.78%	45.54%
5	21.28%	34.35%	39.56%	43.42%	5	21.35%	34.63%	40.23%	44.54%	5	21.35%	34.80%	40.77%	45.53%
6	21.25%	34.32%	39.54%	43.39%	6	21.32%	34.61%	40.20%	44.51%	6	21.32%	34.77%	40.74%	45.50%
7	21.21%	34.29%	39.50%	43.35%	7	21.28%	34.57%	40.16%	44.49%	7	21.28%	34.73%	40.70%	45.46%
8	21.16%	34.24%	39.45%	43.30%	8	21.23%	34.53%	40.12%	44.43%	8	21.23%	34.68%	40.66%	45.42%
9	21.11%	34.19%	39.40%	43.25%	9	21.18%	34.49%	40.07%	44.37%	9	21.18%	34.63%	40.60%	45.36%
10	21.05%	34.14%	39.35%	43.19%	10	21.12%	34.43%	40.02%	44.32%	10	21.12%	34.57%	40.55%	45.30%
11	21.00%	34.09%	39.29%	43.13%	11	21.07%	34.37%	39.96%	44.26%	11	21.07%	34.51%	40.49%	45.24%
12	20.95%	34.03%	39.23%	43.07%	12	21.02%	34.32%	39.90%	44.20%	12	21.02%	34.45%	40.43%	45.18%
13	20.90%	33.98%	39.18%	43.01%	13	20.96%	34.27%	39.85%	44.14%	13	20.96%	34.39%	40.37%	45.12%
14	20.85%	33.94%	39.13%	42.96%	14	20.91%	34.22%	39.80%	44.09%	14	20.91%	34.33%	40.31%	45.06%
15	20.81%	33.89%	39.09%	42.92%	15	20.87%	34.17%	39.76%	44.05%	15	20.87%	34.28%	40.26%	45.01%
16	20.78%	33.86%	39.06%	42.89%	16	20.83%	34.14%	39.72%	44.01%	16	20.83%	34.22%	40.21%	44.96%
17	20.74%	33.83%	39.03%	42.86%	17	20.79%	34.10%	39.69%	43.98%	17	20.79%	34.17%	40.17%	44.92%
18	20.71%	33.80%	39.00%	42.83%	18	20.74%	34.07%	39.66%	43.95%	18	20.74%	34.12%	40.13%	44.88%
19	20.68%	33.78%	38.98%	42.81%	19	20.70%	34.03%	39.63%	43.92%	19	20.70%	34.07%	40.08%	44.84%
20	20.65%	33.75%	38.96%	42.79%	20	20.66%	34.00%	39.61%	43.90%	20	20.66%	34.01%	40.04%	44.79%
21	20.61%	33.73%	38.94%	42.77%	21	20.61%	33.96%	39.58%	43.87%	21	20.61%	33.96%	39.99%	44.75%
22	20.57%	33.70%	38.92%	42.75%	22	20.57%	33.92%	39.54%	43.84%	22	20.57%	33.92%	39.94%	44.70%
23	20.53%	33.66%	38.89%	42.72%	23	20.53%	33.87%	39.51%	43.80%	23	20.53%	33.87%	39.89%	44.65%
24	20.47%	33.62%	38.86%	42.69%	24	20.47%	33.82%	39.46%	43.76%	24	20.47%	33.82%	39.83%	44.59%
25	20.40%	33.57%	38.82%	42.65%	25	20.40%	33.75%	39.41%	43.71%	25	20.40%	33.75%	39.75%	44.52%
26	20.33%	33.52%	38.77%	42.61%	26	20.33%	33.67%	39.35%	43.65%	26	20.33%	33.67%	39.67%	44.44%
27	20.23%	33.45%	38.72%	42.55%	27	20.23%	33.59%	39.28%	43.58%	27	20.23%	33.59%	39.58%	44.35%
28	20.13%	33.37%	38.65%	42.49%	28	20.13%	33.49%	39.19%	43.50%	28	20.13%	33.49%	39.48%	44.25%
29	20.00%	33.27%	38.57%	42.41%	29	20.00%	33.38%	39.10%	43.41%	29	20.00%	33.38%	39.37%	44.14%
30	19.86%	33.16%	38.48%	42.32%	30	19.86%	33.25%	39.00%	43.30%	30	19.86%	33.25%	39.24%	44.01%
31	19.70%	33.04%	38.37%	42.21%	31	19.70%	33.11%	38.88%	43.18%	31	19.70%	33.11%	39.10%	43.87%
32	19.52%	32.90%	38.25%	42.09%	32	19.52%	32.96%	38.74%	43.05%	32	19.52%	32.96%	38.94%	43.71%
33	19.32%	32.74%	38.12%	41.96%	33	19.32%	32.78%	38.59%	42.90%	33	19.32%	32.78%	38.77%	43.54%
34	19.10%	32.57%	37.96%	41.80%	34	19.10%	32.59%	38.43%	42.74%	34	19.10%	32.59%	38.57%	43.35%
35	18.86%	32.38%	37.80%	41.64%	35	18.86%	32.38%	38.25%	42.55%	35	18.86%	32.38%	38.36%	43.13%
36	18.59%	32.16%	37.61%	41.45%	36	18.59%	32.16%	38.05%	42.35%	36	18.59%	32.16%	38.13%	42.90%
37	18.29%	31.93%	37.40%	41.24%	37	18.29%	31.93%	37.83%	42.13%	37	18.29%	31.93%	37.87%	42.64%
38	17.97%	31.67%	37.17%	41.01%	38	17.97%	31.67%	37.58%	41.88%	38	17.97%	31.67%	37.59%	42.35%
39	17.62%	31.39%	36.92%	40.75%	39	17.62%	31.39%	37.32%	41.61%	39	17.62%	31.39%	37.32%	42.04%
40	17.29%	31.28%	36.90%	40.45%	40	17.29%	31.28%	37.17%	41.50%	40	17.29%	31.28%	37.17%	41.75%
41	17.29%	30.93%	36.59%	40.45%	41	17.29%	30.93%	36.84%	41.16%	41	17.29%	NA	NA	NA
42	17.29%	30.56%	36.25%	40.10%	42	17.29%	30.56%	36.48%	40.79%	42	17.29%	NA	NA	NA
43	17.29%	30.15%	35.87%	39.70%	43	17.29%	30.15%	36.08%	40.38%	43	17.29%	NA	NA	NA
44	17.29%	29.69%	35.45%	39.27%	44	17.29%	29.69%	35.63%	39.92%	44	17.29%	NA	NA	NA
45	16.71%	29.19%	34.99%	38.79%	45	16.71%	29.19%	35.14%	39.41%	45	16.71%	NA	NA	NA
46	NA	28.65%	34.49%	38.27%	46	NA	28.65%	34.59%	38.85%	46	NA	NA	NA	NA
47	NA	28.04%	33.91%	37.69%	47	NA	28.04%	33.99%	38.24%	47	NA	NA	NA	NA
48	NA	27.39%	33.30%	37.05%	48	NA	27.39%	33.34%	37.57%	48	NA	NA	NA	NA
49	NA	26.67%	32.62%	36.35%	49	NA	26.67%	32.62%	36.83%	49	NA	NA	NA	NA
50	NA	25.89%	31.89%	35.81%	50	NA	25.89%	31.89%	36.83%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Annual Premium Mode

Income Start Month 15

Term	25			
Age/PPT	**5**	**8**	**10**	**12**
0	17.78%	28.04%	31.93%	34.75%
1	17.78%	28.04%	31.93%	34.75%
2	17.78%	28.04%	31.93%	34.75%
3	17.78%	28.04%	31.93%	34.75%
4	17.78%	28.04%	31.93%	34.75%
5	17.77%	28.04%	31.93%	34.75%
6	17.75%	28.03%	31.91%	34.73%
7	17.74%	28.01%	31.89%	34.71%
8	17.71%	27.99%	31.87%	34.69%
9	17.69%	27.96%	31.84%	34.66%
10	17.67%	27.94%	31.82%	34.63%
11	17.64%	27.91%	31.79%	34.59%
12	17.61%	27.88%	31.76%	34.56%
13	17.59%	27.86%	31.73%	34.54%
14	17.57%	27.84%	31.71%	34.51%
15	17.55%	27.82%	31.69%	34.49%
16	17.53%	27.80%	31.67%	34.47%
17	17.52%	27.79%	31.65%	34.45%
18	17.50%	27.78%	31.64%	34.44%
19	17.49%	27.76%	31.63%	34.43%
20	17.48%	27.75%	31.62%	34.42%
21	17.46%	27.74%	31.61%	34.41%
22	17.45%	27.73%	31.60%	34.39%
23	17.43%	27.72%	31.58%	34.38%
24	17.40%	27.70%	31.57%	34.36%
25	17.38%	27.68%	31.54%	34.34%
26	17.34%	27.66%	31.52%	34.31%
27	17.31%	27.63%	31.49%	34.28%
28	17.26%	27.60%	31.45%	34.24%
29	17.21%	27.56%	31.41%	34.20%
30	17.15%	27.51%	31.36%	34.15%
31	17.08%	27.46%	31.31%	34.09%
32	17.01%	27.40%	31.25%	34.02%
33	16.92%	27.33%	31.17%	33.95%
34	16.83%	27.26%	31.09%	33.86%
35	16.73%	27.18%	31.00%	33.77%
36	16.61%	27.08%	30.91%	33.66%
37	16.49%	26.98%	30.79%	33.54%
38	16.35%	26.87%	30.67%	33.41%
39	16.20%	26.75%	30.54%	33.27%
40	16.20%	26.61%	30.43%	33.18%
41	16.20%	26.61%	30.43%	33.18%
42	16.20%	26.45%	30.24%	32.97%
43	16.20%	26.28%	30.05%	32.78%
44	16.20%	26.05%	29.83%	32.52%
45	16.20%	25.84%	29.57%	32.26%
46	NA	25.59%	29.31%	31.98%
47	NA	25.33%	29.02%	31.66%
48	NA	25.04%	28.70%	31.32%
49	NA	24.72%	28.34%	30.94%
50	NA	24.37%	27.98%	30.94%

Term	30			
Age/PPT	**5**	**8**	**10**	**12**
0	18.06%	28.65%	32.90%	36.14%
1	18.06%	28.65%	32.90%	36.14%
2	18.06%	28.65%	32.90%	36.14%
3	18.06%	28.65%	32.90%	36.14%
4	18.06%	28.65%	32.90%	36.14%
5	18.05%	28.64%	32.90%	36.13%
6	18.04%	28.63%	32.89%	36.12%
7	18.02%	28.61%	32.87%	36.09%
8	18.00%	28.59%	32.84%	36.07%
9	17.97%	28.57%	32.82%	36.04%
10	17.95%	28.54%	32.79%	36.01%
11	17.92%	28.52%	32.76%	35.98%
12	17.90%	28.49%	32.73%	35.95%
13	17.87%	28.46%	32.70%	35.92%
14	17.85%	28.44%	32.68%	35.89%
15	17.83%	28.42%	32.66%	35.87%
16	17.81%	28.40%	32.64%	35.85%
17	17.79%	28.39%	32.62%	35.83%
18	17.77%	28.37%	32.61%	35.82%
19	17.75%	28.36%	32.59%	35.80%
20	17.73%	28.34%	32.58%	35.79%
21	17.71%	28.33%	32.56%	35.77%
22	17.69%	28.31%	32.54%	35.75%
23	17.66%	28.29%	32.52%	35.73%
24	17.63%	28.27%	32.50%	35.71%
25	17.59%	28.24%	32.47%	35.68%
26	17.55%	28.21%	32.44%	35.64%
27	17.50%	28.18%	32.40%	35.60%
28	17.44%	28.13%	32.36%	35.56%
29	17.38%	28.09%	32.31%	35.50%
30	17.31%	28.03%	32.25%	35.44%
31	17.23%	27.97%	32.19%	35.37%
32	17.15%	27.90%	32.11%	35.30%
33	17.05%	27.83%	32.03%	35.21%
34	16.95%	27.75%	31.94%	35.11%
35	16.83%	27.65%	31.84%	35.00%
36	16.71%	27.55%	31.73%	34.89%
37	16.57%	27.44%	31.61%	34.75%
38	16.42%	27.32%	31.48%	34.61%
39	16.26%	27.18%	31.33%	34.45%
40	16.26%	27.13%	31.29%	34.43%
41	16.26%	26.96%	31.10%	34.23%
42	16.26%	26.78%	30.91%	34.01%
43	16.26%	26.58%	30.70%	33.79%
44	16.26%	26.35%	30.46%	33.51%
45	16.26%	26.12%	30.18%	33.23%
46	NA	25.85%	29.90%	32.91%
47	NA	25.57%	29.58%	32.57%
48	NA	25.25%	29.24%	32.18%
49	NA	24.91%	28.87%	31.79%
50	NA	24.53%	28.44%	31.79%

Term	40			
Age/PPT	**5**	**8**	**10**	**12**
0	18.27%	29.18%	33.81%	37.46%
1	18.27%	29.18%	33.81%	37.46%
2	18.27%	29.18%	33.81%	37.46%
3	18.27%	29.18%	33.81%	37.46%
4	18.27%	29.18%	33.81%	37.46%
5	18.26%	29.17%	33.81%	37.46%
6	18.25%	29.16%	33.79%	37.44%
7	18.23%	29.14%	33.77%	37.42%
8	18.20%	29.12%	33.75%	37.39%
9	18.18%	29.09%	33.72%	37.36%
10	18.15%	29.07%	33.69%	37.33%
11	18.12%	29.04%	33.66%	37.30%
12	18.09%	29.01%	33.63%	37.26%
13	18.06%	28.98%	33.60%	37.23%
14	18.03%	28.95%	33.57%	37.20%
15	18.00%	28.93%	33.54%	37.17%
16	17.97%	28.91%	33.52%	37.15%
17	17.94%	28.88%	33.49%	37.12%
18	17.91%	28.86%	33.47%	37.10%
19	17.88%	28.84%	33.45%	37.08%
20	17.85%	28.82%	33.43%	37.06%
21	17.82%	28.79%	33.40%	37.03%
22	17.78%	28.77%	33.37%	37.00%
23	17.74%	28.74%	33.34%	36.97%
24	17.69%	28.70%	33.31%	36.93%
25	17.64%	28.67%	33.27%	36.89%
26	17.59%	28.63%	33.23%	36.85%
27	17.52%	28.58%	33.18%	36.79%
28	17.45%	28.53%	33.12%	36.73%
29	17.38%	28.47%	33.06%	36.66%
30	17.31%	28.40%	32.99%	36.59%
31	17.23%	28.33%	32.91%	36.50%
32	17.15%	28.25%	32.82%	36.41%
33	17.05%	28.16%	32.72%	36.30%
34	16.95%	28.06%	32.61%	36.18%
35	16.83%	27.95%	32.49%	36.05%
36	16.71%	27.83%	32.36%	35.91%
37	16.57%	27.69%	32.22%	35.76%
38	16.42%	27.55%	32.06%	35.58%
39	16.26%	27.39%	31.89%	35.40%
40	16.26%	27.24%	31.75%	35.23%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Annual Premium Mode

