

Pramerica Life Rakshak Smart (UIN: 140N075V02)

Pramerica Life Rakshak Smart Life Option Premium Rates

Band 1: 1,50,000 to 2,49,999					Band 2: 2,50,000 to 3,99,999					Band 3: 4,00,000 to 7,49,999					Band 4: 7,50,000 and above				
Policy Term (Years)					Policy Term (Years)					Policy Term (Years)					Policy Term (Years)				
Age(Years)	10	12	15	20	Age(Years)	10	12	15	20	Age(Years)	10	12	15	20	Age(Years)	10	12	15	20
0	NA	NA	NA	129.63	0	NA	NA	NA	127.13	0	NA	NA	NA	122.77	0	NA	NA	NA	120.62
1	NA	NA	NA	129.63	1	NA	NA	NA	127.13	1	NA	NA	NA	122.77	1	NA	NA	NA	120.62
2	NA	NA	NA	129.63	2	NA	NA	NA	127.13	2	NA	NA	NA	122.77	2	NA	NA	NA	120.62
3	NA	NA	146.82	129.63	3	NA	NA	144.60	127.13	3	NA	NA	140.65	122.77	3	NA	NA	137.96	120.62
4	NA	NA	146.82	129.63	4	NA	NA	144.60	127.13	4	NA	NA	140.65	122.77	4	NA	NA	137.96	120.62
5	NA	NA	146.82	129.63	5	NA	NA	144.60	127.13	5	NA	NA	140.65	122.77	5	NA	NA	137.96	120.62
6	NA	159.03	146.85	129.65	6	NA	156.50	144.62	127.15	6	NA	152.02	140.67	122.78	6	NA	148.37	137.98	120.63
7	NA	159.10	146.90	129.70	7	NA	156.57	144.68	127.19	7	NA	152.08	140.72	122.82	7	NA	148.43	138.02	120.67
8	213.66	159.20	146.98	129.77	8	210.68	156.67	144.75	127.26	8	205.20	152.17	140.79	122.88	8	197.89	148.51	138.08	120.73
9	213.87	159.32	147.07	129.86	9	210.89	156.79	144.84	127.35	9	205.38	152.29	140.88	122.96	9	198.07	148.62	138.16	120.80
10	214.11	159.46	147.18	129.96	10	211.13	156.93	144.95	127.45	10	205.60	152.42	140.98	123.05	10	198.27	148.74	138.26	120.89
11	214.36	159.62	147.30	130.07	11	211.38	157.08	145.07	127.55	11	205.82	152.56	141.09	123.15	11	198.48	148.87	138.36	120.99
12	214.62	159.77	147.42	130.19	12	211.63	157.23	145.18	127.66	12	206.05	152.70	141.20	123.25	12	198.70	149.00	138.47	121.08
13	214.86	159.92	147.54	130.30	13	211.86	157.37	145.30	127.77	13	206.27	152.84	141.31	123.35	13	198.90	149.12	138.57	121.18
14	215.08	160.05	147.64	130.40	14	212.08	157.50	145.40	127.87	14	206.46	152.97	141.41	123.44	14	199.08	149.24	138.66	121.26
15	215.26	160.16	147.73	130.49	15	212.26	157.61	145.49	127.95	15	206.62	153.07	141.49	123.52	15	199.24	149.33	138.74	121.33
16	215.40	160.25	147.80	130.56	16	212.40	157.70	145.56	128.01	16	206.75	153.16	141.56	123.58	16	199.36	149.41	138.80	121.39
17	215.51	160.32	147.86	130.61	17	212.51	157.76	145.61	128.07	17	206.85	153.22	141.61	123.63	17	199.46	149.47	138.85	121.43
18	215.59	160.37	147.90	130.65	18	212.58	157.81	145.65	128.10	18	206.92	153.27	141.65	123.66	18	199.52	149.51	138.88	121.46
19	215.64	160.40	147.92	130.68	19	212.63	157.84	145.67	128.13	19	206.96	153.30	141.67	123.68	19	199.56	149.54	138.91	121.48
20	215.67	160.42	147.94	130.70	20	212.66	157.86	145.69	128.14	20	206.99	153.31	141.69	123.70	20	199.59	149.56	138.92	121.49
21	215.69	160.43	147.95	130.71	21	212.68	157.87	145.70	128.15	21	207.00	153.32	141.70	123.70	21	199.60	149.57	138.93	121.50
22	215.70	160.44	147.96	130.72	22	212.69	157.88	145.71	128.16	22	207.01	153.33	141.71	123.71	22	199.61	149.57	138.93	121.50
23	215.71	160.45	147.97	130.73	23	212.70	157.89	145.72	128.17	23	207.03	153.34	141.71	123.71	23	199.62	149.58	138.94	121.50
24	215.74	160.46	147.98	130.74	24	212.72	157.90	145.73	128.18	24	207.04	153.35	141.72	123.72	24	199.64	149.59	138.95	121.51