7x SA Multiple

Income Start Month 27

Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	19.63%	31.25%	35.76%	39.09%	0	19.82%	31.72%	36.61%	40.37%	0	19.93%	32.10%	37.37%	41.57%
1	19.63%	31.25%	35.76%	39.09%	1	19.82%	31.72%	36.61%	40.37%	1	19.93%	32.10%	37.37%	41.57%
2	19.63%	31.25%	35.76%	39.09%	2	19.82%	31.72%	36.61%	40.37%	2	19.93%	32.10%	37.37%	41.57%
3	19.63%	31.25%	35.76%	39.09%	3	19.82%	31.72%	36.61%	40.37%	3	19.93%	32.10%	37.37%	41.57%
4	19.63%	31.25%	35.76%	39.09%	4	19.82%	31.72%	36.61%	40.37%	4	19.93%	32.10%	37.37%	41.57%
5	19.62%	31.25%	35.76%	39.08%	5	19.81%	31.72%	36.61%	40.37%	5	19.92%	32.10%	37.36%	41.56%
6	19.60%	31.24%	35.75%	39.07%	6	19.80%	31.71%	36.59%	40.35%	6	19.91%	32.09%	37.35%	41.54%
7	19.58%	31.22%	35.73%	39.04%	7	19.78%	31.69%	36.57%	40.33%	7	19.89%	32.07%	37.33%	41.52%
8	19.56%	31.20%	35.70%	39.02%	8	19.76%	31.67%	36.55%	40.30%	8	19.86%	32.05%	37.30%	41.50%
9	19.54%	31.17%	35.67%	38.99%	9	19.73%	31.65%	36.52%	40.27%	9	19.83%	32.02%	37.28%	41.46%
10	19.51%	31.15%	35.64%	38.95%	10	19.70%	31.62%	36.49%	40.24%	10	19.80%	31.99%	37.25%	41.43%
11	19.48%	31.12%	35.61%	38.92%	11	19.68%	31.59%	36.46%	40.21%	11	19.77%	31.96%	37.21%	41.40%
12	19.45%	31.09%	35.58%	38.89%	12	19.65%	31.56%	36.43%	40.17%	12	19.74%	31.93%	37.18%	41.36%
13	19.43%	31.06%	35.55%	38.86%	13	19.62%	31.54%	36.40%	40.14%	13	19.71%	31.90%	37.15%	41.33%
14	19.41%	31.04%	35.53%	38.83%	14	19.60%	31.51%	36.38%	40.12%	14	19.67%	31.87%	37.12%	41.30%
15	19.38%	31.02%	35.51%	38.80%	15	19.57%	31.49%	36.35%	40.09%	15	19.64%	31.85%	37.09%	41.27%
16	19.37%	31.00%	35.49%	38.78%	16	19.55%	31.47%	36.33%	40.07%	16	19.61%	31.82%	37.07%	41.24%
17	19.35%	30.99%	35.47%	38.77%	17	19.53%	31.45%	36.32%	40.05%	17	19.58%	31.80%	37.04%	41.22%
18	19.34%	30.97%	35.46%	38.75%	18	19.51%	31.44%	36.30%	40.03%	18	19.55%	31.78%	37.02%	41.20%
19	19.32%	30.96%	35.45%	38.74%	19	19.49%	31.42%	36.28%	40.02%	19	19.52%	31.75%	37.00%	41.17%
20	19.31%	30.95%	35.43%	38.73%	20	19.47%	31.41%	36.27%	40.00%	20	19.49%	31.73%	36.97%	41.15%
21	19.29%	30.94%	35.42%	38.72%	21	19.45%	31.39%	36.25%	39.99%	21	19.45%	31.71%	36.95%	41.12%
22	19.27%	30.93%	35.41%	38.70%	22	19.43%	31.37%	36.24%	39.97%	22	19.43%	31.68%	36.92%	41.09%
23	19.25%	30.91%	35.39%	38.69%	23	19.40%	31.35%	36.21%	39.95%	23	19.40%	31.65%	36.89%	41.06%
24	19.23%	30.90%	35.38%	38.67%	24	19.36%	31.33%	36.19%	39.92%	24	19.36%	31.62%	36.86%	41.03%
25	19.20%	30.88%	35.36%	38.65%	25	19.32%	31.30%	36.16%	39.89%	25	19.32%	31.58%	36.82%	40.99%
26	19.16%	30.85%	35.33%	38.62%	26	19.28%	31.27%	36.13%	39.86%	26	19.28%	31.54%	36.77%	40.94%
27	19.12%	30.82%	35.30%	38.59%	27	19.22%	31.23%	36.09%	39.82%	27	19.22%	31.49%	36.72%	40.89%
28	19.07%	30.79%	35.26%	38.55%	28	19.16%	31.19%	36.04%	39.77%	28	19.16%	31.44%	36.67%	40.82%
29	19.02%	30.75%	35.22%	38.50%	29	19.10%	31.14%	35.99%	39.71%	29	19.10%	31.38%	36.60%	40.76%
30	18.96%	30.70%	35.17%	38.45%	30	19.02%	31.09%	35.93%	39.65%	30	19.02%	31.31%	36.53%	40.68%
31	18.88%	30.64%	35.11%	38.39%	31	18.94%	31.02%	35.87%	39.58%	31	18.94%	31.24%	36.45%	40.59%
32	18.80%	30.58%	35.04%	38.32%	32	18.85%	30.95%	35.79%	39.50%	32	18.85%	31.15%	36.36%	40.50%
33	18.71%	30.51%	34.97%	38.24%	33	18.75%	30.88%	35.71%	39.41%	33	18.75%	31.06%	36.26%	40.39%
34	18.61%	30.43%	34.88%	38.15%	34	18.64%	30.79%	35.62%	39.31%	34	18.64%	30.96%	36.15%	40.27%
35	18.50%	30.35%	34.79%	38.05%	35	18.51%	30.70%	35.51%	39.20%	35	18.51%	30.85%	36.03%	40.14%
36	18.38%	30.25%	34.69%	37.94%	36	18.38%	30.59%	35.40%	39.07%	36	18.38%	30.73%	35.90%	40.00%
37	18.24%	30.14%	34.57%	37.81%	37	18.24%	30.48%	35.27%	38.94%	37	18.24%	30.59%	35.75%	39.84%
38	18.10%	30.02%	34.44%	37.67%	38	18.10%	30.35%	35.14%	38.79%	38	18.10%	30.44%	35.59%	39.66%
39	17.93%	29.89%	34.30%	37.52%	39	17.93%	30.21%	34.98%	38.62%	39	17.93%	30.28%	35.42%	39.47%
40	17.93%	29.76%	34.19%	37.46%	40	17.93%	30.17%	34.95%	38.62%	40	17.93%	30.17%	35.25%	39.31%
41	17.93%	29.76%	34.19%	37.46%	41	17.93%	29.98%	34.77%	38.41%	41	NA	NA	NA	NA
42	17.93%	29.59%	33.99%	37.24%	42	17.93%	29.79%	34.55%	38.17%	42	NA	NA	NA	NA
43	17.93%	29.41%	33.80%	37.01%	43	17.93%	29.60%	34.34%	37.95%	43	NA	NA	NA	NA
44	17.93%	29.18%	33.55%	36.76%	44	17.93%	29.37%	34.09%	37.66%	44	NA	NA	NA	NA
45	17.93%	28.97%	33.31%	36.48%	45	17.93%	29.11%	33.80%	37.37%	45	NA	NA	NA	NA
46	NA	28.70%	33.02%	36.18%	46	NA	28.84%	33.51%	37.03%	46	NA	NA	NA	NA
47	NA	28.42%	32.72%	35.84%	47	NA	28.54%	33.17%	36.68%	47	NA	NA	NA	NA
48	NA	28.10%	32.36%	35.48%	48	NA	28.19%	32.80%	36.28%	48	NA	NA	NA	NA
49	NA	27.76%	32.02%	35.08%	49	NA	27.83%	32.41%	35.85%	49	NA	NA	NA	NA
50	NA	27.40%	31.61%	35.08%	50	NA	27.44%	31.99%	35.85%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Annual Premium Mode

Income Start Month 39

Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	21.56%	34.58%	39.72%	43.57%	0	21.64%	34.86%	40.39%	44.69%	0	21.64%	35.05%	40.95%	45.70%
1	21.56%	34.58%	39.72%	43.57%	1	21.64%	34.86%	40.39%	44.69%	1	21.64%	35.05%	40.95%	45.70%
2	21.56%	34.58%	39.72%	43.57%	2	21.64%	34.86%	40.39%	44.69%	2	21.64%	35.05%	40.95%	45.70%
3	21.56%	34.58%	39.72%	43.57%	3	21.64%	34.86%	40.39%	44.69%	3	21.64%	35.05%	40.95%	45.70%
4	21.56%	34.58%	39.72%	43.57%	4	21.64%	34.86%	40.39%	44.69%	4	21.64%	35.05%	40.95%	45.70%
5	21.55%	34.57%	39.72%	43.57%	5	21.63%	34.86%	40.39%	44.69%	5	21.63%	35.05%	40.94%	45.69%
6	21.53%	34.56%	39.71%	43.55%	6	21.61%	34.85%	40.38%	44.67%	6	21.61%	35.03%	40.93%	45.68%
7	21.51%	34.54%	39.69%	43.53%	7	21.59%	34.83%	40.36%	44.65%	7	21.59%	35.02%	40.91%	45.66%
8	21.49%	34.52%	39.66%	43.50%	8	21.57%	34.81%	40.33%	44.62%	8	21.57%	34.99%	40.88%	45.63%
9	21.46%	34.50%	39.63%	43.47%	9	21.54%	34.79%	40.30%	44.59%	9	21.54%	34.97%	40.86%	45.60%
10	21.43%	34.47%	39.60%	43.43%	10	21.51%	34.76%	40.27%	44.56%	10	21.51%	34.94%	40.82%	45.56%
11	21.40%	34.44%	39.57%	43.40%	11	21.48%	34.73%	40.24%	44.53%	11	21.48%	34.91%	40.79%	45.53%
12	21.38%	34.41%	39.54%	43.36%	12	21.45%	34.70%	40.21%	44.49%	12	21.45%	34.87%	40.76%	45.49%
13	21.35%	34.38%	39.51%	43.33%	13	21.43%	34.67%	40.18%	44.46%	13	21.43%	34.84%	40.73%	45.46%
14	21.32%	34.35%	39.48%	43.30%	14	21.40%	34.64%	40.15%	44.43%	14	21.40%	34.81%	40.69%	45.43%
15	21.30%	34.33%	39.45%	43.27%	15	21.38%	34.62%	40.13%	44.40%	15	21.38%	34.79%	40.67%	45.40%
16	21.28%	34.31%	39.43%	43.25%	16	21.35%	34.60%	40.10%	44.38%	16	21.35%	34.76%	40.64%	45.37%
17	21.26%	34.29%	39.42%	43.23%	17	21.33%	34.58%	40.08%	44.36%	17	21.33%	34.74%	40.61%	45.34%
18	21.25%	34.28%	39.40%	43.22%	18	21.31%	34.57%	40.07%	44.34%	18	21.31%	34.71%	40.59%	45.32%
19	21.23%	34.27%	39.39%	43.21%	19	21.29%	34.55%	40.05%	44.33%	19	21.29%	34.69%	40.57%	45.30%
20	21.21%	34.26%	39.38%	43.19%	20	21.27%	34.54%	40.04%	44.31%	20	21.27%	34.67%	40.54%	45.27%
21	21.20%	34.24%	39.36%	43.18%	21	21.24%	34.52%	40.02%	44.29%	21	21.24%	34.64%	40.52%	45.25%
22	21.18%	34.23%	39.35%	43.17%	22	21.22%	34.50%	40.00%	44.27%	22	21.22%	34.62%	40.49%	45.22%
23	21.16%	34.22%	39.34%	43.15%	23	21.18%	34.49%	39.98%	44.25%	23	21.18%	34.59%	40.46%	45.19%
24	21.13%	34.20%	39.32%	43.13%	24	21.15%	34.46%	39.96%	44.23%	24	21.15%	34.55%	40.43%	45.15%
25	21.10%	34.18%	39.30%	43.11%	25	21.11%	34.43%	39.93%	44.20%	25	21.11%	34.52%	40.39%	45.11%
26	21.06%	34.15%	39.27%	43.08%	26	21.06%	34.40%	39.89%	44.16%	26	21.06%	34.48%	40.35%	45.07%
27	21.02%	34.12%	39.24%	43.05%	27	21.02%	34.36%	39.85%	44.12%	27	21.02%	34.43%	40.30%	45.02%
28	20.97%	34.09%	39.20%	43.01%	28	20.97%	34.31%	39.81%	44.07%	28	20.97%	34.38%	40.24%	44.96%
29	20.91%	34.04%	39.15%	42.96%	29	20.91%	34.26%	39.75%	44.02%	29	20.91%	34.32%	40.18%	44.89%
30	20.84%	33.99%	39.10%	42.91%	30	20.84%	34.21%	39.69%	43.95%	30	20.84%	34.25%	40.11%	44.81%
31	20.76%	33.94%	39.04%	42.84%	31	20.76%	34.14%	39.63%	43.88%	31	20.76%	34.17%	40.03%	44.73%
32	20.68%	33.87%	38.97%	42.77%	32	20.68%	34.07%	39.55%	43.80%	32	20.68%	34.09%	39.94%	44.63%
33	20.58%	33.80%	38.90%	42.69%	33	20.58%	33.99%	39.47%	43.71%	33	20.58%	34.00%	39.84%	44.53%
34	20.47%	33.72%	38.81%	42.59%	34	20.47%	33.91%	39.37%	43.61%	34	20.47%	33.91%	39.73%	44.41%
35	20.35%	33.63%	38.71%	42.49%	35	20.35%	33.81%	39.27%	43.49%	35	20.35%	33.81%	39.61%	44.28%
36	20.22%	33.53%	38.60%	42.37%	36	20.22%	33.70%	39.15%	43.37%	36	20.22%	33.70%	39.48%	44.14%
37	20.08%	33.42%	38.48%	42.24%	37	20.08%	33.58%	39.02%	43.23%	37	20.08%	33.58%	39.34%	43.98%
38	19.92%	33.30%	38.35%	42.10%	38	19.92%	33.45%	38.88%	43.08%	38	19.92%	33.45%	39.18%	43.81%
39	19.75%	33.16%	38.21%	41.94%	39	19.75%	33.31%	38.73%	42.91%	39	19.75%	33.31%	39.00%	43.61%
40	19.75%	33.04%	38.11%	41.87%	40	19.75%	33.27%	38.71%	42.89%	40	19.75%	33.27%	38.85%	43.47%
41	19.75%	33.04%	38.11%	41.87%	41	19.75%	33.09%	38.51%	42.69%	41	19.75%	NA	NA	NA
42	19.75%	32.86%	37.94%	41.64%	42	19.75%	32.90%	38.30%	42.45%	42	19.75%	NA	NA	NA
43	19.75%	32.67%	37.70%	41.39%	43	19.75%	32.67%	38.07%	42.22%	43	19.75%	NA	NA	NA
44	19.75%	32.44%	37.44%	41.15%	44	19.75%	32.45%	37.82%	41.92%	44	19.75%	NA	NA	NA
45	19.75%	32.19%	37.20%	40.84%	45	19.75%	32.19%	37.54%	41.62%	45	19.75%	NA	NA	NA
46	NA	31.92%	36.90%	40.54%	46	NA	31.90%	37.20%	41.27%	46	NA	NA	NA	NA
47	NA	31.62%	36.57%	40.17%	47	NA	31.59%	36.88%	40.92%	47	NA	NA	NA	NA
48	NA	31.30%	36.22%	39.78%	48	NA	31.23%	36.50%	40.49%	48	NA	NA	NA	NA
49	NA	30.94%	35.83%	39.38%	49	NA	30.87%	36.07%	40.03%	49	NA	NA	NA	NA
50	NA	30.56%	35.41%	39.38%	50	NA	30.46%	35.64%	40.03%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Non-Annual Premium Mode

Income Start Month 24

Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	17.05%	27.47%	31.14%	33.62%	0	17.88%	28.94%	33.18%	36.28%	0	18.65%	30.34%	35.19%	38.92%
1	17.05%	27.47%	31.14%	33.62%	1	17.88%	28.94%	33.18%	36.28%	1	18.65%	30.34%	35.19%	38.92%
2	17.05%	27.47%	31.14%	33.62%	2	17.88%	28.94%	33.18%	36.28%	2	18.65%	30.34%	35.19%	38.92%
3	17.05%	27.47%	31.14%	33.62%	3	17.88%	28.94%	33.18%	36.28%	3	18.65%	30.34%	35.19%	38.92%
4	17.05%	27.47%	31.14%	33.62%	4	17.88%	28.94%	33.18%	36.28%	4	18.65%	30.34%	35.19%	38.92%
5	17.03%	27.46%	31.13%	33.61%	5	17.87%	28.92%	33.17%	36.27%	5	18.63%	30.32%	35.17%	38.90%
6	17.00%	27.44%	31.10%	33.58%	6	17.84%	28.90%	33.15%	36.24%	6	18.59%	30.30%	35.15%	38.88%
7	16.96%	27.40%	31.07%	33.54%	7	17.80%	28.87%	33.11%	36.21%	7	18.55%	30.26%	35.11%	38.84%
8	16.92%	27.36%	31.03%	33.50%	8	17.75%	28.83%	33.07%	36.16%	8	18.50%	30.22%	35.07%	38.79%
9	16.87%	27.32%	30.98%	33.45%	9	17.71%	28.78%	33.03%	36.12%	9	18.45%	30.17%	35.02%	38.74%
10	16.82%	27.27%	30.93%	33.39%	10	17.66%	28.73%	32.98%	36.06%	10	18.39%	30.12%	34.97%	38.69%
11	16.78%	27.22%	30.88%	33.34%	11	17.61%	28.68%	32.93%	36.01%	11	18.33%	30.06%	34.91%	38.63%
12	16.73%	27.17%	30.83%	33.28%	12	17.56%	28.63%	32.88%	35.96%	12	18.27%	30.01%	34.86%	38.58%
13	16.68%	27.13%	30.78%	33.24%	13	17.51%	28.59%	32.83%	35.91%	13	18.21%	29.95%	34.81%	38.53%
14	16.64%	27.08%	30.74%	33.19%	14	17.47%	28.54%	32.79%	35.86%	14	18.16%	29.90%	34.76%	38.48%
15	16.61%	27.05%	30.70%	33.16%	15	17.43%	28.51%	32.75%	35.83%	15	18.10%	29.86%	34.72%	38.43%
16	16.57%	27.02%	30.67%	33.13%	16	17.39%	28.47%	32.72%	35.80%	16	18.04%	29.81%	34.68%	38.39%
17	16.55%	26.99%	30.65%	33.10%	17	17.35%	28.44%	32.69%	35.77%	17	17.99%	29.77%	34.64%	38.36%
18	16.52%	26.97%	30.63%	33.08%	18	17.32%	28.42%	32.67%	35.75%	18	17.93%	29.72%	34.61%	38.32%
19	16.49%	26.95%	30.62%	33.07%	19	17.28%	28.39%	32.65%	35.73%	19	17.87%	29.68%	34.58%	38.29%
20	16.47%	26.93%	30.60%	33.05%	20	17.24%	28.36%	32.63%	35.71%	20	17.81%	29.64%	34.54%	38.26%
21	16.44%	26.92%	30.59%	33.04%	21	17.20%	28.34%	32.61%	35.69%	21	17.74%	29.59%	34.51%	38.22%
22	16.40%	26.89%	30.57%	33.03%	22	17.15%	28.30%	32.59%	35.66%	22	17.66%	29.54%	34.47%	38.18%
23	16.37%	26.87%	30.55%	33.01%	23	17.10%	28.27%	32.56%	35.64%	23	17.58%	29.48%	34.42%	38.14%
24	16.32%	26.84%	30.53%	32.98%	24	17.03%	28.22%	32.53%	35.61%	24	17.49%	29.41%	34.37%	38.09%
25	16.26%	26.80%	30.50%	32.96%	25	16.96%	28.17%	32.49%	35.57%	25	17.38%	29.34%	34.31%	38.03%
26	16.20%	26.75%	30.47%	32.92%	26	16.87%	28.11%	32.44%	35.52%	26	17.27%	29.26%	34.25%	37.96%
27	16.12%	26.70%	30.42%	32.88%	27	16.77%	28.04%	32.39%	35.47%	27	17.14%	29.16%	34.17%	37.89%
28	16.03%	26.63%	30.37%	32.83%	28	16.66%	27.96%	32.32%	35.40%	28	16.99%	29.06%	34.08%	37.80%
29	15.93%	26.56%	30.31%	32.77%	29	16.53%	27.87%	32.25%	35.33%	29	16.83%	28.94%	33.99%	37.70%
30	15.81%	26.47%	30.24%	32.70%	30	16.39%	27.76%	32.16%	35.24%	30	16.66%	28.81%	33.88%	37.59%
31	15.68%	26.37%	30.16%	32.62%	31	16.23%	27.65%	32.07%	35.14%	31	16.46%	28.66%	33.75%	37.46%
32	15.52%	26.26%	30.06%	32.52%	32	16.06%	27.52%	31.96%	35.03%	32	16.25%	28.50%	33.62%	37.32%
33	15.35%	26.13%	29.96%	32.41%	33	15.87%	27.37%	31.84%	34.91%	33	16.01%	28.32%	33.47%	37.16%
34	15.17%	25.99%	29.84%	32.29%	34	15.66%	27.21%	31.70%	34.77%	34	15.75%	28.12%	33.30%	36.99%
35	14.96%	25.83%	29.70%	32.15%	35	15.43%	27.03%	31.55%	34.61%	35	15.43%	27.91%	33.11%	36.79%
36	14.73%	25.66%	29.55%	32.00%	36	15.17%	26.84%	31.38%	34.44%	36	15.17%	27.67%	32.91%	36.58%
37	14.47%	25.46%	29.38%	31.82%	37	14.89%	26.62%	31.19%	34.24%	37	14.89%	27.41%	32.68%	36.35%
38	14.19%	25.25%	29.20%	31.63%	38	14.59%	26.39%	30.99%	34.03%	38	14.59%	27.12%	32.43%	36.09%
39	13.89%	25.01%	28.99%	31.42%	39	14.24%	26.13%	30.76%	33.79%	39	14.24%	26.81%	32.16%	35.80%
40	13.85%	24.62%	28.71%	31.19%	40	13.85%	25.93%	30.63%	33.70%	40	13.85%	26.50%	31.90%	35.54%
41	13.85%	24.62%	28.71%	31.19%	41	13.85%	25.62%	30.35%	33.40%	41	NA	NA	NA	NA
42	13.85%	24.30%	28.42%	30.89%	42	13.85%	25.27%	30.04%	33.08%	42	NA	NA	NA	NA
43	13.85%	23.95%	28.11%	30.55%	43	13.85%	24.88%	29.69%	32.71%	43	NA	NA	NA	NA
44	13.85%	23.56%	27.75%	30.19%	44	13.85%	24.46%	29.31%	32.31%	44	NA	NA	NA	NA
45	13.34%	23.14%	27.36%	29.78%	45	13.34%	23.99%	28.88%	31.87%	45	NA	NA	NA	NA
46	NA	22.67%	26.92%	29.33%	46	NA	23.48%	28.41%	31.38%	46	NA	NA	NA	NA
47	NA	22.15%	26.45%	28.83%	47	NA	22.92%	27.90%	30.84%	47	NA	NA	NA	NA
48	NA	21.59%	25.92%	28.28%	48	NA	22.31%	27.33%	30.25%	48	NA	NA	NA	NA
49	NA	20.98%	25.35%	27.69%	49	NA	21.64%	26.72%	29.61%	49	NA	NA	NA	NA
50	NA	20.31%	24.74%	27.54%	50	NA	20.92%	26.05%	29.61%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Non-Annual Premium Mode

11x SA Multiple chosen

Income Start Month 36

Term	25				Term	30				Term	40			
Age/PPT	**5**	**8**	**10**	**12**	**Age/PPT**	**5**	**8**	**10**	**12**	**Age/PPT**	**5**	**8**	**10**	**12**
0	18.75%	30.44%	34.63%	37.52%	0	19.55%	31.86%	36.68%	40.24%	0	20.27%	33.20%	38.65%	42.89%
1	18.75%	30.44%	34.63%	37.52%	1	19.55%	31.86%	36.68%	40.24%	1	20.27%	33.20%	38.65%	42.89%
2	18.75%	30.44%	34.63%	37.52%	2	19.55%	31.86%	36.68%	40.24%	2	20.27%	33.20%	38.65%	42.89%
3	18.75%	30.44%	34.63%	37.52%	3	19.55%	31.86%	36.68%	40.24%	3	20.27%	33.20%	38.65%	42.89%
4	18.75%	30.44%	34.63%	37.52%	4	19.55%	31.86%	36.68%	40.24%	4	20.27%	33.20%	38.65%	42.89%
5	18.73%	30.43%	34.62%	37.51%	5	19.53%	31.85%	36.67%	40.23%	5	20.25%	33.19%	38.63%	42.87%
6	18.70%	30.40%	34.60%	37.49%	6	19.50%	31.82%	36.64%	40.20%	6	20.21%	33.16%	38.61%	42.85%
7	18.66%	30.36%	34.56%	37.45%	7	19.46%	31.79%	36.61%	40.17%	7	20.17%	33.12%	38.57%	42.81%
8	18.61%	30.32%	34.52%	37.40%	8	19.42%	31.74%	36.56%	40.12%	8	20.12%	33.07%	38.53%	42.76%
9	18.56%	30.27%	34.46%	37.34%	9	19.36%	31.70%	36.51%	40.07%	9	20.06%	33.02%	38.47%	42.71%
10	18.51%	30.22%	34.41%	37.29%	10	19.31%	31.64%	36.46%	40.01%	10	20.00%	32.97%	38.42%	42.65%
11	18.45%	30.16%	34.35%	37.23%	11	19.26%	31.59%	36.41%	39.95%	11	19.94%	32.91%	38.36%	42.59%
12	18.40%	30.11%	34.30%	37.17%	12	19.20%	31.54%	36.35%	39.90%	12	19.87%	32.85%	38.31%	42.53%
13	18.35%	30.06%	34.25%	37.12%	13	19.15%	31.49%	36.30%	39.84%	13	19.81%	32.79%	38.25%	42.47%
14	18.31%	30.02%	34.20%	37.07%	14	19.10%	31.44%	36.26%	39.80%	14	19.75%	32.74%	38.20%	42.42%
15	18.27%	29.98%	34.16%	37.03%	15	19.06%	31.40%	36.22%	39.76%	15	19.69%	32.69%	38.15%	42.38%
16	18.23%	29.95%	34.13%	37.00%	16	19.02%	31.37%	36.18%	39.72%	16	19.63%	32.64%	38.11%	42.33%
17	18.20%	29.92%	34.11%	36.97%	17	18.98%	31.33%	36.16%	39.69%	17	19.57%	32.59%	38.07%	42.30%
18	18.17%	29.89%	34.09%	36.95%	18	18.94%	31.31%	36.13%	39.67%	18	19.50%	32.55%	38.04%	42.26%
19	18.15%	29.87%	34.07%	36.93%	19	18.91%	31.28%	36.11%	39.65%	19	19.44%	32.50%	38.00%	42.23%
20	18.12%	29.85%	34.05%	36.92%	20	18.86%	31.25%	36.09%	39.63%	20	19.37%	32.46%	37.97%	42.19%
21	18.09%	29.83%	34.04%	36.90%	21	18.82%	31.22%	36.07%	39.61%	21	19.30%	32.41%	37.93%	42.16%
22	18.05%	29.81%	34.02%	36.89%	22	18.77%	31.18%	36.04%	39.58%	22	19.22%	32.35%	37.89%	42.12%
23	18.01%	29.78%	34.00%	36.87%	23	18.71%	31.14%	36.02%	39.56%	23	19.13%	32.29%	37.85%	42.07%
24	17.96%	29.75%	33.98%	36.84%	24	18.64%	31.10%	35.98%	39.52%	24	19.03%	32.22%	37.79%	42.02%
25	17.90%	29.71%	33.95%	36.81%	25	18.55%	31.04%	35.94%	39.48%	25	18.92%	32.14%	37.73%	41.96%
26	17.83%	29.66%	33.91%	36.78%	26	18.46%	30.98%	35.89%	39.44%	26	18.79%	32.06%	37.67%	41.89%
27	17.74%	29.60%	33.87%	36.73%	27	18.35%	30.90%	35.83%	39.38%	27	18.65%	31.96%	37.59%	41.81%
28	17.65%	29.53%	33.81%	36.68%	28	18.23%	30.82%	35.77%	39.31%	28	18.50%	31.85%	37.50%	41.72%
29	17.53%	29.45%	33.75%	36.62%	29	18.10%	30.72%	35.69%	39.23%	29	18.33%	31.73%	37.40%	41.62%
30	17.40%	29.36%	33.67%	36.54%	30	17.94%	30.61%	35.60%	39.14%	30	18.14%	31.59%	37.29%	41.51%
31	17.26%	29.25%	33.59%	36.45%	31	17.77%	30.49%	35.50%	39.04%	31	17.93%	31.43%	37.16%	41.38%
32	17.09%	29.13%	33.49%	36.35%	32	17.59%	30.35%	35.39%	38.92%	32	17.70%	31.26%	37.02%	41.23%
33	16.91%	28.99%	33.37%	36.24%	33	17.38%	30.20%	35.26%	38.79%	33	17.38%	31.08%	36.86%	41.07%
34	16.70%	28.84%	33.24%	36.11%	34	17.15%	30.02%	35.11%	38.65%	34	17.15%	30.87%	36.69%	40.89%
35	16.48%	28.67%	33.10%	35.96%	35	16.90%	29.84%	34.95%	38.48%	35	16.90%	30.64%	36.49%	40.69%
36	16.23%	28.48%	32.94%	35.79%	36	16.63%	29.63%	34.78%	38.30%	36	16.63%	30.39%	36.28%	40.47%
37	15.96%	28.27%	32.76%	35.61%	37	16.33%	29.40%	34.58%	38.09%	37	16.33%	30.11%	36.04%	40.22%
38	15.66%	28.04%	32.56%	35.40%	38	16.00%	29.15%	34.36%	37.87%	38	16.00%	29.81%	35.79%	39.96%
39	15.33%	27.79%	32.34%	35.17%	39	15.64%	28.87%	34.12%	37.62%	39	15.64%	29.48%	35.50%	39.66%
40	15.31%	27.37%	32.05%	34.94%	40	15.31%	28.67%	34.00%	37.53%	40	15.31%	29.15%	35.23%	39.39%
41	15.31%	27.37%	32.05%	34.94%	41	15.31%	28.33%	33.70%	37.21%	41	NA	NA	NA	NA
42	15.31%	27.02%	31.74%	34.62%	42	15.31%	27.95%	33.37%	36.87%	42	NA	NA	NA	NA
43	15.31%	26.65%	31.40%	34.26%	43	15.31%	27.54%	33.00%	36.48%	43	NA	NA	NA	NA
44	15.31%	26.23%	31.02%	33.86%	44	15.31%	27.09%	32.59%	36.06%	44	NA	NA	NA	NA
45	14.76%	25.77%	30.60%	33.42%	45	14.76%	26.59%	32.13%	35.58%	45	NA	NA	NA	NA
46	NA	25.26%	30.13%	32.93%	46	NA	26.03%	31.63%	35.06%	46	NA	NA	NA	NA
47	NA	24.70%	29.61%	32.39%	47	NA	25.43%	31.08%	34.49%	47	NA	NA	NA	NA
48	NA	24.09%	29.04%	31.80%	48	NA	24.77%	30.47%	33.85%	48	NA	NA	NA	NA
49	NA	23.43%	28.43%	31.16%	49	NA	24.05%	29.81%	33.16%	49	NA	NA	NA	NA
50	NA	20.31%	24.74%	27.54%	50	NA	20.92%	26.05%	33.16%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Non-Annual Premium Mode

Income Start Month 48

Term	25			
Age/PPT	5	8	10	12
0	20.56%	33.56%	38.31%	41.64%
1	20.56%	33.56%	38.31%	41.64%
2	20.56%	33.56%	38.31%	41.64%
3	20.56%	33.56%	38.31%	41.64%
4	20.56%	33.56%	38.31%	41.64%
5	20.54%	33.55%	38.31%	41.63%
6	20.50%	33.52%	38.28%	41.60%
7	20.46%	33.48%	38.24%	41.56%
8	20.41%	33.43%	38.19%	41.51%
9	20.36%	33.38%	38.14%	41.45%
10	20.30%	33.32%	38.08%	41.39%
11	20.24%	33.27%	38.02%	41.32%
12	20.18%	33.21%	37.96%	41.26%
13	20.13%	33.16%	37.90%	41.20%
14	20.08%	33.11%	37.85%	41.15%
15	20.04%	33.07%	37.81%	41.11%
16	20.00%	33.03%	37.78%	41.07%
17	19.97%	33.00%	37.75%	41.04%
18	19.94%	32.97%	37.72%	41.02%
19	19.91%	32.95%	37.71%	41.00%
20	19.88%	32.93%	37.69%	40.99%
21	19.84%	32.91%	37.67%	40.97%
22	19.80%	32.88%	37.66%	40.95%
23	19.76%	32.85%	37.64%	40.93%
24	19.70%	32.82%	37.61%	40.91%
25	19.64%	32.77%	37.58%	40.88%
26	19.56%	32.72%	37.54%	40.84%
27	19.47%	32.66%	37.49%	40.79%
28	19.36%	32.59%	37.44%	40.74%
29	19.24%	32.50%	37.37%	40.67%
30	19.10%	32.40%	37.29%	40.59%
31	18.95%	32.29%	37.20%	40.50%
32	18.77%	32.16%	37.09%	40.39%
33	18.57%	32.01%	36.97%	40.27%
34	18.35%	31.85%	36.84%	40.13%
35	18.10%	31.67%	36.69%	39.98%
36	17.83%	31.47%	36.52%	39.80%
37	17.53%	31.24%	36.33%	39.61%
38	17.21%	30.99%	36.11%	39.39%
39	16.85%	30.72%	35.88%	39.15%
40	16.27%	30.28%	35.58%	38.86%
41	16.27%	30.28%	35.58%	38.86%
42	16.27%	29.91%	35.26%	38.52%
43	16.27%	29.51%	34.89%	38.14%
44	16.27%	29.06%	34.49%	37.71%
45	16.27%	28.56%	34.03%	37.24%
46	NA	28.01%	33.53%	36.71%
47	NA	27.41%	32.97%	36.13%
48	NA	26.75%	32.36%	35.49%
49	NA	26.03%	31.69%	34.79%
50	NA	20.31%	24.74%	27.54%