25	215.77	160.48	148.00	130.76	25	212.76	157.92	145.75	128.20	25	207.07	153.37	141.74	123.73	25	199.67	149.61	138.96	121.52
26	215.82	160.51	148.03	130.79	26	212.81	157.95	145.77	128.22	26	207.12	153.40	141.76	123.75	26	199.71	149.63	138.98	121.53
27	215.89	160.56	148.06	130.83	27	212.87	157.99	145.80	128.26	27	207.18	153.43	141.79	123.78	27	199.77	149.66	139.01	121.55
28	215.99	160.61	148.11	130.88	28	212.97	158.05	145.85	128.30	28	207.26	153.49	141.83	123.81	28	199.85	149.71	139.04	121.58
29	216.11	160.68	148.17	130.94	29	213.09	158.12	145.91	128.36	29	207.37	153.55	141.88	123.86	29	199.94	149.77	139.09	121.62
30	216.26	160.77	148.24	131.02	30	213.23	158.20	145.98	128.43	30	207.50	153.63	141.95	123.91	30	200.07	149.84	139.15	121.67
31	216.44	160.88	148.33	131.12	31	213.41	158.31	146.06	128.51	31	207.66	153.73	142.03	123.98	31	200.22	149.93	139.22	121.73
32	216.65	161.01	148.44	131.23	32	213.62	158.43	146.17	128.61	32	207.85	153.85	142.12	124.07	32	200.39	150.04	139.31	121.80
33	216.90	161.16	148.57	131.36	33	213.86	158.58	146.29	128.73	33	208.07	153.99	142.24	124.16	33	200.60	150.16	139.41	121.88
34	217.19	161.34	148.72	131.51	34	214.15	158.75	146.43	128.87	34	208.32	154.15	142.37	124.28	34	200.84	150.31	139.52	121.98
35	217.53	161.54	148.89	131.69	35	214.47	158.95	146.59	129.03	35	208.61	154.33	142.52	124.41	35	201.12	150.47	139.66	122.09
36	217.91	161.77	149.09	131.89	36	214.85	159.17	146.78	129.21	36	208.95	154.55	142.69	124.56	36	201.43	150.66	139.82	122.22
37	218.35	162.04	149.32	132.12	37	215.28	159.43	146.99	129.42	37	209.34	154.79	142.89	124.74	37	201.80	150.88	139.99	122.37
38	218.86	162.35	149.58	132.38	38	215.77	159.73	147.24	129.65	38	209.78	155.07	143.11	124.94	38	202.21	151.13	140.20	122.54
39	219.44	162.70	149.88	132.67	39	216.34	160.07	147.51	129.92	39	210.29	155.39	143.37	125.16	39	202.69	151.42	140.43	122.74
40	220.11	163.10	150.22	133.01	40	217.00	160.46	147.83	130.23	40	210.88	155.76	143.67	125.42	40	203.24	151.75	140.70	122.97
41	220.88	163.57	150.62	133.40	41	217.75	160.91	148.20	130.59	41	211.55	156.18	144.01	125.72	41	203.88	152.13	141.00	123.23
42	221.78	164.10	151.07	133.84	42	218.63	161.43	148.62	131.00	42	212.34	156.67	144.39	126.07	42	204.62	152.57	141.35	123.54
43	222.81	164.72	151.59	134.34	43	219.64	162.02	149.11	131.48	43	213.24	157.23	144.84	126.47	43	205.47	153.08	141.75	123.89
44	224.01	165.43	152.19	134.93	44	220.81	162.71	149.67	132.03	44	214.29	157.88	145.35	126.94	44	206.45	153.66	142.22	124.30
45	225.38	166.24	152.87	135.60	45	222.16	163.50	150.33	132.66	45	215.49	158.62	145.94	127.48	45	207.58	154.33	142.75	124.79
46	226.96	167.17	153.66	136.40	46	223.70	164.40	151.08	133.40	46	216.86	159.48	146.61	128.13	46	208.87	155.09	143.36	125.35
47	228.75	168.22	154.55	137.32	47	225.45	165.42	151.94	134.25	47	218.42	160.45	147.38	128.87	47	210.34	155.96	144.06	126.00
48	230.78	169.42	155.58	138.38	48	227.43	166.58	152.92	135.23	48	220.19	161.54	148.26	129.73	48	212.01	156.94	144.85	126.75
49	233.04	170.75	156.73	139.59	49	229.65	167.88	154.01	136.36	49	222.15	162.77	149.26	130.73	49	213.86	158.05	145.74	127.61
50	235.56	172.23	158.03	140.96	50	232.11	169.32	155.25	137.65	50	224.33	164.14	150.40	131.87	50	215.92	159.27	146.73	128.60
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Pramerica Life Rakshak Smart (UIN: 140N075V02)