Term	30			
Age/PPT	5	8	10	12
0	21.31%	34.91%	40.31%	44.36%
1	21.31%	34.91%	40.31%	44.36%
2	21.31%	34.91%	40.31%	44.36%
3	21.31%	34.91%	40.31%	44.36%
4	21.31%	34.91%	40.31%	44.36%
5	21.29%	34.89%	40.31%	44.35%
6	21.26%	34.87%	40.28%	44.32%
7	21.21%	34.83%	40.24%	44.28%
8	21.16%	34.78%	40.19%	44.23%
9	21.11%	34.73%	40.14%	44.18%
10	21.05%	34.68%	40.08%	44.12%
11	20.99%	34.62%	40.03%	44.05%
12	20.94%	34.56%	39.97%	43.99%
13	20.88%	34.51%	39.91%	43.94%
14	20.83%	34.46%	39.86%	43.89%
15	20.78%	34.42%	39.82%	43.84%
16	20.74%	34.38%	39.79%	43.81%
17	20.70%	34.34%	39.76%	43.78%
18	20.66%	34.31%	39.73%	43.75%
19	20.62%	34.28%	39.71%	43.73%
20	20.57%	34.25%	39.69%	43.71%
21	20.52%	34.22%	39.66%	43.69%
22	20.47%	34.18%	39.64%	43.66%
23	20.40%	34.14%	39.61%	43.63%
24	20.32%	34.09%	39.57%	43.60%
25	20.24%	34.04%	39.53%	43.56%
26	20.14%	33.97%	39.48%	43.51%
27	20.02%	33.89%	39.42%	43.45%
28	19.89%	33.80%	39.35%	43.38%
29	19.75%	33.70%	39.27%	43.30%
30	19.58%	33.58%	39.18%	43.21%
31	19.40%	33.45%	39.08%	43.10%
32	19.20%	33.30%	38.96%	42.98%
33	18.98%	33.14%	38.82%	42.84%
34	18.73%	32.96%	38.67%	42.69%
35	18.46%	32.76%	38.51%	42.52%
36	18.17%	32.54%	38.32%	42.33%
37	17.84%	32.30%	38.12%	42.12%
38	17.49%	32.03%	37.89%	41.88%
39	17.10%	31.74%	37.64%	41.62%
40	16.27%	31.53%	37.51%	41.53%
41	16.27%	31.17%	37.20%	41.21%
42	16.27%	30.77%	36.85%	40.84%
43	16.27%	30.33%	36.46%	40.44%
44	16.27%	29.85%	36.03%	39.99%
45	16.27%	29.31%	35.55%	39.49%
46	NA	28.72%	35.02%	38.93%
47	NA	28.07%	34.43%	38.32%
48	NA	27.36%	33.78%	37.64%
49	NA	26.59%	33.07%	36.88%
50	NA	20.92%	26.05%	36.88%

Term	40			
Age/PPT	5	8	10	12
0	21.96%	36.14%	42.20%	46.96%
1	21.96%	36.14%	42.20%	46.96%
2	21.96%	36.14%	42.20%	46.96%
3	21.96%	36.14%	42.20%	46.96%
4	21.96%	36.14%	42.20%	46.96%
5	21.94%	36.13%	42.19%	46.95%
6	21.90%	36.10%	42.16%	46.92%
7	21.85%	36.06%	42.12%	46.88%
8	21.79%	36.01%	42.07%	46.83%
9	21.73%	35.95%	42.02%	46.77%
10	21.67%	35.90%	41.96%	46.71%
11	21.60%	35.83%	41.90%	46.65%
12	21.53%	35.77%	41.84%	46.59%
13	21.47%	35.71%	41.78%	46.53%
14	21.40%	35.65%	41.73%	46.48%
15	21.33%	35.60%	41.68%	46.43%
16	21.27%	35.55%	41.64%	46.38%
17	21.21%	35.50%	41.60%	46.34%
18	21.14%	35.45%	41.56%	46.31%
19	21.07%	35.41%	41.53%	46.27%
20	21.00%	35.36%	41.49%	46.24%
21	20.92%	35.30%	41.45%	46.20%
22	20.84%	35.25%	41.41%	46.16%
23	20.74%	35.18%	41.36%	46.12%
24	20.63%	35.11%	41.31%	46.07%
25	20.52%	35.03%	41.25%	46.01%
26	20.38%	34.94%	41.18%	45.94%
27	20.24%	34.84%	41.10%	45.86%
28	20.07%	34.73%	41.01%	45.77%
29	19.89%	34.60%	40.91%	45.66%
30	19.69%	34.45%	40.79%	45.54%
31	19.40%	34.29%	40.67%	45.41%
32	19.20%	34.12%	40.52%	45.26%
33	18.98%	33.92%	40.36%	45.10%
34	18.73%	33.70%	40.18%	44.91%
35	18.46%	33.46%	39.98%	44.71%
36	18.17%	33.20%	39.76%	44.49%
37	17.84%	32.91%	39.52%	44.23%
38	17.49%	32.60%	39.25%	43.96%
39	17.10%	32.25%	38.96%	43.65%
40	16.27%	31.90%	38.68%	43.38%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Non-Annual Premium Mode

Income Start Month 24

Term	25			
Age/PPT	5	8	10	12
0	17.27%	27.65%	31.26%	33.74%
1	17.27%	27.65%	31.26%	33.74%
2	17.27%	27.65%	31.26%	33.74%
3	17.27%	27.65%	31.26%	33.74%
4	17.27%	27.65%	31.26%	33.74%
5	17.27%	27.65%	31.26%	33.73%
6	17.25%	27.64%	31.24%	33.71%
7	17.23%	27.62%	31.22%	33.69%
8	17.21%	27.60%	31.20%	33.66%
9	17.18%	27.57%	31.17%	33.63%
10	17.16%	27.54%	31.14%	33.60%
11	17.13%	27.51%	31.11%	33.57%
12	17.10%	27.48%	31.08%	33.53%
13	17.08%	27.46%	31.05%	33.50%
14	17.05%	27.43%	31.02%	33.48%
15	17.03%	27.41%	31.00%	33.45%
16	17.02%	27.40%	30.98%	33.44%
17	17.00%	27.38%	30.97%	33.42%
18	16.99%	27.37%	30.96%	33.41%
19	16.97%	27.36%	30.95%	33.40%
20	16.96%	27.36%	30.94%	33.39%
21	16.95%	27.35%	30.93%	33.39%
22	16.94%	27.34%	30.92%	33.38%
23	16.92%	27.33%	30.91%	33.37%
24	16.90%	27.32%	30.90%	33.35%
25	16.87%	27.30%	30.89%	33.34%
26	16.84%	27.28%	30.87%	33.32%
27	16.81%	27.26%	30.84%	33.30%
28	16.77%	27.23%	30.82%	33.27%
29	16.72%	27.20%	30.78%	33.23%
30	16.67%	27.16%	30.74%	33.19%
31	16.60%	27.12%	30.70%	33.14%
32	16.53%	27.06%	30.64%	33.09%
33	16.45%	27.01%	30.58%	33.02%
34	16.37%	26.94%	30.51%	32.95%
35	16.27%	26.87%	30.43%	32.87%
36	16.16%	26.78%	30.34%	32.77%
37	16.04%	26.69%	30.24%	32.66%
38	15.90%	26.58%	30.13%	32.54%
39	15.76%	26.47%	30.01%	32.41%
40	15.76%	26.35%	29.91%	32.36%
41	15.76%	26.35%	29.91%	32.36%
42	15.76%	26.19%	29.75%	32.17%
43	15.76%	26.01%	29.55%	31.95%
44	15.76%	25.82%	29.33%	31.74%
45	15.76%	25.61%	29.10%	31.48%
46	NA	25.37%	28.85%	31.22%
47	NA	25.11%	28.56%	30.88%
48	NA	24.81%	28.25%	30.56%
49	NA	24.50%	27.91%	30.18%
50	NA	24.16%	27.56%	30.18%

Term	30			
Age/PPT	5	8	10	12
0	18.12%	29.12%	33.31%	36.41%
1	18.12%	29.12%	33.31%	36.41%
2	18.12%	29.12%	33.31%	36.41%
3	18.12%	29.12%	33.31%	36.41%
4	18.12%	29.12%	33.31%	36.41%
5	18.11%	29.12%	33.31%	36.40%
6	18.10%	29.10%	33.29%	36.38%
7	18.08%	29.09%	33.27%	36.36%
8	18.06%	29.06%	33.25%	36.34%
9	18.03%	29.04%	33.22%	36.31%
10	18.00%	29.01%	33.19%	36.27%
11	17.97%	28.98%	33.16%	36.24%
12	17.95%	28.96%	33.13%	36.21%
13	17.92%	28.93%	33.10%	36.18%
14	17.90%	28.91%	33.08%	36.15%
15	17.87%	28.89%	33.05%	36.13%
16	17.85%	28.87%	33.04%	36.11%
17	17.84%	28.85%	33.02%	36.09%
18	17.82%	28.84%	33.01%	36.08%
19	17.80%	28.83%	33.00%	36.07%
20	17.79%	28.82%	32.99%	36.06%
21	17.77%	28.81%	32.97%	36.05%
22	17.75%	28.79%	32.96%	36.04%
23	17.72%	28.78%	32.95%	36.02%
24	17.69%	28.76%	32.93%	36.01%
25	17.66%	28.74%	32.91%	35.98%
26	17.62%	28.72%	32.88%	35.96%
27	17.57%	28.69%	32.85%	35.93%
28	17.52%	28.65%	32.82%	35.89%
29	17.46%	28.61%	32.77%	35.85%
30	17.40%	28.56%	32.73%	35.80%
31	17.33%	28.51%	32.67%	35.74%
32	17.24%	28.45%	32.61%	35.67%
33	17.15%	28.38%	32.53%	35.59%
34	17.05%	28.31%	32.45%	35.50%
35	16.94%	28.22%	32.36%	35.41%
36	16.82%	28.13%	32.26%	35.30%
37	16.69%	28.02%	32.15%	35.18%
38	16.54%	27.91%	32.02%	35.04%
39	16.38%	27.78%	31.88%	34.89%
40	15.76%	27.73%	31.84%	34.88%
41	15.76%	27.57%	31.68%	34.68%
42	15.76%	27.39%	31.49%	34.49%
43	15.76%	27.19%	31.27%	34.26%
44	15.76%	26.99%	31.07%	34.02%
45	15.76%	26.76%	30.79%	33.73%
46	NA	26.50%	30.51%	33.43%
47	NA	26.21%	30.19%	33.09%
48	NA	25.90%	29.87%	32.73%
49	NA	25.56%	29.49%	32.32%
50	NA	25.19%	29.09%	32.32%

Term	40			
Age/PPT	5	8	10	12
0	18.91%	30.54%	35.32%	39.05%
1	18.91%	30.54%	35.32%	39.05%
2	18.91%	30.54%	35.32%	39.05%
3	18.91%	30.54%	35.32%	39.05%
4	18.91%	30.54%	35.32%	39.05%
5	18.90%	30.54%	35.32%	39.05%
6	18.88%	30.52%	35.30%	39.03%
7	18.86%	30.50%	35.28%	39.01%
8	18.84%	30.48%	35.26%	38.98%
9	18.81%	30.46%	35.23%	38.95%
10	18.78%	30.43%	35.20%	38.92%
11	18.75%	30.40%	35.17%	38.88%
12	18.72%	30.37%	35.14%	38.85%
13	18.68%	30.34%	35.11%	38.82%
14	18.65%	30.31%	35.08%	38.79%
15	18.63%	30.29%	35.06%	38.77%
16	18.60%	30.27%	35.03%	38.74%
17	18.57%	30.25%	35.01%	38.72%
18	18.54%	30.23%	34.99%	38.71%
19	18.52%	30.21%	34.98%	38.69%
20	18.49%	30.19%	34.96%	38.67%
21	18.46%	30.17%	34.94%	38.65%
22	18.42%	30.15%	34.92%	38.63%
23	18.38%	30.13%	34.89%	38.60%
24	18.34%	30.10%	34.87%	38.58%
25	18.29%	30.07%	34.83%	38.54%
26	18.24%	30.03%	34.79%	38.50%
27	18.18%	29.99%	34.75%	38.45%
28	18.11%	29.94%	34.70%	38.40%
29	18.04%	29.89%	34.64%	38.34%
30	17.95%	29.83%	34.58%	38.27%
31	17.86%	29.76%	34.50%	38.19%
32	17.76%	29.68%	34.42%	38.11%
33	17.65%	29.60%	34.33%	38.01%
34	17.52%	29.50%	34.23%	37.90%
35	16.94%	29.40%	34.12%	37.78%
36	16.82%	29.29%	33.99%	37.64%
37	16.69%	29.16%	33.86%	37.49%
38	16.54%	29.02%	33.71%	37.33%
39	16.38%	28.87%	33.54%	37.15%
40	15.76%	28.73%	33.39%	36.98%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Non-Annual Premium Mode

7x SA Multiple chosen

Income Start Month 36

Term	25			
Age/PPT	5	8	10	12
0	18.99%	30.63%	34.77%	37.66%
1	18.99%	30.63%	34.77%	37.66%
2	18.99%	30.63%	34.77%	37.66%
3	18.99%	30.63%	34.77%	37.66%
4	18.99%	30.63%	34.77%	37.66%
5	18.99%	30.63%	34.77%	37.66%
6	18.97%	30.62%	34.75%	37.64%
7	18.95%	30.60%	34.73%	37.62%
8	18.93%	30.58%	34.71%	37.59%
9	18.90%	30.55%	34.68%	37.55%
10	18.87%	30.52%	34.64%	37.52%
11	18.84%	30.49%	34.61%	37.48%
12	18.81%	30.46%	34.58%	37.45%
13	18.79%	30.43%	34.55%	37.42%
14	18.76%	30.40%	34.52%	37.39%
15	18.74%	30.38%	34.50%	37.36%
16	18.72%	30.36%	34.49%	37.34%
17	18.70%	30.35%	34.46%	37.33%
18	18.69%	30.34%	34.45%	37.31%
19	18.68%	30.33%	34.44%	37.30%
20	18.66%	30.32%	34.43%	37.30%
21	18.65%	30.31%	34.42%	37.29%
22	18.63%	30.30%	34.42%	37.28%
23	18.61%	30.29%	34.41%	37.27%
24	18.59%	30.28%	34.39%	37.26%
25	18.57%	30.27%	34.38%	37.24%
26	18.54%	30.25%	34.36%	37.22%
27	18.50%	30.22%	34.34%	37.20%
28	18.46%	30.19%	34.31%	37.17%
29	18.40%	30.16%	34.27%	37.13%
30	18.35%	30.12%	34.23%	37.09%
31	18.28%	30.08%	34.18%	37.04%
32	18.20%	30.02%	34.13%	36.99%
33	18.12%	29.96%	34.07%	36.92%
34	18.02%	29.89%	33.99%	36.84%
35	17.92%	29.82%	33.91%	36.76%
36	17.80%	29.73%	33.82%	36.66%
37	17.67%	29.63%	33.72%	36.55%
38	17.53%	29.53%	33.60%	36.43%
39	17.38%	29.41%	33.47%	36.29%
40	17.38%	29.29%	33.40%	36.26%
41	17.38%	29.29%	33.40%	36.26%
42	17.38%	29.13%	33.21%	36.07%
43	17.38%	28.94%	33.04%	35.86%
44	17.38%	28.76%	32.80%	35.60%
45	17.38%	28.51%	32.55%	35.34%
46	NA	28.26%	32.29%	35.05%
47	NA	27.99%	31.98%	34.72%
48	NA	27.69%	31.66%	34.36%
49	NA	27.36%	31.29%	34.00%
50	NA	24.16%	27.56%	34.00%

Term	30			
Age/PPT	5	8	10	12
0	19.81%	32.06%	36.82%	40.38%
1	19.81%	32.06%	36.82%	40.38%
2	19.81%	32.06%	36.82%	40.38%
3	19.81%	32.06%	36.82%	40.38%
4	19.81%	32.06%	36.82%	40.38%
5	19.80%	32.06%	36.82%	40.37%
6	19.79%	32.05%	36.80%	40.36%
7	19.77%	32.03%	36.78%	40.34%
8	19.74%	32.01%	36.76%	40.31%
9	19.72%	31.98%	36.73%	40.28%
10	19.69%	31.95%	36.70%	40.24%
11	19.66%	31.92%	36.66%	40.21%
12	19.63%	31.89%	36.63%	40.17%
13	19.60%	31.87%	36.60%	40.14%
14	19.58%	31.84%	36.58%	40.11%
15	19.55%	31.82%	36.55%	40.09%
16	19.53%	31.80%	36.53%	40.07%
17	19.51%	31.78%	36.52%	40.05%
18	19.49%	31.77%	36.50%	40.04%
19	19.48%	31.76%	36.49%	40.03%
20	19.46%	31.75%	36.48%	40.02%
21	19.44%	31.74%	36.47%	40.01%
22	19.41%	31.72%	36.46%	40.00%
23	19.39%	31.71%	36.44%	39.98%
24	19.36%	31.69%	36.43%	39.97%
25	19.32%	31.67%	36.41%	39.95%
26	19.28%	31.65%	36.38%	39.92%
27	19.23%	31.62%	36.35%	39.89%
28	19.18%	31.58%	36.31%	39.85%
29	19.12%	31.54%	36.27%	39.81%
30	19.05%	31.49%	36.22%	39.76%
31	18.97%	31.44%	36.17%	39.70%
32	18.88%	31.38%	36.10%	39.63%
33	18.79%	31.31%	36.03%	39.55%
34	18.68%	31.23%	35.95%	39.46%
35	18.56%	31.15%	35.85%	39.37%
36	18.43%	31.05%	35.75%	39.25%
37	18.29%	30.94%	35.64%	39.13%
38	18.14%	30.83%	35.51%	38.99%
39	17.97%	30.69%	35.37%	38.84%
40	17.38%	30.65%	35.35%	38.64%
41	17.38%	30.49%	35.18%	38.64%
42	17.38%	30.31%	34.99%	38.44%
43	17.38%	30.11%	34.76%	38.20%
44	17.38%	29.90%	34.53%	37.96%
45	17.38%	29.65%	34.26%	37.65%
46	NA	29.38%	33.95%	37.36%
47	NA	29.08%	33.65%	37.01%
48	NA	28.77%	33.29%	36.63%
49	NA	28.39%	32.89%	36.21%
50	NA	25.19%	29.09%	36.21%

Term	40			
Age/PPT	5	8	10	12
0	20.55%	33.42%	38.80%	43.04%
1	20.55%	33.42%	38.80%	43.04%
2	20.55%	33.42%	38.80%	43.04%
3	20.55%	33.42%	38.80%	43.04%
4	20.55%	33.42%	38.80%	43.04%
5	20.54%	33.42%	38.79%	43.03%
6	20.53%	33.40%	38.78%	43.01%
7	20.50%	33.39%	38.76%	42.99%
8	20.48%	33.36%	38.73%	42.96%
9	20.45%	33.34%	38.70%	42.93%
10	20.42%	33.31%	38.67%	42.90%
11	20.39%	33.28%	38.64%	42.86%
12	20.35%	33.25%	38.61%	42.83%
13	20.32%	33.22%	38.58%	42.80%
14	20.29%	33.19%	38.55%	42.77%
15	20.26%	33.16%	38.52%	42.74%
16	20.23%	33.14%	38.50%	42.72%
17	20.20%	33.12%	38.48%	42.70%
18	20.17%	33.10%	38.46%	42.68%
19	20.14%	33.08%	38.45%	42.67%
20	20.11%	33.07%	38.43%	42.65%
21	20.08%	33.05%	38.41%	42.63%
22	20.04%	33.03%	38.39%	42.61%
23	20.00%	33.00%	38.36%	42.59%
24	19.96%	32.97%	38.34%	42.56%
25	19.91%	32.94%	38.31%	42.53%
26	19.85%	32.91%	38.27%	42.49%
27	19.79%	32.87%	38.23%	42.44%
28	19.72%	32.82%	38.18%	42.39%
29	19.64%	32.77%	38.12%	42.33%
30	19.55%	32.71%	38.06%	42.26%
31	19.46%	32.64%	37.99%	42.19%
32	19.35%	32.56%	37.90%	42.10%
33	18.79%	32.48%	37.81%	42.00%
34	18.68%	32.38%	37.71%	41.89%
35	18.56%	32.28%	37.60%	41.77%
36	18.43%	32.17%	37.48%	41.64%
37	18.29%	32.04%	37.34%	41.49%
38	18.14%	31.90%	37.19%	41.33%
39	17.97%	31.74%	37.02%	41.15%
40	17.38%	31.62%	36.89%	41.02%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 100% ROP for Non-Annual Premium Mode

Income Start Month 48

Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	20.83%	33.77%	38.47%	41.79%	0	21.59%	35.13%	40.47%	44.51%	0	22.26%	36.38%	42.36%	47.13%
1	20.83%	33.77%	38.47%	41.79%	1	21.59%	35.13%	40.47%	44.51%	1	22.26%	36.38%	42.36%	47.13%
2	20.83%	33.77%	38.47%	41.79%	2	21.59%	35.13%	40.47%	44.51%	2	22.26%	36.38%	42.36%	47.13%
3	20.83%	33.77%	38.47%	41.79%	3	21.59%	35.13%	40.47%	44.51%	3	22.26%	36.38%	42.36%	47.13%
4	20.83%	33.77%	38.47%	41.79%	4	21.59%	35.13%	40.47%	44.51%	4	22.26%	36.38%	42.36%	47.13%
5	20.82%	33.77%	38.46%	41.79%	5	21.59%	35.13%	40.47%	44.51%	5	22.26%	36.38%	42.36%	47.12%
6	20.81%	33.76%	38.45%	41.77%	6	21.57%	35.11%	40.45%	44.49%	6	22.24%	36.37%	42.35%	47.10%
7	20.79%	33.74%	38.43%	41.75%	7	21.55%	35.10%	40.43%	44.49%	7	22.22%	36.35%	42.33%	47.08%
8	20.76%	33.72%	38.40%	41.72%	8	21.52%	35.07%	40.41%	44.44%	8	22.19%	36.32%	42.30%	47.05%
9	20.73%	33.69%	38.37%	41.68%	9	21.50%	35.05%	40.38%	44.41%	9	22.16%	36.30%	42.27%	47.02%
10	20.70%	33.66%	38.34%	41.65%	10	21.46%	35.02%	40.34%	44.37%	10	22.13%	36.27%	42.24%	46.99%
11	20.67%	33.63%	38.30%	41.61%	11	21.43%	34.98%	40.31%	44.34%	11	22.09%	36.24%	42.21%	46.95%
12	20.64%	33.59%	38.27%	41.57%	12	21.40%	34.95%	40.28%	44.30%	12	22.06%	36.20%	42.17%	46.92%
13	20.61%	33.56%	38.23%	41.53%	13	21.37%	34.92%	40.24%	44.27%	13	22.02%	36.17%	42.14%	46.89%
14	20.58%	33.54%	38.20%	41.50%	14	21.34%	34.90%	40.22%	44.24%	14	21.99%	36.14%	42.11%	46.86%
15	20.56%	33.51%	38.18%	41.48%	15	21.32%	34.87%	40.19%	44.21%	15	21.95%	36.12%	42.08%	46.83%
16	20.54%	33.49%	38.16%	41.46%	16	21.30%	34.85%	40.17%	44.19%	16	21.92%	36.10%	42.06%	46.81%
17	20.52%	33.48%	38.14%	41.44%	17	21.27%	34.84%	40.15%	44.17%	17	21.89%	36.07%	42.04%	46.79%
18	20.50%	33.46%	38.13%	41.43%	18	21.26%	34.82%	40.14%	44.16%	18	21.86%	36.06%	42.02%	46.77%
19	20.49%	33.45%	38.12%	41.42%	19	21.24%	34.81%	40.13%	44.15%	19	21.83%	36.04%	42.01%	46.75%
20	20.47%	33.45%	38.11%	41.41%	20	21.22%	34.80%	40.12%	44.14%	20	21.80%	36.02%	41.99%	46.74%
21	20.46%	33.44%	38.10%	41.40%	21	21.20%	34.79%	40.11%	44.13%	21	21.77%	36.00%	41.97%	46.72%
22	20.44%	33.43%	38.09%	41.39%	22	21.17%	34.78%	40.09%	44.12%	22	21.73%	35.98%	41.95%	46.70%
23	20.42%	33.42%	38.08%	41.38%	23	21.14%	34.76%	40.08%	44.10%	23	21.69%	35.96%	41.93%	46.68%
24	20.40%	33.41%	38.07%	41.37%	24	21.11%	34.74%	40.06%	44.09%	24	21.64%	35.93%	41.91%	46.65%
25	20.37%	33.39%	38.06%	41.35%	25	21.07%	34.72%	40.04%	44.07%	25	21.59%	35.90%	41.88%	46.62%
26	20.34%	33.37%	38.04%	41.34%	26	21.03%	34.70%	40.02%	44.04%	26	21.53%	35.87%	41.84%	46.59%
27	20.30%	33.35%	38.01%	41.31%	27	20.98%	34.67%	39.99%	44.01%	27	21.47%	35.83%	41.80%	46.54%
28	20.25%	33.32%	37.98%	41.28%	28	20.92%	34.63%	39.96%	43.98%	28	21.39%	35.78%	41.75%	46.50%
29	20.20%	33.28%	37.95%	41.25%	29	20.86%	34.59%	39.91%	43.94%	29	21.31%	35.73%	41.70%	46.44%
30	20.14%	33.24%	37.91%	41.21%	30	20.79%	34.55%	39.87%	43.89%	30	21.22%	35.67%	41.64%	46.37%
31	20.07%	33.20%	37.86%	41.16%	31	20.70%	34.49%	39.81%	43.83%	31	20.70%	35.61%	41.57%	46.30%
32	19.99%	33.14%	37.81%	41.10%	32	20.61%	34.43%	39.75%	43.76%	32	20.61%	35.53%	41.49%	46.22%
33	19.90%	33.08%	37.74%	41.03%	33	20.51%	34.36%	39.67%	43.68%	33	20.51%	35.45%	41.40%	46.12%
34	19.80%	33.01%	37.67%	40.95%	34	20.40%	34.29%	39.59%	43.60%	34	20.40%	35.36%	41.31%	46.02%
35	19.68%	32.93%	37.59%	40.87%	35	20.28%	34.20%	39.50%	43.50%	35	20.28%	35.26%	41.20%	45.90%
36	19.56%	32.85%	37.49%	40.77%	36	20.14%	34.10%	39.40%	43.39%	36	20.14%	35.14%	41.08%	45.77%
37	19.42%	32.75%	37.39%	40.66%	37	19.99%	34.00%	39.28%	43.26%	37	19.99%	35.02%	40.94%	45.63%
38	19.27%	32.64%	37.27%	40.53%	38	19.83%	33.88%	39.15%	43.13%	38	19.83%	34.88%	40.79%	45.47%
39	19.11%	32.52%	37.14%	40.39%	39	19.65%	33.75%	39.01%	42.97%	39	19.65%	34.73%	40.63%	45.29%
40	19.11%	32.43%	37.06%	40.32%	40	19.11%	33.71%	38.99%	42.97%	40	19.11%	34.59%	40.48%	45.17%
41	19.11%	32.43%	37.06%	40.32%	41	19.11%	33.55%	38.84%	42.79%	41	NA	NA	NA	NA
42	19.11%	32.24%	36.90%	40.15%	42	19.11%	33.37%	38.63%	42.57%	42	NA	NA	NA	NA
43	19.11%	32.05%	36.68%	39.91%	43	19.11%	33.17%	38.42%	42.35%	43	NA	NA	NA	NA
44	19.11%	31.85%	36.43%	39.64%	44	19.11%	32.93%	38.18%	42.07%	44	NA	NA	NA	NA
45	19.11%	31.61%	36.20%	39.39%	45	19.11%	32.69%	37.91%	41.80%	45	NA	NA	NA	NA
46	NA	31.35%	35.91%	39.07%	46	NA	32.42%	37.61%	41.45%	46	NA	NA	NA	NA
47	NA	31.07%	35.60%	38.75%	47	NA	32.11%	37.27%	41.11%	47	NA	NA	NA	NA
48	NA	30.75%	35.25%	38.33%	48	NA	31.78%	36.90%	40.67%	48	NA	NA	NA	NA
49	NA	30.40%	34.85%	37.95%	49	NA	31.40%	36.53%	40.25%	49	NA	NA	NA	NA
50	NA	24.16%	27.56%	37.95%	50	NA	25.19%	29.09%	40.25%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Non-Annual Premium Mode

Income Start Month 24

Term	25			
Age/PPT	5	8	10	12
0	18.44%	29.68%	33.86%	36.83%
1	18.44%	29.68%	33.86%	36.83%
2	18.44%	29.68%	33.86%	36.83%
3	18.44%	29.68%	33.86%	36.83%
4	18.44%	29.68%	33.86%	36.83%
5	18.42%	29.67%	33.85%	36.82%
6	18.39%	29.65%	33.83%	36.79%
7	18.35%	29.61%	33.79%	36.75%
8	18.31%	29.57%	33.75%	36.71%
9	18.26%	29.52%	33.70%	36.66%
10	18.21%	29.47%	33.65%	36.60%
11	18.16%	29.42%	33.59%	36.55%
12	18.12%	29.37%	33.54%	36.49%
13	18.07%	29.33%	33.49%	36.44%
14	18.03%	29.28%	33.45%	36.40%
15	17.99%	29.25%	33.41%	36.36%
16	17.96%	29.22%	33.38%	36.33%
17	17.93%	29.19%	33.36%	36.30%
18	17.90%	29.17%	33.34%	36.28%
19	17.88%	29.14%	33.32%	36.26%
20	17.85%	29.12%	33.30%	36.24%
21	17.82%	29.10%	33.28%	36.22%
22	17.78%	29.07%	33.26%	36.20%
23	17.74%	29.04%	33.24%	36.18%
24	17.69%	29.01%	33.21%	36.15%
25	17.63%	28.96%	33.17%	36.11%
26	17.56%	28.91%	33.13%	36.07%
27	17.48%	28.85%	33.08%	36.01%
28	17.39%	28.78%	33.02%	35.95%
29	17.28%	28.69%	32.94%	35.88%
30	17.15%	28.60%	32.86%	35.79%
31	17.01%	28.49%	32.76%	35.69%
32	16.85%	28.36%	32.66%	35.58%
33	16.67%	28.22%	32.53%	35.45%
34	16.47%	28.06%	32.39%	35.31%
35	16.26%	27.89%	32.24%	35.15%
36	16.02%	27.70%	32.07%	34.97%
37	15.75%	27.49%	31.88%	34.77%
38	15.47%	27.25%	31.67%	34.55%
39	15.15%	27.00%	31.44%	34.30%
40	15.03%	26.84%	31.35%	33.96%
41	15.03%	26.53%	31.07%	33.96%
42	15.03%	26.19%	30.75%	33.62%
43	15.03%	25.82%	30.40%	33.26%
44	15.03%	25.40%	30.02%	32.85%
45	14.50%	24.95%	29.59%	32.40%
46	NA	24.45%	29.12%	31.91%
47	NA	23.91%	28.61%	31.37%
48	NA	23.31%	28.04%	30.77%
49	NA	22.67%	27.42%	30.13%
50	NA	21.96%	26.76%	29.63%

Term	30			
Age/PPT	5	8	10	12
0	18.78%	30.37%	34.95%	38.36%
1	18.78%	30.37%	34.95%	38.36%
2	18.78%	30.37%	34.95%	38.36%
3	18.78%	30.37%	34.95%	38.36%
4	18.78%	30.37%	34.95%	38.36%
5	18.77%	30.35%	34.94%	38.35%
6	18.73%	30.33%	34.91%	38.32%
7	18.70%	30.29%	34.88%	38.29%
8	18.65%	30.25%	34.83%	38.24%
9	18.60%	30.20%	34.78%	38.19%
10	18.55%	30.15%	34.73%	38.14%
11	18.50%	30.10%	34.68%	38.08%
12	18.45%	30.05%	34.63%	38.03%
13	18.40%	30.01%	34.58%	37.98%
14	18.36%	29.96%	34.54%	37.93%
15	18.32%	29.92%	34.50%	37.89%
16	18.28%	29.89%	34.47%	37.85%
17	18.24%	29.85%	34.44%	37.82%
18	18.21%	29.82%	34.41%	37.80%
19	18.17%	29.80%	34.38%	37.77%
20	18.13%	29.77%	34.36%	37.75%
21	18.08%	29.73%	34.33%	37.72%
22	18.03%	29.69%	34.30%	37.69%
23	17.97%	29.65%	34.27%	37.66%
24	17.90%	29.60%	34.23%	37.62%
25	17.82%	29.54%	34.18%	37.57%
26	17.73%	29.47%	34.13%	37.51%
27	17.62%	29.40%	34.06%	37.44%
28	17.51%	29.31%	33.98%	37.36%
29	17.37%	29.20%	33.90%	37.27%
30	17.23%	29.09%	33.80%	37.17%
31	17.06%	28.96%	33.69%	37.06%
32	16.85%	28.82%	33.56%	36.93%
33	16.67%	28.66%	33.43%	36.78%
34	16.47%	28.49%	33.27%	36.62%
35	16.26%	28.29%	33.10%	36.45%
36	16.02%	28.08%	32.92%	36.25%
37	15.75%	27.85%	32.71%	36.03%
38	15.47%	27.60%	32.48%	35.79%
39	15.15%	27.32%	32.23%	35.53%
40	15.03%	27.09%	32.06%	35.37%
41	15.03%	26.75%	31.75%	35.05%
42	15.03%	26.38%	31.41%	34.69%
43	15.03%	25.97%	31.03%	34.29%
44	15.03%	25.52%	30.61%	33.85%
45	14.50%	24.95%	30.15%	33.36%
46	NA	24.45%	29.65%	32.83%
47	NA	23.91%	29.09%	32.25%
48	NA	23.31%	28.48%	31.61%
49	NA	22.67%	27.82%	30.91%
50	NA	21.96%	27.10%	30.91%