Pramerica Life Rakshak Smart Enhanced Life Option Premium Rates																				
Band 1: 1,50,000 to 2,49,999					Band 2: 2,50,000 to 3,99,999					Band 3: 4,00,000 to 7,49,999					Band 4: 7,50,000 and above					
Policy term (Years)					Policy term (Years)					Policy term (Years)					Policy term (Years)					
Age(Years)	10	12	15	20	Age(Years)	10	12	15	20	Age(Years)	10	12	15	20	Age(Years)	10	12	15	20	
18	218.07	164.05	152.41	137.11	18	215.13	161.55	150.12	134.57	18	209.44	157.10	146.16	130.10	18	202.22	153.24	143.26	127.62	
19	218.14	164.12	152.49	137.24	19	215.21	161.62	150.20	134.69	19	209.52	157.17	146.24	130.22	19	202.29	153.31	143.34	127.73	
20	218.19	164.17	152.55	137.34	20	215.25	161.67	150.26	134.79	20	209.56	157.22	146.30	130.32	20	202.34	153.35	143.40	127.83	
21	218.22	164.20	152.60	137.43	21	215.28	161.70	150.31	134.88	21	209.59	157.25	146.34	130.41	21	202.36	153.38	143.44	127.94	
22	218.24	164.23	152.64	137.53	22	215.30	161.73	150.35	134.98	22	209.60	157.28	146.39	130.51	22	202.38	153.41	143.48	128.00	
23	218.26	164.26	152.70	137.64	23	215.32	161.76	150.41	135.09	23	209.62	157.31	146.44	130.62	23	202.40	153.44	143.53	128.11	
24	218.29	164.31	152.77	137.79	24	215.36	161.80	150.48	135.23	24	209.66	157.35	146.51	130.76	24	202.43	153.48	143.60	128.24	
25	218.35	164.37	152.87	137.97	25	215.41	161.87	150.57	135.41	25	209.71	157.42	146.60	130.94	25	202.48	153.54	143.68	128.41	
26	218.43	164.47	152.99	138.20	26	215.49	161.96	150.70	135.63	26	209.78	157.51	146.72	131.16	26	202.56	153.63	143.80	128.62	
27	218.54	164.59	153.16	138.48	27	215.60	162.09	150.86	135.91	27	209.89	157.64	146.88	131.44	27	202.66	153.75	143.95	128.88	
28	218.69	164.75	153.36	138.82	28	215.75	162.25	151.07	136.26	28	210.03	157.80	147.08	131.77	28	202.80	153.90	144.14	129.19	
29	218.88	164.95	153.62	139.24	29	215.94	162.45	151.32	136.68	29	210.20	158.00	147.32	132.18	29	202.98	154.09	144.37	129.58	
30	219.11	165.20	153.92	139.74	30	216.17	162.70	151.63	137.17	30	210.42	158.24	147.61	132.67	30	203.20	154.33	144.65	130.04	
31	219.40	165.49	154.28	140.32	31	216.46	162.99	151.99	137.76	31	210.69	158.54	147.96	133.24	31	203.46	154.60	144.98	130.58	
32	219.73	165.84	154.71	141.00	32	216.79	163.33	152.41	138.43	32	211.00	158.88	148.36	133.91	32	203.78	154.93	145.37	131.22	
33	220.12	166.24	155.21	141.78	33	217.18	163.73	152.90	139.21	33	211.37	159.28	148.84	134.67	33	204.14	155.31	145.82	131.95	
34	220.57	166.70	155.79	142.68	34	217.63	164.20	153.47	140.10	34	211.79	159.74	149.40	135.54	34	204.56	155.75	146.35	132.78	