Term	40			
Age/PPT	5	8	10	12
0	19.05%	30.97%	35.96%	39.84%
1	19.05%	30.97%	35.96%	39.84%
2	19.05%	30.97%	35.96%	39.84%
3	19.05%	30.97%	35.96%	39.84%
4	19.05%	30.97%	35.96%	39.84%
5	19.02%	30.95%	35.95%	39.82%
6	18.99%	30.92%	35.92%	39.79%
7	18.94%	30.89%	35.89%	39.75%
8	18.89%	30.84%	35.84%	39.71%
9	18.84%	30.79%	35.79%	39.65%
10	18.78%	30.74%	35.74%	39.60%
11	18.72%	30.68%	35.68%	39.54%
12	18.66%	30.62%	35.62%	39.48%
13	18.60%	30.57%	35.57%	39.42%
14	18.54%	30.51%	35.52%	39.37%
15	18.48%	30.46%	35.47%	39.32%
16	18.42%	30.41%	35.43%	39.27%
17	18.37%	30.37%	35.38%	39.23%
18	18.31%	30.32%	35.34%	39.19%
19	18.24%	30.27%	35.31%	39.15%
20	18.13%	30.22%	35.27%	39.11%
21	18.08%	30.17%	35.22%	39.07%
22	18.03%	30.11%	35.18%	39.02%
23	17.97%	30.05%	35.12%	38.97%
24	17.90%	29.97%	35.06%	38.91%
25	17.82%	29.89%	35.00%	38.84%
26	17.73%	29.80%	34.92%	38.76%
27	17.62%	29.70%	34.83%	38.67%
28	17.51%	29.59%	34.74%	38.57%
29	17.37%	29.46%	34.63%	38.46%
30	17.23%	29.32%	34.51%	38.33%
31	17.06%	29.16%	34.37%	38.19%
32	16.85%	28.99%	34.22%	38.03%
33	16.67%	28.80%	34.05%	37.85%
34	16.47%	28.59%	33.87%	37.66%
35	16.26%	28.29%	33.67%	37.45%
36	16.02%	28.08%	33.44%	37.21%
37	15.75%	27.85%	33.20%	36.96%
38	15.47%	27.60%	32.93%	36.67%
39	15.15%	27.32%	32.63%	36.36%
40	15.03%	27.09%	32.34%	36.06%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Non-Annual Premium Mode

11x SA Multiple

Income Start Month 36

Term	25				Term	30				Term	40			
Age/PPT	**5**	**8**	**10**	**12**	**Age/PPT**	**5**	**8**	**10**	**12**	**Age/PPT**	**5**	**8**	**10**	**12**
0	20.28%	32.88%	37.66%	41.11%	0	20.54%	33.43%	38.63%	42.55%	0	20.70%	33.89%	39.50%	43.90%
1	20.28%	32.88%	37.66%	41.11%	1	20.54%	33.43%	38.63%	42.55%	1	20.70%	33.89%	39.50%	43.90%
2	20.28%	32.88%	37.66%	41.11%	2	20.54%	33.43%	38.63%	42.55%	2	20.70%	33.89%	39.50%	43.90%
3	20.28%	32.88%	37.66%	41.11%	3	20.54%	33.43%	38.63%	42.55%	3	20.70%	33.89%	39.50%	43.90%
4	20.28%	32.88%	37.66%	41.11%	4	20.54%	33.43%	38.63%	42.55%	4	20.70%	33.89%	39.50%	43.90%
5	20.26%	32.87%	37.65%	41.10%	5	20.52%	33.42%	38.62%	42.54%	5	20.68%	33.87%	39.49%	43.89%
6	20.23%	32.84%	37.63%	41.07%	6	20.49%	33.40%	38.59%	42.51%	6	20.64%	33.84%	39.46%	43.86%
7	20.19%	32.81%	37.59%	41.03%	7	20.44%	33.36%	38.55%	42.47%	7	20.60%	33.80%	39.42%	43.81%
8	20.14%	32.76%	37.54%	40.98%	8	20.40%	33.31%	38.51%	42.42%	8	20.54%	33.76%	39.37%	43.76%
9	20.09%	32.71%	37.49%	40.92%	9	20.35%	33.26%	38.46%	42.37%	9	20.49%	33.70%	39.32%	43.71%
10	20.04%	32.66%	37.43%	40.87%	10	20.29%	33.21%	38.40%	42.31%	10	20.42%	33.65%	39.26%	43.65%
11	19.98%	32.60%	37.38%	40.80%	11	20.24%	33.16%	38.35%	42.25%	11	20.36%	33.59%	39.20%	43.59%
12	19.93%	32.55%	37.32%	40.75%	12	20.18%	33.10%	38.29%	42.19%	12	20.29%	33.52%	39.14%	43.52%
13	19.88%	32.50%	37.27%	40.69%	13	20.13%	33.05%	38.24%	42.14%	13	20.23%	33.47%	39.09%	43.46%
14	19.83%	32.45%	37.22%	40.64%	14	20.08%	33.00%	38.19%	42.09%	14	20.16%	33.41%	39.03%	43.41%
15	19.79%	32.41%	37.18%	40.60%	15	20.04%	32.96%	38.15%	42.04%	15	20.04%	33.35%	38.98%	43.35%
16	19.76%	32.38%	37.15%	40.56%	16	19.99%	32.92%	38.11%	42.01%	16	19.99%	33.30%	38.93%	43.31%
17	19.73%	32.35%	37.12%	40.54%	17	19.95%	32.89%	38.08%	41.97%	17	19.95%	33.25%	38.89%	43.26%
18	19.70%	32.33%	37.10%	40.51%	18	19.91%	32.86%	38.05%	41.94%	18	19.91%	33.20%	38.85%	43.22%
19	19.67%	32.30%	37.08%	40.49%	19	19.87%	32.83%	38.03%	41.92%	19	19.87%	33.15%	38.81%	43.18%
20	19.64%	32.28%	37.06%	40.47%	20	19.83%	32.79%	38.00%	41.89%	20	19.83%	33.10%	38.76%	43.14%
21	19.60%	32.25%	37.04%	40.45%	21	19.78%	32.76%	37.97%	41.86%	21	19.78%	33.04%	38.72%	43.09%
22	19.56%	32.23%	37.02%	40.43%	22	19.73%	32.72%	37.94%	41.83%	22	19.73%	32.98%	38.67%	43.04%
23	19.52%	32.19%	36.99%	40.40%	23	19.66%	32.67%	37.91%	41.80%	23	19.66%	32.91%	38.62%	42.99%
24	19.46%	32.16%	36.96%	40.37%	24	19.59%	32.62%	37.86%	41.75%	24	19.59%	32.84%	38.56%	42.92%
25	19.40%	32.11%	36.92%	40.33%	25	19.50%	32.55%	37.81%	41.70%	25	19.50%	32.75%	38.49%	42.85%
26	19.33%	32.05%	36.88%	40.29%	26	19.40%	32.48%	37.75%	41.64%	26	19.40%	32.66%	38.41%	42.77%
27	19.24%	31.99%	36.82%	40.23%	27	19.24%	32.40%	37.69%	41.57%	27	19.24%	32.55%	38.32%	42.68%
28	19.13%	31.91%	36.76%	40.16%	28	19.13%	32.30%	37.61%	41.49%	28	19.13%	32.43%	38.22%	42.58%
29	19.01%	31.82%	36.68%	40.08%	29	19.01%	32.19%	37.51%	41.39%	29	19.01%	32.30%	38.11%	42.46%
30	18.88%	31.71%	36.59%	39.99%	30	18.88%	32.07%	37.41%	41.29%	30	18.88%	32.07%	37.98%	42.33%
31	18.72%	31.59%	36.49%	39.89%	31	18.72%	31.94%	37.29%	41.17%	31	18.72%	31.94%	37.84%	42.18%
32	18.55%	31.46%	36.37%	39.76%	32	18.55%	31.78%	37.16%	41.03%	32	18.55%	31.78%	37.68%	42.02%
33	18.36%	31.31%	36.24%	39.63%	33	18.36%	31.62%	37.02%	40.88%	33	18.36%	31.62%	37.51%	41.83%
34	18.14%	31.14%	36.09%	39.47%	34	18.14%	31.43%	36.86%	40.71%	34	18.14%	31.43%	37.32%	41.63%
35	17.91%	30.95%	35.93%	39.30%	35	17.91%	31.23%	36.68%	40.52%	35	17.91%	31.23%	37.10%	41.41%
36	17.65%	30.75%	35.74%	39.11%	36	17.65%	31.00%	36.48%	40.31%	36	17.65%	31.00%	36.87%	41.17%
37	17.36%	30.52%	35.54%	38.90%	37	17.36%	30.76%	36.26%	40.08%	37	17.36%	30.76%	36.61%	40.90%
38	17.05%	30.27%	35.32%	38.67%	38	17.05%	30.48%	36.02%	39.83%	38	17.05%	30.48%	36.33%	40.60%
39	16.71%	29.99%	35.07%	38.41%	39	16.71%	30.19%	35.75%	39.55%	39	16.71%	30.19%	36.02%	40.28%
40	16.60%	29.83%	34.99%	38.04%	40	16.60%	29.94%	35.57%	39.39%	40	16.60%	29.94%	35.72%	39.96%
41	16.60%	29.50%	34.68%	38.04%	41	16.60%	29.50%	35.25%	39.04%	41	NA	NA	NA	NA
42	16.60%	29.13%	34.34%	37.69%	42	16.60%	29.13%	34.88%	38.66%	42	NA	NA	NA	NA
43	16.60%	28.72%	33.97%	37.29%	43	16.60%	28.72%	34.49%	38.24%	43	NA	NA	NA	NA
44	16.60%	28.28%	33.55%	36.85%	44	16.60%	28.28%	34.04%	37.77%	44	NA	NA	NA	NA
45	16.03%	27.79%	33.09%	36.37%	45	16.03%	27.79%	33.55%	37.25%	45	NA	NA	NA	NA
46	NA	27.25%	32.59%	35.84%	46	NA	27.25%	33.00%	36.68%	46	NA	NA	NA	NA
47	NA	26.66%	32.03%	35.25%	47	NA	26.66%	32.41%	36.05%	47	NA	NA	NA	NA
48	NA	26.01%	31.41%	34.60%	48	NA	26.01%	31.75%	35.36%	48	NA	NA	NA	NA
49	NA	25.31%	30.75%	33.90%	49	NA	25.31%	31.04%	34.61%	49	NA	NA	NA	NA
50	NA	24.54%	30.04%	33.48%	50	NA	24.54%	30.28%	34.61%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Non-Annual Premium Mode

Income Start Month 48														
Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	22.24%	36.26%	41.67%	45.62%	0	22.39%	36.63%	42.46%	46.91%	0	22.39%	36.89%	43.13%	48.07%
1	22.24%	36.26%	41.67%	45.62%	1	22.39%	36.63%	42.46%	46.91%	1	22.39%	36.89%	43.13%	48.07%
2	22.24%	36.26%	41.67%	45.62%	2	22.39%	36.63%	42.46%	46.91%	2	22.39%	36.89%	43.13%	48.07%
3	22.24%	36.26%	41.67%	45.62%	3	22.39%	36.63%	42.46%	46.91%	3	22.39%	36.89%	43.13%	48.07%
4	22.24%	36.26%	41.67%	45.62%	4	22.39%	36.63%	42.46%	46.91%	4	22.39%	36.89%	43.13%	48.07%
5	22.22%	36.25%	41.66%	45.61%	5	22.36%	36.62%	42.45%	46.89%	5	22.36%	36.88%	43.12%	48.06%
6	22.18%	36.22%	41.63%	45.58%	6	22.33%	36.59%	42.42%	46.87%	6	22.33%	36.84%	43.09%	48.03%
7	22.14%	36.18%	41.59%	45.54%	7	22.29%	36.55%	42.38%	46.82%	7	22.29%	36.80%	43.05%	47.98%
8	22.09%	36.13%	41.54%	45.48%	8	22.24%	36.50%	42.33%	46.77%	8	22.24%	36.75%	43.00%	47.93%
9	22.03%	36.08%	41.48%	45.42%	9	22.18%	36.45%	42.28%	46.72%	9	22.18%	36.70%	42.94%	47.87%
10	21.98%	36.02%	41.42%	45.36%	10	22.12%	36.39%	42.22%	46.65%	10	22.12%	36.64%	42.88%	47.81%
11	21.92%	35.96%	41.36%	45.29%	11	22.06%	36.34%	42.16%	46.59%	11	22.06%	36.57%	42.82%	47.74%
12	21.86%	35.90%	41.30%	45.23%	12	22.00%	36.28%	42.10%	46.53%	12	22.00%	36.51%	42.76%	47.68%
13	21.81%	35.85%	41.24%	45.17%	13	21.95%	36.22%	42.04%	46.47%	13	21.95%	36.44%	42.69%	47.61%
14	21.76%	35.80%	41.19%	45.12%	14	21.90%	36.17%	41.99%	46.41%	14	21.90%	36.38%	42.64%	47.55%
15	21.71%	35.75%	41.15%	45.07%	15	21.85%	36.13%	41.95%	46.37%	15	21.85%	36.32%	42.58%	47.50%
16	21.67%	35.72%	41.11%	45.03%	16	21.80%	36.08%	41.91%	46.33%	16	21.80%	36.27%	42.53%	47.45%
17	21.64%	35.68%	41.08%	45.00%	17	21.76%	36.05%	41.87%	46.29%	17	21.76%	36.21%	42.49%	47.40%
18	21.61%	35.66%	41.06%	44.97%	18	21.72%	36.01%	41.84%	46.26%	18	21.72%	36.16%	42.44%	47.36%
19	21.57%	35.63%	41.04%	44.95%	19	21.67%	35.98%	41.82%	46.23%	19	21.67%	36.11%	42.40%	47.31%
20	21.54%	35.61%	41.01%	44.93%	20	21.62%	35.94%	41.79%	46.20%	20	21.62%	36.05%	42.36%	47.27%
21	21.50%	35.58%	40.99%	44.91%	21	21.57%	35.91%	41.76%	46.18%	21	21.57%	36.00%	42.31%	47.22%
22	21.46%	35.55%	40.97%	44.89%	22	21.46%	35.86%	41.73%	46.14%	22	21.46%	35.86%	42.26%	47.17%
23	21.41%	35.52%	40.95%	44.86%	23	21.41%	35.82%	41.69%	46.10%	23	21.41%	35.82%	42.21%	47.12%
24	21.36%	35.47%	40.91%	44.83%	24	21.36%	35.76%	41.65%	46.06%	24	21.36%	35.76%	42.14%	47.05%
25	21.29%	35.42%	40.87%	44.79%	25	21.29%	35.69%	41.59%	46.01%	25	21.29%	35.69%	42.07%	46.98%
26	21.21%	35.37%	40.82%	44.74%	26	21.21%	35.62%	41.53%	45.94%	26	21.21%	35.62%	41.99%	46.90%
27	21.11%	35.29%	40.77%	44.68%	27	21.11%	35.53%	41.46%	45.87%	27	21.11%	35.53%	41.90%	46.81%
28	21.00%	35.21%	40.70%	44.61%	28	21.00%	35.43%	41.38%	45.78%	28	21.00%	35.43%	41.80%	46.70%
29	20.87%	35.11%	40.62%	44.52%	29	20.87%	35.31%	41.28%	45.69%	29	20.87%	35.31%	41.68%	46.58%
30	20.72%	35.00%	40.52%	44.43%	30	20.72%	35.18%	41.17%	45.57%	30	20.72%	35.18%	41.55%	46.44%
31	20.56%	34.88%	40.41%	44.31%	31	20.56%	35.04%	41.05%	45.45%	31	20.56%	35.04%	41.41%	46.29%
32	20.37%	34.73%	40.29%	44.19%	32	20.37%	34.88%	40.91%	45.31%	32	20.37%	34.88%	41.25%	46.13%
33	20.16%	34.57%	40.15%	44.04%	33	20.16%	34.70%	40.76%	45.15%	33	20.16%	34.70%	41.07%	45.94%
34	19.93%	34.39%	39.99%	43.88%	34	19.93%	34.50%	40.59%	44.97%	34	19.93%	34.50%	40.87%	45.73%
35	19.67%	34.19%	39.82%	43.70%	35	19.67%	34.29%	40.41%	44.78%	35	19.67%	34.29%	40.65%	45.50%
36	19.39%	33.97%	39.63%	43.49%	36	19.39%	34.05%	40.20%	44.56%	36	19.39%	34.05%	40.41%	45.25%
37	19.08%	33.73%	39.41%	43.27%	37	19.08%	33.73%	39.97%	44.32%	37	19.08%	33.73%	40.14%	44.97%
38	18.74%	33.46%	39.17%	43.02%	38	18.74%	33.46%	39.72%	44.05%	38	18.74%	33.46%	39.85%	44.67%
39	18.37%	33.16%	38.91%	42.74%	39	18.37%	33.16%	39.44%	43.76%	39	18.37%	33.16%	39.44%	44.33%
40	18.29%	32.99%	38.83%	42.35%	40	18.29%	32.99%	39.25%	43.59%	40	18.29%	32.99%	39.25%	44.01%
41	18.29%	32.63%	38.51%	42.35%	41	18.29%	32.63%	38.91%	43.23%	41	18.29%	NA	NA	NA
42	18.29%	32.24%	38.15%	41.97%	42	18.29%	32.24%	38.53%	42.83%	42	18.29%	NA	NA	NA
43	18.29%	31.81%	37.75%	41.55%	43	18.29%	31.81%	38.10%	42.38%	43	18.29%	NA	NA	NA
44	18.29%	31.33%	37.30%	41.09%	44	18.29%	31.33%	37.63%	41.89%	44	18.29%	NA	NA	NA
45	17.67%	30.80%	36.81%	40.57%	45	17.67%	30.80%	37.11%	41.34%	45	17.67%	NA	NA	NA
46	NA	30.22%	36.27%	39.97%	46	NA	30.22%	36.53%	40.73%	46	NA	NA	NA	NA
47	NA	29.58%	35.66%	39.33%	47	NA	29.58%	35.90%	40.06%	47	NA	NA	NA	NA
48	NA	28.88%	35.00%	38.63%	48	NA	28.88%	35.20%	39.33%	48	NA	NA	NA	NA
49	NA	28.12%	34.28%	37.87%	49	NA	28.12%	34.44%	38.52%	49	NA	NA	NA	NA
50	NA	27.28%	33.50%	37.59%	50	NA	27.28%	33.50%	38.52%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Non-Annual Premium Mode