35	221.08	167.23	156.45	143.69	35	218.14	164.73	154.12	141.11	35	212.27	160.27	150.04	136.54	35	205.04	156.25	146.94	133.73	
36	221.67	167.84	157.20	144.84	36	218.73	165.33	154.87	142.26	36	212.83	160.88	150.78	137.68	36	205.59	156.83	147.63	134.79	
37	222.34	168.54	158.08	146.13	37	219.40	166.03	155.73	143.54	37	213.45	161.57	151.63	138.96	37	206.22	157.48	148.41	136.00	
38	223.11	169.33	159.07	147.57	38	220.17	166.82	156.71	144.98	38	214.17	162.36	152.59	140.39	38	206.94	158.24	149.31	137.36	
39	223.98	170.23	160.20	149.20	39	221.04	167.72	157.83	146.58	39	214.99	163.26	153.68	141.98	39	207.76	159.09	150.34	138.88	
40	224.98	171.26	161.47	151.03	40	222.03	168.75	159.10	148.38	40	215.93	164.29	154.92	143.75	40	208.69	160.07	151.51	140.57	
41	226.12	172.43	162.90	153.06	41	223.17	169.92	160.52	150.40	41	217.00	165.46	156.32	145.73	41	209.76	161.17	152.84	142.45	
42	227.42	173.76	164.53	155.33	42	224.48	171.25	162.13	152.65	42	218.22	166.78	157.91	147.93	42	210.98	162.43	154.32	144.54	
43	228.91	175.27	166.37	157.84	43	225.96	172.75	163.95	155.16	43	219.62	168.28	159.70	150.42	43	212.37	163.86	156.01	146.86	
44	230.60	176.97	168.46	160.64	44	227.65	174.45	165.99	157.95	44	221.20	169.98	161.71	153.19	44	213.95	165.46	157.90	149.47	
45	232.52	178.88	170.80	163.75	45	229.57	176.36	168.32	161.05	45	223.00	171.88	163.96	156.26	45	215.75	167.27	160.03	152.38	
46	234.67	181.02	173.41	167.19	46	231.72	178.49	170.90	164.47	46	225.02	173.99	166.48	159.66	46	217.76	169.28	162.39	155.60	
47	237.08	183.39	176.32	170.97	47	234.12	180.85	173.77	168.24	47	227.27	176.34	169.32	163.40	47	220.01	171.50	165.02	159.15	
48	239.73	186.00	179.52	175.12	48	236.77	183.45	176.96	172.37	48	229.76	178.93	172.42	167.50	48	222.49	173.95	167.95	163.03	
49	242.62	188.84	183.01	179.65	49	239.65	186.28	180.43	176.88	49	232.47	181.74	175.87	171.97	49	225.19	176.60	171.15	167.27	
50	245.74	191.90	186.80	184.53	50	242.77	189.33	184.19	181.75	50	235.39	184.78	179.59	176.81	50	228.11	179.47	174.64	171.84	

Note:

(i) Rates are for age last birthday

(ii) The premium rates above are per 1,000 of Sum Assured

(iii) For Females, there is a 3 years age setback. Ages where the setback results in unavailability of premium rates for female lives, premium rate available for lowest age, under respective policy term, would be applicable. For instance, premium rate for a female aged 8 (or less), opting policy term 12, would be 159.03 (same as that of age 6). Same applies to other bands and policy terms.

(iv) The premium rates are exclusive of GST