Income Start Month 24														
Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	18.67%	29.86%	33.99%	36.95%	0	19.02%	30.55%	35.07%	38.49%	0	19.30%	31.17%	36.10%	39.97%
1	18.67%	29.86%	33.99%	36.95%	1	19.02%	30.55%	35.07%	38.49%	1	19.30%	31.17%	36.10%	39.97%
2	18.67%	29.86%	33.99%	36.95%	2	19.02%	30.55%	35.07%	38.49%	2	19.30%	31.17%	36.10%	39.97%
3	18.67%	29.86%	33.99%	36.95%	3	19.02%	30.55%	35.07%	38.49%	3	19.30%	31.17%	36.10%	39.97%
4	18.67%	29.86%	33.99%	36.95%	4	19.02%	30.55%	35.07%	38.49%	4	19.30%	31.17%	36.10%	39.97%
5	18.66%	29.86%	33.98%	36.95%	5	19.01%	30.54%	35.07%	38.48%	5	19.29%	31.17%	36.09%	39.96%
6	18.64%	29.84%	33.96%	36.93%	6	19.00%	30.53%	35.05%	38.46%	6	19.28%	31.15%	36.08%	39.94%
7	18.62%	29.82%	33.94%	36.90%	7	18.98%	30.51%	35.03%	38.44%	7	19.26%	31.13%	36.06%	39.92%
8	18.60%	29.80%	33.92%	36.88%	8	18.95%	30.49%	35.01%	38.41%	8	19.23%	31.11%	36.03%	39.89%
9	18.57%	29.77%	33.89%	36.84%	9	18.93%	30.46%	34.98%	38.38%	9	19.20%	31.08%	36.00%	39.86%
10	18.55%	29.75%	33.86%	36.81%	10	18.90%	30.44%	34.95%	38.35%	10	19.17%	31.05%	35.97%	39.82%
11	18.52%	29.72%	33.82%	36.77%	11	18.87%	30.41%	34.91%	38.31%	11	19.14%	31.02%	35.93%	39.79%
12	18.49%	29.69%	33.79%	36.74%	12	18.84%	30.38%	34.88%	38.28%	12	19.10%	30.99%	35.90%	39.75%
13	18.46%	29.66%	33.76%	36.71%	13	18.82%	30.35%	34.85%	38.25%	13	19.07%	30.96%	35.87%	39.72%
14	18.44%	29.63%	33.74%	36.68%	14	18.79%	30.32%	34.83%	38.22%	14	19.04%	30.93%	35.83%	39.68%
15	18.42%	29.61%	33.71%	36.66%	15	18.77%	30.30%	34.80%	38.19%	15	19.01%	30.90%	35.81%	39.65%
16	18.40%	29.59%	33.69%	36.64%	16	18.75%	30.28%	34.78%	38.17%	16	18.98%	30.87%	35.78%	39.63%
17	18.38%	29.58%	33.68%	36.62%	17	18.73%	30.26%	34.76%	38.15%	17	18.95%	30.85%	35.75%	39.60%
18	18.37%	29.57%	33.66%	36.60%	18	18.71%	30.25%	34.75%	38.13%	18	18.92%	30.83%	35.73%	39.57%
19	18.36%	29.55%	33.65%	36.59%	19	18.69%	30.23%	34.73%	38.12%	19	18.89%	30.80%	35.71%	39.55%
20	18.34%	29.54%	33.64%	36.58%	20	18.67%	30.22%	34.71%	38.10%	20	18.86%	30.78%	35.68%	39.52%
21	18.33%	29.53%	33.63%	36.57%	21	18.65%	30.20%	34.70%	38.08%	21	18.82%	30.75%	35.66%	39.50%
22	18.31%	29.52%	33.62%	36.55%	22	18.62%	30.18%	34.68%	38.06%	22	18.78%	30.73%	35.63%	39.47%
23	18.29%	29.51%	33.60%	36.54%	23	18.59%	30.16%	34.66%	38.04%	23	18.74%	30.70%	35.59%	39.43%
24	18.27%	29.49%	33.58%	36.52%	24	18.56%	30.14%	34.63%	38.01%	24	18.69%	30.66%	35.56%	39.39%
25	18.24%	29.47%	33.56%	36.49%	25	18.52%	30.11%	34.60%	37.98%	25	18.64%	30.62%	35.52%	39.35%
26	18.21%	29.44%	33.53%	36.46%	26	18.48%	30.08%	34.57%	37.95%	26	18.58%	30.58%	35.47%	39.30%
27	18.17%	29.41%	33.50%	36.43%	27	18.43%	30.04%	34.53%	37.90%	27	18.52%	30.53%	35.41%	39.24%
28	18.12%	29.38%	33.46%	36.39%	28	18.37%	30.00%	34.49%	37.85%	28	18.45%	30.47%	35.35%	39.17%
29	18.07%	29.33%	33.42%	36.34%	29	18.31%	29.95%	34.42%	37.79%	29	18.37%	30.41%	35.28%	39.10%
30	18.01%	29.29%	33.36%	36.28%	30	18.23%	29.89%	34.36%	37.72%	30	18.28%	30.34%	35.21%	39.01%
31	17.94%	29.23%	33.30%	36.22%	31	18.15%	29.82%	34.29%	37.65%	31	18.18%	30.26%	35.12%	38.92%
32	17.86%	29.17%	33.23%	36.14%	32	18.06%	29.75%	34.21%	37.56%	32	18.07%	30.17%	35.03%	38.82%
33	17.77%	29.09%	33.15%	36.06%	33	17.96%	29.67%	34.12%	37.47%	33	17.96%	30.07%	34.92%	38.70%
34	17.67%	29.01%	33.07%	35.97%	34	17.86%	29.58%	34.02%	37.36%	34	17.86%	29.97%	34.80%	38.57%
35	17.56%	28.92%	32.97%	35.86%	35	17.74%	29.48%	33.92%	37.24%	35	17.74%	29.85%	34.67%	38.43%
36	17.44%	28.82%	32.86%	35.74%	36	17.60%	29.37%	33.80%	37.11%	36	17.60%	29.72%	34.53%	38.27%
37	17.31%	28.71%	32.74%	35.61%	37	17.46%	29.25%	33.66%	36.96%	37	17.46%	29.58%	34.37%	38.10%
38	17.17%	28.59%	32.60%	35.46%	38	17.30%	29.12%	33.52%	36.80%	38	17.30%	29.42%	34.20%	37.91%
39	17.01%	28.46%	32.46%	35.30%	39	17.13%	28.97%	33.35%	36.63%	39	17.13%	29.25%	34.01%	37.71%
40	17.01%	28.42%	32.44%	35.13%	40	17.13%	28.88%	33.27%	36.57%	40	17.13%	29.07%	33.85%	37.52%
41	17.01%	28.27%	32.28%	35.13%	41	17.13%	28.71%	33.07%	36.34%	41	NA	NA	NA	NA
42	17.01%	28.10%	32.07%	34.91%	42	17.13%	28.51%	32.87%	36.10%	42	NA	NA	NA	NA
43	17.01%	27.88%	31.85%	34.68%	43	17.13%	28.28%	32.62%	35.85%	43	NA	NA	NA	NA
44	17.01%	27.67%	31.61%	34.40%	44	17.13%	28.05%	32.34%	35.54%	44	NA	NA	NA	NA
45	17.01%	27.42%	31.32%	34.11%	45	17.13%	27.78%	32.08%	35.23%	45	NA	NA	NA	NA
46	NA	27.15%	31.06%	33.79%	46	NA	27.50%	31.74%	34.87%	46	NA	NA	NA	NA
47	NA	26.86%	30.72%	33.44%	47	NA	27.17%	31.40%	34.51%	47	NA	NA	NA	NA
48	NA	26.53%	30.37%	33.04%	48	NA	26.83%	31.01%	34.08%	48	NA	NA	NA	NA
49	NA	26.18%	29.98%	32.65%	49	NA	26.45%	30.58%	33.62%	49	NA	NA	NA	NA
50	NA	25.80%	29.58%	32.65%	50	NA	26.03%	30.14%	33.62%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Non-Annual Premium Mode

7x SA Multiple

Income Start Month 36

Term	25			
Age/PPT	**5**	**8**	**10**	**12**
0	20.53%	33.08%	37.80%	41.25%
1	20.53%	33.08%	37.80%	41.25%
2	20.53%	33.08%	37.80%	41.25%
3	20.53%	33.08%	37.80%	41.25%
4	20.53%	33.08%	37.80%	41.25%
5	20.52%	33.08%	37.80%	41.24%
6	20.50%	33.06%	37.78%	41.22%
7	20.48%	33.04%	37.76%	41.20%
8	20.46%	33.02%	37.73%	41.17%
9	20.43%	32.99%	37.70%	41.13%
10	20.40%	32.96%	37.67%	41.10%
11	20.37%	32.93%	37.63%	41.06%
12	20.34%	32.90%	37.60%	41.02%
13	20.31%	32.87%	37.57%	40.99%
14	20.29%	32.84%	37.54%	40.96%
15	20.26%	32.82%	37.51%	40.93%
16	20.24%	32.80%	37.49%	40.91%
17	20.23%	32.78%	37.48%	40.89%
18	20.21%	32.77%	37.46%	40.88%
19	20.20%	32.76%	37.45%	40.86%
20	20.18%	32.75%	37.44%	40.85%
21	20.16%	32.73%	37.42%	40.84%
22	20.15%	32.72%	37.41%	40.82%
23	20.13%	32.71%	37.39%	40.81%
24	20.10%	32.69%	37.38%	40.79%
25	20.07%	32.67%	37.35%	40.76%
26	20.03%	32.64%	37.32%	40.73%
27	19.99%	32.61%	37.29%	40.70%
28	19.94%	32.57%	37.25%	40.65%
29	19.89%	32.53%	37.20%	40.60%
30	19.82%	32.48%	37.15%	40.54%
31	19.75%	32.42%	37.09%	40.48%
32	19.66%	32.35%	37.01%	40.40%
33	19.57%	32.28%	36.93%	40.31%
34	19.46%	32.19%	36.84%	40.21%
35	19.35%	32.10%	36.74%	40.10%
36	19.22%	32.00%	36.62%	39.98%
37	19.08%	31.88%	36.50%	39.84%
38	18.93%	31.75%	36.36%	39.69%
39	18.76%	31.61%	36.20%	39.52%
40	18.76%	31.58%	36.02%	39.37%
41	18.76%	31.42%	36.02%	39.37%
42	18.76%	31.24%	35.80%	39.16%
43	18.76%	31.01%	35.59%	38.86%
44	18.76%	30.79%	35.32%	38.60%
45	18.76%	30.52%	35.06%	38.31%
46	NA	30.25%	34.74%	37.96%
47	NA	29.94%	34.40%	37.58%
48	NA	29.61%	34.02%	37.16%
49	NA	29.23%	33.62%	36.72%
50	NA	28.83%	33.18%	36.72%

Term	30			
Age/PPT	**5**	**8**	**10**	**12**
0	20.79%	33.64%	38.77%	42.69%
1	20.79%	33.64%	38.77%	42.69%
2	20.79%	33.64%	38.77%	42.69%
3	20.79%	33.64%	38.77%	42.69%
4	20.79%	33.64%	38.77%	42.69%
5	20.79%	33.63%	38.76%	42.68%
6	20.77%	33.62%	38.75%	42.66%
7	20.75%	33.60%	38.73%	42.64%
8	20.73%	33.58%	38.70%	42.61%
9	20.70%	33.55%	38.67%	42.58%
10	20.67%	33.52%	38.64%	42.54%
11	20.64%	33.49%	38.61%	42.51%
12	20.61%	33.46%	38.57%	42.47%
13	20.58%	33.43%	38.54%	42.44%
14	20.55%	33.40%	38.51%	42.41%
15	20.53%	33.38%	38.49%	42.38%
16	20.50%	33.36%	38.46%	42.35%
17	20.48%	33.34%	38.44%	42.33%
18	20.46%	33.32%	38.43%	42.32%
19	20.44%	33.31%	38.41%	42.30%
20	20.42%	33.29%	38.39%	42.28%
21	20.40%	33.28%	38.38%	42.27%
22	20.37%	33.26%	38.36%	42.25%
23	20.34%	33.24%	38.34%	42.22%
24	20.31%	33.21%	38.31%	42.20%
25	20.27%	33.18%	38.28%	42.16%
26	20.22%	33.15%	38.24%	42.13%
27	20.17%	33.11%	38.20%	42.08%
28	20.11%	33.06%	38.15%	42.03%
29	20.04%	33.01%	38.10%	41.97%
30	19.96%	32.95%	38.03%	41.90%
31	19.88%	32.89%	37.96%	41.82%
32	19.78%	32.81%	37.88%	41.73%
33	19.68%	32.73%	37.79%	41.64%
34	19.56%	32.64%	37.69%	41.53%
35	19.43%	32.54%	37.58%	41.41%
36	19.29%	32.42%	37.45%	41.27%
37	19.14%	32.30%	37.32%	41.12%
38	18.97%	32.16%	37.17%	40.96%
39	18.79%	32.01%	37.00%	40.77%
40	18.79%	31.92%	36.92%	40.73%
41	18.79%	31.74%	36.73%	40.50%
42	18.79%	31.55%	36.50%	40.24%
43	18.79%	31.32%	36.23%	39.98%
44	18.79%	31.07%	35.98%	39.66%
45	18.79%	30.79%	35.67%	39.36%
46	NA	30.49%	35.35%	38.96%
47	NA	30.16%	34.97%	38.58%
48	NA	29.80%	34.56%	38.14%
49	NA	29.40%	34.14%	37.66%
50	NA	28.97%	33.65%	37.66%

Term	40			
Age/PPT	**5**	**8**	**10**	**12**
0	20.98%	34.11%	39.65%	44.05%
1	20.98%	34.11%	39.65%	44.05%
2	20.98%	34.11%	39.65%	44.05%
3	20.98%	34.11%	39.65%	44.05%
4	20.98%	34.11%	39.65%	44.05%
5	20.97%	34.11%	39.65%	44.04%
6	20.96%	34.09%	39.63%	44.02%
7	20.93%	34.07%	39.61%	44.00%
8	20.91%	34.05%	39.58%	43.97%
9	20.88%	34.02%	39.55%	43.93%
10	20.84%	33.99%	39.52%	43.90%
11	20.81%	33.95%	39.48%	43.86%
12	20.77%	33.92%	39.45%	43.82%
13	20.74%	33.89%	39.41%	43.79%
14	20.71%	33.86%	39.38%	43.75%
15	20.67%	33.83%	39.35%	43.72%
16	20.64%	33.80%	39.32%	43.69%
17	20.61%	33.78%	39.30%	43.67%
18	20.58%	33.75%	39.27%	43.64%
19	20.55%	33.73%	39.25%	43.62%
20	20.51%	33.71%	39.22%	43.59%
21	20.47%	33.68%	39.20%	43.56%
22	20.44%	33.65%	39.17%	43.53%
23	20.39%	33.62%	39.14%	43.50%
24	20.34%	33.59%	39.10%	43.46%
25	20.29%	33.55%	39.06%	43.42%
26	20.23%	33.51%	39.01%	43.37%
27	20.17%	33.46%	38.96%	43.31%
28	20.11%	33.40%	38.90%	43.24%
29	20.04%	33.34%	38.83%	43.17%
30	19.96%	33.27%	38.75%	43.08%
31	19.88%	33.19%	38.66%	42.99%
32	19.78%	33.10%	38.57%	42.89%
33	19.68%	33.00%	38.46%	42.77%
34	19.56%	32.89%	38.34%	42.64%
35	19.43%	32.77%	38.21%	42.50%
36	19.29%	32.64%	38.07%	42.34%
37	19.14%	32.50%	37.91%	42.17%
38	18.97%	32.34%	37.74%	41.98%
39	18.79%	32.16%	37.54%	41.76%
40	18.79%	32.00%	37.37%	41.58%
41	NA	NA	NA	NA
42	NA	NA	NA	NA
43	NA	NA	NA	NA
44	NA	NA	NA	NA
45	NA	NA	NA	NA
46	NA	NA	NA	NA
47	NA	NA	NA	NA
48	NA	NA	NA	NA
49	NA	NA	NA	NA
50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Early Income: Guaranteed Income Benefit Rates (GIB), 80% ROP for Non-Annual Premium Mode

Income Start Month 48														
Term	25				Term	30				Term	40			
Age/PPT	5	8	10	12	Age/PPT	5	8	10	12	Age/PPT	5	8	10	12
0	22.51%	36.47%	41.82%	45.77%	0	22.66%	36.85%	42.61%	47.06%	0	22.66%	37.13%	43.30%	48.24%
1	22.51%	36.47%	41.82%	45.77%	1	22.66%	36.85%	42.61%	47.06%	1	22.66%	37.13%	43.30%	48.24%
2	22.51%	36.47%	41.82%	45.77%	2	22.66%	36.85%	42.61%	47.06%	2	22.66%	37.13%	43.30%	48.24%
3	22.51%	36.47%	41.82%	45.77%	3	22.66%	36.85%	42.61%	47.06%	3	22.66%	37.13%	43.30%	48.24%
4	22.51%	36.47%	41.82%	45.77%	4	22.66%	36.85%	42.61%	47.06%	4	22.66%	37.13%	43.30%	48.24%
5	22.50%	36.47%	41.82%	45.77%	5	22.66%	36.85%	42.61%	47.05%	5	22.66%	37.13%	43.29%	48.23%
6	22.49%	36.46%	41.80%	45.75%	6	22.64%	36.84%	42.59%	47.04%	6	22.64%	37.11%	43.28%	48.21%
7	22.46%	36.44%	41.78%	45.72%	7	22.62%	36.82%	42.57%	47.01%	7	22.62%	37.09%	43.25%	48.19%
8	22.44%	36.41%	41.75%	45.69%	8	22.59%	36.79%	42.54%	46.98%	8	22.59%	37.07%	43.23%	48.16%
9	22.41%	36.38%	41.72%	45.66%	9	22.57%	36.76%	42.51%	46.95%	9	22.57%	37.04%	43.20%	48.12%
10	22.38%	36.35%	41.68%	45.62%	10	22.53%	36.73%	42.48%	46.91%	10	22.53%	37.01%	43.16%	48.08%
11	22.34%	36.32%	41.65%	45.58%	11	22.50%	36.70%	42.44%	46.87%	11	22.50%	36.97%	43.12%	48.05%
12	22.31%	36.28%	41.61%	45.54%	12	22.47%	36.67%	42.41%	46.83%	12	22.47%	36.94%	43.09%	48.01%
13	22.28%	36.25%	41.58%	45.50%	13	22.44%	36.64%	42.37%	46.80%	13	22.44%	36.91%	43.05%	47.97%
14	22.25%	36.22%	41.54%	45.47%	14	22.41%	36.61%	42.34%	46.76%	14	22.41%	36.87%	43.02%	47.93%
15	22.23%	36.20%	41.52%	45.44%	15	22.38%	36.58%	42.32%	46.74%	15	22.38%	36.84%	42.99%	47.90%
16	22.21%	36.18%	41.49%	45.42%	16	22.36%	36.56%	42.29%	46.71%	16	22.36%	36.82%	42.96%	47.87%
17	22.19%	36.16%	41.48%	45.40%	17	22.34%	36.54%	42.27%	46.69%	17	22.34%	36.79%	42.93%	47.84%
18	22.17%	36.14%	41.46%	45.38%	18	22.31%	36.52%	42.25%	46.67%	18	22.31%	36.77%	42.91%	47.82%
19	22.15%	36.13%	41.45%	45.37%	19	22.29%	36.51%	42.24%	46.65%	19	22.29%	36.74%	42.88%	47.79%
20	22.14%	36.12%	41.43%	45.35%	20	22.27%	36.49%	42.22%	46.64%	20	22.27%	36.72%	42.86%	47.77%
21	22.12%	36.11%	41.42%	45.34%	21	22.25%	36.47%	42.20%	46.62%	21	22.25%	36.69%	42.83%	47.74%
22	22.10%	36.10%	41.41%	45.32%	22	22.22%	36.46%	42.18%	46.60%	22	22.22%	36.67%	42.80%	47.71%
23	22.08%	36.08%	41.39%	45.31%	23	22.19%	36.44%	42.16%	46.58%	23	22.19%	36.64%	42.77%	47.68%
24	22.05%	36.06%	41.37%	45.29%	24	22.15%	36.41%	42.14%	46.55%	24	22.15%	36.60%	42.74%	47.64%
25	22.02%	36.04%	41.35%	45.26%	25	22.11%	36.38%	42.11%	46.52%	25	22.11%	36.56%	42.70%	47.60%
26	21.98%	36.01%	41.32%	45.23%	26	22.06%	36.35%	42.07%	46.48%	26	22.06%	36.52%	42.65%	47.55%
27	21.94%	35.98%	41.29%	45.20%	27	22.00%	36.31%	42.03%	46.43%	27	22.00%	36.47%	42.60%	47.49%
28	21.89%	35.94%	41.24%	45.15%	28	21.94%	36.26%	41.98%	46.38%	28	21.94%	36.42%	42.54%	47.43%
29	21.83%	35.90%	41.20%	45.10%	29	21.87%	36.21%	41.92%	46.32%	29	21.87%	36.35%	42.47%	47.36%
30	21.76%	35.85%	41.14%	45.04%	30	21.78%	36.15%	41.86%	46.25%	30	21.78%	36.28%	42.40%	47.28%
31	21.68%	35.79%	41.08%	44.97%	31	21.69%	36.08%	41.79%	46.17%	31	21.69%	36.20%	42.31%	47.18%
32	21.59%	35.72%	41.00%	44.89%	32	21.59%	36.01%	41.70%	46.09%	32	21.59%	36.12%	42.22%	47.08%
33	21.49%	35.64%	40.92%	44.80%	33	21.49%	35.92%	41.61%	45.99%	33	21.49%	36.02%	42.11%	46.97%
34	21.38%	35.55%	40.82%	44.70%	34	21.38%	35.83%	41.51%	45.88%	34	21.38%	35.91%	42.00%	46.84%
35	21.25%	35.46%	40.72%	44.59%	35	21.25%	35.73%	41.40%	45.75%	35	21.25%	35.79%	41.87%	46.70%
36	21.12%	35.35%	40.60%	44.46%	36	21.12%	35.61%	41.27%	45.62%	36	21.12%	35.66%	41.72%	46.54%
37	20.97%	35.23%	40.47%	44.32%	37	20.97%	35.49%	41.13%	45.46%	37	20.97%	35.52%	41.57%	46.37%
38	20.81%	35.10%	40.33%	44.16%	38	20.81%	35.35%	40.98%	45.30%	38	20.81%	35.36%	41.39%	46.18%
39	20.63%	34.96%	40.17%	43.98%	39	20.63%	35.19%	40.81%	45.11%	39	20.63%	35.19%	41.20%	45.97%
40	20.63%	34.95%	40.02%	43.82%	40	20.63%	35.11%	40.73%	45.05%	40	20.63%	35.11%	41.04%	45.79%
41	20.63%	34.75%	40.02%	43.82%	41	20.63%	34.92%	40.54%	44.84%	41	20.63%	NA	NA	NA
42	20.63%	34.59%	39.79%	43.57%	42	20.63%	34.73%	40.31%	44.56%	42	20.63%	NA	NA	NA
43	20.63%	34.34%	39.55%	43.29%	43	20.63%	34.49%	40.07%	44.27%	43	20.63%	NA	NA	NA
44	20.63%	34.14%	39.28%	43.01%	44	20.63%	34.24%	39.76%	43.97%	44	20.63%	NA	NA	NA
45	20.63%	33.83%	38.98%	42.67%	45	20.63%	33.95%	39.48%	43.65%	45	20.63%	NA	NA	NA
46	NA	33.54%	38.68%	42.33%	46	NA	33.64%	39.10%	43.24%	46	NA	NA	NA	NA
47	NA	33.24%	38.28%	41.93%	47	NA	33.29%	38.74%	42.85%	47	NA	NA	NA	NA
48	NA	32.87%	37.91%	41.48%	48	NA	32.91%	38.33%	42.41%	48	NA	NA	NA	NA
49	NA	32.48%	37.47%	41.02%	49	NA	32.50%	37.88%	41.88%	49	NA	NA	NA	NA
50	NA	32.05%	37.00%	41.02%	50	NA	32.07%	37.38%	41.88%	50	NA	NA	NA	NA

Pramerica Life Poorna Rakshak: Smart Money Back: Guranteed Income Benefit (GIB) Rates

11x SA Mult							
Term	24			Term	25		
Age/PPT	8	10	12	Age/PPT	8	10	12
0	52.01%	61.21%	68.95%	0	56.19%	66.24%	74.77%
1	52.01%	61.21%	68.95%	1	56.19%	66.24%	74.77%
2	52.01%	61.21%	68.95%	2	56.19%	66.24%	74.77%
3	52.01%	61.21%	68.95%	3	56.19%	66.24%	74.77%
4	52.01%	61.21%	68.95%	4	56.19%	66.24%	74.77%
5	52.01%	61.21%	68.95%	5	56.18%	66.24%	74.77%
6	51.99%	61.19%	68.93%	6	56.16%	66.22%	74.75%
7	51.95%	61.15%	68.89%	7	56.12%	66.18%	74.71%
8	51.91%	61.11%	68.84%	8	56.07%	66.14%	74.65%
9	51.86%	61.05%	68.79%	9	56.02%	66.08%	74.59%
10	51.80%	61.00%	68.72%	10	55.96%	66.02%	74.53%
11	51.74%	60.93%	68.66%	11	55.90%	65.95%	74.46%
12	51.68%	60.87%	68.59%	12	55.84%	65.89%	74.39%
13	51.63%	60.82%	68.53%	13	55.78%	65.83%	74.32%
14	51.58%	60.77%	68.48%	14	55.73%	65.77%	74.26%
15	51.54%	60.72%	68.43%	15	55.68%	65.73%	74.22%
16	51.51%	60.69%	68.40%	16	55.64%	65.69%	74.18%
17	51.48%	60.66%	68.37%	17	55.61%	65.66%	74.15%
18	51.45%	60.64%	68.35%	18	55.59%	65.64%	74.13%
19	51.43%	60.63%	68.33%	19	55.57%	65.63%	74.12%
20	51.42%	60.61%	68.32%	20	55.55%	65.61%	74.11%
21	51.40%	60.60%	68.31%	21	55.53%	65.60%	74.09%
22	51.38%	60.59%	68.30%	22	55.52%	65.59%	74.08%
23	51.36%	60.58%	68.28%	23	55.49%	65.58%	74.07%
24	51.33%	60.56%	68.27%	24	55.47%	65.57%	74.06%
25	51.30%	60.53%	68.24%	25	55.43%	65.54%	74.05%
26	51.26%	60.50%	68.21%	26	55.39%	65.52%	74.01%
27	51.21%	60.47%	68.18%	27	55.34%	65.49%	73.98%
28	51.15%	60.42%	68.13%	28	55.28%	65.44%	73.95%
29	51.07%	60.37%	68.08%	29	55.20%	65.39%	73.89%
30	50.99%	60.30%	68.01%	30	55.12%	65.33%	73.83%
31	50.89%	60.23%	67.94%	31	55.02%	65.26%	73.76%
32	50.78%	60.14%	67.85%	32	54.91%	65.18%	73.68%
33	50.66%	60.04%	67.75%	33	54.79%	65.08%	73.60%
34	50.52%	59.93%	67.63%	34	54.64%	64.98%	73.49%
35	50.36%	59.81%	67.51%	35	54.49%	64.86%	73.37%
36	50.18%	59.66%	67.36%	36	54.31%	64.75%	73.24%
37	49.99%	59.51%	67.20%	37	54.11%	64.57%	73.09%
38	49.77%	59.33%	67.02%	38	53.89%	64.42%	72.91%
39	49.53%	59.13%	66.81%	39	53.64%	64.22%	72.72%
40	49.26%	58.90%	66.58%	40	53.37%	64.00%	72.50%
41	48.96%	58.65%	66.32%	41	53.06%	63.75%	72.24%
42	48.63%	58.36%	66.02%	42	52.71%	63.47%	71.95%
43	48.25%	58.04%	65.68%	43	52.32%	63.14%	71.61%
44	47.83%	57.66%	65.30%	44	51.88%	62.76%	71.23%
45	47.36%	57.24%	64.86%	45	51.38%	62.34%	70.79%
46	46.83%	56.77%	64.36%	46	50.82%	61.85%	70.28%
47	46.24%	56.23%	63.80%	47	50.19%	61.30%	69.74%
48	45.58%	55.63%	63.18%	48	49.49%	60.68%	69.10%
49	44.85%	54.97%	62.49%	49	48.71%	59.99%	68.38%
50	44.04%	54.23%	61.72%	50	47.85%	59.22%	67.59%

7x SA Mult							
Term	24			Term	25		
Age/PPT	8	10	12	Age/PPT	8	10	12
0	52.25%	61.38%	69.12%	0	56.44%	66.43%	74.95%
1	52.25%	61.38%	69.12%	1	56.44%	66.43%	74.95%
2	52.25%	61.38%	69.12%	2	56.44%	66.43%	74.95%
3	52.25%	61.38%	69.12%	3	56.44%	66.43%	74.95%
4	52.25%	61.38%	69.12%	4	56.44%	66.43%	74.95%
5	52.25%	61.38%	69.12%	5	56.44%	66.43%	74.95%
6	52.25%	61.38%	69.11%	6	56.44%	66.43%	74.95%
7	52.23%	61.37%	69.10%	7	56.42%	66.42%	74.93%
8	52.21%	61.34%	69.07%	8	56.40%	66.39%	74.90%
9	52.19%	61.32%	69.04%	9	56.38%	66.36%	74.88%
10	52.16%	61.28%	69.01%	10	56.35%	66.33%	74.83%
11	52.13%	61.25%	68.97%	11	56.32%	66.30%	74.80%
12	52.10%	61.22%	68.93%	12	56.29%	66.26%	74.76%
13	52.07%	61.19%	68.90%	13	56.26%	66.23%	74.73%
14	52.04%	61.16%	68.87%	14	56.23%	66.20%	74.69%
15	52.02%	61.13%	68.84%	15	56.21%	66.17%	74.66%
16	52.01%	61.12%	68.82%	16	56.19%	66.16%	74.65%
17	51.99%	61.10%	68.80%	17	56.18%	66.14%	74.63%
18	51.98%	61.09%	68.79%	18	56.17%	66.13%	74.62%
19	51.98%	61.08%	68.78%	19	56.16%	66.13%	74.61%
20	51.97%	61.08%	68.78%	20	56.16%	66.13%	74.61%
21	51.97%	61.08%	68.78%	21	56.16%	66.13%	74.61%
22	51.97%	61.08%	68.77%	22	56.16%	66.13%	74.61%
23	51.97%	61.07%	68.77%	23	56.16%	66.13%	74.61%
24	51.96%	61.07%	68.77%	24	56.16%	66.13%	74.61%
25	51.96%	61.07%	68.76%	25	56.16%	66.13%	74.61%
26	51.95%	61.06%	68.75%	26	56.16%	66.13%	74.61%
27	51.94%	61.05%	68.74%	27	56.15%	66.13%	74.61%
28	51.93%	61.04%	68.73%	28	56.15%	66.13%	74.61%
29	51.91%	61.02%	68.71%	29	56.14%	66.12%	74.60%
30	51.90%	61.00%	68.68%	30	56.13%	66.11%	74.59%
31	51.87%	60.98%	68.65%	31	56.11%	66.10%	74.58%
32	51.85%	60.95%	68.62%	32	56.10%	66.09%	74.56%
33	51.82%	60.92%	68.58%	33	56.08%	66.07%	74.54%
34	51.78%	60.88%	68.54%	34	56.06%	66.05%	74.51%
35	51.74%	60.84%	68.49%	35	56.03%	66.02%	74.48%
36	51.70%	60.79%	68.43%	36	56.00%	65.99%	74.45%
37	51.65%	60.74%	68.36%	37	55.96%	65.96%	74.41%
38	51.59%	60.67%	68.29%	38	55.92%	65.91%	74.35%
39	51.52%	60.60%	68.20%	39	55.87%	65.86%	74.29%
40	51.45%	60.52%	68.10%	40	55.81%	65.80%	74.22%
41	51.36%	60.42%	67.99%	41	55.74%	65.73%	74.14%
42	51.26%	60.31%	67.86%	42	55.66%	65.64%	74.03%
43	51.15%	60.18%	67.70%	43	55.57%	65.54%	73.90%
44	51.01%	60.03%	67.53%	44	55.47%	65.41%	73.76%
45	50.85%	59.85%	67.32%	45	55.34%	65.27%	73.58%
46	50.67%	59.65%	67.09%	46	55.18%	65.09%	73.39%
47	50.49%	59.42%	66.83%	47	55.00%	64.90%	73.16%
48	50.24%	59.16%	66.53%	48	54.78%	64.67%	72.89%
49	49.99%	58.87%	66.19%	49	54.55%	64.40%	72.59%
50	49.68%	58.54%	65.82%	50	54.28%	64.12%	72.26%